

Assets	Dec. 31, 2022		Dec. 31, 2021		Change	
	euro million	% TA	euro million	% TA	euro million	%
Cash and cash equivalents	119.757	7,5%	117.964	7,5%	1.793	1,5%
Loans and advances to banks	38.158	2,4%	45.292	2,9%	-7.134	-15,8%
Loans and advances to customers	1.023.602	64,1%	999.937	63,2%	23.665	2,4%
Allowances for losses on loans and advances	-12.048	-0,8%	-10.658 ¹	-0,7%	-1.390	13,0%
Financial assets held for trading	34.127	2,1%	49.015	3,1%	-14.888	-30,4%
Investments	241.273	15,1%	240.192	15,2%	1.081	0,5%
Investments held by insurance companies	114.329	7,2%	104.356 ¹	6,6%	9.973	9,6%
Property, plant and equipment, and investment property	18.117	1,1%	17.341	1,1%	776	4,5%
Other assets	19.865	1,2%	18.772 ¹	1,2%	1.093	5,8%
Total assets	1.597.180	100,0%	1.582.211 ¹	100,0%	14.969	0,9%

¹ amount adjusted