

CONSOLIDATED FINANCIAL STATEMENTS FOR THE FIRST NINE MONTHS OF 2015

Income Statement (IFRS, in € m)	01.01.-30.09. 2015	01.01.-30.09. 2014	Change in € m	Change in %
Net interest income	1,494	1,492	+ 2	+ 0
Loan loss provisions (-)	367	464	- 97	- 21
Net commission income	163	124	+ 39	+ 31
Profit/loss from financial instruments at fair value through profit or loss including hedge accounting	175	104	+ 71	+ 68
Profit/loss from financial assets	56	66	- 10	- 15
Profit/loss from investments accounted for using the equity method	6	- 22	+ 28	-
Administrative expenses (-)	815	829	- 14	- 2
Other operating profit/loss	- 77	- 82	+ 5	-
Earnings before reorganisation and taxes	635	389	+ 246	+ 63
Reorganisation expenses	- 5	- 24	+ 19	-
Earnings before taxes	630	364	+ 266	+ 73
Income taxes (-)	91	113	- 22	- 19
Consolidated profit	539	251	+ 288	> 100

Key Figures (IFRS, in per cent)	01.01.-30.09. 2015	01.01.-30.09. 2014
Cost-income ratio (CIR)	46.3	51.3
Return on equity (RoE)	11.5	6.7

Balance Sheet Data (IFRS, in € m)	30.09. 2015	31.12. 2014	Change in € m	Change in %
Total assets	189,527	197,607	- 8,080	- 4
Loans and advances to banks	21,870	23,565	- 1,695	- 7
Customer loans	107,249	108,255	- 1,006	- 1
Customer deposits	59,464	57,996	+ 1,468	+ 3
Equity	8,469	7,902	+ 567	+ 7

Regulatory Key Figures (CRR / CRD IV / IFRS)	30.09. 2015	31.12. 2014
Common Equity Tier 1 capital (in € m)	7,770	7,381
Regulatory capital (in € m)	9,940	9,123
Total risk exposure amount (in € m)	65,425	69,231
Common Equity Tier 1 capital ratio (in %)	11.9	10.7
Total regulatory capital ratio (in %)	15.2	13.2
Leverage ratio (in %)	3.9	3.5