

## IFRS CONSOLIDATED FINANCIAL STATEMENTS FOR THE FIRST THREE MONTHS OF 2016

INCOME STATEMENT (IFRS, in € m)	1.1.-31.03 2016	1.1.-31.03. 2015	Change in € m	Change in %
Net interest income	457	501	-44	-9
Loan loss provisions (-)	435	104	331	>100
Net commission income	54	55	-1	-2
Profit/loss from financial instruments at fair value (including hedge accounting)	266	142	124	87
Profit/loss from financial assets	7	2	5	>100
Profit/loss from investments accounted for using the equity method	-7	0	-7	>100
Administrative expenses (-)	297	284	13	5
Other operating profit/loss	-136	-77	-59	77
<b>Earnings before reorganisation and taxes</b>	<b>-91</b>	<b>235</b>	<b>-326</b>	<b>&gt;100</b>
Reorganisation expenses	-7	-6	-1	17
<b>Earnings before taxes</b>	<b>-98</b>	<b>229</b>	<b>-327</b>	<b>&gt;100</b>
Income taxes (-)	-14	73	-87	>100
<b>Consolidated profit</b>	<b>-84</b>	<b>156</b>	<b>-240</b>	<b>&gt;100</b>

KEY FIGURES (IFRS, in per cent)	1.1.-31.03. 2016	1.1.-31.03. 2015
Cost-income ratio (CIR)	46.9	45.7
Return on equity (RoE)	-4.8	13.5

BALANCE SHEET DATA (IFRS, in € m)	31.03. 2016	31.12. 2015	Change in € m	Change in %
Total assets	181 904	180 998	906	1
Loans and advances to banks	22 273	21 194	1 079	5
Customer loans	106 287	107 878	-1 591	-1
Customer deposits	58 178	60 597	-2 419	-4
Equity	8 312	8 513	-201	-2

REGULATORY KEY FIGURES (CRR / CRD IV / IFRS)	31.03. 2016	31.12. 2015	Change in € m	Change in %
Common Equity Tier 1 capital (in € m)	8 020	8 320	-300	-4
Regulatory capital (in € m)	10 628	10 647	-19	0
Total risk exposure (in € m)	63 749	63 675	74	0
Common Equity Tier 1 capital ratio (CET1 capital ratio, in %)	12.6	13.1		
Total regulatory capital ratio (in %)	16.7	16.7		
Leverage ratio (in %)	4.2	4.3		