

## IFRS CONSOLIDATED FINANCIAL STATEMENTS FOR THE FIRST HALF OF 2016

INCOME STATEMENT (IFRS, in € m)	1.1.-30.6. 2016	1.1.-30.6. 2015	Change in € m	Change as %
Net interest income	929	1 000	71	-7
Loan loss provisions (-)	1 003	210	793	>100
Net commission income	117	111	6	5
Fair-value result (including hedge accounting)	277	95	182	>100
Profit/loss from financial assets	71	26	45	>100
Profit/loss from investments accounted for using the equity method	-7	-59	52	-88
Administrative expenses (-)	572	562	10	2
Other operating profit/loss	-168	-80	-88	>100
<b>Earnings before reorganisation and taxes</b>	<b>-356</b>	<b>321</b>	<b>-677</b>	<b>&gt;100</b>
Reorganisation expenses	-8	-7	-1	14
<b>Earnings before taxes</b>	<b>-364</b>	<b>314</b>	<b>678</b>	<b>&gt;100</b>
Income taxes (-)	42	18	24	75
<b>Consolidated profit</b>	<b>-406</b>	<b>290</b>	<b>-696</b>	<b>&gt;100</b>

KEY FIGURES (IFRS, in per cent)	1.1.-30.6. 2016	1.1.-30.6. 2015
Cost-income ratio (CIR)	49.8%	52.7
Return on equity (RoE)	-8.9	8.7

BALANCE SHEET DATA (IFRS, in € m)	30.6. 2016	31.12. 2015	Change in € m	Change as %
Total assets	179 166	180 998	-1 832	-1
Loans and advances to banks	21 137	21 194	-57	-0
Customer loans	107 140	107 878	-738	-1
Customer deposits	57 188	60 597	-3 409	-6
Equity	7 762	8 513	-751	-9

REGULATORY KEY FIGURES (CRR / CRD IV / IFRS)	30.6. 2016	31.12. 2015	Change in € m	Change as %
Common Equity Tier 1 capital (in € m)	7 700	8 320	-620	-7
Regulatory capital (in € m)	10 353	10 647	-294	-3
Total risk exposure amount (in € m)	64 237	63 675	562	1
Common Equity Tier 1 capital ratio <sup>1</sup> (in %)	12.0	13.1		
Total regulatory capital ratio <sup>2</sup> (in %)	16.1	16.7		
Common Equity Tier 1 capital ratio <sup>1</sup> (fully loaded, in %)	11.2	12.2		
Total regulatory capital ratio <sup>1</sup> (fully loaded, in %)	15.6	16.7		
Leverage ratio (in %)	4.1	4.3		

<sup>1</sup> CET1 capital ratio, <sup>2</sup> total regulatory capital ratio