

IFRS CONSOLIDATED FINANCIAL STATEMENTS FOR THE FIRST NINE MONTHS OF 2016

INCOME STATEMENT (IFRS in EUR million)	1.1.-30.09 2016	1.1.-30.09. 2015	Change in EUR million	Change in %
Net interest income	1 357	1 494	- 137	- 9
Loan loss provisions (-)	1 651	367	1 284	>100
Net commission income	164	163	1	1
Fair value result (including hedge accounting)	354	175	179	>100
Profit/loss from financial assets	61	56	5	9
Profit/loss from investments accounted for using the equity method	- 18	6	- 24	>100
Administrative expenses (-)	835	815	20	2
Other operating profit/loss	- 47	- 77	30	39
Earnings before reorganisation and taxes	- 615	635	- 1 250	>100
Reorganisation expenses	- 9	- 5	- 4	- 80
Earnings before taxes	- 624	630	- 1 254	>100
Income taxes (-)	112	91	21	23
Consolidated net profit	- 736	539	- 1 275	>100

RATIOS (IFRS, in %)	1.1.-30.09. 2016	1.1.-30.09. 2015
Cost-income ratio (CIR)	46.1	46.3
Return on equity (RoE)	- 10.4	11.5

BALANCE SHEET RATIOS (IFRS in EUR million)	30.09. 2016	31.12. 2015	Change in EUR million	Change in %
Balance sheet total	177 706	180 998	- 3 292	- 2
Loans and advances to banks	22 208	21 194	1 014	5
Customer loans	106 081	107 878	- 1 797	- 2
Customer deposits	57 136	60 597	- 3 461	- 6
Equity	7 548	8 513	- 965	- 11

REGULATORY RATIOS (CRR / CRD IV / IFRS)	30.09. 2016	31.12. 2015	Change in EUR million	Change in %
Common Equity Tier 1 capital (in EUR million)	7,783	8,320	- 537	- 6
Regulatory capital (in EUR million)	10,585	10,647	- 62	- 1
Total risk exposure (in EUR million)	63,857	63,675	182	0
Common Equity Tier 1 capital ratio ¹ (in %)	12.2	13.1		
Total regulatory capital ratio ² (in %)	16.6	16.7		
Common Equity Tier 1 capital ratio ¹ (fully loaded, in %)	11.5	12.2		
Total regulatory capital ratio ² (fully loaded, in %)	16.0	16.7		
Leverage ratio (in %)	4.2	4.3		

¹ CET1 capital ratio, ² Total regulatory capital ratio