

## Consolidated financial statements for the financial year 2017

<b>INCOME STATEMENT</b> (IFRS in EUR million)	1.1.–31.12. 2017	1.1.–31.12. 2016	Change in EUR million	Change in %
Net interest income	<b>1 417</b>	1 735	- 318	- 18
Loan loss provisions (-)	<b>986</b>	2 956	- 1 970	- 67
Net commission income	<b>112</b>	219	- 107	- 49
Fair value result (including hedge accounting)	<b>354</b>	415	- 61	- 15
Profit/loss from financial assets	<b>147</b>	49	98	>100
Profit/loss from investments accounted for using the equity method	<b>38</b>	- 2	40	>100
Administrative expenses (-)	<b>1 185</b>	1 113	72	6
Other operating profit/loss	<b>383</b>	- 173	556	>100
<b>Earnings before reorganisation and taxes</b>	<b>280</b>	- 1 826	2 106	>100
Reorganisation expenses	<b>- 85</b>	- 39	46	>100
<b>Earnings before taxes</b>	<b>195</b>	- 1 865	2 060	>100
Income taxes (-)	<b>60</b>	94	- 34	- 36
<b>Consolidated profit</b>	<b>135</b>	- 1 959	2 094	>100

<b>RATIOS</b> (IFRS, in %)	1.1.–31.12. 2017	1.1.–31.12. 2016
Cost-income ratio (CIR)	<b>51.4</b>	50.7
Return on equity (RoE)	<b>3.4</b>	- 24.7

<b>BALANCE SHEET FIGURES</b> (IFRS in € million)	31.12. 2017	31.12. 2016	Change in € million	Change in %
Balance sheet total	<b>165 379</b>	174 732	- 9 353	- 5
Customer deposits	<b>56 466</b>	57 301	- 835	- 1
Customer loans	<b>95 115</b>	105 640	- 10 525	- 10
Equity	<b>6 193</b>	5 976	217	4

<b>REGULATORY RATIOS</b> (CRR/CRD IV/IFRS)	31.12. 2017	31.12. 2016	Change in EUR million	Change in %
Common Equity Tier 1 capital (in € million)	<b>5 696</b>	6 752	- 1 056	- 16
Regulatory capital (in € million)	<b>8 349</b>	9 777	- 1 428	- 15
Total risk exposure (in € million)	<b>46 884</b>	59 896	- 13 012	- 22
CET1 Capital Ratio, in %	<b>12.2</b>	11.3		
Total Capital Ratio, in %	<b>17.8</b>	16.3		