

IFRS CONSOLIDATED FINANCIAL STATEMENT FOR THE FIRST HALF-YEAR OF 2019

| PROFIT AND LOSS STATEMENT¹ (IFRS, in € million) | 01.01.-30.06. 2019 | 01.01.-30.06. 2018 | Change in € million ¹ | Change in % ¹ |
|--|-----------------------|-----------------------|-------------------------------------|-----------------------------|
| Net interest income | 496 | 618 | -122 | -20 |
| Risk provisioning | -1 | -31 | 30 | -97 |
| Net commission income | 50 | 28 | 22 | 79 |
| Fair value profit/loss (including hedge accounting) | 209 | -48 | 257 | >100 |
| Disposal results from financial instruments at fair value not recognised through profit and loss | -10 | 30 | -40 | >100 |
| Profit/loss from shares in companies | 13 | 11 | 2 | 18 |
| Profit/loss from investments accounted for using the equity method | 20 | 11 | 9 | 82 |
| Administrative expenses (-) | 487 | 522 | -35 | -7 |
| Other operating profit/loss | -39 | -29 | -10 | 34 |
| Earnings before restructuring, reorganisation, and taxes | 251 | 68 | -183 | >100 |
| Restructuring and reorganisation expenses | -71 | -16 | -55 | >100 |
| Earnings before taxes | 180 | 52 | 128 | >100 |
| Income taxes (-) | 31 | -2 | 33 | >100 |
| Consolidated profit | 149 | 54 | 95 | >100 |

¹Values for 1st half-year 2018 adjusted

| BALANCE SHEET FIGURES | 30.06. 2019 | 31.12. 2018 ¹ | Change in € million | Change in % |
|------------------------------|----------------|-----------------------------|------------------------|----------------|
| Total assets | 145 303 | 154 012 | -8 709 | -6 |
| Equity capital | 3 343 | 3 354 | -11 | 0 |

¹Values for year-end 2018 adjusted

| REGULATORY KEY FIGURES | 30.06. 2019 | 31.12. 2018 ³ | Change in € million | Change in % |
|--|----------------|-----------------------------|------------------------|----------------|
| Common Equity Tier 1 (in € million) | 2 949 | 2 976 | -27 | -1 |
| Regulatory capital (in € million) | 5 562 | 5 688 | -126 | -2 |
| Total risk exposure amount (in € million) | 44 468 | 44 895 | -427 | -1 |
| Common Equity Tier 1 ratio¹ (in %) | 6,63 | 6,63 | | |
| Regulatory capital ratio² (in %) | 12,51 | 12,67 | | |
| Leverage ratio (in %) | 2,1 | 2,1 | | |

¹CET1 capital ratio; ²Total regulatory capital ratio; ³Adjusted values for year-end 2018