

## IFRS CONSOLIDATED FINANCIAL STATEMENT FOR THE FIRST NINE MONTHS 2019

PROFIT AND LOSS STATEMENT <sup>1</sup> (IFRS, in € million)	01.01 – 30.09 2019	01.01. – 30.09. 2018	Change € million <sup>1</sup>	Change in % <sup>1</sup>
Net interest income	750	921	- 171	- 19
Risk provisioning	-4	- 147	143	- 97
Net commission income	57	49	8	16
Fair value profit/loss (including hedge accounting)	292	95	197	> 100
Disposal results from financial instruments at fair value not recognised through profit and loss	-21	32	- 53	> 100
Profit/loss from shares in companies	13	11	2	18
Profit/loss from investments accounted for using the equity method	17	13	4	31
Administrative expenses (-)	718	762	- 44	- 6
Other operating profit/loss	-31	- 17	- 14	82
<b>Earnings before restructuring, reorganisation, and taxes</b>	<b>355</b>	<b>195</b>	<b>160</b>	<b>82</b>
Restructuring and reorganisation expenses	-98	- 122	24	- 20
<b>Earnings before taxes</b>	<b>257</b>	<b>73</b>	<b>184</b>	<b>&gt; 100</b>
Income taxes (-)	42	9	33	>100
<b>Consolidated profit</b>	<b>215</b>	<b>64</b>	<b>151</b>	<b>&gt; 100</b>

<sup>1</sup>Values adjusted for 2018

BALANCE SHEET FIGURES (IFRS, in € million)	30.09. 2019	31.12. 2018 <sup>1</sup>	Change € million	Change in %
Total assets	146,903	154,012	- 7,109	- 5
Equity capital	3,249	3,354	- 105	- 3

<sup>1</sup>Adjusted values for year-end 2018

REGULATORY KEY FIGURES (CRR / CRD IV / IFRS)	30.09. 2019	31.12. 2018 <sup>3</sup>	Change € million	Change in %
Common Equity Tier 1 (in € million)	2,923	2,976	- 53	- 2
Regulatory capital (in € million)	5,507	5,688	- 181	- 3
Total risk exposure amount (in € million)	44,766	44,895	- 129	0
Common Equity Tier 1 ratio <sup>1</sup> (in %)	6.53	6.63		
Regulatory capital ratio <sup>2</sup> (in %)	12.30	12.67		
Leverage ratio (in %)	2.1	2.0		

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