

IFRS CONSOLIDATED FINANCIAL STATEMENTS FOR THE FIRST HALF-YEAR OF 2020

INCOME STATEMENT (IFRS in € million)	1.1.-30.06. 2020	1.1.-30.06. 2019	Change in € million	Change in %
Net interest income	543	496	47	9
Risk provisioning	-99	-1	-98	> 100
Net commission income	-27	50	-77	> 100
Profit/loss from financial instruments at fair value through profit or loss (including hedge accounting)	157	209	-52	-33
Disposal profit/loss from financial instruments that are not measured at fair value through profit or loss	-14	-10	-4	40
Profit/loss from shares in companies	-6	13	-19	> 100
Profit/loss from investments accounted for using the equity method	7	20	-13	-65
Administrative expenses (-)	462	487	-25	-5
Other operating profit/loss	-68	-39	-29	74
Earnings before restructuring, transformation and taxes	31	251	-220	-88
Profit/loss from restructuring and transformation	25	71	-46	-65
Earnings before taxes (EBT)	6	180	-174	-97
Income taxes (-)	2	31	-29	-94
Consolidated profit	4	149	-145	-97

BALANCE SHEET FIGURES (IFRS in € million)	30.06. 2020	31.12. 2019	Change in € million	Change in %
Total assets	133 527	139 619	-6 092	-4
Reported equity	5 939	5 838	101	2

REGULATORY RATIOS (CRR / CRD IV / IFRS)	30.06. 2020	31.12. 2019	Change in € million	Change in %
Common equity tier 1 capital (in € million)	5 662	5 792	-130	-2
Regulatory capital (in € million)	8 052	8 270	-218	-3
Total risk exposure (in € million)	41 592	39 841	1 751	4
CET1 capital ratio, in %	13,6	14,5		
Total capital ratio, in %	19,4	20,8		
Common equity tier 1 capital ratio ¹ (fully loaded, in %)	13,6	14,5		
Total regulatory capital ratio ² (fully loaded, in %)	19,3	20,7		
Leverage ratio (in %)	4,2	4,1		

¹ CET1 capital ratio; ² Total regulatory capital ratio