

**IFRS CONSOLIDATED FINANCIAL STATEMENTS FOR THE FINANCIAL YEAR 2014**

<b>Income Statement</b> (€m)	1.1.-31.12. <b>2014</b>	1.1.-31.12. <b>2013</b>	Change in €m	Change in %
Net interest income	<b>1,985</b>	1,931	+ 54	+3
Loan loss provisions (-)	<b>735</b>	846	- 111	- 13
Net commission income	<b>185</b>	163	+ 22	+ 13
Profit/loss from financial instruments at fair value through profit or loss including hedge accounting	<b>130</b>	73	+ 57	+ 78
Profit/loss from financial assets	<b>- 3</b>	11	- 14	> 100
Profit/loss from investments accounted for using the equity method	<b>- 37</b>	33	- 70	> 100
Administrative expenses (-)	<b>1,125</b>	1,167	42	- 4
Other operating profit/loss	<b>- 75</b>	49	- 124	> 100
<b>Earnings before reorganisation and taxes</b>	<b>325</b>	247	+ 78	+32
Reorganisation expenses (including expenses for provision of guarantee)	<b>- 49</b>	- 107	+ 58	+ 54
<b>Earnings before taxes</b>	<b>276</b>	140	+ 136	+ 97
Income taxes (-)	<b>71</b>	- 84	+ 155	> 100
<b>Consolidated profit</b>	<b>205</b>	224	- 19	- 8

<b>Key figures</b> (in %)	1.1.-31.12. <b>2014</b>	1.1.-31.12. <b>2013</b>
Cost-income ratio (CIR)	<b>51.4</b>	51.9
Return on equity (RoE)	<b>3.8</b>	1.8

<b>Balance Sheet Data</b> (€m)	31.12. <b>2014</b>	31.12. <b>2013</b>	Change in €m	Change in %
Total assets	<b>197,607</b>	200,823	- 3,216	- 2
Customer loans	<b>108,255</b>	107,604	+ 651	+ 1
Customer deposits	<b>57,996</b>	54,859	+ 3,137	+ 6
Equity	<b>7,902</b>	8,169	- 267	- 3

<b>Regulatory key figures</b>	31.12.2014 CRR / CRD IV / IFRS	Simulation 31.12.2013 CRR / CRD IV / IFRS	Reported 31.12.2013 SolvV / HGB ("Basel 2.5")
Common Equity Tier 1 (€m)	<b>7,381</b>	7,513	8,112
Regulatory capital (€m)	<b>9,123</b>	9,635	9,811
Total risk exposure (previously risk-weighted assets, in €m)	<b>69,231</b>	73,205	68,500
Common Equity Tier 1 capital ratio, in %	<b>10.7</b>	10.3	11.8
Total regulatory capital ratio, in %	<b>13.2</b>	13.2	14.3

Previous year's figures adjusted in individual items in accordance with IAS 8.42