

IFRS CONSOLIDATED FINANCIAL STATEMENTS FOR THE FIRST THREE MONTHS OF 2015

Income Statement (€ m)	1.1.-31.03. 2015	1.1.-31.03. 2014	Change € m	Change in %
Net interest income	501	492	+ 9	+ 2
Loan loss provisions (-)	104	100	+ 4	+ 4
Net commission income	55	40	+ 15	+ 38
Profit/loss from financial instruments at fair value through profit or loss including hedge accounting	142	5	+ 137	> 100
Profit/loss from financial assets	2	35	- 33	- 94
Profit/loss from investments accounted for using the equity method	0	- 4	+ 4	-
Administrative expenses (-)	284	291	- 7	- 2
Other operating profit/loss	- 77	- 24	- 53	-
Earnings before reorganisation and taxes	235	153	+ 82	+ 54
Reorganisation expenses (including expenses for provision of guarantee)	- 6	- 20	+ 14	-
Earnings before taxes	229	133	+ 96	+ 72
Income taxes (-)	73	41	+32	+ 78
Consolidated profit	156	92	+64	+ 70

Key Figures (in %)	1.1.-31.03. 2015	1.1.-31.03. 2014
Cost-income ratio (CIR)	45.7	57.2
Return on equity (RoE)	13.5	6.9

Balance Sheet Data (€ m)	31.03. 2015	31.12. 2014	Change € m	Change in %
Total assets	202,910	197,607	+ 5,303	3
Customer loans	111,283	108,255	+ 3,028	3
Customer deposits	57,243	57,996	- 753	- 1
Equity	7,972	7,902	+ 70	+ 1

Regulatory key figures (CRR / CRD IV / IFRS)	31.03.2015	31.12.2014
Common Equity Tier 1 (€ m)	7,369	7,381
Regulatory capital (€ m)	9,688	9,123
Total risk exposure amount (previously risk-weighted assets, € m)	71,908	69,231
Common Equity Tier 1 capital ratio, in %	10.2	10.7
Total regulatory capital ratio, in %	13.5	13.2