

CONSOLIDATED FINANCIAL STATEMENTS FOR THE FIRST HALF OF 2015

Income Statement (IFRS, in € m)	1.1.-30.06. 2015	1.1.-30.06. 2014	Change in € m	Change in %
Net interest income	1 000	995	+ 5	+ 1
Loan loss provisions (-)	210	224	- 14	- 6
Net commission income	111	84	+ 27	+ 32
Profit/loss from financial instruments at fair value through profit or loss (incl. hedge accounting)	95	105	- 10	- 10
Profit/loss from financial assets	26	50	- 24	- 48
Profit/loss from investments accounted for using the equity method	- 59	- 8	- 51	-
Administrative expenses (-)	562	557	+ 5	+ 1
Other operating profit/loss	- 80	- 84	- 4	-
Earnings before reorganisation and taxes	321	361	- 40	- 11
Reorganisation expenses	- 7	- 12	+ 5	-
Earnings before taxes	314	348	- 34	- 10
Income taxes (-)	24	105	- 81	- 77
Consolidated profit	290	243	+ 47	+ 19

Key Figures (IFRS, in per cent)	1.1.-30.06. 2015	1.1.-30.06. 2014
Cost-income ratio (CIR)	52.7	51.0
Return on equity (RoE)	8.7	9.1

Balance Sheet Data (IFRS, in € m)	30.06. 2015	30.12. 2014	Change in € m	Change in %
Total assets	190 802	197 607	- 6 805	- 3
Loans and advances to banks	22 681	23 565	- 884	- 4
Customer loans	107 512	108 255	- 743	- 1
Customer deposits	58 489	57 996	+ 493	+ 1
Equity	8 297	7 902	+ 395	+ 5

Regulatory Key Figures (CRR / CRD IV / IFRS)	30.06. 2015	31.12. 2014
Common Equity Tier 1 (€ m)	7 747	7 381
Regulatory capital (€ m)	10 032	9 123
Total risk exposure (€ m)	68 931	69 231
Common Equity Tier 1 ratio (in %)	11.2	10.7
Total regulatory capital ratio (in %)	14.6	13.2
Leverage ratio	3.9	3.5