

Consolidated financial statements for the financial year 2015

INCOME STATEMENT (IFRS, in € m)	1 Jan-31 Dec 2015	1 Jan-31 Dec 2014	Change in € m	Change in %
Net interest income	1 974	1 985	- 11	- 1
Loan loss provisions (-)	698	735	- 37	- 5
Net commission income	234	185	+ 49	+ 26
Fair-value result (including hedge accounting)	280	130	+ 150	>100
Profit/loss from financial assets	72	- 3	+ 75	>100
Profit/loss from investments accounted for using the equity method	8	- 37	+ 45	>100
Administrative expenses (-)	1 114	1 125	- 11	- 1
Other operating profit/loss	- 97	- 75	- 22	- 29
Earnings before reorganisation and taxes	659	325	+ 334	>100
Reorganisation expenses	- 6	- 48	+ 42	- 88
Earnings before taxes	653	276	+ 377	>100
Income taxes (-)	135	71	+ 64	+ 90
Consolidated profit	518	205	+ 313	>100

KEY FIGURES (IFRS, in per cent)	1 Jan-31 Dec 2015	1 Jan-31 Dec 2014
Cost-Income Ratio (CIR)	46.4	51.4
Return on Equity (RoE)	8.7	3.8

BALANCE SHEET DATA (IFRS, in € m)	31 Dec 2015	31 Dec 2014	Change in € m	Change in %
Total assets	180 998	197 607	- 16 609	- 8
Loans and advances to banks	21 194	23 565	- 2 371	- 10
Customer loans	107 878	108 255	- 377	0
Customer deposits	60 597	57 996	+ 2 601	+ 4
Equity	8 513	7 902	+ 611	+ 8

REGULATORY KEY FIGURES (CRR / CRD IV / IFRS)	31 Dec 2015	31 Dec 2014	Change in € m	Change in %
Common Equity Tier 1 capital (in € m)	8 320	7 381	+ 939	+ 13
Regulatory capital (in € m)	10 647	9 123	+ 1 524	+ 17
Total risk exposure amount (in € m)	63 675	69 231	- 5 556	- 8
Common Equity Tier 1 capital ratio (CET1 Capital Ratio, in %)	13.1	10.7		
Total regulatory capital ratio (in %)	16.7	13.2		
Leverage ratio (in %)	4.3	3.5		