

IFRS CONSOLIDATED FINANCIAL STATEMENTS FOR THE FIRST HALF-YEAR 2017

INCOME STATEMENT (IFRS in EUR million)	1.1.-30.06. 2017	1.1.-30.06. 2016	Change in EUR million	Change in %
Net interest income	731	929	- 198	- 21
Loan loss provisions (-)	446	1 003	- 557	- 56
Net commission income	68	117	- 49	- 42
Profit/loss from financial instruments at fair value through profit or loss including hedge accounting	164	277	- 113	- 41
Profit/loss from financial assets	66	71	- 5	- 7
Profit/loss from investments accounted for using the equity method	27	-7	34	>100
Administrative expenses (-)	601	572	29	5
Other operating profit/loss	404	- 168	572	>100
Earnings before reorganisation/restructuring and taxes	413	- 356	769	>100
Reorganisation/restructuring expenses (-)	4	8	- 4	- 50
Earnings before taxes	409	- 364	773	>100
Income taxes (-)	138	42	96	>100
Consolidated net profit	271	- 406	677	>100

RATIOS (IFRS, in %)	1.1.-30.06. 2017	1.1.-30.06. 2016
Cost-income ratio (CIR)	43.1	49.8
Return on equity (RoE)	15.0	- 8.9

BALANCE SHEET RATIOS (IFRS in EUR million)	30.06. 2017	31.12. 2016	Change in EUR million	Change in %
Total assets	169 175	174 797	- 5 622	- 3
Customer deposits	56 877	57 301	- 424	- 1
Customer loans	99 581	105 640	- 6 059	- 6
Equity	6 334	6 041	293	5

REGULATORY RATIOS (CRR/CRD IV/IFRS)	30.06. 2017	31.12. 2016	Change in EUR million	Change in %
Common Equity Tier 1 capital (in EUR million)	6,104	6,752	- 648	- 10
Regulatory capital (in EUR million)	8,561	9,777	- 1,216	- 12
Total risk exposure (in EUR million)	53,207	59,896	- 6,689	- 11
Common Equity Tier 1 capital ratio ¹ (in %)	11.5	11.3		
Total regulatory capital ratio ² (in %)	16.1	16.3		
Common Equity Tier 1 capital ratio ¹ (fully loaded, in %)	11.2	9.9		
Total regulatory capital ratio ² (fully loaded, in %)	15.9	15.2		
Leverage ratio (in %)	3.5	3.7		

¹ CET1 capital ratio, ² Total regulatory capital ratio