

IFRS CONSOLIDATED FINANCIAL STATEMENTS FOR THE FIRST NINE MONTHS OF 2017

INCOME STATEMENT (IFRS in EUR million)	1.1.-30.09. 2017	1.1.-30.09. 2016	Change in EUR million	Change in %
Net interest income	1 065	1 357	-292	-22
Loan loss provisions (-)	683	1 651	-968	-59
Net commission income	89	164	-75	-46
Fair value result (including hedge accounting)	253	354	-101	-29
Profit/loss from financial assets	133	61	72	>100
Profit/loss from investments accounted for using the equity method	29	-18	47	>100
Administrative expenses (-)	883	835	48	6
Other operating profit/loss	372	-47	419	>100
Earnings before reorganisation/restructuring and taxes	375	-615	990	>100
Reorganisation/restructuring expenses (-)	49	9	40	>100
Earnings before taxes	326	-624	950	>100
Income taxes (-)	98	112	-14	-13
Consolidated net profit	228	-736	964	>100

RATIOS (IFRS, in %)	1.1.-30.09. 2017	1.1.-30.09. 2016
Cost-income ratio (CIR)	48.8	46.1
Return on equity (RoE)	7.6	-10.4

BALANCE SHEET FIGURES (IFRS in EUR million)	30.09. 2017	31.12. 2016	Change in EUR million	Change in %
Balance sheet total	165 220	174 797	-9 577	-5
Customer deposits	56 620	57 301	-681	-1
Customer loans	97 643	105 640	-7 997	-8
Equity	6 295	6 041	254	4

REGULATORY RATIOS (CRR/CRD IV/IFRS)	30.09. 2017	31.12. 2016	Change in EUR million	Change in %
Common Equity Tier 1 capital (in EUR million)	5 971	6 752	-781	-12
Regulatory capital (in EUR million)	8 733	9 777	-1 044	-11
Total risk exposure (in EUR million)	51 776	59 896	-8 120	-14
Common Equity Tier 1 capital ratio ¹ (in %)	11.5	11.3		
Total regulatory capital ratio ² (in %)	16.9	16.3		
Common Equity Tier 1 capital ratio ¹ (fully loaded, in %)	11.2	9.9		
Total regulatory capital ratio ² (fully loaded, in %)	16.6	15.2		
Leverage ratio (in %)	3.4	3.7		

¹ CET1 Capital Ratio, ² Total Regulatory Capital Ratio