

## Consolidated financial statements for 2016

<b>INCOME STATEMENT</b> (IFRS in € million)	1.1.-31.12. 2016	1.1.-31.12. 2015	Change in € million	Change in %
Net interest income	<b>1,735</b>	1,974	-239	-12
Loan loss provisions (-)	<b>2,956</b>	698	+2,258	>100
Net commission income	<b>219</b>	234	-15	-6
Fair value result (including hedge accounting)	<b>415</b>	280	+135	48
Profit/loss from financial assets	<b>49</b>	72	-23	-32
Profit/loss from investments accounted for using the equity method	<b>-2</b>	8	-10	>100
Administrative expenses (-)	<b>1,113</b>	1,114	-1	-0
Other operating profit/loss	<b>-173</b>	-97	-76	78
<b>Earnings before reorganisation and taxes</b>	<b>-1,826</b>	659	-2,485	>100
Reorganisation expenses	<b>-39</b>	-6	-33	>100
<b>Earnings before taxes</b>	<b>-1,865</b>	653	-2,518	>100
Income taxes (-)	<b>94</b>	135	-41	-30
<b>Consolidated net profit</b>	<b>-1,959</b>	518	-2,477	>100

<b>RATIOS</b> (IFRS, in %)	1.1.-31.12. 2016	1.1.-31.12. 2015
Cost-income ratio (CIR)	<b>50.7</b>	46.4
Return on equity (RoE)	<b>-24.5</b>	8.7

<b>BALANCE SHEET</b> (IFRS in € million)	31.12. 2016	31.12. 2015	Change in € million	Change in %
Total assets	<b>174,797</b>	180,998	-6,201	-3
Customer deposits	<b>57,301</b>	60,597	-3,296	-5
Customer loans	<b>105,640</b>	107,878	-2,238	-2
Equity	<b>6,041</b>	8,513	-2,472	-29

<b>REGULATORY KEY FIGURES</b> (CRR / CRD IV / IFRS)	31.12. 2016	31.12. 2015	Change in € million	Change in %
Common Equity Tier 1 capital (in € million)	<b>6,752</b>	8,320	-1,568	-19
Regulatory capital (in € million)	<b>9,777</b>	10,647	-870	-8
Total risk exposure (in € million)	<b>59,896</b>	63,675	-3,779	-6
Common Equity Tier 1 ratio, in %	<b>11.3</b>	13.1		
Total capital ratio, in %	<b>16.3</b>	16.7		
Leverage ratio (in %)	<b>3.7</b>	4.4		