

## IFRS CONSOLIDATED FINANCIAL STATEMENTS FOR THE FIRST HALF-YEAR 2018

INCOME STATEMENT <sup>1</sup> (IFRS in € million)	1.1.-30.06. 2018 under IFRS 9 <sup>1</sup>	1.1.-30.06. 2017 under IAS 39 <sup>1/2</sup>	Change in € million <sup>1</sup>	Change in % <sup>1</sup>
Net interest income	618	731	-113	-15
Risk provisioning	-31	-437	406	-93
Net commission income	28	68	-40	-59
Profit/loss at fair value (including hedge accounting)	-48	206	-254	> 100
Disposal profit/loss from financial assets that are not measured at fair value through profit or loss	30	451	-421	-93
Profit/loss from shares in companies	11	2	9	> 100
Profit/loss from investments accounted for using the equity method	11	27	-16	-59
Administrative expenses (-)	531	588	-57	-10
Other operating profit/loss	-20	8	-28	> 100
<b>Earnings before restructuring, reorganisation and taxes</b>	<b>68</b>	<b>468</b>	<b>-400</b>	<b>-85</b>
Expenses for restructuring and reorganisation	-16	-17	1	-6
<b>Earnings before taxes</b>	<b>52</b>	<b>451</b>	<b>-399</b>	<b>-88</b>
Income taxes (-)	-2	149	-151	> 100
<b>Consolidated profit</b>	<b>54</b>	<b>302</b>	<b>-248</b>	<b>-82</b>

<sup>1</sup> Only limited comparability with the previous year due to the introduction of IFRS 9; <sup>2</sup> figures for H1 2017 adjusted.

BALANCE SHEET FIGURES (IFRS in € million)	30.06. 2018	31.12. 2017 <sup>1</sup>	Change in € million	Change in %
Balance sheet total	158 683	163 838	-5 155	-3
Reported equity	5 918	6 193	-275	-4

<sup>1</sup> Figures for year-end 2017 adjusted.

REGULATORY RATIOS (CRR / CRD IV / IFRS)	30.06. 2018	31.12. 2017 <sup>3</sup>	Change in € million	Change in %
Common equity tier 1 capital (in € million)	5 730	5,804	-74	-1
Regulatory capital (in € million)	8 608	8,457	151	2
Total risk exposure (in € million)	46,149	46,813	-664	-1
Common equity tier 1 capital ratio <sup>1</sup> (in %)	12.4	12.4		
Total regulatory capital ratio <sup>2</sup> (in %)	18.7	18.1		
Common Equity Tier 1 capital ratio <sup>1</sup> (fully loaded, in %)	12.3	11.9		
Total regulatory capital ratio <sup>2</sup> (fully loaded, in %)	18.5	17.7		
Leverage ratio (in %)	3.5	3.3		

<sup>1</sup> CET1 capital ratio; <sup>2</sup> total regulatory capital ratio; <sup>3</sup> values for end of 2017 adjusted