

## IFRS CONSOLIDATED FINANCIAL STATEMENTS FOR THE FIRST NINE MONTHS OF 2018

INCOME STATEMENT <sup>1</sup> (IFRS in € million)	1.1.-30.09. 2018 under IFRS 9 <sup>2</sup>	1.1.-30.09. 2017 under IAS 39 <sup>1/2</sup>	Change in € million <sup>1</sup>	Change in % <sup>1</sup>
Net interest income	921	1,065	- 144	- 14
Risk provisioning	- 147	- 666	519	- 78
Net commission income	49	89	- 40	- 45
Profit/loss at fair value (including hedge accounting)	95	297	- 202	- 68
Disposal profit/loss from financial assets that are not measured at fair value through profit or loss	32	428	- 396	- 93
Profit/loss from shares in companies	11	45	- 34	- 76
Profit/loss from investments accounted for using the equity method	13	29	- 16	- 55
Administrative expenses (-)	771	865	- 94	- 11
Other operating profit/loss	- 8	14	- 22	> 100
<b>Earnings before restructuring, reorganisation and taxes</b>	<b>195</b>	<b>436</b>	<b>- 241</b>	<b>- 55</b>
Expenses for restructuring and reorganisation	122	67	55	82
<b>Earnings before taxes</b>	<b>73</b>	<b>369</b>	<b>- 296</b>	<b>- 80</b>
Income taxes (-)	9	104	- 95	- 91
<b>Consolidated profit</b>	<b>64</b>	<b>265</b>	<b>- 201</b>	<b>- 76</b>

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

BALANCE SHEET FIGURES (IFRS in € million)	30.09. 2018	31.12. 2017 <sup>1</sup>	Change in € million	Change in %
Balance sheet total	154,847	163,838	- 8,991	- 5
Reported equity	5,829	6,193	- 364	- 6

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

REGULATORY RATIOS (CRR / CRD IV / IFRS)	30.09. 2018	31.12. 2017 <sup>3</sup>	Change in € million	Change in %
Common equity tier 1 capital (in € million)	5,593	5,804	- 211	- 4
Regulatory capital (in € million)	8,289	8,457	- 168	- 2
Total risk exposure (in € million)	47,238	46,813	425	1
Common equity tier 1 capital ratio <sup>1</sup> (in %)	11.8	12.4		
Total regulatory capital ratio <sup>2</sup> (in %)	17.6	18.1		
Common equity tier 1 capital ratio <sup>1</sup> (fully loaded, in %)	11.8	11.9		
Total regulatory capital ratio <sup>2</sup> (fully loaded, in %)	17.4	17.7		
Leverage ratio (in %)	3.5	3.4		

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