

Consolidated financial statements for financial year 2019

INCOME STATEMENT ¹ (IFRS in € million)	2019 ¹	2018 ²	Change in € million	Change in %
Net interest income	1,024	1,229	- 205	- 17
Risk provisioning	29	- 1,893	1,922	> 100
Net commission income	71	52	19	37
Profit/loss at fair value (including hedge accounting)	223	- 273	496	> 100
Result from financial instruments not measured at fair value through profit/loss	-30	31	-61	> 100
Profit/loss from shares in companies	17	1	16	> 100
Profit/loss from investments accounted for using the equity method	20	21	- 1	- 5
Administrative expenses (-)	970	999	- 29	- 3
Other operating profit/loss	45	- 57	102	> 100
Earnings before restructuring, reorganisation and taxes	429	- 1,888	2,317	> 100
Expenses for restructuring and reorganisation (-)	459	219	240	> 100
Earnings before taxes (EBT)	- 30	- 2,107	2,077	- 99
Income taxes (-)	39	297	- 258	- 87
Consolidated profit	- 69	- 2,404	2,335	- 97

¹ Final and audited figures; ² Figures for 2018 adjusted.

BALANCE SHEET FIGURES (IFRS in € million)	31.12. 2019 ¹	31.12. 2018 ²	Change in € million	Change in %
Balance sheet total	139,619	154,012	- 14,393	- 9
Reported equity	5,838	3,362	2,476	74

¹ Final and audited figures; ² Figures for end of 2018 adjusted.

KEY FIGURES	31.12. 2019	31.12. 2018	Change in %
Cost-Income-Ratio (CIR, in %)	71.7	99.5	- 28
Return-on-Equity (RoE, in %)	- 0.5	- 34.1	- 99

REGULATORY RATIOS (CRR / CRD IV / IFRS)	31.12. 2019	31.12. 2018	Change in € million	Change in %
Common equity tier 1 capital (in € million)	5,792	2,976	2,816	95
Regulatory capital (in € million)	8,270	5,687	2,583	45
Total risk exposure (in € million)	39,840	44,895	- 5,055	- 11
CET1 capital ratio, in %	14.54	6.63		
Total capital ratio, in %	20.76	12.67		
Common equity tier 1 capital ratio ¹ (fully loaded, in %)	14.46	6.57		
Total regulatory capital ratio ² (fully loaded, in %)	20.68	12.57		
Leverage ratio (in %)	4.1	2.0		

¹ CET1 capital ratio; ² Total regulatory capital ratio; ³ Figures for end of 2017 adjusted.