

IFRS CONSOLIDATED FINANCIAL STATEMENTS FOR THE FIRST THREE MONTHS OF 2020

INCOME STATEMENT (IFRS in € million)	1.1.-31.03. 2020	1.1.-31.03. 2019	Change in € million	Change in %
Net interest income	271	258	13	5
Risk provisioning	37	38	-1	-3
Net commission income	-19	34	-53	> 100
Profit/loss at fair value (including hedge accounting)	-50	43	93	> 100
Result from financial instruments not measured at fair value through profit/loss	-7	-2	-5	> 100
Profit/loss from shares in companies	1	0	1	-
Profit/loss from investments accounted for using the equity method	4	10	-6	-60
Administrative expenses (-)	239	265	-26	-10
Other operating profit/loss	-55	-41	-14	34
Earnings before restructuring, reorganisation and taxes	-57	75	-132	> 100
Expenses for restructuring and reorganisation	8	10	-2	-20
Earnings before taxes (EBT)	-65	65	-130	> 100
Income taxes (-)	6	11	-5	-45
Consolidated profit	-71	54	-125	-34

BALANCE SHEET FIGURES (IFRS in € million)	31.03. 2020	31.12. 2019	Change in € million	Change in %
Total assets	136 406	139 619	-3 213	-2
Reported equity	5 854	5 838	16	0

REGULATORY RATIOS (CRR / CRD IV / IFRS)	31.03. 2020	31.12. 2019	Change in € million	Change in %
Common equity tier 1 capital (in € million)	5 594	5 792	-198	-3
Regulatory capital (in € million)	8 037	8 270	-233	-3
Total risk exposure (in € million)	42 123	39 841	2 282	6
CET1 capital ratio, in %	13,3	14,5		
Total capital ratio, in %	19,1	20,8		
Common equity tier 1 capital ratio ¹ (fully loaded, in %)	13,2	14,5		
Total regulatory capital ratio ² (fully loaded, in %)	19,0	20,7		
Leverage ratio (in %)	4,0	4,1		

¹ CET1 capital ratio; ² Total regulatory capital ratio