

IFRS CONSOLIDATED FINANCIAL STATEMENT FOR THE FIRST NINE MONTHS 2020

PROFIT AND LOSS STATEMENT (IFRS, in € million)	01.01 – 30.09 2020	01.01. – 30.09. 2019	Change € million	Change in %
Net interest income	769	750	19	3
Risk provisioning	-275	-4	-271	> 100
Net commission income	-30	57	-87	> 100
Fair value profit/loss (including hedge accounting)	243	292	-49	-17
Disposal results from financial instruments at fair value not recognised through profit and loss	-29	-21	-8	38
Profit/loss from shares in companies	-5	13	-18	> 100
Profit/loss from investments accounted for using the equity method	7	17	-10	-59
Administrative expenses (-)	684	718	-34	-5
Other operating profit/loss	-32	-31	-1	3
Earnings before restructuring, reorganisation, and taxes	-36	355	-391	> 100
Restructuring and reorganisation expenses	-38	-98	60	-61
Earnings before taxes	-74	257	-331	> 100
Income taxes (-)	-	42	-42	-100
Consolidated profit	-74	215	-289	> 100

BALANCE SHEET FIGURES (IFRS, in € million)	30.09. 2020	31.12. 2019	Change € million	Change in %
Total assets	128,925	139,619	-10,694	-8
Equity capital	5,742	5,838	-96	-2

REGULATORY KEY FIGURES (CRR / CRD IV / IFRS)	30.09. 2020	31.12. 2019	Change € million	Change in %
Common Equity Tier 1 (in € million)	5,682	5,792	-110	-2
Regulatory capital (in € million)	7,618	8,270	-652	-8
Total risk exposure amount (in € million)	40,327	39,841	486	1
Common Equity Tier 1 ratio ¹ (in %)	14.1	14.5		
Regulatory capital ratio ² (in %)	18.9	20.8		
Leverage ratio (in %)	4.1	4.1		

¹ CET1 capital ratio; ² Total regulatory capital ratio