

IFRS CONSOLIDATED FINANCIAL STATEMENTS FOR THE FIRST THREE MONTHS OF 2021

INCOME STATEMENT (IFRS in € million)	1.1.-31.03. 2021	1.1.-31.03. 2020	Change in € million	Change in %
Net interest income	227	271	- 44	- 16
Risk provisioning	9	37	- 28	- 76
Net commission income	5	- 19	24	> 100
Profit/loss at fair value (including hedge accounting)	54	- 48	102	> 100
Result from financial instruments not measured at fair value through profit/loss	- 10	- 7	- 3	43
Profit/loss from shares in companies	-	1	- 1	- 100
Profit/loss from investments accounted for using the equity method	- 7	4	- 11	> 100
Administrative expenses (-)	245	239	6	3
Other operating profit/loss	- 63	- 57	- 6	11
Earnings before restructuring, transformation and taxes	- 30	- 57	27	- 47
Expenses for restructuring and transformation	18	8	10	> 100
Earnings before taxes (EBT)	- 48	- 65	17	- 26
Income taxes (-)	- 7	2	- 9	> 100
Consolidated profit/loss	- 41	- 67	26	- 39

BALANCE SHEET FIGURES (IFRS in € million)	31.03. 2021	31.12. 2020	Change in € million	Change in %
Total assets	119 798	126 491	- 6 693	- 5
Equity (balance sheet)	5 941	5 821	120	2

REGULATORY RATIOS (CRR / CRD IV / IFRS)	31.03. 2021	31.12. 2020	Change in € million	Change in %
Common equity tier 1 capital (in € million)	5 759	5 805	- 46	- 1
Total regulatory capital (in € million)	7 566	7 640	- 74	- 1
Total risk exposure (in € million)	38 673	39 880	- 1 207	- 3
CET1 capital ratio, in %	14,9	14,6		
Total capital ratio, in %	19,6	19,2		
Common equity tier 1 capital ratio ¹ (fully loaded, in %)	14,9	14,5		
Total regulatory capital ratio ² (fully loaded, in %)	19,5	19,1		
Leverage ratio (in %)	4,5	4,3		

¹ CET1 capital ratio; ² Total regulatory capital ratio