

IFRS CONSOLIDATED FINANCIAL STATEMENTS FOR THE FIRST HALF-YEAR OF 2021

INCOME STATEMENT (IFRS in € million)	1.1.-30.06. 2021	1.1.-30.06. 2020	Change in € million	Change in %
Net interest income	427	543	- 116	- 21
Risk provisioning	- 20	- 99	79	- 80
Net commission income	14	- 27	41	> 100
Profit/loss from financial instruments at fair value through profit or loss (including hedge accounting)	99	159	- 60	- 38
Disposal profit/loss from financial instruments that are not measured at fair value through profit or loss	- 18	- 14	- 4	29
Profit/loss from shares in companies	10	- 6	16	> 100
Profit/loss from investments accounted for using the equity method	- 4	7	- 11	> 100
Administrative expenses (-)	455	462	- 7	- 2
Other operating profit/loss	- 77	- 71	- 6	8
Earnings before restructuring, transformation and taxes	- 24	30	- 54	> 100
Profit/loss from restructuring and transformation	35	25	10	40
Earnings before taxes (EBT)	- 59	5	- 64	> 100
Income taxes (-)	- 14	- 1	- 13	> 100
Consolidated profit	- 45	6	- 51	> 100

BALANCE SHEET FIGURES (IFRS in € million)	30.06. 2021	31.12. 2020	Change in € million	Change in %
Total assets	116 749	126 491	- 9 742	- 8
Reported equity	5 831	5 821	10	-

REGULATORY RATIOS (CRR / CRD IV / IFRS)	30.06. 2021	31.12. 2020	Change in € million	Change in %
Common equity tier 1 capital (in € million)	5 758	5 805	- 47	- 1
Regulatory capital (in € million)	7 483	7 640	- 157	- 2
Total risk exposure (in € million)	37 339	39 791	- 2 452	- 6
CET1 capital ratio, in %	15,4	14,6		
Total capital ratio, in %	20,0	19,2		
Common equity tier 1 capital ratio ¹ (fully loaded, in %)	15,4	14,5		
Total regulatory capital ratio ² (fully loaded, in %)	20,0	19,2		
Leverage ratio (in %)	4,9	4,3		

¹ CET1 capital ratio; ² Total regulatory capital ratio