

IFRS CONSOLIDATED FINANCIAL STATEMENT FOR THE FIRST NINE MONTHS 2021

PROFIT AND LOSS STATEMENT (IFRS, in € million)	01.01 – 30.09 2021	01.01.– 30.09. 2020	Change € million	Change in %
Net interest income	651	769	-118	- 15
Risk provisioning	42	- 275	317	> 100
Net commission income	32	- 30	62	> 100
Profit/loss from financial assets at fair value (incl. Hedge Accounting)	164	246	- 82	- 33
Disposal profit/loss from financial assets not measured at fair value	- 14	- 29	15	52
Profit/loss from shares in companies	11	- 5	16	> 100
Profit/loss from investments accounted for using the equity method	- 9	7	- 16	> 100
Administrative expenses (-)	- 669	- 684	- 15	- 2
Other operating profit/loss	- 33	- 34	1	3
Earnings before restructuring, reorganisation, and taxes	175	- 35	210	> 100
Restructuring and reorganisation expenses	- 62	- 38	- 24	- 63
Earnings before taxes	113	- 73	186	> 100
Income taxes (-)	9	3	6	> 100
Consolidated profit	122	- 70	192	> 100

BALANCE SHEET FIGURES (IFRS, in € million)	30.09. 2021	31.12. 2020	Change € million	Change in %
Total assets	116,758	126,491	- 9,733	- 8
Equity (balance sheet)	5,929	5,821	108	2

REGULATORY KEY FIGURES (CRR / CRD IV / IFRS)	30.09. 2021	31.12. 2020	Change € million	Change in %
Common Equity Tier 1 (in € million)	5,796	5,805	- 9	-
Regulatory capital (in € million)	7,511	7,640	- 129	- 2
Total risk exposure amount (in € million)	36,708	39,791	- 3,083	- 7
Common Equity Tier 1 ratio ¹ (in %)	15.8	14.6		
Regulatory capital ratio ² (in %)	20.5	19.2		
Leverage ratio (in %)	5.0	4.3		

¹ CET1 capital ratio; ² Total regulatory capital ratio