

IFRS CONSOLIDATED FINANCIAL STATEMENT FOR FINANCIAL YEAR 2021

PROFIT AND LOSS STATEMENT (IFRS, in € million)	2021 ¹	2020	Change € million	Change in %
Net interest income	816	1 286	- 470	- 37
Risk provisioning	18	- 426	444	> 100
Net commission income	52	- 38	90	> 100
Profit/loss from financial assets at fair value (incl. Hedge Accounting)	160	261	- 101	- 39
Disposal profit/loss from financial assets not measured at fair value	- 21	- 36	15	- 42
Profit/loss from shares in companies	21	- 13	34	> 100
Profit/loss from investments accounted for using the equity method	- 17	- 11	- 6	55
Administrative expenses	- 917	- 934	17	- 2
Other operating profit/loss	- 14	- 29	15	- 52
Earnings before restructuring, reorganisation, and taxes	98	60	38	63
Restructuring and reorganisation expenses	- 82	- 87	5	- 6
Earnings before taxes	16	- 27	43	> 100
Income taxes	3	40	- 37	- 93
Consolidated profit	19	13	6	46

¹ Final and audited figures

BALANCE SHEET FIGURES (IFRS, in € million)	31.12. 2021	31.12. 2020	Change € million	Change in %
Total assets	114,663	126,176	- 11,513	- 9
Equity (balance sheet)	5,880	5,775	105	2

REGULATORY KEY FIGURES (CRR / CRD IV / IFRS)	31.12. 2021	31.12. 2020	Change € million	Change in %
Common Equity Tier 1 (in € million)	5,831	5,763	68	1
Regulatory capital (in € million)	7,479	7,597	- 118	- 2
Total risk exposure amount (in € million)	37,609	39,791	- 2,182	- 6
Common Equity Tier 1 ratio ¹ (in %)	15.5	14.5		
Regulatory capital ratio ² (in %)	19.9	19.1		
Leverage ratio (in %)	5.2	4.3		

¹ CET1 capital ratio; ² Total regulatory capital ratio