

Consolidated financial statements for financial year 2020

INCOME STATEMENT ¹ (IFRS in € million)	2020 ¹	2019	Change in € million	Change in %
Net interest income	1 285	1 024	261	25
Risk provisioning	- 426	29	- 455	> 100
Net commission income	- 38	71	- 109	> 100
Profit/loss at fair value (including hedge accounting)	268	186	82	44
Result from financial instruments not measured at fair value through profit/loss	- 36	- 30	- 6	20
Profit/loss from shares in companies	- 13	17	- 30	> 100
Profit/loss from investments accounted for using the equity method	- 11	20	- 31	> 100
Administrative expenses (-)	934	970	- 36	- 4
Other operating profit/loss	- 21	45	- 66	> 100
Earnings before restructuring, transformation and taxes	74	392	- 318	- 81
Expenses for restructuring and transformation (-)	87	459	- 372	- 81
Earnings before taxes (EBT)	- 13	- 67	54	- 81
Income taxes (-)	- 38	36	74	> 100
Consolidated profit	25	- 103	128	> 100

¹ Final and audited figures

BALANCE SHEET FIGURES (IFRS in € million)	31.12. 2020 ¹	31.12. 2019	Change in € million	Change in %
Balance sheet total	126 491	139 594	- 13 103	- 9
Reported equity	5 821	5 804	17	-

¹ Final and audited figures

KEY FIGURES	31.12. 2020	31.12. 2019	Change in %
Cost-Income-Ratio (CIR, in %)	64.5	73.7	- 12
Return-on-Equity (RoE, in %)	- 0.2	- 1.0	- 80

REGULATORY RATIOS (CRR / CRD IV / IFRS)	31.12. 2020	31.12. 2019	Change in € million	Change in %
Common equity tier 1 capital (in € million)	5 805	5 758	47	1
Regulatory capital (in € million)	7 639	8 236	- 597	- 7
Total risk exposure amount (in € million)	39 692	39 841	- 149	-
CET1 capital ratio, in %	14.63	14.45		
Total capital ratio, in %	19.24	20.67		
Common equity tier 1 capital ratio ¹ (fully loaded, in %)	14.58	14.37		
Total regulatory capital ratio ² (fully loaded, in %)	19.19	20.60		
Leverage ratio (in %)	4.3	4.1		

¹ CET1 capital ratio; ² Total regulatory capital ratio