

Deutsche Bank

Financial Summary

	2021	2020
Group financial targets		
Post-tax return on average tangible shareholders' equity ¹	3.8 %	0.2 %
Cost/income ratio ²	84.6 %	88.3 %
Common Equity Tier 1 capital ratio	13.2 %	13.6 %
Leverage ratio (fully loaded)	4.9 %	4.7 %
Statement of Income		
Total net revenues, in € bn.	25.4	24.0
Provision for credit losses, in € bn.	0.5	1.8
Total noninterest expenses, in € bn.	21.5	21.2
Adjusted costs ex. transformation charges, in € bn. ³	19.6	19.9
Profit (loss) before tax, in € bn.	3.4	1.0
Profit (loss), in € bn.	2.5	0.6
Profit (loss) attributable to Deutsche Bank shareholders, in € bn.	1.9	0.1
	Dec 31, 2021	Dec 31, 2020
Balance Sheet		
Total assets, in € bn.	1,324	1,325
Net assets (adjusted), in € bn. ⁴	1,002	963
Loans (gross of allowance for loan losses), in € bn.	476	432
Average Loans (gross of allowance for loan losses), in € bn.	446	438
Deposits, in € bn.	604	568
Allowance for loan losses, in € bn.	4.8	4.8
Shareholders' equity, in € bn.	58	55
Resources		
Risk-weighted assets, in € bn.	352	329
Thereof: Operational Risk RWA, in € bn.	62	69
Leverage exposure, in € bn.	1,125	1,078
Tangible shareholders' equity (Tangible book value), in € bn. ⁴	52	49
High-quality liquid assets (HQLA), in € bn.	207	213
Liquidity reserves in € bn.	241	243
Employees (full-time equivalent)	82,969	84,659
Branches	1,709	1,891
Ratios		
Post-tax return on average shareholders' equity ¹	3.4 %	0.2 %
Provision for credit losses as bps of average loans	12	41
Loan-to-deposit ratio	78.9 %	76.0 %
Leverage ratio (phase-in)	4.9 %	4.8 %
Liquidity coverage ratio	133 %	145 %
Per Share information		
Basic earnings per share	€ 0.96	€ 0.07
Diluted earnings per share	€ 0.93	€ 0.07
Book value per basic share outstanding ⁴	€ 27.62	€ 26.04
Tangible book value per basic share outstanding ⁴	€ 24.73	€ 23.19

¹ Based on profit (loss) attributable to Deutsche Bank shareholders after AT1 coupon. For further information, please refer to "Supplementary Information (Unaudited): Non-GAAP Financial Measures" of this report.

² Total noninterest expenses as a percentage of net interest income before provision for credit losses, plus noninterest income.

³ The reconciliation of adjusted costs is provided in section "Supplementary Information (Unaudited): Non-GAAP Financial Measures/ Adjusted costs" of this document.

⁴ For further information please refer to "Supplementary Information (Unaudited): Non-GAAP Financial Measures" of this report.