

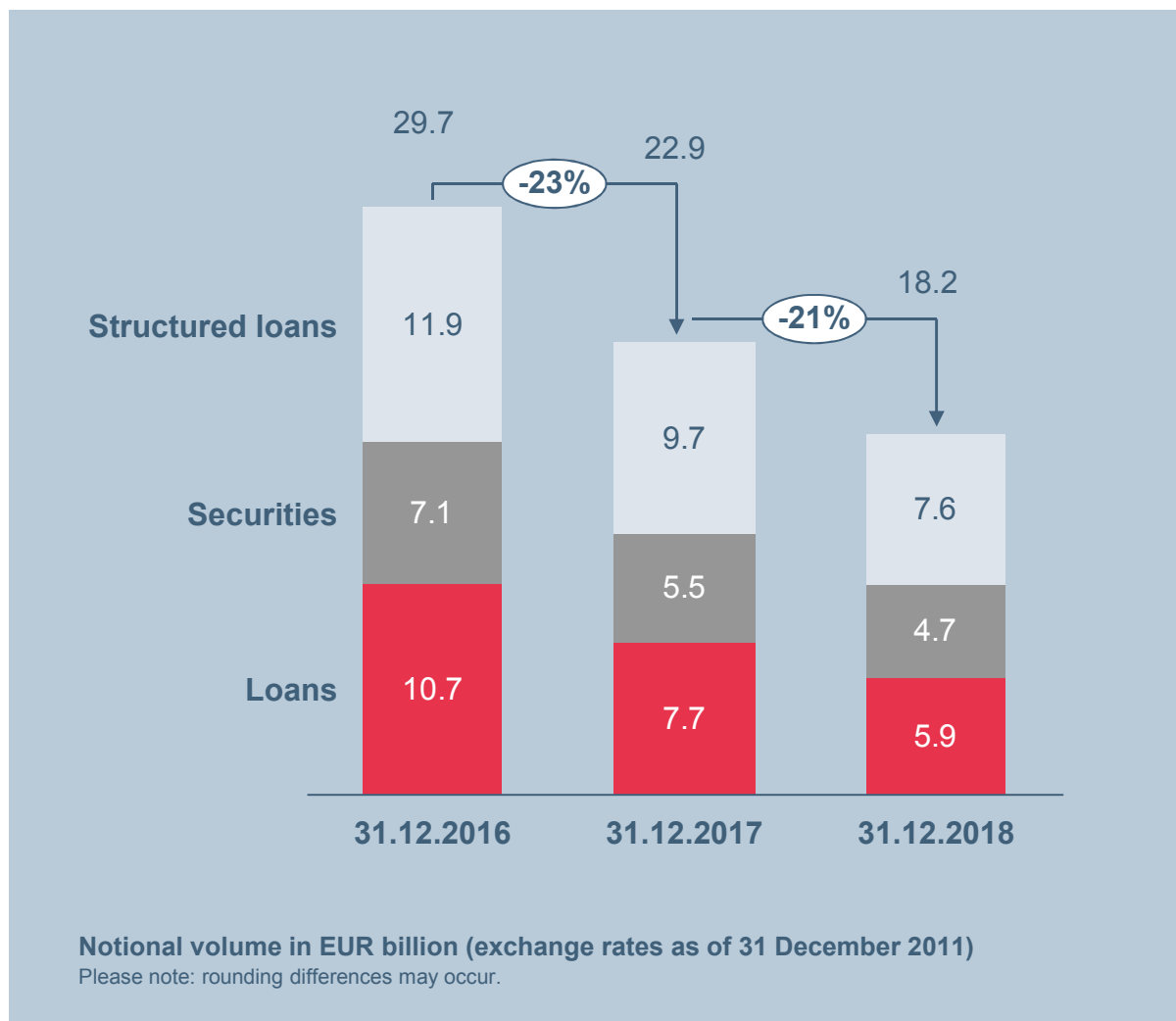


Attachment to Press Release – Fiscal year 2018

- **Seventh consecutive year ended with a profit, 2018 net profit: EUR 2.6 million (after taxes)**
- **Volume of loans and securities fell by more than 20% in 2018, while the trading portfolio declined by around 17%**
- **Quality of the remaining portfolio is stable: 69% of the positions have very good to medium ratings, risks in the stress scenarios continue to fall**
- **Administrative expenses declined again by more than 10%, cumulative cost reduction of 61% since 2012 (refill year)**
- **Targeted reduction of complexity and risks for the portfolio through individual measures such as restructuring, early repayments and recoveries**
- **IT successfully transferred to the new service provider IBM and subsidiary EFS largely wound up: 11 employees integrated in the EAA for the purpose of managing IT services**

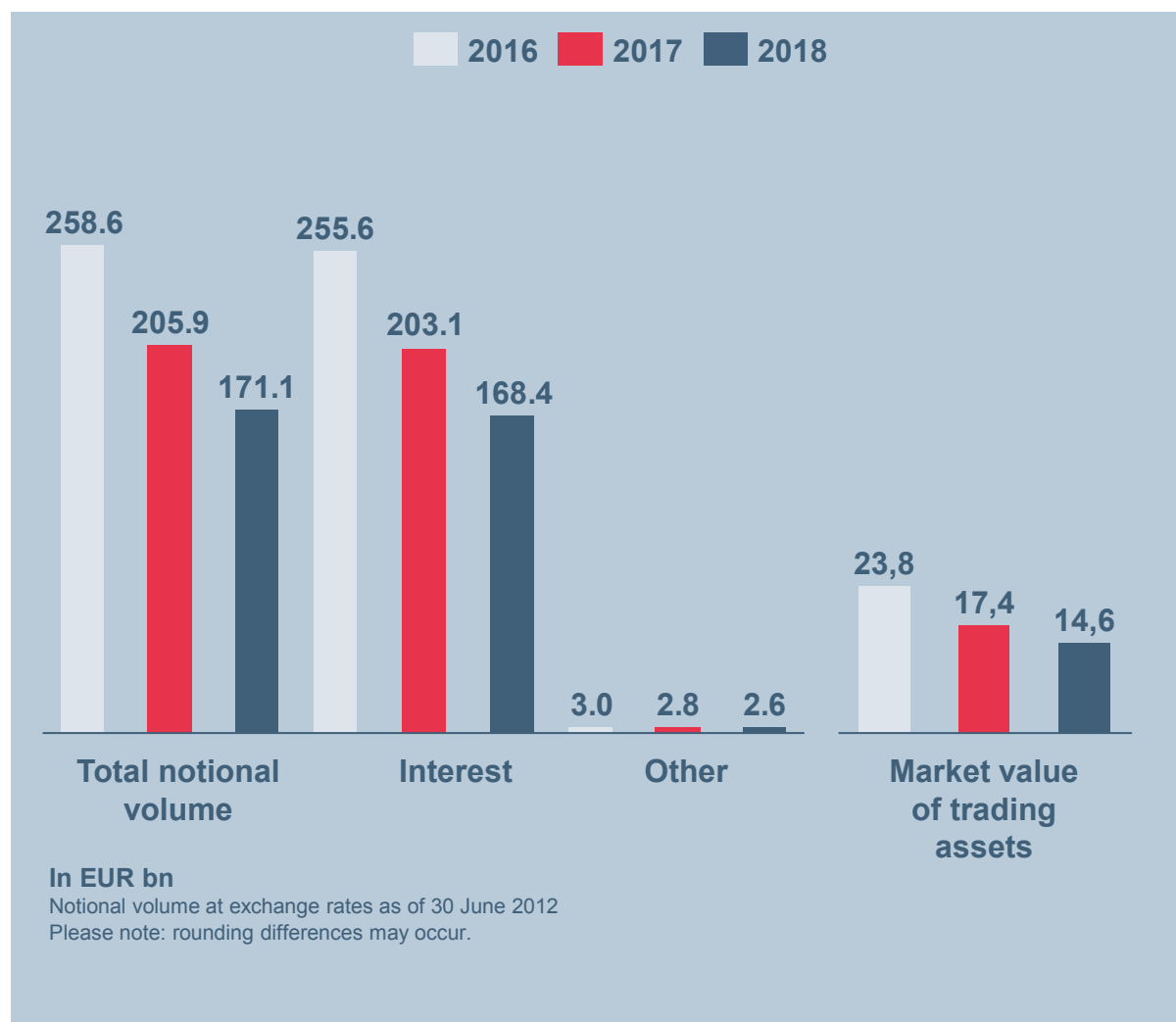
Banking book portfolio declines by about EUR 5 billion

- The **loan portfolio decreased by around EUR 1.8 billion (-24%). Risks and complexity declined** due to the **targeted reduction** of the borrower numbers, among other things.
- The **securities portfolio was reduced by around EUR 0.9 billion (-16%). 80% of the rest of the portfolio was attributable to public borrowers.**
- **Structured loans decreased by about EUR 2.1 billion (-21%). The Phoenix portfolio dominated (share: 64%) with a holding of EUR 4.9 billion (2017: EUR 6.3 billion).**
- The **investment-grade share of the entire banking book remained stable at 69%** (2017: 68%).



Notional and book value of the trading portfolio declines significantly

- The **notional volume of the derivatives** held in the trading portfolio **fell by almost EUR 35 billion (-17%)**.
- On the balance sheet, the derivatives are recognised at **market value**. The **market value of the trading assets** fell by around **EUR 2.9 billion** and thus contributed to the reduction of risk.
- Measures taken to **reduce the number of contract partners** led to a further **reduction in risks and administrative expenses**.



Total assets fell by around EUR 7 billion to below the EUR 40 billion mark



Assets in EUR bn

2018

2017

Cash reserve

1.4

2.0

Loans and advances to banks

6.0

5.5

Loans and advances to customers

9.3

11.0

Bonds and other
fixed-income securities

7.1

9.3

Trading portfolio

14.6

17.4

Long-term equity investments and shares in
affiliates

1.3

1.3

Other assets/prepaid expenses/accrued
income

0.1

0.1

Total assets

39.7

46.6

Liabilities in EUR bn

2018

2017

Deposits from banks

1.9

2.1

Deposits from customers

2.5

3.0

Debt securities in issue

20.2

23.5

Trading portfolio

14.3

16.9

Other liabilities/
Accruals/deferred income

0.0

0.2

Provisions

0.1

0.2

Equity

0.7

0.7

Total liabilities and equity

39.7

46.6

Contingent liabilities

2.5

3.5

Other obligations

2.0

1.9

Business volume

44.2

52.0

Please note: the presentation is abridged; rounding differences may occur.

Annual result remains positive – despite falling revenues due to the portfolio reduction

- **Net interest income as well as net fee and commission income fell by EUR 34.0 million (-26%).** The net fee and commission result included around **EUR 19 million in fees** paid for the **equity capital drawing limit**.
- The **trading result** remained **slightly down on the previous year** as a result of the ongoing winding down of the portfolio.
- The **reversal of provisions in particular** led to other operating income.
- The **financial investment result from securities** was impacted by negative effects from the sale of a participation. This was offset by positive effects in the interest and risk provision result.
- In the risk result, **recoveries from written-off receivables** and **resolutions after sales** had a **positive impact**.
- **Administrative expenses fell by EUR 18.2 million (-10%),** especially due to **falling costs** for portfolio services and restructuring.

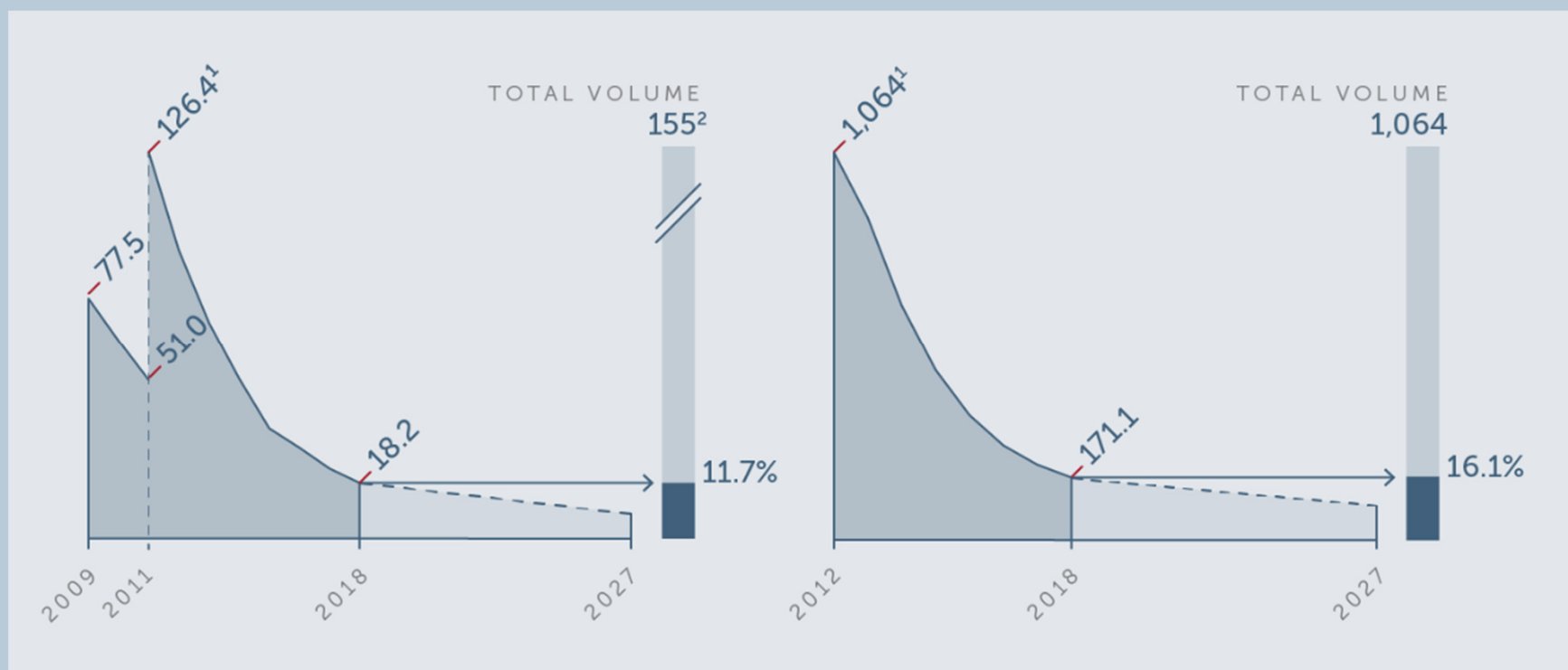
in EUR million	2018	2017
Net interest result	114.4	142.9
Net fee and commission result	-18.3	-12.8
Net trading result	12.5	13.9
General administrative expenses	-160.5	-178.7
Other operating income and expenses	65.1	0.8
Results from financial assets and shareholdings	-13.5	94.0
Results prior to risk provisioning	-0.3	60.1
Risk provision	4.7	-30.5
Result before taxes	4.4	29.6
Taxes	-1.8	-15.2
Result after taxes	2.6	14.4

Please note: the presentation is abridged; rounding differences may occur

Former WestLB holdings have fallen to roughly 12% or 16% of the transferred volume

Banking book

Trading portfolio



Notional volume in EUR billion

2009 to 2011: in exchange rates as of 31 December 2009, 2012 to 2018: in exchange rates as of 31 December 2011

¹Banking book taken over as of 1 January 2012, trading portfolio taken over as of 1 July 2012, ²first fill and refill, adjusted for exchange rates