



德意志銀行 2017 年財報公告

德商德意志銀行(以下簡稱本行)謹此通知，根據 2017 年 4 月 27 日最新公佈之財務報告顯示，2017 年第一季稅前利潤為 5.75 億歐元。

本行執行長 John Cryan 表示：「我很高興 2017 年有一個良好的開端。本行與客戶關係緊密、資產全面回流、業務量回升、成本控制顯現成效、經營結構變得更為簡化。本行已經為實現良好的業績水準打好了穩定的基礎。」

業績發佈要點如下：

- 獲利：
 - 稅前獲利為 8.78 億歐元，同比增加 52%。
 - 淨收入為 5.75 億歐元，同比增加 143%。
- 營業收入
 - 營業收入為 73 億歐元，同比減少 9%。
 - 減少的主要影響因素是本行信用利差收窄對營收帶來的 7 億歐元的負面波動。
 - 若不考慮該因素，營業收入與去年同期維持平穩。
- 信用損失準備
 - 1.33 億歐元，同比下降 56%。主要原因是因為本行金屬，礦業、油和天然氣等行業所持有的資產品質有所提高。
- 支出
 - 非利息支出為 63 億歐元，同比下降 12%。
 - 調整性支出為 63 億歐元，同比減少 5%，反映出本行策略重組的進展以及非核心業務部(NCOU)於 2016 年年底關閉所產生的影響。
 - 過去一季總員工人數減少約 1,600 名，包含已內化的外部人員約 200 名。
 - 與 2016 年第一季相比，工作職位減少約 3,300 名，包含已內化的外部營運單位約 1,900 位人員，以及新聘用的合規與反金融犯罪員工約 370 名。
 - 分行優化整併：預計關閉的 188 間德國境內分行已關閉其中 130 家，此外 8 家客戶諮詢服務中心已經開始啟動營運。
- 資本結構
 - 在完全符合CRD4規則下，普通股權益第一類資本比率(Common Equity Tier 1 ratio)上升至11.9%，略高於2016年年底的水準。
 - 資本增資的影響：在完全符合CRD4規則下，2017年3月31日的普通股權益第一類資本比率為14.1%。
 - 在完全符合CRD4規則下，風險加權資產(Risk Weighted Assets)規模為3,580億歐元，與去年相比持平。CRD4槓桿曝險為1.369兆歐元，與去年年底基礎相比上升2%，反映出客戶業務的活躍。

- 資金淨流入至各資產組合業務：
 - 德意志資產管理部門：大多數區域與產品均有資金淨流入，總計資金淨流入為 50 億歐元。
 - 私人、財富管理及商業客戶部門：資金淨流入 30 億歐元。

中文翻譯僅供參考，詳情請依英文資料。欲獲得進一步詳情，請參考本行的投資人關係網址：<https://www.db.com/ir/>

Deutsche Bank reports first-quarter 2017 net income of € 575 million

John Cryan, Chief Executive Officer, said: “I am pleased with the start we have made to 2017. Client engagement is strong, asset flows are returning across the bank and activity is picking up. Our cost-cutting efforts are starting to pay off, while we have reduced complexity significantly. We have laid firm foundations upon which Deutsche Bank can once again deliver good results.”

Profitability

- Pre-tax profit of € 878 million, up 52% year-on-year
- Net income of € 575 million, up 143% year-on-year

Revenues

- € 7.3 billion, down 9% year-on-year
 - The decline was predominantly due to a negative swing of € 0.7 billion year-on-year resulting mainly from the development of Deutsche Bank's credit spreads
 - Adjusted for this effect, revenues would have been broadly flat year-on-year
- Provision for credit losses
- € 133 million, down 56% year on year, primarily due to improved performance in the metals and mining and oil and gas portfolios

Costs

- Noninterest expenses of € 6.3 billion, down 12% year-on-year
- Adjusted costs of € 6.3 billion, down 5% year-on-year, reflecting restructuring progress and closure of Non-Core Operations Unit (NCOU) at the end of 2016
- Headcount reduced by ~1,600 during the quarter, despite internalisation of ~200 external staff
- Headcount reduced by ~3,300 versus the end of the first quarter of 2016 despite internalisation of ~1,900 external staff in the COO function and ~370 net hires in Compliance and Anti-Financial Crime
- Branch optimisation: 130 out of planned 188 branch closures in Germany now complete. All eight advisory centres are now up and running

Capital

- Fully loaded CRD 4 Common Equity Tier 1 (CET1) ratio of 11.9%, slightly up versus 31 December 2016
- Impact of capital raising: pro-forma fully loaded CET1 ratio of 14.1% at 31 March 2017
- Risk Weighted Assets (RWA), fully loaded, of € 358 billion, stable since year-end. CRD 4 leverage exposures of € 1,369 billion, up 2% versus 31 December 2016, reflecting a return of client activity

Net money inflows across asset-gathering businesses

- Deutsche Asset Management: € 5 billion of net new money across most regions and products
- Private, Wealth & Commercial Clients: € 3 billion of net new money with inflows in both Wealth Management and Private & Commercial Clients

The complete press release is available in the download area.

For further information please contact:

Deutsche Bank AG

Press & Media Relations:

Michael Golden +49 69 910 24611 +49 69 910 35395 (Frankfurt)

Monika Schaller +49 69 910 48098 +44 20 754 50279 (London)

db.presse@db.com

Investor Relations:

db.ir@db.com

An analyst call to discuss first quarter 2017 financial results will take place today at 14.00 (CET).

This conference call will be transmitted via internet: www.db.com/quarterly-results

A Fixed Income investor call will take place on Tuesday, 02 May 2017, at 15.00 (CET). This conference call will be transmitted via internet: <https://www.db.com/bondholder-presentations>

A Financial Data Supplement (FDS), presentation and audio-webcast for the analyst conference call are available at <https://www.db.com/quarterly-results>

This release contains forward-looking statements. Forward-looking statements are statements that are not historical facts; they include statements about our beliefs and expectations and the assumptions underlying them. These statements are based on plans, estimates and projections as they are currently available to the management of Deutsche Bank. Forward-looking statements therefore speak only as of the date they are made, and we undertake no obligation to update publicly any of them in light of new information or future events.

By their very nature, forward-looking statements involve risks and uncertainties. A number of important factors could therefore cause actual results to differ materially from those contained in any forward-looking statement. Such factors include the conditions in the financial markets in

Germany, in Europe, in the United States and elsewhere from which we derive a substantial portion of our revenues and in which we hold a substantial portion of our assets, the development of asset prices and market volatility, potential defaults of borrowers or trading counterparties, the implementation of our strategic initiatives, the reliability of our risk management policies, procedures and methods, and other risks referenced in our filings with the U.S. Securities and Exchange Commission. Such factors are described in detail in our SEC Form 20-F of 20 March 2017 under the heading “Risk Factors”. Copies of this document are readily available upon request or can be downloaded from www.db.com/ir.

This document contains non-IFRS financial measures. For a reconciliation to directly comparable figures under IFRS, to the extent not provided herein, please refer to the Financial Data Supplement.