



2023 EU-wide Transparency Exercise

Bank Name	COMMERZBANK Aktiengesellschaft
LEI Code	851WYGNLUQLFZBSYGB56
Country Code	DE

The information on Collateral valuation - loans and advances applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above, therefore this bank is not required to report it to the EBA.

2023 EU-wide Transparency Exercise

Key Metrics

COMMERZBANK Aktiengesellschaft

(mln EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	24,065	23,854	24,368	25,116	C 01.00 (r0020,c0010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	24,065	23,854	24,368	25,116	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	27,292	27,074	27,592	28,336	C 01.00 (r0015,c0010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	27,292	27,074	27,592	28,336	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	31,985	31,928	32,487	33,093	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	31,985	31,928	32,487	33,093	C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)	Articles 4(118) and 72 of CRR
Risk exposure amounts						
Total risk exposure amount	174,464	168,731	171,528	173,977	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	174,464	168,731	171,528	173,977	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	13.79%	14.14%	14.21%	14.44%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	13.79%	14.14%	14.21%	14.44%	(C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	15.64%	16.05%	16.09%	16.29%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	15.64%	16.05%	16.09%	16.29%	(C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	18.33%	18.92%	18.94%	19.02%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	18.33%	18.92%	18.94%	19.02%	(C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	609,853	547,702	571,883	580,420	C 47.00 (r0300,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	4.48%	4.94%	4.82%	4.88%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



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Leverage ratio

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(mln EUR, %)		As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	27,292	27,074	27,592	28,336	C 47.00 (r0320,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	27,292	27,074	27,592	28,336	C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	609,853	547,702	571,883	580,420	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	609,853	547,702	571,883	580,420	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	4.48%	4.94%	4.82%	4.88%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	4.48%	4.94%	4.82%	4.88%	[A.2]/[B.2]	

		(in EUR, %)						
		As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION	
OWN FUNDS	A	OWN FUNDS	31,985	31,928	32,487	33,093	C 01.00 (0000,0000)	Articles 4(1)(b) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	24,065	23,854	24,368	25,116	C 01.00 (0000,0000)	Article 59 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	11,326	11,326	11,326	11,314	C 01.00 (0000,0000)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	15,414	15,710	16,240	16,509	C 01.00 (0130,0000)	Articles 36(1) point (c), 26(2) and 36(1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	-468	-449	-473	-536	C 01.00 (0100,0000)	Articles 4(1)(b), 26(1) point (f) and 36(1) point (f) of CRR
	A.1.4	Other Reserves	0	0	0	0	C 01.00 (0200,0000)	Articles 4(1)(b) and 26(1) point (a) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (0210,0000)	Articles 4(1)(b), 26(1) point (f) and 36(1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	636	574	584	559	C 01.00 (0230,0000)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-637	-479	-545	-538	C 01.00 (0250,0000)	Articles 32 to 35 and 36(1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-505	-473	-543	-500	C 01.00 (0300,0000) + C 01.00 (0340,0000)	Articles 4(1)(b), 36(1) point (b) and 37 of CRR, Articles 4(1)(b), 36(1) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences (net of associated DTAs)	-208	-260	-259	-213	C 01.00 (0370,0000)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IIR shortfall of credit risk adjustments to expected losses	-160	-179	-277	-204	C 01.00 (0380,0000)	Articles 36(1) point (d), 40 and 139 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-609	-616	-593	-504	C 01.00 (0390,0000)	Articles 4(1)(b), 36(1) point (a) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (0400,0000)	Articles 4(1)(b), 36(1) point (a) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 Items over AT1 Capital	0	0	0	0	C 01.00 (0440,0000)	Article 36(1) point (i) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-138	-129	-122	-113	C 01.00 (0460,0000) + C 01.00 (0460,0000) + C 01.00 (0470,0000) + C 01.00 (0470,0000)	Articles 4(36), 36(1) point (i) and 89 to 91 of CRR, Articles 36(1) point (i), 24(1) point (b), 24(1) point (c) and 25 of CRR, Articles 36(1) point (i), 24(1) point (b), 24(1) point (c) and 25 of CRR, Articles 36(1) point (i), 24(1) point (b), 24(1) point (c) and 25 of CRR, Articles 36(1) point (i), 24(1) point (b), 24(1) point (c) and 25 of CRR
	A.1.14.1	Of which: from securitisation positions (-)	-138	-129	-122	-113	C 01.00 (0460,0000)	Articles 36(1) point (i) (b), 24(1) point (b), 24(1) point (c) and 25 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C 01.00 (0480,0000)	Articles 4(27), 36(1) point (b), 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	-209	-505	-296	-132	C 01.00 (0490,0000)	Articles 36(1) point (c) and 38, Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C 01.00 (0500,0000)	Articles 4(27), 36(1) point (b), 43, 45, 47, 48(1) point (b), 48(1) (2) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	C 01.00 (0510,0000)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	-60	-104	-103	-112	C 01.00 (0520,0000)	Articles 36(1) point (a) and Article 47c of CRR
	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C 01.00 (0514,0000)	Article 36(1) point (a) and Article 133(2) of CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C 01.00 (0515,0000)	Article 36(1) point (a) of CRR
A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	-78	-134	-143	-143	C 01.00 (0524,0000)	Article 3 of CRR	
A.1.20	CET1 capital elements or deductions - other	-228	-228	-227	-269	C 01.00 (0529,0000)	-	
A.1.21	Transitional adjustments	0	0	0	0	GA1 (1.1.16 + 1.1.18 + 1.1.20)	-	
A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (0520,0000)	Articles 48(1) to (3), and 48 to 48 of CRR	
A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (0524,0000)	Articles 479 and 480 of CRR	
A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	0	0	C 01.00 (0526,0000)	Articles 469 to 472, 478 and 481 of CRR	
A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	3,226	3,219	3,224	3,220	C 01.00 (0530,0000)	Article 61 of CRR	
A.2.1	Additional Tier 1 Capital Instruments	3,226	3,219	3,224	3,220	C 01.00 (0540,0000) + C 01.00 (0547,0000)	-	
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (0570,0000)	-	
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (0580,0000) + C 01.00 (0580,0000) + C 01.00 (0570,0000) + C 01.00 (0570,0000) + C 01.00 (0570,0000)	-	
A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (0580,0000) + C 01.00 (0580,0000) + C 01.00 (0570,0000)	-	
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	27,292	27,074	27,592	28,336	C 01.00 (0000,0000)	Article 25 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	4,693	4,854	4,895	4,756	C 01.00 (0700,0000)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	4,655	4,820	4,863	4,867	C 01.00 (0700,0000) + C 01.00 (0700,0000)	-	
A.4.2	Other Tier 2 Capital components and deductions	0	0	0	39	C 01.00 (0900,0000) + C 01.00 (0900,0000) + C 01.00 (0900,0000) + C 01.00 (0900,0000) + C 01.00 (0900,0000) + C 01.00 (0900,0000) + C 01.00 (0900,0000) + C 01.00 (0900,0000)	-	
A.4.3	Tier 2 transitional adjustments	38	34	32	31	C 01.00 (0980,0000) + C 01.00 (0980,0000) + C 01.00 (0980,0000)	-	
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	174,464	168,731	171,528	173,977	C 02.00 (0000,0000)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	0	0	0	0	C 01.00 (0000,0000)	-
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	13.79%	14.14%	14.21%	14.44%	CA3 (1)	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	15.64%	16.05%	16.09%	16.29%	CA3 (3)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	18.33%	18.92%	18.94%	19.02%	CA3 (5)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	24,065	23,854	24,368	25,116	CA3 (1) + CA3 (2) + MIN(A4 + A.2.3 - A.2.3.1)	-
CET1 RATIO (%) Fully loaded¹⁾	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	13.79%	14.14%	14.21%	14.44%	(D.1)/(B-B.1)	-
Memo Items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C 01.00 (0440,0000)	-
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 01.00 (0440,0000)	-
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 01.00 (0440,0000)	-
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C 01.00 (0440,0000)	-

¹⁾ The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulatory point of view at the reporting date are not taken into account in this calculation. Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP CODE" - please note that this might lead to differences to fully loaded CET1 capital ratios published by the participating banks e.g. in their Pillar 3 disclosure

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Overview of Risk exposure amounts

COMMERZBANK Aktiengesellschaft

	RWAs				COREP CODE
	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	
(min EUR, %)					
Credit risk (excluding CCR and Securitisations) ¹	129,776	126,151	125,975	128,823	C 02.00 (r0040, c0010) - [C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0470, c0010) + C 02.00 (r0460, c0010)]
Of which the standardised approach	21,504	32,443	32,359	32,454	C 02.00 (r0050, c0010) - [C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001)]
Of which the foundation IRB (FIRB) approach	0	0	0	0	C 02.00 (r0250, c0010) - [C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002)]
Of which the advanced IRB (AIRB) approach	99,850	85,113	83,664	85,037	C 02.00 (r0310, c0010) - [C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001)]
Of which equity IRB	0	0	0	0	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) ²	10,479	9,784	12,091	11,590	C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0460, c0010)
Credit valuation adjustment - CVA	2,247	1,994	1,975	2,022	C 02.00 (r0640, c0010)
Settlement risk	0	0	0	1	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	4,533	4,538	4,801	4,388	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	7,537	5,066	5,613	6,304	C 02.00 (r0520, c0010)
Of which the standardised approach	310	291	325	810	C 02.00 (r0530, c0010)
Of which IMA	7,227	4,775	5,288	5,494	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00 (r0010, c0601)*12.5 + C 20.00 (r010, c0450)*12.5 + MAX(C 24.00 (r0010, c0090), C 24.00 (r0010, c0100), C 24.00 (r0010, c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	19,891	21,199	21,074	20,849	C 02.00 (r0590, c0010)
Of which basic indicator approach	0	0	0	0	C 02.00 (r0600, c0010)
Of which standardised approach	19,891	21,199	21,074	20,849	C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (r0620, c0010)
Other risk exposure amounts	0	0	0	0	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	174,464	168,731	171,528	173,977	

¹ The positions "of which" are for information and do not need to sum up to Credit risk (excluding CCR and Securitisations)

² On-balance sheet exposures related to Free Deliveries (according to Article 379(1)) have not been included in 'Counterparty Credit Risk (CCR, excluding CVA)'. They are instead reported in the 'Credit Risk (excluding CCR and Securitisations)' section.

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P&L COMMERZBANK Aktiengesellschaft

(mn EUR)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023
Interest income	6,690	10,305	3,784	8,203
Of which debt securities income	967	1,431	520	1,085
Of which loans and advances income	4,977	8,282	3,259	7,079
Interest expenses	2,190	3,845	1,845	4,144
(Of which deposits expenses)	1,153	2,529	1,528	3,509
(Of which debt securities issued expenses)	564	797	262	543
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	23	34	1	6
Net Fee and commission income	2,691	3,489	910	1,746
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	-43	-70	13	11
Gains or (-) losses on financial assets and liabilities held for trading, net	267	81	-117	-129
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	469	456	50	50
Gains or (-) losses from hedge accounting, net	-80	-113	-3	7
Exchange differences (gain or (-) loss), net	-80	-23	18	16
Net other operating income / (expenses)	-662	-823	-121	-366
TOTAL OPERATING INCOME, NET	7,086	9,490	2,689	5,400
(Administrative expenses)	3,707	5,060	1,286	2,561
(Cash contributions to resolution funds and deposit guarantee schemes)	583	642	260	312
(Depreciation)	610	809	185	379
Modification gains or (-) losses, net	1	6	0	0
(Provisions or (-) reversal of provisions)	41	182	-49	43
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	-6	48	-48	-55
(Other provisions)	47	134	-1	98
Of which pending legal issues and tax litigation ¹	0	-21	0	0
Of which restructuring ²	0	-586	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	661	831	122	337
(Financial assets at fair value through other comprehensive income)	18	12	-2	-5
(Financial assets at amortised cost)	644	819	124	342
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	-20	-16	15	17
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	9	13	1	3
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	1,513	2,001	871	1,755
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	861	1,390	592	1,138
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	861	1,390	592	1,138
Of which attributable to owners of the parent	963	1,435	580	1,145

¹ Information available only as of end of the year

² For IFRS compliance banks "zero" in cell "Increases or (-) decreases of the fund for general banking risks, net" must be read as "n.a."

2023 EU-wide Transparency Exercise
Total Assets: fair value and impairment distribution

COMMERZBANK Aktiengesellschaft

ASSETS:	As of 30/09/2022				As of 31/12/2022				As of 31/03/2023				As of 30/06/2023				References
	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3	
Cash, cash balances at central banks and other demand deposits	117,593				75,141				87,532				84,859				IAS 1.54 (i)
Financial assets held for trading	42,692	3,951	37,409	1,333	31,720	3,322	27,328	1,070	28,120	5,582	21,437	1,102	27,068	5,192	20,467	1,408	IFRS 7.8(e)(i); IFRS 9 Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	35,410	510	32,866	2,034	29,622	529	25,337	3,756	36,544	852	33,725	1,967	40,952	790	37,883	2,279	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	31,260	21,790	8,908	562	34,887	16,692	17,875	321	36,709	26,827	9,548	334	37,245	27,972	8,951	322	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	318,300				309,186				311,821				317,222				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	2,534	0	2,534	0	1,729	0	1,729	0	1,561	0	1,561	0	1,706	0	1,706	0	IFRS 9.6.2.1; Annex V.Part 1.12; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	-4,154				-3,935				-3,624				-3,666				IAS 39.89A(e); IFRS 9.6.5.8
Other assets ¹⁾	13,308				12,103				12,066				13,560				
TOTAL ASSETS	556,943				490,453				510,729				518,946				IAS 1.9(e); ICG 6

¹⁾ Portfolios, which are nGAMP specific, i.e. which are not applicable for IFRS reporting banks, are considered in the position 'Other assets'.

Breakdown of financial assets by instrument and by counterparty sector ¹⁾	As of 30/09/2022						As of 31/12/2022						As of 31/03/2023						As of 30/06/2023						References	
	Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾				
	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets		
Financial assets at fair value through other comprehensive income	Debt securities	30,825	60	90	-9	-6	-17	34,519	60	58	-10	-4	-9	36,325	98	41	-9	-4	-7	36,765	194	36	-8	-2	-6	Annex V.Part 1.31, 44(b)
	Loans and advances	318	0	0	0	0	0	273	0	0	0	0	0	265	0	0	0	0	0	266	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at amortised cost	Debt securities	43,025	465	0	-23	-21	0	41,881	565	0	-24	-22	0	42,705	393	0	-22	-19	0	46,454	525	0	-20	-18	0	Annex V.Part 1.31, 44(b)
	Loans and advances	257,147	16,506	3,755	-279	-795	-1,799	249,544	15,839	4,053	-293	-731	-1,918	251,788	15,600	4,066	-288	-780	-1,944	253,642	15,304	4,152	-296	-840	-2,022	Annex V.Part 1.32, 44(a)

¹⁾ This table covers IFRS 9 specific information and as such only applies for IFRS reporting banks.

⁽²⁾ From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

2023 EU-wide Transparency Exercise

Breakdown of liabilities

COMMERZBANK Aktiengesellschaft

(mln EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	
Financial liabilities held for trading	37,396	24,759	20,832	18,737	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	32,465	25,018	34,855	38,460	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	437,370	392,136	404,310	406,956	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ¹	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	3,912	3,113	3,318	3,494	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	-4,861	-4,840	-4,347	-4,339	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	3,401	3,514	3,567	3,355	IAS 37.10; IAS 1.54(l)
Tax liabilities	590	830	870	644	IAS 1.54(n-o)
Share capital repayable on demand	0	0	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	15,625	15,026	15,566	19,704	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	545	0	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ¹	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	526,444	459,556	478,971	487,010	IAS 1.9(b);IG 6
TOTAL EQUITY	30,499	30,897	31,758	31,935	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	556,943	490,453	510,729	518,946	IAS 1.1G6

(1) Portfolios which are nGAAP specific, i.e. which are not applicable for IFRS reporting banks

2023 EU-wide Transparency Exercise

Breakdown of liabilities

COMMERZBANK Aktiengesellschaft

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	
Derivatives		39,032	26,429	20,401	19,666	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	3	0	1	2	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	1,089	970	2,547	1,576	Annex V.Part 1.31
Deposits	Central banks	40,181	11,728	13,057	7,415	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	1,357	880	1,211	1,500	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	8,461	9,310	8,521	12,645	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	2,843	2,541	2,282	2,379	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	67,541	48,964	55,745	59,060	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	17,277	13,752	13,975	14,870	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	47,246	35,341	46,935	49,090	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	12,065	9,547	10,900	11,828	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	106,907	108,524	111,513	108,780	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	85,860	84,321	82,856	80,013	ECB/2013/33 Annex 2.Part 2.9.1
	Households	158,069	159,861	158,349	160,553	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	140,366	140,243	134,696	135,517	Annex V.Part 1.42(f), 44(c)
Debt securities issued		40,867	42,193	44,546	47,199	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		6,093	6,355	6,484	6,519	Annex V.Part 1.37
Other financial liabilities		1,749	1,707	1,700	1,661	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		511,143	445,026	463,315	467,647	

2023 EU-wide Transparency Exercise

Market Risk

COMMERZBANK Aktiengesellschaft

	5A		1M										1M											
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT
			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)		PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE			
(mln EUR)	As of 30/09/2022	As of 31/12/2022	As of 30/09/2022										As of 31/12/2022											
Traded Debt Instruments	294	275	108	18	278	53							80	35	160	54								
Of which: General risk	195	171	96	15	197	43							71	33	123	43								
Of which: Specific risk	98	103	43	9	151	28							31	9	100	29								
Equities	0	0	5	1	13	3							3	1	9	5								
Of which: General risk	0	0	5	1	13	3							3	1	9	5								
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0								
Foreign exchange risk	0	0	64	15	166	29							57	19	107	41								
Commodities risk	0	0	49	11	233	25							33	10	151	41								
Total	294	275	138	29	388	61	51	52	0	0	0	7,227	94	44	242	75	46	38	0	0	0	0	4,725	
	As of 31/03/2023	As of 30/06/2023	As of 31/03/2023										As of 30/06/2023											
Traded Debt Instruments	312	271	94	25	151	51							75	22	198	54								
Of which: General risk	205	164	81	36	113	46							72	23	138	44								
Of which: Specific risk	105	105	33	21	90	33							51	21	161	48								
Equities	0	0	2	0	10	3							12	1	21	3								
Of which: General risk	0	0	2	0	10	3							11	1	20	3								
Of which: Specific risk	0	0	0	0	0	0							1	0	1	0								
Foreign exchange risk	0	0	42	14	74	27							44	16	69	24								
Commodities risk	0	0	44	9	183	57							45	21	151	61								
Total	312	809	110	36	259	80	54	54	0	0	0	5,288	101	36	257	89	72	82	0	0	0	0	5,494	

Market risk template does not include CUI positions under the particular approach for position risk in CIUs (Articles 348(1), 350 (3) c) and 364 (2) a) CRR), which instead are included in the RWA OVI template.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
Consolidated data	Central governments or central banks	116,592	120,807	594		107,737	111,953	1,837	
	Regional governments or local authorities	15,899	15,876	340		23,180	24,318	1,634	
	Public sector entities	4,827	4,829	158		2,088	2,488	158	
	Multilateral Development Banks	1,260	1,260	0		1,917	3,052	14	
	International Organisations	425	425	0		669	669	0	
	Institutions	3,947	3,745	68		5,095	5,020	971	
	Corporates	11,299	8,965	4,740		24,225	18,604	12,883	
	of which: SME	622	644	542		2,761	2,125	1,760	
	Retail	9,693	5,211	3,898		9,998	5,007	3,780	
	of which: SME	788	125	79		1,282	248	144	
	Secured by mortgages on immovable property	3,376	3,365	1,194		9,324	9,246	3,482	
	of which: SME	6	6	2		3,486	3,458	1,228	
	Exposures in default	1,594	1,303	1,912	273	1,688	966	1,351	473
	Items associated with particular/risk risk	395	395	593		578	490	723	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	23	23	5		17	17	3	
	Collective investments undertakings (CIU)	2,343	2,343	831		2,655	2,655	1,261	
	Equity	980	980	1,286		935	935	1,234	
Other exposures	2,028	2,028	5,433		2,473	2,473	5,725		
Standardised Total⁽⁴⁾	174,651	173,748	21,972	392	184,664	181,269	35,029	697	

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).

(2) Exposure value Total does not include the securitisation position unless in the results area for the 2023 exercise.

(3) Data for the most relevant countries are disclosed. These have been selected under the following risk: Countries of counterparties covers up to 5% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

(4) Starting from the 2022 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of counterparty.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
GERMANY	Central governments or central banks	12,823	19,807	4		16,213	19,303	3	
	Regional governments or local authorities	13,079	13,021	1		14,710	14,971	7	
	Public sector entities	4,479	6,061	127		3,648	5,120	119	
	Multilateral Development Banks	0	0	0		69	69	14	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,994	2,091	378		1,335	1,394	226	
	Corporates	1,292	1,050	913		2,205	1,074	4,363	
	of which: SME	122	79	63		1,828	1,281	1,138	
	Retail	8,427	4,196	3,126		8,769	4,123	3,650	
	of which: SME	754	153	78		1,278	245	547	
	Secured by mortgages on immovable property	92	91	40		5,082	5,051	1,954	
	of which: SME	6	6	2	51	3,194	3,137	1,116	55
	Exposures in default	186	41	47		124	4	52	
	Items associated with particular/risk risk	96	96	145		208	134	196	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	1,897	1,897	845		2,113	2,113	1,182	
	Equity	778	778	1,026		776	776	1,028	
Other exposures	2,289	2,289	5,177		2,262	2,262	5,333		
Standardised Total⁽⁴⁾				91				160	

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
POLAND	Central governments or central banks	12,706	12,707	583		15,499	15,499	653	
	Regional governments or local authorities	27	23	4		21	19	4	
	Public sector entities	12	0	0		8	1	1	
	Multilateral Development Banks	753	753	0		792	792	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	180	194	31		75	90	16	
	Corporates	4,260	2,155	2,088		2,865	2,866	2,224	
	of which: SME	690	558	479		688	573	489	
	Retail	342	333	248		294	285	214	
	of which: SME	3	3	1		3	1	0	
	Secured by mortgages on immovable property	3,263	3,253	1,144		3,388	3,380	1,190	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	96	96	124	143	222	75	80	143
	Items associated with particular/risk risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	49		43	43	52	
Other exposures	131	131	278		197	197	268		
Standardised Total⁽⁴⁾				185				182	

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
UNITED STATES	Central governments or central banks	1,629	1,629	0		3,223	3,263	0	
	Regional governments or local authorities	679	679	233		3,144	3,139	671	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	781	942	141		706	921	148	
	Corporates	755	550	349		2,660	2,345	1,324	
	of which: SME	122	129	10		185	184	44	
	Retail	3	3	0		3	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particular/risk risk	15	15	23		8	8	11	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	23	23	5		17	17	3	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	87	87	95		52	52	59	
Other exposures	1	1	0		1	1	1		
Standardised Total⁽⁴⁾				3				11	

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
UNITED KINGDOM	Central governments or central banks	151	151	0		2,889	3,511	0	
	Regional governments or local authorities	48	48	18		2,488	2,489	482	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	68	68	0		63	63	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	64	27	28		525	556	197	
	Corporates	4,686	4,686	866		4,226	6,116	2,432	
	of which: SME	0	0	0		8	7	6	
	Retail	3	1	0		3	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particular/risk risk	113	113	169		124	124	188	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	13	13	13		13	13	13	
Other exposures	23	23	53		26	26	66		
Standardised Total⁽⁴⁾								12	

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions ^a	Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions ^a
FRANCE	Central governments or central banks	23	362	0	23	335	0	15	
	Regional governments or local authorities	0	0	0	0	0	0	0	
	Public sector entities	279	279	0	323	323	0	0	
	Multilateral Development Banks	0	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	0	
	Institutions	286	286	11	882	899	89	89	
	Corporates	0	0	0	151	150	64	0	
	of which: SME	0	0	0	0	0	0	0	
	Retail	0	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	0	
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	0	
	Exposures in default	0	0	0	0	0	0	0	
	Items associated with particularly high risk	0	0	0	13	13	18	0	
Covered bonds	0	0	0	0	0	0	0		
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0		
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0		
Equity	0	0	0	0	0	0	0		
Other exposures	4	4	4	5	5	5	5		
Standardised Total ^b								4	

⁽¹⁾ Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).

⁽²⁾ Total value adjustments and provisions per country of counterparties excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions ^a	Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions ^a
ITALY	Central governments or central banks	5,894	5,779	0	9,512	9,342	151	0	
	Regional governments or local authorities	151	151	30	1,021	1,011	202	0	
	Public sector entities	0	0	0	0	0	0	0	
	Multilateral Development Banks	0	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	0	
	Corporates	0	0	0	1	1	1	0	
	of which: SME	0	0	0	0	0	0	0	
	Retail	1	0	0	2	0	0	0	
	of which: SME	0	0	0	0	0	0	0	
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	0	
	Exposures in default	0	0	0	0	27	26	38	
	Items associated with particularly high risk	0	0	0	0	0	0	1	
Covered bonds	0	0	0	0	0	0	0		
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0		
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0		
Equity	0	0	0	0	0	0	0		
Other exposures	0	0	0	0	0	0	0		
Standardised Total ^b				11				22	

⁽¹⁾ Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).

⁽²⁾ Total value adjustments and provisions per country of counterparties excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions ^a	Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions ^a
SWITZERLAND	Central governments or central banks	0	0	0	231	465	0	0	
	Regional governments or local authorities	0	0	0	721	721	147	0	
	Public sector entities	0	0	0	0	0	0	0	
	Multilateral Development Banks	0	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	0	
	Institutions	30	30	16	30	30	16	0	
	Corporates	3	3	0	771	210	110	0	
	of which: SME	0	0	0	26	25	21	0	
	Retail	24	24	3	24	3	2	0	
	of which: SME	0	0	0	0	0	0	0	
	Secured by mortgages on immovable property	0	0	0	82	35	30	0	
	of which: SME	0	0	0	72	72	30	0	
	Exposures in default	0	0	0	0	0	0	0	
	Items associated with particularly high risk	0	0	0	0	0	0	0	
Covered bonds	0	0	0	0	0	0	0		
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0		
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0		
Equity	0	0	0	0	0	0	0		
Other exposures	1	1	1	0	0	0	0		
Standardised Total ^b				0				4	

⁽¹⁾ Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).

⁽²⁾ Total value adjustments and provisions per country of counterparties excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions ^a	Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions ^a
NETHERLANDS	Central governments or central banks	0	123	0	0	143	0	0	
	Regional governments or local authorities	0	0	0	0	0	0	0	
	Public sector entities	0	0	0	0	0	0	0	
	Multilateral Development Banks	0	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	0	
	Corporates	6	5	5	413	339	336	0	
	of which: SME	0	0	0	17	15	11	0	
	Retail	0	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	0	
	Secured by mortgages on immovable property	0	0	0	264	264	90	0	
	of which: SME	0	0	0	76	76	25	0	
	Exposures in default	0	0	0	0	0	0	0	
	Items associated with particularly high risk	81	81	122	0	81	122	0	
Covered bonds	0	0	0	0	0	0	0		
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0		
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0		
Equity	0	0	0	0	0	0	0		
Other exposures	1	1	1	0	0	0	0		
Standardised Total ^b				0				4	

⁽¹⁾ Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).

⁽²⁾ Total value adjustments and provisions per country of counterparties excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions ^a	Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions ^a
LUXEMBOURG	Central governments or central banks	14	16	0	20	22	0	0	
	Regional governments or local authorities	0	0	0	0	0	0	0	
	Public sector entities	0	0	0	0	0	0	0	
	Multilateral Development Banks	226	226	0	208	208	0	0	
	International Organisations	0	0	0	0	0	0	0	
	Institutions	0	0	0	670	542	108	0	
	Corporates	5	5	5	991	879	868	0	
	of which: SME	0	0	0	78	69	58	0	
	Retail	2	0	0	2	0	0	0	
	of which: SME	0	0	0	0	0	0	0	
	Secured by mortgages on immovable property	21	21	21	475	473	53	0	
	of which: SME	0	0	0	140	139	53	0	
	Exposures in default	0	0	0	0	0	0	0	
	Items associated with particularly high risk	0	0	0	78	65	90	0	
Covered bonds	0	0	0	0	0	0	0		
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0		
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0		
Equity	15	15	14	15	15	14	0		
Other exposures	15	15	15	14	14	14	0		
Standardised Total ^b				0				4	

⁽¹⁾ Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).

⁽²⁾ Total value adjustments and provisions per country of counterparties excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions ^a	Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions ^a
SPAIN	Central governments or central banks	1,081	1,079	0	830	1,062	72	0	
	Regional governments or local authorities	373	373	0	345	345	0	0	
	Public sector entities	0	0	0	25	42	17	0	
	Multilateral Development Banks	0	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	0	
	Corporates	0	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	0	
	Retail	0	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	0	
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	0	
	Exposures in default	0	0	0	0	0	0	0	
	Items associated with particularly high risk	0	0	0	0	0	0	0	
Covered bonds	0	0	0	0	0	0	0		
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0		
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0		
Equity	0	0	0	0	0	0	0		
Other exposures	0	0	0	0	0	0	0		
Standardised Total ^b				0				4	

⁽¹⁾ Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).

⁽²⁾ Total value adjustments and provisions per country of counterparties excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
Consolidated data	(in Bn EUR, %)								
	Central governments or central banks	114,712	115,799	1,753		113,903	114,774	4,559	
	Regional governments or local authorities	23,637	24,660	1,617		23,527	24,654	1,963	
	Public sector entities	4,796	5,796	136		4,810	5,721	146	
	Multilateral Development Banks	3,070	3,002	14		2,962	2,987	14	
	International Organisations	888	898	0		844	843	0	
	Institutions	8,805	9,725	1,207		8,296	9,202	1,263	
	Corporates	25,657	19,660	13,603		26,871	20,410	13,559	
	of which: SME	3,187	2,376	1,907		3,206	2,421	2,021	
	Retail	9,821	4,998	3,768		9,382	4,794	3,571	
	of which: SME	1,223	241	146		778	146	87	
	Secured by mortgages on immovable property	9,414	9,351	3,527		9,461	9,386	3,545	
	of which: SME	3,396	3,360	1,188		3,362	3,313	1,175	
	Exposures in default	1,494	792	1,149	443	1,548	854	1,232	459
	Items associated with particularly high risk	554	472	703		611	524	779	
Covered bonds	0	0	0		171	171	18		
Claims on institutions and corporates with a ST credit assessment	19	19	0		46	46	9		
Collective investments undertakings (CIU)	2,066	2,066	1,151		2,610	2,610	941		
Equity	853	853	1,134		916	916	1,209		
Other exposures	5,023	5,023	0		5,116	5,116	8,007		
Standardised Total ²	204,264	200,074	35,538	652	202,877	197,383	35,321	696	

(1) Original exposures, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Standardised Total does not include the securitisation position unless in the results prior to the 2019 exercise.

(3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparties covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
GERMANY	(in Bn EUR, %)								
	Central governments or central banks	65,437	65,241	2		53,730	56,355	2	
	Regional governments or local authorities	3,919	5,343	120		3,946	5,299	124	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,401	1,401	241		3,279	3,291	411	
	Corporates	7,394	5,415	4,602		7,676	5,212	4,336	
	of which: SME	1,823	1,267	2,241		1,879	1,457	1,599	
	Retail	6,603	4,003	2,362		6,025	3,801	2,837	
	of which: SME	1,245	738	138		766	144	85	
	Secured by mortgages on immovable property	5,104	5,059	1,965		5,077	5,013	1,927	
	of which: SME	3,141	3,105	1,101	54	3,084	3,035	1,079	54
	Exposures in default	112	51	44		112	41	44	
	Items associated with particularly high risk	202	132	193		221	145	211	
Covered bonds	0	0	0		0	0	0		
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	692	692	924		2,087	2,087	961		
Equity	2,334	2,334	5,524		2,395	2,395	5,688		
Other exposures	0	0	0		0	0	0		
Standardised Total ²	78,334	78,334	149		78,334	78,334	154		

(1) Original exposures, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
POLAND	(in Bn EUR, %)								
	Central governments or central banks	16,006	16,071	664		16,660	16,949	741	
	Regional governments or local authorities	24	20	4		25	20	4	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	811	811	0		854	854	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	640	650	87		113	129	29	
	Corporates	4,489	2,471	2,241		4,658	2,540	2,450	
	of which: SME	1,205	877	772		1,095	834	725	
	Retail	323	323	242		317	328	246	
	of which: SME	123	123	116		123	123	116	
	Secured by mortgages on immovable property	3,427	3,419	1,204		3,478	3,470	1,222	
	of which: SME	162	38	40	124	210	72	83	138
	Exposures in default	0	0	0		0	0	0	
	Items associated with particularly high risk	0	0	0		0	0	0	
Covered bonds	0	0	0		0	0	0		
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	65	65	55		46	46	57		
Other exposures	0	0	0		0	0	0		
Standardised Total ²	18,548	18,548	158		18,548	18,548	175		

(1) Original exposures, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
UNITED STATES	(in Bn EUR, %)								
	Central governments or central banks	10,000	10,097	0		22,294	22,241	0	
	Regional governments or local authorities	3,111	3,107	660		2,904	2,900	600	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	794	960	1,051		678	973	1,156	
	Corporates	2,613	2,332	1,284		2,548	2,427	1,337	
	of which: SME	17	17	116		176	16	12	
	Retail	3	0	0		3	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	8	8	11		19	19	29	
Covered bonds	0	0	0		0	0	0		
Claims on institutions and corporates with a ST credit assessment	19	19	4		46	46	9		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	53	53	61		49	49	57		
Other exposures	0	0	0		0	0	0		
Standardised Total ²	14,914	14,914	13		14,914	14,914	14		

(1) Original exposures, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
UNITED KINGDOM	(in Bn EUR, %)								
	Central governments or central banks	2,486	3,150	0		275	941	0	
	Regional governments or local authorities	2,371	2,371	476		2,400	2,421	484	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	63	63	0		62	62	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	627	634	241		622	628	210	
	Corporates	6,664	6,494	2,091		7,054	6,990	2,501	
	of which: SME	8	8	6		8	8	6	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	99	99	148		110	110	165	
Covered bonds	0	0	0		0	0	0		
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	13	13	13		13	13	13		
Other exposures	28	28	70		28	28	64		
Standardised Total ²	10,614	10,614	72		10,614	10,614	72		

(1) Original exposures, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(in EUR, %)									
FRANCE	Central governments or central banks	77	310	0	0	13	328	0	0
	Regional governments or local authorities	77	77	15	0	76	76	15	0
	Public sector entities	356	356	15	0	395	395	15	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	638	638	83	0	737	741	101	0
	Corporates	145	188	66	0	138	94	24	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	13	13	1	0	13	1	1	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	3	3	1	0	3	3	1	0
	of which: SME	3	3	1	0	3	3	1	0
	Exposures in default	11	11	16	0	11	11	16	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
Covered bonds	0	0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	60	60	30	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total ²				0					0

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparties exclude those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(in EUR, %)									
ITALY	Central governments or central banks	9,184	9,203	159	0	9,174	9,294	156	0
	Regional governments or local authorities	1,029	1,020	204	0	1,014	1,008	201	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	122	61	31	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	2	0	0	0	2	1	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	26	25	37	1	25	23	35	1
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
Covered bonds	0	0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total ²				20					20

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparties exclude those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(in EUR, %)									
SWITZERLAND	Central governments or central banks	220	673	0	0	224	862	0	0
	Regional governments or local authorities	723	723	140	0	727	727	147	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	38	38	10	0	27	27	9	0
	Corporates	781	224	124	0	766	339	152	0
	of which: SME	25	24	20	0	24	24	20	0
	Retail	24	2	2	0	24	2	2	0
	of which: SME	1	0	0	0	1	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	57	57	24	0	57	57	24	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
Covered bonds	0	0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total ²				1					1

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparties exclude those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(in EUR, %)									
NETHERLANDS	Central governments or central banks	0	135	0	0	0	136	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	436	377	375	0	435	365	364	0
	Corporates	10	9	6	0	5	5	3	0
	of which: SME	4	1	1	0	3	1	1	0
	Retail	0	0	0	0	0	0	0	0
	of which: SME	265	264	91	0	267	266	91	0
	Secured by mortgages on immovable property	72	72	29	0	67	67	29	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
Covered bonds	0	0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total ²				2					16

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparties exclude those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(in EUR, %)									
LUXEMBOURG	Central governments or central banks	47	48	0	0	51	52	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	791	652	121	0	870	725	147	0
	Corporates	1,052	894	881	0	1,086	1,066	958	0
	of which: SME	100	74	61	0	77	77	66	0
	Retail	0	0	0	0	0	0	0	0
	of which: SME	320	510	227	0	544	542	236	0
	Secured by mortgages on immovable property	107	107	34	0	130	129	44	0
	of which: SME	3	2	2	0	3	2	2	0
	Exposures in default	80	69	103	0	84	73	109	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
Covered bonds	0	0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	14	14	14	0	14	14	14	0	
Other exposures	12	12	12	0	11	11	11	0	
Standardised Total ²				2					17

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparties exclude those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(in EUR, %)									
SPAIN	Central governments or central banks	654	834	70	0	242	413	26	0
	Regional governments or local authorities	345	345	0	0	336	336	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
Covered bonds	0	0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total ²				2					6

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparties exclude those for securitisation exposures but includes general credit risk adjustments.

2023 EU-wide Transparency Exercise

Credit Risk - IRB Approach

COMMERZBANK Aktiengesellschaft

		IRB Approach																
		As of 30/09/2022						As of 31/12/2022										
		Original Exposure ¹		Exposure Value ²		Risk exposure amount		Value adjustments and provisions		Original Exposure ¹		Exposure Value ²		Risk exposure amount		Value adjustments and provisions		
		Of which: defaulted				Of which: defaulted				Of which: defaulted				Of which: defaulted				
(in EUR, %)																		
Consolidated data	Central banks and central governments	26,559	27	31,171	4,623	0	0	1	1,574	0	1,154	1,341	0	0	0	0	0	0
	Institutions	46,807	62	41,305	13,633	17	136	136	36,719	38	33,302	9,943	0	0	0	0	0	0
	Corporates	227,652	3,180	160,575	69,685	0	0	2,276	202,344	3,285	116,610	58,377	0	0	0	0	0	2,043
	Corporates - Of Which: Specialised Lending	21,972	330	19,629	9,312	0	0	163	7,266	262	6,864	2,652	0	0	0	0	0	18
	Corporates - Of Which: SME	11,253	503	8,119	4,058	330	274	10,393	472	7,799	3,774	296	237	0	0	0	0	0
	Retail	165,503	1,394	153,536	23,035	1,066	524	163,772	1,488	153,862	22,607	1,130	917	0	0	0	0	0
	Retail - Secured on real estate property	93,226	438	93,143	8,211	455	233	94,052	433	93,993	8,393	509	233	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	15,494	111	15,497	1,414	165	15	15,537	188	15,526	1,267	132	45	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	77,732	328	77,647	6,796	290	188	78,525	326	78,463	7,007	377	188	0	0	0	0	0
	Retail - Qualifying Revolving	15,991	27	12,054	1,999	17	61	15,533	29	11,995	1,241	18	66	0	0	0	0	0
Retail - Other Retail - Of Which: SME	56,685	728	55,329	3,625	194	630	54,187	795	47,973	3,073	392	188	0	0	0	0	0	
Retail - Other Retail - Of Which: non-SME	27,531	43	21,265	5,486	300	352	26,890	438	20,931	5,405	300	339	0	0	0	0	0	
Equity	28,164	295	28,624	8,139	294	278	22,297	277	26,944	5,569	292	292	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
IRB Total				116,178							100,863							

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 (2) 0% Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.
 (3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterpart covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

		IRB Approach															
		As of 30/09/2022						As of 31/12/2022									
		Original Exposure ¹		Exposure Value ²		Risk exposure amount		Value adjustments and provisions		Original Exposure ¹		Exposure Value ²		Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted				Of which: defaulted				Of which: defaulted				Of which: defaulted			
(in EUR, %)																	
GERMANY	Central banks and central governments	111	0	111	5	0	0	0	28	0	28	1	0	0	0	0	0
	Institutions	43,529	0	67,770	1,525	0	1	4,388	0	6,655	1,489	0	1	0	0	0	0
	Corporates	110,886	1,452	69,625	30,751	666	1,299	109,224	1,547	59,615	26,815	703	1,327	0	0	0	0
	Corporates - Of Which: Specialised Lending	12,466	4	11,375	4,549	0	0	60	2,834	0	2,487	621	0	4	0	0	0
	Corporates - Of Which: SME	7,231	407	5,799	2,099	309	222	7,250	289	5,637	2,648	198	200	0	0	0	0
	Retail	149,264	650	139,953	17,430	376	664	147,470	652	138,211	16,840	375	483	0	0	0	0
	Retail - Secured on real estate property	94,510	228	84,903	6,598	149	196	95,734	245	85,721	6,882	153	120	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	14,965	75	14,838	1,117	46	26	14,890	77	14,897	1,115	48	30	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	79,565	165	70,065	5,481	103	79	79,844	168	70,844	5,666	105	91	0	0	0	0
	Retail - Qualifying Revolving	13,684	20	10,497	670	36	40	13,580	29	10,403	695	17	44	0	0	0	0
Retail - Other Retail	50,669	385	46,553	10,161	211	318	48,155	378	42,887	9,465	204	319	0	0	0	0	
Retail - Other Retail - Of Which: SME	24,056	269	18,238	3,856	139	195	23,264	299	17,613	3,747	131	196	0	0	0	0	
Retail - Other Retail - Of Which: non-SME	26,614	116	28,315	6,305	71	124	24,891	100	24,470	5,718	73	122	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
IRB Total																	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach															
		As of 30/09/2022						As of 31/12/2022									
		Original Exposure ¹		Exposure Value ²		Risk exposure amount		Value adjustments and provisions		Original Exposure ¹		Exposure Value ²		Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted				Of which: defaulted				Of which: defaulted				Of which: defaulted			
(in EUR, %)																	
POLAND	Central banks and central governments	75	0	76	12	0	0	1	0	1	0	0	0	0	0	0	0
	Institutions	442	0	436	636	0	0	1,093	0	1,000	598	0	0	0	0	0	0
	Corporates	10,269	280	7,930	4,991	162	215	9,407	397	7,066	4,398	150	222	0	0	0	0
	Corporates - Of Which: Specialised Lending	2,055	70	2,795	1,273	0	0	1,630	1,097	1,022	0	70	0	0	0	0	0
	Corporates - Of Which: SME	2,769	75	2,059	1,139	109	47	2,623	82	1,834	895	100	55	0	0	0	0
	Retail	14,167	532	12,692	5,376	679	491	14,294	565	13,816	5,245	728	426	0	0	0	0
	Retail - Secured on real estate property	7,112	194	6,237	1,827	300	125	7,111	183	6,257	1,951	351	110	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	523	37	533	278	114	18	514	30	520	290	83	15	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	6,589	159	5,704	1,549	186	107	6,599	253	5,737	1,373	267	96	0	0	0	0
	Retail - Qualifying Revolving	1,736	0	1,440	522	0	20	1,783	0	1,475	538	0	22	0	0	0	0
Retail - Other Retail	5,118	337	5,155	1,327	379	385	5,198	322	5,094	1,383	384	294	0	0	0	0	
Retail - Other Retail - Of Which: SME	3,135	161	3,035	1,891	159	154	3,218	167	3,108	1,823	168	161	0	0	0	0	
Retail - Other Retail - Of Which: non-SME	1,984	176	1,980	1,736	220	152	1,980	154	1,976	1,761	216	133	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
IRB Total																	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach															
		As of 30/09/2022						As of 31/12/2022									
		Original Exposure ¹		Exposure Value ²		Risk exposure amount		Value adjustments and provisions		Original Exposure ¹		Exposure Value ²		Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted				Of which: defaulted				Of which: defaulted				Of which: defaulted			
(in EUR, %)																	
UNITED STATES	Central banks and central governments	17,574	0	17,660	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	3,957	0	3,880	1,262	0	5	2,883	0	1,819	383	0	0	0	0	0	0
	Corporates	22,749	8	13,650	7,087	5	21	20,794	0	11,937	5,766	2	11	0	0	0	0
	Corporates - Of Which: Specialised Lending	1,009	0	935	329	0	1	1,416	0	1,110	292	0	0	0	0	0	0
	Corporates - Of Which: SME	10	0	10	4	0	0	61	0	39	17	0	0	0	0	0	0
	Retail	139	0	129	13	0	1	149	0	137	15	0	1	0	0	0	0
	Retail - Secured on real estate property	76	0	76	5	0	0	78	0	78	5	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	2	0	2	0	0	0	2	0	2	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	74	0	74	4	0	0	76	0	76	5	0	0	0	0	0	0
	Retail - Qualifying Revolving	13	0	8	0	0	0	13	0	8	0	0	0	0	0	0	0
Retail - Other Retail	50	0	45	8	0	0	38	0	51	9	0	1	0	0	0	0	
Retail - Other Retail - Of Which: SME	27	0	21	4	0	0	22	0	20	4	0	0	0	0	0	0	
Retail - Other Retail - Of Which: non-SME	23	0	23	4	0	0	31	0	31	5	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total																	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach															
		As of 30/09/2022						As of 31/12/2022									
		Original Exposure ¹		Exposure Value ²		Risk exposure amount		Value adjustments and provisions		Original Exposure ¹		Exposure Value ²		Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted				Of which: defaulted				Of which: defaulted				Of which: defaulted			
(in EUR,																	

		IRB Approach									
		As of 31/03/2023					As of 30/06/2023				
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions		
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
Consolidated data	Central banks and central governments	1,596	0	1,323	1,323	0	1,704	0	1,323	0	0
	Institutions	41,985	52	38,231	11,474	0	43,200	19	39,189	11,233	0
	Corporates	198,234	3,257	115,330	57,219	1,478	2,096	3,189	119,089	58,715	1,420
	Corporates - Of Which: Specialised Lending	7,824	304	6,296	2,419	0	1,254	8,246	299	7,179	2,514
	Corporates - Of Which: SME	10,468	444	7,972	3,955	311	262	10,123	412	7,678	3,867
	Retail	142,842	11,777	113,003	22,290	918	161,799	1,265	132,166	22,309	11,170
	Retail - Secured on real estate property	94,411	423	94,386	8,399	440	225	93,995	468	93,547	8,399
	Retail - Secured on real estate property - Of Which: SME	15,549	107	15,557	1,388	130	84	15,365	124	15,391	1,283
	Retail - Secured on real estate property - Of Which: non-SME	78,862	316	78,829	6,981	310	181	78,210	345	78,156	6,875
	Retail - Qualifying Revolving	15,515	80	15,977	1,294	97	98	15,719	102	12,312	1,338
	Retail - Other Retail	32,988	663	46,201	12,728	532	595	32,485	695	46,467	12,702
	Retail - Other Retail - Of Which: SME	28,815	435	20,965	5,467	310	363	26,983	464	21,191	5,551
Retail - Other Retail - Of Which: non-SME	36,093	229	25,236	7,261	221	232	35,502	231	25,276	7,151	
Equity	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	
IRB Total ⁽³⁾				102,437					104,870		

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) IRB Total does not include the Securitisation position unlike in the results prior to the 2013 exercise.

(3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of overparty covering up to 95% of total original exposure or Top 10 countries called by original exposure, calculated as of last quarter.

		IRB Approach									
		As of 31/03/2023					As of 30/06/2023				
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions		
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
GERMANY	Central banks and central governments	58	0	58	2	0	0	0	0	0	0
	Institutions	6,796	0	6,690	1,488	0	1	5,077	0	6,225	1,390
	Corporates	59,715	1,098	57,004	26,686	723	1,312	302,453	1,661	98,307	273,490
	Corporates - Of Which: Specialised Lending	2,757	0	2,447	941	0	4	2,879	0	2,535	574
	Corporates - Of Which: SME	7,413	364	5,837	2,789	181	204	7,095	319	5,294	2,755
	Retail	146,692	662	137,598	16,714	374	479	136,538	684	136,318	16,508
	Retail - Secured on real estate property	14,915	233	14,622	6,740	346	111	14,406	207	14,052	6,700
	Retail - Secured on real estate property - Of Which: SME	71,211	139	71,310	5,640	99	83	70,697	188	70,697	5,578
	Retail - Secured on real estate property - Of Which: non-SME	15,243	32	10,366	1,100	46	44	14,709	38	14,756	1,122
	Retail - Qualifying Revolving	46,955	387	40,941	9,277	209	124	46,254	379	40,490	9,113
	Retail - Other Retail	23,662	258	17,666	3,775	130	195	23,242	258	17,647	3,777
	Retail - Other Retail - Of Which: SME	23,653	129	23,314	5,502	79	129	23,012	121	23,219	5,336
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	
IRB Total ⁽³⁾				102,437					104,870		

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach									
		As of 31/03/2023					As of 30/06/2023				
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions		
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
POLAND	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	1,300	0	1,139	365	0	1,344	0	893	225	0
	Corporates	9,370	482	7,211	4,334	247	251	9,642	381	7,291	4,399
	Corporates - Of Which: Specialised Lending	1,027	186	1,461	949	0	1	1,474	382	1,474	912
	Corporates - Of Which: SME	2,572	87	1,819	921	128	55	2,710	99	1,893	920
	Retail	14,563	515	13,696	5,468	685	432	14,508	568	14,016	5,604
	Retail - Secured on real estate property	7,185	186	7,483	1,517	81	114	7,175	194	7,186	1,496
	Retail - Secured on real estate property - Of Which: SME	906	32	916	244	83	15	916	37	928	262
	Retail - Secured on real estate property - Of Which: non-SME	4,680	153	4,629	1,273	206	94	4,605	157	4,605	1,234
	Retail - Qualifying Revolving	1,822	58	1,515	610	77	53	1,817	64	1,587	626
	Retail - Other Retail	5,546	272	5,038	3,332	310	207	5,429	210	5,294	3,473
	Retail - Other Retail - Of Which: SME	3,243	175	3,137	1,661	180	167	3,450	204	3,335	1,741
Retail - Other Retail - Of Which: non-SME	1,903	97	1,902	1,671	140	101	1,979	106	1,969	1,732	
Equity	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	
IRB Total ⁽³⁾				102,437					104,870		

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach									
		As of 31/03/2023					As of 30/06/2023				
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions		
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
UNITED STATES	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	2,831	9	2,682	793	0	0	2,021	5	2,228	762
	Corporates	19,283	5	10,511	5,099	0	12	20,205	5	11,033	5,213
	Corporates - Of Which: Specialised Lending	1,382	0	1,230	334	0	0	1,601	0	1,360	397
	Corporates - Of Which: SME	52	0	31	13	0	0	2	0	2	1
	Retail	149	1	135	12	0	0	186	1	156	15
	Retail - Secured on real estate property	79	1	79	5	0	0	79	1	79	5
	Retail - Secured on real estate property - Of Which: SME	2	0	2	0	0	0	2	0	2	0
	Retail - Secured on real estate property - Of Which: non-SME	77	1	77	5	0	0	76	0	76	5
	Retail - Qualifying Revolving	13	0	8	0	0	0	13	0	8	0
	Retail - Other Retail	51	0	48	6	0	0	94	0	89	9
	Retail - Other Retail - Of Which: SME	18	0	15	1	0	0	18	0	15	1
Retail - Other Retail - Of Which: non-SME	33	0	33	5	0	0	31	0	31	4	
Equity	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	
IRB Total ⁽³⁾				102,437					104,870		

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach									
		As of 31/03/2023					As of 30/06/2023				
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions		
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
UNITED KINGDOM	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	1,244	0	1,139	495	0	0	1,612	0	1,497	481
	Corporates	10,397	0	5,920	3,889	0	45	10,264	0	5,965	3,476
	Corporates - Of Which: Specialised Lending	996	0	555	168	0	1	713	0	585	203
	Corporates - Of Which: SME	59	0	59	0	0	0	59	0	59	0
	Retail	117	0	116	16	0	0	111	0	103	12
	Retail - Secured on real estate property	65	0	65	4	0	0	64	0	64	4
	Retail - Secured on real estate property - Of Which: SME	7	0	7	0	0	0	7	0	7	0
	Retail - Secured on real estate property - Of Which: non-SME	58	0	58	4	0	0	54	0	54	4
	Retail - Qualifying Revolving	11	0	7	0	0	0	12	0	8	0
	Retail - Other Retail	41	0	44	11	0	0	36	0	31	8
	Retail - Other Retail - Of Which: SME	10	0	13	3	0	0	9	0	2	0
Retail - Other Retail - Of Which: non-SME	31	0	31	8	0	0	26	0	26	8	
Equity	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	
IRB Total ⁽³⁾				102,437					104,870		

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

2023 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

COMMERZBANK Aktiengesellschaft

As of 31/12/2022

		Direct exposures													Risk weighted exposure amount
		On balance sheet				Derivatives				Off balance sheet					
		Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures					
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions		
	Finland	0	0	0	0	0	0	0	0	0	0	0	0	0	
	France	411	411	21	1	0	390	0	0	0	0	0	0	0	
	Germany	569	569	144	0	35	390	0	0	0	0	0	0	0	
	Croatia	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Greece	203	203	25	0	0	0	0	0	0	0	65	1.300	0	
	Hungary	48	47	0	0	0	47	0	0	0	0	0	0	0	
	Ireland	3	3	0	0	0	0	0	0	0	0	0	0	0	
	Italy	458	458	0	0	0	458	0	0	0	0	0	0	0	
	Latvia	12	12	0	0	0	12	0	0	0	0	0	0	0	
	Total	12.803	12.803	138	0	2.701	9.963	1.205	12.495	988	8.626	595	0	0	

2023 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

COMMERZBANK Aktiengesellschaft

As of 31/12/2022

		Direct exposures												Off balance sheet		Risk weighted exposure amount
		On balance sheet				Derivatives				Off balance sheet exposures						
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Nominal	Provisions			
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount					
[0 - 3M]	Africa	41	41	0	0	0	0	41	0	0	0	0	0	341	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	63	0	
[1Y - 2Y]		35	35	33	0	2	0	0	0	0	0	0	0	58	0	
[2Y - 3Y]		134	134	117	0	18	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		250	250	191	0	58	0	0	0	0	0	0	0	69	0	
[5Y - 10Y]		166	166	75	0	91	0	0	0	0	0	0	0	0	0	
[10Y - more]	108	108	0	0	108	0	0	0	0	0	0	0	0	0		
Total		736	736	416	0	0	319	0	0	0	0	0	531	0	532	
[0 - 3M]	Others	634	634	175	0	353	0	106	0	0	0	0	0	4	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	52	0	
[2Y - 3Y]		15	15	0	0	0	0	15	0	0	0	0	0	0	0	
[3Y - 5Y]		114	114	0	0	0	0	114	0	0	0	0	0	126	0	
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more]	108	108	0	0	108	0	0	0	0	0	0	0	0	0		
Total		872	872	175	0	353	344	0	0	0	0	0	181	0	313	

Notes and definitions

Information disclosed in this template is sourced from COREP template C 33, introduced with the reporting framework 2.7, applicable for reports as of 31 March 2018.

(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparties with full or partial government guarantees

(3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(4) The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and/or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments

(5) Residual countries not reported separately in the Transparency exercise

Regions:

Other advanced non-EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.

Other CEE non-EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey.

Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic Of The Congo, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Switzerland, United Republic Of Tanzania, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

(6) The columns "Total carrying amount of non-derivative financial assets (net of short positions)" provide information on a net basis, whilst the related "of which" positions present information on a gross basis.

(7) The values for the "Other" bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.

(8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAP

2023 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

COMMERZBANK Aktiengesellschaft

As of 30/06/2023

		Direct exposures														Risk weighted exposure amount
		On balance sheet				Derivatives				Off balance sheet						
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures				
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions			
	Spain	65 86 0 0 65 44 350	65 86 0 0 65 44 344	10 19 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	55 67 0 0 65 44 344	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0		
	Sweden	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0	
	United Kingdom	132 6 0 0 0 52 2,345	132 6 0 0 0 52 2,345	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	132 6 0 0 0 52 2,344	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	482	
	Iceland	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0	
	Liechtenstein	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0	
	Norway	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0	
	Australia	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0	
	Canada	243 6 0 34 12 14 6	243 6 0 34 12 14 6	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	243 6 0 34 12 14 6	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	65	
	Hong Kong	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0	
	Total	315	315	0	0	0	0	315	0	0	0	0	0	0	0	

2023 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

COMMERZBANK Aktiengesellschaft

As of 30/06/2023

(min EUR)		Direct exposures														Risk weighted exposure amount
		On balance sheet				Derivatives				Off balance sheet						
		Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss					of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions			
	Africa	€ 0 - 3M f	263	263	149	0	0	134	0	0	0	0	876	2		
		€ 3M - 1Y f	32	32	30	0	0	3	0	0	0	0	25	0		
		€ 1Y - 2Y f	103	103	96	0	0	8	0	0	0	0	57	1		
		€ 2Y - 3Y f	55	54	4	0	0	50	0	0	0	0	60	1		
		€ 3Y - 5Y f	48	48	5	0	0	43	0	0	0	0	86	0		
		€ 5Y - 10Y f	171	171	99	0	0	112	0	0	0	0	0	0		
		€ 10Y - more	143	142	0	0	142	0	0	0	0	0	0	0		
		Total	837	834	342	0	0	492	0	0	0	0	1,193	4	621	
	Others	€ 0 - 3M f	899	899	247	0	650	22	0	0	0	0	2	0		
		€ 3M - 1Y f	10	10	0	0	0	10	0	0	0	0	26	0		
		€ 1Y - 2Y f	0	0	0	0	0	0	0	0	0	0	0	0		
		€ 2Y - 3Y f	51	51	0	0	0	51	0	0	0	0	0	0		
		€ 3Y - 5Y f	126	126	0	0	0	126	0	0	0	0	124	0		
		€ 5Y - 10Y f	0	0	0	0	0	0	0	0	0	0	0	0		
		€ 10Y - more	131	131	0	0	131	0	0	0	0	0	0	0		
		Total	1,218	1,218	247	0	630	340	0	0	0	0	151	0	292	

Notes and definitions

Information disclosed in this template is sourced from COREP template C 33, introduced with the reporting framework 2.7, applicable for reports as of 31 March 2018.

(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparties with full or partial government guarantees

(3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(4) The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and/or accounting classification of the positions

the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments

(5) Residual countries not reported separately in the Transparency exercise

Regions:

Other advanced non-EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.

Other CEE non-EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey.

Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic Of The Congo, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Switzerland, United Republic Of Tanzania, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

(6) The columns "Total carrying amount of non-derivative financial assets (net of short positions)" provide information on a net basis, whilst the related "of which" positions present information on a gross basis.

(7) The values for the "Other" bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.

(8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying IGAAP

2023 EU-wide Transparency Exercise
Performing and non-performing exposures
COMMERZBANK Aktiengesellschaft

	As of 30/09/2022										As of 31/12/2022									
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ¹⁾					Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ¹⁾				
	Of which performing best performing >30 days and <-90 days		Of which non-performing ²⁾			On performing exposures ³⁾		On non-performing exposures ³⁾			Of which performing best performing >30 days and <-90 days		Of which non-performing ²⁾			On performing exposures ³⁾		On non-performing exposures ³⁾		
			Of which: defaulted	Of which Stage 3 ³⁾				Of which Stage 3 ³⁾				Of which: defaulted	Of which Stage 3 ³⁾			Of which Stage 3 ³⁾				
Cash balances at central banks and other demand deposits	116,524	0	294	294	294	0	51	51	0	74,069	0	691	691	691	0	10	10	0		
Debt securities (including at amortised cost and fair value)	78,162	18	90	90	90	61	17	17	0	79,403	14	58	58	58	60	9	9	0		
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
General governments	27,292	0	0	0	0	39	0	0	0	28,086	0	0	0	0	39	0	0	0		
Credit institutions	15,462	0	0	0	0	2	0	0	0	15,553	0	0	0	0	2	0	0	0		
Other financial corporations	30,002	18	0	0	0	2	0	0	0	29,755	14	0	0	0	5	0	0	0		
Non-financial corporations	5,340	0	90	90	90	18	17	17	0	5,148	0	58	58	58	14	9	9	0		
Loans and advances (including at amortised cost and fair value)	309,066	442	4,092	4,092	3,755	1,072	1,888	1,799	1,009	296,656	336	4,354	4,354	4,053	1,040	1,987	1,918	1,230		
Central banks	10,507	0	0	0	0	1	0	0	0	11,415	0	0	0	0	1	0	0	0		
General governments	14,433	0	27	27	27	34	0	0	0	15,009	27	117	117	117	2	1	1	110		
Credit institutions	27,465	27	62	62	58	33	18	17	4	22,261	57	59	59	59	31	23	22	4		
Other financial corporations	26,377	0	26	26	10	12	13	9	7	20,619	2	25	25	12	4	13	9	7		
Non-financial corporations	100,448	255	3,015	3,015	2,731	596	1,385	1,313	696	97,146	103	3,208	3,208	2,960	547	1,513	1,463	788		
of which: small and medium-sized enterprises	25,526	155	914	914	831	158	444	432	242	27,356	87	970	970	885	184	462	448	261		
of which: Loans collateralised by commercial immovable property	15,603	4	617	617	533	45	207	205	301	15,338	2	614	614	508	47	229	211	267		
Households	129,836	161	962	962	925	396	472	460	302	130,207	172	945	945	908	456	438	426	322		
of which: Loans collateralised by residential immovable property	104,376	86	431	431	420	106	124	122	241	105,798	92	450	450	439	123	121	117	258		
of which: Credit for consumption	8,189	49	364	364	341	113	225	217	4	7,990	54	329	329	318	122	199	192	4		
DEBT INSTRUMENTS other than HFT	503,751	440	4,476	4,476	4,128	1,123	1,956	1,867	1,009	450,120	350	5,103	5,103	4,802	1,100	2,095	1,937	1,230		
OFF-BALANCE SHEET EXPOSURES	186,521		585	585	193	351	211	35	49	185,580		824	824	417	386	226	46	32		

¹⁾ For the definition of non-performing exposures please refer to Article 47(a) of Regulation (EU) No 575/2013 (CRD).
²⁾ Institutions report here the cumulative amount of defaulted credit losses since initial recognition for financial instruments subject to measurement and provisions for off-balance sheet exposures.
³⁾ Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to measurement and provisions for off-balance sheet exposures.
⁴⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the PFRB framework (template P 18.00 / P 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same term (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the PFRB sign convention. This is because, based on the sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.
⁵⁾ From June 2022, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

2023 EU-wide Transparency Exercise
Performing and non-performing exposures
COMMERZBANK Aktiengesellschaft

	As of 31/03/2023										As of 30/06/2023									
	Gross carrying amount/ Nominal amount				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions*				Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount/ Nominal amount				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions*				Collaterals and financial guarantees received on non-performing exposures		
	Of which performing but past due >90 days and <=90 days	Of which non-performing ⁽¹⁾		On performing exposures ⁽²⁾	On non-performing exposures ⁽²⁾		On performing exposures ⁽²⁾	On non-performing exposures ⁽²⁾		Of which performing but past due >90 days and <=90 days	Of which non-performing ⁽¹⁾		On performing exposures ⁽²⁾	On non-performing exposures ⁽²⁾						
		Of which: defaulted	Of which Stage 3 ⁽³⁾		Of which Stage 3 ⁽³⁾	Of which Stage 3 ⁽³⁾		Of which: defaulted	Of which Stage 3 ⁽³⁾		Of which Stage 3 ⁽³⁾	Of which Stage 3 ⁽³⁾								
Cash balances at central banks and other demand deposits	86,508	0	590	590	590	0	9	9	0	83,828	0	589	589	589	0	9	9	0		
Debt securities (including at amortised cost and fair value)	82,955	14	41	41	54	7	7	7	0	86,776	12	36	36	36	48	6	6	6		
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
General governments	30,869	0	0	0	37	0	0	0	0	29,477	0	0	0	0	36	0	0	0		
Credit institutions	16,730	0	0	0	0	3	0	0	0	17,046	0	0	0	0	3	0	0	0		
Other financial corporations	30,296	14	0	0	0	3	0	0	0	34,398	12	0	0	0	4	0	0	0		
Non-financial corporations	5,336	0	41	41	41	12	7	7	0	4,992	0	36	36	36	7	6	6	6		
Loans and advances (including at amortised cost and fair value)	304,519	331	4,393	4,393	4,066	1,069	2,022	1,944	1,230	311,173	464	4,491	4,491	4,152	1,138	2,098	2,022	1,279		
Central banks	8,496	0	0	0	0	1	0	0	0	7,038	0	0	0	0	1	0	0	0		
General governments	15,259	0	126	126	124	1	2	2	123	15,608	0	120	120	124	2	2	2	119		
Credit institutions	30,413	23	77	77	73	23	27	26	4	34,960	7	29	29	28	24	18	18	6		
Other financial corporations	23,822	1	39	39	26	6	13	9	7	25,989	68	19	19	19	7	10	10	1		
Non-financial corporations	96,822	122	3,200	3,200	2,931	911	1,340	1,478	771	98,227	202	3,206	3,206	3,016	620	1,295	1,521	794		
of which: small and medium-sized enterprises	27,432	99	960	960	873	187	466	447	264	27,272	91	959	959	878	227	483	478	275		
of which: Loans collateralised by commercial immovable property	15,496	14	606	606	518	51	237	223	266	14,855	9	658	658	564	57	255	241	296		
Households	129,717	188	951	951	912	527	440	429	325	129,350	186	1,008	1,008	966	484	473	461	318		
of which: Loans collateralised by residential immovable property	106,876	92	453	453	441	122	120	117	263	106,587	115	490	490	477	122	121	119	210		
of which: Credit for consumption	7,876	50	350	350	328	117	205	198	4	7,996	53	372	372	350	114	219	211	4		
DEBT INSTRUMENTS other than HFT	473,983	345	5,024	5,024	4,697	1,523	2,038	1,959	1,230	481,777	474	5,114	5,114	4,777	1,184	2,113	2,034	1,279		
OFF-BALANCE SHEET EXPOSURES	184,124		788	788	332	290	234	40	25	186,930		758	758	327	307	212	51	28		

(1) For the definition of non-performing exposures please refer to Article 4(1)(2) of Regulation (EU) No 575/2013 (CRD IV).
(2) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.
(3) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than HFT and provisions for off-balance sheet exposures.
(4) For the on-balance sheet items, accumulated impairment and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the IFRS9 Framework (Annexes F 18.00 / F 18.05).
(5) For the off-balance sheet exposures, the same item (Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions) is disclosed consistently with the IFRS9 sign convention. This is because, based on the sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.
(6) From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

2023 EU-wide Transparency Exercise

Forborne exposures

COMMERZBANK Aktiengesellschaft

	As of 30/09/2022						As of 31/12/2022					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(mln EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	3,672	1,662	833	784	1,119	391	3,228	1,749	909	872	1,067	512
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	13	12	4	4	6	6	60	12	4	4	18	6
Non-financial corporations	3,032	1,439	748	708	795	302	2,528	1,517	821	795	720	414
of which: small and medium-sized enterprises	635	401	164	156	230		706	435	195	184	239	
Households	627	210	81	72	318	84	640	220	84	73	329	92
DEBT INSTRUMENTS other than HFT	3,672	1,662	833	784	1,119		3,228	1,749	909	872	1,067	
Loan commitments given	481	214	60	53	18	5	599	239	68	60	17	6
QUALITY OF FORBEARANCE²												
Loans and advances that have been forborne more than twice ³	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	0						0					

⁽¹⁾ Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

⁽²⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ("Accumulated impairment, accumulated changes in fair value due to credit risk and provisions") is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

⁽³⁾ The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above.

2023 EU-wide Transparency Exercise

Forborne exposures

COMMERZBANK Aktiengesellschaft

	As of 31/03/2023						As of 30/06/2023						
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		
	Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		
(mln EUR)													
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0		0
General governments	0	0	0	0	0		0	0	0	0	0		0
Credit institutions	0	0	0	0	0		0	0	0	0	0		0
Other financial corporations	0	0	0	0	0		0	0	0	0	0		0
Non-financial corporations	0	0	0	0	0		0	0	0	0	0		0
Loans and advances (including at amortised cost and fair value)	3,442	1,812	954	911	1,077	498	3,356	1,670	900	860	1,057	460	
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	73	12	6	4	16	6	79	1	3	0	12	1	
Non-financial corporations	2,707	1,569	865	834	715	400	2,634	1,434	815	788	693	354	
of which: small and medium-sized enterprises	700	425	188	179	240		631	305	147	135	220		
Households	661	231	83	73	345	92	643	235	82	72	352	106	
DEBT INSTRUMENTS other than HFT	3,442	1,812	954	911	1,077		3,356	1,670	900	860	1,057		
Loan commitments given	538	211	57	49	15	4	563	236	63	55	16	8	
QUALITY OF FORBEARANCE²													
Loans and advances that have been forborne more than twice ³	0						0						
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	0						0						

(1) Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

(2) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

(3) The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above.

2023 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading
 COMMERZBANK Aktiengesellschaft

(min EUR)	AS OF 30/09/2022						AS OF 31/12/2022						AS OF 31/03/2023						AS OF 30/06/2023					
	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹
		of which: defaulted						of which: defaulted						of which: defaulted						of which: defaulted				
A Agriculture, forestry and fishing	669	14	14	668	8	0	639	16	16	638	9	0	607	17	17	607	9	0	684	17	17	591	9	0
B Mining and quarrying	2,003	466	466	2,003	207	0	1,728	657	657	1,728	227	0	1,797	600	600	1,797	209	0	1,355	574	574	1,355	208	0
C Manufacturing	32,090	1,094	1,094	31,662	791	1	31,005	1,173	1,173	30,657	846	1	32,181	1,165	1,165	31,433	836	1	33,019	1,214	1,214	32,382	918	1
D Electricity, gas, steam and air conditioning supply	8,513	22	22	8,463	20	2	8,786	19	19	8,786	28	0	9,214	14	14	9,140	29	0	9,804	12	12	9,804	45	0
E Water supply	3,746	7	7	3,742	5	0	3,729	8	8	3,721	5	0	3,813	6	6	3,805	4	0	3,883	8	8	3,855	4	0
F Construction	2,905	109	109	2,802	95	3	2,927	117	117	2,921	89	1	2,967	119	119	2,955	91	1	2,976	134	134	2,964	94	1
G Wholesale and retail trade	15,374	405	405	15,269	270	4	14,727	397	397	14,631	255	3	13,802	415	415	13,727	264	3	13,411	430	430	13,341	300	3
H Transport and storage	6,183	145	145	6,176	56	1	5,907	126	126	5,901	52	1	5,631	123	123	5,625	51	1	6,096	126	126	6,090	55	1
I Accommodation and food service activities	1,983	82	82	1,981	35	0	1,942	43	43	1,939	30	0	1,978	45	45	1,976	29	0	1,919	68	68	1,917	30	0
J Information and communication	8,836	58	58	8,792	29	1	8,302	53	53	8,144	33	0	8,250	61	61	8,568	35	0	8,851	66	66	8,844	38	0
K Financial and insurance activities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
L Real estate activities	12,677	391	391	12,649	297	4	12,493	388	388	12,469	303	4	12,435	391	391	12,411	310	4	12,377	376	376	12,354	322	5
M Professional, scientific and technical activities	3,697	95	95	3,669	77	2	3,496	70	70	3,472	66	1	3,683	86	86	3,660	73	1	3,872	90	90	3,851	75	1
N Administrative and support service activities	3,145	39	39	3,141	33	1	3,447	100	100	3,442	43	1	3,064	97	97	3,060	39	0	3,082	147	147	3,078	37	0
O Public administration and defence, compulsory social security	38	27	27	38	0	0	77	0	0	77	0	0	17	0	0	17	0	0	15	0	0	15	0	0
P Education	139	3	3	137	2	0	127	6	6	125	3	0	130	4	4	128	3	0	156	3	3	154	3	0
Q Human health services and social work activities	933	8	8	929	20	0	981	9	9	978	21	0	1,033	10	10	1,030	22	0	1,085	11	11	1,082	25	0
R Arts, entertainment and recreation	309	3	3	308	3	0	412	4	4	411	4	0	490	4	4	489	5	0	512	5	5	510	5	0
S Other services	1,209	44	44	1,105	34	1	1,273	22	22	1,191	33	1	1,129	44	44	1,047	32	1	1,152	45	45	1,082	33	1
Loans and advances	100,488	1,016	1,013	99,504	1,064	18	97,146	1,208	1,208	96,281	1,046	14	96,822	1,200	1,200	95,514	1,037	13	98,727	1,206	1,206	97,209	1,201	15

¹ The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F 06.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting.