# 2023 EU-wide Stress Test

| | |
|---|---|
| **Bank Name** | Deutsche Bank AG |
| **LEI Code** | 7LTWFZYICNSX8D621K86 |
| **Country Code** | DE |

# 2023 EU-wide Stress Test: Summary

Deutsche Bank AG

| | Actual | Baseline Scenario | | | Adverse Scenario | | |
|---|---|---|---|---|---|---|---|
| (mln EUR, %) | 31/12/2022 | 31/12/2023 | 31/12/2024 | 31/12/2025 | 31/12/2023 | 31/12/2024 | 31/12/2025 |
| Net interest income | 13,480 | 17,510 | 14,122 | 14,062 | 11,935 | 11,902 | 11,880 |
| Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities | 2,940 | 3,588 | 3,588 | 3,588 | -2,727 | 2,691 | 2,691 |
| Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss | -1,215 | -3,186 | -1,645 | -1,568 | -8,484 | -2,830 | -2,163 |
| **Profit or (-) loss for the year** | **5,424** | **5,071** | **4,051** | **3,776** | **-12,327** | **763** | **1,370** |
| Coverage ratio: non-performing exposure (%) | 27.83% | 30.01% | 29.35% | 28.99% | 33.73% | 33.59% | 33.62% |
| Common Equity Tier 1 capital | 48,097 | 52,340 | 54,385 | 55,515 | 35,891 | 36,176 | 37,747 |
| Total Risk exposure amount (all transitional adjustments included) | 360,003 | 363,543 | 365,885 | 369,838 | 437,005 | 438,266 | 467,451 |
| **Common Equity Tier 1 ratio, %** | **13.36%** | **14.40%** | **14.86%** | **15.01%** | **8.21%** | **8.25%** | **8.08%** |
| **Fully loaded Common Equity Tier 1 ratio, %** | **13.36%** | **14.39%** | **14.86%** | **15.01%** | **8.01%** | **8.19%** | **8.08%** |
| Tier 1 capital | 56,616 | 60,859 | 62,904 | 64,034 | 44,410 | 44,694 | 46,265 |
| Total leverage ratio exposures | 1,240,483 | 1,240,483 | 1,240,483 | 1,240,483 | 1,240,483 | 1,240,483 | 1,240,483 |
| **Leverage ratio, %** | **4.56%** | **4.91%** | **5.07%** | **5.16%** | **3.58%** | **3.60%** | **3.73%** |
| **Fully loaded leverage ratio, %** | **4.56%** | **4.90%** | **5.07%** | **5.16%** | **3.51%** | **3.58%** | **3.73%** |
| **Memorandum item related to the application of IFRS-17 for banks with insurance subsidiaries or participations: Fully loaded Common Equity Tier 1 ratio - With application of IFRS-17, %** | **13.36%** | **14.39%** | **14.86%** | **15.01%** | **8.01%** | **8.19%** | **8.08%** |

| | |
|---|---|
| **IFRS 9 transitional arrangements?** | Yes (static and dynamic) |

# 2023 EU-wide Stress Test: Credit risk IRB

Deutsche Bank AG

| | | Actual | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | 31/12/2022* | | | | | | | | | | | | | | |
| | | Exposure values | | | | Risk exposure amounts | | | | | | | | | | |
| | | A-IRB | | F-IRB | | A-IRB | | F-IRB | | | | | | | | |
| | (mln EUR, %) | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| Deutsche Bank AG | **Central banks** | 87,601 | 131 | 0 | 0 | 2,968 | 183 | 0 | 0 | 78,726 | 816 | 131 | 1 | 2 | 0 | 0.05% |
| | **Central governments** | 55,390 | 139 | 23 | 0 | 13,439 | 42 | 0 | 0 | 21,664 | 1,895 | 1,053 | 6 | 0 | 10 | 0.92% |
| | **Institutions** | 34,186 | 2,466 | 6 | 0 | 7,428 | 83 | 10 | 0 | 11,379 | 885 | 49 | 7 | 2 | 1 | 2.68% |
| | **Corporates** | 350,993 | 16,483 | 6,210 | 8 | 126,953 | 4,637 | 1,750 | 0 | 251,790 | 27,130 | 9,134 | 369 | 321 | 2,085 | 22.83% |
| | Corporates - Of Which: Specialised Lending | 45,766 | 3,660 | 917 | 4 | 8,774 | 474 | 601 | 0 | 35,530 | 6,282 | 2,209 | 50 | 27 | 311 | 14.10% |
| | Corporates - Of Which: SME | 22,601 | 2,551 | 115 | 1 | 9,144 | 797 | 41 | 0 | 15,278 | 3,171 | 2,005 | 25 | 43 | 347 | 17.31% |
| | **Retail** | 227,229 | 3,582 | 0 | 0 | 57,354 | 1,341 | 0 | 0 | 213,466 | 17,366 | 3,376 | 255 | 395 | 1,725 | 51.10% |
| | **Retail - Secured on real estate property** | 181,704 | 1,338 | 0 | 0 | 34,674 | 658 | 0 | 0 | 173,690 | 12,380 | 1,227 | 63 | 165 | 279 | 22.77% |
| | Retail - Secured on real estate property - Of Which: SME | 8,644 | 73 | 0 | 0 | 743 | 37 | 0 | 0 | 7,757 | 884 | 73 | 2 | 10 | 26 | 35.07% |
| | Retail - Secured on real estate property - Of Which: non-SME | 173,060 | 1,265 | 0 | 0 | 33,931 | 620 | 0 | 0 | 165,933 | 11,496 | 1,154 | 61 | 156 | 254 | 21.99% |
| | **Retail - Qualifying Revolving** | 10,309 | 114 | 0 | 0 | 1,100 | 99 | 0 | 0 | 9,575 | 554 | 112 | 4 | 14 | 76 | 67.88% |
| | **Retail - Other Retail** | 35,316 | 2,131 | 0 | 0 | 21,580 | 584 | 0 | 0 | 30,201 | 4,432 | 2,037 | 187 | 216 | 1,370 | 67.24% |
| | Retail - Other Retail - Of Which: SME | 4,605 | 258 | 0 | 0 | 1,514 | 134 | 0 | 0 | 3,656 | 793 | 260 | 6 | 13 | 212 | 81.56% |
| | Retail - Other Retail - Of Which: non-SME | 30,711 | 1,873 | 0 | 0 | 20,066 | 450 | 0 | 0 | 26,546 | 3,639 | 1,777 | 181 | 203 | 1,158 | 65.15% |
| | **Equity** | 4,084 | 32 | | | 12,253 | 119 | | | 20 | 0 | 0 | 0 | 0 | 0 | - |
| | **Securitisation** | | | | | | | | | | | | | | | |
| | **Other non-credit obligation assets** | 10,576 | 87 | | | 8,317 | 87 | | | 531 | 0 | 41 | 0 | 0 | 0 | 0.00% |
| | **IRB TOTAL** | **770,159** | **22,922** | **6,240** | **8** | **228,712** | **6,493** | **1,760** | **0** | **577,577** | **48,091** | **13,785** | **638** | **719** | **3,822** | **27.72%** |

| | | Actual | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | 31/12/2022* | | | | | | | | | | | | | | |
| | | Exposure values | | | | Risk exposure amounts | | | | | | | | | | |
| | | A-IRB | | F-IRB | | A-IRB | | F-IRB | | | | | | | | |
| | (mln EUR, %) | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| GERMANY | **Central banks** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | **Central governments** | 6,179 | 0 | 23 | 0 | 10,682 | 0 | 0 | 0 | 1,208 | 305 | 109 | 0 | 0 | 0 | 0.00% |
| | **Institutions** | 849 | 21 | 5 | 0 | 274 | 16 | 9 | 0 | 360 | 22 | 0 | 0 | 0 | 0 | - |
| | **Corporates** | 61,635 | 948 | 3,163 | 5 | 29,189 | 1,200 | 907 | 0 | 48,193 | 6,665 | 975 | 46 | 74 | 636 | 65.18% |
| | Corporates - Of Which: Specialised Lending | 1,971 | 33 | 564 | 4 | 516 | 3 | 371 | 0 | 2,162 | 294 | 8 | 2 | 2 | 9 | 107.22% |
| | Corporates - Of Which: SME | 11,749 | 213 | 53 | 1 | 4,281 | 155 | 24 | 0 | 9,591 | 1,907 | 236 | 6 | 19 | 176 | 74.57% |
| | **Retail** | 202,297 | 2,537 | 0 | 0 | 48,028 | 829 | 0 | 0 | 191,599 | 14,254 | 2,316 | 191 | 299 | 1,061 | 45.81% |
| | **Retail - Secured on real estate property** | 168,282 | 970 | 0 | 0 | 32,974 | 481 | 0 | 0 | 161,590 | 11,061 | 862 | 59 | 140 | 138 | 16.03% |
| | Retail - Secured on real estate property - Of Which: SME | 8,410 | 41 | 0 | 0 | 708 | 24 | 0 | 0 | 7,590 | 818 | 42 | 2 | 9 | 9 | 22.26% |
| | Retail - Secured on real estate property - Of Which: non-SME | 159,872 | 928 | 0 | 0 | 32,265 | 458 | 0 | 0 | 154,000 | 10,243 | 821 | 57 | 132 | 129 | 15.71% |
| | **Retail - Qualifying Revolving** | 10,171 | 110 | 0 | 0 | 1,064 | 96 | 0 | 0 | 9,452 | 540 | 108 | 4 | 13 | 73 | 68.04% |
| | **Retail - Other Retail** | 23,845 | 1,457 | 0 | 0 | 13,991 | 251 | 0 | 0 | 20,557 | 2,653 | 1,345 | 128 | 145 | 849 | 63.11% |
| | Retail - Other Retail - Of Which: SME | 2,585 | 47 | 0 | 0 | 518 | 39 | 0 | 0 | 2,119 | 332 | 46 | 1 | 2 | 33 | 71.92% |
| | Retail - Other Retail - Of Which: non-SME | 21,260 | 1,410 | 0 | 0 | 13,472 | 212 | 0 | 0 | 18,438 | 2,322 | 1,300 | 127 | 143 | 816 | 62.80% |
| | **Equity** | 1,170 | 0 | | | 3,658 | 0 | | | 20 | 0 | 0 | 0 | 0 | 0 | - |
| | **Securitisation** | | | | | | | | | | | | | | | |
| | **Other non-credit obligation assets** | 7,959 | 0 | | | 5,701 | 0 | | | 127 | 0 | 0 | 0 | 0 | 0 | - |
| | **IRB TOTAL** | **280,089** | **3,507** | **3,192** | **5** | **97,533** | **2,045** | **916** | **0** | **241,507** | **21,244** | **3,400** | **238** | **373** | **1,697** | **49.90%** |

| | | Actual | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | 31/12/2022* | | | | | | | | | | | | | | |
| | | Exposure values | | | | Risk exposure amounts | | | | | | | | | | |
| | | A-IRB | | F-IRB | | A-IRB | | F-IRB | | | | | | | | |
| | (mln EUR, %) | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| UNITED STATES | **Central banks** | 58,223 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 53,974 | 0 | 0 | 0 | 0 | 0 | - |
| | **Central governments** | 32,247 | 0 | 0 | 0 | 134 | 0 | 0 | 0 | 12,506 | 0 | 10 | 0 | 0 | 0 | 0.00% |
| | **Institutions** | 8,045 | 1,840 | 0 | 0 | 988 | 39 | 0 | 0 | 1,995 | 55 | 33 | 0 | 0 | 1 | 2.26% |
| | **Corporates** | 115,358 | 3,131 | 176 | 0 | 29,396 | 781 | 36 | 0 | 77,576 | 10,431 | 1,870 | 125 | 95 | 411 | 21.95% |
| | Corporates - Of Which: Specialised Lending | 27,265 | 1,396 | 0 | 0 | 4,350 | 203 | 0 | 0 | 19,523 | 3,750 | 756 | 29 | 7 | 120 | 15.90% |
| | Corporates - Of Which: SME | 3,182 | 92 | 1 | 0 | 578 | 74 | 0 | 0 | 913 | 33 | 93 | 4 | 1 | 33 | 35.19% |
| | **Retail** | 641 | 0 | 0 | 0 | 72 | 0 | 0 | 0 | 371 | 263 | 5 | 0 | 0 | 0 | 3.36% |
| | **Retail - Secured on real estate property** | 40 | 0 | 0 | 0 | 8 | 0 | 0 | 0 | 36 | 4 | 0 | 0 | 0 | 0 | 12.69% |
| | Retail - Secured on real estate property - Of Which: SME | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | - |
| | Retail - Secured on real estate property - Of Which: non-SME | 39 | 0 | 0 | 0 | 8 | 0 | 0 | 0 | 35 | 4 | 0 | 0 | 0 | 0 | 12.69% |
| | **Retail - Qualifying Revolving** | 5 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 4 | 0 | 0 | 0 | 0 | 0 | 75.24% |
| | **Retail - Other Retail** | 597 | 0 | 0 | 0 | 64 | 0 | 0 | 0 | 331 | 259 | 5 | 0 | 0 | 0 | 2.93% |
| | Retail - Other Retail - Of Which: SME | 17 | 0 | 0 | 0 | 5 | 0 | 0 | 0 | 13 | 2 | 0 | 0 | 0 | 0 | - |
| | Retail - Other Retail - Of Which: non-SME | 580 | 0 | 0 | 0 | 59 | 0 | 0 | 0 | 318 | 257 | 5 | 0 | 0 | 0 | 2.93% |
| | **Equity** | 978 | 32 | | | 2,918 | 117 | | | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | **Securitisation** | | | | | | | | | | | | | | | |
| | **Other non-credit obligation assets** | 1,420 | 0 | | | 1,420 | 0 | | | 37 | 0 | 0 | 0 | 0 | 0 | - |
| | **IRB TOTAL** | **216,913** | **5,004** | **176** | **0** | **34,927** | **937** | **36** | **0** | **146,459** | **10,760** | **2,019** | **126** | **96** | **411** | **20.38%** |

| | | Actual | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | 31/12/2022* | | | | | | | | | | | | | | |
| | | Exposure values | | | | Risk exposure amounts | | | | | | | | | | |
| | | A-IRB | | F-IRB | | A-IRB | | F-IRB | | | | | | | | |
| | (mln EUR, %) | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| ITALY | **Central banks** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | **Central governments** | 2,243 | 0 | 0 | 0 | 402 | 0 | 0 | 0 | 1,366 | 553 | 193 | 0 | 0 | 0 | 0.00% |
| | **Institutions** | 679 | 529 | 0 | 0 | 444 | 19 | 0 | 0 | 197 | 72 | 0 | 0 | 0 | 0 | 100.00% |
| | **Corporates** | 10,525 | 373 | 336 | 1 | 6,979 | 135 | 85 | 0 | 8,773 | 2,014 | 280 | 21 | 48 | 128 | 45.79% |
| | Corporates - Of Which: Specialised Lending | 764 | 140 | 0 | 0 | 191 | 8 | 0 | 0 | 589 | 70 | 51 | 1 | 1 | 3 | 6.80% |
| | Corporates - Of Which: SME | 2,536 | 137 | 10 | 0 | 1,418 | 101 | 3 | 0 | 1,868 | 672 | 138 | 4 | 12 | 63 | 45.85% |
| | **Retail** | 12,058 | 565 | 0 | 0 | 5,982 | 329 | 0 | 0 | 10,916 | 1,138 | 567 | 53 | 46 | 413 | 72.86% |
| | **Retail - Secured on real estate property** | 4,433 | 93 | 0 | 0 | 411 | 48 | 0 | 0 | 4,151 | 280 | 92 | 2 | 5 | 57 | 61.28% |
| | Retail - Secured on real estate property - Of Which: SME | 128 | 24 | 0 | 0 | 22 | 10 | 0 | 0 | 87 | 42 | 24 | 0 | 1 | 14 | 56.87% |
| | Retail - Secured on real estate property - Of Which: non-SME | 4,305 | 69 | 0 | 0 | 389 | 38 | 0 | 0 | 4,065 | 238 | 69 | 2 | 4 | 43 | 62.81% |
| | **Retail - Qualifying Revolving** | 48 | 2 | 0 | 0 | 21 | 1 | 0 | 0 | 43 | 5 | 2 | 0 | 0 | 1 | 57.60% |
| | **Retail - Other Retail** | 7,577 | 470 | 0 | 0 | 5,551 | 279 | 0 | 0 | 6,722 | 853 | 472 | 51 | 41 | 355 | 75.19% |
| | Retail - Other Retail - Of Which: SME | 1,132 | 136 | 0 | 0 | 461 | 75 | 0 | 0 | 900 | 230 | 137 | 2 | 3 | 118 | 85.98% |
| | Retail - Other Retail - Of Which: non-SME | 6,445 | 335 | 0 | 0 | 5,090 | 204 | 0 | 0 | 5,822 | 623 | 335 | 49 | 39 | 237 | 70.76% |
| | **Equity** | 71 | 1 | | | 240 | 2 | | | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | **Securitisation** | | | | | | | | | | | | | | | |
| | **Other non-credit obligation assets** | 134 | 0 | | | 132 | 0 | | | 14 | 0 | 0 | 0 | 0 | 0 | - |
| | **IRB TOTAL** | **25,710** | **1,468** | **336** | **1** | **14,180** | **484** | **85** | **0** | **21,266** | **3,777** | **1,041** | **74** | **95** | **541** | **52.02%** |

# 2023 EU-wide Stress Test: Credit risk IRB

Deutsche Bank AG

## SPAIN

| (mln EUR, %) | Actual 31/12/2022* | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Exposure values | | | | Risk exposure amounts | | | | | | | | | | |
| | A-IRB | | F-IRB | | A-IRB | | F-IRB | | | | | | | | |
| | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| **Central banks** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| **Central governments** | 2,056 | 0 | 0 | 0 | 181 | 0 | 0 | 0 | 1,278 | 643 | 135 | 0 | 0 | 0 | 0.00% |
| **Institutions** | 552 | 0 | 0 | 0 | 157 | 0 | 0 | 0 | 141 | 1 | 0 | 0 | 0 | 0 | 89.98% |
| **Corporates** | 7,950 | 2,690 | 271 | 0 | 5,355 | 511 | 100 | 0 | 6,836 | 574 | 1,397 | 18 | 16 | 107 | 7.66% |
| Corporates - Of Which: Specialised Lending | 535 | 431 | 59 | 0 | 89 | 53 | 41 | 0 | 539 | 52 | 217 | 0 | 0 | 6 | 2.81% |
| Corporates - Of Which: SME | 970 | 952 | 2 | 0 | 984 | 230 | 1 | 0 | 539 | 249 | 601 | 2 | 9 | 55 | 9.19% |
| **Retail** | 9,414 | 388 | 0 | 0 | 2,634 | 142 | 0 | 0 | 7,881 | 1,503 | 401 | 9 | 44 | 215 | 53.66% |
| **Retail - Secured on real estate property** | 6,533 | 203 | 0 | 0 | 858 | 91 | 0 | 0 | 5,643 | 890 | 203 | 2 | 17 | 61 | 30.13% |
| Retail - Secured on real estate property - Of Which: SME | 67 | 8 | 0 | 0 | 10 | 3 | 0 | 0 | 49 | 18 | 8 | 0 | 0 | 3 | 37.00% |
| Retail - Secured on real estate property - Of Which: non-SME | 6,466 | 195 | 0 | 0 | 848 | 88 | 0 | 0 | 5,594 | 872 | 195 | 2 | 17 | 58 | 29.85% |
| **Retail - Qualifying Revolving** | 4 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 3 | 0 | 0 | 0 | 0 | 0 | 75.02% |
| **Retail - Other Retail** | 2,877 | 185 | 0 | 0 | 1,776 | 51 | 0 | 0 | 2,235 | 613 | 198 | 8 | 27 | 154 | 77.74% |
| Retail - Other Retail - Of Which: SME | 779 | 75 | 0 | 0 | 503 | 20 | 0 | 0 | 546 | 225 | 77 | 3 | 8 | 61 | 79.41% |
| Retail - Other Retail - Of Which: non-SME | 2,098 | 110 | 0 | 0 | 1,273 | 30 | 0 | 0 | 1,689 | 388 | 121 | 5 | 19 | 93 | 76.67% |
| **Equity** | 16 | 0 | | | 48 | 0 | | | 0 | 0 | 0 | 0 | 0 | 0 | - |
| **Securitisation** | | | | | | | | | | | | | | | |
| **Other non-credit obligation assets** | 129 | 34 | | | 129 | 34 | | | 15 | 0 | 0 | 0 | 0 | 0 | - |
| **IRB TOTAL** | **20,116** | **3,112** | **271** | **0** | **8,503** | **687** | **100** | **0** | **16,152** | **2,722** | **1,934** | **28** | **61** | **322** | **16.68%** |

## LUXEMBOURG

| (mln EUR, %) | Actual 31/12/2022* | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Exposure values | | | | Risk exposure amounts | | | | | | | | | | |
| | A-IRB | | F-IRB | | A-IRB | | F-IRB | | | | | | | | |
| | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| **Central banks** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| **Central governments** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| **Institutions** | 773 | 0 | 0 | 0 | 74 | 0 | 0 | 0 | 276 | 0 | 0 | 0 | 0 | 0 | - |
| **Corporates** | 16,875 | 195 | 11 | 0 | 4,817 | 46 | 2 | 0 | 11,896 | 827 | 225 | 18 | 13 | 8 | 3.50% |
| Corporates - Of Which: Specialised Lending | 3,119 | 67 | 0 | 0 | 843 | 4 | 0 | 0 | 2,687 | 362 | 0 | 6 | 1 | 0 | - |
| Corporates - Of Which: SME | 274 | 6 | 0 | 0 | 118 | 7 | 0 | 0 | 103 | 1 | 6 | 0 | 0 | 0 | 0.00% |
| **Retail** | 88 | 2 | 0 | 0 | 31 | 1 | 0 | 0 | 77 | 11 | 2 | 0 | 0 | 0 | 26.71% |
| **Retail - Secured on real estate property** | 75 | 1 | 0 | 0 | 27 | 1 | 0 | 0 | 64 | 10 | 2 | 0 | 0 | 0 | 22.78% |
| Retail - Secured on real estate property - Of Which: SME | 11 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 8 | 4 | 0 | 0 | 0 | 0 | - |
| Retail - Secured on real estate property - Of Which: non-SME | 64 | 1 | 0 | 0 | 26 | 1 | 0 | 0 | 56 | 7 | 2 | 0 | 0 | 0 | 22.78% |
| **Retail - Qualifying Revolving** | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 73.65% |
| **Retail - Other Retail** | 12 | 0 | 0 | 0 | 4 | 0 | 0 | 0 | 12 | 0 | 0 | 0 | 0 | 0 | 65.07% |
| Retail - Other Retail - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| Retail - Other Retail - Of Which: non-SME | 12 | 0 | 0 | 0 | 4 | 0 | 0 | 0 | 12 | 0 | 0 | 0 | 0 | 0 | 65.07% |
| **Equity** | 298 | 0 | | | 1,042 | 0 | | | 0 | 0 | 0 | 0 | 0 | 0 | - |
| **Securitisation** | | | | | | | | | | | | | | | |
| **Other non-credit obligation assets** | 79 | 0 | | | 79 | 0 | | | 0 | 0 | 0 | 0 | 0 | 0 | - |
| **IRB TOTAL** | **18,113** | **197** | **11** | **0** | **6,042** | **47** | **2** | **0** | **12,249** | **837** | **227** | **18** | **13** | **8** | **3.69%** |

## UNITED KINGDOM

| (mln EUR, %) | Actual 31/12/2022* | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Exposure values | | | | Risk exposure amounts | | | | | | | | | | |
| | A-IRB | | F-IRB | | A-IRB | | F-IRB | | | | | | | | |
| | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| **Central banks** | 6,336 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 6,336 | 0 | 0 | 0 | 0 | 0 | - |
| **Central governments** | 2,990 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 531 | 136 | 280 | 0 | 0 | 0 | 0.00% |
| **Institutions** | 2,293 | 0 | 0 | 0 | 46 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| **Corporates** | 18,106 | 681 | 83 | 0 | 6,949 | 131 | 26 | 0 | 9,452 | 649 | 149 | 20 | 7 | 30 | 19.87% |
| Corporates - Of Which: Specialised Lending | 1,053 | 123 | 0 | 0 | 402 | 36 | 0 | 0 | 733 | 297 | 44 | 4 | 0 | 2 | 4.62% |
| Corporates - Of Which: SME | 393 | 0 | 6 | 0 | 123 | 0 | 1 | 0 | 282 | 7 | 0 | 1 | 0 | 0 | 0.00% |
| **Retail** | 98 | 2 | 0 | 0 | 17 | 1 | 0 | 0 | 89 | 8 | 2 | 0 | 0 | 2 | 73.21% |
| **Retail - Secured on real estate property** | 67 | 2 | 0 | 0 | 10 | 1 | 0 | 0 | 62 | 5 | 2 | 0 | 0 | 1 | 69.99% |
| Retail - Secured on real estate property - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| Retail - Secured on real estate property - Of Which: non-SME | 67 | 2 | 0 | 0 | 10 | 1 | 0 | 0 | 62 | 5 | 2 | 0 | 0 | 1 | 69.99% |
| **Retail - Qualifying Revolving** | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 2 | 0 | 0 | 0 | 0 | 0 | 77.86% |
| **Retail - Other Retail** | 29 | 0 | 0 | 0 | 7 | 0 | 0 | 0 | 25 | 3 | 0 | 0 | 0 | 0 | 87.92% |
| Retail - Other Retail - Of Which: SME | 9 | 0 | 0 | 0 | 3 | 0 | 0 | 0 | 8 | 0 | 0 | 0 | 0 | 0 | 0.50% |
| Retail - Other Retail - Of Which: non-SME | 20 | 0 | 0 | 0 | 4 | 0 | 0 | 0 | 17 | 3 | 0 | 0 | 0 | 0 | 87.92% |
| **Equity** | 188 | 0 | | | 663 | 0 | | | 0 | 0 | 0 | 0 | 0 | 0 | - |
| **Securitisation** | | | | | | | | | | | | | | | |
| **Other non-credit obligation assets** | 33 | 0 | | | 33 | 0 | | | 33 | 0 | 0 | 0 | 0 | 0 | - |
| **IRB TOTAL** | **30,043** | **683** | **83** | **0** | **7,709** | **132** | **26** | **0** | **16,441** | **793** | **432** | **20** | **8** | **31** | **7.24%** |

## SWITZERLAND

| (mln EUR, %) | Actual 31/12/2022* | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Exposure values | | | | Risk exposure amounts | | | | | | | | | | |
| | A-IRB | | F-IRB | | A-IRB | | F-IRB | | | | | | | | |
| | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| **Central banks** | 3,967 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 3,871 | 0 | 0 | 0 | 0 | 0 | - |
| **Central governments** | 107 | 0 | 0 | 0 | 6 | 0 | 0 | 0 | 7 | 0 | 0 | 0 | 0 | 0 | - |
| **Institutions** | 1,974 | 0 | 0 | 0 | 255 | 0 | 0 | 0 | 471 | 1 | 0 | 0 | 0 | 0 | 0.00% |
| **Corporates** | 10,539 | 2,387 | 101 | 0 | 2,599 | 118 | 22 | 0 | 9,417 | 619 | 404 | 8 | 3 | 32 | 7.83% |
| Corporates - Of Which: Specialised Lending | 92 | 0 | 0 | 0 | 12 | 0 | 0 | 0 | 92 | 0 | 0 | 0 | 0 | 0 | - |
| Corporates - Of Which: SME | 100 | 5 | 0 | 0 | 68 | 12 | 0 | 0 | 71 | 10 | 5 | 2 | 0 | 5 | 105.40% |
| **Retail** | 244 | 4 | 0 | 0 | 44 | 1 | 0 | 0 | 222 | 20 | 4 | 0 | 0 | 2 | 48.25% |
| **Retail - Secured on real estate property** | 199 | 2 | 0 | 0 | 35 | 1 | 0 | 0 | 182 | 16 | 1 | 0 | 0 | 0 | 25.57% |
| Retail - Secured on real estate property - Of Which: SME | 6 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 6 | 1 | 0 | 0 | 0 | 0 | - |
| Retail - Secured on real estate property - Of Which: non-SME | 193 | 2 | 0 | 0 | 34 | 1 | 0 | 0 | 177 | 15 | 1 | 0 | 0 | 0 | 25.57% |
| **Retail - Qualifying Revolving** | 13 | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 12 | 1 | 0 | 0 | 0 | 0 | 80.06% |
| **Retail - Other Retail** | 32 | 3 | 0 | 0 | 8 | 0 | 0 | 0 | 28 | 3 | 2 | 0 | 0 | 1 | 61.16% |
| Retail - Other Retail - Of Which: SME | 5 | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 4 | 0 | 0 | 0 | 0 | 0 | - |
| Retail - Other Retail - Of Which: non-SME | 27 | 3 | 0 | 0 | 7 | 0 | 0 | 0 | 24 | 3 | 2 | 0 | 0 | 1 | 61.16% |
| **Equity** | 102 | 0 | | | 225 | 0 | | | 0 | 0 | 0 | 0 | 0 | 0 | - |
| **Securitisation** | | | | | | | | | | | | | | | |
| **Other non-credit obligation assets** | 35 | 0 | | | 33 | 0 | | | 10 | 0 | 0 | 0 | 0 | 0 | - |
| **IRB TOTAL** | **16,965** | **2,391** | **101** | **0** | **3,161** | **119** | **22** | **0** | **13,998** | **641** | **408** | **8** | **4** | **33** | **8.20%** |

# 2023 EU-wide Stress Test: Credit risk IRB

Deutsche Bank AG

| | (mln EUR, %) | Actual 31/12/2022* | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Exposure values | | | | Risk exposure amounts | | | | | | | | | | |
| | | A-IRB | | F-IRB | | A-IRB | | F-IRB | | | | | | | | |
| | | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| NETHERLANDS | **Central banks** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | **Central governments** | 178 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 155 | 1 | 9 | 0 | 0 | 0 | 0.00% |
| | **Institutions** | 1,122 | 0 | 0 | 0 | 189 | 0 | 0 | 0 | 268 | 3 | 0 | 0 | 0 | 0 | 0.00% |
| | **Corporates** | 11,560 | 173 | 199 | 0 | 4,481 | 100 | 52 | 0 | 9,207 | 393 | 106 | 16 | 8 | 45 | 42.12% |
| | Corporates - Of Which: Specialised Lending | 1,654 | 0 | 35 | 0 | 173 | 0 | 17 | 0 | 1,650 | 38 | 0 | 0 | 0 | 0 | - |
| | Corporates - Of Which: SME | 365 | 58 | 0 | 0 | 131 | 32 | 0 | 0 | 151 | 115 | 39 | 0 | 1 | 13 | 33.47% |
| | **Retail** | 95 | 1 | 0 | 0 | 16 | 1 | 0 | 0 | 89 | 6 | 1 | 0 | 0 | 1 | 44.99% |
| | **Retail - Secured on real estate property** | 81 | 1 | 0 | 0 | 12 | 0 | 0 | 0 | 77 | 5 | 1 | 0 | 0 | 0 | 17.89% |
| | Retail - Secured on real estate property - Of Which: SME | 3 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 3 | 0 | 0 | 0 | 0 | 0 | - |
| | Retail - Secured on real estate property - Of Which: non-SME | 79 | 1 | 0 | 0 | 12 | 0 | 0 | 0 | 74 | 5 | 1 | 0 | 0 | 0 | 17.89% |
| | **Retail - Qualifying Revolving** | 3 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 3 | 0 | 0 | 0 | 0 | 0 | 77.12% |
| | **Retail - Other Retail** | 11 | 1 | 0 | 0 | 4 | 0 | 0 | 0 | 9 | 1 | 1 | 0 | 0 | 0 | 66.58% |
| | Retail - Other Retail - Of Which: SME | 5 | 0 | 0 | 0 | 2 | 0 | 0 | 0 | 5 | 0 | 0 | 0 | 0 | 0 | - |
| | Retail - Other Retail - Of Which: non-SME | 5 | 1 | 0 | 0 | 2 | 0 | 0 | 0 | 5 | 1 | 1 | 0 | 0 | 0 | 66.58% |
| | **Equity** | 18 | 0 | | | 53 | 0 | | | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | **Securitisation** | | | | | | | | | | | | | | | - |
| | **Other non-credit obligation assets** | 0 | 0 | | | 0 | 0 | | | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | **IRB TOTAL** | **12,973** | **174** | **199** | **0** | **4,739** | **101** | **52** | **0** | **9,719** | **403** | **116** | **16** | **9** | **45** | **38.88%** |

| | (mln EUR, %) | Actual 31/12/2022* | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Exposure values | | | | Risk exposure amounts | | | | | | | | | | |
| | | A-IRB | | F-IRB | | A-IRB | | F-IRB | | | | | | | | |
| | | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| INDIA | **Central banks** | 438 | 0 | 0 | 0 | 177 | 0 | 0 | 0 | 438 | 0 | 0 | 0 | 0 | 0 | - |
| | **Central governments** | 493 | 0 | 0 | 0 | 506 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | **Institutions** | 378 | 0 | 0 | 0 | 325 | 0 | 0 | 0 | 294 | 0 | 0 | 1 | 0 | 0 | - |
| | **Corporates** | 6,531 | 300 | 21 | 0 | 2,912 | 82 | 10 | 0 | 5,529 | 280 | 124 | 6 | 1 | 47 | 37.54% |
| | Corporates - Of Which: Specialised Lending | 174 | 54 | 0 | 0 | 77 | 3 | 0 | 0 | 145 | 23 | 9 | 0 | 0 | 3 | 29.94% |
| | Corporates - Of Which: SME | 433 | 89 | 5 | 0 | 152 | 8 | 2 | 0 | 124 | 2 | 71 | 0 | 0 | 0 | 0.31% |
| | **Retail** | 122 | 0 | 0 | 0 | 66 | 0 | 0 | 0 | 108 | 13 | 0 | 0 | 0 | 0 | 72.96% |
| | **Retail - Secured on real estate property** | 44 | 0 | 0 | 0 | 8 | 0 | 0 | 0 | 42 | 2 | 0 | 0 | 0 | 0 | - |
| | Retail - Secured on real estate property - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | Retail - Secured on real estate property - Of Which: non-SME | 44 | 0 | 0 | 0 | 8 | 0 | 0 | 0 | 42 | 2 | 0 | 0 | 0 | 0 | - |
| | **Retail - Qualifying Revolving** | 4 | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 3 | 1 | 0 | 0 | 0 | 0 | 59.29% |
| | **Retail - Other Retail** | 73 | 0 | 0 | 0 | 56 | 0 | 0 | 0 | 63 | 10 | 0 | 0 | 0 | 0 | 74.42% |
| | Retail - Other Retail - Of Which: SME | 2 | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 2 | 0 | 0 | 0 | 0 | 0 | - |
| | Retail - Other Retail - Of Which: non-SME | 72 | 0 | 0 | 0 | 56 | 0 | 0 | 0 | 62 | 10 | 0 | 0 | 0 | 0 | 74.42% |
| | **Equity** | 76 | 0 | | | 276 | 0 | | | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | **Securitisation** | | | | | | | | | | | | | | | - |
| | **Other non-credit obligation assets** | 81 | 0 | | | 81 | 0 | | | 51 | 0 | 0 | 0 | 0 | 0 | - |
| | **IRB TOTAL** | **8,119** | **301** | **21** | **0** | **4,342** | **83** | **10** | **0** | **6,421** | **293** | **124** | **6** | **1** | **47** | **37.65%** |

| | (mln EUR, %) | Actual 31/12/2022* | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Exposure values | | | | Risk exposure amounts | | | | | | | | | | |
| | | A-IRB | | F-IRB | | A-IRB | | F-IRB | | | | | | | | |
| | | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| SINGAPORE | **Central banks** | 4,147 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 3,861 | 0 | 0 | 0 | 0 | 0 | - |
| | **Central governments** | 174 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | **Institutions** | 181 | 0 | 0 | 0 | 22 | 0 | 0 | 0 | 97 | 0 | 0 | 0 | 0 | 0 | - |
| | **Corporates** | 6,474 | 128 | 1 | 0 | 1,825 | 32 | 1 | 0 | 5,210 | 188 | 128 | 6 | 0 | 8 | 5.91% |
| | Corporates - Of Which: Specialised Lending | 259 | 64 | 0 | 0 | 7 | 6 | 0 | 0 | 258 | 0 | 64 | 0 | 0 | 0 | 0.00% |
| | Corporates - Of Which: SME | 294 | 18 | 0 | 0 | 105 | 5 | 0 | 0 | 285 | 2 | 0 | 0 | 0 | 0 | - |
| | **Retail** | 19 | 0 | 0 | 0 | 3 | 0 | 0 | 0 | 19 | 0 | 0 | 0 | 0 | 0 | 77.95% |
| | **Retail - Secured on real estate property** | 16 | 0 | 0 | 0 | 2 | 0 | 0 | 0 | 16 | 0 | 0 | 0 | 0 | 0 | - |
| | Retail - Secured on real estate property - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | Retail - Secured on real estate property - Of Which: non-SME | 16 | 0 | 0 | 0 | 2 | 0 | 0 | 0 | 16 | 0 | 0 | 0 | 0 | 0 | - |
| | **Retail - Qualifying Revolving** | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 77.95% |
| | **Retail - Other Retail** | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 2 | 0 | 0 | 0 | 0 | 0 | - |
| | Retail - Other Retail - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | Retail - Other Retail - Of Which: non-SME | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 2 | 0 | 0 | 0 | 0 | 0 | - |
| | **Equity** | 102 | 0 | | | 261 | 0 | | | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | **Securitisation** | | | | | | | | | | | | | | | |
| | **Other non-credit obligation assets** | 84 | 0 | | | 84 | 0 | | | 47 | 0 | 0 | 0 | 0 | 0 | - |
| | **IRB TOTAL** | **11,180** | **128** | **1** | **0** | **2,196** | **32** | **1** | **0** | **9,233** | **188** | **128** | **6** | **0** | **8** | **5.91%** |

* Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Methodological Note.

# 2023 EU-wide Stress Test: Credit risk IRB

Deutsche Bank AG

## Deutsche Bank AG

| (mln EUR, %) | Baseline Scenario | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 31/12/2023 | | | | | | | 31/12/2024 | | | | | | | 31/12/2025 | | | | | | |
| | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| **Central banks** | 78,723 | 811 | 139 | 1 | 2 | 3 | 1.94% | 78,719 | 807 | 147 | 1 | 2 | 2 | 5 | 3.61% | 78,716 | 803 | 155 | 1 | 2 | 8 | 5.09% |
| **Central governments** | 21,644 | 1,889 | 1,078 | 9 | 23 | 314 | 29.14% | 21,623 | 1,882 | 1,106 | 8 | 22 | 325 | 29.41% | 21,614 | 1,866 | 1,131 | 8 | 22 | 335 | 29.64% |
| **Institutions** | 11,426 | 748 | 139 | 10 | 2 | 17 | 12.16% | 11,594 | 494 | 226 | 10 | 1 | 29 | 12.97% | 11,532 | 473 | 308 | 10 | 1 | 41 | 13.35% |
| **Corporates** | 249,489 | 24,642 | 13,923 | 784 | 238 | 3,561 | 25.58% | 246,422 | 23,714 | 17,919 | 747 | 219 | 4,605 | 25.70% | 245,220 | 21,233 | 21,601 | 736 | 203 | 5,583 | 25.85% |
| Corporates - Of Which: Specialised Lending | 34,174 | 5,723 | 4,124 | 192 | 23 | 713 | 17.30% | 32,873 | 5,335 | 5,813 | 176 | 22 | 957 | 16.46% | 31,746 | 4,950 | 7,326 | 166 | 20 | 1,178 | 16.08% |
| Corporates - Of Which: SME | 15,286 | 2,922 | 2,247 | 46 | 31 | 447 | 19.90% | 15,204 | 2,794 | 2,457 | 44 | 28 | 528 | 21.49% | 15,141 | 2,674 | 2,640 | 43 | 26 | 598 | 22.65% |
| **Retail** | 210,689 | 17,668 | 5,952 | 346 | 468 | 2,418 | 41.32% | 209,795 | 16,336 | 8,077 | 331 | 407 | 3,029 | 37.50% | 208,698 | 15,405 | 10,105 | 327 | 360 | 3,581 | 35.43% |
| **Retail - Secured on real estate property** | 171,943 | 12,477 | 2,877 | 91 | 193 | 480 | 16.69% | 171,396 | 11,543 | 4,359 | 87 | 171 | 653 | 14.99% | 170,657 | 10,928 | 5,713 | 87 | 156 | 810 | 14.17% |
| Retail - Secured on real estate property - Of Which: SME | 7,736 | 846 | 134 | 4 | 9 | 35 | 26.13% | 7,727 | 799 | 189 | 4 | 8 | 43 | 22.93% | 7,722 | 755 | 237 | 4 | 8 | 51 | 21.33% |
| Retail - Secured on real estate property - Of Which: non-SME | 164,208 | 11,632 | 2,743 | 87 | 184 | 445 | 16.24% | 163,668 | 10,744 | 4,170 | 84 | 163 | 610 | 14.63% | 162,934 | 10,172 | 5,475 | 83 | 148 | 759 | 13.86% |
| **Retail - Qualifying Revolving** | 9,511 | 569 | 161 | 9 | 14 | 99 | 61.64% | 9,510 | 526 | 205 | 8 | 12 | 120 | 58.50% | 9,499 | 497 | 245 | 8 | 11 | 138 | 56.52% |
| **Retail - Other Retail** | 29,235 | 4,622 | 2,814 | 247 | 261 | 1,838 | 65.33% | 28,890 | 4,267 | 3,513 | 235 | 224 | 2,256 | 64.21% | 28,543 | 3,981 | 4,147 | 232 | 193 | 2,633 | 63.48% |
| Retail - Other Retail - Of Which: SME | 3,635 | 760 | 314 | 13 | 8 | 245 | 77.91% | 3,626 | 720 | 363 | 13 | 7 | 274 | 75.51% | 3,611 | 690 | 408 | 12 | 7 | 301 | 73.81% |
| Retail - Other Retail - Of Which: non-SME | 25,600 | 3,862 | 2,500 | 234 | 252 | 1,594 | 63.75% | 25,264 | 3,547 | 3,150 | 223 | 216 | 1,982 | 62.91% | 24,931 | 3,291 | 3,739 | 220 | 186 | 2,332 | 62.35% |
| **Equity** | 19 | 0 | 0 | 0 | 0 | 0 | 90.29% | 19 | 0 | 1 | 0 | 0 | 1 | 90.29% | 18 | 0 | 1 | 0 | 0 | 1 | 90.29% |
| **Securitisation** | | | | | | | | | | | | | | | | | | | | | |
| **Other non-credit obligation assets** | 529 | 0 | 43 | 2 | 0 | 2 | 4.33% | 526 | 0 | 46 | 2 | 0 | 4 | 8.07% | 523 | 0 | 49 | 2 | 0 | 6 | 11.34% |
| **IRB TOTAL** | **572,519** | **45,758** | **21,175** | **1,152** | **732** | **6,315** | **29.82%** | **568,698** | **43,233** | **27,521** | **1,098** | **652** | **7,998** | **29.06%** | **566,323** | **39,781** | **33,349** | **1,083** | **587** | **9,555** | **28.65%** |

## GERMANY

| (mln EUR, %) | Baseline Scenario | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 31/12/2023 | | | | | | | 31/12/2024 | | | | | | | 31/12/2025 | | | | | | |
| | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| **Central banks** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| **Central governments** | 1,208 | 304 | 109 | 0 | 1 | 44 | 40.00% | 1,208 | 304 | 110 | 0 | 1 | 44 | 40.00% | 1,208 | 304 | 110 | 0 | 1 | 44 | 40.00% |
| **Institutions** | 376 | 4 | 1 | 0 | 0 | 1 | 75.24% | 376 | 4 | 1 | 0 | 0 | 1 | 56.81% | 375 | 4 | 2 | 0 | 0 | 1 | 50.62% |
| **Corporates** | 48,454 | 6,010 | 1,369 | 75 | 56 | 773 | 56.46% | 48,294 | 5,793 | 1,746 | 73 | 51 | 907 | 51.92% | 48,391 | 5,350 | 2,092 | 73 | 47 | 1,029 | 49.17% |
| Corporates - Of Which: Specialised Lending | 2,135 | 288 | 41 | 2 | 2 | 12 | 29.23% | 2,108 | 283 | 73 | 2 | 2 | 15 | 20.99% | 2,082 | 279 | 103 | 2 | 2 | 18 | 17.88% |
| Corporates - Of Which: SME | 9,623 | 1,791 | 319 | 14 | 17 | 208 | 65.19% | 9,614 | 1,713 | 407 | 12 | 15 | 242 | 59.56% | 9,620 | 1,638 | 475 | 13 | 14 | 269 | 56.59% |
| **Retail** | 188,513 | 15,217 | 4,437 | 257 | 395 | 1,589 | 35.80% | 187,781 | 14,044 | 6,342 | 244 | 344 | 2,053 | 32.37% | 186,870 | 13,222 | 8,075 | 241 | 304 | 2,469 | 30.57% |
| **Retail - Secured on real estate property** | 159,536 | 11,585 | 2,392 | 84 | 176 | 321 | 13.41% | 159,031 | 10,713 | 3,768 | 81 | 156 | 478 | 12.69% | 158,350 | 10,135 | 5,027 | 81 | 142 | 621 | 12.35% |
| Retail - Secured on real estate property - Of Which: SME | 7,567 | 783 | 98 | 4 | 8 | 18 | 18.04% | 7,560 | 739 | 150 | 3 | 8 | 25 | 16.95% | 7,556 | 697 | 196 | 3 | 7 | 32 | 16.46% |
| Retail - Secured on real estate property - Of Which: non-SME | 151,968 | 10,801 | 2,294 | 81 | 168 | 303 | 13.21% | 151,471 | 9,974 | 3,618 | 78 | 149 | 453 | 12.51% | 150,794 | 9,438 | 4,832 | 77 | 135 | 588 | 12.18% |
| **Retail - Qualifying Revolving** | 9,390 | 553 | 156 | 8 | 14 | 96 | 61.54% | 9,389 | 512 | 199 | 8 | 12 | 116 | 58.27% | 9,379 | 484 | 237 | 8 | 10 | 133 | 56.22% |
| **Retail - Other Retail** | 19,587 | 3,079 | 1,889 | 164 | 205 | 1,172 | 62.03% | 19,361 | 2,819 | 2,375 | 155 | 176 | 1,459 | 61.42% | 19,141 | 2,603 | 2,811 | 153 | 151 | 1,715 | 61.01% |
| Retail - Other Retail - Of Which: SME | 2,090 | 343 | 62 | 3 | 3 | 41 | 66.16% | 2,092 | 326 | 78 | 3 | 2 | 49 | 63.00% | 2,091 | 313 | 92 | 3 | 2 | 56 | 61.60% |
| Retail - Other Retail - Of Which: non-SME | 17,497 | 2,736 | 1,827 | 161 | 203 | 1,131 | 61.89% | 17,269 | 2,493 | 2,297 | 152 | 174 | 1,410 | 61.37% | 17,050 | 2,290 | 2,720 | 150 | 149 | 1,659 | 61.01% |
| **Equity** | 19 | 0 | 0 | 0 | 0 | 0 | 90.29% | 19 | 0 | 1 | 0 | 0 | 1 | 90.29% | 18 | 0 | 1 | 0 | 0 | 1 | 90.29% |
| **Securitisation** | | | | | | | | | | | | | | | | | | | | | |
| **Other non-credit obligation assets** | 125 | 0 | 3 | 2 | 0 | 2 | 70.31% | 122 | 0 | 5 | 2 | 0 | 4 | 70.31% | 119 | 0 | 8 | 2 | 0 | 6 | 70.31% |
| **IRB TOTAL** | **238,696** | **21,536** | **5,920** | **334** | **451** | **2,408** | **40.68%** | **237,801** | **20,145** | **8,205** | **319** | **396** | **3,008** | **36.67%** | **236,982** | **18,881** | **10,288** | **317** | **353** | **3,549** | **34.50%** |

## UNITED STATES

| (mln EUR, %) | Baseline Scenario | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 31/12/2023 | | | | | | | 31/12/2024 | | | | | | | 31/12/2025 | | | | | | |
| | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| **Central banks** | 53,974 | 0 | 0 | 0 | 0 | 0 | 50.00% | 53,974 | 0 | 0 | 0 | 0 | 0 | 50.00% | 53,974 | 0 | 0 | 0 | 0 | 0 | 50.00% |
| **Central governments** | 12,506 | 10 | 110 | 0 | 0 | 11 | 10.05% | 12,506 | 10 | 111 | 0 | 0 | 11 | 10.10% | 12,516 | 0 | 111 | 0 | 0 | 11 | 10.15% |
| **Institutions** | 2,012 | 32 | 39 | 0 | 0 | 3 | 7.32% | 2,011 | 27 | 45 | 0 | 0 | 4 | 7.99% | 2,010 | 24 | 50 | 0 | 0 | 4 | 8.54% |
| **Corporates** | 76,324 | 9,245 | 4,308 | 374 | 77 | 1,122 | 26.08% | 74,600 | 8,807 | 6,469 | 351 | 70 | 1,609 | 24.87% | 73,789 | 7,660 | 8,428 | 342 | 63 | 2,061 | 24.45% |
| Corporates - Of Which: Specialised Lending | 18,474 | 3,318 | 2,237 | 158 | 7 | 472 | 21.16% | 17,455 | 3,030 | 3,543 | 143 | 6 | 671 | 18.95% | 16,594 | 2,735 | 4,700 | 134 | 5 | 850 | 18.08% |
| Corporates - Of Which: SME | 897 | 27 | 116 | 7 | 1 | 41 | 35.01% | 876 | 26 | 138 | 7 | 1 | 48 | 34.87% | 856 | 24 | 159 | 7 | 1 | 55 | 34.77% |
| **Retail** | 369 | 261 | 9 | 1 | 2 | 6 | 64.77% | 369 | 258 | 13 | 1 | 2 | 8 | 61.90% | 367 | 256 | 16 | 1 | 1 | 9 | 60.15% |
| **Retail - Secured on real estate property** | 36 | 4 | 1 | 0 | 0 | 0 | 15.20% | 35 | 3 | 1 | 0 | 0 | 0 | 15.84% | 35 | 3 | 1 | 0 | 0 | 0 | 16.12% |
| Retail - Secured on real estate property - Of Which: SME | 1 | 0 | 0 | 0 | 0 | 0 | 8.83% | 1 | 0 | 0 | 0 | 0 | 0 | 8.83% | 1 | 0 | 0 | 0 | 0 | 0 | 8.83% |
| Retail - Secured on real estate property - Of Which: non-SME | 35 | 4 | 1 | 0 | 0 | 0 | 15.21% | 35 | 3 | 1 | 0 | 0 | 0 | 15.85% | 34 | 3 | 1 | 0 | 0 | 0 | 16.13% |
| **Retail - Qualifying Revolving** | 4 | 1 | 0 | 0 | 0 | 0 | 69.38% | 4 | 0 | 0 | 0 | 0 | 0 | 67.57% | 4 | 0 | 0 | 0 | 0 | 0 | 66.52% |
| **Retail - Other Retail** | 329 | 257 | 8 | 1 | 2 | 6 | 67.81% | 329 | 254 | 12 | 1 | 1 | 8 | 65.15% | 328 | 253 | 15 | 1 | 1 | 9 | 63.45% |
| Retail - Other Retail - Of Which: SME | 13 | 2 | 0 | 0 | 0 | 0 | 21.55% | 13 | 2 | 0 | 0 | 0 | 0 | 21.53% | 13 | 2 | 0 | 0 | 0 | 0 | 21.49% |
| Retail - Other Retail - Of Which: non-SME | 316 | 256 | 8 | 1 | 2 | 6 | 68.25% | 316 | 253 | 12 | 1 | 1 | 8 | 65.75% | 315 | 251 | 14 | 1 | 1 | 9 | 64.14% |
| **Equity** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| **Securitisation** | | | | | | | | | | | | | | | | | | | | | |
| **Other non-credit obligation assets** | 37 | 0 | 0 | 0 | 0 | 0 | - | 37 | 0 | 0 | 0 | 0 | 0 | - | 37 | 0 | 0 | 0 | 0 | 0 | - |
| **IRB TOTAL** | **145,223** | **9,549** | **4,466** | **375** | **79** | **1,143** | **25.60%** | **143,497** | **9,103** | **6,637** | **352** | **72** | **1,632** | **24.58%** | **142,694** | **7,940** | **8,604** | **343** | **64** | **2,086** | **24.24%** |

## ITALY

| (mln EUR, %) | Baseline Scenario | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 31/12/2023 | | | | | | | 31/12/2024 | | | | | | | 31/12/2025 | | | | | | |
| | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| **Central banks** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| **Central governments** | 1,358 | 549 | 204 | 3 | 5 | 82 | 40.00% | 1,351 | 546 | 214 | 3 | 4 | 86 | 40.00% | 1,344 | 543 | 225 | 3 | 4 | 90 | 40.00% |
| **Institutions** | 267 | 0 | 3 | 0 | 0 | 0 | 17.40% | 264 | 0 | 3 | 0 | 0 | 1 | 18.99% | 262 | 0 | 2 | 0 | 0 | 1 | 19.62% |
| **Corporates** | 8,772 | 1,800 | 496 | 28 | 31 | 214 | 43.15% | 8,746 | 1,707 | 614 | 28 | 29 | 260 | 42.30% | 8,738 | 1,602 | 728 | 28 | 27 | 304 | 41.74% |
| Corporates - Of Which: Specialised Lending | 579 | 67 | 64 | 1 | 1 | 5 | 7.38% | 570 | 64 | 76 | 1 | 1 | 6 | 7.71% | 562 | 61 | 87 | 1 | 1 | 7 | 7.94% |
| Corporates - Of Which: SME | 1,885 | 604 | 190 | 6 | 8 | 87 | 45.61% | 1,887 | 575 | 217 | 6 | 8 | 98 | 45.32% | 1,883 | 554 | 242 | 6 | 7 | 109 | 45.09% |
| **Retail** | 10,924 | 915 | 782 | 72 | 37 | 525 | 67.09% | 10,797 | 842 | 982 | 70 | 31 | 628 | 63.98% | 10,673 | 779 | 1,169 | 69 | 27 | 725 | 62.02% |
| **Retail - Secured on real estate property** | 4,181 | 214 | 129 | 2 | 3 | 61 | 46.99% | 4,158 | 203 | 164 | 2 | 3 | 64 | 39.40% | 4,135 | 193 | 196 | 2 | 3 | 68 | 34.64% |
| Retail - Secured on real estate property - Of Which: SME | 87 | 39 | 26 | 0 | 1 | 14 | 54.23% | 86 | 38 | 28 | 0 | 0 | 15 | 52.24% | 86 | 37 | 29 | 0 | 0 | 15 | 50.67% |
| Retail - Secured on real estate property - Of Which: non-SME | 4,094 | 174 | 103 | 2 | 3 | 47 | 45.17% | 4,072 | 165 | 136 | 2 | 3 | 50 | 36.77% | 4,049 | 156 | 168 | 2 | 2 | 53 | 31.81% |
| **Retail - Qualifying Revolving** | 43 | 5 | 3 | 0 | 0 | 2 | 61.19% | 42 | 4 | 4 | 0 | 0 | 2 | 62.94% | 42 | 4 | 5 | 0 | 0 | 3 | 63.99% |
| **Retail - Other Retail** | 6,700 | 697 | 650 | 69 | 33 | 462 | 71.11% | 6,597 | 635 | 814 | 68 | 28 | 561 | 68.92% | 6,497 | 582 | 968 | 67 | 24 | 654 | 67.55% |
| Retail - Other Retail - Of Which: SME | 910 | 201 | 157 | 5 | 2 | 131 | 83.30% | 906 | 187 | 174 | 5 | 2 | 142 | 81.37% | 900 | 177 | 190 | 5 | 2 | 151 | 79.90% |
| Retail - Other Retail - Of Which: non-SME | 5,790 | 496 | 493 | 64 | 31 | 332 | 67.24% | 5,691 | 448 | 640 | 62 | 26 | 419 | 65.53% | 5,597 | 405 | 778 | 61 | 22 | 502 | 64.52% |
| **Equity** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| **Securitisation** | | | | | | | | | | | | | | | | | | | | | |
| **Other non-credit obligation assets** | 14 | 0 | 0 | 0 | 0 | 0 | - | 14 | 0 | 0 | 0 | 0 | 0 | - | 14 | 0 | 0 | 0 | 0 | 0 | - |
| **IRB TOTAL** | **21,335** | **3,264** | **1,484** | **104** | **72** | **821** | **55.29%** | **21,173** | **3,095** | **1,815** | **102** | **64** | **975** | **53.69%** | **21,031** | **2,924** | **2,129** | **101** | **58** | **1,120** | **52.62%** |

# 2023 EU-wide Stress Test: Credit risk IRB

Deutsche Bank AG

## SPAIN

| (mln EUR, %) | Baseline Scenario | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 31/12/2023 | | | | | | | 31/12/2024 | | | | | | | 31/12/2025 | | | | | | |
| | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| **Central banks** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | |
| **Central governments** | 1,274 | 641 | 141 | 2 | 3 | 56 | 40.00% | 1,271 | 639 | 147 | 2 | 3 | 59 | 40.00% | 1,267 | 637 | 152 | 2 | 3 | 61 | 40.00% |
| **Institutions** | 141 | 1 | 1 | 0 | 0 | 0 | 71.87% | 141 | 1 | 1 | 0 | 0 | 1 | 61.65% | 141 | 1 | 1 | 0 | 0 | 1 | 56.34% |
| **Corporates** | 6,788 | 524 | 1,496 | 25 | 8 | 143 | 9.53% | 6,714 | 503 | 1,591 | 25 | 7 | 176 | 11.09% | 6,635 | 490 | 1,682 | 24 | 7 | 209 | 12.42% |
| Corporates - Of Which: Specialised Lending | 535 | 52 | 221 | 0 | 0 | 6 | 2.89% | 535 | 49 | 224 | 0 | 0 | 7 | 2.96% | 532 | 49 | 227 | 0 | 0 | 7 | 3.03% |
| Corporates - Of Which: SME | 535 | 225 | 628 | 5 | 4 | 66 | 10.47% | 517 | 218 | 653 | 5 | 3 | 75 | 11.54% | 498 | 212 | 677 | 5 | 3 | 84 | 12.47% |
| **Retail** | 8,199 | 1,073 | 514 | 14 | 30 | 256 | 49.75% | 8,168 | 1,005 | 612 | 14 | 26 | 291 | 47.54% | 8,115 | 971 | 699 | 14 | 23 | 322 | 46.11% |
| **Retail - Secured on real estate property** | 5,927 | 539 | 270 | 3 | 11 | 72 | 26.67% | 5,911 | 498 | 328 | 3 | 10 | 81 | 24.77% | 5,882 | 476 | 378 | 3 | 9 | 89 | 23.54% |
| Retail - Secured on real estate property - Of Which: SME | 50 | 16 | 9 | 0 | 0 | 3 | 33.62% | 49 | 15 | 11 | 0 | 0 | 3 | 31.41% | 49 | 15 | 12 | 0 | 0 | 3 | 29.83% |
| Retail - Secured on real estate property - Of Which: non-SME | 5,877 | 523 | 260 | 3 | 11 | 69 | 26.42% | 5,861 | 482 | 317 | 3 | 10 | 78 | 24.55% | 5,833 | 461 | 367 | 3 | 9 | 86 | 23.34% |
| **Retail - Qualifying Revolving** | 3 | 0 | 0 | 0 | 0 | 0 | 71.72% | 3 | 0 | 0 | 0 | 0 | 0 | 69.43% | 3 | 0 | 0 | 0 | 0 | 0 | 67.74% |
| **Retail - Other Retail** | 2,269 | 533 | 244 | 11 | 18 | 184 | 75.29% | 2,255 | 507 | 284 | 11 | 16 | 210 | 73.77% | 2,230 | 495 | 321 | 11 | 15 | 233 | 72.72% |
| Retail - Other Retail - Of Which: SME | 544 | 230 | 94 | 4 | 4 | 73 | 77.17% | 538 | 200 | 110 | 4 | 3 | 83 | 75.78% | 531 | 194 | 124 | 4 | 3 | 93 | 74.82% |
| Retail - Other Retail - Of Which: non-SME | 1,725 | 323 | 149 | 7 | 15 | 111 | 74.10% | 1,716 | 306 | 174 | 7 | 13 | 126 | 72.50% | 1,699 | 300 | 197 | 7 | 12 | 141 | 71.39% |
| **Equity** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | |
| **Securitisation** | | | | | | | | | | | | | | | | | | | | | |
| **Other non-credit obligation assets** | 15 | 0 | 0 | 0 | 0 | 0 | - | 15 | 0 | 0 | 0 | 0 | 0 | - | 15 | 0 | 0 | 0 | 0 | 0 | |
| **IRB TOTAL** | **16,417** | **2,239** | **2,151** | **41** | **41** | **455** | **21.14%** | **16,308** | **2,148** | **2,350** | **40** | **36** | **527** | **22.40%** | **16,172** | **2,099** | **2,535** | **40** | **33** | **593** | **23.39%** |

## LUXEMBOURG

| (mln EUR, %) | Baseline Scenario | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 31/12/2023 | | | | | | | 31/12/2024 | | | | | | | 31/12/2025 | | | | | | |
| | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| **Central banks** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | |
| **Central governments** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | |
| **Institutions** | 276 | 0 | 0 | 0 | 0 | 0 | 47.39% | 276 | 0 | 0 | 0 | 0 | 0 | 47.39% | 276 | 0 | 0 | 0 | 0 | 0 | 47.39% |
| **Corporates** | 11,785 | 792 | 371 | 24 | 11 | 46 | 12.39% | 11,755 | 684 | 509 | 24 | 10 | 75 | 14.79% | 11,653 | 655 | 640 | 24 | 10 | 104 | 16.19% |
| Corporates - Of Which: Specialised Lending | 2,628 | 341 | 80 | 10 | 1 | 11 | 13.83% | 2,574 | 321 | 154 | 9 | 1 | 22 | 14.02% | 2,524 | 304 | 221 | 9 | 1 | 31 | 14.21% |
| Corporates - Of Which: SME | 102 | 1 | 7 | 0 | 0 | 0 | 6.95% | 101 | 1 | 8 | 0 | 0 | 1 | 11.70% | 100 | 1 | 9 | 0 | 0 | 1 | 15.13% |
| **Retail** | 73 | 13 | 3 | 0 | 0 | 1 | 21.73% | 73 | 12 | 5 | 0 | 0 | 1 | 20.15% | 73 | 11 | 6 | 0 | 0 | 1 | 19.31% |
| **Retail - Secured on real estate property** | 61 | 12 | 3 | 0 | 0 | 1 | 18.06% | 61 | 11 | 4 | 0 | 0 | 1 | 16.46% | 60 | 10 | 5 | 0 | 0 | 1 | 15.63% |
| Retail - Secured on real estate property - Of Which: SME | 8 | 4 | 0 | 0 | 0 | 0 | 6.06% | 8 | 3 | 0 | 0 | 0 | 0 | 6.07% | 8 | 3 | 0 | 0 | 0 | 0 | 6.07% |
| Retail - Secured on real estate property - Of Which: non-SME | 53 | 8 | 3 | 0 | 0 | 1 | 18.38% | 53 | 8 | 4 | 0 | 0 | 1 | 16.85% | 53 | 7 | 5 | 0 | 0 | 1 | 16.04% |
| **Retail - Qualifying Revolving** | 1 | 0 | 0 | 0 | 0 | 0 | 68.09% | 1 | 0 | 0 | 0 | 0 | 0 | 64.53% | 1 | 0 | 0 | 0 | 0 | 0 | 62.03% |
| **Retail - Other Retail** | 11 | 1 | 0 | 0 | 0 | 0 | 53.76% | 11 | 1 | 0 | 0 | 0 | 0 | 50.61% | 11 | 1 | 1 | 0 | 0 | 0 | 49.02% |
| Retail - Other Retail - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 9.87% | 0 | 0 | 0 | 0 | 0 | 0 | 9.87% | 0 | 0 | 0 | 0 | 0 | 0 | 9.86% |
| Retail - Other Retail - Of Which: non-SME | 11 | 1 | 0 | 0 | 0 | 0 | 53.94% | 11 | 1 | 0 | 0 | 0 | 0 | 50.84% | 11 | 1 | 1 | 0 | 0 | 0 | 49.28% |
| **Equity** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | |
| **Securitisation** | | | | | | | | | | | | | | | | | | | | | |
| **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** | **12,134** | **805** | **374** | **25** | **12** | **47** | **12.49%** | **12,104** | **695** | **514** | **24** | **11** | **76** | **14.85%** | **12,001** | **666** | **646** | **24** | **10** | **105** | **16.23%** |

## UNITED KINGDOM

| (mln EUR, %) | Baseline Scenario | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 31/12/2023 | | | | | | | 31/12/2024 | | | | | | | 31/12/2025 | | | | | | |
| | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| **Central banks** | 6,336 | 0 | 0 | 0 | 0 | 0 | 50.00% | 6,336 | 0 | 0 | 0 | 0 | 0 | 50.00% | 6,336 | 0 | 0 | 0 | 0 | 0 | 50.00% |
| **Central governments** | 531 | 136 | 280 | 0 | 14 | 28 | 10.00% | 531 | 136 | 280 | 0 | 14 | 28 | 10.00% | 531 | 136 | 280 | 0 | 14 | 28 | 10.00% |
| **Institutions** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | |
| **Corporates** | 9,298 | 634 | 319 | 42 | 7 | 128 | 40.11% | 9,200 | 574 | 476 | 40 | 6 | 176 | 36.92% | 9,076 | 550 | 625 | 39 | 6 | 221 | 35.42% |
| Corporates - Of Which: Specialised Lending | 693 | 289 | 92 | 4 | 0 | 7 | 7.49% | 657 | 282 | 135 | 4 | 0 | 11 | 8.33% | 625 | 275 | 175 | 4 | 0 | 15 | 8.75% |
| Corporates - Of Which: SME | 280 | 7 | 3 | 1 | 0 | 1 | 34.15% | 277 | 6 | 5 | 1 | 0 | 2 | 34.61% | 275 | 6 | 8 | 1 | 0 | 3 | 34.92% |
| **Retail** | 89 | 7 | 3 | 0 | 0 | 2 | 60.15% | 89 | 7 | 4 | 0 | 0 | 2 | 53.27% | 89 | 6 | 4 | 0 | 0 | 2 | 48.92% |
| **Retail - Secured on real estate property** | 62 | 4 | 2 | 0 | 0 | 1 | 58.88% | 62 | 4 | 3 | 0 | 0 | 1 | 52.55% | 62 | 4 | 3 | 0 | 0 | 1 | 48.47% |
| Retail - Secured on real estate property - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | |
| Retail - Secured on real estate property - Of Which: non-SME | 62 | 4 | 2 | 0 | 0 | 1 | 58.88% | 62 | 4 | 3 | 0 | 0 | 1 | 52.55% | 62 | 4 | 3 | 0 | 0 | 1 | 48.47% |
| **Retail - Qualifying Revolving** | 2 | 0 | 0 | 0 | 0 | 0 | 72.70% | 2 | 0 | 0 | 0 | 0 | 0 | 70.06% | 2 | 0 | 0 | 0 | 0 | 0 | 68.51% |
| **Retail - Other Retail** | 25 | 3 | 1 | 0 | 0 | 0 | 64.09% | 25 | 2 | 1 | 0 | 0 | 0 | 54.83% | 25 | 2 | 1 | 0 | 0 | 1 | 49.46% |
| Retail - Other Retail - Of Which: SME | 8 | 0 | 0 | 0 | 0 | 0 | 8.30% | 8 | 0 | 0 | 0 | 0 | 0 | 8.30% | 8 | 0 | 0 | 0 | 0 | 0 | 8.29% |
| Retail - Other Retail - Of Which: non-SME | 17 | 3 | 1 | 0 | 0 | 0 | 68.68% | 17 | 2 | 1 | 0 | 0 | 0 | 60.73% | 17 | 2 | 1 | 0 | 0 | 1 | 55.98% |
| **Equity** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | |
| **Securitisation** | | | | | | | | | | | | | | | | | | | | | |
| **Other non-credit obligation assets** | 33 | 0 | 0 | 0 | 0 | 0 | - | 33 | 0 | 0 | 0 | 0 | 0 | - | 33 | 0 | 0 | 0 | 0 | 0 | |
| **IRB TOTAL** | **16,286** | **777** | **602** | **42** | **21** | **158** | **26.20%** | **16,188** | **716** | **760** | **40** | **20** | **206** | **27.08%** | **16,065** | **691** | **909** | **40** | **20** | **251** | **27.65%** |

## SWITZERLAND

| (mln EUR, %) | Baseline Scenario | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 31/12/2023 | | | | | | | 31/12/2024 | | | | | | | 31/12/2025 | | | | | | |
| | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| **Central banks** | 3,871 | 0 | 0 | 0 | 0 | 0 | 19.51% | 3,871 | 0 | 0 | 0 | 0 | 0 | 19.51% | 3,871 | 0 | 0 | 0 | 0 | 0 | 19.51% |
| **Central governments** | 7 | 0 | 0 | 0 | 0 | 0 | 28.86% | 7 | 0 | 0 | 0 | 0 | 0 | 28.84% | 7 | 0 | 0 | 0 | 0 | 0 | 28.85% |
| **Institutions** | 470 | 1 | 1 | 0 | 0 | 0 | 19.41% | 470 | 1 | 1 | 0 | 0 | 0 | 21.95% | 469 | 1 | 2 | 0 | 0 | 0 | 23.11% |
| **Corporates** | 9,345 | 650 | 446 | 10 | 3 | 51 | 11.45% | 9,279 | 676 | 486 | 10 | 3 | 62 | 12.83% | 9,416 | 500 | 524 | 10 | 3 | 73 | 13.94% |
| Corporates - Of Which: Specialised Lending | 92 | 0 | 0 | 0 | 0 | 0 | 9.40% | 91 | 0 | 1 | 0 | 0 | 0 | 9.40% | 90 | 0 | 1 | 0 | 0 | 0 | 9.40% |
| Corporates - Of Which: SME | 67 | 9 | 11 | 2 | 0 | 8 | 76.50% | 62 | 9 | 15 | 2 | 0 | 10 | 67.99% | 58 | 9 | 19 | 2 | 0 | 12 | 63.77% |
| **Retail** | 221 | 19 | 6 | 0 | 0 | 2 | 38.81% | 220 | 18 | 8 | 0 | 0 | 3 | 34.77% | 220 | 17 | 10 | 0 | 0 | 3 | 32.49% |
| **Retail - Secured on real estate property** | 182 | 15 | 3 | 0 | 0 | 1 | 20.39% | 181 | 14 | 5 | 0 | 0 | 1 | 19.04% | 180 | 13 | 6 | 0 | 0 | 1 | 18.38% |
| Retail - Secured on real estate property - Of Which: SME | 6 | 0 | 0 | 0 | 0 | 0 | 11.65% | 6 | 0 | 0 | 0 | 0 | 0 | 11.66% | 6 | 0 | 0 | 0 | 0 | 0 | 11.66% |
| Retail - Secured on real estate property - Of Which: non-SME | 176 | 14 | 3 | 0 | 0 | 1 | 20.49% | 175 | 13 | 5 | 0 | 0 | 1 | 19.14% | 175 | 13 | 6 | 0 | 0 | 1 | 18.49% |
| **Retail - Qualifying Revolving** | 11 | 1 | 0 | 0 | 0 | 0 | 72.45% | 11 | 1 | 0 | 0 | 0 | 0 | 68.65% | 11 | 1 | 0 | 0 | 0 | 0 | 66.20% |
| **Retail - Other Retail** | 28 | 3 | 3 | 0 | 0 | 2 | 59.76% | 28 | 3 | 3 | 0 | 0 | 2 | 58.72% | 28 | 3 | 3 | 0 | 0 | 2 | 57.91% |
| Retail - Other Retail - Of Which: SME | 4 | 0 | 0 | 0 | 0 | 0 | 12.46% | 4 | 0 | 0 | 0 | 0 | 0 | 12.44% | 4 | 0 | 0 | 0 | 0 | 0 | 12.39% |
| Retail - Other Retail - Of Which: non-SME | 24 | 3 | 3 | 0 | 0 | 2 | 60.50% | 23 | 3 | 3 | 0 | 0 | 2 | 60.00% | 23 | 3 | 3 | 0 | 0 | 2 | 59.59% |
| **Equity** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | |
| **Securitisation** | | | | | | | | | | | | | | | | | | | | | |
| **Other non-credit obligation assets** | 10 | 0 | 0 | 0 | 0 | 0 | - | 10 | 0 | 0 | 0 | 0 | 0 | - | 10 | 0 | 0 | 0 | 0 | 0 | |
| **IRB TOTAL** | **13,925** | **670** | **452** | **11** | **4** | **53** | **11.82%** | **13,857** | **696** | **495** | **10** | **3** | **65** | **13.20%** | **13,993** | **519** | **535** | **10** | **3** | **77** | **14.30%** |

# 2023 EU-wide Stress Test: Credit risk IRB

Deutsche Bank AG

(mln EUR, %)

| | | Baseline Scenario | | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | 31/12/2023 | | | | | | | 31/12/2024 | | | | | | | 31/12/2025 | | | | | | | |
| | | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| NETHERLANDS | **Central banks** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | **Central governments** | 155 | 1 | 9 | 0 | 0 | 4 | 40.00% | 155 | 1 | 9 | 0 | 0 | 4 | 40.00% | 155 | 1 | 9 | 0 | 0 | 4 | 40.00% |
| | **Institutions** | 267 | 3 | 2 | 0 | 0 | 0 | 9.46% | 265 | 3 | 3 | 0 | 0 | 0 | 9.44% | 264 | 3 | 4 | 0 | 0 | 0 | 9.45% |
| | **Corporates** | 9,092 | 367 | 246 | 19 | 5 | 85 | 34.38% | 9,006 | 348 | 353 | 19 | 5 | 110 | 31.13% | 8,921 | 330 | 456 | 19 | 4 | 134 | 29.43% |
| | Corporates - Of Which: Specialised Lending | 1,640 | 33 | 15 | 1 | 0 | 1 | 4.37% | 1,629 | 29 | 30 | 1 | 0 | 1 | 4.43% | 1,619 | 25 | 44 | 1 | 0 | 2 | 4.50% |
| | Corporates - Of Which: SME | 149 | 109 | 46 | 0 | 1 | 15 | 33.17% | 147 | 105 | 53 | 0 | 1 | 17 | 32.67% | 145 | 100 | 59 | 0 | 1 | 19 | 32.25% |
| | **Retail** | 88 | 6 | 2 | 0 | 0 | 1 | 34.74% | 88 | 5 | 3 | 0 | 0 | 1 | 30.66% | 88 | 5 | 3 | 0 | 0 | 1 | 28.43% |
| | **Retail - Secured on real estate property** | 76 | 4 | 1 | 0 | 0 | 0 | 15.65% | 76 | 4 | 2 | 0 | 0 | 0 | 15.10% | 76 | 4 | 2 | 0 | 0 | 0 | 14.85% |
| | Retail - Secured on real estate property - Of Which: SME | 3 | 0 | 0 | 0 | 0 | 0 | 16.59% | 3 | 0 | 0 | 0 | 0 | 0 | 16.58% | 3 | 0 | 0 | 0 | 0 | 0 | 16.58% |
| | Retail - Secured on real estate property - Of Which: non-SME | 73 | 4 | 1 | 0 | 0 | 0 | 15.64% | 73 | 4 | 2 | 0 | 0 | 0 | 15.09% | 73 | 4 | 2 | 0 | 0 | 0 | 14.84% |
| | **Retail - Qualifying Revolving** | 3 | 0 | 0 | 0 | 0 | 0 | 73.61% | 3 | 0 | 0 | 0 | 0 | 0 | 71.26% | 3 | 0 | 0 | 0 | 0 | 0 | 69.53% |
| | **Retail - Other Retail** | 9 | 1 | 1 | 0 | 0 | 0 | 62.33% | 9 | 1 | 1 | 0 | 0 | 0 | 59.30% | 9 | 1 | 1 | 0 | 0 | 1 | 56.97% |
| | Retail - Other Retail - Of Which: SME | 5 | 0 | 0 | 0 | 0 | 0 | 6.73% | 5 | 0 | 0 | 0 | 0 | 0 | 6.73% | 5 | 0 | 0 | 0 | 0 | 0 | 6.72% |
| | Retail - Other Retail - Of Which: non-SME | 5 | 1 | 1 | 0 | 0 | 0 | 65.02% | 5 | 1 | 1 | 0 | 0 | 0 | 63.80% | 4 | 1 | 1 | 0 | 0 | 1 | 62.82% |
| | **Equity** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | **Securitisation** | | | | | | | | | | | | | | | | | | | | | |
| | **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** | **9,603** | **377** | **259** | **20** | **6** | **89** | **34.42%** | **9,515** | **356** | **367** | **19** | **5** | **114** | **31.16%** | **9,428** | **338** | **472** | **19** | **5** | **139** | **29.44%** |

| | | Baseline Scenario | | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | 31/12/2023 | | | | | | | 31/12/2024 | | | | | | | 31/12/2025 | | | | | | | |
| | | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| INDIA | **Central banks** | 438 | 0 | 0 | 0 | 0 | 0 | 50.00% | 438 | 0 | 0 | 0 | 0 | 0 | 50.00% | 438 | 0 | 0 | 0 | 0 | 0 | 50.00% |
| | **Central governments** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | **Institutions** | 293 | 0 | 1 | 1 | 0 | 1 | 44.55% | 292 | 0 | 3 | 1 | 0 | 1 | 44.49% | 290 | 0 | 4 | 1 | 0 | 2 | 44.44% |
| | **Corporates** | 5,483 | 264 | 187 | 8 | 1 | 64 | 34.03% | 5,430 | 259 | 243 | 8 | 1 | 72 | 29.64% | 5,380 | 257 | 296 | 8 | 1 | 80 | 27.13% |
| | Corporates - Of Which: Specialised Lending | 139 | 23 | 16 | 0 | 0 | 3 | 20.69% | 133 | 22 | 22 | 0 | 0 | 4 | 17.12% | 128 | 22 | 27 | 0 | 0 | 4 | 15.28% |
| | Corporates - Of Which: SME | 123 | 2 | 72 | 0 | 0 | 7 | 10.19% | 122 | 2 | 73 | 0 | 0 | 7 | 10.10% | 121 | 2 | 74 | 0 | 0 | 7 | 10.02% |
| | **Retail** | 106 | 14 | 2 | 0 | 0 | 1 | 67.11% | 106 | 12 | 3 | 0 | 0 | 2 | 66.92% | 106 | 11 | 4 | 0 | 0 | 3 | 66.99% |
| | **Retail - Secured on real estate property** | 42 | 2 | 0 | 0 | 0 | 0 | 22.78% | 42 | 2 | 1 | 0 | 0 | 0 | 22.83% | 42 | 2 | 1 | 0 | 0 | 0 | 22.83% |
| | Retail - Secured on real estate property - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | Retail - Secured on real estate property - Of Which: non-SME | 42 | 2 | 0 | 0 | 0 | 0 | 22.78% | 42 | 2 | 1 | 0 | 0 | 0 | 22.83% | 42 | 2 | 1 | 0 | 0 | 0 | 22.83% |
| | **Retail - Qualifying Revolving** | 3 | 1 | 0 | 0 | 0 | 0 | 69.31% | 3 | 0 | 0 | 0 | 0 | 0 | 71.74% | 3 | 0 | 0 | 0 | 0 | 0 | 72.79% |
| | **Retail - Other Retail** | 61 | 11 | 1 | 0 | 0 | 1 | 78.23% | 61 | 10 | 2 | 0 | 0 | 2 | 78.75% | 62 | 9 | 3 | 0 | 0 | 2 | 78.92% |
| | Retail - Other Retail - Of Which: SME | 2 | 0 | 0 | 0 | 0 | 0 | 14.57% | 1 | 0 | 0 | 0 | 0 | 0 | 14.36% | 1 | 0 | 0 | 0 | 0 | 0 | 14.03% |
| | Retail - Other Retail - Of Which: non-SME | 60 | 11 | 1 | 0 | 0 | 1 | 78.79% | 60 | 10 | 2 | 0 | 0 | 2 | 79.42% | 60 | 9 | 3 | 0 | 0 | 2 | 79.65% |
| | **Equity** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | **Securitisation** | | | | | | | | | | | | | | | | | | | | | |
| | **Other non-credit obligation assets** | 51 | 0 | 0 | 0 | 0 | 0 | - | 51 | 0 | 0 | 0 | 0 | 0 | - | 51 | 0 | 0 | 0 | 0 | 0 | - |
| | **IRB TOTAL** | **6,371** | **277** | **190** | **9** | **1** | **65** | **34.41%** | **6,317** | **272** | **249** | **9** | **1** | **75** | **30.25%** | **6,265** | **268** | **304** | **9** | **1** | **85** | **27.89%** |

| | | Baseline Scenario | | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | 31/12/2023 | | | | | | | 31/12/2024 | | | | | | | 31/12/2025 | | | | | | | |
| | | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| SINGAPORE | **Central banks** | 3,861 | 0 | 0 | 0 | 0 | 0 | 50.00% | 3,861 | 0 | 0 | 0 | 0 | 0 | 50.00% | 3,861 | 0 | 0 | 0 | 0 | 0 | 50.00% |
| | **Central governments** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | **Institutions** | 97 | 0 | 0 | 0 | 0 | 0 | 44.37% | 97 | 0 | 0 | 0 | 0 | 0 | 44.37% | 97 | 0 | 0 | 0 | 0 | 0 | 44.37% |
| | **Corporates** | 5,179 | 185 | 162 | 11 | 0 | 35 | 21.52% | 5,135 | 197 | 194 | 11 | 0 | 46 | 23.80% | 5,194 | 105 | 226 | 11 | 0 | 57 | 25.38% |
| | Corporates - Of Which: Specialised Lending | 258 | 0 | 65 | 0 | 0 | 0 | 0.02% | 257 | 0 | 65 | 0 | 0 | 0 | 0.04% | 256 | 0 | 66 | 0 | 0 | 0 | 0.05% |
| | Corporates - Of Which: SME | 284 | 2 | 2 | 1 | 0 | 1 | 47.01% | 282 | 2 | 4 | 1 | 0 | 2 | 47.01% | 282 | 0 | 5 | 1 | 0 | 3 | 47.00% |
| | **Retail** | 19 | 0 | 0 | 0 | 0 | 0 | 21.46% | 19 | 0 | 0 | 0 | 0 | 0 | 21.31% | 19 | 0 | 0 | 0 | 0 | 0 | 21.27% |
| | **Retail - Secured on real estate property** | 16 | 0 | 0 | 0 | 0 | 0 | 12.06% | 16 | 0 | 0 | 0 | 0 | 0 | 12.35% | 16 | 0 | 0 | 0 | 0 | 0 | 12.59% |
| | Retail - Secured on real estate property - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 13.82% | 0 | 0 | 0 | 0 | 0 | 0 | 13.82% | 0 | 0 | 0 | 0 | 0 | 0 | 13.82% |
| | Retail - Secured on real estate property - Of Which: non-SME | 16 | 0 | 0 | 0 | 0 | 0 | 12.05% | 16 | 0 | 0 | 0 | 0 | 0 | 12.34% | 16 | 0 | 0 | 0 | 0 | 0 | 12.58% |
| | **Retail - Qualifying Revolving** | 1 | 0 | 0 | 0 | 0 | 0 | 76.11% | 1 | 0 | 0 | 0 | 0 | 0 | 75.83% | 1 | 0 | 0 | 0 | 0 | 0 | 75.61% |
| | **Retail - Other Retail** | 2 | 0 | 0 | 0 | 0 | 0 | 56.55% | 2 | 0 | 0 | 0 | 0 | 0 | 55.99% | 2 | 0 | 0 | 0 | 0 | 0 | 55.34% |
| | Retail - Other Retail - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 5.85% | 0 | 0 | 0 | 0 | 0 | 0 | 5.85% | 0 | 0 | 0 | 0 | 0 | 0 | 5.83% |
| | Retail - Other Retail - Of Which: non-SME | 2 | 0 | 0 | 0 | 0 | 0 | 62.50% | 2 | 0 | 0 | 0 | 0 | 0 | 62.01% | 2 | 0 | 0 | 0 | 0 | 0 | 61.46% |
| | **Equity** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | **Securitisation** | | | | | | | | | | | | | | | | | | | | | |
| | **Other non-credit obligation assets** | 47 | 0 | 0 | 0 | 0 | 0 | - | 47 | 0 | 0 | 0 | 0 | 0 | - | 47 | 0 | 0 | 0 | 0 | 0 | - |
| | **IRB TOTAL** | **9,202** | **185** | **162** | **11** | **0** | **35** | **21.52%** | **9,158** | **197** | **194** | **11** | **0** | **46** | **23.80%** | **9,217** | **106** | **226** | **11** | **0** | **57** | **25.38%** |

* Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Meth

# 2023 EU-wide Stress Test: Credit risk IRB

Deutsche Bank AG

| | | Adverse Scenario | | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | 31/12/2023 | | | | | | | 31/12/2024 | | | | | | | 31/12/2025 | | | | | | | |
| | (mln EUR, %) | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| Deutsche Bank AG | **Central banks** | 62,125 | 17,399 | 149 | 0 | 5 | 6 | 3.81% | 75,810 | 3,703 | 162 | 0 | 4 | 10 | 5.91% | 78,695 | 810 | 169 | 0 | 3 | 12 | 7.16% |
| | **Central governments** | 20,418 | 3,115 | 1,079 | 8 | 25 | 314 | 29.14% | 20,397 | 3,107 | 1,107 | 7 | 71 | 326 | 29.41% | 20,389 | 3,091 | 1,132 | 7 | 71 | 336 | 29.65% |
| | **Institutions** | 1,431 | 10,518 | 365 | 3 | 54 | 62 | 17.07% | 6,118 | 5,668 | 527 | 7 | 24 | 95 | 17.94% | 9,502 | 2,206 | 605 | 10 | 8 | 108 | 17.89% |
| | **Corporates** | 144,056 | 125,415 | 18,594 | 829 | 1,624 | 5,424 | 29.19% | 191,889 | 71,792 | 24,383 | 662 | 925 | 7,327 | 30.05% | 231,586 | 28,764 | 27,684 | 786 | 457 | 8,450 | 30.52% |
| | Corporates - Of Which: Specialised Lending | 23,084 | 15,605 | 5,332 | 125 | 343 | 1,177 | 22.07% | 28,800 | 7,813 | 7,408 | 163 | 111 | 1,631 | 22.02% | 29,481 | 6,015 | 8,525 | 166 | 67 | 1,879 | 22.05% |
| | Corporates - Of Which: SME | 11,409 | 6,601 | 2,445 | 47 | 94 | 531 | 21.74% | 13,097 | 4,615 | 2,743 | 35 | 66 | 648 | 23.64% | 14,314 | 3,212 | 2,930 | 41 | 42 | 723 | 24.67% |
| | **Retail** | 197,557 | 29,316 | 7,235 | 614 | 874 | 3,462 | 47.20% | 195,195 | 27,664 | 11,349 | 513 | 942 | 4,803 | 42.32% | 194,635 | 24,904 | 14,669 | 475 | 884 | 5,901 | 40.23% |
| | **Retail - Secured on real estate property** | 162,926 | 20,278 | 4,093 | 257 | 388 | 871 | 21.29% | 160,786 | 19,511 | 7,001 | 215 | 480 | 1,415 | 20.21% | 160,301 | 17,570 | 9,427 | 192 | 479 | 1,867 | 19.80% |
| | Retail - Secured on real estate property - Of Which: SME | 7,198 | 1,372 | 145 | 5 | 18 | 39 | 26.74% | 7,228 | 1,265 | 223 | 4 | 17 | 52 | 23.27% | 7,386 | 1,043 | 286 | 4 | 14 | 62 | 21.80% |
| | Retail - Secured on real estate property - Of Which: non-SME | 155,728 | 18,906 | 3,949 | 252 | 369 | 833 | 21.09% | 153,558 | 18,246 | 6,778 | 211 | 463 | 1,363 | 20.11% | 152,915 | 16,527 | 9,141 | 188 | 465 | 1,804 | 19.74% |
| | **Retail - Qualifying Revolving** | 8,897 | 1,174 | 169 | 10 | 21 | 103 | 60.94% | 8,871 | 1,144 | 226 | 8 | 18 | 130 | 57.53% | 9,042 | 925 | 274 | 8 | 16 | 152 | 55.60% |
| | **Retail - Other Retail** | 25,734 | 7,863 | 3,074 | 347 | 465 | 2,488 | 80.94% | 25,539 | 7,009 | 4,123 | 290 | 444 | 3,259 | 79.05% | 25,293 | 6,409 | 4,968 | 274 | 389 | 3,882 | 78.13% |
| | Retail - Other Retail - Of Which: SME | 3,303 | 1,084 | 322 | 15 | 15 | 250 | 77.54% | 3,283 | 1,037 | 389 | 12 | 13 | 289 | 74.41% | 3,137 | 1,132 | 440 | 12 | 11 | 319 | 72.38% |
| | Retail - Other Retail - Of Which: non-SME | 22,430 | 6,779 | 2,752 | 332 | 450 | 2,238 | 81.34% | 22,255 | 5,972 | 3,734 | 278 | 430 | 2,970 | 79.53% | 22,156 | 5,277 | 4,528 | 262 | 378 | 3,563 | 78.69% |
| | **Equity** | 19 | 0 | 1 | 1 | 0 | 1 | 99.36% | 18 | 0 | 1 | 0 | 0 | 1 | 98.60% | 18 | 0 | 2 | 0 | 0 | 2 | 98.34% |
| | **Securitisation** | | | | | | | | | | | | | | | | | | | | | |
| | **Other non-credit obligation assets** | 523 | 0 | 49 | 3 | 0 | 7 | 13.94% | 519 | 0 | 53 | 2 | 0 | 10 | 18.24% | 516 | 0 | 55 | 2 | 0 | 12 | 20.99% |
| | **IRB TOTAL** | **426,128** | **185,763** | **27,562** | **1,457** | **2,582** | **9,276** | **33.65%** | **489,947** | **111,923** | **37,583** | **1,192** | **1,966** | **12,571** | **33.45%** | **535,342** | **59,796** | **44,315** | **1,280** | **1,422** | **14,820** | **33.44%** |

| | | Adverse Scenario | | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | 31/12/2023 | | | | | | | 31/12/2024 | | | | | | | 31/12/2025 | | | | | | | |
| | (mln EUR, %) | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| GERMANY | **Central banks** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | **Central governments** | 1,208 | 305 | 109 | 0 | 1 | 44 | 40.00% | 1,207 | 305 | 110 | 0 | 1 | 44 | 40.00% | 1,207 | 306 | 110 | 0 | 1 | 44 | 40.00% |
| | **Institutions** | 138 | 242 | 2 | 0 | 0 | 1 | 51.36% | 139 | 239 | 4 | 0 | 0 | 2 | 44.20% | 362 | 15 | 4 | 1 | 0 | 2 | 43.35% |
| | **Corporates** | 34,409 | 19,601 | 1,823 | 142 | 183 | 1,116 | 61.24% | 38,952 | 14,372 | 2,509 | 127 | 137 | 1,484 | 59.16% | 44,308 | 8,495 | 3,029 | 138 | 97 | 1,763 | 58.21% |
| | Corporates - Of Which: Specialised Lending | 1,779 | 619 | 66 | 3 | 6 | 15 | 22.61% | 1,906 | 447 | 112 | 3 | 4 | 21 | 18.90% | 1,961 | 355 | 148 | 3 | 3 | 27 | 17.93% |
| | Corporates - Of Which: SME | 8,008 | 3,372 | 353 | 12 | 33 | 223 | 62.98% | 8,777 | 2,500 | 457 | 12 | 27 | 262 | 57.41% | 9,130 | 2,070 | 534 | 13 | 23 | 292 | 54.64% |
| | **Retail** | 176,465 | 25,834 | 5,869 | 495 | 756 | 2,595 | 44.21% | 174,268 | 24,465 | 9,435 | 429 | 842 | 3,724 | 39.47% | 173,411 | 22,316 | 12,441 | 388 | 809 | 4,674 | 37.57% |
| | **Retail - Secured on real estate property** | 150,814 | 19,105 | 3,593 | 247 | 361 | 697 | 19.41% | 148,692 | 18,461 | 6,360 | 208 | 457 | 1,216 | 19.13% | 148,167 | 16,660 | 8,685 | 185 | 460 | 1,651 | 19.01% |
| | Retail - Secured on real estate property - Of Which: SME | 7,033 | 1,307 | 108 | 5 | 17 | 21 | 18.96% | 7,064 | 1,203 | 182 | 4 | 16 | 33 | 17.93% | 7,221 | 986 | 242 | 4 | 13 | 42 | 17.54% |
| | Retail - Secured on real estate property - Of Which: non-SME | 143,781 | 17,798 | 3,485 | 242 | 344 | 677 | 19.42% | 141,628 | 17,258 | 6,178 | 204 | 442 | 1,184 | 19.16% | 140,946 | 15,675 | 8,443 | 181 | 447 | 1,609 | 19.05% |
| | **Retail - Qualifying Revolving** | 8,794 | 1,143 | 163 | 9 | 20 | 99 | 60.81% | 8,768 | 1,113 | 218 | 8 | 18 | 125 | 57.26% | 8,934 | 900 | 265 | 8 | 15 | 146 | 55.26% |
| | **Retail - Other Retail** | 16,857 | 5,586 | 2,112 | 239 | 375 | 1,798 | 85.12% | 16,808 | 4,890 | 2,857 | 214 | 366 | 2,383 | 83.40% | 16,309 | 4,755 | 3,491 | 196 | 334 | 2,876 | 82.40% |
| | Retail - Other Retail - Of Which: SME | 1,892 | 539 | 65 | 4 | 5 | 43 | 65.51% | 1,888 | 521 | 87 | 3 | 5 | 53 | 61.35% | 1,739 | 650 | 108 | 3 | 4 | 62 | 58.70% |
| | Retail - Other Retail - Of Which: non-SME | 14,965 | 5,047 | 2,047 | 235 | 369 | 1,755 | 85.74% | 14,920 | 4,369 | 2,770 | 210 | 362 | 2,329 | 84.09% | 14,570 | 4,105 | 3,385 | 193 | 330 | 2,814 | 83.14% |
| | **Equity** | 19 | 0 | 1 | 1 | 0 | 1 | 99.36% | 18 | 0 | 1 | 0 | 0 | 1 | 98.60% | 18 | 0 | 2 | 0 | 0 | 2 | 98.34% |
| | **Securitisation** | | | | | | | | | | | | | | | | | | | | | |
| | **Other non-credit obligation assets** | 119 | 0 | 9 | 3 | 0 | 7 | 80.04% | 115 | 0 | 12 | 2 | 0 | 10 | 79.58% | 113 | 0 | 15 | 2 | 0 | 12 | 79.29% |
| | **IRB TOTAL** | **212,357** | **45,981** | **7,812** | **641** | **940** | **3,763** | **48.17%** | **214,699** | **39,382** | **12,070** | **559** | **980** | **5,265** | **43.62%** | **219,419** | **31,132** | **15,600** | **530** | **907** | **6,496** | **41.64%** |

| | | Adverse Scenario | | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | 31/12/2023 | | | | | | | 31/12/2024 | | | | | | | 31/12/2025 | | | | | | | |
| | (mln EUR, %) | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| UNITED STATES | **Central banks** | 53,974 | 0 | 0 | 0 | 0 | 0 | 50.00% | 53,974 | 0 | 0 | 0 | 0 | 0 | 50.00% | 53,974 | 0 | 0 | 0 | 0 | 0 | 50.00% |
| | **Central governments** | 12,506 | 10 | 111 | 0 | 0 | 11 | 10.14% | 12,506 | 10 | 111 | 0 | 0 | 11 | 10.25% | 12,515 | 0 | 112 | 0 | 0 | 11 | 10.29% |
| | **Institutions** | 480 | 1,557 | 47 | 1 | 2 | 5 | 10.16% | 1,497 | 535 | 52 | 0 | 1 | 6 | 11.57% | 2,017 | 11 | 55 | 1 | 0 | 7 | 12.01% |
| | **Corporates** | 39,151 | 44,373 | 6,353 | 294 | 698 | 1,894 | 29.65% | 55,104 | 25,672 | 9,101 | 242 | 341 | 2,624 | 28.83% | 70,973 | 8,418 | 10,486 | 303 | 139 | 2,997 | 28.58% |
| | Corporates - Of Which: Specialised Lending | 10,326 | 10,674 | 3,028 | 90 | 226 | 827 | 27.30% | 14,403 | 5,652 | 4,573 | 119 | 67 | 1,186 | 25.93% | 14,951 | 3,748 | 5,329 | 124 | 33 | 1,367 | 25.66% |
| | Corporates - Of Which: SME | 551 | 335 | 153 | 13 | 7 | 62 | 40.52% | 560 | 284 | 196 | 6 | 5 | 79 | 40.25% | 804 | 20 | 215 | 6 | 1 | 86 | 40.14% |
| | **Retail** | 346 | 284 | 10 | 1 | 3 | 6 | 63.55% | 344 | 280 | 15 | 1 | 3 | 9 | 60.22% | 340 | 280 | 19 | 1 | 2 | 11 | 58.29% |
| | **Retail - Secured on real estate property** | 35 | 4 | 1 | 0 | 0 | 0 | 16.03% | 35 | 4 | 1 | 0 | 0 | 0 | 17.13% | 35 | 3 | 1 | 0 | 0 | 0 | 17.58% |
| | Retail - Secured on real estate property - Of Which: SME | 1 | 0 | 0 | 0 | 0 | 0 | 11.88% | 1 | 0 | 0 | 0 | 0 | 0 | 11.88% | 1 | 0 | 0 | 0 | 0 | 0 | 11.88% |
| | Retail - Secured on real estate property - Of Which: non-SME | 34 | 4 | 1 | 0 | 0 | 0 | 16.04% | 34 | 4 | 1 | 0 | 0 | 0 | 17.13% | 34 | 3 | 1 | 0 | 0 | 0 | 17.59% |
| | **Retail - Qualifying Revolving** | 3 | 1 | 0 | 0 | 0 | 0 | 68.48% | 3 | 1 | 0 | 0 | 0 | 0 | 66.72% | 3 | 1 | 0 | 0 | 0 | 0 | 65.84% |
| | **Retail - Other Retail** | 308 | 278 | 9 | 1 | 3 | 6 | 66.64% | 307 | 275 | 14 | 1 | 3 | 9 | 63.31% | 302 | 275 | 18 | 1 | 2 | 11 | 61.27% |
| | Retail - Other Retail - Of Which: SME | 13 | 2 | 0 | 0 | 0 | 0 | 22.20% | 12 | 3 | 0 | 0 | 0 | 0 | 20.28% | 3 | 11 | 0 | 0 | 0 | 0 | 18.75% |
| | Retail - Other Retail - Of Which: non-SME | 295 | 276 | 9 | 1 | 2 | 6 | 67.06% | 295 | 272 | 13 | 1 | 2 | 9 | 64.04% | 299 | 264 | 17 | 1 | 2 | 11 | 62.29% |
| | **Equity** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | **Securitisation** | | | | | | | | | | | | | | | | | | | | | |
| | **Other non-credit obligation assets** | 37 | 0 | 0 | 0 | 0 | 0 | - | 37 | 0 | 0 | 0 | 0 | 0 | - | 37 | 0 | 0 | 0 | 0 | 0 | - |
| | **IRB TOTAL** | **106,494** | **46,224** | **6,520** | **296** | **703** | **1,906** | **29.23%** | **123,462** | **26,497** | **9,279** | **243** | **344** | **2,650** | **28.56%** | **139,857** | **8,709** | **10,672** | **304** | **141** | **3,026** | **28.35%** |

| | | Adverse Scenario | | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | 31/12/2023 | | | | | | | 31/12/2024 | | | | | | | 31/12/2025 | | | | | | | |
| | (mln EUR, %) | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| ITALY | **Central banks** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | **Central governments** | 1,358 | 549 | 204 | 3 | 5 | 82 | 40.00% | 1,351 | 546 | 214 | 3 | 4 | 86 | 40.00% | 1,344 | 543 | 225 | 3 | 4 | 90 | 40.00% |
| | **Institutions** | 125 | 133 | 11 | 0 | 3 | 3 | 31.83% | 138 | 116 | 16 | 0 | 3 | 5 | 28.78% | 251 | 0 | 18 | 0 | 0 | 3 | 27.83% |
| | **Corporates** | 5,737 | 4,729 | 601 | 33 | 79 | 259 | 43.13% | 7,142 | 3,149 | 777 | 27 | 59 | 332 | 42.69% | 8,159 | 2,010 | 898 | 30 | 47 | 382 | 42.50% |
| | Corporates - Of Which: Specialised Lending | 522 | 111 | 77 | 1 | 7 | 9 | 11.94% | 557 | 58 | 95 | 2 | 1 | 12 | 12.36% | 538 | 64 | 108 | 1 | 1 | 14 | 12.86% |
| | Corporates - Of Which: SME | 1,389 | 1,076 | 214 | 6 | 17 | 97 | 45.42% | 1,555 | 874 | 250 | 132 | 19 | 113 | 45.24% | 1,718 | 684 | 277 | 5 | 11 | 125 | 45.15% |
| | **Retail** | 10,296 | 1,505 | 820 | 98 | 64 | 546 | 66.53% | 10,126 | 1,375 | 1,120 | 67 | 55 | 701 | 62.59% | 10,386 | 914 | 1,321 | 69 | 36 | 805 | 60.96% |
| | **Retail - Secured on real estate property** | 4,129 | 258 | 136 | 4 | 5 | 63 | 46.17% | 4,101 | 233 | 190 | 3 | 4 | 70 | 36.69% | 4,097 | 201 | 226 | 3 | 3 | 74 | 32.90% |
| | Retail - Secured on real estate property - Of Which: SME | 85 | 41 | 26 | 0 | 1 | 14 | 54.01% | 84 | 39 | 29 | 0 | 1 | 15 | 51.29% | 83 | 37 | 31 | 0 | 1 | 15 | 49.89% |
| | Retail - Secured on real estate property - Of Which: non-SME | 4,044 | 217 | 110 | 4 | 4 | 49 | 44.30% | 4,017 | 194 | 161 | 3 | 3 | 55 | 34.04% | 4,013 | 164 | 195 | 3 | 3 | 59 | 30.21% |
| | **Retail - Qualifying Revolving** | 38 | 9 | 3 | 1 | 0 | 2 | 61.59% | 38 | 8 | 5 | 0 | 0 | 3 | 63.75% | 40 | 5 | 5 | 0 | 0 | 3 | 64.60% |
| | **Retail - Other Retail** | 6,128 | 1,238 | 681 | 93 | 59 | 481 | 70.63% | 5,987 | 1,134 | 925 | 64 | 50 | 628 | 67.91% | 6,249 | 708 | 1,090 | 66 | 32 | 727 | 66.75% |
| | Retail - Other Retail - Of Which: SME | 804 | 304 | 160 | 7 | 4 | 133 | 82.96% | 800 | 282 | 185 | 4 | 4 | 149 | 80.44% | 850 | 215 | 202 | 5 | 3 | 160 | 79.08% |
| | Retail - Other Retail - Of Which: non-SME | 5,324 | 934 | 521 | 87 | 55 | 348 | 66.85% | 5,187 | 852 | 740 | 60 | 46 | 479 | 64.77% | 5,399 | 493 | 888 | 62 | 29 | 568 | 63.94% |
| | **Equity** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | **Securitisation** | | | | | | | | | | | | | | | | | | | | | |
| | **Other non-credit obligation assets** | 14 | 0 | 0 | 0 | 0 | 0 | - | 14 | 0 | 0 | 0 | 0 | 0 | - | 14 | 0 | 0 | 0 | 0 | 0 | - |
| | **IRB TOTAL** | **17,530** | **6,917** | **1,636** | **134** | **150** | **890** | **54.40%** | **18,770** | **5,187** | **2,127** | **97** | **120** | **1,123** | **52.79%** | **20,155** | **3,468** | **2,461** | **103** | **87** | **1,282** | **52.07%** |

# 2023 EU-wide Stress Test: Credit risk IRB

Deutsche Bank AG

## SPAIN

| (mln EUR, %) | Adverse Scenario | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 31/12/2023 | | | | | | | 31/12/2024 | | | | | | | 31/12/2025 | | | | | | |
| | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| **Central banks** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | |
| **Central governments** | 1,274 | 641 | 141 | 2 | 3 | 56 | 40.00% | 1,271 | 639 | 147 | 2 | 3 | 59 | 40.00% | 1,267 | 637 | 152 | 2 | 3 | 61 | 40.00% |
| **Institutions** | 5 | 136 | 2 | 0 | 1 | 1 | 51.67% | 40 | 100 | 3 | 0 | 0 | 1 | 48.35% | 138 | 2 | 3 | 0 | 0 | 1 | 47.27% |
| **Corporates** | 5,774 | 1,437 | 1,597 | 32 | 33 | 175 | 10.96% | 5,565 | 1,482 | 1,761 | 22 | 26 | 231 | 13.15% | 6,283 | 670 | 1,854 | 24 | 14 | 267 | 14.39% |
| Corporates - Of Which: Specialised Lending | 533 | 51 | 223 | 1 | 0 | 9 | 3.97% | 528 | 51 | 229 | 1 | 0 | 10 | 4.17% | 524 | 51 | 233 | 1 | 0 | 10 | 4.39% |
| Corporates - Of Which: SME | 475 | 260 | 653 | 8 | 7 | 71 | 10.95% | 447 | 247 | 694 | 5 | 6 | 86 | 12.23% | 455 | 215 | 718 | 5 | 4 | 95 | 13.21% |
| **Retail** | 7,890 | 1,372 | 523 | 17 | 42 | 269 | 51.31% | 7,885 | 1,259 | 641 | 13 | 36 | 314 | 48.98% | 7,957 | 1,100 | 729 | 13 | 31 | 348 | 47.73% |
| **Retail - Secured on real estate property** | 5,744 | 717 | 275 | 4 | 17 | 81 | 29.51% | 5,750 | 642 | 344 | 3 | 15 | 94 | 27.33% | 5,785 | 556 | 395 | 3 | 12 | 102 | 26.18% |
| Retail - Secured on real estate property - Of Which: SME | 48 | 17 | 9 | 0 | 0 | 4 | 40.98% | 48 | 16 | 11 | 0 | 0 | 4 | 38.22% | 49 | 15 | 12 | 0 | 0 | 4 | 36.55% |
| Retail - Secured on real estate property - Of Which: non-SME | 5,695 | 699 | 266 | 4 | 17 | 77 | 29.10% | 5,702 | 626 | 333 | 3 | 15 | 90 | 26.98% | 5,736 | 541 | 383 | 3 | 12 | 99 | 25.86% |
| **Retail - Qualifying Revolving** | 3 | 1 | 0 | 0 | 0 | 0 | 71.13% | 3 | 1 | 0 | 0 | 0 | 0 | 68.40% | 3 | 1 | 0 | 0 | 0 | 0 | 66.58% |
| **Retail - Other Retail** | 2,144 | 654 | 248 | 13 | 25 | 187 | 75.54% | 2,132 | 616 | 297 | 10 | 21 | 220 | 74.07% | 2,169 | 543 | 334 | 11 | 18 | 244 | 73.23% |
| Retail - Other Retail - Of Which: SME | 519 | 234 | 96 | 5 | 5 | 74 | 77.11% | 515 | 219 | 115 | 4 | 5 | 87 | 75.58% | 520 | 200 | 129 | 4 | 4 | 96 | 74.69% |
| Retail - Other Retail - Of Which: non-SME | 1,625 | 420 | 152 | 8 | 20 | 113 | 74.55% | 1,618 | 397 | 182 | 7 | 17 | 133 | 73.12% | 1,649 | 343 | 205 | 7 | 14 | 148 | 72.31% |
| **Equity** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | |
| **Securitisation** | | | | | | | | | | | | | | | | | | | | | |
| **Other non-credit obligation assets** | 15 | 0 | 0 | 0 | 0 | 0 | - | 15 | 0 | 0 | 0 | 0 | 0 | - | 15 | 0 | 0 | 0 | 0 | 0 | |
| **IRB TOTAL** | **14,958** | **3,586** | **2,263** | **50** | **80** | **501** | **22.13%** | **14,776** | **3,480** | **2,551** | **37** | **65** | **605** | **23.73%** | **15,660** | **2,408** | **2,739** | **40** | **47** | **677** | **24.73%** |

## LUXEMBOURG

| (mln EUR, %) | Adverse Scenario | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 31/12/2023 | | | | | | | 31/12/2024 | | | | | | | 31/12/2025 | | | | | | |
| | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| **Central banks** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | |
| **Central governments** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | |
| **Institutions** | 14 | 260 | 1 | 0 | 1 | 1 | 47.40% | 14 | 260 | 2 | 0 | 1 | 1 | 47.40% | 274 | 0 | 2 | 0 | 0 | 1 | 47.40% |
| **Corporates** | 6,955 | 5,384 | 608 | 36 | 60 | 110 | 18.01% | 10,802 | 1,311 | 835 | 26 | 27 | 173 | 20.73% | 11,261 | 724 | 963 | 26 | 22 | 207 | 21.48% |
| Corporates - Of Which: Specialised Lending | 2,006 | 894 | 149 | 11 | 19 | 29 | 19.21% | 2,493 | 311 | 246 | 12 | 4 | 51 | 20.92% | 2,450 | 288 | 312 | 12 | 4 | 66 | 21.11% |
| Corporates - Of Which: SME | 40 | 60 | 9 | 0 | 1 | 1 | 15.44% | 81 | 17 | 11 | 0 | 1 | 2 | 21.02% | 96 | 1 | 13 | 0 | 0 | 3 | 22.82% |
| **Retail** | 71 | 14 | 4 | 0 | 1 | 1 | 22.98% | 71 | 11 | 5 | 0 | 1 | 1 | 21.87% | 70 | 12 | 7 | 0 | 0 | 1 | 21.37% |
| **Retail - Secured on real estate property** | 60 | 13 | 3 | 0 | 0 | 1 | 19.22% | 59 | 12 | 5 | 0 | 0 | 1 | 18.08% | 59 | 11 | 6 | 0 | 0 | 1 | 17.55% |
| Retail - Secured on real estate property - Of Which: SME | 8 | 4 | 0 | 0 | 0 | 0 | 6.22% | 7 | 4 | 0 | 0 | 0 | 0 | 6.25% | 7 | 3 | 0 | 0 | 0 | 0 | 6.25% |
| Retail - Secured on real estate property - Of Which: non-SME | 52 | 9 | 3 | 0 | 0 | 1 | 19.59% | 52 | 8 | 5 | 0 | 0 | 1 | 18.60% | 51 | 8 | 6 | 0 | 0 | 1 | 18.13% |
| **Retail - Qualifying Revolving** | 1 | 0 | 0 | 0 | 0 | 0 | 67.50% | 1 | 0 | 0 | 0 | 0 | 0 | 63.50% | 1 | 0 | 0 | 0 | 0 | 0 | 61.03% |
| **Retail - Other Retail** | 11 | 1 | 0 | 0 | 0 | 0 | 55.95% | 11 | 1 | 1 | 0 | 0 | 0 | 53.38% | 11 | 1 | 1 | 0 | 0 | 0 | 52.15% |
| Retail - Other Retail - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 9.95% | 0 | 0 | 0 | 0 | 0 | 0 | 9.96% | 0 | 0 | 0 | 0 | 0 | 0 | 9.92% |
| Retail - Other Retail - Of Which: non-SME | 11 | 1 | 0 | 0 | 0 | 0 | 56.12% | 11 | 1 | 1 | 0 | 0 | 0 | 53.69% | 11 | 1 | 1 | 0 | 0 | 0 | 52.60% |
| **Equity** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | |
| **Securitisation** | | | | | | | | | | | | | | | | | | | | | |
| **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** | **7,041** | **5,659** | **613** | **36** | **62** | **111** | **18.11%** | **10,887** | **1,584** | **842** | **26** | **28** | **175** | **20.79%** | **11,605** | **736** | **972** | **26** | **22** | **209** | **21.53%** |

## UNITED KINGDOM

| (mln EUR, %) | Adverse Scenario | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 31/12/2023 | | | | | | | 31/12/2024 | | | | | | | 31/12/2025 | | | | | | |
| | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| **Central banks** | 0 | 6,336 | 0 | 0 | 0 | 0 | 50.00% | 6,336 | 0 | 0 | 0 | 0 | 0 | 50.00% | 6,336 | 0 | 0 | 0 | 0 | 0 | 50.00% |
| **Central governments** | 66 | 600 | 280 | 0 | 14 | 28 | 10.02% | 66 | 600 | 280 | 0 | 60 | 28 | 10.03% | 66 | 600 | 280 | 0 | 60 | 28 | 10.03% |
| **Institutions** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | |
| **Corporates** | 6,413 | 3,329 | 509 | 56 | 51 | 202 | 39.65% | 7,392 | 2,130 | 728 | 44 | 25 | 282 | 38.72% | 8,883 | 499 | 869 | 49 | 9 | 334 | 38.45% |
| Corporates - Of Which: Specialised Lending | 409 | 519 | 146 | 3 | 18 | 21 | 14.70% | 615 | 262 | 197 | 7 | 1 | 32 | 16.22% | 585 | 256 | 233 | 6 | 1 | 40 | 17.01% |
| Corporates - Of Which: SME | 116 | 166 | 7 | 2 | 0 | 3 | 39.05% | 267 | 10 | 12 | 1 | 0 | 5 | 40.42% | 267 | 9 | 14 | 1 | 0 | 6 | 40.28% |
| **Retail** | 87 | 9 | 3 | 0 | 0 | 2 | 62.27% | 86 | 9 | 4 | 0 | 0 | 2 | 54.14% | 81 | 13 | 5 | 0 | 0 | 2 | 49.33% |
| **Retail - Secured on real estate property** | 61 | 5 | 2 | 0 | 0 | 1 | 61.48% | 61 | 5 | 3 | 0 | 0 | 2 | 53.64% | 61 | 4 | 3 | 0 | 0 | 2 | 49.35% |
| Retail - Secured on real estate property - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | |
| Retail - Secured on real estate property - Of Which: non-SME | 61 | 5 | 2 | 0 | 0 | 1 | 61.48% | 61 | 5 | 3 | 0 | 0 | 2 | 53.64% | 61 | 4 | 3 | 0 | 0 | 2 | 49.35% |
| **Retail - Qualifying Revolving** | 2 | 0 | 0 | 0 | 0 | 0 | 72.23% | 2 | 0 | 0 | 0 | 0 | 0 | 69.41% | 2 | 0 | 0 | 0 | 0 | 0 | 67.98% |
| **Retail - Other Retail** | 24 | 3 | 1 | 0 | 0 | 0 | 64.58% | 24 | 4 | 1 | 0 | 0 | 0 | 55.11% | 19 | 8 | 1 | 0 | 0 | 1 | 48.51% |
| Retail - Other Retail - Of Which: SME | 8 | 0 | 0 | 0 | 0 | 0 | 8.50% | 7 | 1 | 0 | 0 | 0 | 0 | 8.08% | 2 | 6 | 0 | 0 | 0 | 0 | 7.62% |
| Retail - Other Retail - Of Which: non-SME | 16 | 3 | 1 | 0 | 0 | 0 | 69.21% | 16 | 3 | 1 | 0 | 0 | 0 | 63.93% | 16 | 3 | 1 | 0 | 0 | 1 | 60.85% |
| **Equity** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | |
| **Securitisation** | | | | | | | | | | | | | | | | | | | | | |
| **Other non-credit obligation assets** | 33 | 0 | 0 | 0 | 0 | 0 | - | 33 | 0 | 0 | 0 | 0 | 0 | - | 33 | 0 | 0 | 0 | 0 | 0 | |
| **IRB TOTAL** | **6,599** | **10,274** | **792** | **56** | **65** | **232** | **29.26%** | **13,914** | **2,739** | **1,012** | **44** | **85** | **312** | **30.83%** | **15,400** | **1,112** | **1,153** | **49** | **69** | **364** | **31.59%** |

## SWITZERLAND

| (mln EUR, %) | Adverse Scenario | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 31/12/2023 | | | | | | | 31/12/2024 | | | | | | | 31/12/2025 | | | | | | |
| | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| **Central banks** | 3,871 | 0 | 0 | 0 | 0 | 0 | 42.05% | 3,871 | 0 | 0 | 0 | 0 | 0 | 40.31% | 3,871 | 0 | 0 | 0 | 0 | 0 | 38.93% |
| **Central governments** | 7 | 0 | 0 | 0 | 0 | 0 | 29.17% | 7 | 0 | 0 | 0 | 0 | 0 | 29.18% | 7 | 0 | 0 | 0 | 0 | 0 | 29.16% |
| **Institutions** | 21 | 448 | 3 | 0 | 3 | 1 | 34.29% | 168 | 300 | 4 | 0 | 2 | 1 | 34.65% | 468 | 0 | 5 | 0 | 0 | 2 | 34.06% |
| **Corporates** | 6,322 | 3,607 | 511 | 13 | 17 | 71 | 13.94% | 6,768 | 3,099 | 574 | 8 | 13 | 93 | 16.18% | 9,272 | 556 | 613 | 11 | 5 | 105 | 17.19% |
| Corporates - Of Which: Specialised Lending | 91 | 0 | 1 | 0 | 0 | 0 | 30.11% | 91 | 0 | 1 | 0 | 0 | 0 | 30.11% | 89 | 0 | 3 | 0 | 0 | 1 | 30.11% |
| Corporates - Of Which: SME | 19 | 55 | 13 | 0 | 3 | 10 | 75.50% | 35 | 32 | 19 | 0 | 3 | 13 | 68.40% | 54 | 10 | 23 | 0 | 0 | 15 | 65.96% |
| **Retail** | 205 | 35 | 6 | 0 | 1 | 2 | 38.42% | 209 | 29 | 9 | 0 | 1 | 3 | 34.27% | 208 | 27 | 11 | 0 | 0 | 4 | 32.26% |
| **Retail - Secured on real estate property** | 173 | 23 | 4 | 0 | 0 | 1 | 21.74% | 174 | 20 | 6 | 0 | 0 | 1 | 20.83% | 175 | 17 | 7 | 0 | 0 | 1 | 20.43% |
| Retail - Secured on real estate property - Of Which: SME | 6 | 0 | 0 | 0 | 0 | 0 | 12.13% | 6 | 0 | 0 | 0 | 0 | 0 | 12.19% | 6 | 0 | 0 | 0 | 0 | 0 | 12.21% |
| Retail - Secured on real estate property - Of Which: non-SME | 167 | 23 | 3 | 0 | 0 | 1 | 21.86% | 168 | 20 | 6 | 0 | 0 | 1 | 20.97% | 170 | 17 | 7 | 0 | 0 | 1 | 20.57% |
| **Retail - Qualifying Revolving** | 10 | 3 | 0 | 0 | 0 | 0 | 71.51% | 10 | 3 | 0 | 0 | 0 | 0 | 67.27% | 10 | 3 | 0 | 0 | 0 | 0 | 64.84% |
| **Retail - Other Retail** | 23 | 8 | 3 | 0 | 0 | 2 | 58.73% | 26 | 5 | 3 | 0 | 0 | 2 | 56.88% | 23 | 7 | 3 | 0 | 0 | 2 | 55.40% |
| Retail - Other Retail - Of Which: SME | 4 | 1 | 0 | 0 | 0 | 0 | 12.94% | 4 | 1 | 0 | 0 | 0 | 0 | 12.58% | 1 | 3 | 0 | 0 | 0 | 0 | 12.05% |
| Retail - Other Retail - Of Which: non-SME | 19 | 8 | 3 | 0 | 0 | 2 | 59.51% | 22 | 4 | 3 | 0 | 0 | 2 | 58.45% | 22 | 4 | 3 | 0 | 0 | 2 | 57.70% |
| **Equity** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | |
| **Securitisation** | | | | | | | | | | | | | | | | | | | | | |
| **Other non-credit obligation assets** | 10 | 0 | 0 | 0 | 0 | 0 | - | 10 | 0 | 0 | 0 | 0 | 0 | - | 10 | 0 | 0 | 0 | 0 | 0 | |
| **IRB TOTAL** | **10,436** | **4,091** | **521** | **14** | **20** | **75** | **14.36%** | **11,033** | **3,427** | **587** | **8** | **15** | **97** | **16.59%** | **13,836** | **583** | **628** | **11** | **5** | **110** | **17.58%** |

# 2023 EU-wide Stress Test: Credit risk IRB

Deutsche Bank AG

(mln EUR, %)

| | | Adverse Scenario | | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | 31/12/2023 | | | | | | | 31/12/2024 | | | | | | | 31/12/2025 | | | | | | | |
| | | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| NETHERLANDS | **Central banks** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | **Central governments** | 155 | 1 | 9 | 0 | 0 | 4 | 40.00% | 155 | 1 | 9 | 0 | 0 | 4 | 40.00% | 155 | 1 | 9 | 0 | 0 | 4 | 40.00% |
| | **Institutions** | 211 | 55 | 5 | 0 | 1 | 1 | 21.73% | 151 | 112 | 8 | 0 | 0 | 2 | 21.44% | 262 | 0 | 9 | 0 | 0 | 2 | 21.33% |
| | **Corporates** | 7,852 | 1,462 | 393 | 38 | 24 | 130 | 33.20% | 7,269 | 1,854 | 583 | 21 | 24 | 183 | 31.44% | 8,652 | 363 | 691 | 25 | 9 | 213 | 30.83% |
| | Corporates - Of Which: Specialised Lending | 1,618 | 39 | 31 | 2 | 2 | 4 | 12.39% | 1,607 | 30 | 52 | 2 | 1 | 7 | 12.53% | 1,599 | 21 | 69 | 1 | 1 | 9 | 12.73% |
| | Corporates - Of Which: SME | 102 | 146 | 56 | 1 | 2 | 19 | 34.66% | 126 | 114 | 65 | 0 | 2 | 22 | 33.77% | 139 | 95 | 71 | 0 | 2 | 24 | 33.53% |
| | **Retail** | 85 | 9 | 2 | 0 | 0 | 1 | 34.62% | 85 | 8 | 3 | 0 | 0 | 1 | 30.21% | 83 | 10 | 4 | 0 | 0 | 1 | 28.05% |
| | **Retail - Secured on real estate property** | 74 | 7 | 1 | 0 | 0 | 0 | 17.27% | 74 | 6 | 2 | 0 | 0 | 0 | 16.96% | 74 | 5 | 3 | 0 | 0 | 0 | 16.85% |
| | Retail - Secured on real estate property - Of Which: SME | 3 | 0 | 0 | 0 | 0 | 0 | 18.70% | 3 | 0 | 0 | 0 | 0 | 0 | 18.75% | 3 | 0 | 0 | 0 | 0 | 0 | 18.75% |
| | Retail - Secured on real estate property - Of Which: non-SME | 71 | 7 | 1 | 0 | 0 | 0 | 17.26% | 71 | 6 | 2 | 0 | 0 | 0 | 16.95% | 71 | 5 | 3 | 0 | 0 | 0 | 16.83% |
| | **Retail - Qualifying Revolving** | 3 | 1 | 0 | 0 | 0 | 0 | 73.05% | 3 | 1 | 0 | 0 | 0 | 0 | 70.21% | 3 | 1 | 0 | 0 | 0 | 0 | 68.35% |
| | **Retail - Other Retail** | 9 | 2 | 1 | 0 | 0 | 0 | 61.63% | 8 | 2 | 1 | 0 | 0 | 1 | 56.50% | 6 | 4 | 1 | 0 | 0 | 1 | 52.01% |
| | Retail - Other Retail - Of Which: SME | 5 | 0 | 0 | 0 | 0 | 0 | 6.83% | 4 | 0 | 0 | 0 | 0 | 0 | 6.84% | 2 | 3 | 0 | 0 | 0 | 0 | 6.79% |
| | Retail - Other Retail - Of Which: non-SME | 4 | 1 | 1 | 0 | 0 | 0 | 64.32% | 4 | 1 | 1 | 0 | 0 | 1 | 62.37% | 4 | 1 | 1 | 0 | 0 | 1 | 60.90% |
| | **Equity** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | **Securitisation** | | | | | | | | | | | | | | | | | | | | | |
| | **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** | **8,302** | **1,527** | **409** | **38** | **25** | **136** | **33.21%** | **7,660** | **1,976** | **603** | **22** | **25** | **189** | **31.43%** | **9,152** | **374** | **713** | **26** | **9** | **220** | **30.80%** |

(mln EUR, %)

| | | Adverse Scenario | | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | 31/12/2023 | | | | | | | 31/12/2024 | | | | | | | 31/12/2025 | | | | | | | |
| | | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| INDIA | **Central banks** | 0 | 438 | 0 | 0 | 0 | 0 | 50.00% | 0 | 438 | 0 | 0 | 0 | 0 | 50.00% | 438 | 0 | 0 | 0 | 0 | 0 | 50.00% |
| | **Central governments** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | **Institutions** | 0 | 283 | 11 | 0 | 6 | 5 | 45.61% | 25 | 246 | 23 | 0 | 4 | 11 | 46.27% | 57 | 211 | 26 | 0 | 2 | 12 | 46.04% |
| | **Corporates** | 1,125 | 4,486 | 322 | 6 | 33 | 89 | 27.69% | 3,176 | 2,309 | 447 | 7 | 23 | 114 | 25.57% | 4,022 | 1,406 | 505 | 8 | 18 | 125 | 24.78% |
| | Corporates - Of Which: Specialised Lending | 86 | 69 | 22 | 0 | 1 | 4 | 16.88% | 127 | 21 | 29 | 0 | 0 | 4 | 14.90% | 122 | 21 | 35 | 0 | 0 | 5 | 14.22% |
| | Corporates - Of Which: SME | 57 | 67 | 73 | 0 | 0 | 7 | 10.11% | 109 | 13 | 76 | 0 | 0 | 8 | 9.95% | 119 | 2 | 77 | 0 | 0 | 8 | 9.88% |
| | **Retail** | 87 | 33 | 2 | 0 | 1 | 1 | 67.42% | 89 | 29 | 4 | 0 | 1 | 3 | 67.44% | 92 | 25 | 5 | 0 | 1 | 3 | 67.49% |
| | **Retail - Secured on real estate property** | 39 | 5 | 0 | 0 | 0 | 0 | 26.02% | 39 | 5 | 1 | 0 | 0 | 0 | 26.10% | 40 | 3 | 1 | 0 | 0 | 0 | 26.12% |
| | Retail - Secured on real estate property - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | Retail - Secured on real estate property - Of Which: non-SME | 39 | 5 | 0 | 0 | 0 | 0 | 26.02% | 39 | 5 | 1 | 0 | 0 | 0 | 26.10% | 40 | 3 | 1 | 0 | 0 | 0 | 26.12% |
| | **Retail - Qualifying Revolving** | 3 | 1 | 0 | 0 | 0 | 0 | 69.87% | 3 | 1 | 0 | 0 | 0 | 0 | 72.42% | 3 | 1 | 0 | 0 | 0 | 0 | 73.35% |
| | **Retail - Other Retail** | 45 | 27 | 2 | 0 | 1 | 1 | 78.19% | 48 | 23 | 3 | 0 | 1 | 2 | 78.67% | 49 | 21 | 4 | 0 | 1 | 3 | 78.61% |
| | Retail - Other Retail - Of Which: SME | 2 | 0 | 0 | 0 | 0 | 0 | 16.03% | 1 | 0 | 0 | 0 | 0 | 0 | 13.52% | 1 | 1 | 0 | 0 | 0 | 0 | 11.44% |
| | Retail - Other Retail - Of Which: non-SME | 44 | 27 | 2 | 0 | 1 | 1 | 78.70% | 46 | 23 | 3 | 0 | 1 | 2 | 79.43% | 48 | 20 | 4 | 0 | 1 | 3 | 79.64% |
| | **Equity** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | **Securitisation** | | | | | | | | | | | | | | | | | | | | | |
| | **Other non-credit obligation assets** | 51 | 0 | 0 | 0 | 0 | 0 | - | 51 | 0 | 0 | 0 | 0 | 0 | - | 51 | 0 | 0 | 0 | 0 | 0 | - |
| | **IRB TOTAL** | **1,263** | **5,239** | **335** | **6** | **40** | **96** | **28.55%** | **3,341** | **3,022** | **474** | **7** | **28** | **128** | **26.92%** | **4,660** | **1,642** | **536** | **8** | **21** | **141** | **26.24%** |

(mln EUR, %)

| | | Adverse Scenario | | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | 31/12/2023 | | | | | | | 31/12/2024 | | | | | | | 31/12/2025 | | | | | | | |
| | | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| SINGAPORE | **Central banks** | 3,861 | 0 | 0 | 0 | 0 | 0 | 50.00% | 3,861 | 0 | 0 | 0 | 0 | 0 | 50.00% | 3,861 | 0 | 0 | 0 | 0 | 0 | 50.00% |
| | **Central governments** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | **Institutions** | 0 | 97 | 0 | 0 | 0 | 0 | 44.69% | 0 | 97 | 1 | 0 | 0 | 0 | 44.67% | 0 | 96 | 1 | 0 | 0 | 0 | 44.66% |
| | **Corporates** | 2,205 | 3,093 | 228 | 6 | 47 | 62 | 27.29% | 4,542 | 703 | 280 | 8 | 24 | 84 | 29.91% | 5,134 | 81 | 310 | 9 | 1 | 96 | 30.83% |
| | Corporates - Of Which: Specialised Lending | 256 | 0 | 66 | 0 | 0 | 0 | 0.11% | 255 | 0 | 67 | 0 | 0 | 0 | 0.18% | 254 | 0 | 68 | 0 | 0 | 0 | 0.22% |
| | Corporates - Of Which: SME | 263 | 18 | 6 | 2 | 0 | 3 | 42.33% | 274 | 3 | 10 | 1 | 0 | 4 | 42.46% | 273 | 2 | 12 | 1 | 0 | 5 | 42.30% |
| | **Retail** | 18 | 0 | 0 | 0 | 0 | 0 | 23.69% | 18 | 0 | 0 | 0 | 0 | 0 | 24.10% | 18 | 0 | 0 | 0 | 0 | 0 | 24.02% |
| | **Retail - Secured on real estate property** | 16 | 0 | 0 | 0 | 0 | 0 | 14.51% | 16 | 0 | 0 | 0 | 0 | 0 | 15.31% | 16 | 0 | 0 | 0 | 0 | 0 | 15.39% |
| | Retail - Secured on real estate property - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 18.32% | 0 | 0 | 0 | 0 | 0 | 0 | 18.32% | 0 | 0 | 0 | 0 | 0 | 0 | 18.32% |
| | Retail - Secured on real estate property - Of Which: non-SME | 16 | 0 | 0 | 0 | 0 | 0 | 14.50% | 16 | 0 | 0 | 0 | 0 | 0 | 15.30% | 16 | 0 | 0 | 0 | 0 | 0 | 15.38% |
| | **Retail - Qualifying Revolving** | 1 | 0 | 0 | 0 | 0 | 0 | 75.81% | 1 | 0 | 0 | 0 | 0 | 0 | 75.40% | 1 | 0 | 0 | 0 | 0 | 0 | 75.14% |
| | **Retail - Other Retail** | 2 | 0 | 0 | 0 | 0 | 0 | 58.84% | 2 | 0 | 0 | 0 | 0 | 0 | 56.97% | 2 | 0 | 0 | 0 | 0 | 0 | 55.26% |
| | Retail - Other Retail - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 5.98% | 0 | 0 | 0 | 0 | 0 | 0 | 5.68% | 0 | 0 | 0 | 0 | 0 | 0 | 5.51% |
| | Retail - Other Retail - Of Which: non-SME | 2 | 0 | 0 | 0 | 0 | 0 | 64.51% | 2 | 0 | 0 | 0 | 0 | 0 | 64.22% | 2 | 0 | 0 | 0 | 0 | 0 | 64.19% |
| | **Equity** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | **Securitisation** | | | | | | | | | | | | | | | | | | | | | |
| | **Other non-credit obligation assets** | 47 | 0 | 0 | 0 | 0 | 0 | - | 47 | 0 | 0 | 0 | 0 | 0 | - | 47 | 0 | 0 | 0 | 0 | 0 | - |
| | **IRB TOTAL** | **6,131** | **3,190** | **228** | **6** | **48** | **62** | **27.30%** | **8,468** | **800** | **281** | **8** | **24** | **84** | **29.94%** | **9,060** | **178** | **311** | **9** | **1** | **96** | **30.85%** |

* Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Meth

# 2023 EU-wide Stress Test: Credit risk STA

Deutsche Bank AG

| | (mln EUR, %) | Actual 31/12/2022* | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Exposure values | | Risk exposure amounts | | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| | | Non-defaulted | Defaulted | Non-defaulted | Defaulted | | | | | | | |
| Deutsche Bank AG | Central banks | 101.067 | 0 | 0 | 0 | 94.651 | 0 | 0 | 0 | 0 | 0 | 0,00% |
| | Central governments | 13.791 | 0 | 8 | 1 | 6.611 | 4 | 0 | 11 | 0 | 0 | 0,00% |
| | Regional governments or local authorities | 6.641 | 0 | 10 | 0 | 2.123 | 43 | 0 | 0 | 0 | 0 | 0,00% |
| | Public sector entities | 842 | 0 | 22 | 0 | 63 | 0 | 0 | 0 | 0 | 0 | 0,00% |
| | Multilateral Development Banks | 1.038 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0,00% |
| | International Organisations | 915 | 0 | 0 | 0 | 851 | 0 | 0 | 0 | 0 | 0 | 0,00% |
| | Institutions | 14.434 | 28 | 395 | 42 | 113 | 0 | 31 | 0 | 0 | 0 | 0,00% |
| | Corporates | 11.821 | 482 | 10.995 | 670 | 6.428 | 440 | 315 | 19 | 4 | 102 | 30,79% |
| | of which: SME | 572 | 197 | 462 | 273 | 243 | 76 | 173 | 1 | 1 | 0 | 5,25% |
| | Retail | 1.315 | 77 | 1.131 | 71 | 1.098 | 176 | 169 | 12 | 15 | 98 | 58,40% |
| | of which: SME | 3 | 0 | 2 | 0 | 3 | 1 | 1 | 0 | 0 | 3 | 99,67% |
| | Secured by mortgages on immovable property | 4.565 | 304 | 1.567 | 307 | 4.161 | 325 | 279 | 6 | 3 | 19 | 6,85% |
| | of which: SME | 181 | 15 | 78 | 16 | 143 | 38 | 16 | 0 | 0 | 1 | 3,32% |
| | Items associated with particularly high risk | 30 | 7 | 45 | 11 | 7 | 25 | 37 | 0 | 2 | 32 | 86,62% |
| | Covered bonds | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0,00% |
| | Claims on institutions and corporates with a ST credit assessment | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0,00% |
| | Collective investments undertakings (CIU) | 3.269 | 0 | 3.947 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0,00% |
| | Equity | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0,00% |
| | Securitisation | | | | | | | | | | | |
| | Other exposures | 95 | 0 | 94 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 0,00% |
| | Standardised Total | **159.825** | **898** | **18.215** | **1.102** | **116.107** | **1.013** | **854** | **50** | **24** | **252** | **29,56%** |

| | (mln EUR, %) | Actual 31/12/2022* | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Exposure values | | Risk exposure amounts | | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| | | Non-defaulted | Defaulted | Non-defaulted | Defaulted | | | | | | | |
| GERMANY | Central banks | 86.171 | 0 | 0 | 0 | 81.911 | 0 | 0 | 0 | 0 | 0 | 0,00% |
| | Central governments | 2.231 | 0 | 5 | 0 | 146 | 4 | 3 | 0 | 0 | 0 | 0,00% |
| | Regional governments or local authorities | 6.593 | 0 | 5 | 0 | 2.122 | 18 | 0 | 0 | 0 | 0 | 0,00% |
| | Public sector entities | 815 | 0 | 10 | 0 | 63 | 0 | 0 | 0 | 0 | 0 | 0,00% |
| | Multilateral Development Banks | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0,00% |
| | International Organisations | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0,00% |
| | Institutions | 3.795 | 0 | 109 | 0 | 76 | 0 | 0 | 0 | 0 | 0 | 0,00% |
| | Corporates | 7.391 | 4 | 6.710 | 6 | 4.173 | 194 | 4 | 5 | 0 | 83 | 2302,86% |
| | of which: SME | 57 | 0 | 46 | 0 | 44 | 4 | 0 | 0 | 0 | 0 | 83,43% |
| | Retail | 225 | 6 | 168 | 8 | 154 | 9 | 8 | 1 | 1 | 6 | 76,27% |
| | of which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0,00% |
| | Secured by mortgages on immovable property | 249 | 3 | 105 | 3 | 204 | 33 | 3 | 0 | 0 | 0 | 1,05% |
| | of which: SME | 43 | 0 | 13 | 0 | 20 | 23 | 0 | 0 | 0 | 0 | 0,00% |
| | Items associated with particularly high risk | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0,00% |
| | Covered bonds | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0,00% |
| | Claims on institutions and corporates with a ST credit assessment | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0,00% |
| | Collective investments undertakings (CIU) | 2.783 | 0 | 1.180 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0,00% |
| | Equity | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0,00% |
| | Securitisation | | | | | | | | | | | |
| | Other exposures | 95 | 0 | 94 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 0,00% |
| | Standardised Total | **110.287** | **13** | **8.387** | **17** | **88.850** | **259** | **17** | **6** | **2** | **89** | **508,36%** |

| | (mln EUR, %) | Actual 31/12/2022* | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Exposure values | | Risk exposure amounts | | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| | | Non-defaulted | Defaulted | Non-defaulted | Defaulted | | | | | | | |
| UNITED STATES | Central banks | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0,00% |
| | Central governments | 135 | 0 | 0 | 0 | 133 | 1 | 0 | 1 | 0 | 0 | 0,00% |
| | Regional governments or local authorities | 22 | 0 | 4 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0,00% |
| | Public sector entities | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0,00% |
| | Multilateral Development Banks | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0,00% |
| | International Organisations | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0,00% |
| | Institutions | 3.520 | 0 | 94 | 0 | 10 | 0 | 0 | 0 | 0 | 0 | 0,00% |
| | Corporates | 1.123 | 66 | 1.065 | 99 | 430 | 48 | 0 | 3 | 1 | 0 | 0,00% |
| | of which: SME | 26 | 0 | 18 | 0 | 16 | 0 | 0 | 0 | 0 | 0 | 0,00% |
| | Retail | 26 | 1 | 20 | 1 | 26 | 0 | 1 | 0 | 0 | 0 | 0,23% |
| | of which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0,00% |
| | Secured by mortgages on immovable property | 45 | 0 | 16 | 0 | 45 | 0 | 0 | 0 | 0 | 0 | 0,00% |
| | of which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0,00% |
| | Items associated with particularly high risk | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0,00% |
| | Covered bonds | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0,00% |
| | Claims on institutions and corporates with a ST credit assessment | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0,00% |
| | Collective investments undertakings (CIU) | 151 | 0 | 1.677 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0,00% |
| | Equity | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0,00% |
| | Securitisation | | | | | | | | | | | |
| | Other exposures | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0,00% |
| | Standardised Total | **5.023** | **67** | **2.877** | **101** | **646** | **48** | **1** | **4** | **1** | **0** | **0,22%** |

| | (mln EUR, %) | Actual 31/12/2022* | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Exposure values | | Risk exposure amounts | | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| | | Non-defaulted | Defaulted | Non-defaulted | Defaulted | | | | | | | |
| ITALY | Central banks | 1.385 | 0 | 0 | 0 | 1.275 | 0 | 0 | 0 | 0 | 0 | 0,00% |
| | Central governments | 6.665 | 0 | 1 | 0 | 4.817 | 1 | 0 | 0 | 0 | 0 | 0,00% |
| | Regional governments or local authorities | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0,00% |
| | Public sector entities | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0,00% |
| | Multilateral Development Banks | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0,00% |
| | International Organisations | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0,00% |
| | Institutions | 1 | 0 | 1 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 0,00% |
| | Corporates | 487 | 43 | 461 | 52 | 341 | 129 | 38 | 1 | 1 | 8 | 20,68% |
| | of which: SME | 152 | 38 | 125 | 44 | 98 | 40 | 32 | 0 | 0 | 6 | 19,66% |
| | Retail | 578 | 24 | 361 | 24 | 437 | 159 | 83 | 5 | 14 | 60 | 72,52% |
| | of which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 70,79% |
| | Secured by mortgages on immovable property | 745 | 60 | 248 | 53 | 617 | 92 | 38 | 2 | 2 | 7 | 17,31% |
| | of which: SME | 8 | 0 | 3 | 0 | 3 | 5 | 0 | 0 | 0 | 7 | 13,21% |
| | Items associated with particularly high risk | 24 | 7 | 36 | 11 | 7 | 19 | 37 | 0 | 1 | 32 | 86,62% |
| | Covered bonds | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0,00% |
| | Claims on institutions and corporates with a ST credit assessment | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0,00% |
| | Collective investments undertakings (CIU) | 4 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0,00% |
| | Equity | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0,00% |
| | Securitisation | | | | | | | | | | | |
| | Other exposures | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0,00% |
| | Standardised Total | **9.890** | **134** | **1.109** | **139** | **7.595** | **399** | **196** | **16** | **18** | **107** | **54,51%** |

# 2023 EU-wide Stress Test: Credit risk STA

Deutsche Bank AG

## SPAIN

| (mln EUR, %) | Actual 31/12/2022* | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | Exposure values | | Risk exposure amounts | | | | | | | | |
| | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| Central banks | 2,472 | 0 | 0 | 0 | 2,472 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Central governments | 1,508 | 0 | 1 | 0 | 1,491 | 0 | 0 | 1 | 0 | 0 | 0.00% |
| Regional governments or local authorities | 25 | 0 | 0 | 0 | 0 | 25 | 0 | 0 | 0 | 0 | 0.00% |
| Public sector entities | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Multilateral Development Banks | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| International Organisations | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Institutions | 14 | 0 | 6 | 0 | 12 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Corporates | 67 | 119 | 66 | 149 | 24 | 0 | 119 | 0 | 0 | 0 | 0.00% |
| of which: SME | 2 | 57 | 2 | 79 | 2 | 0 | 57 | 0 | 0 | 0 | 0.00% |
| Retail | 67 | 0 | 35 | 0 | 63 | 4 | 0 | 0 | 0 | 0 | 95.82% |
| of which: SME | 1 | 0 | 1 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Secured by mortgages on immovable property | 74 | 0 | 26 | 0 | 71 | 3 | 0 | 0 | 0 | 0 | 5.34% |
| of which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Items associated with particularly high risk | 5 | 0 | 8 | 0 | 0 | 6 | 0 | 0 | 1 | 0 | 0.00% |
| Covered bonds | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Claims on institutions and corporates with a ST credit assessment | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Collective investments undertakings (CIU) | 11 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Equity | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Securitisation | | | | | | | | | | | |
| Other exposures | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| **Standardised Total** | **4,223** | **119** | **143** | **149** | **4,113** | **39** | **120** | **2** | **1** | **0** | **0.39%** |

## LUXEMBOURG

| (mln EUR, %) | Actual 31/12/2022* | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | Exposure values | | Risk exposure amounts | | | | | | | | |
| | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| Central banks | 4,956 | 0 | 0 | 0 | 4,956 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Central governments | 97 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Regional governments or local authorities | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Public sector entities | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Multilateral Development Banks | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| International Organisations | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Institutions | 33 | 0 | 7 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Corporates | 272 | 68 | 271 | 102 | 26 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| of which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Retail | 16 | 0 | 12 | 1 | 13 | 1 | 0 | 0 | 0 | 0 | 4.30% |
| of which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Secured by mortgages on immovable property | 1,515 | 17 | 556 | 15 | 1,290 | 181 | 13 | 0 | 1 | 1 | 4.48% |
| of which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Items associated with particularly high risk | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Covered bonds | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Claims on institutions and corporates with a ST credit assessment | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Collective investments undertakings (CIU) | 6 | 0 | 4 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Equity | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Securitisation | | | | | | | | | | | |
| Other exposures | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| **Standardised Total** | **6,895** | **86** | **850** | **118** | **6,285** | **182** | **14** | **0** | **1** | **1** | **4.47%** |

## UNITED KINGDOM

| (mln EUR, %) | Actual 31/12/2022* | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | Exposure values | | Risk exposure amounts | | | | | | | | |
| | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| Central banks | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Central governments | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Regional governments or local authorities | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Public sector entities | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Multilateral Development Banks | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| International Organisations | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Institutions | 2,874 | 0 | 57 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Corporates | 229 | 2 | 216 | 3 | 78 | 7 | 0 | 0 | 0 | 0 | 0.00% |
| of which: SME | 17 | 0 | 14 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Retail | 2 | 0 | 1 | 0 | 1 | 1 | 0 | 0 | 0 | 0 | 52.35% |
| of which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Secured by mortgages on immovable property | 3 | 0 | 1 | 0 | 3 | 1 | 0 | 0 | 0 | 0 | 0.43% |
| of which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Items associated with particularly high risk | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Covered bonds | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Claims on institutions and corporates with a ST credit assessment | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Collective investments undertakings (CIU) | 66 | 0 | 782 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Equity | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Securitisation | | | | | | | | | | | |
| Other exposures | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| **Standardised Total** | **3,175** | **2** | **1,044** | **3** | **82** | **8** | **0** | **0** | **0** | **0** | **2.09%** |

## SWITZERLAND

| (mln EUR, %) | Actual 31/12/2022* | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | Exposure values | | Risk exposure amounts | | | | | | | | |
| | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| Central banks | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Central governments | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Regional governments or local authorities | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Public sector entities | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Multilateral Development Banks | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| International Organisations | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Institutions | 0 | 5 | 0 | 7 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Corporates | 16 | 0 | 15 | 0 | 7 | 1 | 0 | 0 | 0 | 0 | 0.00% |
| of which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Retail | 2 | 0 | 2 | 0 | 2 | 0 | 0 | 0 | 0 | 0 | 111.89% |
| of which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Secured by mortgages on immovable property | 4 | 0 | 1 | 0 | 4 | 0 | 0 | 0 | 0 | 0 | 5.28% |
| of which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Items associated with particularly high risk | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Covered bonds | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Claims on institutions and corporates with a ST credit assessment | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Collective investments undertakings (CIU) | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Equity | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Securitisation | | | | | | | | | | | |
| Other exposures | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| **Standardised Total** | **23** | **5** | **19** | **7** | **13** | **1** | **0** | **0** | **0** | **0** | **102.72%** |

# 2023 EU-wide Stress Test: Credit risk STA

Deutsche Bank AG

## NETHERLANDS

| (mln EUR, %) | Actual 31/12/2022* | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | Exposure values | | Risk exposure amounts | | | | | | | | |
| | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| Central banks | 76 | 0 | 0 | 0 | 76 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Central governments | 59 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Regional governments or local authorities | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Public sector entities | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Multilateral Development Banks | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| International Organisations | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Institutions | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Corporates | 509 | 15 | 489 | 23 | 440 | 31 | 18 | 5 | 0 | 3 | 15.54% |
| of which: SME | 98 | 15 | 78 | 23 | 67 | 31 | 18 | 1 | 0 | 3 | 14.88% |
| Retail | 1 | 0 | 1 | 0 | 1 | 1 | 4 | 0 | 0 | 4 | 104.47% |
| of which: SME | 1 | 0 | 0 | 0 | 0 | 1 | 3 | 0 | 0 | 3 | 104.77% |
| Secured by mortgages on immovable property | 132 | 14 | 66 | 14 | 123 | 10 | 14 | 1 | 0 | 0 | 2.67% |
| of which: SME | 120 | 13 | 58 | 14 | 110 | 10 | 14 | 0 | 0 | 0 | 2.77% |
| Items associated with particularly high risk | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Covered bonds | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Claims on institutions and corporates with a ST credit assessment | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Collective investments undertakings (CIU) | 23 | 0 | 7 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Equity | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Securitisation | | | | | | | | | | | |
| Other exposures | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| **Standardised Total** | **801** | **38** | **563** | **38** | **640** | **42** | **38** | **5** | **0** | **7** | **18.10%** |

## INDIA

| (mln EUR, %) | Actual 31/12/2022* | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | Exposure values | | Risk exposure amounts | | | | | | | | |
| | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| Central banks | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Central governments | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Regional governments or local authorities | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Public sector entities | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Multilateral Development Banks | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| International Organisations | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Institutions | 662 | 0 | 42 | 0 | 0 | 0 | 15 | 0 | 0 | 0 | 0.00% |
| Corporates | 167 | 9 | 267 | 9 | 140 | 0 | 15 | 1 | 0 | 7 | 44.77% |
| of which: SME | 5 | 0 | 4 | 0 | 2 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Retail | 402 | 45 | 520 | 37 | 407 | 0 | 72 | 5 | 0 | 28 | 38.51% |
| of which: SME | 1 | 0 | 1 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 156.74% |
| Secured by mortgages on immovable property | 1,736 | 166 | 516 | 172 | 1,737 | 2 | 168 | 3 | 0 | 11 | 6.77% |
| of which: SME | 9 | 2 | 4 | 2 | 9 | 0 | 2 | 0 | 0 | 0 | 6.46% |
| Items associated with particularly high risk | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Covered bonds | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Claims on institutions and corporates with a ST credit assessment | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Collective investments undertakings (CIU) | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Equity | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Securitisation | | | | | | | | | | | |
| Other exposures | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| **Standardised Total** | **2,967** | **220** | **1,345** | **217** | **2,284** | **3** | **269** | **10** | **0** | **46** | **17.00%** |

## SINGAPORE

| (mln EUR, %) | Actual 31/12/2022* | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | Exposure values | | Risk exposure amounts | | | | | | | | |
| | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| Central banks | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Central governments | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Regional governments or local authorities | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Public sector entities | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Multilateral Development Banks | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| International Organisations | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Institutions | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Corporates | 79 | 2 | 69 | 3 | 3 | 44 | 0 | 0 | 0 | 0 | 0.00% |
| of which: SME | 0 | 2 | 0 | 3 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Retail | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| of which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Secured by mortgages on immovable property | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| of which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Items associated with particularly high risk | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Covered bonds | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Claims on institutions and corporates with a ST credit assessment | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Collective investments undertakings (CIU) | 5 | 0 | 63 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Equity | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Securitisation | | | | | | | | | | | |
| Other exposures | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| **Standardised Total** | **86** | **2** | **133** | **3** | **45** | **0** | **0** | **0** | **0** | **0** | **0.00%** |

* Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Methodological Note.

# 2023 EU-wide Stress Test: Credit risk STA

Deutsche Bank AG

## Deutsche Bank AG

| (mln EUR, %) | Baseline Scenario | | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 31/12/2023 | | | | | | | 31/12/2024 | | | | | | | 31/12/2025 | | | | | | | |
| | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| **Central banks** | 94,650 | 0 | 1 | 1 | 0 | 0 | 50.00% | 94,649 | 0 | 2 | 1 | 0 | 1 | 50.00% | 94,648 | 0 | 2 | 1 | 0 | 2 | 50.00% |
| **Central governments** | 6,576 | 4 | 40 | 14 | 0 | 16 | 39.94% | 6,542 | 4 | 74 | 13 | 0 | 29 | 39.93% | 6,509 | 4 | 107 | 13 | 0 | 43 | 39.93% |
| **Regional governments or local authorities** | 2,122 | 44 | 0 | 0 | 0 | 0 | 40.00% | 2,128 | 38 | 1 | 0 | 0 | 0 | 40.00% | 2,133 | 33 | 1 | 0 | 0 | 0 | 40.00% |
| **Public sector entities** | 63 | 0 | 0 | 0 | 0 | 0 | 99.17% | 63 | 0 | 1 | 0 | 0 | 1 | 99.17% | 62 | 0 | 1 | 0 | 0 | 1 | 99.18% |
| **Multilateral Development Banks** | 0 | 0 | 0 | 0 | 0 | 0 | 10.00% | 0 | 0 | 0 | 0 | 0 | 0 | 10.00% | 0 | 0 | 0 | 0 | 0 | 0 | 10.00% |
| **International Organisations** | 850 | 0 | 0 | 0 | 0 | 0 | 70.44% | 850 | 1 | 0 | 0 | 0 | 0 | 70.37% | 850 | 1 | 0 | 0 | 0 | 0 | 70.30% |
| **Institutions** | 112 | 0 | 32 | 1 | 0 | 2 | 6.78% | 111 | 0 | 33 | 1 | 0 | 3 | 8.64% | 110 | 0 | 34 | 1 | 0 | 4 | 10.36% |
| **Corporates** | 6,360 | 427 | 413 | 28 | 3 | 140 | 33.90% | 6,263 | 416 | 491 | 27 | 3 | 170 | 34.63% | 6,232 | 400 | 566 | 26 | 3 | 199 | 35.15% |
| of which: SME | 239 | 71 | 181 | 2 | 1 | 11 | 6.12% | 234 | 69 | 189 | 1 | 1 | 13 | 6.89% | 232 | 63 | 197 | 1 | 0 | 13 | 7.56% |
| **Retail** | 1,091 | 138 | 214 | 16 | 12 | 120 | 55.93% | 1,064 | 124 | 256 | 15 | 10 | 139 | 54.51% | 1,043 | 108 | 293 | 14 | 9 | 157 | 53.60% |
| of which: SME | 5 | 1 | 4 | 0 | 0 | 3 | 97.29% | 3 | 0 | 4 | 0 | 0 | 4 | 95.34% | 2 | 0 | 4 | 0 | 0 | 4 | 93.75% |
| **Secured by mortgages on immovable property** | 4,056 | 345 | 365 | 24 | 5 | 59 | 16.17% | 3,989 | 332 | 445 | 23 | 4 | 84 | 21.20% | 3,929 | 317 | 519 | 23 | 4 | 127 | 24.45% |
| of which: SME | 137 | 37 | 23 | 1 | 0 | 2 | 8.12% | 131 | 36 | 30 | 1 | 0 | 3 | 10.41% | 125 | 35 | 37 | 1 | 0 | 4 | 11.79% |
| **Items associated with particularly high risk** | 6 | 21 | 41 | 0 | 2 | 34 | 81.83% | 6 | 18 | 44 | 0 | 1 | 33 | 78.85% | 6 | 16 | 46 | 0 | 1 | 36 | 76.86% |
| **Covered bonds** | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| **Claims on institutions and corporates with a ST credit assessment** | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| **Collective investments undertakings (CIU)** | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| **Equity** | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| **Securitisation** | | | | | | | | | | | | | | | | | | | | | |
| **Other exposures** | 1 | 0 | 0 | 0 | 0 | 0 | 50.00% | 1 | 0 | 0 | 0 | 0 | 0 | 50.00% | 1 | 0 | 0 | 0 | 0 | 0 | 50.00% |
| **Standardised Total** | **115,889** | **978** | **1,107** | **84** | **22** | **372** | **33.59%** | **115,695** | **933** | **1,345** | **80** | **19** | **473** | **35.14%** | **115,523** | **881** | **1,570** | **79** | **17** | **568** | **36.15%** |

## GERMANY

| (mln EUR, %) | Baseline Scenario | | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 31/12/2023 | | | | | | | 31/12/2024 | | | | | | | 31/12/2025 | | | | | | | |
| | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| **Central banks** | 81,911 | 0 | 0 | 0 | 0 | 0 | 99.65% | 81,911 | 0 | 0 | 0 | 0 | 0 | 99.65% | 81,911 | 0 | 0 | 0 | 0 | 0 | 99.65% |
| **Central governments** | 146 | 4 | 3 | 0 | 0 | 1 | 40.00% | 146 | 4 | 3 | 0 | 0 | 1 | 40.00% | 146 | 4 | 3 | 0 | 0 | 1 | 40.00% |
| **Regional governments or local authorities** | 2,121 | 19 | 0 | 0 | 0 | 0 | 40.00% | 2,126 | 13 | 0 | 0 | 0 | 0 | 40.00% | 2,132 | 8 | 1 | 0 | 0 | 0 | 40.00% |
| **Public sector entities** | 62 | 0 | 0 | 0 | 0 | 1 | 99.26% | 62 | 0 | 1 | 0 | 0 | 1 | 99.27% | 62 | 0 | 1 | 0 | 0 | 1 | 99.27% |
| **Multilateral Development Banks** | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| **International Organisations** | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| **Institutions** | 75 | 0 | 1 | 1 | 0 | 0 | 85.28% | 75 | 0 | 1 | 0 | 0 | 1 | 85.28% | 74 | 0 | 2 | 0 | 0 | 1 | 85.27% |
| **Corporates** | 4,152 | 193 | 25 | 12 | 0 | 95 | 374.87% | 4,112 | 192 | 47 | 11 | 0 | 107 | 230.17% | 4,112 | 192 | 67 | 11 | 0 | 119 | 176.92% |
| of which: SME | 44 | 4 | 1 | 0 | 0 | 0 | 84.77% | 44 | 4 | 1 | 0 | 0 | 1 | 84.72% | 43 | 3 | 1 | 0 | 0 | 1 | 84.69% |
| **Retail** | 151 | 9 | 11 | 2 | 1 | 9 | 82.94% | 149 | 8 | 14 | 2 | 1 | 12 | 86.36% | 147 | 7 | 17 | 2 | 1 | 15 | 88.45% |
| of which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 69.08% | 0 | 0 | 0 | 0 | 0 | 0 | 69.01% | 0 | 0 | 0 | 0 | 0 | 0 | 68.94% |
| **Secured by mortgages on immovable property** | 198 | 36 | 7 | 1 | 0 | 2 | 36.36% | 195 | 35 | 10 | 1 | 0 | 5 | 44.74% | 192 | 35 | 14 | 1 | 0 | 7 | 48.47% |
| of which: SME | 26 | 23 | 1 | 0 | 0 | 1 | 91.69% | 20 | 22 | 1 | 0 | 0 | 1 | 91.32% | 19 | 22 | 2 | 0 | 0 | 2 | 91.27% |
| **Items associated with particularly high risk** | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| **Covered bonds** | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| **Claims on institutions and corporates with a ST credit assessment** | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| **Collective investments undertakings (CIU)** | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| **Equity** | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| **Securitisation** | | | | | | | | | | | | | | | | | | | | | |
| **Other exposures** | 1 | 0 | 0 | 0 | 0 | 0 | 50.00% | 1 | 0 | 0 | 0 | 0 | 0 | 50.00% | 1 | 0 | 0 | 0 | 0 | 0 | 50.00% |
| **Standardised Total** | **88,819** | **260** | **47** | **16** | **2** | **109** | **230.01%** | **88,798** | **252** | **76** | **16** | **2** | **127** | **166.80%** | **88,777** | **245** | **104** | **15** | **1** | **145** | **138.85%** |

## UNITED STATES

| (mln EUR, %) | Baseline Scenario | | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 31/12/2023 | | | | | | | 31/12/2024 | | | | | | | 31/12/2025 | | | | | | | |
| | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| **Central banks** | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| **Central governments** | 130 | 0 | 3 | 1 | 0 | 1 | 39.20% | 127 | 0 | 8 | 1 | 0 | 2 | 39.20% | 124 | 0 | 0 | 1 | 0 | 4 | 39.20% |
| **Regional governments or local authorities** | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| **Public sector entities** | 0 | 0 | 0 | 0 | 0 | 0 | 70.18% | 0 | 0 | 0 | 0 | 0 | 0 | 70.28% | 0 | 0 | 0 | 0 | 0 | 0 | 70.37% |
| **Multilateral Development Banks** | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| **International Organisations** | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| **Institutions** | 10 | 0 | 0 | 0 | 0 | 0 | 46.09% | 10 | 0 | 0 | 0 | 0 | 0 | 46.12% | 10 | 0 | 0 | 0 | 0 | 0 | 46.13% |
| **Corporates** | 421 | 47 | 10 | 3 | 1 | 3 | 33.05% | 412 | 45 | 20 | 3 | 1 | 7 | 33.13% | 403 | 44 | 30 | 3 | 1 | 10 | 33.15% |
| of which: SME | 16 | 0 | 0 | 0 | 0 | 0 | 66.35% | 16 | 0 | 1 | 0 | 0 | 0 | 66.35% | 15 | 0 | 1 | 0 | 0 | 1 | 66.34% |
| **Retail** | 26 | 0 | 2 | 0 | 0 | 0 | 20.99% | 25 | 0 | 2 | 0 | 0 | 1 | 29.38% | 25 | 0 | 3 | 0 | 0 | 1 | 33.92% |
| of which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 50.00% | 0 | 0 | 0 | 0 | 0 | 0 | 50.00% | 0 | 0 | 0 | 0 | 0 | 0 | 50.00% |
| **Secured by mortgages on immovable property** | 44 | 0 | 1 | 0 | 0 | 0 | 5.40% | 43 | 0 | 2 | 0 | 0 | 0 | 5.40% | 42 | 0 | 3 | 0 | 0 | 0 | 5.40% |
| of which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| **Items associated with particularly high risk** | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| **Covered bonds** | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| **Claims on institutions and corporates with a ST credit assessment** | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| **Collective investments undertakings (CIU)** | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| **Equity** | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| **Securitisation** | | | | | | | | | | | | | | | | | | | | | |
| **Other exposures** | 0 | 0 | 0 | 0 | 0 | 0 | 50.00% | 0 | 0 | 0 | 0 | 0 | 0 | 50.00% | 0 | 0 | 0 | 0 | 0 | 0 | 50.00% |
| **Standardised Total** | **631** | **47** | **16** | **4** | **1** | **5** | **31.44%** | **617** | **46** | **31** | **4** | **1** | **10** | **32.33%** | **604** | **45** | **46** | **4** | **1** | **15** | **32.64%** |

## ITALY

| (mln EUR, %) | Baseline Scenario | | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 31/12/2023 | | | | | | | 31/12/2024 | | | | | | | 31/12/2025 | | | | | | | |
| | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| **Central banks** | 1,374 | 0 | 1 | 0 | 0 | 0 | 50.00% | 1,373 | 0 | 2 | 0 | 0 | 1 | 50.00% | 1,372 | 0 | 3 | 0 | 0 | 1 | 50.00% |
| **Central governments** | 4,792 | 1 | 26 | 10 | 0 | 10 | 40.00% | 4,764 | 0 | 52 | 10 | 0 | 21 | 40.00% | 4,738 | 0 | 78 | 10 | 0 | 31 | 40.00% |
| **Regional governments or local authorities** | 0 | 0 | 0 | 0 | 0 | 0 | 40.00% | 0 | 0 | 0 | 0 | 0 | 0 | 40.00% | 0 | 0 | 0 | 0 | 0 | 0 | 40.00% |
| **Public sector entities** | 0 | 0 | 0 | 0 | 0 | 0 | 90.30% | 0 | 0 | 0 | 0 | 0 | 0 | 90.30% | 0 | 0 | 0 | 0 | 0 | 0 | 90.30% |
| **Multilateral Development Banks** | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| **International Organisations** | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| **Institutions** | 1 | 0 | 0 | 0 | 0 | 0 | 0.10% | 1 | 0 | 0 | 0 | 0 | 0 | 0.10% | 1 | 0 | 0 | 0 | 0 | 0 | 0.10% |
| **Corporates** | 339 | 120 | 49 | 1 | 1 | 9 | 18.35% | 335 | 113 | 60 | 1 | 1 | 10 | 16.99% | 335 | 102 | 70 | 1 | 1 | 11 | 16.11% |
| of which: SME | 98 | 32 | 35 | 0 | 0 | 7 | 19.16% | 97 | 35 | 38 | 0 | 0 | 7 | 18.78% | 100 | 31 | 40 | 0 | 0 | 7 | 18.48% |
| **Retail** | 452 | 123 | 104 | 3 | 10 | 66 | 63.28% | 446 | 110 | 123 | 3 | 9 | 71 | 57.80% | 444 | 95 | 140 | 3 | 8 | 76 | 54.20% |
| of which: SME | 0 | 0 | 1 | 0 | 0 | 0 | 70.93% | 0 | 0 | 1 | 0 | 0 | 0 | 71.07% | 0 | 0 | 1 | 0 | 0 | 0 | 71.19% |
| **Secured by mortgages on immovable property** | 590 | 100 | 57 | 8 | 3 | 21 | 37.24% | 579 | 94 | 74 | 7 | 3 | 34 | 46.06% | 573 | 85 | 90 | 7 | 2 | 46 | 51.00% |
| of which: SME | 3 | 5 | 0 | 0 | 0 | 0 | 17.86% | 3 | 5 | 0 | 0 | 0 | 0 | 19.62% | 3 | 5 | 1 | 0 | 0 | 0 | 20.60% |
| **Items associated with particularly high risk** | 6 | 17 | 40 | 0 | 1 | 33 | 83.80% | 6 | 15 | 41 | 0 | 1 | 34 | 81.83% | 6 | 14 | 42 | 0 | 1 | 34 | 80.39% |
| **Covered bonds** | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| **Claims on institutions and corporates with a ST credit assessment** | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| **Collective investments undertakings (CIU)** | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| **Equity** | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| **Securitisation** | | | | | | | | | | | | | | | | | | | | | |
| **Other exposures** | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| **Standardised Total** | **7,553** | **360** | **277** | **22** | **15** | **140** | **50.59%** | **7,504** | **333** | **352** | **22** | **13** | **171** | **48.49%** | **7,470** | **296** | **423** | **22** | **11** | **200** | **47.18%** |

# 2023 EU-wide Stress Test: Credit risk STA

Deutsche Bank AG

## SPAIN

| (mln EUR, %) | Baseline Scenario | | | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 31/12/2023 | | | | | | | 31/12/2024 | | | | | | | 31/12/2025 | | | | | | | | |
| | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| **Central banks** | 2,472 | 0 | 0 | 0 | 0 | 0 | 50.00% | 2,472 | 0 | 0 | 0 | 0 | 0 | 50.00% | 2,472 | 0 | 1 | 0 | 0 | 0 | 50.00% |
| **Central governments** | 1,486 | 0 | 5 | 2 | 0 | 2 | 40.00% | 1,482 | 0 | 9 | 2 | 0 | 4 | 40.00% | 1,477 | 0 | 14 | 2 | 0 | 5 | 40.00% |
| **Regional governments or local authorities** | 0 | 25 | 0 | 0 | 0 | 0 | 40.00% | 0 | 25 | 0 | 0 | 0 | 0 | 40.00% | 0 | 25 | 0 | 0 | 0 | 0 | 40.00% |
| **Public sector entities** | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| **Multilateral Development Banks** | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| **International Organisations** | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| **Institutions** | 12 | 0 | 0 | 0 | 0 | 0 | 10.66% | 12 | 0 | 0 | 0 | 0 | 0 | 10.66% | 12 | 0 | 0 | 0 | 0 | 0 | 10.66% |
| **Corporates** | 24 | 0 | 119 | 0 | 0 | 0 | 0.11% | 24 | 0 | 120 | 0 | 0 | 0 | 0.22% | 23 | 0 | 120 | 0 | 0 | 0 | 0.32% |
| of which: SME | 2 | 0 | 57 | 0 | 0 | 0 | 0.03% | 2 | 0 | 57 | 0 | 0 | 0 | 0.06% | 2 | 0 | 57 | 0 | 0 | 0 | 0.08% |
| **Retail** | 44 | 3 | 1 | 0 | 0 | 1 | 83.23% | 44 | 3 | 1 | 0 | 0 | 1 | 78.03% | 43 | 3 | 1 | 0 | 0 | 1 | 75.21% |
| of which: SME | 1 | 0 | 0 | 0 | 0 | 0 | 50.00% | 1 | 0 | 0 | 0 | 0 | 0 | 50.00% | 1 | 0 | 0 | 0 | 0 | 0 | 50.00% |
| **Secured by mortgages on immovable property** | 72 | 1 | 1 | 0 | 0 | 0 | 17.15% | 72 | 1 | 1 | 0 | 0 | 0 | 20.89% | 72 | 1 | 1 | 0 | 0 | 0 | 22.53% |
| of which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| **Items associated with particularly high risk** | 0 | 4 | 2 | 0 | 1 | 1 | 39.67% | 0 | 3 | 3 | 0 | 1 | 1 | 39.03% | 0 | 2 | 4 | 0 | 0 | 2 | 39.71% |
| **Covered bonds** | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| **Claims on institutions and corporates with a ST credit assessment** | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| **Collective investments undertakings (CIU)** | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| **Equity** | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| **Securitisation** | | | | | | | | | | | | | | | | | | | | | |
| **Other exposures** | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| **Standardised Total** | **4,111** | **34** | **128** | **2** | **1** | **4** | **2.81%** | **4,105** | **32** | **135** | **2** | **1** | **6** | **4.79%** | **4,099** | **31** | **141** | **2** | **1** | **9** | **6.47%** |

## LUXEMBOURG

| (mln EUR, %) | Baseline Scenario | | | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 31/12/2023 | | | | | | | 31/12/2024 | | | | | | | 31/12/2025 | | | | | | | | |
| | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| **Central banks** | 4,956 | 0 | 0 | 0 | 0 | 0 | 50.00% | 4,956 | 0 | 0 | 0 | 0 | 0 | 50.00% | 4,956 | 0 | 0 | 0 | 0 | 0 | 50.00% |
| **Central governments** | 0 | 0 | 0 | 0 | 0 | 0 | 40.00% | 0 | 0 | 0 | 0 | 0 | 0 | 40.00% | 0 | 0 | 0 | 0 | 0 | 0 | 40.00% |
| **Regional governments or local authorities** | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| **Public sector entities** | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| **Multilateral Development Banks** | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| **International Organisations** | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| **Institutions** | 0 | 0 | 0 | 0 | 0 | 0 | 45.00% | 0 | 0 | 0 | 0 | 0 | 0 | 45.00% | 0 | 0 | 0 | 0 | 0 | 0 | 45.00% |
| **Corporates** | 25 | 0 | 1 | 0 | 0 | 0 | 47.47% | 24 | 0 | 1 | 0 | 0 | 1 | 47.47% | 24 | 0 | 2 | 0 | 0 | 1 | 47.47% |
| of which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 50.00% | 0 | 0 | 0 | 0 | 0 | 0 | 50.00% | 0 | 0 | 0 | 0 | 0 | 0 | 50.00% |
| **Retail** | 13 | 1 | 1 | 0 | 0 | 0 | 38.68% | 12 | 1 | 1 | 0 | 0 | 0 | 53.59% | 12 | 1 | 1 | 0 | 0 | 0 | 61.98% |
| of which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| **Secured by mortgages on immovable property** | 1,263 | 192 | 29 | 9 | 1 | 16 | 55.13% | 1,254 | 186 | 44 | 9 | 1 | 30 | 68.84% | 1,244 | 182 | 58 | 9 | 1 | 44 | 75.33% |
| of which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| **Items associated with particularly high risk** | 0 | 0 | 0 | 0 | 0 | 0 | 70.00% | 0 | 0 | 0 | 0 | 0 | 0 | 69.96% | 0 | 0 | 0 | 0 | 0 | 0 | 69.93% |
| **Covered bonds** | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| **Claims on institutions and corporates with a ST credit assessment** | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| **Collective investments undertakings (CIU)** | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| **Equity** | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| **Securitisation** | | | | | | | | | | | | | | | | | | | | | |
| **Other exposures** | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| **Standardised Total** | **6,257** | **193** | **31** | **10** | **1** | **17** | **54.65%** | **6,247** | **188** | **46** | **9** | **1** | **31** | **68.00%** | **6,237** | **184** | **61** | **9** | **1** | **45** | **74.26%** |

## UNITED KINGDOM

| (mln EUR, %) | Baseline Scenario | | | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 31/12/2023 | | | | | | | 31/12/2024 | | | | | | | 31/12/2025 | | | | | | | | |
| | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| **Central banks** | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| **Central governments** | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| **Regional governments or local authorities** | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| **Public sector entities** | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| **Multilateral Development Banks** | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| **International Organisations** | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| **Institutions** | 0 | 0 | 0 | 0 | 0 | 0 | 45.00% | 0 | 0 | 0 | 0 | 0 | 0 | 45.00% | 0 | 0 | 0 | 0 | 0 | 0 | 45.00% |
| **Corporates** | 78 | 2 | 1 | 0 | 0 | 0 | 67.92% | 78 | 7 | 1 | 0 | 0 | 1 | 67.91% | 77 | 6 | 2 | 0 | 0 | 1 | 67.89% |
| of which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 87.85% | 0 | 0 | 0 | 0 | 0 | 0 | 87.85% | 0 | 0 | 0 | 0 | 0 | 0 | 87.85% |
| **Retail** | 1 | 1 | 0 | 0 | 0 | 0 | 10.83% | 1 | 1 | 0 | 0 | 0 | 0 | 9.91% | 1 | 1 | 0 | 0 | 0 | 0 | 9.72% |
| of which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| **Secured by mortgages on immovable property** | 3 | 1 | 0 | 0 | 0 | 0 | 7.64% | 3 | 1 | 0 | 0 | 0 | 0 | 11.05% | 3 | 1 | 0 | 0 | 0 | 0 | 13.07% |
| of which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| **Items associated with particularly high risk** | 0 | 0 | 0 | 0 | 0 | 0 | 50.00% | 0 | 0 | 0 | 0 | 0 | 0 | 49.98% | 0 | 0 | 0 | 0 | 0 | 0 | 49.95% |
| **Covered bonds** | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| **Claims on institutions and corporates with a ST credit assessment** | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| **Collective investments undertakings (CIU)** | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| **Equity** | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| **Securitisation** | | | | | | | | | | | | | | | | | | | | | |
| **Other exposures** | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| **Standardised Total** | **82** | **8** | **1** | **0** | **0** | **0** | **45.25%** | **81** | **8** | **2** | **0** | **0** | **1** | **49.69%** | **81** | **8** | **2** | **0** | **0** | **1** | **51.60%** |

## SWITZERLAND

| (mln EUR, %) | Baseline Scenario | | | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 31/12/2023 | | | | | | | 31/12/2024 | | | | | | | 31/12/2025 | | | | | | | | |
| | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| **Central banks** | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| **Central governments** | 0 | 0 | 0 | 0 | 0 | 0 | 10.00% | 0 | 0 | 0 | 0 | 0 | 0 | 10.00% | 0 | 0 | 0 | 0 | 0 | 0 | 10.00% |
| **Regional governments or local authorities** | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| **Public sector entities** | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| **Multilateral Development Banks** | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| **International Organisations** | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| **Institutions** | 0 | 0 | 0 | 0 | 0 | 0 | 45.00% | 0 | 0 | 0 | 0 | 0 | 0 | 45.00% | 0 | 0 | 0 | 0 | 0 | 0 | 45.00% |
| **Corporates** | 7 | 1 | 0 | 0 | 0 | 0 | 88.37% | 7 | 0 | 0 | 0 | 0 | 0 | 87.86% | 7 | 0 | 0 | 0 | 0 | 0 | 87.35% |
| of which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 50.00% | 0 | 0 | 0 | 0 | 0 | 0 | 50.00% | 0 | 0 | 0 | 0 | 0 | 0 | 50.00% |
| **Retail** | 2 | 0 | 0 | 0 | 0 | 0 | 54.93% | 2 | 0 | 0 | 0 | 0 | 0 | 49.87% | 2 | 0 | 0 | 0 | 0 | 0 | 48.02% |
| of which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 100.00% | 0 | 0 | 0 | 0 | 0 | 0 | 100.00% | 0 | 0 | 0 | 0 | 0 | 0 | 100.00% |
| **Secured by mortgages on immovable property** | 3 | 0 | 0 | 0 | 0 | 0 | 35.10% | 3 | 0 | 0 | 0 | 0 | 0 | 34.22% | 3 | 0 | 0 | 0 | 0 | 0 | 33.62% |
| of which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| **Items associated with particularly high risk** | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| **Covered bonds** | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| **Claims on institutions and corporates with a ST credit assessment** | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| **Collective investments undertakings (CIU)** | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| **Equity** | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| **Securitisation** | | | | | | | | | | | | | | | | | | | | | |
| **Other exposures** | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| **Standardised Total** | **13** | **1** | **0** | **0** | **0** | **0** | **62.85%** | **13** | **1** | **1** | **0** | **0** | **0** | **61.41%** | **13** | **1** | **1** | **0** | **0** | **0** | **60.37%** |

# 2023 EU-wide Stress Test: Credit risk STA

Deutsche Bank AG

## NETHERLANDS

| (mln EUR, %) | Baseline Scenario | | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 31/12/2023 | | | | | | | 31/12/2024 | | | | | | | 31/12/2025 | | | | | | | |
| | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| Central banks | 76 | 0 | 0 | 0 | 0 | 0 | 50.00% | 76 | 0 | 0 | 0 | 0 | 0 | 50.00% | 76 | 0 | 0 | 0 | 0 | 0 | 50.00% |
| Central governments | 0 | 0 | 3 | 0 | 0 | 1 | 40.00% | 0 | 0 | 3 | 0 | 0 | 1 | 40.00% | 0 | 0 | 3 | 0 | 0 | 1 | 40.00% |
| Regional governments or local authorities | 0 | 0 | 0 | 0 | 0 | 0 | 40.00% | 0 | 0 | 0 | 0 | 0 | 0 | 40.00% | 0 | 0 | 0 | 0 | 0 | 0 | 40.00% |
| Public sector entities | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Multilateral Development Banks | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| International Organisations | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Institutions | 0 | 0 | 0 | 0 | 0 | 0 | 45.00% | 0 | 0 | 0 | 0 | 0 | 0 | 45.00% | 0 | 0 | 0 | 0 | 0 | 0 | 45.00% |
| Corporates | 428 | 30 | 32 | 5 | 0 | 8 | 25.22% | 416 | 29 | 44 | 4 | 0 | 13 | 28.92% | 405 | 28 | 56 | 4 | 0 | 17 | 30.86% |
| of which: SME | 63 | 30 | 23 | 1 | 0 | 4 | 15.77% | 60 | 29 | 27 | 1 | 0 | 4 | 16.32% | 57 | 28 | 31 | 1 | 0 | 5 | 16.69% |
| Retail | 1 | 1 | 4 | 0 | 0 | 4 | 102.54% | 0 | 1 | 4 | 0 | 0 | 4 | 100.99% | 0 | 1 | 4 | 0 | 0 | 4 | 99.77% |
| of which: SME | 0 | 0 | 3 | 0 | 0 | 3 | 102.98% | 0 | 0 | 3 | 0 | 0 | 3 | 101.52% | 0 | 0 | 3 | 0 | 0 | 3 | 100.36% |
| Secured by mortgages on immovable property | 116 | 9 | 22 | 1 | 0 | 1 | 6.82% | 109 | 9 | 29 | 1 | 0 | 2 | 8.59% | 103 | 8 | 36 | 1 | 0 | 3 | 9.51% |
| of which: SME | 104 | 9 | 20 | 1 | 0 | 1 | 5.16% | 99 | 9 | 26 | 0 | 0 | 2 | 6.30% | 94 | 8 | 32 | 0 | 0 | 2 | 6.95% |
| Items associated with particularly high risk | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Covered bonds | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Claims on institutions and corporates with a ST credit assessment | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Collective investments undertakings (CIU) | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Equity | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Securitisation | | | | | | | | | | | | | | | | | | | | | |
| Other exposures | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Standardised Total | 621 | 40 | 60 | 6 | 0 | 14 | 24.04% | 603 | 38 | 80 | 5 | 0 | 20 | 25.43% | 586 | 37 | 99 | 5 | 0 | 26 | 26.19% |

## INDIA

| (mln EUR, %) | Baseline Scenario | | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 31/12/2023 | | | | | | | 31/12/2024 | | | | | | | 31/12/2025 | | | | | | | |
| | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| Central banks | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Central governments | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Regional governments or local authorities | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Public sector entities | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Multilateral Development Banks | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| International Organisations | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Institutions | 0 | 0 | 15 | 0 | 0 | 1 | 10.00% | 0 | 0 | 15 | 0 | 0 | 1 | 10.00% | 0 | 0 | 15 | 0 | 0 | 1 | 10.00% |
| Corporates | 136 | 0 | 19 | 2 | 0 | 9 | 47.57% | 133 | 0 | 22 | 2 | 0 | 11 | 49.40% | 130 | 0 | 25 | 2 | 0 | 13 | 50.64% |
| of which: SME | 2 | 0 | 0 | 0 | 0 | 0 | 57.54% | 2 | 0 | 0 | 0 | 0 | 0 | 59.94% | 2 | 0 | 0 | 0 | 0 | 0 | 60.77% |
| Retail | 388 | 0 | 50 | 10 | 0 | 39 | 42.78% | 371 | 0 | 108 | 9 | 0 | 49 | 45.34% | 355 | 0 | 123 | 9 | 0 | 58 | 46.98% |
| of which: SME | 1 | 0 | 0 | 0 | 0 | 0 | 133.03% | 1 | 0 | 0 | 0 | 0 | 0 | 118.36% | 1 | 0 | 0 | 0 | 0 | 0 | 108.73% |
| Secured by mortgages on immovable property | 1,701 | 2 | 203 | 4 | 0 | 15 | 7.60% | 1,666 | 3 | 237 | 4 | 0 | 19 | 8.16% | 1,634 | 3 | 269 | 4 | 0 | 23 | 8.56% |
| of which: SME | 8 | 0 | 2 | 0 | 0 | 0 | 6.75% | 8 | 0 | 2 | 0 | 0 | 0 | 6.99% | 8 | 0 | 2 | 0 | 0 | 0 | 7.20% |
| Items associated with particularly high risk | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Covered bonds | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Claims on institutions and corporates with a ST credit assessment | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Collective investments undertakings (CIU) | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Equity | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Securitisation | | | | | | | | | | | | | | | | | | | | | |
| Other exposures | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Standardised Total | 2,226 | 3 | 327 | 16 | 0 | 64 | 19.73% | 2,170 | 4 | 382 | 14 | 0 | 81 | 21.11% | 2,120 | 4 | 432 | 14 | 0 | 95 | 22.01% |

## SINGAPORE

| (mln EUR, %) | Baseline Scenario | | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 31/12/2023 | | | | | | | 31/12/2024 | | | | | | | 31/12/2025 | | | | | | | |
| | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| Central banks | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Central governments | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Regional governments or local authorities | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Public sector entities | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Multilateral Development Banks | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| International Organisations | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Institutions | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Corporates | 44 | 0 | 1 | 0 | 0 | 0 | 46.93% | 43 | 0 | 2 | 0 | 0 | 1 | 46.89% | 42 | 0 | 3 | 0 | 0 | 1 | 46.86% |
| of which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0.11% | 0 | 0 | 0 | 0 | 0 | 0 | 0.11% | 0 | 0 | 0 | 0 | 0 | 0 | 0.11% |
| Retail | 0 | 0 | 0 | 0 | 0 | 0 | 20.63% | 0 | 0 | 0 | 0 | 0 | 0 | 20.62% | 0 | 0 | 0 | 0 | 0 | 0 | 20.57% |
| of which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Secured by mortgages on immovable property | 0 | 0 | 0 | 0 | 0 | 0 | 100.00% | 0 | 0 | 0 | 0 | 0 | 0 | 100.00% | 0 | 0 | 0 | 0 | 0 | 0 | 100.00% |
| of which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Items associated with particularly high risk | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Covered bonds | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Claims on institutions and corporates with a ST credit assessment | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Collective investments undertakings (CIU) | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Equity | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Securitisation | | | | | | | | | | | | | | | | | | | | | |
| Other exposures | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Standardised Total | 44 | 0 | 1 | 0 | 0 | 0 | 46.88% | 43 | 0 | 2 | 0 | 0 | 1 | 46.87% | 42 | 0 | 3 | 0 | 0 | 1 | 46.85% |

* Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Methodolo

# 2023 EU-wide Stress Test: Credit risk STA

Deutsche Bank AG

## Deutsche Bank AG

| (mln EUR, %) | Adverse Scenario | | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 31/12/2023 | | | | | | | 31/12/2024 | | | | | | | 31/12/2025 | | | | | | | |
| | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| **Central banks** | 87 506 | 7,141 | 5 | 0 | 2 | 2 | 49.99% | 89,628 | 5,015 | 7 | 0 | 2 | 4 | 50.00% | 94,642 | 0 | 0 | 0 | 0 | 4 | 50.00% |
| **Central governments** | 5,079 | 1,490 | 51 | 10 | 14 | 21 | 40.33% | 3,575 | 2,961 | 85 | 8 | 23 | 34 | 40.24% | 3,554 | 2,948 | 118 | 8 | 22 | 48 | 40.20% |
| **Regional governments or local authorities** | 866 | 1,301 | 0 | 0 | 0 | 0 | 40.00% | 953 | 1,213 | 1 | 0 | 2 | 0 | 40.00% | 1,492 | 674 | 1 | 0 | 1 | 0 | 40.00% |
| **Public sector entities** | 60 | 2 | 0 | 0 | 0 | 0 | 93.67% | 55 | 8 | 1 | 1 | 0 | 1 | 96.05% | 61 | 1 | 1 | 1 | 0 | 1 | 97.47% |
| **Multilateral Development Banks** | 0 | 0 | 0 | 0 | 0 | 0 | 10.00% | 0 | 0 | 0 | 0 | 0 | 0 | 10.00% | 0 | 0 | 0 | 0 | 0 | 0 | 10.00% |
| **International Organisations** | 850 | 0 | 0 | 0 | 0 | 0 | 70.41% | 850 | 1 | 0 | 0 | 0 | 0 | 70.38% | 850 | 1 | 0 | 0 | 0 | 0 | 70.34% |
| **Institutions** | 108 | 1 | 35 | 1 | 0 | 5 | 13.53% | 107 | 0 | 37 | 1 | 0 | 6 | 15.04% | 106 | 0 | 38 | 1 | 0 | 6 | 16.29% |
| **Corporates** | 5,835 | 831 | 534 | 35 | 19 | 191 | 35.81% | 5,839 | 718 | 641 | 27 | 7 | 235 | 36.60% | 6,036 | 447 | 717 | 28 | 6 | 266 | 37.06% |
| of which: SME | 194 | 112 | 186 | 2 | 1 | 13 | 6.87% | 183 | 111 | 198 | 2 | 1 | 16 | 8.06% | 218 | 62 | 206 | 2 | 1 | 18 | 8.85% |
| **Retail** | 925 | 295 | 224 | 20 | 21 | 125 | 55.73% | 919 | 245 | 280 | 18 | 18 | 151 | 54.03% | 936 | 185 | 322 | 16 | 14 | 172 | 53.39% |
| of which: SME | 3 | 1 | 4 | 0 | 0 | 4 | 99.88% | 3 | 0 | 4 | 0 | 0 | 4 | 97.29% | 2 | 0 | 4 | 0 | 0 | 4 | 95.49% |
| **Secured by mortgages on immovable property** | 3,983 | 385 | 397 | 31 | 7 | 78 | 19.51% | 3,895 | 367 | 503 | 27 | 6 | 123 | 24.47% | 3,837 | 340 | 589 | 26 | 6 | 162 | 27.64% |
| of which: SME | 132 | 37 | 28 | 2 | 0 | 3 | 11.29% | 123 | 35 | 39 | 1 | 0 | 5 | 13.90% | 117 | 34 | 46 | 1 | 0 | 7 | 15.27% |
| **Items associated with particularly high risk** | 6 | 21 | 42 | 0 | 2 | 35 | 84.01% | 6 | 15 | 48 | 0 | 1 | 37 | 78.31% | 6 | 14 | 49 | 0 | 1 | 38 | 77.18% |
| **Covered bonds** | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| **Claims on institutions and corporates with a ST credit assessment** | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| **Collective investments undertakings (CIU)** | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| **Equity** | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| **Securitisation** | | | | | | | | | | | | | | | | | | | | | |
| **Other exposures** | 7 | 0 | 0 | 0 | 0 | 0 | 50.00% | 7 | 0 | 4 | 0 | 0 | 0 | 50.00% | 1 | 0 | 0 | 0 | 0 | 0 | 50.00% |
| **Standardised Total** | **105,219** | **11,466** | **1,289** | **97** | **65** | **457** | **35.44%** | **105,827** | **10,542** | **1,604** | **80** | **58** | **592** | **36.87%** | **111,520** | **4,609** | **1,844** | **79** | **49** | **697** | **37.79%** |

## GERMANY

| (mln EUR, %) | Adverse Scenario | | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 31/12/2023 | | | | | | | 31/12/2024 | | | | | | | 31/12/2025 | | | | | | | |
| | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| **Central banks** | 81 911 | 0 | 0 | 0 | 0 | 0 | 95.97% | 81,911 | 0 | 0 | 0 | 0 | 0 | 97.67% | 81,911 | 0 | 0 | 0 | 0 | 0 | 98.31% |
| **Central governments** | 141 | 9 | 3 | 0 | 0 | 1 | 40.00% | 141 | 9 | 3 | 0 | 0 | 1 | 40.00% | 141 | 9 | 3 | 0 | 0 | 1 | 40.00% |
| **Regional governments or local authorities** | 864 | 1,276 | 0 | 0 | 0 | 0 | 40.00% | 952 | 1,188 | 0 | 0 | 1 | 0 | 40.00% | 1,491 | 648 | 1 | 0 | 1 | 0 | 40.00% |
| **Public sector entities** | 60 | 2 | 0 | 0 | 0 | 1 | 93.80% | 54 | 8 | 1 | 1 | 0 | 1 | 96.24% | 61 | 1 | 1 | 1 | 0 | 1 | 97.60% |
| **Multilateral Development Banks** | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| **International Organisations** | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| **Institutions** | 73 | 0 | 3 | 0 | 0 | 3 | 94.85% | 73 | 0 | 3 | 0 | 0 | 3 | 91.44% | 72 | 0 | 4 | 0 | 0 | 3 | 90.52% |
| **Corporates** | 4,033 | 292 | 45 | 19 | 1 | 107 | 236.86% | 4,025 | 265 | 80 | 12 | 1 | 127 | 157.53% | 4,065 | 204 | 102 | 12 | 0 | 139 | 136.94% |
| of which: SME | 43 | 5 | 1 | 0 | 0 | 1 | 80.49% | 42 | 4 | 1 | 0 | 0 | 1 | 80.92% | 42 | 4 | 2 | 0 | 0 | 2 | 83.62% |
| **Retail** | 138 | 21 | 12 | 2 | 2 | 10 | 83.89% | 136 | 20 | 16 | 2 | 2 | 14 | 87.72% | 137 | 14 | 19 | 2 | 2 | 17 | 89.79% |
| of which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 65.95% | 0 | 0 | 0 | 0 | 0 | 0 | 66.22% | 0 | 0 | 0 | 0 | 0 | 0 | 68.14% |
| **Secured by mortgages on immovable property** | 193 | 37 | 10 | 2 | 0 | 3 | 33.92% | 190 | 36 | 15 | 2 | 0 | 6 | 42.46% | 187 | 35 | 18 | 2 | 0 | 9 | 47.11% |
| of which: SME | 20 | 23 | 1 | 0 | 0 | 1 | 90.48% | 19 | 22 | 3 | 0 | 0 | 2 | 90.08% | 19 | 22 | 3 | 0 | 0 | 2 | 90.98% |
| **Items associated with particularly high risk** | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| **Covered bonds** | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| **Claims on institutions and corporates with a ST credit assessment** | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| **Collective investments undertakings (CIU)** | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| **Equity** | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| **Securitisation** | | | | | | | | | | | | | | | | | | | | | |
| **Other exposures** | 1 | 0 | 0 | 0 | 0 | 0 | 50.00% | 1 | 0 | 0 | 0 | 0 | 0 | 50.00% | 1 | 0 | 0 | 0 | 0 | 0 | 50.00% |
| **Standardised Total** | **87,415** | **1,638** | **73** | **24** | **3** | **125** | **170.28%** | **87,482** | **1,525** | **118** | **17** | **4** | **152** | **128.40%** | **88,067** | **911** | **148** | **16** | **4** | **171** | **115.80%** |

## UNITED STATES

| (mln EUR, %) | Adverse Scenario | | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 31/12/2023 | | | | | | | 31/12/2024 | | | | | | | 31/12/2025 | | | | | | | |
| | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| **Central banks** | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| **Central governments** | 118 | 0 | 15 | 1 | 0 | 6 | 41.15% | 115 | 0 | 18 | 1 | 0 | 7 | 41.15% | 112 | 0 | 20 | 1 | 0 | 8 | 41.15% |
| **Regional governments or local authorities** | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| **Public sector entities** | 0 | 0 | 0 | 0 | 0 | 0 | 56.70% | 0 | 0 | 0 | 0 | 0 | 0 | 63.56% | 0 | 0 | 0 | 0 | 0 | 0 | 68.73% |
| **Multilateral Development Banks** | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| **International Organisations** | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| **Institutions** | 10 | 0 | 0 | 0 | 0 | 0 | 46.38% | 10 | 0 | 1 | 0 | 0 | 0 | 46.22% | 10 | 0 | 1 | 0 | 0 | 0 | 46.21% |
| **Corporates** | 304 | 127 | 47 | 2 | 7 | 16 | 34.04% | 342 | 80 | 57 | 3 | 3 | 20 | 34.37% | 371 | 41 | 66 | 3 | 3 | 23 | 34.42% |
| of which: SME | 14 | 1 | 1 | 0 | 0 | 1 | 65.87% | 14 | 1 | 1 | 0 | 0 | 1 | 66.14% | 15 | 0 | 2 | 0 | 0 | 1 | 66.20% |
| **Retail** | 23 | 0 | 4 | 0 | 0 | 1 | 38.50% | 23 | 0 | 4 | 0 | 0 | 2 | 39.96% | 22 | 0 | 5 | 0 | 0 | 2 | 41.07% |
| of which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 50.00% | 0 | 0 | 0 | 0 | 0 | 0 | 50.00% | 0 | 0 | 0 | 0 | 0 | 0 | 50.00% |
| **Secured by mortgages on immovable property** | 40 | 0 | 5 | 0 | 0 | 0 | 5.40% | 39 | 0 | 6 | 0 | 0 | 0 | 5.40% | 38 | 0 | 7 | 0 | 0 | 0 | 5.40% |
| of which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| **Items associated with particularly high risk** | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| **Covered bonds** | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| **Claims on institutions and corporates with a ST credit assessment** | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| **Collective investments undertakings (CIU)** | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| **Equity** | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| **Securitisation** | | | | | | | | | | | | | | | | | | | | | |
| **Other exposures** | 0 | 0 | 0 | 0 | 0 | 0 | 50.00% | 0 | 0 | 0 | 0 | 0 | 0 | 50.00% | 0 | 0 | 0 | 0 | 0 | 0 | 50.00% |
| **Standardised Total** | **496** | **127** | **71** | **4** | **7** | **24** | **33.86%** | **529** | **80** | **85** | **4** | **3** | **29** | **34.14%** | **554** | **41** | **99** | **4** | **3** | **34** | **34.22%** |

## ITALY

| (mln EUR, %) | Adverse Scenario | | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 31/12/2023 | | | | | | | 31/12/2024 | | | | | | | 31/12/2025 | | | | | | | |
| | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| **Central banks** | 0 | 1,371 | 4 | 0 | 2 | 2 | 50.00% | 0 | 1,369 | 6 | 0 | 2 | 3 | 50.00% | 1,268 | 0 | 7 | 0 | 0 | 3 | 50.00% |
| **Central governments** | 3,314 | 1,477 | 26 | 2 | 14 | 10 | 40.00% | 3,296 | 1,469 | 52 | 7 | 13 | 21 | 40.00% | 3,278 | 1,461 | 78 | 7 | 12 | 31 | 40.00% |
| **Regional governments or local authorities** | 0 | 0 | 0 | 0 | 0 | 0 | 40.00% | 0 | 0 | 0 | 0 | 0 | 0 | 40.00% | 0 | 0 | 0 | 0 | 0 | 0 | 40.00% |
| **Public sector entities** | 0 | 0 | 0 | 0 | 0 | 0 | 90.30% | 0 | 0 | 0 | 0 | 0 | 0 | 90.30% | 0 | 0 | 0 | 0 | 0 | 0 | 90.30% |
| **Multilateral Development Banks** | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| **International Organisations** | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| **Institutions** | 1 | 0 | 0 | 0 | 0 | 0 | 0.10% | 1 | 0 | 0 | 0 | 0 | 0 | 0.10% | 1 | 0 | 0 | 0 | 0 | 0 | 0.10% |
| **Corporates** | 287 | 169 | 52 | 1 | 2 | 10 | 19.80% | 237 | 204 | 67 | 1 | 2 | 13 | 19.15% | 319 | 111 | 78 | 1 | 2 | 15 | 18.90% |
| of which: SME | 60 | 75 | 36 | 0 | 1 | 7 | 19.67% | 54 | 77 | 40 | 0 | 1 | 8 | 19.66% | 92 | 36 | 42 | 0 | 1 | 8 | 19.69% |
| **Retail** | 307 | 264 | 107 | 3 | 18 | 67 | 62.45% | 328 | 217 | 134 | 2 | 15 | 75 | 55.86% | 363 | 164 | 152 | 2 | 12 | 80 | 52.73% |
| of which: SME | 0 | 0 | 1 | 0 | 0 | 1 | 85.98% | 0 | 0 | 1 | 0 | 0 | 1 | 86.02% | 0 | 0 | 1 | 0 | 0 | 1 | 86.06% |
| **Secured by mortgages on immovable property** | 572 | 116 | 59 | 8 | 5 | 23 | 38.16% | 559 | 108 | 80 | 7 | 4 | 37 | 46.44% | 550 | 100 | 96 | 7 | 4 | 49 | 51.20% |
| of which: SME | 3 | 5 | 6 | 0 | 0 | 0 | 29.01% | 3 | 5 | 1 | 0 | 0 | 0 | 28.26% | 3 | 5 | 1 | 0 | 0 | 0 | 27.89% |
| **Items associated with particularly high risk** | 6 | 17 | 40 | 0 | 1 | 34 | 86.04% | 6 | 15 | 42 | 0 | 1 | 35 | 83.52% | 6 | 14 | 43 | 0 | 1 | 35 | 82.09% |
| **Covered bonds** | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| **Claims on institutions and corporates with a ST credit assessment** | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| **Collective investments undertakings (CIU)** | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| **Equity** | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| **Securitisation** | | | | | | | | | | | | | | | | | | | | | |
| **Other exposures** | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| **Standardised Total** | **4,487** | **3,415** | **288** | **19** | **41** | **146** | **50.84%** | **4,427** | **3,382** | **381** | **17** | **37** | **183** | **48.16%** | **5,885** | **1,851** | **454** | **17** | **30** | **214** | **47.13%** |

# 2023 EU-wide Stress Test: Credit risk STA

Deutsche Bank AG

## SPAIN

| (mln EUR, %) | Adverse Scenario | | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 31/12/2023 | | | | | | | 31/12/2024 | | | | | | | 31/12/2025 | | | | | | | |
| | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| Central banks | 0 | 2,472 | 1 | 0 | 0 | 0 | 50,00% | 0 | 2,471 | 1 | 0 | 0 | 1 | 50,00% | 2,471 | 0 | 2 | 0 | 0 | 1 | 50,00% |
| Central governments | 1,486 | 0 | 5 | 2 | 0 | 2 | 40,00% | 3 | 1,479 | 9 | 0 | 10 | 4 | 40,00% | 3 | 1,474 | 14 | 0 | 10 | 5 | 40,00% |
| Regional governments or local authorities | 0 | 25 | 0 | 0 | 0 | 0 | 40,00% | 0 | 25 | 0 | 0 | 0 | 0 | 40,00% | 0 | 25 | 0 | 0 | 0 | 0 | 40,00% |
| Public sector entities | 0 | 0 | 0 | 0 | 0 | 0 | 0,00% | 0 | 0 | 0 | 0 | 0 | 0 | 0,00% | 0 | 0 | 0 | 0 | 0 | 0 | 0,00% |
| Multilateral Development Banks | 0 | 0 | 0 | 0 | 0 | 0 | 0,00% | 0 | 0 | 0 | 0 | 0 | 0 | 0,00% | 0 | 0 | 0 | 0 | 0 | 0 | 0,00% |
| International Organisations | 0 | 0 | 0 | 0 | 0 | 0 | 0,00% | 0 | 0 | 0 | 0 | 0 | 0 | 0,00% | 0 | 0 | 0 | 0 | 0 | 0 | 0,00% |
| Institutions | 11 | 0 | 3 | 0 | 0 | 0 | 10,20% | 11 | 0 | 1 | 0 | 0 | 0 | 10,34% | 11 | 0 | 1 | 0 | 0 | 0 | 10,39% |
| Corporates | 21 | 3 | 139 | 0 | 0 | 0 | 0,18% | 18 | 6 | 120 | 0 | 0 | 0 | 0,35% | 21 | 2 | 120 | 0 | 0 | 1 | 0,46% |
| of which: SME | 2 | 0 | 57 | 0 | 0 | 0 | 0,05% | 2 | 0 | 57 | 0 | 0 | 0 | 0,10% | 2 | 0 | 57 | 0 | 0 | 0 | 0,13% |
| Retail | 41 | 5 | 1 | 0 | 0 | 1 | 82,80% | 42 | 5 | 1 | 0 | 0 | 1 | 76,93% | 42 | 3 | 2 | 0 | 0 | 1 | 74,47% |
| of which: SME | 1 | 0 | 0 | 0 | 0 | 0 | 50,00% | 1 | 0 | 0 | 0 | 0 | 0 | 50,00% | 1 | 0 | 0 | 0 | 0 | 0 | 50,00% |
| Secured by mortgages on immovable property | 71 | 2 | 1 | 0 | 0 | 0 | 18,47% | 71 | 2 | 1 | 0 | 0 | 0 | 22,05% | 71 | 2 | 1 | 0 | 0 | 0 | 23,86% |
| of which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0,00% | 0 | 0 | 0 | 0 | 0 | 0 | 0,00% | 0 | 0 | 0 | 0 | 0 | 0 | 0,00% |
| Items associated with particularly high risk | 0 | 4 | 2 | 0 | 1 | 1 | 42,28% | 0 | 0 | 6 | 0 | 0 | 3 | 41,95% | 0 | 0 | 6 | 0 | 0 | 3 | 42,07% |
| Covered bonds | 0 | 0 | 0 | 0 | 0 | 0 | 0,00% | 0 | 0 | 0 | 0 | 0 | 0 | 0,00% | 0 | 0 | 0 | 0 | 0 | 0 | 0,00% |
| Claims on institutions and corporates with a ST credit assessment | 0 | 0 | 0 | 0 | 0 | 0 | 0,00% | 0 | 0 | 0 | 0 | 0 | 0 | 0,00% | 0 | 0 | 0 | 0 | 0 | 0 | 0,00% |
| Collective investments undertakings (CIU) | 0 | 0 | 0 | 0 | 0 | 0 | 0,00% | 0 | 0 | 0 | 0 | 0 | 0 | 0,00% | 0 | 0 | 0 | 0 | 0 | 0 | 0,00% |
| Equity | 0 | 0 | 0 | 0 | 0 | 0 | 0,00% | 0 | 0 | 0 | 0 | 0 | 0 | 0,00% | 0 | 0 | 0 | 0 | 0 | 0 | 0,00% |
| Securitisation | | | | | | | | | | | | | | | | | | | | | | |
| Other exposures | 0 | 0 | 0 | 0 | 0 | 0 | 0,00% | 0 | 0 | 0 | 0 | 0 | 0 | 0,00% | 0 | 0 | 0 | 0 | 0 | 0 | 0,00% |
| Standardised Total | 1,632 | 2,511 | 129 | 2 | 2 | 4 | 3,24% | 145 | 3,987 | 140 | 0 | 10 | 9 | 6,17% | 2,620 | 1,506 | 145 | 0 | 10 | 11 | 7,56% |

## LUXEMBOURG

| (mln EUR, %) | Adverse Scenario | | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 31/12/2023 | | | | | | | 31/12/2024 | | | | | | | 31/12/2025 | | | | | | | |
| | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| Central banks | 4,956 | 0 | 0 | 0 | 0 | 0 | 50,00% | 4,956 | 0 | 0 | 0 | 0 | 0 | 50,00% | 4,956 | 0 | 0 | 0 | 0 | 0 | 50,00% |
| Central governments | 0 | 0 | 0 | 0 | 0 | 0 | 40,00% | 0 | 0 | 0 | 0 | 0 | 0 | 40,00% | 0 | 0 | 0 | 0 | 0 | 0 | 40,00% |
| Regional governments or local authorities | 0 | 0 | 0 | 0 | 0 | 0 | 0,00% | 0 | 0 | 0 | 0 | 0 | 0 | 0,00% | 0 | 0 | 0 | 0 | 0 | 0 | 0,00% |
| Public sector entities | 0 | 0 | 0 | 0 | 0 | 0 | 0,00% | 0 | 0 | 0 | 0 | 0 | 0 | 0,00% | 0 | 0 | 0 | 0 | 0 | 0 | 0,00% |
| Multilateral Development Banks | 0 | 0 | 0 | 0 | 0 | 0 | 0,00% | 0 | 0 | 0 | 0 | 0 | 0 | 0,00% | 0 | 0 | 0 | 0 | 0 | 0 | 0,00% |
| International Organisations | 0 | 0 | 0 | 0 | 0 | 0 | 0,00% | 0 | 0 | 0 | 0 | 0 | 0 | 0,00% | 0 | 0 | 0 | 0 | 0 | 0 | 0,00% |
| Institutions | 0 | 0 | 0 | 0 | 0 | 0 | 45,00% | 0 | 0 | 0 | 0 | 0 | 0 | 45,00% | 0 | 0 | 0 | 0 | 0 | 0 | 45,00% |
| Corporates | 25 | 0 | 1 | 0 | 0 | 0 | 47,68% | 24 | 0 | 2 | 0 | 0 | 1 | 47,65% | 23 | 0 | 3 | 0 | 0 | 1 | 47,61% |
| of which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 50,00% | 0 | 0 | 0 | 0 | 0 | 0 | 50,00% | 0 | 0 | 0 | 0 | 0 | 0 | 50,00% |
| Retail | 12 | 2 | 1 | 0 | 0 | 0 | 39,96% | 12 | 2 | 1 | 0 | 0 | 0 | 54,81% | 12 | 1 | 1 | 0 | 0 | 0 | 62,96% |
| of which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0,00% | 0 | 0 | 0 | 0 | 0 | 0 | 0,00% | 0 | 0 | 0 | 0 | 0 | 0 | 0,00% |
| Secured by mortgages on immovable property | 1,237 | 214 | 33 | 11 | 2 | 19 | 59,17% | 1,227 | 206 | 51 | 10 | 2 | 37 | 72,19% | 1,229 | 189 | 66 | 10 | 1 | 52 | 77,89% |
| of which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0,00% | 0 | 0 | 0 | 0 | 0 | 0 | 0,00% | 0 | 0 | 0 | 0 | 0 | 0 | 0,00% |
| Items associated with particularly high risk | 0 | 0 | 0 | 0 | 0 | 0 | 70,00% | 0 | 0 | 0 | 0 | 0 | 0 | 69,98% | 0 | 0 | 0 | 0 | 0 | 0 | 69,96% |
| Covered bonds | 0 | 0 | 0 | 0 | 0 | 0 | 0,00% | 0 | 0 | 0 | 0 | 0 | 0 | 0,00% | 0 | 0 | 0 | 0 | 0 | 0 | 0,00% |
| Claims on institutions and corporates with a ST credit assessment | 0 | 0 | 0 | 0 | 0 | 0 | 0,00% | 0 | 0 | 0 | 0 | 0 | 0 | 0,00% | 0 | 0 | 0 | 0 | 0 | 0 | 0,00% |
| Collective investments undertakings (CIU) | 0 | 0 | 0 | 0 | 0 | 0 | 0,00% | 0 | 0 | 0 | 0 | 0 | 0 | 0,00% | 0 | 0 | 0 | 0 | 0 | 0 | 0,00% |
| Equity | 0 | 0 | 0 | 0 | 0 | 0 | 0,00% | 0 | 0 | 0 | 0 | 0 | 0 | 0,00% | 0 | 0 | 0 | 0 | 0 | 0 | 0,00% |
| Securitisation | | | | | | | | | | | | | | | | | | | | | | |
| Other exposures | 0 | 0 | 0 | 0 | 0 | 0 | 0,00% | 0 | 0 | 0 | 0 | 0 | 0 | 0,00% | 0 | 0 | 0 | 0 | 0 | 0 | 0,00% |
| Standardised Total | 6,230 | 216 | 34 | 12 | 2 | 20 | 58,49% | 6,219 | 208 | 54 | 10 | 2 | 38 | 70,99% | 6,221 | 190 | 70 | 10 | 1 | 54 | 76,54% |

## UNITED KINGDOM

| (mln EUR, %) | Adverse Scenario | | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 31/12/2023 | | | | | | | 31/12/2024 | | | | | | | 31/12/2025 | | | | | | | |
| | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| Central banks | 0 | 0 | 0 | 0 | 0 | 0 | 0,00% | 0 | 0 | 0 | 0 | 0 | 0 | 0,00% | 0 | 0 | 0 | 0 | 0 | 0 | 0,00% |
| Central governments | 0 | 0 | 0 | 0 | 0 | 0 | 0,00% | 0 | 0 | 0 | 0 | 0 | 0 | 0,00% | 0 | 0 | 0 | 0 | 0 | 0 | 0,00% |
| Regional governments or local authorities | 0 | 0 | 0 | 0 | 0 | 0 | 0,00% | 0 | 0 | 0 | 0 | 0 | 0 | 0,00% | 0 | 0 | 0 | 0 | 0 | 0 | 0,00% |
| Public sector entities | 0 | 0 | 0 | 0 | 0 | 0 | 0,00% | 0 | 0 | 0 | 0 | 0 | 0 | 0,00% | 0 | 0 | 0 | 0 | 0 | 0 | 0,00% |
| Multilateral Development Banks | 0 | 0 | 0 | 0 | 0 | 0 | 0,00% | 0 | 0 | 0 | 0 | 0 | 0 | 0,00% | 0 | 0 | 0 | 0 | 0 | 0 | 0,00% |
| International Organisations | 0 | 0 | 0 | 0 | 0 | 0 | 0,00% | 0 | 0 | 0 | 0 | 0 | 0 | 0,00% | 0 | 0 | 0 | 0 | 0 | 0 | 0,00% |
| Institutions | 0 | 0 | 0 | 0 | 0 | 0 | 0,00% | 0 | 0 | 0 | 0 | 0 | 0 | 0,00% | 0 | 0 | 0 | 0 | 0 | 0 | 0,00% |
| Corporates | 78 | 2 | 1 | 0 | 0 | 0 | 62,66% | 43 | 41 | 2 | 0 | 0 | 1 | 52,63% | 74 | 9 | 2 | 0 | 0 | 1 | 64,66% |
| of which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 83,15% | 0 | 0 | 0 | 0 | 0 | 0 | 82,93% | 0 | 0 | 0 | 0 | 0 | 0 | 84,62% |
| Retail | 1 | 1 | 0 | 0 | 0 | 0 | 12,04% | 1 | 1 | 0 | 0 | 0 | 0 | 11,35% | 1 | 1 | 0 | 0 | 0 | 0 | 10,80% |
| of which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0,00% | 0 | 0 | 0 | 0 | 0 | 0 | 0,00% | 0 | 0 | 0 | 0 | 0 | 0 | 0,00% |
| Secured by mortgages on immovable property | 3 | 1 | 0 | 0 | 0 | 0 | 11,19% | 3 | 1 | 0 | 0 | 0 | 0 | 15,14% | 2 | 1 | 1 | 0 | 0 | 0 | 16,97% |
| of which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0,00% | 0 | 0 | 0 | 0 | 0 | 0 | 0,00% | 0 | 0 | 0 | 0 | 0 | 0 | 0,00% |
| Items associated with particularly high risk | 0 | 0 | 0 | 0 | 0 | 0 | 50,00% | 0 | 0 | 0 | 0 | 0 | 0 | 49,99% | 0 | 0 | 0 | 0 | 0 | 0 | 49,97% |
| Covered bonds | 0 | 0 | 0 | 0 | 0 | 0 | 0,00% | 0 | 0 | 0 | 0 | 0 | 0 | 0,00% | 0 | 0 | 0 | 0 | 0 | 0 | 0,00% |
| Claims on institutions and corporates with a ST credit assessment | 0 | 0 | 0 | 0 | 0 | 0 | 0,00% | 0 | 0 | 0 | 0 | 0 | 0 | 0,00% | 0 | 0 | 0 | 0 | 0 | 0 | 0,00% |
| Collective investments undertakings (CIU) | 0 | 0 | 0 | 0 | 0 | 0 | 0,00% | 0 | 0 | 0 | 0 | 0 | 0 | 0,00% | 0 | 0 | 0 | 0 | 0 | 0 | 0,00% |
| Equity | 0 | 0 | 0 | 0 | 0 | 0 | 0,00% | 0 | 0 | 0 | 0 | 0 | 0 | 0,00% | 0 | 0 | 0 | 0 | 0 | 0 | 0,00% |
| Securitisation | | | | | | | | | | | | | | | | | | | | | | |
| Other exposures | 0 | 0 | 0 | 0 | 0 | 0 | 0,00% | 0 | 0 | 0 | 0 | 0 | 0 | 0,00% | 0 | 0 | 0 | 0 | 0 | 0 | 0,00% |
| Standardised Total | 81 | 8 | 1 | 0 | 0 | 1 | 43,52% | 46 | 42 | 2 | 0 | 0 | 1 | 47,69% | 77 | 11 | 3 | 0 | 0 | 2 | 50,57% |

## SWITZERLAND

| (mln EUR, %) | Adverse Scenario | | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 31/12/2023 | | | | | | | 31/12/2024 | | | | | | | 31/12/2025 | | | | | | | |
| | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| Central banks | 0 | 0 | 0 | 0 | 0 | 0 | 0,00% | 0 | 0 | 0 | 0 | 0 | 0 | 0,00% | 0 | 0 | 0 | 0 | 0 | 0 | 0,00% |
| Central governments | 0 | 0 | 0 | 0 | 0 | 0 | 10,00% | 0 | 0 | 0 | 0 | 0 | 0 | 10,00% | 0 | 0 | 0 | 0 | 0 | 0 | 10,00% |
| Regional governments or local authorities | 0 | 0 | 0 | 0 | 0 | 0 | 0,00% | 0 | 0 | 0 | 0 | 0 | 0 | 0,00% | 0 | 0 | 0 | 0 | 0 | 0 | 0,00% |
| Public sector entities | 0 | 0 | 0 | 0 | 0 | 0 | 0,00% | 0 | 0 | 0 | 0 | 0 | 0 | 0,00% | 0 | 0 | 0 | 0 | 0 | 0 | 0,00% |
| Multilateral Development Banks | 0 | 0 | 0 | 0 | 0 | 0 | 0,00% | 0 | 0 | 0 | 0 | 0 | 0 | 0,00% | 0 | 0 | 0 | 0 | 0 | 0 | 0,00% |
| International Organisations | 0 | 0 | 0 | 0 | 0 | 0 | 0,00% | 0 | 0 | 0 | 0 | 0 | 0 | 0,00% | 0 | 0 | 0 | 0 | 0 | 0 | 0,00% |
| Institutions | 0 | 0 | 0 | 0 | 0 | 0 | 45,00% | 0 | 0 | 0 | 0 | 0 | 0 | 45,00% | 0 | 0 | 0 | 0 | 0 | 0 | 45,00% |
| Corporates | 7 | 1 | 0 | 0 | 0 | 0 | 81,62% | 7 | 0 | 0 | 0 | 0 | 0 | 81,78% | 7 | 1 | 0 | 0 | 0 | 0 | 83,08% |
| of which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 50,00% | 0 | 0 | 0 | 0 | 0 | 0 | 50,00% | 0 | 0 | 0 | 0 | 0 | 0 | 50,00% |
| Retail | 2 | 0 | 0 | 0 | 0 | 0 | 50,70% | 2 | 0 | 0 | 0 | 0 | 0 | 47,21% | 2 | 0 | 0 | 0 | 0 | 0 | 46,50% |
| of which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 100,00% | 0 | 0 | 0 | 0 | 0 | 0 | 100,00% | 0 | 0 | 0 | 0 | 0 | 0 | 100,00% |
| Secured by mortgages on immovable property | 3 | 0 | 0 | 0 | 0 | 0 | 23,95% | 3 | 0 | 0 | 0 | 0 | 0 | 27,77% | 3 | 0 | 0 | 0 | 0 | 0 | 29,59% |
| of which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0,00% | 0 | 0 | 0 | 0 | 0 | 0 | 0,00% | 0 | 0 | 0 | 0 | 0 | 0 | 0,00% |
| Items associated with particularly high risk | 0 | 0 | 0 | 0 | 0 | 0 | 0,00% | 0 | 0 | 0 | 0 | 0 | 0 | 0,00% | 0 | 0 | 0 | 0 | 0 | 0 | 0,00% |
| Covered bonds | 0 | 0 | 0 | 0 | 0 | 0 | 0,00% | 0 | 0 | 0 | 0 | 0 | 0 | 0,00% | 0 | 0 | 0 | 0 | 0 | 0 | 0,00% |
| Claims on institutions and corporates with a ST credit assessment | 0 | 0 | 0 | 0 | 0 | 0 | 0,00% | 0 | 0 | 0 | 0 | 0 | 0 | 0,00% | 0 | 0 | 0 | 0 | 0 | 0 | 0,00% |
| Collective investments undertakings (CIU) | 0 | 0 | 0 | 0 | 0 | 0 | 0,00% | 0 | 0 | 0 | 0 | 0 | 0 | 0,00% | 0 | 0 | 0 | 0 | 0 | 0 | 0,00% |
| Equity | 0 | 0 | 0 | 0 | 0 | 0 | 0,00% | 0 | 0 | 0 | 0 | 0 | 0 | 0,00% | 0 | 0 | 0 | 0 | 0 | 0 | 0,00% |
| Securitisation | | | | | | | | | | | | | | | | | | | | | | |
| Other exposures | 0 | 0 | 0 | 0 | 0 | 0 | 0,00% | 0 | 0 | 0 | 0 | 0 | 0 | 0,00% | 0 | 0 | 0 | 0 | 0 | 0 | 0,00% |
| Standardised Total | 13 | 1 | 1 | 0 | 0 | 0 | 46,08% | 13 | 1 | 1 | 0 | 0 | 0 | 50,07% | 12 | 1 | 1 | 0 | 0 | 1 | 52,26% |

# 2023 EU-wide Stress Test: Credit risk STA

Deutsche Bank AG

## NETHERLANDS

| (mln EUR, %) | Adverse Scenario | | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 31/12/2023 | | | | | | | 31/12/2024 | | | | | | | 31/12/2025 | | | | | | | |
| | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| Central banks | 76 | 0 | 0 | 0 | 0 | 0 | 50.00% | 76 | 0 | 0 | 0 | 0 | 0 | 50.00% | 76 | 0 | 0 | 0 | 0 | 0 | 50.00% |
| Central governments | 0 | 0 | 3 | 0 | 0 | 1 | 40.00% | 0 | 0 | 3 | 0 | 0 | 1 | 40.00% | 0 | 0 | 3 | 0 | 0 | 1 | 40.00% |
| Regional governments or local authorities | 0 | 0 | 0 | 0 | 0 | 0 | 40.00% | 0 | 0 | 0 | 0 | 0 | 0 | 40.00% | 0 | 0 | 0 | 0 | 0 | 0 | 40.00% |
| Public sector entities | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Multilateral Development Banks | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| International Organisations | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Institutions | 0 | 0 | 0 | 0 | 0 | 0 | 45.00% | 0 | 0 | 0 | 0 | 0 | 0 | 45.00% | 0 | 0 | 0 | 0 | 0 | 0 | 45.00% |
| Corporates | 312 | 139 | 39 | 3 | 8 | 11 | 28.09% | 400 | 29 | 60 | 4 | 0 | 19 | 31.83% | 390 | 28 | 71 | 4 | 0 | 24 | 33.01% |
| of which: SME | 61 | 29 | 25 | 1 | 0 | 4 | 16.63% | 56 | 28 | 33 | 1 | 0 | 6 | 17.41% | 53 | 27 | 36 | 1 | 0 | 6 | 17.73% |
| Retail | 1 | 1 | 4 | 0 | 0 | 4 | 102.30% | 0 | 1 | 4 | 0 | 0 | 4 | 100.52% | 0 | 1 | 4 | 0 | 0 | 4 | 99.26% |
| of which: SME | 0 | 0 | 3 | 0 | 0 | 3 | 102.93% | 0 | 0 | 3 | 0 | 0 | 3 | 101.29% | 0 | 0 | 3 | 0 | 0 | 3 | 100.10% |
| Secured by mortgages on immovable property | 111 | 9 | 27 | 2 | 0 | 2 | 9.22% | 101 | 8 | 38 | 1 | 0 | 4 | 11.30% | 95 | 8 | 44 | 1 | 0 | 5 | 12.21% |
| of which: SME | 100 | 9 | 25 | 1 | 0 | 2 | 7.78% | 91 | 8 | 34 | 1 | 0 | 3 | 9.36% | 87 | 8 | 40 | 1 | 0 | 4 | 9.94% |
| Items associated with particularly high risk | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Covered bonds | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Claims on institutions and corporates with a ST credit assessment | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Collective investments undertakings (CIU) | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Equity | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Securitisation | | | | | | | | | | | | | | | | | | | | | |
| Other exposures | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Standardised Total | **500** | **148** | **72** | **4** | **8** | **18** | **25.47%** | **579** | **38** | **104** | **5** | **0** | **28** | **27.24%** | **562** | **37** | **122** | **5** | **0** | **34** | **27.89%** |

## INDIA

| (mln EUR, %) | Adverse Scenario | | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 31/12/2023 | | | | | | | 31/12/2024 | | | | | | | 31/12/2025 | | | | | | | |
| | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| Central banks | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Central governments | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Regional governments or local authorities | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Public sector entities | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Multilateral Development Banks | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| International Organisations | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Institutions | 0 | 0 | 15 | 0 | 0 | 1 | 10.00% | 0 | 0 | 15 | 0 | 0 | 1 | 10.00% | 0 | 0 | 15 | 0 | 0 | 1 | 10.00% |
| Corporates | 128 | 5 | 23 | 2 | 0 | 13 | 59.51% | 128 | 2 | 26 | 2 | 0 | 16 | 59.61% | 124 | 2 | 30 | 2 | 0 | 18 | 59.72% |
| of which: SME | 2 | 0 | 0 | 0 | 0 | 0 | 60.88% | 2 | 0 | 0 | 0 | 0 | 0 | 61.25% | 2 | 0 | 0 | 0 | 0 | 0 | 61.42% |
| Retail | 385 | 0 | 50 | 13 | 0 | 40 | 43.25% | 362 | 0 | 116 | 11 | 0 | 54 | 46.25% | 343 | 0 | 135 | 10 | 0 | 65 | 47.94% |
| of which: SME | 1 | 0 | 0 | 0 | 0 | 0 | 129.80% | 1 | 0 | 0 | 0 | 0 | 0 | 111.71% | 1 | 0 | 0 | 0 | 0 | 0 | 101.56% |
| Secured by mortgages on immovable property | 1,687 | 2 | 217 | 8 | 0 | 26 | 12.16% | 1,639 | 3 | 265 | 7 | 0 | 34 | 12.87% | 1,598 | 3 | 365 | 6 | 0 | 41 | 13.32% |
| of which: SME | 8 | 0 | 2 | 0 | 0 | 0 | 10.78% | 8 | 0 | 2 | 0 | 0 | 0 | 10.98% | 8 | 0 | 2 | 0 | 0 | 0 | 11.16% |
| Items associated with particularly high risk | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Covered bonds | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Claims on institutions and corporates with a ST credit assessment | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Collective investments undertakings (CIU) | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Equity | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Securitisation | | | | | | | | | | | | | | | | | | | | | |
| Other exposures | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Standardised Total | **2,200** | **8** | **348** | **23** | **0** | **82** | **23.49%** | **2,129** | **5** | **422** | **20** | **0** | **105** | **24.91%** | **2,066** | **5** | **485** | **18** | **0** | **125** | **25.73%** |

## SINGAPORE

| (mln EUR, %) | Adverse Scenario | | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 31/12/2023 | | | | | | | 31/12/2024 | | | | | | | 31/12/2025 | | | | | | | |
| | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| Central banks | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Central governments | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Regional governments or local authorities | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Public sector entities | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Multilateral Development Banks | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| International Organisations | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Institutions | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Corporates | 36 | 5 | 3 | 0 | 0 | 1 | 44.95% | 38 | 3 | 4 | 0 | 0 | 2 | 45.48% | 40 | 0 | 5 | 0 | 0 | 2 | 45.80% |
| of which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0.11% | 0 | 0 | 0 | 0 | 0 | 0 | 0.11% | 0 | 0 | 0 | 0 | 0 | 0 | 0.11% |
| Retail | 0 | 0 | 0 | 0 | 0 | 0 | 17.37% | 0 | 0 | 0 | 0 | 0 | 0 | 19.19% | 0 | 0 | 0 | 0 | 0 | 0 | 19.74% |
| of which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Secured by mortgages on immovable property | 0 | 0 | 0 | 0 | 0 | 0 | 100.00% | 0 | 0 | 0 | 0 | 0 | 0 | 100.00% | 0 | 0 | 0 | 0 | 0 | 0 | 100.00% |
| of which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Items associated with particularly high risk | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Covered bonds | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Claims on institutions and corporates with a ST credit assessment | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Collective investments undertakings (CIU) | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Equity | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Securitisation | | | | | | | | | | | | | | | | | | | | | |
| Other exposures | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Standardised Total | **37** | **5** | **3** | **0** | **0** | **1** | **45.06%** | **38** | **3** | **4** | **0** | **0** | **2** | **45.55%** | **40** | **0** | **5** | **0** | **0** | **2** | **45.84%** |

* Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Methodolo

# 2023 EU-wide Stress Test: Credit risk COVID-19 IRB

Deutsche Bank AG

| | (mln EUR, %) | Public guarantees - Actual | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | 31/12/2022 | | | | | | | | | | | | | |
| | | Exposure values | | Risk exposure amounts | | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| | | A-IRB | F-IRB | A-IRB | F-IRB | | | | | | | | | | |
| Deutsche Bank AG | **Central banks** | | | | | | | | | | | | | | |
| | **Central governments** | | | | | | | | | | | | | | |
| | **Institutions** | | | | | | | | | | | | | | |
| | **Corporates** | 2.199 | 4 | 1.033 | 0 | 1.501 | 1.262 | 487 | 379 | 121 | 79 | 2 | 5 | 25 | 21% |
| | Corporates - Of Which: Specialised Lending | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | Corporates - Of Which: SME | 1.202 | 2 | 486 | 0 | 801 | 681 | 305 | 250 | 52 | 36 | 1 | 2 | 12 | 22.30% |
| | **Retail** | 1.218 | 0 | 196 | 0 | 614 | 535 | 318 | 270 | 88 | 54 | 1 | 4 | 12 | 16.92% |
| | **Retail - Secured on real estate property** | 5 | 0 | 1 | 0 | 4 | 1 | 1 | 1 | 0 | 0 | 0 | 0 | 0 | - |
| | Retail - Secured on real estate property - Of Which: SME | 5 | 0 | 1 | 0 | 4 | 1 | 1 | 1 | 0 | 0 | 0 | 0 | 0 | - |
| | Retail - Secured on real estate property - Of Which: non-SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | **Retail - Qualifying Revolving** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | **Retail - Other Retail** | 1.213 | 0 | 196 | 0 | 610 | 534 | 317 | 269 | 89 | 54 | 1 | 4 | 12 | 16.93% |
| | Retail - Other Retail - Of Which: SME | 1.129 | 0 | 176 | 0 | 571 | 502 | 298 | 254 | 83 | 48 | 1 | 4 | 10 | 16.94% |
| | Retail - Other Retail - Of Which: non-SME | 84 | 0 | 20 | 0 | 39 | 32 | 19 | 16 | 5 | 6 | 0 | 0 | 1 | 16.86% |
| | **Equity** | | | | | | | | | | | | | | |
| | **Securitisation** | | | | | | | | | | | | | | |
| | **Other non-credit obligation assets** | | | | | | | | | | | | | | |
| | **IRB TOTAL** | **3.416** | **4** | **1.229** | **0** | **2.115** | **1.797** | **815** | **649** | **190** | **133** | **3** | **9** | **37** | **19.31%** |

| | (mln EUR, %) | Public guarantees - Actual | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | 31/12/2022 | | | | | | | | | | | | | |
| | | Exposure values | | Risk exposure amounts | | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| | | A-IRB | F-IRB | A-IRB | F-IRB | | | | | | | | | | |
| GERMANY | **Central banks** | | | | | | | | | | | | | | |
| | **Central governments** | | | | | | | | | | | | | | |
| | **Institutions** | | | | | | | | | | | | | | |
| | **Corporates** | 1.236 | 4 | 674 | 0 | 980 | 843 | 226 | 160 | 32 | 18 | 0 | 1 | 7 | 23% |
| | Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | |
| | Corporates - Of Which: SME | | | | | | | | | | | | | | |
| | **Retail** | 202 | 0 | 40 | 0 | 172 | 149 | 26 | 25 | 1 | 1 | 0 | 0 | 0 | 22% |
| | **Retail - Secured on real estate property** | | | | | | | | | | | | | | |
| | Retail - Secured on real estate property - Of Which: SME | | | | | | | | | | | | | | |
| | Retail - Secured on real estate property - Of Which: non- | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | **Retail - Qualifying Revolving** | | | | | | | | | | | | | | |
| | **Retail - Other Retail** | | | | | | | | | | | | | | |
| | Retail - Other Retail - Of Which: SME | | | | | | | | | | | | | | |
| | Retail - Other Retail - Of Which: non-SME | | | | | | | | | | | | | | |
| | **Equity** | | | | | | | | | | | | | | |
| | **Securitisation** | | | | | | | | | | | | | | |
| | **Other non-credit obligation assets** | | | | | | | | | | | | | | |
| | **IRB TOTAL** | **1.438** | **4** | **714** | **0** | **1.151** | **992** | **252** | **185** | **33** | **19** | **0** | **1** | **8** | 23% |

| | (mln EUR, %) | Public guarantees - Actual | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | 31/12/2022 | | | | | | | | | | | | | |
| | | Exposure values | | Risk exposure amounts | | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| | | A-IRB | F-IRB | A-IRB | F-IRB | | | | | | | | | | |
| UNITED STATES | **Central banks** | | | | | | | | | | | | | | |
| | **Central governments** | | | | | | | | | | | | | | |
| | **Institutions** | | | | | | | | | | | | | | |
| | **Corporates** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | |
| | Corporates - Of Which: SME | | | | | | | | | | | | | | |
| | **Retail** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | **Retail - Secured on real estate property** | | | | | | | | | | | | | | |
| | Retail - Secured on real estate property - Of Which: SME | | | | | | | | | | | | | | |
| | Retail - Secured on real estate property - Of Which: non- | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | **Retail - Qualifying Revolving** | | | | | | | | | | | | | | |
| | **Retail - Other Retail** | | | | | | | | | | | | | | |
| | Retail - Other Retail - Of Which: SME | | | | | | | | | | | | | | |
| | Retail - Other Retail - Of Which: non-SME | | | | | | | | | | | | | | |
| | **Equity** | | | | | | | | | | | | | | |
| | **Securitisation** | | | | | | | | | | | | | | |
| | **Other non-credit obligation assets** | | | | | | | | | | | | | | |
| | **IRB TOTAL** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | - |

| | (mln EUR, %) | Public guarantees - Actual | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | 31/12/2022 | | | | | | | | | | | | | |
| | | Exposure values | | Risk exposure amounts | | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| | | A-IRB | F-IRB | A-IRB | F-IRB | | | | | | | | | | |
| ITALY | **Central banks** | | | | | | | | | | | | | | |
| | **Central governments** | | | | | | | | | | | | | | |
| | **Institutions** | | | | | | | | | | | | | | |
| | **Corporates** | 10 | 0 | 0 | 0 | 10 | 9 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 73% |
| | Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | |
| | Corporates - Of Which: SME | | | | | | | | | | | | | | |
| | **Retail** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | **Retail - Secured on real estate property** | | | | | | | | | | | | | | |
| | Retail - Secured on real estate property - Of Which: SME | | | | | | | | | | | | | | |
| | Retail - Secured on real estate property - Of Which: non- | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | **Retail - Qualifying Revolving** | | | | | | | | | | | | | | |
| | **Retail - Other Retail** | | | | | | | | | | | | | | |
| | Retail - Other Retail - Of Which: SME | | | | | | | | | | | | | | |
| | Retail - Other Retail - Of Which: non-SME | | | | | | | | | | | | | | |
| | **Equity** | | | | | | | | | | | | | | |
| | **Securitisation** | | | | | | | | | | | | | | |
| | **Other non-credit obligation assets** | | | | | | | | | | | | | | |
| | **IRB TOTAL** | **10** | **0** | **0** | **0** | **10** | **9** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | 73% |

# 2023 EU-wide Stress Test: Credit risk COVID-19 IRB

Deutsche Bank AG

## SPAIN

| (mln EUR, %) | Public guarantees - Actual | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 31/12/2022 | | | | | | | | | | | | | |
| | Exposure values | | Risk exposure amounts | | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| | A-IRB | F-IRB | A-IRB | F-IRB | | | | | | | | | | |
| **Central banks** | | | | | | | | | | | | | | |
| **Central governments** | | | | | | | | | | | | | | |
| **Institutions** | | | | | | | | | | | | | | |
| **Corporates** | 952 | 0 | 359 | 0 | 512 | 410 | 273 | 219 | 89 | 61 | 1 | 3 | 18 | 20% |
| Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | |
| Corporates - Of Which: SME | | | | | | | | | | | | | | |
| **Retail** | 1,014 | 0 | 155 | 0 | 441 | 385 | 289 | 245 | 68 | 54 | 1 | 4 | 12 | 17% |
| **Retail - Secured on real estate property** | | | | | | | | | | | | | | |
| Retail - Secured on real estate property - Of Which: SME | | | | | | | | | | | | | | |
| Retail - Secured on real estate property - Of Which: non- | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| **Retail - Qualifying Revolving** | | | | | | | | | | | | | | |
| **Retail - Other Retail** | | | | | | | | | | | | | | |
| Retail - Other Retail - Of Which: SME | | | | | | | | | | | | | | |
| Retail - Other Retail - Of Which: non-SME | | | | | | | | | | | | | | |
| **Equity** | | | | | | | | | | | | | | |
| **Securitisation** | | | | | | | | | | | | | | |
| **Other non-credit obligation assets** | | | | | | | | | | | | | | |
| **IRB TOTAL** | **1,966** | **0** | **514** | **0** | **953** | **795** | **563** | **464** | **157** | **114** | **2** | **8** | **29** | 18% |

## LUXEMBOURG

| (mln EUR, %) | Public guarantees - Actual | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 31/12/2022 | | | | | | | | | | | | | |
| | Exposure values | | Risk exposure amounts | | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| | A-IRB | F-IRB | A-IRB | F-IRB | | | | | | | | | | |
| **Central banks** | | | | | | | | | | | | | | |
| **Central governments** | | | | | | | | | | | | | | |
| **Institutions** | | | | | | | | | | | | | | |
| **Corporates** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | |
| Corporates - Of Which: SME | | | | | | | | | | | | | | |
| **Retail** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| **Retail - Secured on real estate property** | | | | | | | | | | | | | | |
| Retail - Secured on real estate property - Of Which: SME | | | | | | | | | | | | | | |
| Retail - Secured on real estate property - Of Which: non- | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| **Retail - Qualifying Revolving** | | | | | | | | | | | | | | |
| **Retail - Other Retail** | | | | | | | | | | | | | | |
| Retail - Other Retail - Of Which: SME | | | | | | | | | | | | | | |
| Retail - Other Retail - Of Which: non-SME | | | | | | | | | | | | | | |
| **Equity** | | | | | | | | | | | | | | |
| **Securitisation** | | | | | | | | | | | | | | |
| **Other non-credit obligation assets** | | | | | | | | | | | | | | |
| **IRB TOTAL** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | - |

## UNITED KINGDOM

| (mln EUR, %) | Public guarantees - Actual | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 31/12/2022 | | | | | | | | | | | | | |
| | Exposure values | | Risk exposure amounts | | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| | A-IRB | F-IRB | A-IRB | F-IRB | | | | | | | | | | |
| **Central banks** | | | | | | | | | | | | | | |
| **Central governments** | | | | | | | | | | | | | | |
| **Institutions** | | | | | | | | | | | | | | |
| **Corporates** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | |
| Corporates - Of Which: SME | | | | | | | | | | | | | | |
| **Retail** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| **Retail - Secured on real estate property** | | | | | | | | | | | | | | |
| Retail - Secured on real estate property - Of Which: SME | | | | | | | | | | | | | | |
| Retail - Secured on real estate property - Of Which: non- | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| **Retail - Qualifying Revolving** | | | | | | | | | | | | | | |
| **Retail - Other Retail** | | | | | | | | | | | | | | |
| Retail - Other Retail - Of Which: SME | | | | | | | | | | | | | | |
| Retail - Other Retail - Of Which: non-SME | | | | | | | | | | | | | | |
| **Equity** | | | | | | | | | | | | | | |
| **Securitisation** | | | | | | | | | | | | | | |
| **Other non-credit obligation assets** | | | | | | | | | | | | | | |
| **IRB TOTAL** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | - |

## SWITZERLAND

| (mln EUR, %) | Public guarantees - Actual | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 31/12/2022 | | | | | | | | | | | | | |
| | Exposure values | | Risk exposure amounts | | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| | A-IRB | F-IRB | A-IRB | F-IRB | | | | | | | | | | |
| **Central banks** | | | | | | | | | | | | | | |
| **Central governments** | | | | | | | | | | | | | | |
| **Institutions** | | | | | | | | | | | | | | |
| **Corporates** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | |
| Corporates - Of Which: SME | | | | | | | | | | | | | | |
| **Retail** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| **Retail - Secured on real estate property** | | | | | | | | | | | | | | |
| Retail - Secured on real estate property - Of Which: SME | | | | | | | | | | | | | | |
| Retail - Secured on real estate property - Of Which: non- | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| **Retail - Qualifying Revolving** | | | | | | | | | | | | | | |
| **Retail - Other Retail** | | | | | | | | | | | | | | |
| Retail - Other Retail - Of Which: SME | | | | | | | | | | | | | | |
| Retail - Other Retail - Of Which: non-SME | | | | | | | | | | | | | | |
| **Equity** | | | | | | | | | | | | | | |
| **Securitisation** | | | | | | | | | | | | | | |
| **Other non-credit obligation assets** | | | | | | | | | | | | | | |
| **IRB TOTAL** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | - |

# 2023 EU-wide Stress Test: Credit risk COVID-19 IRB

Deutsche Bank AG

| | (mln EUR, %) | Public guarantees - Actual | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | 31/12/2022 | | | | | | | | | | | | | |
| | | Exposure values | | Risk exposure amounts | | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| | | A-IRB | F-IRB | A-IRB | F-IRB | | | | | | | | | | |
| NETHERLANDS | **Central banks** | | | | | | | | | | | | | | |
| | **Central governments** | | | | | | | | | | | | | | |
| | **Institutions** | | | | | | | | | | | | | | |
| | **Corporates** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | |
| | Corporates - Of Which: SME | | | | | | | | | | | | | | |
| | **Retail** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | **Retail - Secured on real estate property** | | | | | | | | | | | | | | |
| | Retail - Secured on real estate property - Of Which: SME | | | | | | | | | | | | | | |
| | Retail - Secured on real estate property - Of Which: non | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | **Retail - Qualifying Revolving** | | | | | | | | | | | | | | |
| | **Retail - Other Retail** | | | | | | | | | | | | | | |
| | Retail - Other Retail - Of Which: SME | | | | | | | | | | | | | | |
| | Retail - Other Retail - Of Which: non-SME | | | | | | | | | | | | | | |
| | **Equity** | | | | | | | | | | | | | | |
| | **Securitisation** | | | | | | | | | | | | | | |
| | **Other non-credit obligation assets** | | | | | | | | | | | | | | |
| | **IRB TOTAL** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | - |

| | (mln EUR, %) | Public guarantees - Actual | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | 31/12/2022 | | | | | | | | | | | | | |
| | | Exposure values | | Risk exposure amounts | | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| | | A-IRB | F-IRB | A-IRB | F-IRB | | | | | | | | | | |
| INDIA | **Central banks** | | | | | | | | | | | | | | |
| | **Central governments** | | | | | | | | | | | | | | |
| | **Institutions** | | | | | | | | | | | | | | |
| | **Corporates** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | |
| | Corporates - Of Which: SME | | | | | | | | | | | | | | |
| | **Retail** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | **Retail - Secured on real estate property** | | | | | | | | | | | | | | |
| | Retail - Secured on real estate property - Of Which: SME | | | | | | | | | | | | | | |
| | Retail - Secured on real estate property - Of Which: non | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | **Retail - Qualifying Revolving** | | | | | | | | | | | | | | |
| | **Retail - Other Retail** | | | | | | | | | | | | | | |
| | Retail - Other Retail - Of Which: SME | | | | | | | | | | | | | | |
| | Retail - Other Retail - Of Which: non-SME | | | | | | | | | | | | | | |
| | **Equity** | | | | | | | | | | | | | | |
| | **Securitisation** | | | | | | | | | | | | | | |
| | **Other non-credit obligation assets** | | | | | | | | | | | | | | |
| | **IRB TOTAL** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | - |

| | (mln EUR, %) | Public guarantees - Actual | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | 31/12/2022 | | | | | | | | | | | | | |
| | | Exposure values | | Risk exposure amounts | | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| | | A-IRB | F-IRB | A-IRB | F-IRB | | | | | | | | | | |
| SINGAPORE | **Central banks** | | | | | | | | | | | | | | |
| | **Central governments** | | | | | | | | | | | | | | |
| | **Institutions** | | | | | | | | | | | | | | |
| | **Corporates** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | |
| | Corporates - Of Which: SME | | | | | | | | | | | | | | |
| | **Retail** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | **Retail - Secured on real estate property** | | | | | | | | | | | | | | |
| | Retail - Secured on real estate property - Of Which: SME | | | | | | | | | | | | | | |
| | Retail - Secured on real estate property - Of Which: non | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | **Retail - Qualifying Revolving** | | | | | | | | | | | | | | |
| | **Retail - Other Retail** | | | | | | | | | | | | | | |
| | Retail - Other Retail - Of Which: SME | | | | | | | | | | | | | | |
| | Retail - Other Retail - Of Which: non-SME | | | | | | | | | | | | | | |
| | **Equity** | | | | | | | | | | | | | | |
| | **Securitisation** | | | | | | | | | | | | | | |
| | **Other non-credit obligation assets** | | | | | | | | | | | | | | |
| | **IRB TOTAL** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | - |

# 2023 EU-wide Stress Test: Credit risk COVID-19 IRB

Deutsche Bank AG

Public guarantees - Baseline Scenario

| (mln EUR, %) | | 31/12/2023 | | | | | | | | | | 31/12/2024 | | | | | | | | | | 31/12/2025 | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| Deutsche Bank AG | Central banks | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Central governments | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Institutions | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Corporates | 1.504 | 1.262 | 482 | 353 | 154 | 106 | 10 | 4 | 67 | 31% | 1.489 | 1.249 | 486 | 341 | 185 | 130 | 8 | 4 | 65 | 35% | 1.479 | 1.241 | 426 | 328 | 216 | 154 | 9 | 4 | 82 | 39% |
| | Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Corporates - Of Which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Retail | 612 | 533 | 296 | 251 | 93 | 75 | 4 | 4 | 28 | 30% | 608 | 529 | 288 | 237 | 114 | 91 | 4 | 3 | 42 | 37% | 600 | 521 | 269 | 228 | 132 | 108 | 4 | 3 | 54 | 41% |
| | Retail - Secured on real estate property | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Retail - Secured on real estate property - Of Which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Retail - Secured on real estate property - Of Which: non- | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Retail - Qualifying Revolving | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Retail - Other Retail | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Retail - Other Retail - Of Which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Retail - Other Retail - Of Which: non-SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Equity | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Securitisation | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Other non-credit obligation assets | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | IRB TOTAL | 2.116 | 1.795 | 758 | 604 | 247 | 180 | 14 | 8 | 75 | 30.51% | 2.096 | 1.779 | 726 | 578 | 299 | 223 | 13 | 7 | 107 | 35.98% | 2.079 | 1.763 | 695 | 554 | 346 | 262 | 13 | 7 | 137 | 39.54% |

Public guarantees - Baseline Scenario

| (mln EUR, %) | | 31/12/2023 | | | | | | | | | | 31/12/2024 | | | | | | | | | | 31/12/2025 | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| GERMANY | Central banks | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Central governments | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Institutions | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Corporates | 987 | 847 | 201 | 145 | 46 | 36 | 5 | 1 | 17 | 37% | 975 | 840 | 197 | 141 | 60 | 51 | 4 | 1 | 24 | 41% | 978 | 838 | 185 | 133 | 73 | 51 | 6 | 1 | 31 | 43% |
| | Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Corporates - Of Which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Retail | 169 | 146 | 30 | 26 | 3 | 2 | 0 | 0 | 1 | 39% | 170 | 148 | 27 | 23 | 4 | 4 | 0 | 0 | 2 | 42% | 170 | 148 | 25 | 22 | 8 | 5 | 0 | 0 | 3 | 43% |
| | Retail - Secured on real estate property | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Retail - Secured on real estate property - Of Which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Retail - Secured on real estate property - Of Which: non- | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | Retail - Qualifying Revolving | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Retail - Other Retail | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Retail - Other Retail - Of Which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Retail - Other Retail - Of Which: non-SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Equity | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Securitisation | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Other non-credit obligation assets | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | IRB TOTAL | 1.155 | 993 | 232 | 171 | 49 | 32 | 5 | 1 | 18 | 38% | 1.149 | 987 | 224 | 164 | 64 | 45 | 5 | 1 | 26 | 41% | 1.148 | 985 | 210 | 155 | 78 | 56 | 5 | 1 | 34 | 43% |

Public guarantees - Baseline Scenario

| (mln EUR, %) | | 31/12/2023 | | | | | | | | | | 31/12/2024 | | | | | | | | | | 31/12/2025 | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| UNITED STATES | Central banks | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Central governments | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Institutions | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Corporates | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Corporates - Of Which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Retail | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 68% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 68% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 68% |
| | Retail - Secured on real estate property | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Retail - Secured on real estate property - Of Which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Retail - Secured on real estate property - Of Which: non- | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | Retail - Qualifying Revolving | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Retail - Other Retail | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Retail - Other Retail - Of Which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Retail - Other Retail - Of Which: non-SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Equity | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Securitisation | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Other non-credit obligation assets | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | IRB TOTAL | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 68% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 68% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 68% |

Public guarantees - Baseline Scenario

| (mln EUR, %) | | 31/12/2023 | | | | | | | | | | 31/12/2024 | | | | | | | | | | 31/12/2025 | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| ITALY | Central banks | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Central governments | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Institutions | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Corporates | 10 | 9 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 71% | 10 | 9 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 69% | 10 | 9 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 67% |
| | Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Corporates - Of Which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Retail | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 67% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 67% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 67% |
| | Retail - Secured on real estate property | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Retail - Secured on real estate property - Of Which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Retail - Secured on real estate property - Of Which: non- | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | Retail - Qualifying Revolving | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Retail - Other Retail | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Retail - Other Retail - Of Which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Retail - Other Retail - Of Which: non-SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Equity | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Securitisation | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Other non-credit obligation assets | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | IRB TOTAL | 10 | 9 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 71% | 10 | 9 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 69% | 10 | 9 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 67% |

# 2023 EU-wide Stress Test: Credit risk COVID-19 IRB

Deutsche Bank AG

## SPAIN

Public guarantees - Baseline Scenario

| (mln EUR, %) | 31/12/2023 Stage 1 exposure | 31/12/2023 Stage 1 exposure, of which guaranteed amount | 31/12/2023 Stage 2 exposure | 31/12/2023 Stage 2 exposure, of which guaranteed amount | 31/12/2023 Stage 3 exposure | 31/12/2023 Stage 3 exposure, of which guaranteed amount | 31/12/2023 Stock of provisions for Stage 1 exposure | 31/12/2023 Stock of provisions for Stage 2 exposure | 31/12/2023 Stock of provisions for Stage 3 exposure | 31/12/2023 Coverage Ratio - Stage 3 exposure | 31/12/2024 Stage 1 exposure | 31/12/2024 Stage 1 exposure, of which guaranteed amount | 31/12/2024 Stage 2 exposure | 31/12/2024 Stage 2 exposure, of which guaranteed amount | 31/12/2024 Stage 3 exposure | 31/12/2024 Stage 3 exposure, of which guaranteed amount | 31/12/2024 Stock of provisions for Stage 1 exposure | 31/12/2024 Stock of provisions for Stage 2 exposure | 31/12/2024 Stock of provisions for Stage 3 exposure | 31/12/2024 Coverage Ratio - Stage 3 exposure | 31/12/2025 Stage 1 exposure | 31/12/2025 Stage 1 exposure, of which guaranteed amount | 31/12/2025 Stage 2 exposure | 31/12/2025 Stage 2 exposure, of which guaranteed amount | 31/12/2025 Stage 3 exposure | 31/12/2025 Stage 3 exposure, of which guaranteed amount | 31/12/2025 Stock of provisions for Stage 1 exposure | 31/12/2025 Stock of provisions for Stage 2 exposure | 31/12/2025 Stock of provisions for Stage 3 exposure | 31/12/2025 Coverage Ratio - Stage 3 exposure |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Central banks** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **Central governments** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **Institutions** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **Corporates** | 507 | 406 | 259 | 207 | 108 | 76 | 5 | 3 | 30 | 28% | 500 | 400 | 249 | 200 | 125 | 89 | 5 | 3 | 41 | 33% | 492 | 394 | 241 | 193 | 141 | 102 | 5 | 3 | 51 | 36% |
| Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Corporates - Of Which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **Retail** | 442 | 386 | 266 | 225 | 90 | 72 | 4 | 4 | 27 | 30% | 437 | 381 | 253 | 214 | 110 | 89 | 4 | 3 | 46 | 37% | 429 | 374 | 244 | 206 | 126 | 103 | 4 | 3 | 52 | 41% |
| **Retail - Secured on real estate property** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Retail - Secured on real estate property - Of Which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Retail - Secured on real estate property - Of Which: non- | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| **Retail - Qualifying Revolving** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **Retail - Other Retail** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Retail - Other Retail - Of Which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Retail - Other Retail - Of Which: non-SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **Equity** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **Securitisation** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **Other non-credit obligation assets** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **IRB TOTAL** | **950** | **792** | **525** | **433** | **198** | **148** | **9** | **7** | **57** | 29% | **937** | **781** | **502** | **414** | **234** | **178** | **9** | **6** | **81** | 35% | **921** | **768** | **485** | **400** | **267** | **205** | **9** | **6** | **103** | 38% |

## LUXEMBOURG

Public guarantees - Baseline Scenario

| (mln EUR, %) | 31/12/2023 Stage 1 exposure | 31/12/2023 Stage 1 exposure, of which guaranteed amount | 31/12/2023 Stage 2 exposure | 31/12/2023 Stage 2 exposure, of which guaranteed amount | 31/12/2023 Stage 3 exposure | 31/12/2023 Stage 3 exposure, of which guaranteed amount | 31/12/2023 Stock of provisions for Stage 1 exposure | 31/12/2023 Stock of provisions for Stage 2 exposure | 31/12/2023 Stock of provisions for Stage 3 exposure | 31/12/2023 Coverage Ratio - Stage 3 exposure | 31/12/2024 Stage 1 exposure | 31/12/2024 Stage 1 exposure, of which guaranteed amount | 31/12/2024 Stage 2 exposure | 31/12/2024 Stage 2 exposure, of which guaranteed amount | 31/12/2024 Stage 3 exposure | 31/12/2024 Stage 3 exposure, of which guaranteed amount | 31/12/2024 Stock of provisions for Stage 1 exposure | 31/12/2024 Stock of provisions for Stage 2 exposure | 31/12/2024 Stock of provisions for Stage 3 exposure | 31/12/2024 Coverage Ratio - Stage 3 exposure | 31/12/2025 Stage 1 exposure | 31/12/2025 Stage 1 exposure, of which guaranteed amount | 31/12/2025 Stage 2 exposure | 31/12/2025 Stage 2 exposure, of which guaranteed amount | 31/12/2025 Stage 3 exposure | 31/12/2025 Stage 3 exposure, of which guaranteed amount | 31/12/2025 Stock of provisions for Stage 1 exposure | 31/12/2025 Stock of provisions for Stage 2 exposure | 31/12/2025 Stock of provisions for Stage 3 exposure | 31/12/2025 Coverage Ratio - Stage 3 exposure |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Central banks** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **Central governments** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **Institutions** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **Corporates** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Corporates - Of Which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **Retail** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| **Retail - Secured on real estate property** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Retail - Secured on real estate property - Of Which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Retail - Secured on real estate property - Of Which: non- | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| **Retail - Qualifying Revolving** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **Retail - Other Retail** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Retail - Other Retail - Of Which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Retail - Other Retail - Of Which: non-SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **Equity** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **Securitisation** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **Other non-credit obligation assets** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **IRB TOTAL** | **0** | **0** | **0** | **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

Public guarantees - Baseline Scenario

| (mln EUR, %) | 31/12/2023 Stage 1 exposure | 31/12/2023 Stage 1 exposure, of which guaranteed amount | 31/12/2023 Stage 2 exposure | 31/12/2023 Stage 2 exposure, of which guaranteed amount | 31/12/2023 Stage 3 exposure | 31/12/2023 Stage 3 exposure, of which guaranteed amount | 31/12/2023 Stock of provisions for Stage 1 exposure | 31/12/2023 Stock of provisions for Stage 2 exposure | 31/12/2023 Stock of provisions for Stage 3 exposure | 31/12/2023 Coverage Ratio - Stage 3 exposure | 31/12/2024 Stage 1 exposure | 31/12/2024 Stage 1 exposure, of which guaranteed amount | 31/12/2024 Stage 2 exposure | 31/12/2024 Stage 2 exposure, of which guaranteed amount | 31/12/2024 Stage 3 exposure | 31/12/2024 Stage 3 exposure, of which guaranteed amount | 31/12/2024 Stock of provisions for Stage 1 exposure | 31/12/2024 Stock of provisions for Stage 2 exposure | 31/12/2024 Stock of provisions for Stage 3 exposure | 31/12/2024 Coverage Ratio - Stage 3 exposure | 31/12/2025 Stage 1 exposure | 31/12/2025 Stage 1 exposure, of which guaranteed amount | 31/12/2025 Stage 2 exposure | 31/12/2025 Stage 2 exposure, of which guaranteed amount | 31/12/2025 Stage 3 exposure | 31/12/2025 Stage 3 exposure, of which guaranteed amount | 31/12/2025 Stock of provisions for Stage 1 exposure | 31/12/2025 Stock of provisions for Stage 2 exposure | 31/12/2025 Stock of provisions for Stage 3 exposure | 31/12/2025 Coverage Ratio - Stage 3 exposure |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Central banks** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **Central governments** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **Institutions** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **Corporates** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Corporates - Of Which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **Retail** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| **Retail - Secured on real estate property** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Retail - Secured on real estate property - Of Which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Retail - Secured on real estate property - Of Which: non- | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| **Retail - Qualifying Revolving** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **Retail - Other Retail** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Retail - Other Retail - Of Which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Retail - Other Retail - Of Which: non-SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **Equity** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **Securitisation** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **Other non-credit obligation assets** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **IRB TOTAL** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | - | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | - | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | - |

## SWITZERLAND

Public guarantees - Baseline Scenario

| (mln EUR, %) | 31/12/2023 Stage 1 exposure | 31/12/2023 Stage 1 exposure, of which guaranteed amount | 31/12/2023 Stage 2 exposure | 31/12/2023 Stage 2 exposure, of which guaranteed amount | 31/12/2023 Stage 3 exposure | 31/12/2023 Stage 3 exposure, of which guaranteed amount | 31/12/2023 Stock of provisions for Stage 1 exposure | 31/12/2023 Stock of provisions for Stage 2 exposure | 31/12/2023 Stock of provisions for Stage 3 exposure | 31/12/2023 Coverage Ratio - Stage 3 exposure | 31/12/2024 Stage 1 exposure | 31/12/2024 Stage 1 exposure, of which guaranteed amount | 31/12/2024 Stage 2 exposure | 31/12/2024 Stage 2 exposure, of which guaranteed amount | 31/12/2024 Stage 3 exposure | 31/12/2024 Stage 3 exposure, of which guaranteed amount | 31/12/2024 Stock of provisions for Stage 1 exposure | 31/12/2024 Stock of provisions for Stage 2 exposure | 31/12/2024 Stock of provisions for Stage 3 exposure | 31/12/2024 Coverage Ratio - Stage 3 exposure | 31/12/2025 Stage 1 exposure | 31/12/2025 Stage 1 exposure, of which guaranteed amount | 31/12/2025 Stage 2 exposure | 31/12/2025 Stage 2 exposure, of which guaranteed amount | 31/12/2025 Stage 3 exposure | 31/12/2025 Stage 3 exposure, of which guaranteed amount | 31/12/2025 Stock of provisions for Stage 1 exposure | 31/12/2025 Stock of provisions for Stage 2 exposure | 31/12/2025 Stock of provisions for Stage 3 exposure | 31/12/2025 Coverage Ratio - Stage 3 exposure |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Central banks** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **Central governments** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **Institutions** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **Corporates** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Corporates - Of Which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **Retail** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| **Retail - Secured on real estate property** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Retail - Secured on real estate property - Of Which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Retail - Secured on real estate property - Of Which: non- | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| **Retail - Qualifying Revolving** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **Retail - Other Retail** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Retail - Other Retail - Of Which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Retail - Other Retail - Of Which: non-SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **Equity** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **Securitisation** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **Other non-credit obligation assets** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **IRB TOTAL** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | - | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | - | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | - |

# 2023 EU-wide Stress Test: Credit risk COVID-19 IRB

Deutsche Bank AG

| (mln EUR, %) | | Public guarantees - Baseline Scenario | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | 31/12/2023 | | | | | | | | | | 31/12/2024 | | | | | | | | | | 31/12/2025 | | | | | | | | | |
| | | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| NETHERLANDS | Central banks | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Central governments | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Institutions | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Corporates | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Corporates - Of Which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Retail | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | Retail - Secured on real estate property | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Retail - Secured on real estate property - Of Which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Retail - Secured on real estate property - Of Which: non | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | Retail - Qualifying Revolving | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Retail - Other Retail | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Retail - Other Retail - Of Which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Retail - Other Retail - Of Which: non-SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Equity | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Securitisation | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Other non-credit obligation assets | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | IRB TOTAL | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |

| (mln EUR, %) | | Public guarantees - Baseline Scenario | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | 31/12/2023 | | | | | | | | | | 31/12/2024 | | | | | | | | | | 31/12/2025 | | | | | | | | | |
| | | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| INDIA | Central banks | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Central governments | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Institutions | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Corporates | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Corporates - Of Which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Retail | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | Retail - Secured on real estate property | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Retail - Secured on real estate property - Of Which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Retail - Secured on real estate property - Of Which: non | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | Retail - Qualifying Revolving | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Retail - Other Retail | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Retail - Other Retail - Of Which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Retail - Other Retail - Of Which: non-SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Equity | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Securitisation | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Other non-credit obligation assets | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | IRB TOTAL | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |

| (mln EUR, %) | | Public guarantees - Baseline Scenario | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | 31/12/2023 | | | | | | | | | | 31/12/2024 | | | | | | | | | | 31/12/2025 | | | | | | | | | |
| | | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| SINGAPORE | Central banks | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Central governments | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Institutions | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Corporates | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Corporates - Of Which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Retail | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | Retail - Secured on real estate property | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Retail - Secured on real estate property - Of Which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Retail - Secured on real estate property - Of Which: non | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | Retail - Qualifying Revolving | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Retail - Other Retail | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Retail - Other Retail - Of Which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Retail - Other Retail - Of Which: non-SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Equity | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Securitisation | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Other non-credit obligation assets | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | IRB TOTAL | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |

# 2023 EU-wide Stress Test: Credit risk COVID-19 IRB

Deutsche Bank AG

## Deutsche Bank AG

| (mln EUR, %) | Public guarantees - Adverse Scenario | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 31/12/2023 | | | | | | | | | | 31/12/2024 | | | | | | | | | | 31/12/2025 | | | | | | | | | |
| | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| **Central banks** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **Central governments** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **Institutions** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **Corporates** | 1.347 | 1.131 | 606 | 473 | 167 | 116 | 11 | 9 | 55 | 33% | 1.388 | 1.162 | 526 | 411 | 205 | 147 | 8 | 8 | 78 | 38% | 1.406 | 1.175 | 478 | 374 | 236 | 172 | 9 | 7 | 96 | 41% |
| Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Corporates - Of Which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **Retail** | 576 | 502 | 330 | 281 | 95 | 77 | 5 | 6 | 30 | 31% | 575 | 501 | 306 | 260 | 120 | 98 | 4 | 5 | 46 | 38% | 581 | 506 | 281 | 239 | 139 | 116 | 6 | 5 | 59 | 42% |
| **Retail - Secured on real estate property** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Retail - Secured on real estate property - Of Which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Retail - Secured on real estate property - Of Which: non- | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **Retail - Qualifying Revolving** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **Retail - Other Retail** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Retail - Other Retail - Of Which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Retail - Other Retail - Of Which: non-SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **Equity** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **Securitisation** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **Other non-credit obligation assets** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **IRB TOTAL** | 1.923 | 1.633 | 936 | 754 | 262 | 192 | 16 | 15 | 84 | 32.24% | 1.963 | 1.663 | 832 | 671 | 326 | 245 | 13 | 13 | 124 | 38.11% | 1.987 | 1.681 | 759 | 613 | 375 | 286 | 13 | 11 | 155 | 41.25% |

## GERMANY

| (mln EUR, %) | Public guarantees - Adverse Scenario | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 31/12/2023 | | | | | | | | | | 31/12/2024 | | | | | | | | | | 31/12/2025 | | | | | | | | | |
| | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| **Central banks** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **Central governments** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **Institutions** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **Corporates** | 863 | 743 | 330 | 244 | 53 | 36 | 5 | 3 | 21 | 40% | 900 | 770 | 266 | 203 | 69 | 49 | 5 | 3 | 30 | 43% | 917 | 782 | 235 | 179 | 83 | 61 | 5 | 2 | 37 | 45% |
| Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Corporates - Of Which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **Retail** | 151 | 131 | 47 | 41 | 3 | 3 | 0 | 0 | 1 | 40% | 152 | 132 | 41 | 38 | 5 | 4 | 0 | 0 | 2 | 43% | 156 | 135 | 38 | 33 | 7 | 6 | 0 | 0 | 3 | 44% |
| **Retail - Secured on real estate property** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Retail - Secured on real estate property - Of Which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Retail - Secured on real estate property - Of Which: non- | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| **Retail - Qualifying Revolving** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **Retail - Other Retail** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Retail - Other Retail - Of Which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Retail - Other Retail - Of Which: non-SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **Equity** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **Securitisation** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **Other non-credit obligation assets** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **IRB TOTAL** | 1.014 | 874 | 366 | 284 | 56 | 38 | 5 | 4 | 22 | 40% | 1.053 | 903 | 309 | 240 | 74 | 53 | 5 | 3 | 32 | 43% | 1.073 | 917 | 273 | 212 | 90 | 67 | 5 | 3 | 40 | 45% |

## UNITED STATES

| (mln EUR, %) | Public guarantees - Adverse Scenario | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 31/12/2023 | | | | | | | | | | 31/12/2024 | | | | | | | | | | 31/12/2025 | | | | | | | | | |
| | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| **Central banks** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **Central governments** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **Institutions** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **Corporates** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Corporates - Of Which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **Retail** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 68% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 68% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 68% |
| **Retail - Secured on real estate property** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Retail - Secured on real estate property - Of Which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Retail - Secured on real estate property - Of Which: non- | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| **Retail - Qualifying Revolving** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **Retail - Other Retail** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Retail - Other Retail - Of Which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Retail - Other Retail - Of Which: non-SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **Equity** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **Securitisation** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **Other non-credit obligation assets** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **IRB TOTAL** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 68% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 68% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 68% |

## ITALY

| (mln EUR, %) | Public guarantees - Adverse Scenario | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 31/12/2023 | | | | | | | | | | 31/12/2024 | | | | | | | | | | 31/12/2025 | | | | | | | | | |
| | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| **Central banks** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **Central governments** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **Institutions** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **Corporates** | 10 | 9 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 69% | 10 | 9 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 64% | 10 | 9 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 63% |
| Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Corporates - Of Which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **Retail** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 67% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 67% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 67% |
| **Retail - Secured on real estate property** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Retail - Secured on real estate property - Of Which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Retail - Secured on real estate property - Of Which: non- | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| **Retail - Qualifying Revolving** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **Retail - Other Retail** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Retail - Other Retail - Of Which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Retail - Other Retail - Of Which: non-SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **Equity** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **Securitisation** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **Other non-credit obligation assets** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **IRB TOTAL** | 10 | 9 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 69% | 10 | 9 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 64% | 10 | 9 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 63% |

# 2023 EU-wide Stress Test: Credit risk COVID-19 IRB

Deutsche Bank AG

## SPAIN

Public guarantees - Adverse Scenario

| (mln EUR, %) | 31/12/2023 Stage 1 exposure | 31/12/2023 Stage 1 exposure, of which guaranteed amount | 31/12/2023 Stage 2 exposure | 31/12/2023 Stage 2 exposure, of which guaranteed amount | 31/12/2023 Stage 3 exposure | 31/12/2023 Stage 3 exposure, of which guaranteed amount | 31/12/2023 Stock of provisions for Stage 1 exposure | 31/12/2023 Stock of provisions for Stage 2 exposure | 31/12/2023 Stock of provisions for Stage 3 exposure | 31/12/2023 Coverage Ratio - Stage 3 exposure |
|---|---|---|---|---|---|---|---|---|---|---|
| **Central banks** | | | | | | | | | | |
| **Central governments** | | | | | | | | | | |
| **Institutions** | | | | | | | | | | |
| **Corporates** | 474 | 379 | 287 | 229 | 114 | 81 | 4 | 6 | 34 | 30% |
| Corporates - Of Which: Specialised Lending | | | | | | | | | | |
| Corporates - Of Which: SME | | | | | | | | | | |
| **Retail** | 424 | 370 | 283 | 240 | 92 | 74 | 4 | 6 | 29 | 31% |
| **Retail - Secured on real estate property** | | | | | | | | | | |
| Retail - Secured on real estate property - Of Which: SME | | | | | | | | | | |
| Retail - Secured on real estate property - Of Which: non- | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| **Retail - Qualifying Revolving** | | | | | | | | | | |
| **Retail - Other Retail** | | | | | | | | | | |
| Retail - Other Retail - Of Which: SME | | | | | | | | | | |
| Retail - Other Retail - Of Which: non-SME | | | | | | | | | | |
| **Equity** | | | | | | | | | | |
| **Securitisation** | | | | | | | | | | |
| **Other non-credit obligation assets** | | | | | | | | | | |
| **IRB TOTAL** | **897** | **749** | **570** | **469** | **206** | **154** | **10** | **12** | **62** | 30% |

| (mln EUR, %) | 31/12/2024 Stage 1 exposure | 31/12/2024 Stage 1 exposure, of which guaranteed amount | 31/12/2024 Stage 2 exposure | 31/12/2024 Stage 2 exposure, of which guaranteed amount | 31/12/2024 Stage 3 exposure | 31/12/2024 Stage 3 exposure, of which guaranteed amount | 31/12/2024 Stock of provisions for Stage 1 exposure | 31/12/2024 Stock of provisions for Stage 2 exposure | 31/12/2024 Stock of provisions for Stage 3 exposure | 31/12/2024 Coverage Ratio - Stage 3 exposure |
|---|---|---|---|---|---|---|---|---|---|---|
| **Central banks** | | | | | | | | | | |
| **Central governments** | | | | | | | | | | |
| **Institutions** | | | | | | | | | | |
| **Corporates** | 478 | 383 | 280 | 208 | 136 | 98 | 5 | 5 | 48 | 35% |
| Corporates - Of Which: Specialised Lending | | | | | | | | | | |
| Corporates - Of Which: SME | | | | | | | | | | |
| **Retail** | 422 | 368 | 262 | 223 | 115 | 93 | 3 | 5 | 44 | 38% |
| **Retail - Secured on real estate property** | | | | | | | | | | |
| Retail - Secured on real estate property - Of Which: SME | | | | | | | | | | |
| Retail - Secured on real estate property - Of Which: non- | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| **Retail - Qualifying Revolving** | | | | | | | | | | |
| **Retail - Other Retail** | | | | | | | | | | |
| Retail - Other Retail - Of Which: SME | | | | | | | | | | |
| Retail - Other Retail - Of Which: non-SME | | | | | | | | | | |
| **Equity** | | | | | | | | | | |
| **Securitisation** | | | | | | | | | | |
| **Other non-credit obligation assets** | | | | | | | | | | |
| **IRB TOTAL** | **900** | **751** | **522** | **430** | **251** | **192** | **8** | **10** | **92** | 37% |

| (mln EUR, %) | 31/12/2025 Stage 1 exposure | 31/12/2025 Stage 1 exposure, of which guaranteed amount | 31/12/2025 Stage 2 exposure | 31/12/2025 Stage 2 exposure, of which guaranteed amount | 31/12/2025 Stage 3 exposure | 31/12/2025 Stage 3 exposure, of which guaranteed amount | 31/12/2025 Stock of provisions for Stage 1 exposure | 31/12/2025 Stock of provisions for Stage 2 exposure | 31/12/2025 Stock of provisions for Stage 3 exposure | 31/12/2025 Coverage Ratio - Stage 3 exposure |
|---|---|---|---|---|---|---|---|---|---|---|
| **Central banks** | | | | | | | | | | |
| **Central governments** | | | | | | | | | | |
| **Institutions** | | | | | | | | | | |
| **Corporates** | 479 | 384 | 243 | 194 | 152 | 111 | 5 | 4 | 59 | 38% |
| Corporates - Of Which: Specialised Lending | | | | | | | | | | |
| Corporates - Of Which: SME | | | | | | | | | | |
| **Retail** | 425 | 370 | 243 | 206 | 132 | 108 | 3 | 4 | 55 | 42% |
| **Retail - Secured on real estate property** | | | | | | | | | | |
| Retail - Secured on real estate property - Of Which: SME | | | | | | | | | | |
| Retail - Secured on real estate property - Of Which: non- | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| **Retail - Qualifying Revolving** | | | | | | | | | | |
| **Retail - Other Retail** | | | | | | | | | | |
| Retail - Other Retail - Of Which: SME | | | | | | | | | | |
| Retail - Other Retail - Of Which: non-SME | | | | | | | | | | |
| **Equity** | | | | | | | | | | |
| **Securitisation** | | | | | | | | | | |
| **Other non-credit obligation assets** | | | | | | | | | | |
| **IRB TOTAL** | **904** | **754** | **485** | **400** | **284** | **219** | **8** | **9** | **114** | 40% |

## LUXEMBOURG

Public guarantees - Adverse Scenario

| (mln EUR, %) | 31/12/2023 Stage 1 exposure | 31/12/2023 Stage 1 exposure, of which guaranteed amount | 31/12/2023 Stage 2 exposure | 31/12/2023 Stage 2 exposure, of which guaranteed amount | 31/12/2023 Stage 3 exposure | 31/12/2023 Stage 3 exposure, of which guaranteed amount | 31/12/2023 Stock of provisions for Stage 1 exposure | 31/12/2023 Stock of provisions for Stage 2 exposure | 31/12/2023 Stock of provisions for Stage 3 exposure | 31/12/2023 Coverage Ratio - Stage 3 exposure |
|---|---|---|---|---|---|---|---|---|---|---|
| **Central banks** | | | | | | | | | | |
| **Central governments** | | | | | | | | | | |
| **Institutions** | | | | | | | | | | |
| **Corporates** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| Corporates - Of Which: Specialised Lending | | | | | | | | | | |
| Corporates - Of Which: SME | | | | | | | | | | |
| **Retail** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| **Retail - Secured on real estate property** | | | | | | | | | | |
| Retail - Secured on real estate property - Of Which: SME | | | | | | | | | | |
| Retail - Secured on real estate property - Of Which: non- | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| **Retail - Qualifying Revolving** | | | | | | | | | | |
| **Retail - Other Retail** | | | | | | | | | | |
| Retail - Other Retail - Of Which: SME | | | | | | | | | | |
| Retail - Other Retail - Of Which: non-SME | | | | | | | | | | |
| **Equity** | | | | | | | | | | |
| **Securitisation** | | | | | | | | | | |
| **Other non-credit obligation assets** | | | | | | | | | | |
| **IRB TOTAL** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | - |

| (mln EUR, %) | 31/12/2024 Stage 1 exposure | 31/12/2024 Stage 1 exposure, of which guaranteed amount | 31/12/2024 Stage 2 exposure | 31/12/2024 Stage 2 exposure, of which guaranteed amount | 31/12/2024 Stage 3 exposure | 31/12/2024 Stage 3 exposure, of which guaranteed amount | 31/12/2024 Stock of provisions for Stage 1 exposure | 31/12/2024 Stock of provisions for Stage 2 exposure | 31/12/2024 Stock of provisions for Stage 3 exposure | 31/12/2024 Coverage Ratio - Stage 3 exposure |
|---|---|---|---|---|---|---|---|---|---|---|
| **Central banks** | | | | | | | | | | |
| **Central governments** | | | | | | | | | | |
| **Institutions** | | | | | | | | | | |
| **Corporates** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| Corporates - Of Which: Specialised Lending | | | | | | | | | | |
| Corporates - Of Which: SME | | | | | | | | | | |
| **Retail** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| **Retail - Secured on real estate property** | | | | | | | | | | |
| Retail - Secured on real estate property - Of Which: SME | | | | | | | | | | |
| Retail - Secured on real estate property - Of Which: non- | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| **Retail - Qualifying Revolving** | | | | | | | | | | |
| **Retail - Other Retail** | | | | | | | | | | |
| Retail - Other Retail - Of Which: SME | | | | | | | | | | |
| Retail - Other Retail - Of Which: non-SME | | | | | | | | | | |
| **Equity** | | | | | | | | | | |
| **Securitisation** | | | | | | | | | | |
| **Other non-credit obligation assets** | | | | | | | | | | |
| **IRB TOTAL** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | - |

| (mln EUR, %) | 31/12/2025 Stage 1 exposure | 31/12/2025 Stage 1 exposure, of which guaranteed amount | 31/12/2025 Stage 2 exposure | 31/12/2025 Stage 2 exposure, of which guaranteed amount | 31/12/2025 Stage 3 exposure | 31/12/2025 Stage 3 exposure, of which guaranteed amount | 31/12/2025 Stock of provisions for Stage 1 exposure | 31/12/2025 Stock of provisions for Stage 2 exposure | 31/12/2025 Stock of provisions for Stage 3 exposure | 31/12/2025 Coverage Ratio - Stage 3 exposure |
|---|---|---|---|---|---|---|---|---|---|---|
| **Central banks** | | | | | | | | | | |
| **Central governments** | | | | | | | | | | |
| **Institutions** | | | | | | | | | | |
| **Corporates** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| Corporates - Of Which: Specialised Lending | | | | | | | | | | |
| Corporates - Of Which: SME | | | | | | | | | | |
| **Retail** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| **Retail - Secured on real estate property** | | | | | | | | | | |
| Retail - Secured on real estate property - Of Which: SME | | | | | | | | | | |
| Retail - Secured on real estate property - Of Which: non- | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| **Retail - Qualifying Revolving** | | | | | | | | | | |
| **Retail - Other Retail** | | | | | | | | | | |
| Retail - Other Retail - Of Which: SME | | | | | | | | | | |
| Retail - Other Retail - Of Which: non-SME | | | | | | | | | | |
| **Equity** | | | | | | | | | | |
| **Securitisation** | | | | | | | | | | |
| **Other non-credit obligation assets** | | | | | | | | | | |
| **IRB TOTAL** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | - |

## UNITED KINGDOM

Public guarantees - Adverse Scenario

| (mln EUR, %) | 31/12/2023 Stage 1 exposure | 31/12/2023 Stage 1 exposure, of which guaranteed amount | 31/12/2023 Stage 2 exposure | 31/12/2023 Stage 2 exposure, of which guaranteed amount | 31/12/2023 Stage 3 exposure | 31/12/2023 Stage 3 exposure, of which guaranteed amount | 31/12/2023 Stock of provisions for Stage 1 exposure | 31/12/2023 Stock of provisions for Stage 2 exposure | 31/12/2023 Stock of provisions for Stage 3 exposure | 31/12/2023 Coverage Ratio - Stage 3 exposure |
|---|---|---|---|---|---|---|---|---|---|---|
| **Central banks** | | | | | | | | | | |
| **Central governments** | | | | | | | | | | |
| **Institutions** | | | | | | | | | | |
| **Corporates** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| Corporates - Of Which: Specialised Lending | | | | | | | | | | |
| Corporates - Of Which: SME | | | | | | | | | | |
| **Retail** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| **Retail - Secured on real estate property** | | | | | | | | | | |
| Retail - Secured on real estate property - Of Which: SME | | | | | | | | | | |
| Retail - Secured on real estate property - Of Which: non- | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| **Retail - Qualifying Revolving** | | | | | | | | | | |
| **Retail - Other Retail** | | | | | | | | | | |
| Retail - Other Retail - Of Which: SME | | | | | | | | | | |
| Retail - Other Retail - Of Which: non-SME | | | | | | | | | | |
| **Equity** | | | | | | | | | | |
| **Securitisation** | | | | | | | | | | |
| **Other non-credit obligation assets** | | | | | | | | | | |
| **IRB TOTAL** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | - |

| (mln EUR, %) | 31/12/2024 Stage 1 exposure | 31/12/2024 Stage 1 exposure, of which guaranteed amount | 31/12/2024 Stage 2 exposure | 31/12/2024 Stage 2 exposure, of which guaranteed amount | 31/12/2024 Stage 3 exposure | 31/12/2024 Stage 3 exposure, of which guaranteed amount | 31/12/2024 Stock of provisions for Stage 1 exposure | 31/12/2024 Stock of provisions for Stage 2 exposure | 31/12/2024 Stock of provisions for Stage 3 exposure | 31/12/2024 Coverage Ratio - Stage 3 exposure |
|---|---|---|---|---|---|---|---|---|---|---|
| **Central banks** | | | | | | | | | | |
| **Central governments** | | | | | | | | | | |
| **Institutions** | | | | | | | | | | |
| **Corporates** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| Corporates - Of Which: Specialised Lending | | | | | | | | | | |
| Corporates - Of Which: SME | | | | | | | | | | |
| **Retail** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| **Retail - Secured on real estate property** | | | | | | | | | | |
| Retail - Secured on real estate property - Of Which: SME | | | | | | | | | | |
| Retail - Secured on real estate property - Of Which: non- | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| **Retail - Qualifying Revolving** | | | | | | | | | | |
| **Retail - Other Retail** | | | | | | | | | | |
| Retail - Other Retail - Of Which: SME | | | | | | | | | | |
| Retail - Other Retail - Of Which: non-SME | | | | | | | | | | |
| **Equity** | | | | | | | | | | |
| **Securitisation** | | | | | | | | | | |
| **Other non-credit obligation assets** | | | | | | | | | | |
| **IRB TOTAL** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | - |

| (mln EUR, %) | 31/12/2025 Stage 1 exposure | 31/12/2025 Stage 1 exposure, of which guaranteed amount | 31/12/2025 Stage 2 exposure | 31/12/2025 Stage 2 exposure, of which guaranteed amount | 31/12/2025 Stage 3 exposure | 31/12/2025 Stage 3 exposure, of which guaranteed amount | 31/12/2025 Stock of provisions for Stage 1 exposure | 31/12/2025 Stock of provisions for Stage 2 exposure | 31/12/2025 Stock of provisions for Stage 3 exposure | 31/12/2025 Coverage Ratio - Stage 3 exposure |
|---|---|---|---|---|---|---|---|---|---|---|
| **Central banks** | | | | | | | | | | |
| **Central governments** | | | | | | | | | | |
| **Institutions** | | | | | | | | | | |
| **Corporates** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| Corporates - Of Which: Specialised Lending | | | | | | | | | | |
| Corporates - Of Which: SME | | | | | | | | | | |
| **Retail** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| **Retail - Secured on real estate property** | | | | | | | | | | |
| Retail - Secured on real estate property - Of Which: SME | | | | | | | | | | |
| Retail - Secured on real estate property - Of Which: non- | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| **Retail - Qualifying Revolving** | | | | | | | | | | |
| **Retail - Other Retail** | | | | | | | | | | |
| Retail - Other Retail - Of Which: SME | | | | | | | | | | |
| Retail - Other Retail - Of Which: non-SME | | | | | | | | | | |
| **Equity** | | | | | | | | | | |
| **Securitisation** | | | | | | | | | | |
| **Other non-credit obligation assets** | | | | | | | | | | |
| **IRB TOTAL** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | - |

## SWITZERLAND

Public guarantees - Adverse Scenario

| (mln EUR, %) | 31/12/2023 Stage 1 exposure | 31/12/2023 Stage 1 exposure, of which guaranteed amount | 31/12/2023 Stage 2 exposure | 31/12/2023 Stage 2 exposure, of which guaranteed amount | 31/12/2023 Stage 3 exposure | 31/12/2023 Stage 3 exposure, of which guaranteed amount | 31/12/2023 Stock of provisions for Stage 1 exposure | 31/12/2023 Stock of provisions for Stage 2 exposure | 31/12/2023 Stock of provisions for Stage 3 exposure | 31/12/2023 Coverage Ratio - Stage 3 exposure |
|---|---|---|---|---|---|---|---|---|---|---|
| **Central banks** | | | | | | | | | | |
| **Central governments** | | | | | | | | | | |
| **Institutions** | | | | | | | | | | |
| **Corporates** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| Corporates - Of Which: Specialised Lending | | | | | | | | | | |
| Corporates - Of Which: SME | | | | | | | | | | |
| **Retail** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| **Retail - Secured on real estate property** | | | | | | | | | | |
| Retail - Secured on real estate property - Of Which: SME | | | | | | | | | | |
| Retail - Secured on real estate property - Of Which: non- | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| **Retail - Qualifying Revolving** | | | | | | | | | | |
| **Retail - Other Retail** | | | | | | | | | | |
| Retail - Other Retail - Of Which: SME | | | | | | | | | | |
| Retail - Other Retail - Of Which: non-SME | | | | | | | | | | |
| **Equity** | | | | | | | | | | |
| **Securitisation** | | | | | | | | | | |
| **Other non-credit obligation assets** | | | | | | | | | | |
| **IRB TOTAL** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | - |

| (mln EUR, %) | 31/12/2024 Stage 1 exposure | 31/12/2024 Stage 1 exposure, of which guaranteed amount | 31/12/2024 Stage 2 exposure | 31/12/2024 Stage 2 exposure, of which guaranteed amount | 31/12/2024 Stage 3 exposure | 31/12/2024 Stage 3 exposure, of which guaranteed amount | 31/12/2024 Stock of provisions for Stage 1 exposure | 31/12/2024 Stock of provisions for Stage 2 exposure | 31/12/2024 Stock of provisions for Stage 3 exposure | 31/12/2024 Coverage Ratio - Stage 3 exposure |
|---|---|---|---|---|---|---|---|---|---|---|
| **Central banks** | | | | | | | | | | |
| **Central governments** | | | | | | | | | | |
| **Institutions** | | | | | | | | | | |
| **Corporates** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| Corporates - Of Which: Specialised Lending | | | | | | | | | | |
| Corporates - Of Which: SME | | | | | | | | | | |
| **Retail** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| **Retail - Secured on real estate property** | | | | | | | | | | |
| Retail - Secured on real estate property - Of Which: SME | | | | | | | | | | |
| Retail - Secured on real estate property - Of Which: non- | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| **Retail - Qualifying Revolving** | | | | | | | | | | |
| **Retail - Other Retail** | | | | | | | | | | |
| Retail - Other Retail - Of Which: SME | | | | | | | | | | |
| Retail - Other Retail - Of Which: non-SME | | | | | | | | | | |
| **Equity** | | | | | | | | | | |
| **Securitisation** | | | | | | | | | | |
| **Other non-credit obligation assets** | | | | | | | | | | |
| **IRB TOTAL** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | - |

| (mln EUR, %) | 31/12/2025 Stage 1 exposure | 31/12/2025 Stage 1 exposure, of which guaranteed amount | 31/12/2025 Stage 2 exposure | 31/12/2025 Stage 2 exposure, of which guaranteed amount | 31/12/2025 Stage 3 exposure | 31/12/2025 Stage 3 exposure, of which guaranteed amount | 31/12/2025 Stock of provisions for Stage 1 exposure | 31/12/2025 Stock of provisions for Stage 2 exposure | 31/12/2025 Stock of provisions for Stage 3 exposure | 31/12/2025 Coverage Ratio - Stage 3 exposure |
|---|---|---|---|---|---|---|---|---|---|---|
| **Central banks** | | | | | | | | | | |
| **Central governments** | | | | | | | | | | |
| **Institutions** | | | | | | | | | | |
| **Corporates** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| Corporates - Of Which: Specialised Lending | | | | | | | | | | |
| Corporates - Of Which: SME | | | | | | | | | | |
| **Retail** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| **Retail - Secured on real estate property** | | | | | | | | | | |
| Retail - Secured on real estate property - Of Which: SME | | | | | | | | | | |
| Retail - Secured on real estate property - Of Which: non- | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| **Retail - Qualifying Revolving** | | | | | | | | | | |
| **Retail - Other Retail** | | | | | | | | | | |
| Retail - Other Retail - Of Which: SME | | | | | | | | | | |
| Retail - Other Retail - Of Which: non-SME | | | | | | | | | | |
| **Equity** | | | | | | | | | | |
| **Securitisation** | | | | | | | | | | |
| **Other non-credit obligation assets** | | | | | | | | | | |
| **IRB TOTAL** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | - |

# 2023 EU-wide Stress Test: Credit risk COVID-19 IRB

Deutsche Bank AG

Public guarantees - Adverse Scenario

(mln EUR, %)

| | | 31/12/2023 | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| NETHERLANDS | Central banks | | | | | | | | | | |
| | Central governments | | | | | | | | | | |
| | Institutions | | | | | | | | | | |
| | Corporates | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | Corporates - Of Which: Specialised Lending | | | | | | | | | | |
| | Corporates - Of Which: SME | | | | | | | | | | |
| | Retail | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | Retail - Secured on real estate property | | | | | | | | | | |
| | Retail - Secured on real estate property - Of Which: SME | | | | | | | | | | |
| | Retail - Secured on real estate property - Of Which: non | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | Retail - Qualifying Revolving | | | | | | | | | | |
| | Retail - Other Retail | | | | | | | | | | |
| | Retail - Other Retail - Of Which: SME | | | | | | | | | | |
| | Retail - Other Retail - Of Which: non-SME | | | | | | | | | | |
| | Equity | | | | | | | | | | |
| | Securitisation | | | | | | | | | | |
| | Other non-credit obligation assets | | | | | | | | | | |
| | IRB TOTAL | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |

| | | 31/12/2024 | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| NETHERLANDS | Central banks | | | | | | | | | | |
| | Central governments | | | | | | | | | | |
| | Institutions | | | | | | | | | | |
| | Corporates | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | Corporates - Of Which: Specialised Lending | | | | | | | | | | |
| | Corporates - Of Which: SME | | | | | | | | | | |
| | Retail | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | Retail - Secured on real estate property | | | | | | | | | | |
| | Retail - Secured on real estate property - Of Which: SME | | | | | | | | | | |
| | Retail - Secured on real estate property - Of Which: non | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | Retail - Qualifying Revolving | | | | | | | | | | |
| | Retail - Other Retail | | | | | | | | | | |
| | Retail - Other Retail - Of Which: SME | | | | | | | | | | |
| | Retail - Other Retail - Of Which: non-SME | | | | | | | | | | |
| | Equity | | | | | | | | | | |
| | Securitisation | | | | | | | | | | |
| | Other non-credit obligation assets | | | | | | | | | | |
| | IRB TOTAL | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |

| | | 31/12/2025 | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| NETHERLANDS | Central banks | | | | | | | | | | |
| | Central governments | | | | | | | | | | |
| | Institutions | | | | | | | | | | |
| | Corporates | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | Corporates - Of Which: Specialised Lending | | | | | | | | | | |
| | Corporates - Of Which: SME | | | | | | | | | | |
| | Retail | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | Retail - Secured on real estate property | | | | | | | | | | |
| | Retail - Secured on real estate property - Of Which: SME | | | | | | | | | | |
| | Retail - Secured on real estate property - Of Which: non | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | Retail - Qualifying Revolving | | | | | | | | | | |
| | Retail - Other Retail | | | | | | | | | | |
| | Retail - Other Retail - Of Which: SME | | | | | | | | | | |
| | Retail - Other Retail - Of Which: non-SME | | | | | | | | | | |
| | Equity | | | | | | | | | | |
| | Securitisation | | | | | | | | | | |
| | Other non-credit obligation assets | | | | | | | | | | |
| | IRB TOTAL | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |

Public guarantees - Adverse Scenario

(mln EUR, %)

| | | 31/12/2023 | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| INDIA | Central banks | | | | | | | | | | |
| | Central governments | | | | | | | | | | |
| | Institutions | | | | | | | | | | |
| | Corporates | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | Corporates - Of Which: Specialised Lending | | | | | | | | | | |
| | Corporates - Of Which: SME | | | | | | | | | | |
| | Retail | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | Retail - Secured on real estate property | | | | | | | | | | |
| | Retail - Secured on real estate property - Of Which: SME | | | | | | | | | | |
| | Retail - Secured on real estate property - Of Which: non | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | Retail - Qualifying Revolving | | | | | | | | | | |
| | Retail - Other Retail | | | | | | | | | | |
| | Retail - Other Retail - Of Which: SME | | | | | | | | | | |
| | Retail - Other Retail - Of Which: non-SME | | | | | | | | | | |
| | Equity | | | | | | | | | | |
| | Securitisation | | | | | | | | | | |
| | Other non-credit obligation assets | | | | | | | | | | |
| | IRB TOTAL | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |

| | | 31/12/2024 | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| INDIA | Central banks | | | | | | | | | | |
| | Central governments | | | | | | | | | | |
| | Institutions | | | | | | | | | | |
| | Corporates | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | Corporates - Of Which: Specialised Lending | | | | | | | | | | |
| | Corporates - Of Which: SME | | | | | | | | | | |
| | Retail | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | Retail - Secured on real estate property | | | | | | | | | | |
| | Retail - Secured on real estate property - Of Which: SME | | | | | | | | | | |
| | Retail - Secured on real estate property - Of Which: non | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | Retail - Qualifying Revolving | | | | | | | | | | |
| | Retail - Other Retail | | | | | | | | | | |
| | Retail - Other Retail - Of Which: SME | | | | | | | | | | |
| | Retail - Other Retail - Of Which: non-SME | | | | | | | | | | |
| | Equity | | | | | | | | | | |
| | Securitisation | | | | | | | | | | |
| | Other non-credit obligation assets | | | | | | | | | | |
| | IRB TOTAL | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |

| | | 31/12/2025 | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| INDIA | Central banks | | | | | | | | | | |
| | Central governments | | | | | | | | | | |
| | Institutions | | | | | | | | | | |
| | Corporates | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | Corporates - Of Which: Specialised Lending | | | | | | | | | | |
| | Corporates - Of Which: SME | | | | | | | | | | |
| | Retail | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | Retail - Secured on real estate property | | | | | | | | | | |
| | Retail - Secured on real estate property - Of Which: SME | | | | | | | | | | |
| | Retail - Secured on real estate property - Of Which: non | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | Retail - Qualifying Revolving | | | | | | | | | | |
| | Retail - Other Retail | | | | | | | | | | |
| | Retail - Other Retail - Of Which: SME | | | | | | | | | | |
| | Retail - Other Retail - Of Which: non-SME | | | | | | | | | | |
| | Equity | | | | | | | | | | |
| | Securitisation | | | | | | | | | | |
| | Other non-credit obligation assets | | | | | | | | | | |
| | IRB TOTAL | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |

Public guarantees - Adverse Scenario

(mln EUR, %)

| | | 31/12/2023 | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| SINGAPORE | Central banks | | | | | | | | | | |
| | Central governments | | | | | | | | | | |
| | Institutions | | | | | | | | | | |
| | Corporates | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | Corporates - Of Which: Specialised Lending | | | | | | | | | | |
| | Corporates - Of Which: SME | | | | | | | | | | |
| | Retail | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | Retail - Secured on real estate property | | | | | | | | | | |
| | Retail - Secured on real estate property - Of Which: SME | | | | | | | | | | |
| | Retail - Secured on real estate property - Of Which: non | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | Retail - Qualifying Revolving | | | | | | | | | | |
| | Retail - Other Retail | | | | | | | | | | |
| | Retail - Other Retail - Of Which: SME | | | | | | | | | | |
| | Retail - Other Retail - Of Which: non-SME | | | | | | | | | | |
| | Equity | | | | | | | | | | |
| | Securitisation | | | | | | | | | | |
| | Other non-credit obligation assets | | | | | | | | | | |
| | IRB TOTAL | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |

| | | 31/12/2024 | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| SINGAPORE | Central banks | | | | | | | | | | |
| | Central governments | | | | | | | | | | |
| | Institutions | | | | | | | | | | |
| | Corporates | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | Corporates - Of Which: Specialised Lending | | | | | | | | | | |
| | Corporates - Of Which: SME | | | | | | | | | | |
| | Retail | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | Retail - Secured on real estate property | | | | | | | | | | |
| | Retail - Secured on real estate property - Of Which: SME | | | | | | | | | | |
| | Retail - Secured on real estate property - Of Which: non | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | Retail - Qualifying Revolving | | | | | | | | | | |
| | Retail - Other Retail | | | | | | | | | | |
| | Retail - Other Retail - Of Which: SME | | | | | | | | | | |
| | Retail - Other Retail - Of Which: non-SME | | | | | | | | | | |
| | Equity | | | | | | | | | | |
| | Securitisation | | | | | | | | | | |
| | Other non-credit obligation assets | | | | | | | | | | |
| | IRB TOTAL | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |

| | | 31/12/2025 | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| SINGAPORE | Central banks | | | | | | | | | | |
| | Central governments | | | | | | | | | | |
| | Institutions | | | | | | | | | | |
| | Corporates | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | Corporates - Of Which: Specialised Lending | | | | | | | | | | |
| | Corporates - Of Which: SME | | | | | | | | | | |
| | Retail | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | Retail - Secured on real estate property | | | | | | | | | | |
| | Retail - Secured on real estate property - Of Which: SME | | | | | | | | | | |
| | Retail - Secured on real estate property - Of Which: non | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | Retail - Qualifying Revolving | | | | | | | | | | |
| | Retail - Other Retail | | | | | | | | | | |
| | Retail - Other Retail - Of Which: SME | | | | | | | | | | |
| | Retail - Other Retail - Of Which: non-SME | | | | | | | | | | |
| | Equity | | | | | | | | | | |
| | Securitisation | | | | | | | | | | |
| | Other non-credit obligation assets | | | | | | | | | | |
| | IRB TOTAL | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |

# 2023 EU-wide Stress Test: Credit risk COVID-19 STA

Deutsche Bank AG

| | (mln EUR, %) | Public guarantees - Actual | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | 31/12/2022 | | | | | | | | | | | |
| | | Exposure values | Risk exposure amounts | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| Deutsche Bank AG | Central banks | | | | | | | | | | | | |
| | Central governments | | | | | | | | | | | | |
| | Regional governments or local authorities | | | | | | | | | | | | |
| | Public sector entities | | | | | | | | | | | | |
| | Multilateral Development Banks | | | | | | | | | | | | |
| | International Organisations | | | | | | | | | | | | |
| | Institutions | | | | | | | | | | | | |
| | Corporates | 22 | 1 | 21 | 19 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 49% |
| | of which: SME | 5 | 1 | 4 | 4 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 8% |
| | Retail | 23 | 2 | 22 | 20 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 68% |
| | of which: SME | 1 | 0 | 1 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| | Secured by mortgages on immovable property | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| | of which: non-SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| | Items associated with particularly high risk | | | | | | | | | | | | |
| | Covered bonds | | | | | | | | | | | | |
| | Claims on institutions and corporates with a ST credit assessment | | | | | | | | | | | | |
| | Collective investments undertakings (CIU) | | | | | | | | | | | | |
| | Equity | | | | | | | | | | | | |
| | Securitisation | | | | | | | | | | | | |
| | Other exposures | | | | | | | | | | | | |
| | Standardised Total | 44 | 5 | 44 | 39 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 63% |

| | (mln EUR, %) | Public guarantees - Actual | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | 31/12/2022 | | | | | | | | | | | |
| | | Exposure values | Risk exposure amounts | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| GERMANY | Central banks | | | | | | | | | | | | |
| | Central governments | | | | | | | | | | | | |
| | Regional governments or local authorities | | | | | | | | | | | | |
| | Public sector entities | | | | | | | | | | | | |
| | Multilateral Development Banks | | | | | | | | | | | | |
| | International Organisations | | | | | | | | | | | | |
| | Institutions | | | | | | | | | | | | |
| | Corporates | 18 | 2 | 18 | 18 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 49% |
| | of which: SME | 3 | 0 | 3 | 3 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 8% |
| | Retail | 23 | 2 | 22 | 20 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 68% |
| | of which: SME | 1 | 0 | 1 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| | Secured by mortgages on immovable property | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| | of which: non-SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| | Items associated with particularly high risk | | | | | | | | | | | | |
| | Covered bonds | | | | | | | | | | | | |
| | Claims on institutions and corporates with a ST credit assessment | | | | | | | | | | | | |
| | Collective investments undertakings (CIU) | | | | | | | | | | | | |
| | Equity | | | | | | | | | | | | |
| | Securitisation | | | | | | | | | | | | |
| | Other exposures | | | | | | | | | | | | |
| | Standardised Total | 41 | 3 | 40 | 37 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 63% |

| | (mln EUR, %) | Public guarantees - Actual | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | 31/12/2022 | | | | | | | | | | | |
| | | Exposure values | Risk exposure amounts | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| UNITED STATES | Central banks | | | | | | | | | | | | |
| | Central governments | | | | | | | | | | | | |
| | Regional governments or local authorities | | | | | | | | | | | | |
| | Public sector entities | | | | | | | | | | | | |
| | Multilateral Development Banks | | | | | | | | | | | | |
| | International Organisations | | | | | | | | | | | | |
| | Institutions | | | | | | | | | | | | |
| | Corporates | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| | of which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| | Retail | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| | of which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| | Secured by mortgages on immovable property | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| | of which: non-SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| | Items associated with particularly high risk | | | | | | | | | | | | |
| | Covered bonds | | | | | | | | | | | | |
| | Claims on institutions and corporates with a ST credit assessment | | | | | | | | | | | | |
| | Collective investments undertakings (CIU) | | | | | | | | | | | | |
| | Equity | | | | | | | | | | | | |
| | Securitisation | | | | | | | | | | | | |
| | Other exposures | | | | | | | | | | | | |
| | Standardised Total | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |

| | (mln EUR, %) | Public guarantees - Actual | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | 31/12/2022 | | | | | | | | | | | |
| | | Exposure values | Risk exposure amounts | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| ITALY | Central banks | | | | | | | | | | | | |
| | Central governments | | | | | | | | | | | | |
| | Regional governments or local authorities | | | | | | | | | | | | |
| | Public sector entities | | | | | | | | | | | | |
| | Multilateral Development Banks | | | | | | | | | | | | |
| | International Organisations | | | | | | | | | | | | |
| | Institutions | | | | | | | | | | | | |
| | Corporates | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| | of which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| | Retail | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| | of which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| | Secured by mortgages on immovable property | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| | of which: non-SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| | Items associated with particularly high risk | | | | | | | | | | | | |
| | Covered bonds | | | | | | | | | | | | |
| | Claims on institutions and corporates with a ST credit assessment | | | | | | | | | | | | |
| | Collective investments undertakings (CIU) | | | | | | | | | | | | |
| | Equity | | | | | | | | | | | | |
| | Securitisation | | | | | | | | | | | | |
| | Other exposures | | | | | | | | | | | | |
| | Standardised Total | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |

# 2023 EU-wide Stress Test: Credit risk COVID-19 STA

Deutsche Bank AG

| | (mln EUR, %) | Public guarantees - Actual | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | 31/12/2022 | | | | | | | | | | | |
| | | Exposure values | Risk exposure amounts | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| SPAIN | Central banks | | | | | | | | | | | | |
| | Central governments | | | | | | | | | | | | |
| | Regional governments or local authorities | | | | | | | | | | | | |
| | Public sector entities | | | | | | | | | | | | |
| | Multilateral Development Banks | | | | | | | | | | | | |
| | International Organisations | | | | | | | | | | | | |
| | Institutions | | | | | | | | | | | | |
| | Corporates | 1 | 1 | 1 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | of which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | Retail | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | of which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | Secured by mortgages on immovable property | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | of which: non-SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | Items associated with particularly high risk | | | | | | | | | | | | |
| | Covered bonds | | | | | | | | | | | | |
| | Claims on institutions and corporates with a ST credit assessment | | | | | | | | | | | | |
| | Collective investments undertakings (CIU) | | | | | | | | | | | | |
| | Equity | | | | | | | | | | | | |
| | Securitisation | | | | | | | | | | | | |
| | Other exposures | | | | | | | | | | | | |
| | Standardised Total | 1 | 1 | 1 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |

| | (mln EUR, %) | Public guarantees - Actual | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | 31/12/2022 | | | | | | | | | | | |
| | | Exposure values | Risk exposure amounts | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| LUXEMBOURG | Central banks | | | | | | | | | | | | |
| | Central governments | | | | | | | | | | | | |
| | Regional governments or local authorities | | | | | | | | | | | | |
| | Public sector entities | | | | | | | | | | | | |
| | Multilateral Development Banks | | | | | | | | | | | | |
| | International Organisations | | | | | | | | | | | | |
| | Institutions | | | | | | | | | | | | |
| | Corporates | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | of which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | Retail | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | of which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | Secured by mortgages on immovable property | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | of which: non-SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | Items associated with particularly high risk | | | | | | | | | | | | |
| | Covered bonds | | | | | | | | | | | | |
| | Claims on institutions and corporates with a ST credit assessment | | | | | | | | | | | | |
| | Collective investments undertakings (CIU) | | | | | | | | | | | | |
| | Equity | | | | | | | | | | | | |
| | Securitisation | | | | | | | | | | | | |
| | Other exposures | | | | | | | | | | | | |
| | Standardised Total | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |

| | (mln EUR, %) | Public guarantees - Actual | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | 31/12/2022 | | | | | | | | | | | |
| | | Exposure values | Risk exposure amounts | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| UNITED KINGDOM | Central banks | | | | | | | | | | | | |
| | Central governments | | | | | | | | | | | | |
| | Regional governments or local authorities | | | | | | | | | | | | |
| | Public sector entities | | | | | | | | | | | | |
| | Multilateral Development Banks | | | | | | | | | | | | |
| | International Organisations | | | | | | | | | | | | |
| | Institutions | | | | | | | | | | | | |
| | Corporates | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | of which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | Retail | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | of which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | Secured by mortgages on immovable property | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | of which: non-SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | Items associated with particularly high risk | | | | | | | | | | | | |
| | Covered bonds | | | | | | | | | | | | |
| | Claims on institutions and corporates with a ST credit assessment | | | | | | | | | | | | |
| | Collective investments undertakings (CIU) | | | | | | | | | | | | |
| | Equity | | | | | | | | | | | | |
| | Securitisation | | | | | | | | | | | | |
| | Other exposures | | | | | | | | | | | | |
| | Standardised Total | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |

| | (mln EUR, %) | Public guarantees - Actual | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | 31/12/2022 | | | | | | | | | | | |
| | | Exposure values | Risk exposure amounts | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| SWITZERLAND | Central banks | | | | | | | | | | | | |
| | Central governments | | | | | | | | | | | | |
| | Regional governments or local authorities | | | | | | | | | | | | |
| | Public sector entities | | | | | | | | | | | | |
| | Multilateral Development Banks | | | | | | | | | | | | |
| | International Organisations | | | | | | | | | | | | |
| | Institutions | | | | | | | | | | | | |
| | Corporates | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | of which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | Retail | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | of which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | Secured by mortgages on immovable property | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | of which: non-SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | Items associated with particularly high risk | | | | | | | | | | | | |
| | Covered bonds | | | | | | | | | | | | |
| | Claims on institutions and corporates with a ST credit assessment | | | | | | | | | | | | |
| | Collective investments undertakings (CIU) | | | | | | | | | | | | |
| | Equity | | | | | | | | | | | | |
| | Securitisation | | | | | | | | | | | | |
| | Other exposures | | | | | | | | | | | | |
| | Standardised Total | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |

# 2023 EU-wide Stress Test: Credit risk COVID-19 STA

Deutsche Bank AG

| | (mln EUR, %) | Public guarantees - Actual | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | 31/12/2022 | | | | | | | | | | | |
| | | Exposure values | Risk exposure amounts | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| NETHERLANDS | Central banks | | | | | | | | | | | | |
| | Central governments | | | | | | | | | | | | |
| | Regional governments or local authorities | | | | | | | | | | | | |
| | Public sector entities | | | | | | | | | | | | |
| | Multilateral Development Banks | | | | | | | | | | | | |
| | International Organisations | | | | | | | | | | | | |
| | Institutions | | | | | | | | | | | | |
| | Corporates | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | of which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | Retail | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | of which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | Secured by mortgages on immovable property | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | of which: non-SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | Items associated with particularly high risk | | | | | | | | | | | | |
| | Covered bonds | | | | | | | | | | | | |
| | Claims on institutions and corporates with a ST credit assessment | | | | | | | | | | | | |
| | Collective investments undertakings (CIU) | | | | | | | | | | | | |
| | Equity | | | | | | | | | | | | |
| | Securitisation | | | | | | | | | | | | |
| | Other exposures | | | | | | | | | | | | |
| | Standardised Total | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |

| | (mln EUR, %) | Public guarantees - Actual | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | 31/12/2022 | | | | | | | | | | | |
| | | Exposure values | Risk exposure amounts | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| INDIA | Central banks | | | | | | | | | | | | |
| | Central governments | | | | | | | | | | | | |
| | Regional governments or local authorities | | | | | | | | | | | | |
| | Public sector entities | | | | | | | | | | | | |
| | Multilateral Development Banks | | | | | | | | | | | | |
| | International Organisations | | | | | | | | | | | | |
| | Institutions | | | | | | | | | | | | |
| | Corporates | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | of which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | Retail | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | of which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | Secured by mortgages on immovable property | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | of which: non-SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | Items associated with particularly high risk | | | | | | | | | | | | |
| | Covered bonds | | | | | | | | | | | | |
| | Claims on institutions and corporates with a ST credit assessment | | | | | | | | | | | | |
| | Collective investments undertakings (CIU) | | | | | | | | | | | | |
| | Equity | | | | | | | | | | | | |
| | Securitisation | | | | | | | | | | | | |
| | Other exposures | | | | | | | | | | | | |
| | Standardised Total | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |

| | (mln EUR, %) | Public guarantees - Actual | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | 31/12/2022 | | | | | | | | | | | |
| | | Exposure values | Risk exposure amounts | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| SINGAPORE | Central banks | | | | | | | | | | | | |
| | Central governments | | | | | | | | | | | | |
| | Regional governments or local authorities | | | | | | | | | | | | |
| | Public sector entities | | | | | | | | | | | | |
| | Multilateral Development Banks | | | | | | | | | | | | |
| | International Organisations | | | | | | | | | | | | |
| | Institutions | | | | | | | | | | | | |
| | Corporates | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | of which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | Retail | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | of which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | Secured by mortgages on immovable property | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | of which: non-SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | Items associated with particularly high risk | | | | | | | | | | | | |
| | Covered bonds | | | | | | | | | | | | |
| | Claims on institutions and corporates with a ST credit assessment | | | | | | | | | | | | |
| | Collective investments undertakings (CIU) | | | | | | | | | | | | |
| | Equity | | | | | | | | | | | | |
| | Securitisation | | | | | | | | | | | | |
| | Other exposures | | | | | | | | | | | | |
| | Standardised Total | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |

# 2023 EU-wide Stress Test: Credit risk COVID-19 STA

Deutsche Bank AG

**Public guarantees - Baseline Scenario**

| (mln EUR, %) | | 31/12/2023 | | | | | | | | | | 31/12/2024 | | | | | | | | | | 31/12/2025 | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| Deutsche Bank AG | Central banks | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Central governments | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Regional governments or local authorities | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Public sector entities | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Multilateral Development Banks | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | International Organisations | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Institutions | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Corporates | 21 | 18 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 86.10% | 21 | 18 | 0 | 0 | 1 | 1 | 0 | 0 | 1 | 88.50% | 20 | 18 | 0 | 0 | 1 | 1 | 0 | 0 | 1 | 89.87% |
| | of which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Retail | 22 | 20 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 89.37% | 22 | 20 | 0 | 0 | 1 | 0 | 0 | 0 | 1 | 93.50% | 22 | 20 | 0 | 0 | 1 | 1 | 0 | 0 | 1 | 95.20% |
| | of which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Secured by mortgages on immovable property | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| | of which: non-SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Items associated with particularly high risk | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Covered bonds | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Claims on institutions and corporates with a ST credit assessment | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Collective investments undertakings (CIU) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Equity | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Securitisation | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Other exposures | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Standardised Total | 45 | 38 | 0 | 0 | 1 | 0 | 0 | 0 | 1 | 87.87% | 43 | 38 | 0 | 0 | 1 | 1 | 0 | 0 | 1 | 91.21% | 42 | 38 | 0 | 0 | 2 | 1 | 0 | 0 | 2 | 92.46% |

**Public guarantees - Baseline Scenario**

| (mln EUR, %) | | 31/12/2023 | | | | | | | | | | 31/12/2024 | | | | | | | | | | 31/12/2025 | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| GERMANY | Central banks | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Central governments | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Regional governments or local authorities | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Public sector entities | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Multilateral Development Banks | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | International Organisations | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Institutions | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Corporates | 18 | 16 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 91.12% | 17 | 16 | 0 | 0 | 1 | 0 | 0 | 0 | 1 | 94.80% | 17 | 16 | 0 | 0 | 1 | 1 | 0 | 0 | 1 | 96.17% |
| | of which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Retail | 22 | 20 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 89.37% | 22 | 20 | 0 | 0 | 1 | 0 | 0 | 0 | 1 | 93.49% | 22 | 20 | 0 | 0 | 1 | 1 | 0 | 0 | 1 | 95.20% |
| | of which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Secured by mortgages on immovable property | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| | of which: non-SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Items associated with particularly high risk | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Covered bonds | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Claims on institutions and corporates with a ST credit assessment | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Collective investments undertakings (CIU) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Equity | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Securitisation | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Other exposures | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Standardised Total | 40 | 36 | 0 | 0 | 1 | 0 | 0 | 0 | 1 | 90.14% | 39 | 36 | 0 | 0 | 1 | 1 | 0 | 0 | 1 | 94.10% | 39 | 35 | 0 | 0 | 2 | 1 | 0 | 0 | 2 | 95.66% |

**Public guarantees - Baseline Scenario**

| (mln EUR, %) | | 31/12/2023 | | | | | | | | | | 31/12/2024 | | | | | | | | | | 31/12/2025 | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| UNITED STATES | Central banks | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Central governments | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Regional governments or local authorities | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Public sector entities | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Multilateral Development Banks | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | International Organisations | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Institutions | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Corporates | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| | of which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Retail | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| | of which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Secured by mortgages on immovable property | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| | of which: non-SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Items associated with particularly high risk | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Covered bonds | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Claims on institutions and corporates with a ST credit assessment | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Collective investments undertakings (CIU) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Equity | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Securitisation | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Other exposures | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Standardised Total | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |

**Public guarantees - Baseline Scenario**

| (mln EUR, %) | | 31/12/2023 | | | | | | | | | | 31/12/2024 | | | | | | | | | | 31/12/2025 | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| ITALY | Central banks | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Central governments | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Regional governments or local authorities | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Public sector entities | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Multilateral Development Banks | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | International Organisations | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Institutions | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Corporates | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| | of which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Retail | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| | of which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Secured by mortgages on immovable property | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| | of which: non-SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Items associated with particularly high risk | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Covered bonds | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Claims on institutions and corporates with a ST credit assessment | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Collective investments undertakings (CIU) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Equity | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Securitisation | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Other exposures | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Standardised Total | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |

# 2023 EU-wide Stress Test: Credit risk COVID-19 STA

Deutsche Bank AG

## SPAIN

Public guarantees - Baseline Scenario

| (mln EUR, %) | 31/12/2023 | | | | | | | | | | 31/12/2024 | | | | | | | | | | 31/12/2025 | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| Central banks | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Central governments | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Regional governments or local authorities | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Public sector entities | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Multilateral Development Banks | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| International Organisations | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Institutions | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Corporates | 3 | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 49.48% | 3 | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 49.48% | 3 | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 49.48% |
| of which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Retail | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| of which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Secured by mortgages on immovable property | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| of which: non-SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Items associated with particularly high risk | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Covered bonds | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Claims on institutions and corporates with a ST credit assessment | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Collective investments undertakings (CIU) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Equity | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Securitisation | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Other exposures | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Standardised Total | 3 | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 49.48% | 3 | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 49.48% | 3 | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 49.48% |

## LUXEMBOURG

Public guarantees - Baseline Scenario

| (mln EUR, %) | 31/12/2023 | | | | | | | | | | 31/12/2024 | | | | | | | | | | 31/12/2025 | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| Central banks | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Central governments | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Regional governments or local authorities | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Public sector entities | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Multilateral Development Banks | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| International Organisations | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Institutions | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Corporates | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| of which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Retail | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| of which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Secured by mortgages on immovable property | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| of which: non-SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Items associated with particularly high risk | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Covered bonds | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Claims on institutions and corporates with a ST credit assessment | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Collective investments undertakings (CIU) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Equity | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Securitisation | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Other exposures | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Standardised Total | 0 | 0 | 0 | 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

Public guarantees - Baseline Scenario

| (mln EUR, %) | 31/12/2023 | | | | | | | | | | 31/12/2024 | | | | | | | | | | 31/12/2025 | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| Central banks | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Central governments | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Regional governments or local authorities | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Public sector entities | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Multilateral Development Banks | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| International Organisations | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Institutions | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Corporates | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| of which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Retail | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| of which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Secured by mortgages on immovable property | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| of which: non-SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Items associated with particularly high risk | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Covered bonds | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Claims on institutions and corporates with a ST credit assessment | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Collective investments undertakings (CIU) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Equity | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Securitisation | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Other exposures | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Standardised Total | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |

## SWITZERLAND

Public guarantees - Baseline Scenario

| (mln EUR, %) | 31/12/2023 | | | | | | | | | | 31/12/2024 | | | | | | | | | | 31/12/2025 | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| Central banks | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Central governments | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Regional governments or local authorities | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Public sector entities | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Multilateral Development Banks | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| International Organisations | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Institutions | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Corporates | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| of which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Retail | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| of which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Secured by mortgages on immovable property | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| of which: non-SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Items associated with particularly high risk | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Covered bonds | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Claims on institutions and corporates with a ST credit assessment | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Collective investments undertakings (CIU) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Equity | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Securitisation | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Other exposures | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Standardised Total | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |

# 2023 EU-wide Stress Test: Credit risk COVID-19 STA

Deutsche Bank AG

## NETHERLANDS

| (mln EUR, %) | Public guarantees - Baseline Scenario | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 31/12/2023 | | | | | | | | | | 31/12/2024 | | | | | | | | | | 31/12/2025 | | | | | | | | | | | | | | | |
| | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| Central banks | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Central governments | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Regional governments or local authorities | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Public sector entities | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Multilateral Development Banks | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| International Organisations | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Institutions | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Corporates | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| of which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Retail | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| of which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Secured by mortgages on immovable property | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| of which: non-SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Items associated with particularly high risk | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Covered bonds | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Claims on institutions and corporates with a ST credit assessment | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Collective investments undertakings (CIU) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Equity | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Securitisation | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Other exposures | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Standardised Total | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |

## INDIA

| (mln EUR, %) | Public guarantees - Baseline Scenario | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 31/12/2023 | | | | | | | | | | 31/12/2024 | | | | | | | | | | 31/12/2025 | | | | | | | | | | | | | | | |
| | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| Central banks | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Central governments | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Regional governments or local authorities | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Public sector entities | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Multilateral Development Banks | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| International Organisations | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Institutions | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Corporates | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| of which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Retail | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| of which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Secured by mortgages on immovable property | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| of which: non-SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Items associated with particularly high risk | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Covered bonds | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Claims on institutions and corporates with a ST credit assessment | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Collective investments undertakings (CIU) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Equity | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Securitisation | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Other exposures | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Standardised Total | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |

## SINGAPORE

| (mln EUR, %) | Public guarantees - Baseline Scenario | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 31/12/2023 | | | | | | | | | | 31/12/2024 | | | | | | | | | | 31/12/2025 | | | | | | | | | | | | | | | |
| | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| Central banks | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Central governments | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Regional governments or local authorities | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Public sector entities | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Multilateral Development Banks | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| International Organisations | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Institutions | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Corporates | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| of which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Retail | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| of which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Secured by mortgages on immovable property | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| of which: non-SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Items associated with particularly high risk | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Covered bonds | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Claims on institutions and corporates with a ST credit assessment | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Collective investments undertakings (CIU) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Equity | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Securitisation | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Other exposures | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Standardised Total | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |

# 2023 EU-wide Stress Test: Credit risk COVID-19 STA

Deutsche Bank AG

Public guarantees - Adverse Scenario

| (mln EUR, %) | | 31/12/2023 | | | | | | | | | | 31/12/2024 | | | | | | | | | | 31/12/2025 | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| Deutsche Bank AG | Central banks | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Central governments | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Regional governments or local authorities | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Public sector entities | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Multilateral Development Banks | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | International Organisations | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Institutions | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Corporates | 21 | 18 | 0 | 0 | 1 | 0 | 0 | 0 | 0 | 87.87% | 20 | 18 | 0 | 0 | 1 | 1 | 0 | 0 | 1 | 89.71% | 20 | 17 | 0 | 0 | 1 | 1 | 0 | 0 | 1 | 90.90% |
| | of which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Retail | 22 | 20 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 90.63% | 22 | 20 | 0 | 0 | 1 | 1 | 0 | 0 | 1 | 94.83% | 21 | 19 | 0 | 0 | 1 | 1 | 0 | 0 | 1 | 96.26% |
| | of which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Secured by mortgages on immovable property | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| | of which: non-SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Items associated with particularly high risk | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Covered bonds | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Claims on institutions and corporates with a ST credit assessment | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Collective investments undertakings (CIU) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Equity | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Securitisation | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Other exposures | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Standardised Total | 45 | 38 | 0 | 0 | 1 | 0 | 1 | 0 | 1 | 89.38% | 42 | 37 | 0 | 0 | 2 | 2 | 1 | 0 | 2 | 91.98% | 41 | 37 | 0 | 0 | 2 | 2 | 1 | 0 | 2 | 92.91% |

Public guarantees - Adverse Scenario

| (mln EUR, %) | | 31/12/2023 | | | | | | | | | | 31/12/2024 | | | | | | | | | | 31/12/2025 | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| GERMANY | Central banks | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Central governments | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Regional governments or local authorities | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Public sector entities | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Multilateral Development Banks | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | International Organisations | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Institutions | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Corporates | 17 | 16 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 93.83% | 17 | 15 | 0 | 0 | 1 | 1 | 0 | 0 | 1 | 96.47% | 17 | 15 | 0 | 0 | 1 | 1 | 0 | 0 | 1 | 97.09% |
| | of which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Retail | 22 | 20 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 90.62% | 22 | 20 | 0 | 0 | 1 | 1 | 0 | 0 | 1 | 94.83% | 21 | 19 | 0 | 0 | 1 | 1 | 0 | 0 | 1 | 96.26% |
| | of which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Secured by mortgages on immovable property | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| | of which: non-SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Items associated with particularly high risk | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Covered bonds | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Claims on institutions and corporates with a ST credit assessment | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Collective investments undertakings (CIU) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Equity | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Securitisation | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Other exposures | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Standardised Total | 39 | 36 | 0 | 0 | 1 | 1 | 1 | 0 | 1 | 92.25% | 39 | 35 | 0 | 0 | 2 | 1 | 1 | 0 | 2 | 95.68% | 38 | 35 | 0 | 0 | 2 | 2 | 1 | 0 | 2 | 96.67% |

Public guarantees - Adverse Scenario

| (mln EUR, %) | | 31/12/2023 | | | | | | | | | | 31/12/2024 | | | | | | | | | | 31/12/2025 | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| UNITED STATES | Central banks | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Central governments | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Regional governments or local authorities | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Public sector entities | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Multilateral Development Banks | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | International Organisations | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Institutions | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Corporates | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| | of which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Retail | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| | of which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Secured by mortgages on immovable property | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| | of which: non-SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Items associated with particularly high risk | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Covered bonds | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Claims on institutions and corporates with a ST credit assessment | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Collective investments undertakings (CIU) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Equity | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Securitisation | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Other exposures | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Standardised Total | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |

Public guarantees - Adverse Scenario

| (mln EUR, %) | | 31/12/2023 | | | | | | | | | | 31/12/2024 | | | | | | | | | | 31/12/2025 | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| ITALY | Central banks | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Central governments | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Regional governments or local authorities | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Public sector entities | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Multilateral Development Banks | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | International Organisations | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Institutions | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Corporates | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| | of which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Retail | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| | of which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Secured by mortgages on immovable property | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| | of which: non-SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Items associated with particularly high risk | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Covered bonds | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Claims on institutions and corporates with a ST credit assessment | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Collective investments undertakings (CIU) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Equity | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Securitisation | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Other exposures | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Standardised Total | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |

# 2023 EU-wide Stress Test: Credit risk COVID-19 STA

Deutsche Bank AG

## SPAIN

Public guarantees - Adverse Scenario

| (mln EUR, %) | 31/12/2023 | | | | | | | | | | 31/12/2024 | | | | | | | | | | 31/12/2025 | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| Central banks | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Central governments | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Regional governments or local authorities | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Public sector entities | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Multilateral Development Banks | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| International Organisations | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Institutions | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Corporates | 3 | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 49.46% | 3 | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 49.45% | 3 | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 49.42% |
| of which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Retail | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| of which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Secured by mortgages on immovable property | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| of which: non-SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Items associated with particularly high risk | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Covered bonds | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Claims on institutions and corporates with a ST credit assessment | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Collective investments undertakings (CIU) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Equity | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Securitisation | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Other exposures | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Standardised Total | 3 | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 49.46% | 3 | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 49.45% | 3 | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 49.42% |

## LUXEMBOURG

Public guarantees - Adverse Scenario

| (mln EUR, %) | 31/12/2023 | | | | | | | | | | 31/12/2024 | | | | | | | | | | 31/12/2025 | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| Central banks | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Central governments | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Regional governments or local authorities | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Public sector entities | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Multilateral Development Banks | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| International Organisations | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Institutions | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Corporates | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| of which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Retail | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| of which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Secured by mortgages on immovable property | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| of which: non-SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Items associated with particularly high risk | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Covered bonds | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Claims on institutions and corporates with a ST credit assessment | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Collective investments undertakings (CIU) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Equity | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Securitisation | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Other exposures | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Standardised Total | 0 | 0 | 0 | 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

Public guarantees - Adverse Scenario

| (mln EUR, %) | 31/12/2023 | | | | | | | | | | 31/12/2024 | | | | | | | | | | 31/12/2025 | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| Central banks | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Central governments | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Regional governments or local authorities | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Public sector entities | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Multilateral Development Banks | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| International Organisations | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Institutions | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Corporates | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| of which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Retail | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| of which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Secured by mortgages on immovable property | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| of which: non-SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Items associated with particularly high risk | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Covered bonds | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Claims on institutions and corporates with a ST credit assessment | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Collective investments undertakings (CIU) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Equity | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Securitisation | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Other exposures | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Standardised Total | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |

## SWITZERLAND

Public guarantees - Adverse Scenario

| (mln EUR, %) | 31/12/2023 | | | | | | | | | | 31/12/2024 | | | | | | | | | | 31/12/2025 | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| Central banks | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Central governments | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Regional governments or local authorities | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Public sector entities | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Multilateral Development Banks | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| International Organisations | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Institutions | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Corporates | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| of which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Retail | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| of which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Secured by mortgages on immovable property | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| of which: non-SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Items associated with particularly high risk | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Covered bonds | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Claims on institutions and corporates with a ST credit assessment | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Collective investments undertakings (CIU) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Equity | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Securitisation | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Other exposures | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Standardised Total | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |

# 2023 EU-wide Stress Test: Credit risk COVID-19 STA

Deutsche Bank AG

## NETHERLANDS

Public guarantees - Adverse Scenario

| (mln EUR, %) | 31/12/2023 | | | | | | | | | | 31/12/2024 | | | | | | | | | | 31/12/2025 | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| Central banks | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Central governments | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Regional governments or local authorities | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Public sector entities | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Multilateral Development Banks | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| International Organisations | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Institutions | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Corporates | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| of which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Retail | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| of which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Secured by mortgages on immovable property | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| of which: non-SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Items associated with particularly high risk | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Covered bonds | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Claims on institutions and corporates with a ST credit assessment | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Collective investments undertakings (CIU) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Equity | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Securitisation | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Other exposures | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Standardised Total | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |

## INDIA

Public guarantees - Adverse Scenario

| (mln EUR, %) | 31/12/2023 | | | | | | | | | | 31/12/2024 | | | | | | | | | | 31/12/2025 | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| Central banks | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Central governments | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Regional governments or local authorities | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Public sector entities | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Multilateral Development Banks | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| International Organisations | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Institutions | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Corporates | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| of which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Retail | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| of which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Secured by mortgages on immovable property | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| of which: non-SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Items associated with particularly high risk | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Covered bonds | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Claims on institutions and corporates with a ST credit assessment | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Collective investments undertakings (CIU) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Equity | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Securitisation | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Other exposures | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Standardised Total | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |

## SINGAPORE

Public guarantees - Adverse Scenario

| (mln EUR, %) | 31/12/2023 | | | | | | | | | | 31/12/2024 | | | | | | | | | | 31/12/2025 | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| Central banks | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Central governments | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Regional governments or local authorities | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Public sector entities | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Multilateral Development Banks | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| International Organisations | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Institutions | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Corporates | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| of which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Retail | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| of which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Secured by mortgages on immovable property | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| of which: non-SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Items associated with particularly high risk | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Covered bonds | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Claims on institutions and corporates with a ST credit assessment | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Collective investments undertakings (CIU) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Equity | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Securitisation | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Other exposures | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Standardised Total | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |

# 2023 EU-wide Stress Test: Securitisations

Deutsche Bank AG

| | | Actual | Baseline Scenario | | | Adverse Scenario | | |
|---|---|---|---|---|---|---|---|---|
| | (mln EUR) | 31/12/2022 | 31/12/2023 | 31/12/2024 | 31/12/2025 | 31/12/2023 | 31/12/2024 | 31/12/2025 |
| Exposure values | SEC-IRBA | 43,316 | | | | | | |
| | SEC-SA | 27,452 | | | | | | |
| | SEC-ERBA | 2,299 | | | | | | |
| | SEC-IAA | 0 | | | | | | |
| | **Total** | **73,067** | | | | | | |
| REA | SEC-IRBA | 7,263 | 8,873 | 9,970 | 11,152 | 10,705 | 18,075 | 29,869 |
| | SEC-SA | 5,750 | 6,903 | 7,739 | 8,610 | 8,871 | 20,114 | 38,736 |
| | SEC-ERBA | 2,476 | 2,509 | 2,651 | 2,786 | 2,967 | 4,131 | 5,305 |
| | SEC-IAA | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Additional risk exposure amounts | 52 | 52 | 52 | 52 | 52 | 52 | 52 |
| | **Total** | **15,541** | **18,336** | **20,412** | **22,599** | **22,594** | **42,372** | **73,961** |
| Impairments | **Total banking book others than assessed at fair value** | | **16** | **1** | **0** | **56** | **304** | **276** |

# 2023 EU-wide Stress Test: Risk exposure amounts

Deutsche Bank AG

| (mln EUR) | Actual | Baseline scenario | | | Adverse scenario | | |
|---|---|---|---|---|---|---|---|
| | 31/12/2022 | 31/12/2023 | 31/12/2024 | 31/12/2025 | 31/12/2023 | 31/12/2024 | 31/12/2025 |
| Risk exposure amount for credit risk | 271,663 | 275,204 | 277,535 | 281,498 | 337,613 | 338,467 | 368,135 |
| Risk exposure amount for securitisations and re-securitisations | 15,541 | 18,336 | 20,412 | 22,599 | 22,594 | 42,372 | 73,961 |
| Risk exposure amount other credit risk | 256,122 | 256,868 | 257,123 | 258,899 | 315,019 | 296,096 | 294,174 |
| Risk exposure amount for market risk | 29,746 | 29,746 | 29,746 | 29,746 | 40,534 | 40,681 | 39,958 |
| Risk exposure amount for operational risk | 58,349 | 58,349 | 58,360 | 58,349 | 58,614 | 58,874 | 59,114 |
| Other risk exposure amounts | 244 | 244 | 244 | 244 | 244 | 244 | 244 |
| **Total risk exposure amount** | **360,003** | **363,543** | **365,885** | **369,838** | **437,005** | **438,266** | **467,451** |
| **Total Risk exposure amount (transitional)** | **360,003** | **363,543** | **365,885** | **369,838** | **437,005** | **438,266** | **467,451** |
| **Total Risk exposure amount (fully loaded)** | **360,003** | **363,543** | **365,885** | **369,838** | **437,005** | **438,266** | **467,451** |

# 2023 EU-wide Stress Test: Capital

Deutsche Bank AG

| | | | IFRS 9 first implementation | Actual | Baseline Scenario | | | Adverse Scenario | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | | (mln EUR, %) | 01/01/2018 | 31/12/2022 | 2023 | 2024 | 2025 | 2023 | 2024 | 2025 |
| | A | **OWN FUNDS** | | **66,146** | **71,808** | **73,851** | **74,988** | **55,704** | **55,871** | **57,427** |
| | A.1 | **COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)** | | **48,097** | **52,340** | **54,385** | **55,515** | **35,891** | **36,176** | **37,747** |
| | A.1.1 | Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments) | | 45,458 | 45,458 | 45,458 | 45,458 | 45,458 | 45,458 | 45,458 |
| | A.1.1.1 | of which: CET1 instruments subscribed by Government | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | A.1.2 | Retained earnings | | 16,488 | 19,995 | 22,016 | 23,579 | 4,160 | 4,771 | 6,141 |
| | A.1.3 | Accumulated other comprehensive income | | -1,314 | -1,314 | -1,314 | -1,314 | -1,803 | -1,803 | -1,803 |
| | A.1.3.1 | Arising from full revaluation, cash flow hedge and liquidity reserves | | -1,549 | -1,549 | -1,549 | -1,549 | -2,377 | -2,377 | -2,377 |
| | A.1.3.2 | OCI Impact of defined benefit pension plans [gain or (-) loss] | | 0 | 0 | 0 | 0 | 339 | 339 | 339 |
| | A.1.3.3 | Other OCI contributions | | 235 | 235 | 235 | 235 | 235 | 235 | 235 |
| | A.1.4 | Other Reserves | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | A.1.5 | Funds for general banking risk | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | A.1.6 | Minority interest given recognition in CET1 capital | | 1,002 | 1,002 | 1,002 | 1,002 | 1,002 | 1,002 | 1,002 |
| | A.1.7 | Adjustments to CET1 due to prudential filters | | -1,427 | -1,213 | -1,213 | -1,213 | -2,324 | -2,324 | -2,324 |
| | A.1.7.1 | (-) Value adjustments due to the requirements for prudent valuation (AVA) | | -2,026 | -2,026 | -2,026 | -2,026 | -4,266 | -4,266 | -4,266 |
| | A.1.7.2 | Cash flow hedge reserve | | 790 | 790 | 790 | 790 | 790 | 790 | 790 |
| | A.1.7.3 | Other adjustments | | -190 | 23 | 23 | 23 | 1,152 | 1,152 | 1,152 |
| | A.1.8 | (-) Intangible assets (including Goodwill) | | -5,024 | -5,108 | -5,172 | -5,266 | -5,108 | -5,172 | -5,266 |
| | A.1.8.1 | of which: Goodwill (-) | | -2,997 | -2,997 | -2,997 | -2,997 | -2,997 | -2,997 | -2,997 |
| | A.1.8.2 | of which: Software assets (-) | | -2,027 | -2,111 | -2,175 | -2,269 | -2,111 | -2,175 | -2,269 |
| | A.1.8.3 | of which: Other intangible assets (-) | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | A.1.9 | (-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs | | -3,244 | -3,027 | -2,853 | -2,692 | -3,244 | -3,042 | -2,679 |
| | A.1.10 | (-) IRB shortfall of credit risk adjustments to expected losses | | -466 | 0 | 0 | 0 | 0 | 0 | 0 |
| | A.1.11 | (-) Defined benefit pension fund assets | | -1,149 | -1,149 | -1,149 | -1,149 | -827 | -827 | -827 |
| | A.1.12 | (-) Reciprocal cross holdings in CET1 Capital | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | A.1.13 | (-) Excess deduction from AT1 items over AT1 Capital | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

# 2023 EU-wide Stress Test: Capital

Deutsche Bank AG

| | | | IFRS 9 first implementation | Actual | Baseline Scenario | | | Adverse Scenario | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | | (mln EUR, %) | 01/01/2018 | 31/12/2022 | 2023 | 2024 | 2025 | 2023 | 2024 | 2025 |
| OWN FUNDS | A.1.14 | (-) Deductions related to assets which can alternatively be subject to a 1250% risk weight | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | A.1.14.1 | of which: from securitisation positions (-) | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | 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 | 0 | 0 | 0 |
| | A.1.16 | (-) Deductible DTAs that rely on future profitability and arise from temporary differences | | 0 | 0 | 0 | 0 | -755 | -678 | -513 |
| | A.1.17 | (-) CET1 instruments of financial sector entities where the institution has a significant investment | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | A.1.18 | (-) Amount exceeding the 17.65% threshold | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | A.1.18A | (-) Insufficient coverage for non-performing exposures | | -222 | -176 | -186 | -622 | -31 | -8 | -2 |
| | A.1.18B | (-) Minimum value commitment shortfalls | | -7 | -7 | -7 | -7 | -7 | -7 | -7 |
| | A.1.18C | (-) Other foreseeable tax charges | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | A.1.19 | (-) Additional deductions of CET1 Capital due to Article 3 of Regulation (EU) No 575/2013 | | -828 | -828 | -828 | -828 | -207 | -103 | 0 |
| | A.1.20 | CET1 capital elements or deductions - other | | -1,183 | -1,317 | -1,374 | -1,432 | -1,317 | -1,374 | -1,432 |
| | A.1.21 | Amount subject to IFRS 9 transitional arrangements | | -58 | -97 | -78 | -217 | -1,847 | -1,192 | -1,130 |
| | A.1.21.1 | Increase in IFRS 9 ECL provisions net of EL as of 01/01/2018 compared to related IAS 39 figures as at 31/12/17 ("static part") | 58 | 58 | 58 | 58 | 58 | 58 | 58 | 58 |
| | A.1.21.2 | Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at between 01/01/2018 and 31/12/2019 ("old dynamic part") | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | A.1.21.3 | Increase of CET1 capital due to the tax deductibility of the amounts above ("static part + old dynamic part") | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | A.1.21.4 | Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at 01/01/2020 ("new dynamic part") | | 0 | 56 | 29 | 227 | 1,789 | 1,134 | 1,072 |
| | A.1.21.4.1 | Increase of CET1 capital due to the tax deductibility of the amounts above ("new dynamic part") | | 0 | 17 | 9 | 68 | 0 | 0 | 0 |
| | A.1.22 | Transitional adjustments | | 15 | 25 | 7 | 0 | 894 | 284 | 0 |
| | A.1.22.1 | Adjustments due to IFRS 9 transitional arrangements | | 15 | 25 | 7 | 0 | 894 | 284 | 0 |
| | A.1.22.1.1 | From the increased IFRS 9 ECL provisions net of EL | | 15 | 20 | 5 | 0 | 894 | 284 | 0 |
| | A.1.22.1.2 | From the amount of DTAs that is deducted from CET1 capital | | 0 | 6 | 2 | 0 | 0 | 0 | 0 |
| | A.1.22.2 | Other transitional adjustments to CET1 Capital | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | A.1.22.2.1 | of which: due to DTAs that rely on future profitability and do not arise from temporary differences | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | A.1.22.2.2 | of which: due to DTAs that rely on future profitability and arise from temporary differences and CET1 instruments of financial sector entities where the institution has a significant investment | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

# 2023 EU-wide Stress Test: Capital

Deutsche Bank AG

| | | | IFRS 9 first implementation | Actual | Baseline Scenario | | | Adverse Scenario | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | | (mln EUR, %) | 01/01/2018 | 31/12/2022 | 2023 | 2024 | 2025 | 2023 | 2024 | 2025 |
| | A.1.22.2.3 | of which: due to unrealised gains and losses measured at fair value through other comprehensive income in view of COVID-19 pandemic | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | A.1.22.2.4 | of which: exemption from deduction of Equity Holdings in Insurance Companies from CET 1 Items | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | A.2 | **ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)** | | **8,518** | **8,518** | **8,518** | **8,518** | **8,518** | **8,518** | **8,518** |
| | A.2.1 | Additional Tier 1 Capital instruments | | 8,518 | 8,518 | 8,518 | 8,518 | 8,518 | 8,518 | 8,518 |
| | A.2.2 | (-) Excess deduction from T2 items over T2 capital | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | A.2.3 | Other Additional Tier 1 Capital components and deductions | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | A.2.4 | Additional Tier 1 transitional adjustments | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | A.2.4.1 | of which: adjustments due to IFRS 9 transitional arrangements | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | A.3 | **TIER 1 CAPITAL (net of deductions and after transitional adjustments)** | | **56,616** | **60,859** | **62,904** | **64,034** | **44,410** | **44,694** | **46,265** |
| | A.4 | **TIER 2 CAPITAL (net of deductions and after transitional adjustments)** | | **9,531** | **10,950** | **10,947** | **10,954** | **11,294** | **11,176** | **11,161** |
| | A.4.1 | Tier 2 Capital instruments | | 9,501 | 9,501 | 9,501 | 9,501 | 9,501 | 9,501 | 9,501 |
| | A.4.2 | Other Tier 2 Capital components and deductions | | 0 | 1,419 | 1,416 | 1,423 | 1,763 | 1,646 | 1,630 |
| | A.4.3 | Tier 2 transitional adjustments | | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| | A.4.3.1 | of which: adjustments due to IFRS 9 transitional arrangements | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | A.5 | **Grandfathered Additional Tier 1 Capital instruments eligible as Tier 2** | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| **TOTAL RISK EXPOSURE AMOUNT** | B | **TOTAL RISK EXPOSURE AMOUNT** | | **360,003** | **363,543** | **365,885** | **369,838** | **437,005** | **438,266** | **467,451** |
| | B.1 | of which: Transitional adjustments included | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | B.2 | **Adjustments due to IFRS 9 transitional arrangements** | | **0** | **0** | **0** | **0** | **0** | **0** | **0** |
| **CAPITAL RATIOS (%) Transitional period** | C.1 | **Common Equity Tier 1 Capital ratio** | | **13.36%** | **14.40%** | **14.86%** | **15.01%** | **8.21%** | **8.25%** | **8.08%** |
| | C.2 | **Tier 1 Capital ratio** | | **15.73%** | **16.74%** | **17.19%** | **17.31%** | **10.16%** | **10.20%** | **9.90%** |
| | C.3 | **Total Capital ratio** | | **18.37%** | **19.75%** | **20.18%** | **20.28%** | **12.75%** | **12.75%** | **12.29%** |
| **Fully loaded CAPITAL** | D.1 | **COMMON EQUITY TIER 1 CAPITAL (fully loaded)** | | **48,082** | **52,315** | **54,379** | **55,515** | **34,997** | **35,892** | **37,747** |
| | D.2 | **TIER 1 CAPITAL (fully loaded)** | | **56,601** | **60,833** | **62,897** | **64,034** | **43,515** | **44,411** | **46,265** |
| | D.3 | **TOTAL CAPITAL (fully loaded)** | | **66,102** | **71,753** | **73,814** | **74,958** | **54,780** | **55,558** | **57,397** |

# 2023 EU-wide Stress Test: Capital

Deutsche Bank AG

| | | | IFRS 9 first implementation | Actual | Baseline Scenario | | | Adverse Scenario | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | | (mln EUR, %) | 01/01/2018 | 31/12/2022 | 2023 | 2024 | 2025 | 2023 | 2024 | 2025 |
| CAPITAL RATIOS (%) Fully loaded | E.1 | Common Equity Tier 1 Capital ratio | | 13.36% | 14.39% | 14.86% | 15.01% | 8.01% | 8.19% | 8.08% |
| | E.2 | Tier 1 Capital ratio | | 15.72% | 16.73% | 17.19% | 17.31% | 9.96% | 10.13% | 9.90% |
| | E.3 | Total Capital ratio | | 18.36% | 19.74% | 20.17% | 20.27% | 12.54% | 12.68% | 12.28% |
| Leverage ratios (%) | H.1 | Total leverage ratio exposures (transitional) | | 1,240,483 | 1,240,483 | 1240483 | 1240483 | 1240483 | 1240483 | 1240483 |
| | H.2 | Total leverage ratio exposures (fully loaded) | | 1,240,468 | 1,240,468 | 1240468 | 1240468 | 1240468 | 1240468 | 1240468 |
| | H.3 | Leverage ratio (transitional) | | 4.56% | 4.91% | 5.07% | 5.16% | 3.58% | 3.60% | 3.73% |
| | H.4 | Leverage ratio (fully loaded) | | 4.56% | 4.90% | 5.07% | 5.16% | 3.51% | 3.58% | 3.73% |
| Transitional combined buffer requirements (%) | P.1 | Capital conservation buffer | | 2.50% | 2.50% | 2.50% | 2.50% | 2.50% | 2.50% | 2.50% |
| | P.2 | Countercyclical capital buffer | | 0.07% | 0.42% | 0.42% | 0.42% | 0.42% | 0.42% | 0.42% |
| | P.3 | O-SII buffer | | 2.00% | 2.00% | 2.00% | 2.00% | 2.00% | 2.00% | 2.00% |
| | P.4 | G-SII buffer | | 1.50% | 1.50% | 1.50% | 1.50% | 1.50% | 1.50% | 1.50% |
| | P.5 | Systemic risk buffer applied to exposures according to article 133 of CRD | | 0.00% | 0.19% | 0.19% | 0.19% | 0.19% | 0.19% | 0.19% |
| | P.6 | Combined buffer | | 4.57% | 5.11% | 5.11% | 5.11% | 5.11% | 5.11% | 5.11% |
| Pillar 2 (%) | R.1 | Pillar 2 capital requirement | | 2.50% | 2.70% | 2.70% | 2.70% | 2.70% | 2.70% | 2.70% |
| | R.1.1 | of which: CET1 | | 1.41% | 1.52% | 1.52% | 1.52% | 1.52% | 1.52% | 1.52% |
| | R.1.2 | of which: AT1 | | 0.47% | 0.51% | 0.51% | 0.51% | 0.51% | 0.51% | 0.51% |
| | R.2 | Total SREP capital requirement (applicable requirement to be met at all times - including adverse scenario - according to EBA/GL/2018/03) | | 10.50% | 10.70% | 10.70% | 10.70% | 10.70% | 10.70% | 10.70% |
| | R.2.1 | of which: CET1 | | 5.91% | 6.02% | 6.02% | 6.02% | 6.02% | 6.02% | 6.02% |
| | R.3 | Overall capital requirement (applicable requirement under the baseline scenario according to EBA/GL/2018/03) | | 15.07% | 15.81% | 15.81% | 15.81% | 15.81% | 15.81% | 15.81% |
| | R.3.1 | of which: CET1 (relevant input for maximum distributable amount calculation according to Art 141 CRD) | | 10.48% | 11.13% | 11.13% | 11.13% | 11.13% | 11.13% | 11.13% |
| | R.4 | Leverage Ratio pillar 2 requirement | | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| Memorandum items related to the application of IFRS-17 for banks with insurance subsidiaries or participations | S.1 | COMMON EQUITY TIER 1 CAPITAL (fully loaded) - Restated as of 1st January 2023 after first application of IFRS-17 | | 48,082 | | | | | | |
| | S.2 | COMMON EQUITY TIER 1 CAPITAL (fully loaded) - With application of IFRS-17 | | | 52,315 | 54,379 | 55,515 | 34,997 | 35,892 | 37,747 |
| | S.3 | TOTAL RISK EXPOSURE AMOUNT - Restated as of 1st January 2023 after first application of IFRS-17 | | 360,003 | | | | | | |
| | S.4 | TOTAL RISK EXPOSURE AMOUNT - With application of IFRS-17 | | | 363,543 | 365,885 | 369,838 | 437,005 | 438,266 | 467,451 |
| | S.5 | Common Equity Tier 1 Capital ratio (fully loaded) - With application of IFRS-17 | | 13.36% | 14.39% | 14.86% | 15.01% | 8.01% | 8.19% | 8.08% |

# 2023 EU-wide Stress Test: P&L

Deutsche Bank AG

| (mln EUR) | Actual | Baseline scenario | | | Adverse scenario | | |
|---|---|---|---|---|---|---|---|
| | 31/12/2022 | 31/12/2023 | 31/12/2024 | 31/12/2025 | 31/12/2023 | 31/12/2024 | 31/12/2025 |
| **Net interest income** | 13,480 | 17,510 | 14,122 | 14,062 | 11,935 | 11,902 | 11,880 |
| Interest income | 24,633 | 629,835 | 355,687 | 234,614 | 780,544 | 483,575 | 321,613 |
| Interest expense | -11,153 | -612,325 | -341,565 | -220,552 | -767,438 | -471,667 | -308,928 |
| **Dividend income** | 97 | 97 | 97 | 97 | 48 | 48 | 48 |
| **Net fee and commission income** | 9,815 | 9,485 | 9,334 | 9,221 | 6,576 | 7,237 | 7,780 |
| **Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities** | 2,940 | 3,588 | 3,588 | 3,588 | -2,727 | 2,691 | 2,691 |
| **Gains or losses on non-trading financial assets mandatorily at fair value through profit or loss by instrument and Gains or losses on financial assets and liabilities designated at fair value through profit or loss** | | | | | -1,279 | | |
| **Other operating income not listed above, net** | 352 | 493 | 493 | 493 | 1,588 | 493 | 493 |
| **Total operating income, net** | 26,684 | 31,173 | 27,634 | 27,461 | 16,142 | 22,371 | 22,892 |
| **Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss** | -1,215 | -3,186 | -1,645 | -1,568 | -8,484 | -2,830 | -2,163 |
| **Other income and expenses not listed above, net** | -20,126 | -20,742 | -20,201 | -20,498 | -19,986 | -18,451 | -18,772 |
| **Profit or (-) loss before tax from continuing operations** | 5,344 | 7,244 | 5,787 | 5,394 | -12,327 | 1,090 | 1,957 |
| **Tax expenses or (-) income related to profit or loss from continuing operations** | 80 | -2,173 | -1,736 | -1,618 | 0 | -327 | -587 |
| **Profit or (-) loss after tax from discontinued operations (disposed at cut-off date)** | 0 | | | | | | |
| **Profit or (-) loss for the year** | **5,424** | **5,071** | **4,051** | **3,776** | **-12,327** | **763** | **1,370** |
| **Amount of dividends paid and minority interests after MDA-related adjustments** | 1,262 | 1,563 | 2,030 | 2,213 | 0 | 153 | 0 |
| **Attributable to owners of the parent net of estimated dividends** | 4,161 | 3,508 | 2,021 | 1,563 | -12,327 | 611 | 1,370 |
| Memo row: Impact of one-off adjustments | | 0 | 0 | 0 | 0 | 0 | 0 |
| Total post-tax MDA-related adjustment | | 0 | 0 | 0 | 2,041 | 1,922 | 2,102 |
| Memorandum item for banks with insurance subsidiaries or participations: Profit or (-) loss for the year - With application of IFRS-17 | | | | | | | |

# 2023 EU-wide Stress Test: Major capital measures and realised losses

Deutsche Bank AG

(mln EUR)

| Issuance of CET 1 Instruments 01 January to 31 March 2023 | Impact on Common Equity Tier 1 |
|---|---|
| Raising of capital instruments eligible as CET1 capital (+) | 0 |
| Repayment of CET1 capital, buybacks (-) | 0 |
| Conversion to CET1 of hybrid instruments (+) | 0 |

| Net issuance of Additional Tier 1 and Tier 2 Instruments 01 January to 31 March 2023 | Impact on Additional Tier 1 and Tier 2 |
|---|---|
| Net issuance of Additional Tier 1 and T2 Instruments with a trigger at or above bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-) | 0 |
| Net issuance of Additional Tier 1 and T2 Instrument with a trigger below bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-) | 0 |

| Realised losses 01 January to 31 March 2023 | |
|---|---|
| Realised fines/litigation costs (net of provisions) (-) | 0 |
| Other material losses and provisions (-) | -185 |