



# 2023 EU-wide Stress Test

<b>Bank Name</b>	COMMERZBANK Aktiengesellschaft
<b>LEI Code</b>	851WYGNLUQLFZBSYGB56
<b>Country Code</b>	DE

## 2023 EU-wide Stress Test: Summary

COMMERZBANK Aktiengesellschaft

	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
(mln EUR, %)								
Net interest income	6,460	4,661	5,966	5,924	2,855	5,010	5,025	
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	81	651	651	651	353	488	488	
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-831	-465	-448	-533	-1,977	-1,181	-800	
<b>Profit or (-) loss for the year</b>	<b>1,390</b>	<b>1,044</b>	<b>2,077</b>	<b>1,977</b>	<b>-2,988</b>	<b>110</b>	<b>314</b>	
Coverage ratio: non-performing exposure (%)	46.68%	41.05%	38.21%	36.59%	40.43%	37.49%	36.18%	
Common Equity Tier 1 capital	23,854	24,618	25,600	26,246	17,808	17,699	17,508	
Total Risk exposure amount (all transitional adjustments included)	168,731	170,211	171,342	172,159	173,907	179,798	184,415	
<b>Common Equity Tier 1 ratio, %</b>	<b>14.14%</b>	<b>14.46%</b>	<b>14.94%</b>	<b>15.25%</b>	<b>10.24%</b>	<b>9.84%</b>	<b>9.49%</b>	
<b>Fully loaded Common Equity Tier 1 ratio, %</b>	<b>14.14%</b>	<b>14.46%</b>	<b>14.94%</b>	<b>15.25%</b>	<b>10.24%</b>	<b>9.84%</b>	<b>9.49%</b>	
Tier 1 capital	27,074	27,839	28,822	29,469	21,033	20,931	20,743	
Total leverage ratio exposures	547,702	547,702	547,702	547,702	547,702	547,702	547,702	
<b>Leverage ratio, %</b>	<b>4.94%</b>	<b>5.08%</b>	<b>5.26%</b>	<b>5.38%</b>	<b>3.84%</b>	<b>3.82%</b>	<b>3.79%</b>	
<b>Fully loaded leverage ratio, %</b>	<b>4.94%</b>	<b>5.08%</b>	<b>5.26%</b>	<b>5.38%</b>	<b>3.84%</b>	<b>3.82%</b>	<b>3.79%</b>	
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. %	14.14%							

IFRS 9 transitional arrangements?	No
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2023 EU-wide Stress Test: Credit risk IRB  
COMMERZBANK Aktiengesellschaft

		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
		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
(min EUR, %)																
NETHERLANDS	Central banks	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
	Institutions	527	0	0	0	772	0	0	0	49	16	0	0	0	0	0
	Corporates	3,727	28	0	0	3,841	13	0	0	2,727	206	43	1	43	0	100.00%
	Corporates - Of Which: Specialised Lending	179	0	0	0	58	0	0	0	176	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	7	0	0	0	51	17	0	0	0	0	58.79%
	Retail - Secured on real estate property	33	0	0	0	2	0	0	0	31	11	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	23	0	0	0	0	0	0	0	23	11	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	10	0	0	0	2	0	0	0	8	0	0	0	0	0	0
	Retail - Qualifying Revolving	5	0	0	0	0	0	0	0	4	0	0	0	0	0	62.02%
	Retail - Other Retail	20	0	0	0	5	0	0	0	26	6	0	0	0	0	52.26%
	Retail - Other Retail - Of Which: SME	8	0	0	0	2	0	0	0	6	1	0	0	0	0	84.39%
	Retail - Other Retail - Of Which: non-SME	12	0	0	0	3	0	0	0	11	1	0	0	0	0	56.16%
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
IRB TOTAL	4,323	28	0	0	1,920	13	0	0	2,858	227	43	1	2	42	99.93%	

		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
		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
(min EUR, %)																
JAPAN	Central banks	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
	Institutions	192	0	0	0	66	0	0	0	3	11	0	0	0	0	0
	Corporates	974	74	0	0	296	46	0	0	405	409	74	0	1	0	11.01%
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	5	0	0	0	0	0	0	0	5	0	0	0	0	0	81.69%
	Retail - Secured on real estate property	2	0	0	0	0	0	0	0	2	0	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	0
	Retail - Secured on real estate property - Of Which: non-SME	2	0	0	0	0	0	0	0	2	0	0	0	0	0	0
	Retail - Qualifying Revolving	3	0	0	0	0	0	0	0	3	0	0	0	0	0	84.99%
	Retail - Other Retail	3	0	0	0	0	0	0	0	3	0	0	0	0	0	81.88%
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	3	0	0	0	0	0	0	0	3	0	0	0	0	0	81.88%
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
IRB TOTAL	1,171	74	0	0	362	46	0	0	413	410	74	0	1	1	11.01%	

		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
		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
(min EUR, %)																
SPAIN	Central banks	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
	Institutions	1,362	0	0	0	273	0	0	0	484	13	0	0	0	0	0
	Corporates	1,297	16	0	0	970	10	0	0	1,017	367	16	1	1	0	50.62%
	Corporates - Of Which: Specialised Lending	215	0	0	0	111	0	0	0	159	51	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	52	0	0	0	4	0	0	0	48	4	0	0	0	0	67.40%
	Retail - Secured on real estate property	23	0	0	0	3	0	0	0	22	2	0	0	0	0	0.89%
	Retail - Secured on real estate property - Of Which: SME	2	0	0	0	2	0	0	0	2	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	22	0	0	0	1	0	0	0	20	2	0	0	0	0	0.89%
	Retail - Qualifying Revolving	3	0	0	0	0	0	0	0	4	0	0	0	0	0	63.52%
	Retail - Other Retail	26	0	0	0	1	0	0	0	23	2	0	0	0	0	68.86%
	Retail - Other Retail - Of Which: SME	4	0	0	0	1	0	0	0	3	1	0	0	0	0	76.01%
	Retail - Other Retail - Of Which: non-SME	20	0	0	0	0	0	0	0							
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	68.13%
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
IRB TOTAL	3,194	16	0	0	1,247	10	0	0	1,476	388	16	1	1	0	50.89%	

\* 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  
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		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 KINGDOM	(inb EUR, %)											
	Central banks	2,701	0	0	0	113	0	0	0	0	0	0.00%
	Central governments	180	0	0	0	953	0	0	0	0	0	0.00%
	Regional governments or local authorities	2,409	0	482	0	1,917	470	0	0	0	0	0.00%
	Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
	Multilateral Development Banks	63	0	0	0	23	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
	Institutions	556	0	107	0	38	1	0	0	0	0	0.00%
	Corporates	4,139	0	2,473	0	1,571	971	0	0	0	0	0.00%
	— of which: SME	7	0	0	0	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	5	0	2	0	5	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	124	0	186	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	13	0	13	0	0	0	0	0	0	0	0.00%	
Securitisation	26	0	56	0	0	0	0	0	0	0	0.00%	
Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%	
Standardised Total	12,824	0	3,378	0	4,179	652	0	4	0	0	66.93%	

		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	(inb EUR, %)											
	Central banks	0	0	0	0	0	0	0	0	0	0	0.00%
	Central governments	5,162	0	105	0	17	5,124	0	0	13	0	0.00%
	Regional governments or local authorities	1,011	20	292	30	602	419	0	2	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	1	0	1	0	0	0	0	0	0	0	0.00%
	— of which: SME	0	0	0	0	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)	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	0	0	0	0	0	0	0	0	0	0	0.00%	
Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%	
Standardised Total	10,175	20	389	30	628	5,740	0	2	0	0	39.93%	

		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							
FRANCE	(inb EUR, %)											
	Central banks	0	0	0	0	0	0	0	0	0	0	0.00%
	Central governments	35	0	0	0	10	33	0	0	0	0	0.00%
	Regional governments or local authorities	76	0	15	0	0	0	0	0	0	0	0.00%
	Public sector entities	323	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	891	0	84	0	14	0	0	0	0	0	0.00%
	Corporates	156	11	66	16	146	11	0	0	0	0	0.00%
	— of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
	Retail	1	0	0	0	1	0	0	0	0	0	48.21%
	— of which: SME	0	0	0	0	0	0	0	0	0	0	47.71%
	Secured by mortgages on immovable property	3	0	1	0	3	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)	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	5	0	1	0	0	0	0	0	0	0	0.00%	
Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%	
Standardised Total	1,791	11	177	16	372	38	11	0	0	0	0.16%	

		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							
SWITZERLAND	(inb EUR, %)											
	Central banks	234	0	0	0	234	0	0	0	0	0	0.00%
	Central governments	431	0	0	0	389	0	0	0	0	0	0.00%
	Regional governments or local authorities	78	0	142	0	474	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	265	0	10	0	10	0	0	0	0	0	0.00%
	Corporates	110	0	102	0	86	203	0	0	0	0	0.00%
	— of which: SME	25	0	21	0	27	3	0	0	0	0	0.00%
	Retail	3	0	0	0	3	0	0	0	0	0	29.62%
	— of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
	Secured by mortgages on immovable property	62	0	35	0	19	0	0	0	0	0	0.00%
	— of which: SME	72	0	35	0	19	15	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	5	0	1	0	0	0	0	0	0	0	0.00%	
Securitisation	0	0	0	0	0	0	0	0	0	0	0.00%	
Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%	
Standardised Total	1,736	0	315	0	1,420	218	0	0	0	0	29.65%	

2023 EU-wide Stress Test: Credit risk STA  
 COMMERZBANK Aktiengesellschaft

		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							
NETHERLANDS	(inb EUR, %)											
	Central banks	0	0	0	0	0	0	0	0	0	0	0.00%
	Central governments	148	0	0	0	14	23	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	361	0	338	0	263	132	0	1	1	0	0.00%
	of which: SME	15	0	11	0	9	0	0	0	0	0	0.00%
	Real estate	1	0	0	0	1	0	0	0	0	0	47.72%
	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
	Secured by mortgages on immovable property	264	0	30	0	262	3	0	0	0	0	0.00%
	of which: SME	76	0	22	0	72	3	0	0	0	0	0.00%
	Items associated with particular high risk	81	0	122	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	1	0	1	0	0	0	0	0	0	0	0.00%
Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%	
Standardised Total	836	0	551	0	650	158	0	1	1	0	47.72%	

		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							
JAPAN	(inb EUR, %)											
	Central banks	3,721	0	514	0	3,721	0	0	0	0	0	0.00%
	Central governments	536	0	102	0	533	0	0	0	0	0	0.00%
	Regional governments or local authorities	151	0	26	0	149	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	20	0	20	0	0	0	0	0	0	0	0.00%
	Corporates	69	0	69	0	0	0	0	0	0	0	0.00%
	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
	Real estate	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)	0	0	0	0	0	0	0	0	0	0	0.00%
	Equity	1	0	1	0	0	0	0	0	0	0	0.00%
	Securitisation	0	0	0	0	0	0	0	0	0	0	0.00%
Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%	
Standardised Total	3,500	0	693	0	3,484	0	0	0	0	0	0.00%	

		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							
SPAIN	(inb EUR, %)											
	Central banks	20	0	0	0	0	0	0	0	0	0	0.00%
	Central governments	973	0	72	0	89	399	0	0	2	0	0.00%
	Regional governments or local authorities	365	0	0	0	144	159	0	0	0	0	0.00%
	Public sector entities	42	0	17	0	0	4	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	0	0	0	0	0	0	0.00%
	Corporates	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%
	Real estate	0	0	0	0	1	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)	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	0	0	0	0	0	0	0	0	0	0	0.00%
Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%	
Standardised Total	1,394	0	83	0	124	470	0	0	2	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.



Table for UNITED KINGDOM showing credit risk STA results for 31/12/2023 and 31/12/2025. Includes categories like Central banks, Central governments, and various asset classes with Stage 1, 2, 3 exposure and coverage ratios.

Table for ITALY showing credit risk STA results for 31/12/2023 and 31/12/2025. Includes categories like Central banks, Central governments, and various asset classes with Stage 1, 2, 3 exposure and coverage ratios.

Table for FRANCE showing credit risk STA results for 31/12/2023 and 31/12/2025. Includes categories like Central banks, Central governments, and various asset classes with Stage 1, 2, 3 exposure and coverage ratios.

Table for SWITZERLAND showing credit risk STA results for 31/12/2023 and 31/12/2025. Includes categories like Central banks, Central governments, and various asset classes with Stage 1, 2, 3 exposure and coverage ratios.













2023 EU-wide Stress Test: Credit risk COVID-19 IRB  
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Table for UNITED KINGDOM showing Public guarantees - Actual for 31/12/2022. Columns include Exposure values (A-IIB, F-IIB), Risk exposure amounts (A-IIB, F-IIB), Stage 1 exposure, Stage 2 exposure, Stage 3 exposure, and Coverage Ratio. Rows include Central banks, Central governments, Corporates, Retail, Equity, and IIB TOTAL.

Table for ITALY showing Public guarantees - Actual for 31/12/2022. Columns include Exposure values (A-IIB, F-IIB), Risk exposure amounts (A-IIB, F-IIB), Stage 1 exposure, Stage 2 exposure, Stage 3 exposure, and Coverage Ratio. Rows include Central banks, Central governments, Corporates, Retail, Equity, and IIB TOTAL.

Table for FRANCE showing Public guarantees - Actual for 31/12/2022. Columns include Exposure values (A-IIB, F-IIB), Risk exposure amounts (A-IIB, F-IIB), Stage 1 exposure, Stage 2 exposure, Stage 3 exposure, and Coverage Ratio. Rows include Central banks, Central governments, Corporates, Retail, Equity, and IIB TOTAL.

Table for SWITZERLAND showing Public guarantees - Actual for 31/12/2022. Columns include Exposure values (A-IIB, F-IIB), Risk exposure amounts (A-IIB, F-IIB), Stage 1 exposure, Stage 2 exposure, Stage 3 exposure, and Coverage Ratio. Rows include Central banks, Central governments, Corporates, Retail, Equity, and IIB TOTAL.

































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

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Table for UNITED KINGDOM showing credit risk metrics for 31/12/2023 and 31/12/2024. Includes categories like Capital banks, Public sector entities, Multilateral Development Banks, Insurers, etc.

Table for ITALY showing credit risk metrics for 31/12/2023 and 31/12/2024. Includes categories like Capital banks, Public sector entities, Multilateral Development Banks, Insurers, etc.

Table for FRANCE showing credit risk metrics for 31/12/2023 and 31/12/2024. Includes categories like Capital banks, Public sector entities, Multilateral Development Banks, Insurers, etc.

Table for SWITZERLAND showing credit risk metrics for 31/12/2023 and 31/12/2024. Includes categories like Capital banks, Public sector entities, Multilateral Development Banks, Insurers, etc.



# 2023 EU-wide Stress Test: Securitisations

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		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
(mln EUR)								
Exposure values	SEC-IRBA	11,222						
	SEC-SA	4,036						
	SEC-ERBA	10,126						
	SEC-IAA	0						
	<b>Total</b>	<b>25,384</b>						
REA	SEC-IRBA	1,839	2,228	2,487	2,766	2,532	3,216	4,146
	SEC-SA	541	620	694	779	703	917	1,216
	SEC-ERBA	2,157	2,298	2,518	2,751	2,413	3,573	5,419
	SEC-IAA	0	0	0	0	0	0	0
	Additional risk exposure amounts	0	0	0	0	0	0	0
	<b>Total</b>	<b>4,538</b>	<b>5,146</b>	<b>5,700</b>	<b>6,296</b>	<b>5,647</b>	<b>7,706</b>	<b>10,781</b>
Impairments	Total banking book others than assessed at fair value		7	7	10	15	16	19

# 2023 EU-wide Stress Test: Risk exposure amounts

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	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
(mln EUR)							
Risk exposure amount for credit risk	140,473	141,780	142,687	143,358	144,635	150,551	155,211
Risk exposure amount for securitisations and re-securitisations	4,538	5,146	5,700	6,296	5,647	7,706	10,781
Risk exposure amount other credit risk	135,935	136,633	136,987	137,061	138,988	142,845	144,431
Risk exposure amount for market risk	7,060	7,060	7,060	7,060	9,305	9,305	9,305
Risk exposure amount for operational risk	21,199	21,199	21,199	21,199	21,199	21,199	21,199
Other risk exposure amounts	0	174	397	544	-1,231	-1,256	-1,300
<b>Total risk exposure amount</b>	<b>168,731</b>	<b>170,211</b>	<b>171,342</b>	<b>172,159</b>	<b>173,907</b>	<b>179,798</b>	<b>184,415</b>
<b>Total Risk exposure amount (transitional)</b>	<b>168,731</b>	<b>170,211</b>	<b>171,342</b>	<b>172,159</b>	<b>173,907</b>	<b>179,798</b>	<b>184,415</b>
<b>Total Risk exposure amount (fully loaded)</b>	<b>168,731</b>	<b>170,211</b>	<b>171,342</b>	<b>172,159</b>	<b>173,907</b>	<b>179,798</b>	<b>184,415</b>



# 2023 EU-wide Stress Test: Capital

COMMERZBANK Aktiengesellschaft

		(min EUR, %)							
		IFRS 9 first implementation	Actual	Baseline Scenario			Adverse Scenario		
		01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
<b>A</b>	<b>OWN FUNDS</b>		<b>31,928</b>	<b>32,689</b>	<b>33,670</b>	<b>34,277</b>	<b>26,775</b>	<b>26,718</b>	<b>26,527</b>
<b>A.1</b>	<b>COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)</b>		<b>23,854</b>	<b>24,618</b>	<b>25,600</b>	<b>26,246</b>	<b>17,808</b>	<b>17,699</b>	<b>17,508</b>
<b>A.1.1</b>	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)		11,326	11,326	11,326	11,326	11,326	11,326	11,326
<b>A.1.1.1</b>	of which: CET1 instruments subscribed by Government		1,767	1,767	1,767	1,767	1,767	1,767	1,767
<b>A.1.2</b>	Retained earnings		15,710	16,235	17,436	18,572	12,817	12,879	13,124
<b>A.1.3</b>	Accumulated other comprehensive income		-649	-649	-649	-649	-2,112	-2,112	-2,112
<b>A.1.3.1</b>	Arising from full revaluation, cash flow hedge and liquidity reserves		-736	-736	-736	-736	-1,770	-1,770	-1,770
<b>A.1.3.2</b>	OCI Impact of defined benefit pension plans [gain or (-) loss]		87	87	87	87	-342	-342	-342
<b>A.1.3.3</b>	Other OCI contributions		0	0	0	0	0	0	0
<b>A.1.4</b>	Other Reserves		0	0	0	0	0	0	0
<b>A.1.5</b>	Funds for general banking risk		0	0	0	0	0	0	0
<b>A.1.6</b>	Minority interest given recognition in CET1 capital		574	578	590	589	600	630	647
<b>A.1.7</b>	Adjustments to CET1 due to prudential filters		-479	-479	-479	-479	-662	-662	-662
<b>A.1.7.1</b>	(-) Value adjustments due to the requirements for prudent valuation (AVA)		-432	-432	-432	-432	-662	-662	-662
<b>A.1.7.2</b>	Cash flow hedge reserve		117	117	117	117	164	164	164
<b>A.1.7.3</b>	Other adjustments		-164	-164	-164	-164	-164	-164	-164
<b>A.1.8</b>	(-) Intangible assets (including Goodwill)		-473	-542	-553	-456	-542	-553	-456
<b>A.1.8.1</b>	of which: Goodwill (-)		0	0	0	0	0	0	0
<b>A.1.8.2</b>	of which: Software assets (-)		-460	-529	-540	-443	-529	-540	-443
<b>A.1.8.3</b>	of which: Other intangible assets (-)		-13	-13	-13	-13	-13	-13	-13
<b>A.1.9</b>	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs		-260	0	0	0	-1,345	-1,317	-1,236
<b>A.1.10</b>	(-) IRB shortfall of credit risk adjustments to expected losses		-179	-109	-118	-40	0	0	0
<b>A.1.11</b>	(-) Defined benefit pension fund assets		-616	-616	-616	-616	-6	-6	-6
<b>A.1.12</b>	(-) Reciprocal cross holdings in CET1 Capital		0	0	0	0	0	0	0
<b>A.1.13</b>	(-) Excess deduction from AT1 items over AT1 Capital		0	0	0	0	0	0	0

# 2023 EU-wide Stress Test: Capital

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			IFRS 9 first implementation	Actual	Baseline Scenario			Adverse Scenario		
			01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
			(min EUR, %)							
OWN FUNDS	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1250% risk weight		-129	-129	-129	-129	-129	-129	-129
	A.1.14.1	of which: from securitisation positions (-)		-129	-129	-129	-129	-129	-129	-129
	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		-505	-435	-346	-287	-1,624	-1,634	-1,652
	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		-104	-200	-500	-1,223	-152	-361	-974
	A.1.18B	(-) Minimum value commitment shortfalls		0	0	0	0	0	0	0
	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		-134	-134	-134	-134	-134	-134	-134
	A.1.20	CET1 capital elements or deductions - other		-228	-228	-228	-228	-228	-228	-228
	A.1.21	Amount subject to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	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")	0	0	0	0	0	0	0	0
	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	0	0	0	0	0	0
	A.1.21.4.1	Increase of CET1 capital due to the tax deductibility of the amounts above ("new dynamic part")		0	0	0	0	0	0	0
	A.1.22	Transitional adjustments		0	0	0	0	0	0	0
	A.1.22.1	Adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	A.1.22.1.1	From the increased IFRS 9 ECL provisions net of EL		0	0	0	0	0	0	0
	A.1.22.1.2	From the amount of DTAs that is deducted from CET1 capital		0	0	0	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

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			IFRS 9 first implementation	Actual	Baseline Scenario			Adverse Scenario		
			01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
			(min EUR, %)							
	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	<b>ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>		<b>3,219</b>	<b>3,220</b>	<b>3,223</b>	<b>3,223</b>	<b>3,225</b>	<b>3,231</b>	<b>3,235</b>
	A.2.1	Additional Tier 1 Capital instruments		3,219	3,220	3,223	3,223	3,225	3,231	3,235
	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	<b>TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>		<b>27,074</b>	<b>27,839</b>	<b>28,822</b>	<b>29,469</b>	<b>21,033</b>	<b>20,931</b>	<b>20,743</b>
	A.4	<b>TIER 2 CAPITAL (net of deductions and after transitional adjustments)</b>		<b>4,854</b>	<b>4,851</b>	<b>4,847</b>	<b>4,808</b>	<b>5,741</b>	<b>5,787</b>	<b>5,784</b>
	A.4.1	Tier 2 Capital instruments		4,820	4,816	4,813	4,808	4,837	4,846	4,848
	A.4.2	Other Tier 2 Capital components and deductions		0	0	0	0	870	907	936
	A.4.3	Tier 2 transitional adjustments		34	34	34	0	34	34	0
	A.4.3.1	of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	A.5	<b>Grandfathered Additional Tier 1 Capital instruments eligible as Tier 2</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
TOTAL RISK EXPOSURE AMOUNT	B	<b>TOTAL RISK EXPOSURE AMOUNT</b>		<b>168,731</b>	<b>170,211</b>	<b>171,342</b>	<b>172,159</b>	<b>173,907</b>	<b>179,798</b>	<b>184,415</b>
	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	<b>Common Equity Tier 1 Capital ratio</b>		<b>14.14%</b>	<b>14.46%</b>	<b>14.94%</b>	<b>15.25%</b>	<b>10.24%</b>	<b>9.84%</b>	<b>9.49%</b>
	C.2	<b>Tier 1 Capital ratio</b>		<b>16.05%</b>	<b>16.36%</b>	<b>16.82%</b>	<b>17.12%</b>	<b>12.09%</b>	<b>11.64%</b>	<b>11.25%</b>
	C.3	<b>Total Capital ratio</b>		<b>18.92%</b>	<b>19.20%</b>	<b>19.65%</b>	<b>19.91%</b>	<b>15.40%</b>	<b>14.86%</b>	<b>14.38%</b>
Fully loaded CAPITAL	D.1	<b>COMMON EQUITY TIER 1 CAPITAL (fully loaded)</b>		<b>23,854</b>	<b>24,618</b>	<b>25,600</b>	<b>26,246</b>	<b>17,808</b>	<b>17,699</b>	<b>17,508</b>
	D.2	<b>TIER 1 CAPITAL (fully loaded)</b>		<b>27,074</b>	<b>27,839</b>	<b>28,822</b>	<b>29,469</b>	<b>21,033</b>	<b>20,931</b>	<b>20,743</b>
	D.3	<b>TOTAL CAPITAL (fully loaded)</b>		<b>31,894</b>	<b>32,655</b>	<b>33,636</b>	<b>34,277</b>	<b>26,740</b>	<b>26,684</b>	<b>26,527</b>

# 2023 EU-wide Stress Test: Capital

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			IFRS 9 first implementation	Actual	Baseline Scenario			Adverse Scenario		
			01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
			(min EUR, %)							
CAPITAL RATIOS (%) Fully loaded	E.1	Common Equity Tier 1 Capital ratio		14.14%	14.46%	14.94%	15.25%	10.24%	9.84%	9.49%
	E.2	Tier 1 Capital ratio		16.05%	16.36%	16.82%	17.12%	12.09%	11.64%	11.25%
	E.3	Total Capital ratio		18.90%	19.18%	19.63%	19.91%	15.38%	14.84%	14.38%
Leverage ratios (%)	H.1	Total leverage ratio exposures (transitional)		547,702	547,702	547,702	547,702	547,702	547,702	547,702
	H.2	Total leverage ratio exposures (fully loaded)		547,702	547,702	547,702	547,702	547,702	547,702	547,702
	H.3	Leverage ratio (transitional)		4.94%	5.08%	5.26%	5.38%	3.84%	3.82%	3.79%
	H.4	Leverage ratio (fully loaded)		4.94%	5.08%	5.26%	5.38%	3.84%	3.82%	3.79%
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		0.10%	0.65%	0.65%	0.65%	0.65%	0.65%	0.65%
	P.3	O-SII buffer		1.25%	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%
	P.4	G-SII buffer		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.5	Systemic risk buffer applied to exposures according to article 133 of CRD		0.00%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%
	P.6	Combined buffer		3.85%	4.55%	4.55%	4.55%	4.55%	4.55%	4.55%
Pillar 2 (%)	R.1	Pillar 2 capital requirement		2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
	R.1.1	of which: CET1		1.13%	1.13%	1.13%	1.13%	1.13%	1.13%	1.13%
	R.1.2	of which: AT1		0.38%	0.38%	0.38%	0.38%	0.38%	0.38%	0.38%
	R.2	Total SREP capital requirement (applicable requirement to be met at all times - including adverse scenario - according to EBA/GL/2018/03)		10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%
	R.2.1	of which: CET1		5.63%	5.63%	5.63%	5.63%	5.63%	5.63%	5.63%
	R.3	Overall capital requirement (applicable requirement under the baseline scenario according to EBA/GL/2018/03)		13.85%	14.55%	14.55%	14.55%	14.55%	14.55%	14.55%
	R.3.1	of which: CET1 (relevant input for maximum distributable amount calculation according to Art 141 CRD)		9.48%	10.18%	10.18%	10.18%	10.18%	10.18%	10.18%
	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		23,854						
	S.2	COMMON EQUITY TIER 1 CAPITAL (fully loaded) - With application of IFRS-17								
	S.3	TOTAL RISK EXPOSURE AMOUNT - Restated as of 1st January 2023 after first application of IFRS-17		168,731						
	S.4	TOTAL RISK EXPOSURE AMOUNT - With application of IFRS-17								
	S.5	Common Equity Tier 1 Capital ratio (fully loaded) - With application of IFRS-17		14.14%						

# 2023 EU-wide Stress Test: P&L

COMMERZBANK Aktiengesellschaft

	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
(min EUR)							
<b>Net interest income</b>	6,460	4,661	5,966	5,924	2,855	5,010	5,025
Interest income	10,305	78,186	70,207	69,452	101,508	91,890	97,772
Interest expense	-3,845	-73,526	-64,241	-63,529	-98,652	-86,880	-92,747
<b>Dividend income</b>	34	34	34	34	17	17	17
<b>Net fee and commission income</b>	3,489	3,413	3,407	3,391	2,329	2,587	2,831
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	81	651	651	651	353	488	488
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					-467		
Other operating income not listed above, net	-481	227	227	227	270	208	208
<b>Total operating income, net</b>	9,582	8,985	10,285	10,226	5,357	8,309	8,568
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-831	-465	-448	-533	-1,977	-1,181	-800
Other income and expenses not listed above, net	-6,750	-7,028	-6,869	-6,870	-7,453	-6,971	-7,320
<b>Profit or (-) loss before tax from continuing operations</b>	2,001	1,492	2,968	2,824	-4,073	157	449
Tax expenses or (-) income related to profit or loss from continuing operations	-611	-448	-890	-847	1,085	-47	-135
Profit or (-) loss after tax from discontinued operations (disposed at cut-off date)	0						
<b>Profit or (-) loss for the year</b>	<b>1,390</b>	<b>1,044</b>	<b>2,077</b>	<b>1,977</b>	<b>-2,988</b>	<b>110</b>	<b>314</b>
Amount of dividends paid and minority interests after MDA-related adjustments	523	519	877	840	-94	47	70
<b>Attributable to owners of the parent net of estimated dividends</b>	867	525	1,200	1,137	-2,893	63	244
Memo row: Impact of one-off adjustments		257	257	257	257	257	257
Total post-tax MDA-related adjustment		0	0	0	246	167	224
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

COMMERZBANK Aktiengesellschaft

(mln EUR)

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

<b>Net issuance of Additional Tier 1 and Tier 2 Instruments 01 January to 31 March 2023</b>	<b>Impact on Additional Tier 1 and Tier 2</b>
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

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