

## **COMMERZBANK Update – 2018 EU-Wide Stress Test Results.**

**COMMERZBANK** was subject to the 2018 EU-wide stress test conducted by the European Banking Authority (EBA), in cooperation with the Single Supervisory Mechanism (SSM), the European Central Bank (ECB), and the European Systemic Risk Board (ESRB).

**COMMERZBANK** notes the announcements made today by the EBA on the EU-wide stress test and fully acknowledges the outcomes of this exercise.

The 2018 EU-wide stress test does not contain a pass fail threshold and instead is designed to be used as an important source of information for the purposes of the SREP. The results will assist competent authorities in assessing **COMMERZBANK's** ability to meet applicable prudential requirements under stressed scenarios.

The adverse stress test scenario was set by the ECB/ESRB and covers a three-year time horizon (2018-2020). The stress test has been carried out applying a static balance sheet assumption as at December 2017, and therefore does not take into account future business strategies and management actions. It is not a forecast of **COMMERZBANK** profits.



## 2018 EU-wide Stress Test

<b>Bank Name</b>	Commerzbank AG
<b>LEI Code</b>	851WYGNLUQLFZBSYGB56
<b>Country Code</b>	DE

## 2018 EU-wide Stress Test: Summary

Commerzbank AG

	Actual (starting year) 31/12/2017	Restated (starting year) 31/12/2017	Baseline Scenario			Adverse Scenario		
			31/12/2018	31/12/2019	31/12/2020	31/12/2018	31/12/2019	31/12/2020
Net interest income (min EUR, %)	3,958		4,386	4,423	4,384	3,956	3,956	3,955
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	1,288		1,061	1,061	1,061	460	769	769
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-764		-1,204	-391	-453	-2,606	-790	-527
<b>Profit or (-) loss for the year</b>	<b>290</b>		<b>180</b>	<b>776</b>	<b>696</b>	<b>-2,755</b>	<b>-155</b>	<b>19</b>
Coverage ratio: non-performing exposure (%)	49.43%	45.01%	47.21%	44.20%	42.37%	45.89%	42.35%	40.47%
Common Equity Tier 1 capital	25,607	23,852	23,145	23,916	24,548	19,034	18,801	18,766
Total Risk exposure amount (all transitional adjustments included)	171,369	169,180	168,708	169,189	170,984	178,906	185,152	188,993
<b>Common Equity Tier 1 ratio, %</b>	<b>14.94%</b>	<b>14.10%</b>	<b>13.72%</b>	<b>14.14%</b>	<b>14.36%</b>	<b>10.64%</b>	<b>10.15%</b>	<b>9.93%</b>
<b>Fully loaded Common Equity Tier 1 ratio, %</b>	<b>14.12%</b>	<b>13.34%</b>	<b>13.72%</b>	<b>14.14%</b>	<b>14.36%</b>	<b>10.64%</b>	<b>10.15%</b>	<b>9.93%</b>
Tier 1 capital	25,985	24,243	24,048	24,594	25,000	19,937	19,478	19,217
Total leverage ratio exposures	471,317	471,731	471,731	471,731	471,731	471,731	471,731	471,731
<b>Leverage ratio, %</b>	<b>5.51%</b>	<b>5.14%</b>	<b>5.10%</b>	<b>5.21%</b>	<b>5.30%</b>	<b>4.23%</b>	<b>4.13%</b>	<b>4.07%</b>
<b>Fully loaded leverage ratio, %</b>	<b>5.14%</b>	<b>4.78%</b>	<b>4.91%</b>	<b>5.08%</b>	<b>5.21%</b>	<b>4.04%</b>	<b>3.99%</b>	<b>3.98%</b>
<b>Memorandum items</b>								
Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2018-2020 period (cumulative conversions) <sup>1</sup>			0	0	0	0	0	0
Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event <sup>2</sup>			0	0	0	0	0	0
Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario <sup>2</sup>			0	0	0	0	0	0

<sup>1</sup> Conversions not considered for CET1 computation

<sup>2</sup> Excluding instruments with mandatory conversion into ordinary shares upon a fixed date in the 2018-2020 period

**2018 EU-wide Stress Test: Credit risk IRB**  
Commerzbank AG

		Restated 31/12/2017													
		Exposure values				Risk exposure amounts				Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	
		A-IRB		F-IRB		A-IRB		F-IRB							
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted						
(mln EUR, %)															
Commerzbank AG	Central banks and central governments	26,461	0	0	0	3,599	0	0	0	24,350	0	10	0	100.0%	
	Institutions	42,564	95	0	0	18,657	0	0	0	28,850	95	151	17	18.4%	
	Corporates	130,520	3,149	0	0	67,823	763	0	0	117,956	2,845	1,675	1,394	49.0%	
	Corporates - Of Which: Specialised Lending	25,119	1,199	0	0	13,897	524	0	0	22,372	795	488	388	48.8%	
	Corporates - Of Which: SME	9,497	505	0	0	5,153	91	0	0	8,940	508	292	255	50.3%	
	Retail	114,670	1,216	0	0	15,473	999	0	0	113,553	1,224	830	572	46.7%	
	Retail - Secured on real estate property	70,666	487	0	0	6,498	545	0	0	70,663	510	234	172	33.7%	
	Retail - Secured on real estate property - Of Which: SME	1,027	45	0	0	273	79	0	0	1,032	48	26	22	45.4%	
	Retail - Secured on real estate property - Of Which: non-SME	69,639	442	0	0	6,224	466	0	0	69,631	462	208	150	32.5%	
	Retail - Qualifying Revolving	8,826	9	0	0	601	0	0	0	8,826	9	81	9	99.4%	
	Retail - Other Retail	35,178	720	0	0	8,375	454	0	0	34,064	705	515	391	53.5%	
	Retail - Other Retail - Of Which: SME	8,789	319	0	0	2,442	134	0	0	8,212	317	229	180	56.6%	
	Retail - Other Retail - Of Which: non-SME	26,389	401	0	0	5,933	320	0	0	25,852	388	286	211	54.5%	
	Equity									0	0	0	0	0	
	Securitisation														
	Other non-credit obligation assets														
IRB TOTAL		314,214	4,460	0	0	105,553	1,763	0	0	292,007	4,164	2,666	1,984	47.6%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated 31/12/2017													
		Exposure values				Risk exposure amounts				Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	
		A-IRB		F-IRB		A-IRB		F-IRB							
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted						
(mln EUR, %)															
Germany	Central banks and central governments	439	0	0	0	56	0	0	0	374	0	0	0	0	
	Institutions	5,614	0	0	0	1,840	0	0	0	4,390	0	1	0	36.2%	
	Corporates	63,950	1,334	0	0	29,542	125	0	0	60,691	1,235	719	556	45.1%	
	Corporates - Of Which: Specialised Lending	12,945	398	0	0	6,505	104	0	0	11,858	230	151	60	39.2%	
	Corporates - Of Which: SME	6,620	248	0	0	3,287	10	0	0	6,330	368	196	166	46.1%	
	Retail	102,325	613	0	0	12,200	110	0	0	102,121	624	452	254	40.7%	
	Retail - Secured on real estate property	63,892	211	0	0	5,327	75	0	0	63,890	213	93	49	22.9%	
	Retail - Secured on real estate property - Of Which: SME	509	3	0	0	100	0	0	0	509	3	1	0	7.2%	
	Retail - Secured on real estate property - Of Which: non-SME	63,383	208	0	0	5,227	75	0	0	63,381	210	93	48	23.1%	
	Retail - Qualifying Revolving	8,712	9	0	0	594	0	0	0	8,711	9	80	9	99.4%	
	Retail - Other Retail	29,721	393	0	0	6,280	35	0	0	29,520	402	279	196	48.8%	
	Retail - Other Retail - Of Which: SME	6,670	195	0	0	1,763	7	0	0	6,616	200	132	97	48.6%	
	Retail - Other Retail - Of Which: non-SME	23,051	198	0	0	4,517	28	0	0	22,904	202	147	99	48.9%	
	Equity									0	0	0	0	0	
	Securitisation														
	Other non-credit obligation assets														
IRB TOTAL		172,327	1,947	0	0	43,638	235	0	0	173,485	1,858	1,173	810	43.6%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated 31/12/2017													
		Exposure values				Risk exposure amounts				Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	
		A-IRB		F-IRB		A-IRB		F-IRB							
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted						
(mln EUR, %)															
Poland	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	279	0	0	0	114	0	0	0	190	0	0	0	0	
	Corporates	7,818	277	0	0	5,724	198	0	0	7,396	321	206	180	56.1%	
	Corporates - Of Which: Specialised Lending	1,688	105	0	0	1,405	0	0	0	1,626	85	29	24	27.9%	
	Corporates - Of Which: SME	2,323	63	0	0	1,605	80	0	0	2,105	70	56	48	67.8%	
	Retail	10,592	591	0	0	3,066	886	0	0	9,685	587	368	312	53.1%	
	Retail - Secured on real estate property	5,870	273	0	0	1,109	469	0	0	5,869	294	139	122	41.7%	
	Retail - Secured on real estate property - Of Which: SME	508	42	0	0	172	79	0	0	513	45	25	22	47.6%	
	Retail - Secured on real estate property - Of Which: non-SME	5,362	231	0	0	937	390	0	0	5,356	248	114	101	40.6%	
	Retail - Qualifying Revolving	11	0	0	0	0	0	0	0	11	0	0	0	100.0%	
	Retail - Other Retail	4,721	317	0	0	1,957	417	0	0	3,815	294	229	190	64.6%	
	Retail - Other Retail - Of Which: SME	2,019	119	0	0	655	127	0	0	1,499	112	93	79	70.6%	
	Retail - Other Retail - Of Which: non-SME	2,702	198	0	0	1,302	290	0	0	2,316	181	136	110	60.9%	
	Equity									0	0	0	0	0	
	Securitisation														
	Other non-credit obligation assets														
IRB TOTAL		18,689	868	0	0	8,905	1,084	0	0	18,184	908	574	492	54.2%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk IRB  
Commerzbank AG

		Restated 31/12/2017													
		Exposure values				Risk exposure amounts				Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	
		A-IRB		F-IRB		A-IRB		F-IRB							
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted						
(mln EUR, %)															
United Kingdom	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	4,450	52	0	0	1,318	0	0	0	0	625	52	1	0	0.2%
	Corporates	10,857	37	0	0	6,549	0	0	0	0	8,889	37	39	19	52.5%
	Corporates - Of Which: Specialised Lending	2,734	34	0	0	997	0	0	0	0	2,430	34	22	18	52.3%
	Corporates - Of Which: SME	87	3	0	0	50	0	0	0	0	5	3	2	2	55.0%
	Retail	122	1	0	0	9	1	0	0	0	121	1	1	0	38.8%
	Retail - Secured on real estate property	83	0	0	0	5	0	0	0	0	83	0	0	0	34.1%
	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	83	0	0	0	5	0	0	0	0	83	0	0	0	34.1%
	Retail - Qualifying Revolving	7	0	0	0	0	0	0	0	0	7	0	0	0	100.0%
	Retail - Other Retail	32	1	0	0	4	1	0	0	0	31	1	0	0	37.9%
	Retail - Other Retail - Of Which: SME	2	0	0	0	0	0	0	0	0	2	0	0	0	60.6%
	Retail - Other Retail - Of Which: non-SME	30	1	0	0	3	1	0	0	0	29	1	0	0	37.5%
	Equity										0	0	0	0	0
	Securitisation														
Other non-credit obligation assets										0	0	0	0	0	
IRB TOTAL		15,429	90	0	0	7,876	1	0	0	9,635	90	40	20	22.1%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated 31/12/2017													
		Exposure values				Risk exposure amounts				Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	
		A-IRB		F-IRB		A-IRB		F-IRB							
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted						
(mln EUR, %)															
Switzerland	Central banks and central governments	15,117	0	0	0	176	0	0	0	0	15,117	0	0	0	0
	Institutions	2,715	0	0	0	398	0	0	0	0	1,455	0	0	0	0
	Corporates	3,722	1	0	0	1,443	0	0	0	0	3,543	3	3	0	0.0%
	Corporates - Of Which: Specialised Lending	418	0	0	0	40	0	0	0	0	416	2	0	0	0.0%
	Corporates - Of Which: SME	29	0	0	0	9	0	0	0	0	29	0	0	0	0
	Retail	467	1	0	0	59	1	0	0	0	465	1	1	0	31.1%
	Retail - Secured on real estate property	257	0	0	0	20	0	0	0	0	257	0	0	0	26.1%
	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	257	0	0	0	20	0	0	0	0	257	0	0	0	26.1%
	Retail - Qualifying Revolving	15	0	0	0	11	0	0	0	0	15	0	0	0	100.0%
	Retail - Other Retail	195	1	0	0	38	0	0	0	0	193	1	1	0	29.6%
	Retail - Other Retail - Of Which: SME	14	0	0	0	3	0	0	0	0	13	0	0	0	59.7%
	Retail - Other Retail - Of Which: non-SME	181	1	0	0	35	0	0	0	0	180	1	1	0	29.6%
	Equity										0	0	0	0	0
	Securitisation														
Other non-credit obligation assets										0	0	0	0	0	
IRB TOTAL		22,022	2	0	0	2,077	1	0	0	20,581	4	4	0	10.7%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated 31/12/2017													
		Exposure values				Risk exposure amounts				Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	
		A-IRB		F-IRB		A-IRB		F-IRB							
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted						
(mln EUR, %)															
United States	Central banks and central governments	4,049	0	0	0	0	0	0	0	0	4,007	0	0	0	0
	Institutions	4,760	5	0	0	1,828	0	0	0	0	3,015	5	38	3	61.7%
	Corporates	9,175	68	0	0	5,631	20	0	0	0	8,040	68	11	0	0.2%
	Corporates - Of Which: Specialised Lending	431	0	0	0	302	0	0	0	0	420	0	1	0	0
	Corporates - Of Which: SME	20	0	0	0	13	0	0	0	0	13	0	0	0	0
	Retail	135	1	0	0	15	0	0	0	0	135	1	0	0	30.1%
	Retail - Secured on real estate property	79	0	0	0	5	0	0	0	0	79	0	0	0	33.8%
	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	79	0	0	0	5	0	0	0	0	79	0	0	0	33.8%
	Retail - Qualifying Revolving	11	0	0	0	1	0	0	0	0	11	0	0	0	90.9%
	Retail - Other Retail	46	0	0	0	9	0	0	0	0	46	0	0	0	22.2%
	Retail - Other Retail - Of Which: SME	8	0	0	0	2	0	0	0	0	8	0	0	0	97.6%
	Retail - Other Retail - Of Which: non-SME	38	0	0	0	7	0	0	0	0	38	0	0	0	22.1%
	Equity										0	0	0	0	0
	Securitisation														
Other non-credit obligation assets										0	0	0	0	0	
IRB TOTAL		18,119	74	0	0	7,473	20	0	0	15,206	73	50	3	4.4%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk IRB  
Commerzbank AG

		Restated 31/12/2017													
		Exposure values				Risk exposure amounts				Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	
		A-IRB		F-IRB		A-IRB		F-IRB							
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted						
Italy	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	1,367	0	0	0	1,704	0	0	0	1,289	0	15	0	0	0
	Corporates	1,885	128	0	0	1,147	43	0	0	1,543	31	20	17	56.1%	56.6%
	Corporates - Of Which: Specialised Lending	336	124	0	0	253	43	0	0	153	31	18	17	56.6%	56.6%
	Corporates - Of Which: SME	4	0	0	0	2	0	0	0	0	0	0	0	0	0
	Retail	31	0	0	0	2	0	0	0	30	0	0	0	42.6%	42.6%
	Retail - Secured on real estate property	15	0	0	0	1	0	0	0	15	0	0	0	10.5%	10.5%
	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	15	0	0	0	1	0	0	0	15	0	0	0	10.5%	10.5%
	Retail - Qualifying Revolving	3	0	0	0	0	0	0	0	3	0	0	0	99.4%	99.4%
	Retail - Other Retail	12	0	0	0	1	0	0	0	12	0	0	0	65.0%	65.0%
	Retail - Other Retail - Of Which: SME	2	0	0	0	0	0	0	0	2	0	0	0	73.9%	73.9%
	Retail - Other Retail - Of Which: non-SME	10	0	0	0	1	0	0	0	10	0	0	0	54.9%	54.9%
	Equity									0	0	0	0	0	0
	Securitisation									0	0	0	0	0	0
	Other non-credit obligation assets									0	0	0	0	0	0
IRB TOTAL		3,282	128	0	0	2,853	43	0	0	2,863	31	35	18	56.0%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated 31/12/2017													
		Exposure values				Risk exposure amounts				Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	
		A-IRB		F-IRB		A-IRB		F-IRB							
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted						
France	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	1,328	0	0	0	523	0	0	0	398	0	0	0	0	0
	Corporates	5,943	54	0	0	2,922	32	0	0	5,549	54	22	14	26.0%	25.9%
	Corporates - Of Which: Specialised Lending	646	35	0	0	360	32	0	0	599	35	12	9	25.9%	25.9%
	Corporates - Of Which: SME	8	0	0	0	2	0	0	0	1	0	0	0	0	0
	Retail	79	0	0	0	7	0	0	0	79	0	0	0	32.9%	32.9%
	Retail - Secured on real estate property	37	0	0	0	2	0	0	0	37	0	0	0	7.2%	7.2%
	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	37	0	0	0	2	0	0	0	37	0	0	0	7.2%	7.2%
	Retail - Qualifying Revolving	8	0	0	0	1	0	0	0	8	0	0	0	99.8%	99.8%
	Retail - Other Retail	33	0	0	0	4	0	0	0	33	0	0	0	67.5%	67.5%
	Retail - Other Retail - Of Which: SME	2	0	0	0	0	0	0	0	2	0	0	0	100.0%	100.0%
	Retail - Other Retail - Of Which: non-SME	32	0	0	0	4	0	0	0	32	0	0	0	67.4%	67.4%
	Equity									0	0	0	0	0	0
	Securitisation									0	0	0	0	0	0
	Other non-credit obligation assets									0	0	0	0	0	0
IRB TOTAL		7,350	55	0	0	3,453	32	0	0	6,025	55	22	14	26.1%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated 31/12/2017													
		Exposure values				Risk exposure amounts				Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	
		A-IRB		F-IRB		A-IRB		F-IRB							
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted						
China	Central banks and central governments	219	0	0	0	142	0	0	0	172	0	0	0	0	0
	Institutions	3,606	0	0	0	2,151	0	0	0	3,326	0	5	0	0	0
	Corporates	1,857	0	0	0	775	0	0	0	1,849	0	1	0	0	0
	Corporates - Of Which: Specialised Lending	317	0	0	0	178	0	0	0	317	0	0	0	0	0
	Corporates - Of Which: SME	2	0	0	0	1	0	0	0	2	0	0	0	0	0
	Retail	85	0	0	0	14	0	0	0	85	0	0	0	85.1%	85.1%
	Retail - Secured on real estate property	35	0	0	0	2	0	0	0	35	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	35	0	0	0	2	0	0	0	35	0	0	0	0	0
	Retail - Qualifying Revolving	2	0	0	0	0	0	0	0	2	0	0	0	0	0
	Retail - Other Retail	48	0	0	0	12	0	0	0	48	0	0	0	85.1%	85.1%
	Retail - Other Retail - Of Which: SME	12	0	0	0	3	0	0	0	12	0	0	0	85.1%	85.1%
	Retail - Other Retail - Of Which: non-SME	36	0	0	0	8	0	0	0	36	0	0	0	70.0%	70.0%
	Equity									0	0	0	0	0	0
	Securitisation									0	0	0	0	0	0
	Other non-credit obligation assets									0	0	0	0	0	0
IRB TOTAL		5,767	0	0	0	3,082	0	0	0	5,442	0	7	0	85.1%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

## 2018 EU-wide Stress Test: Credit risk IRB

Commerzbank AG

		Restated 31/12/2017													
		Exposure values				Risk exposure amounts				Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	
		A-IRB		F-IRB		A-IRB		F-IRB							
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted						
(mln EUR, %)															
Luxembourg	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	743	0	0	0	107	0	0	0	80	0	0	0	0	0
	Corporates	3,418	199	0	0	1,160	25	0	0	1,217	200	170	167	83.7%	
	Corporates - Of Which: Specialised Lending	513	180	0	0	337	25	0	0	486	181	155	153	84.6%	
	Corporates - Of Which: SME	2	0	0	0	1	0	0	0	0	0	0	0	0	
	Retail	27	0	0	0	3	0	0	0	27	0	0	0	15.6%	
	Retail - Secured on real estate property	19	0	0	0	2	0	0	0	19	0	0	0	12.2%	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	19	0	0	0	2	0	0	0	19	0	0	0	12.2%	
	Retail - Qualifying Revolving	11	0	0	0	0	0	0	0	11	0	0	0	100.0%	
	Retail - Other Retail	7	0	0	0	1	0	0	0	7	0	0	0	53.8%	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: non-SME	7	0	0	0	1	0	0	0	7	0	0	0	53.8%	
	Equity									0	0	0	0	0	
	Securitisation														
	Other non-credit obligation assets									0	0	0	0	0	
<b>IRB TOTAL</b>	<b>4,188</b>	<b>199</b>	<b>0</b>	<b>0</b>	<b>1,271</b>	<b>26</b>	<b>0</b>	<b>0</b>	<b>1,324</b>	<b>200</b>	<b>170</b>	<b>167</b>	<b>83.5%</b>		

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated 31/12/2017													
		Exposure values				Risk exposure amounts				Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	
		A-IRB		F-IRB		A-IRB		F-IRB							
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted						
(mln EUR, %)															
Netherlands	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	587	0	0	0	164	0	0	0	307	0	0	0	0	
	Corporates	3,548	166	0	0	1,762	11	0	0	3,341	166	66	61	36.5%	
	Corporates - Of Which: Specialised Lending	760	58	0	0	263	11	0	0	739	58	26	23	40.2%	
	Corporates - Of Which: SME	15	0	0	0	8	0	0	0	4	0	0	0	0	
	Retail	74	1	0	0	9	0	0	0	74	1	1	0	43.9%	
	Retail - Secured on real estate property	52	0	0	0	5	0	0	0	52	0	0	0	0	
	Retail - Secured on real estate property - Of Which: SME	4	0	0	0	1	0	0	0	4	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	48	0	0	0	4	0	0	0	48	0	0	0	0	
	Retail - Qualifying Revolving	5	0	0	0	0	0	0	0	5	0	0	0	100.0%	
	Retail - Other Retail	17	1	0	0	4	0	0	0	17	1	1	0	42.7%	
	Retail - Other Retail - Of Which: SME	4	1	0	0	1	0	0	0	4	1	0	0	39.6%	
	Retail - Other Retail - Of Which: non-SME	14	0	0	0	3	0	0	0	13	0	0	0	69.4%	
	Equity									0	0	0	0	0	
	Securitisation														
	Other non-credit obligation assets									0	0	0	0	0	
<b>IRB TOTAL</b>	<b>4,209</b>	<b>167</b>	<b>0</b>	<b>0</b>	<b>1,934</b>	<b>11</b>	<b>0</b>	<b>0</b>	<b>3,722</b>	<b>167</b>	<b>66</b>	<b>61</b>	<b>36.5%</b>		

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

## 2018 EU-wide Stress Test: Credit risk IRB

Commerzbank AG

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
		(mln EUR, %)														
Commerzbank AG	Central banks and central governments	24,344	7	4	2	23.3%	24,338	12	4	3	21.6%	24,335	15	4	3	21.3%
	Institutions	28,653	292	267	131	44.8%	28,467	478	298	189	39.5%	28,285	660	353	247	37.5%
	Corporates	117,109	3,691	2,335	1,844	50.0%	116,357	4,443	2,565	2,088	47.0%	115,655	5,145	2,798	2,321	45.1%
	Corporates - Of Which: Specialised Lending	21,951	1,217	660	563	46.2%	21,631	1,537	710	632	41.1%	21,371	1,798	799	690	38.4%
	Corporates - Of Which: SME	8,754	593	386	337	56.7%	8,669	678	418	374	55.1%	8,581	767	470	416	54.2%
	Retail	113,092	1,685	938	723	42.9%	112,677	2,100	1,008	837	39.8%	112,316	2,462	1,100	937	38.1%
	Retail - Secured on real estate property	70,463	709	256	200	28.2%	70,278	895	270	226	25.3%	70,125	1,048	286	247	23.6%
	Retail - Secured on real estate property - Of Which: SME	1,019	61	32	25	41.5%	1,007	73	34	28	38.3%	994	86	38	31	35.8%
	Retail - Secured on real estate property - Of Which: non-SME	69,444	649	224	175	27.0%	69,271	821	235	198	24.1%	69,131	961	248	217	22.5%
	Retail - Qualifying Revolving	8,807	28	47	20	69.9%	8,788	47	53	30	64.2%	8,771	64	58	40	61.9%
	Retail - Other Retail	33,822	948	634	504	52.1%	33,611	1,159	685	580	50.1%	33,420	1,350	756	653	48.2%
	Retail - Other Retail - Of Which: SME	8,125	404	298	241	59.7%	8,051	478	322	272	56.8%	7,979	550	354	301	54.8%
	Retail - Other Retail - Of Which: non-SME	25,697	543	337	262	48.3%	25,560	680	364	309	45.4%	25,440	800	402	349	43.6%
	Equity	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	-
Other non-credit obligation assets	7,294	4	0	2	42.8%	7,289	9	8	4	43.1%	7,284	14	10	6	43.3%	
IRB TOTAL	290,491	5,679	3,550	2,702	47.6%	289,129	7,042	3,883	3,120	44.3%	287,875	8,296	4,266	3,515	42.4%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
		(mln EUR, %)														
Germany	Central banks and central governments	374	0	0	0	40.0%	374	0	0	0	40.0%	374	0	0	0	40.0%
	Institutions	4,366	24	24	10	39.8%	4,339	51	34	20	39.9%	4,310	80	46	32	39.8%
	Corporates	60,197	1,729	1,061	764	44.2%	59,768	2,157	1,181	878	40.7%	59,383	2,543	1,286	988	38.9%
	Corporates - Of Which: Specialised Lending	11,594	494	205	154	31.2%	11,401	688	230	189	27.4%	11,250	838	256	219	26.2%
	Corporates - Of Which: SME	6,273	425	253	221	52.0%	6,218	479	270	228	49.9%	6,167	530	287	256	48.2%
	Retail	101,801	944	490	363	38.5%	101,515	1,230	541	435	35.4%	101,279	1,466	589	497	33.9%
	Retail - Secured on real estate property	63,748	354	101	68	19.1%	63,625	477	110	83	17.5%	63,532	571	116	95	16.6%
	Retail - Secured on real estate property - Of Which: SME	506	5	3	1	26.0%	504	7	4	2	26.4%	501	10	5	3	26.6%
	Retail - Secured on real estate property - Of Which: non-SME	63,242	349	98	66	19.0%	63,121	470	106	81	17.3%	63,030	561	111	92	16.5%
	Retail - Qualifying Revolving	8,693	28	46	19	69.6%	8,674	46	52	29	64.0%	8,657	63	57	39	61.8%
	Retail - Other Retail	29,360	562	343	276	49.1%	29,216	707	379	323	45.6%	29,090	832	415	363	43.6%
	Retail - Other Retail - Of Which: SME	6,549	268	183	151	56.2%	6,488	328	203	174	52.9%	6,433	383	223	195	50.8%
	Retail - Other Retail - Of Which: non-SME	22,812	294	160	125	42.7%	22,727	379	176	149	39.3%	22,657	449	192	168	37.5%
	Equity	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	-
Other non-credit obligation assets	5,909	0	0	0	-	5,909	0	0	0	-	5,909	0	0	0	-	
IRB TOTAL	172,647	2,697	1,575	1,136	42.1%	171,905	3,438	1,755	1,334	38.8%	171,254	4,089	1,921	1,517	37.1%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
		(mln EUR, %)														
Poland	Central banks and central governments	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Institutions	188	2	2	1	53.4%	188	2	2	1	65.0%	187	3	2	2	62.3%
	Corporates	7,307	410	263	212	51.7%	7,234	483	303	262	54.3%	7,153	564	355	309	54.7%
	Corporates - Of Which: Specialised Lending	1,598	114	39	28	24.4%	1,580	131	42	38	28.6%	1,564	148	45	41	27.6%
	Corporates - Of Which: SME	2,080	95	73	57	59.8%	2,053	123	87	75	60.9%	2,018	158	121	99	63.0%
	Retail	9,549	723	438	352	48.8%	9,425	847	456	392	46.3%	9,304	968	500	431	44.5%
	Retail - Secured on real estate property	5,812	350	154	132	37.6%	5,752	411	159	142	34.5%	5,694	469	169	151	32.2%
	Retail - Secured on real estate property - Of Which: SME	502	56	29	24	42.9%	492	66	31	26	39.7%	482	76	33	28	37.1%
	Retail - Secured on real estate property - Of Which: non-SME	5,310	295	125	108	36.6%	5,260	345	128	116	33.5%	5,212	393	135	123	31.2%
	Retail - Qualifying Revolving	1	0	0	0	76.1%	1	0	0	0	70.1%	1	0	0	0	62.4%
	Retail - Other Retail	3,736	373	284	221	59.3%	3,672	436	298	251	57.5%	3,610	499	332	279	56.0%
	Retail - Other Retail - Of Which: SME	1,480	131	111	87	66.7%	1,467	144	115	95	65.7%	1,451	160	126	103	64.3%
	Retail - Other Retail - Of Which: non-SME	2,255	242	173	134	55.2%	2,206	292	183	156	53.5%	2,159	339	205	176	52.1%
	Equity	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	-
Other non-credit obligation assets	913	0	0	0	50.0%	913	0	0	0	50.0%	913	0	0	0	50.0%	
IRB TOTAL	17,958	1,134	703	565	49.8%	17,760	1,332	761	656	49.3%	17,558	1,535	857	741	48.3%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)



## 2018 EU-wide Stress Test: Credit risk IRB

Commerzbank AG

		Baseline Scenario														
		31/12/2018				31/12/2019				31/12/2020						
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
		(mIn EUR, %)														
United Kingdom	Central banks and central governments	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Institutions	619	58	44	41	69.9%	618	59	42	41	69.4%	617	60	43	42	70.3%
	Corporates	8,846	80	53	29	36.7%	8,809	117	57	39	33.3%	8,775	151	68	49	32.5%
	Corporates - Of Which: Specialised Lending	2,402	61	25	20	32.7%	2,382	82	27	23	27.8%	2,364	99	30	26	26.0%
	Corporates - Of Which: SME	5	3	3	3	91.8%	5	3	3	3	91.4%	5	3	3	3	91.1%
	Retail	121	1	1	0	25.2%	121	2	1	1	32.6%	121	2	1	1	30.9%
	Retail - Secured on real estate property	82	0	0	0	26.9%	82	1	0	0	23.7%	82	1	0	0	21.9%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	82	0	0	0	26.9%	82	1	0	0	23.7%	82	1	0	0	21.9%
	Retail - Qualifying Revolving	7	0	0	0	89.6%	7	0	0	0	82.3%	7	0	0	0	77.6%
	Retail - Other Retail	31	1	0	0	26.6%	31	1	0	0	34.8%	31	1	0	0	33.2%
	Retail - Other Retail - Of Which: SME	2	0	0	0	66.5%	2	0	0	0	59.9%	2	0	0	0	56.2%
	Retail - Other Retail - Of Which: non-SME	29	1	0	0	35.9%	29	1	0	0	34.1%	29	1	0	0	32.5%
	Equity	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	-
Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	
<b>IRB TOTAL</b>	<b>9,586</b>	<b>140</b>	<b>98</b>	<b>71</b>	<b>50.5%</b>	<b>9,548</b>	<b>178</b>	<b>99</b>	<b>80</b>	<b>45.3%</b>	<b>9,513</b>	<b>213</b>	<b>111</b>	<b>92</b>	<b>43.2%</b>	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Baseline Scenario														
		31/12/2018				31/12/2019				31/12/2020						
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
		(mIn EUR, %)														
Switzerland	Central banks and central governments	15,117	0	0	0	0.0%	15,117	0	0	0	4.2%	15,117	0	0	0	5.6%
	Institutions	1,455	0	0	0	28.9%	1,454	1	0	0	28.6%	1,454	2	1	0	28.9%
	Corporates	3,532	14	11	4	31.3%	3,521	25	15	8	32.2%	3,511	35	18	12	32.7%
	Corporates - Of Which: Specialised Lending	434	4	0	0	61.8%	412	6	1	0	7.9%	410	7	1	1	6.6%
	Corporates - Of Which: SME	29	0	0	0	33.7%	29	0	0	0	33.9%	29	0	0	0	33.8%
	Retail	464	3	1	1	27.3%	462	4	1	1	24.7%	461	5	2	1	23.5%
	Retail - Secured on real estate property	256	1	0	0	18.4%	256	1	0	0	16.1%	256	2	0	0	15.1%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	256	1	0	0	18.4%	256	1	0	0	16.1%	256	2	0	0	15.1%
	Retail - Qualifying Revolving	15	0	0	0	86.2%	15	0	0	0	78.2%	15	0	0	0	73.5%
	Retail - Other Retail	192	2	1	1	29.3%	191	3	1	1	27.1%	190	4	1	1	26.0%
	Retail - Other Retail - Of Which: SME	13	0	0	0	41.1%	13	0	0	0	41.3%	13	0	0	0	41.3%
	Retail - Other Retail - Of Which: non-SME	179	2	1	0	28.4%	178	3	1	1	25.8%	177	3	1	1	24.6%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation	15	0	0	0	-	15	0	0	0	-	15	0	0	0	-
Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	
<b>IRB TOTAL</b>	<b>20,568</b>	<b>17</b>	<b>13</b>	<b>5</b>	<b>30.5%</b>	<b>20,555</b>	<b>30</b>	<b>16</b>	<b>9</b>	<b>31.0%</b>	<b>20,542</b>	<b>43</b>	<b>20</b>	<b>13</b>	<b>31.3%</b>	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Baseline Scenario														
		31/12/2018				31/12/2019				31/12/2020						
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
		(mIn EUR, %)														
United States	Central banks and central governments	4,007	0	0	0	0.0%	4,007	0	0	0	4.7%	4,007	0	0	0	6.1%
	Institutions	3,007	13	17	5	43.8%	3,002	17	14	7	39.1%	2,999	21	13	8	36.9%
	Corporates	8,024	93	57	38	41.0%	7,994	123	72	50	40.4%	7,952	155	86	62	40.0%
	Corporates - Of Which: Specialised Lending	418	2	2	1	33.4%	414	6	3	2	34.5%	410	10	5	3	35.0%
	Corporates - Of Which: SME	13	0	0	0	39.0%	13	0	0	0	39.4%	13	0	0	0	39.6%
	Retail	135	1	0	0	28.9%	135	1	1	0	27.2%	134	2	1	0	26.3%
	Retail - Secured on real estate property	78	0	0	0	29.2%	78	1	0	0	26.2%	78	1	0	0	24.4%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	78	0	0	0	29.2%	78	1	0	0	26.2%	78	1	0	0	24.4%
	Retail - Qualifying Revolving	11	0	0	0	81.0%	11	0	0	0	74.7%	11	0	0	0	70.9%
	Retail - Other Retail	46	1	0	0	25.0%	46	1	0	0	24.4%	45	1	0	0	24.1%
	Retail - Other Retail - Of Which: SME	8	0	0	0	39.1%	8	0	0	0	39.0%	8	0	0	0	38.9%
	Retail - Other Retail - Of Which: non-SME	38	1	0	0	23.0%	38	1	0	0	21.2%	38	1	0	0	20.2%
	Equity	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	-
Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	
<b>IRB TOTAL</b>	<b>15,174</b>	<b>106</b>	<b>75</b>	<b>44</b>	<b>41.2%</b>	<b>15,138</b>	<b>142</b>	<b>86</b>	<b>57</b>	<b>40.1%</b>	<b>15,102</b>	<b>178</b>	<b>100</b>	<b>70</b>	<b>39.5%</b>	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

## 2018 EU-wide Stress Test: Credit risk IRB

Commerzbank AG

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
(mln EUR, %)																
Italy	Central banks and central governments	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Institutions	1,286	4	14	1	39.1%	1,282	8	10	3	39.4%	1,278	11	10	4	39.5%
	Corporates	1,534	40	34	29	73.1%	1,525	49	36	32	65.6%	1,518	56	38	34	61.1%
	Corporates - Of Which: Specialised Lending	149	35	28	27	78.3%	145	39	29	29	72.6%	142	42	29	29	68.9%
	Corporates - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail	30	0	0	0	41.0%	30	0	0	0	38.1%	30	0	0	0	36.4%
	Retail - Secured on real estate property	15	0	0	0	10.8%	15	0	0	0	11.0%	15	0	0	0	11.1%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	15	0	0	0	10.8%	15	0	0	0	11.0%	15	0	0	0	11.1%
	Retail - Qualifying Revolving	3	0	0	0	94.3%	3	0	0	0	89.3%	3	0	0	0	85.2%
	Retail - Other Retail	12	0	0	0	58.4%	12	0	0	0	51.9%	12	0	0	0	47.8%
	Retail - Other Retail - Of Which: SME	2	0	0	0	65.8%	2	0	0	0	60.0%	2	0	0	0	56.9%
	Retail - Other Retail - Of Which: non-SME	10	0	0	0	50.6%	10	0	0	0	43.9%	10	0	0	0	39.4%
	Equity	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	-
Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	
<b>IRB TOTAL</b>	<b>2,850</b>	<b>44</b>	<b>48</b>	<b>31</b>	<b>70.1%</b>	<b>2,837</b>	<b>57</b>	<b>46</b>	<b>35</b>	<b>61.9%</b>	<b>2,826</b>	<b>68</b>	<b>48</b>	<b>39</b>	<b>57.4%</b>	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
(mln EUR, %)																
France	Central banks and central governments	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Institutions	397	0	1	0	41.2%	397	1	1	0	41.5%	396	2	1	1	41.6%
	Corporates	5,520	84	40	26	30.7%	5,494	109	46	33	29.8%	5,471	132	52	39	29.7%
	Corporates - Of Which: Specialised Lending	582	51	14	11	22.3%	570	64	15	13	20.9%	561	73	16	15	20.3%
	Corporates - Of Which: SME	1	0	0	0	17.0%	1	0	0	0	17.2%	1	0	0	0	17.2%
	Retail	79	1	0	0	33.1%	78	1	0	0	31.0%	78	1	0	0	29.6%
	Retail - Secured on real estate property	37	0	0	0	9.0%	37	0	0	0	9.4%	37	0	0	0	9.6%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	37	0	0	0	9.0%	37	0	0	0	9.4%	37	0	0	0	9.6%
	Retail - Qualifying Revolving	8	0	0	0	92.0%	8	0	0	0	85.8%	8	0	0	0	81.5%
	Retail - Other Retail	33	0	0	0	61.0%	33	0	0	0	50.4%	33	0	0	0	43.5%
	Retail - Other Retail - Of Which: SME	2	0	0	0	42.3%	2	0	0	0	41.2%	2	0	0	0	41.0%
	Retail - Other Retail - Of Which: non-SME	32	0	0	0	61.9%	32	0	0	0	51.0%	32	0	0	0	43.7%
	Equity	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	-
Other non-credit obligation assets	0	0	0	0	50.0%	0	0	0	0	50.0%	0	0	0	0	50.0%	
<b>IRB TOTAL</b>	<b>5,995</b>	<b>85</b>	<b>41</b>	<b>26</b>	<b>30.8%</b>	<b>5,969</b>	<b>111</b>	<b>47</b>	<b>33</b>	<b>29.9%</b>	<b>5,946</b>	<b>134</b>	<b>53</b>	<b>40</b>	<b>29.8%</b>	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
(mln EUR, %)																
China	Central banks and central governments	172	0	0	0	0.0%	172	0	0	0	9.2%	172	0	0	0	12.3%
	Institutions	3,221	16	17	6	38.1%	3,204	32	22	12	38.4%	3,287	50	29	19	38.5%
	Corporates	1,844	5	4	2	33.4%	1,838	11	6	4	34.0%	1,833	17	9	6	34.5%
	Corporates - Of Which: Specialised Lending	317	1	1	0	34.2%	316	2	1	1	34.2%	315	3	1	1	34.0%
	Corporates - Of Which: SME	2	0	0	0	40.8%	2	0	0	0	41.2%	2	0	0	0	41.3%
	Retail	85	1	1	0	67.2%	85	1	1	1	57.4%	85	1	1	1	51.9%
	Retail - Secured on real estate property	35	0	0	0	12.1%	35	0	0	0	11.8%	35	0	0	0	11.5%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	35	0	0	0	12.1%	35	0	0	0	11.8%	35	0	0	0	11.5%
	Retail - Qualifying Revolving	2	0	0	0	55.8%	2	0	0	0	55.9%	2	0	0	0	55.7%
	Retail - Other Retail	47	1	1	0	70.4%	47	1	1	1	61.7%	47	1	1	1	56.5%
	Retail - Other Retail - Of Which: SME	12	1	0	0	77.8%	12	1	0	0	73.3%	12	1	1	1	70.1%
	Retail - Other Retail - Of Which: non-SME	36	0	0	0	27.6%	36	0	0	0	27.0%	35	0	0	0	26.6%
	Equity	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	-
Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	
<b>IRB TOTAL</b>	<b>5,422</b>	<b>21</b>	<b>22</b>	<b>8</b>	<b>37.9%</b>	<b>5,399</b>	<b>44</b>	<b>29</b>	<b>17</b>	<b>37.7%</b>	<b>5,376</b>	<b>67</b>	<b>38</b>	<b>25</b>	<b>37.7%</b>	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

## 2018 EU-wide Stress Test: Credit risk IRB

Commerzbank AG

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
(mln EUR, %)																
Luxembourg	Central banks and central governments	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Institutions	80	0	0	0	39.1%	80	0	0	0	39.3%	80	0	0	0	39.4%
	Corporates	1,206	211	179	175	83.0%	1,194	223	182	178	79.9%	1,182	235	186	182	77.1%
	Corporates - Of Which: Specialised Lending	477	190	163	160	84.3%	466	200	165	163	81.2%	456	211	168	165	78.5%
	Corporates - Of Which: SME	0	0	0	0	39.7%	0	0	0	0	40.2%	0	0	0	0	40.4%
	Retail	26	1	0	0	17.1%	26	1	0	0	16.7%	26	1	0	0	17.0%
	Retail - Secured on real estate property	18	1	0	0	14.4%	18	1	0	0	14.1%	18	1	0	0	14.4%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	18	1	0	0	14.4%	18	1	0	0	14.1%	18	1	0	0	14.4%
	Retail - Qualifying Revolving	1	0	0	0	53.8%	1	0	0	0	54.7%	1	0	0	0	55.7%
	Retail - Other Retail	7	0	0	0	43.9%	7	0	0	0	38.1%	7	0	0	0	34.9%
	Retail - Other Retail - Of Which: SME	0	0	0	0	43.2%	0	0	0	0	43.7%	0	0	0	0	43.9%
	Retail - Other Retail - Of Which: non-SME	7	0	0	0	43.9%	6	0	0	0	37.8%	6	0	0	0	34.3%
	Equity	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	-
Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	
<b>IRB TOTAL</b>	<b>1,313</b>	<b>211</b>	<b>179</b>	<b>175</b>	<b>82.8%</b>	<b>1,300</b>	<b>224</b>	<b>183</b>	<b>178</b>	<b>79.6%</b>	<b>1,288</b>	<b>236</b>	<b>186</b>	<b>182</b>	<b>76.9%</b>	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
(mln EUR, %)																
Netherlands	Central banks and central governments	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Institutions	307	0	0	0	32.9%	306	1	1	1	0	306	1	1	0	33.2%
	Corporates	3,314	192	97	87	45.4%	3,289	218	104	94	42.9%	3,264	243	110	100	41.2%
	Corporates - Of Which: Specialised Lending	722	75	49	45	59.8%	705	92	52	48	51.9%	688	109	55	51	47.2%
	Corporates - Of Which: SME	4	0	0	0	35.0%	4	0	0	0	35.3%	4	0	0	0	35.4%
	Retail	74	1	1	1	41.6%	74	1	1	1	39.5%	74	2	1	1	38.0%
	Retail - Secured on real estate property	52	0	0	0	17.5%	52	0	0	0	17.4%	52	0	0	0	17.4%
	Retail - Secured on real estate property - Of Which: SME	4	0	0	0	32.7%	4	0	0	0	33.3%	4	0	0	0	33.6%
	Retail - Secured on real estate property - Of Which: non-SME	48	0	0	0	14.8%	48	0	0	0	14.3%	48	0	0	0	13.9%
	Retail - Qualifying Revolving	5	0	0	0	87.2%	5	0	0	0	80.3%	5	0	0	0	76.2%
	Retail - Other Retail	17	1	1	1	42.4%	17	1	1	1	41.6%	17	1	1	1	41.0%
	Retail - Other Retail - Of Which: SME	4	1	0	0	39.6%	4	1	0	0	39.5%	4	1	0	0	39.5%
	Retail - Other Retail - Of Which: non-SME	13	0	0	0	60.6%	13	0	0	0	52.9%	13	0	0	0	48.1%
	Equity	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	-
Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	
<b>IRB TOTAL</b>	<b>3,695</b>	<b>194</b>	<b>98</b>	<b>88</b>	<b>45.4%</b>	<b>3,669</b>	<b>220</b>	<b>105</b>	<b>94</b>	<b>42.8%</b>	<b>3,644</b>	<b>246</b>	<b>111</b>	<b>101</b>	<b>41.1%</b>	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

## 2018 EU-wide Stress Test: Credit risk IRB

Commerzbank AG

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
		(mln EUR, %)														
Commerzbank AG	Central banks and central governments	24,335	15	14	4	25.0%	24,328	22	8	5	24.2%	24,323	27	9	6	23.1%
	Institutions	28,553	392	528	163	41.6%	28,321	624	405	239	38.3%	28,121	824	445	305	37.0%
	Corporates	116,880	3,921	2,668	1,930	49.2%	115,916	4,885	3,068	2,255	46.2%	115,149	5,651	3,299	2,541	45.0%
	Corporates - Of Which: Specialised Lending	21,820	1,349	810	592	43.9%	21,443	1,725	943	686	39.7%	21,144	2,024	1,085	769	37.7%
	Corporates - Of Which: SME	8,742	606	427	347	57.2%	8,614	723	477	396	54.0%	8,522	826	517	453	54.9%
	Retail	112,799	1,978	1,511	823	41.6%	111,829	2,949	2,004	1,093	37.1%	110,983	3,794	2,211	1,300	34.3%
	Retail - Secured on real estate property	70,345	828	394	226	27.3%	69,827	1,345	598	323	24.0%	69,306	1,867	644	416	22.3%
	Retail - Secured on real estate property - Of Which: SME	1,016	64	36	27	41.6%	1,000	80	39	31	38.3%	985	95	43	34	36.0%
	Retail - Secured on real estate property - Of Which: non-SME	69,329	763	357	199	26.1%	68,827	1,265	560	293	23.1%	68,321	1,772	601	382	21.5%
	Retail - Qualifying Revolving	8,771	64	135	39	61.9%	8,719	115	127	68	59.2%	8,697	138	101	81	58.7%
	Retail - Other Retail	33,683	1,087	983	557	51.3%	33,282	1,488	1,279	702	47.2%	32,981	1,789	1,466	804	44.9%
	Retail - Other Retail - Of Which: SME	8,110	419	326	248	59.1%	8,015	514	356	287	55.9%	7,934	596	385	322	54.0%
	Retail - Other Retail - Of Which: non-SME	25,572	668	657	309	46.3%	25,267	974	923	414	42.6%	25,047	1,193	1,081	482	40.4%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation	7,291	6	10	3	42.8%	7,287	11	9	5	43.3%	7,283	15	11	7	43.4%
	Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
<b>IRB TOTAL</b>	<b>289,858</b>	<b>6,313</b>	<b>4,731</b>	<b>2,922</b>	<b>46.3%</b>	<b>287,681</b>	<b>8,490</b>	<b>5,495</b>	<b>3,597</b>	<b>42.4%</b>	<b>285,859</b>	<b>10,311</b>	<b>5,974</b>	<b>4,160</b>	<b>40.3%</b>	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
		(mln EUR, %)														
Germany	Central banks and central governments	374	0	0	0	40.0%	374	0	0	0	40.0%	374	0	0	0	40.0%
	Institutions	4,359	31	40	13	40.8%	4,322	68	49	28	41.2%	4,288	102	62	42	41.4%
	Corporates	60,066	1,859	1,207	803	43.2%	59,539	2,386	1,488	961	40.3%	59,104	2,821	1,655	1,096	38.9%
	Corporates - Of Which: Specialised Lending	11,506	582	324	172	29.7%	11,283	805	428	220	27.4%	11,115	973	537	261	26.9%
	Corporates - Of Which: SME	6,262	436	281	225	51.7%	6,191	506	302	250	49.4%	6,133	564	314	270	47.9%
	Retail	101,547	1,198	1,033	449	37.5%	100,758	1,988	1,491	666	33.5%	100,088	2,657	1,645	821	30.9%
	Retail - Secured on real estate property	63,658	445	220	85	19.0%	63,244	858	409	163	19.0%	62,825	1,278	435	237	18.5%
	Retail - Secured on real estate property - Of Which: SME	505	6	5	2	26.5%	502	10	6	3	27.9%	498	13	7	4	28.2%
	Retail - Secured on real estate property - Of Which: non-SME	63,153	439	215	83	18.9%	62,743	849	403	161	18.9%	62,326	1,265	428	233	18.4%
	Retail - Qualifying Revolving	8,657	63	133	39	61.8%	8,606	114	125	67	59.1%	8,584	136	100	80	58.6%
	Retail - Other Retail	29,232	691	680	326	47.2%	28,907	1,016	957	435	42.8%	28,680	1,243	1,110	504	40.6%
	Retail - Other Retail - Of Which: SME	6,537	280	208	156	55.6%	6,459	358	232	186	52.0%	6,396	420	249	211	50.1%
	Retail - Other Retail - Of Which: non-SME	22,695	411	472	170	41.4%	22,448	658	725	249	37.9%	22,284	822	861	293	35.7%
	Equity	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	-
	Other non-credit obligation assets	5,909	0	0	0	-	5,909	0	0	0	-	5,909	0	0	0	-
<b>IRB TOTAL</b>	<b>172,255</b>	<b>3,089</b>	<b>2,280</b>	<b>1,265</b>	<b>41.0%</b>	<b>170,902</b>	<b>4,442</b>	<b>3,028</b>	<b>1,655</b>	<b>37.3%</b>	<b>169,763</b>	<b>5,581</b>	<b>3,362</b>	<b>1,961</b>	<b>35.1%</b>	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
		(mln EUR, %)														
Poland	Central banks and central governments	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Institutions	188	2	2	1	53.0%	188	2	2	1	67.9%	187	3	2	2	65.2%
	Corporates	7,305	411	289	228	55.4%	7,202	515	344	285	55.5%	7,123	594	393	349	58.8%
	Corporates - Of Which: Specialised Lending	1,597	115	44	30	25.7%	1,578	134	46	40	29.9%	1,561	151	50	44	29.4%
	Corporates - Of Which: SME	2,080	95	83	62	65.6%	2,028	148	111	85	57.4%	1,996	179	140	121	67.6%
	Retail	9,516	756	461	364	48.1%	9,349	923	493	415	45.0%	9,183	1,089	547	465	42.7%
	Retail - Secured on real estate property	5,785	377	170	140	37.2%	5,686	476	185	158	33.2%	5,590	573	204	176	30.7%
	Retail - Secured on real estate property - Of Which: SME	499	59	31	25	43.1%	488	70	33	28	39.8%	476	82	36	30	37.3%
	Retail - Secured on real estate property - Of Which: non-SME	5,286	319	139	115	36.1%	5,199	406	152	130	32.1%	5,114	491	168	146	29.6%
	Retail - Qualifying Revolving	1	0	0	0	75.1%	1	0	0	0	69.6%	1	0	0	0	66.9%
	Retail - Other Retail	3,729	379	291	224	59.1%	3,662	447	308	257	57.5%	3,593	516	343	289	56.0%
	Retail - Other Retail - Of Which: SME	1,478	133	114	89	66.4%	1,462	149	119	97	65.1%	1,443	168	131	107	63.7%
	Retail - Other Retail - Of Which: non-SME	2,252	246	177	135	55.1%	2,200	297	189	160	53.7%	2,149	348	212	182	52.2%
	Equity	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	-
	Other non-credit obligation assets	913	0	0	0	50.0%	913	0	0	0	50.0%	913	0	0	0	50.0%
<b>IRB TOTAL</b>	<b>17,923</b>	<b>1,169</b>	<b>752</b>	<b>593</b>	<b>50.7%</b>	<b>17,652</b>	<b>1,440</b>	<b>838</b>	<b>702</b>	<b>48.8%</b>	<b>17,406</b>	<b>1,686</b>	<b>942</b>	<b>816</b>	<b>48.4%</b>	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

## 2018 EU-wide Stress Test: Credit risk IRB

Commerzbank AG

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
		(mIn EUR, %)														
United Kingdom	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	618	59	46	41	69.4%	616	60	43	42	68.9%	615	62	44	43	70.2%
	Corporates	8,830	96	80	33	34.5%	8,783	143	76	46	32.3%	8,749	177	79	57	32.1%
	Corporates - Of Which: Specialised Lending	2,392	72	30	21	30.0%	2,367	96	31	25	26.1%	2,350	113	33	28	25.1%
	Corporates - Of Which: SME	5	3	3	3	91.7%	5	3	3	3	91.2%	5	3	3	3	90.9%
	Retail	121	2	1	1	33.3%	120	2	1	1	28.8%	119	3	1	1	26.4%
	Retail - Secured on real estate property	82	1	0	0	25.3%	82	1	0	0	20.9%	82	1	0	0	18.8%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	82	1	0	0	25.3%	82	1	0	0	20.9%	82	1	0	0	18.8%
	Retail - Qualifying Revolving	7	0	0	0	78.1%	7	0	0	0	70.3%	7	0	0	0	68.4%
	Retail - Other Retail	31	1	0	0	34.3%	31	1	1	0	30.3%	31	1	1	0	29.6%
	Retail - Other Retail - Of Which: SME	2	0	0	0	63.6%	2	0	0	0	57.0%	2	0	0	0	54.3%
	Retail - Other Retail - Of Which: non-SME	29	1	0	0	33.7%	29	1	1	0	30.2%	29	1	0	0	29.0%
	Equity	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	-
Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	
IRB TOTAL	9,568	157	126	75	47.6%	9,520	206	119	88	43.0%	9,484	241	124	101	41.8%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
		(mIn EUR, %)														
Switzerland	Central banks and central governments	15,117	0	0	0	0.0%	15,117	0	0	0	4.2%	15,117	0	0	0	5.6%
	Institutions	1,452	3	3	1	18.0%	1,451	4	1	1	20.9%	1,451	5	1	1	22.6%
	Corporates	3,530	17	16	5	29.9%	3,516	20	19	9	31.5%	3,506	40	20	13	32.1%
	Corporates - Of Which: Specialised Lending	412	5	1	0	6.9%	410	7	1	1	8.2%	409	9	1	1	8.6%
	Corporates - Of Which: SME	29	0	0	0	33.8%	29	0	0	0	34.1%	29	0	0	0	34.2%
	Retail	462	5	3	1	26.3%	458	9	4	2	24.4%	455	12	4	3	23.5%
	Retail - Secured on real estate property	256	1	1	0	18.0%	254	3	2	1	17.0%	253	5	2	1	16.8%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	256	1	1	0	18.0%	254	3	2	1	17.0%	253	5	2	1	16.8%
	Retail - Qualifying Revolving	15	0	0	0	74.0%	15	0	0	0	67.1%	15	0	0	0	65.5%
	Retail - Other Retail	191	3	2	1	27.9%	188	6	3	1	27.0%	187	7	2	2	26.6%
	Retail - Other Retail - Of Which: SME	13	0	0	0	41.0%	13	0	0	0	41.2%	13	0	0	0	41.3%
	Retail - Other Retail - Of Which: non-SME	177	3	2	1	27.2%	175	5	2	1	26.3%	174	7	2	2	25.9%
	Equity	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	-
Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	
IRB TOTAL	20,561	24	22	7	27.6%	20,543	42	24	12	29.0%	20,529	57	26	17	29.5%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
		(mIn EUR, %)														
United States	Central banks and central governments	4,007	0	0	0	0.0%	4,007	0	0	0	5.3%	4,007	0	0	0	6.2%
	Institutions	2,986	34	22	11	32.7%	2,979	41	24	13	31.7%	2,973	46	23	14	31.0%
	Corporates	8,005	112	99	45	40.6%	7,950	167	121	67	40.0%	7,923	194	99	77	39.9%
	Corporates - Of Which: Specialised Lending	415	4	4	1	33.0%	410	9	5	3	35.6%	406	13	6	5	35.4%
	Corporates - Of Which: SME	13	0	0	0	39.0%	13	1	0	0	39.4%	13	1	0	0	39.7%
	Retail	135	2	1	0	27.5%	134	2	1	1	25.6%	133	3	1	1	24.3%
	Retail - Secured on real estate property	78	1	0	0	27.7%	78	1	0	0	22.9%	78	1	0	0	20.6%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	78	1	0	0	27.7%	78	1	0	0	22.9%	78	1	0	0	20.6%
	Retail - Qualifying Revolving	11	0	0	0	71.6%	11	0	0	0	65.8%	11	0	0	0	64.5%
	Retail - Other Retail	46	1	0	0	23.6%	45	1	1	0	23.6%	45	2	1	0	23.5%
	Retail - Other Retail - Of Which: SME	8	0	0	0	38.7%	8	0	0	0	38.7%	8	0	0	0	38.8%
	Retail - Other Retail - Of Which: non-SME	38	1	0	0	21.2%	37	1	0	0	20.5%	37	1	0	0	20.3%
	Equity	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	-
Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	
IRB TOTAL	15,133	147	173	57	38.6%	15,070	210	145	80	38.2%	15,037	243	123	92	38.0%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

## 2018 EU-wide Stress Test: Credit risk IRB

Commerzbank AG

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
(mIn EUR, %)																
Italy	Central banks and central governments	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Institutions	1,276	13	80	5	38.8%	1,272	18	16	7	39.2%	1,267	23	17	9	39.3%
	Corporates	1,531	43	37	30	70.3%	1,522	52	39	33	63.1%	1,515	59	40	35	59.4%
	Corporates - Of Which: Specialised Lending	147	37	29	28	75.5%	143	41	29	28	70.0%	140	43	30	29	67.0%
	Corporates - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail	30	0	0	0	38.9%	30	1	0	0	34.1%	30	1	0	0	31.3%
	Retail - Secured on real estate property	15	0	0	0	11.3%	15	0	0	0	13.0%	15	0	0	0	13.8%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	15	0	0	0	11.3%	15	0	0	0	13.0%	15	0	0	0	13.8%
	Retail - Qualifying Revolving	3	0	0	0	85.8%	3	0	0	0	77.9%	3	0	0	0	75.6%
	Retail - Other Retail	12	0	0	0	51.4%	12	0	0	0	42.8%	12	0	0	0	39.7%
	Retail - Other Retail - Of Which: SME	2	0	0	0	64.5%	2	0	0	0	58.5%	2	0	0	0	55.7%
	Retail - Other Retail - Of Which: non-SME	10	0	0	0	41.5%	10	0	0	0	33.5%	10	0	0	0	30.9%
	Equity	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	-
	Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	<b>IRB TOTAL</b>	<b>2,838</b>	<b>56</b>	<b>118</b>	<b>35</b>	<b>62.8%</b>	<b>2,823</b>	<b>71</b>	<b>54</b>	<b>40</b>	<b>56.9%</b>	<b>2,811</b>	<b>83</b>	<b>57</b>	<b>44</b>	<b>53.7%</b>

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
(mIn EUR, %)																
France	Central banks and central governments	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Institutions	397	1	2	0	41.3%	396	2	2	1	41.5%	395	2	2	1	41.6%
	Corporates	5,514	89	51	27	30.5%	5,483	120	57	36	30.1%	5,459	144	59	43	30.0%
	Corporates - Of Which: Specialised Lending	579	15	15	12	22.4%	564	20	17	15	21.6%	553	20	17	17	21.4%
	Corporates - Of Which: SME	1	0	0	0	17.0%	1	0	0	0	17.2%	1	0	0	0	17.2%
	Retail	78	1	0	0	32.7%	78	1	1	0	29.4%	78	1	1	0	26.9%
	Retail - Secured on real estate property	37	0	0	0	10.0%	37	1	0	0	12.7%	36	1	0	0	13.5%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	37	0	0	0	10.0%	37	1	0	0	12.7%	36	1	0	0	13.5%
	Retail - Qualifying Revolving	8	0	0	0	81.9%	8	0	0	0	74.1%	8	0	0	0	72.0%
	Retail - Other Retail	33	0	0	0	50.5%	33	0	0	0	37.2%	33	1	0	0	32.9%
	Retail - Other Retail - Of Which: SME	2	0	0	0	42.0%	2	0	0	0	41.1%	2	0	0	0	41.0%
	Retail - Other Retail - Of Which: non-SME	32	0	0	0	50.8%	32	0	0	0	37.1%	31	0	0	0	32.6%
	Equity	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	-
	Other non-credit obligation assets	0	0	0	0	50.0%	0	0	0	0	50.0%	0	0	0	0	50.0%
	<b>IRB TOTAL</b>	<b>5,989</b>	<b>91</b>	<b>54</b>	<b>28</b>	<b>30.7%</b>	<b>5,957</b>	<b>122</b>	<b>59</b>	<b>37</b>	<b>30.3%</b>	<b>5,932</b>	<b>148</b>	<b>61</b>	<b>45</b>	<b>30.2%</b>

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
(mIn EUR, %)																
China	Central banks and central governments	172	0	0	0	0.0%	172	0	0	0	9.2%	172	0	0	0	12.3%
	Institutions	3,215	21	27	8	38.1%	3,294	43	30	16	38.4%	3,277	59	33	23	38.5%
	Corporates	1,841	8	8	3	33.5%	1,836	13	7	4	34.5%	1,831	18	9	6	35.0%
	Corporates - Of Which: Specialised Lending	316	1	1	0	34.1%	315	2	1	1	34.2%	314	3	1	1	34.1%
	Corporates - Of Which: SME	2	0	0	0	40.8%	2	0	0	0	41.3%	2	0	0	0	41.3%
	Retail	85	1	1	1	59.0%	84	1	1	1	46.5%	84	2	1	1	40.9%
	Retail - Secured on real estate property	35	0	0	0	13.8%	35	0	0	0	15.2%	35	0	0	0	15.1%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	35	0	0	0	13.8%	35	0	0	0	15.2%	35	0	0	0	15.1%
	Retail - Qualifying Revolving	2	0	0	0	55.8%	2	0	0	0	55.5%	2	0	0	0	55.6%
	Retail - Other Retail	47	1	1	1	62.4%	47	1	1	1	51.6%	46	2	1	1	47.2%
	Retail - Other Retail - Of Which: SME	12	1	1	0	75.4%	12	1	0	0	71.8%	12	1	0	0	69.3%
	Retail - Other Retail - Of Which: non-SME	36	0	0	0	30.9%	35	1	1	0	30.6%	35	1	0	0	29.7%
	Equity	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	-
	Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	<b>IRB TOTAL</b>	<b>5,413</b>	<b>30</b>	<b>36</b>	<b>11</b>	<b>37.5%</b>	<b>5,386</b>	<b>57</b>	<b>38</b>	<b>21</b>	<b>37.7%</b>	<b>5,364</b>	<b>79</b>	<b>43</b>	<b>30</b>	<b>37.7%</b>

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

## 2018 EU-wide Stress Test: Credit risk IRB

Commerzbank AG

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
(mln EUR, %)																
Luxembourg	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	80	0	0	0	39.1%	80	0	0	0	39.4%	80	0	0	0	
	Corporates	1,201	216	182	176	81.6%	1,185	232	187	181	78.0%	1,170	247	191	185	75.1%
	Corporates - Of Which: Specialised Lending	472	195	165	161	82.8%	458	208	169	165	79.2%	446	221	173	169	76.4%
	Corporates - Of Which: SME	0	0	0	0	39.7%	0	0	0	0	40.2%	0	0	0	0	40.4%
	Retail	26	1	0	0	18.9%	26	1	0	0	20.1%	26	1	0	0	19.7%
	Retail - Secured on real estate property	18	1	0	0	16.3%	18	1	0	0	17.6%	18	1	0	0	17.3%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	18	1	0	0	16.3%	18	1	0	0	17.6%	18	1	0	0	17.3%
	Retail - Qualifying Revolving	1	0	0	0	55.6%	1	0	0	0	56.8%	1	0	0	0	57.3%
	Retail - Other Retail	7	0	0	0	41.2%	7	0	0	0	33.8%	7	0	0	0	30.1%
	Retail - Other Retail - Of Which: SME	0	0	0	0	43.2%	0	0	0	0	43.7%	0	0	0	0	43.9%
	Retail - Other Retail - Of Which: non-SME	6	0	0	0	41.2%	6	0	0	0	33.5%	6	0	0	0	29.7%
	Equity	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	-
Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	
<b>IRB TOTAL</b>	<b>1,308</b>	<b>217</b>	<b>183</b>	<b>176</b>	<b>81.4%</b>	<b>1,292</b>	<b>233</b>	<b>187</b>	<b>181</b>	<b>77.7%</b>	<b>1,276</b>	<b>248</b>	<b>192</b>	<b>186</b>	<b>74.8%</b>	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
(mln EUR, %)																
Netherlands	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	306	1	2	0	32.7%	306	1	1	0	32.9%	305	2	1	1	33.0%
	Corporates	3,308	199	106	89	44.6%	3,276	230	113	97	42.0%	3,251	256	117	104	40.5%
	Corporates - Of Which: Specialised Lending	717	80	51	46	57.3%	697	100	56	49	49.5%	680	117	60	52	45.4%
	Corporates - Of Which: SME	4	0	0	0	35.0%	4	0	0	0	35.3%	4	0	0	0	35.5%
	Retail	74	1	1	1	40.5%	73	2	1	1	36.7%	73	2	1	1	34.1%
	Retail - Secured on real estate property	52	0	0	0	19.4%	52	0	0	0	20.5%	51	1	0	0	20.3%
	Retail - Secured on real estate property - Of Which: SME	4	0	0	0	33.5%	4	0	0	0	35.7%	4	0	0	0	37.7%
	Retail - Secured on real estate property - Of Which: non-SME	48	0	0	0	17.6%	48	0	0	0	19.0%	48	1	0	0	18.7%
	Retail - Qualifying Revolving	5	0	0	0	76.4%	5	0	0	0	69.6%	5	0	0	0	67.9%
	Retail - Other Retail	17	1	1	0	41.8%	17	1	1	1	40.3%	17	1	1	1	39.3%
	Retail - Other Retail - Of Which: SME	4	1	0	0	39.6%	4	1	0	0	39.5%	4	1	0	0	39.5%
	Retail - Other Retail - Of Which: non-SME	13	0	0	0	53.2%	13	0	0	0	42.9%	13	0	0	0	38.8%
	Equity	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	-
Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	
<b>IRB TOTAL</b>	<b>3,688</b>	<b>202</b>	<b>108</b>	<b>90</b>	<b>44.6%</b>	<b>3,656</b>	<b>234</b>	<b>115</b>	<b>98</b>	<b>41.9%</b>	<b>3,630</b>	<b>260</b>	<b>119</b>	<b>105</b>	<b>40.4%</b>	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

## 2018 EU-wide Stress Test: Credit risk STA

Commerzbank AG

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
Non-defaulted	Defaulted	Non-defaulted	Defaulted							
(min EUR, %)										
Commerzbank AG	Central governments or central banks	53,961	0	371	0	21,747	44	12	0	0.3%
	Regional governments or local authorities	20,876	0	1,296	0	13,439	11	23	0	0.2%
	Public sector entities	6,852	0	325	0	2,596	24	1	0	0.0%
	Multilateral Development Banks	480	0	0	0	458	5	0	0	0.0%
	International Organisations	219	0	0	0	0	0	0	0	0.0%
	Institutions	3,220	0	498	0	1,895	1	0	0	0.0%
	Corporates	8,959	192	6,409	294	6,407	340	85	74	21.9%
	of which: SME	494	15	420	21	478	37	16	15	41.2%
	Retail	4,286	65	3,336	74	4,381	218	143	105	48.0%
	of which: SME	18	11	0	0	18	9	8	8	85.4%
	Secured by mortgages on immovable property	504	0	752	0	1,864	0	5	0	0.0%
	of which: SME	15	0	25	0	45	0	0	0	0.0%
	Items associated with particularly high risk	97	0	133	0	93	0	0	0	0.0%
	Covered bonds	6	0	1	0	6	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	2	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	2,691	0	837	0	2,691	0	0	0	0.0%
	Equity			1,371	0	886	0	0	0	0.0%
	Securitisation									
Other exposures			6,462	0	2,835	0	0	0	0.0%	
Standardised Total		105,779	257	21,791	369	50,198	642	268	179	27.9%

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
Non-defaulted	Defaulted	Non-defaulted	Defaulted							
(min EUR, %)										
Germany	Central governments or central banks	29,865	0	0	0	3,558	5	0	0	0.0%
	Regional governments or local authorities	13,696	0	2	0	9,500	10	0	0	0.0%
	Public sector entities	6,147	0	180	0	2,035	24	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	2,477	0	332	0	1,574	1	0	0	0.0%
	Corporates	2,310	17	2,248	22	2,204	22	11	6	24.9%
	of which: SME	40	2	37	2	40	5	3	3	60.8%
	Retail	3,706	63	2,777	70	3,727	143	113	79	55.1%
	of which: SME	14	0	8	0	14	0	0	0	0.0%
	Secured by mortgages on immovable property	202	0	83	0	203	0	0	0	0.0%
	of which: SME	11	0	4	0	11	0	0	0	0.0%
	Items associated with particularly high risk	64	0	95	0	64	0	0	0	0.0%
	Covered bonds	3	0	0	0	3	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	2,291	0	666	0	2,291	0	0	0	0.0%
	Equity					690	0	0	0	0.0%
	Securitisation									
Other exposures					2,709	0	0	0	0.0%	
Standardised Total		64,004	80	13,180	92	28,556	206	125	84	40.9%

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
Non-defaulted	Defaulted	Non-defaulted	Defaulted							
(min EUR, %)										
Poland	Central governments or central banks	8,297	0	7	0	3,872	0	0	0	4.9%
	Regional governments or local authorities	177	0	46	0	166	0	0	0	8.4%
	Public sector entities	11	0	6	0	20	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	98	0	17	0	62	0	0	0	0.0%
	Corporates	1,609	52	1,837	95	1,605	98	43	39	40.3%
	of which: SME	319	13	327	19	312	32	13	12	38.2%
	Retail	199	1	195	2	192	29	26	25	88.1%
	of which: SME	1	0	1	0	0	9	8	8	85.9%
	Secured by mortgages on immovable property	209	0	503	0	1,661	0	4	0	0.0%
	of which: SME	5	0	21	0	34	0	0	0	0.0%
	Items associated with particularly high risk	8	0	0	0	4	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					32	0	0	0	0.0%
	Securitisation									
Other exposures					7	0	0	0	0.0%	
Standardised Total		10,648	53	3,056	97	7,621	126	74	65	51.1%

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note



## 2018 EU-wide Stress Test: Credit risk STA

Commerzbank AG

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
		Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(min EUR, %)										
United Kingdom	Central governments or central banks	1,189	0	0	0	1,189	0	0	0	0.0%
	Regional governments or local authorities	3,118	0	624	0	43	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	156	0	45	0	68	0	0	0	0.0%
	Corporates	3,841	1	1,172	2	1,488	0	0	0	98.9%
	of which: SME	100	0	13	0	90	0	0	0	0.0%
	Retail	1	0	0	0	1	0	0	0	50.2%
	of which: SME	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%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	6	0	8	0	6	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					6	0	0	0	0.0%
Securitisation										
Other exposures					43	0	0	0	0.0%	
Standardised Total		<b>8,360</b>	<b>1</b>	<b>1,963</b>	<b>2</b>	<b>2,844</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>51.4%</b>

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
		Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(min EUR, %)										
Switzerland	Central governments or central banks	0	0	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	35	0	16	0	0	0	0	0	0.0%
	Corporates	0	0	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Retail	20	0	15	0	20	0	0	0	61.8%
	of which: SME	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%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					5	0	0	0	0.0%
Securitisation										
Other exposures					0	0	0	0	0.0%	
Standardised Total		<b>60</b>	<b>0</b>	<b>36</b>	<b>0</b>	<b>25</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>61.8%</b>

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
		Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(min EUR, %)										
United States	Central governments or central banks	140	0	0	0	140	0	0	0	0.0%
	Regional governments or local authorities	1,507	0	394	0	1,507	0	2	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	111	0	5	0	0	0	0	0	0.0%
	Corporates	595	8	451	12	569	8	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Retail	1	0	0	0	1	0	0	0	51.1%
	of which: SME	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%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	10	0	15	0	10	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	2	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					77	0	0	0	0.0%
Securitisation										
Other exposures					0	0	0	0	0.0%	
Standardised Total		<b>2,454</b>	<b>8</b>	<b>961</b>	<b>12</b>	<b>2,304</b>	<b>8</b>	<b>2</b>	<b>0</b>	<b>0.2%</b>

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

## 2018 EU-wide Stress Test: Credit risk STA

Commerzbank AG

		Restated 31/12/2017									
		Exposure values		Risk exposure amounts		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted						
(min EUR, %)											
Italy	Central governments or central banks	8,847	0	87	0	8,594	0	10	0	0.0%	
	Regional governments or local authorities	402	0	105	0	402	0	0	0	0.0%	
	Public sector entities	0	0	0	0	0	0	0	0	0.0%	
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%	
	International Organisations	0	0	0	0	0	0	0	0	0.0%	
	Institutions	0	0	0	0	0	0	0	0	0.0%	
	Corporates	5	105	5	158	5	102	0	0	0.0%	
	of which: SME	0	0	0	0	0	0	0	0	0.0%	
	Retail	0	0	0	0	0	0	0	0	60.3%	
	of which: SME	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%	
	of which: SME	0	0	0	0	0	0	0	0	0.0%	
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%	
	Covered bonds	0	0	0	0	0	0	0	0	0.0%	
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%	
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%	
	Equity										0.0%
	Securitisation										0.0%
	Other exposures										0.0%
Standardised Total		9,254	105	197	158	9,001	102	10	0	0.0%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note

		Restated 31/12/2017									
		Exposure values		Risk exposure amounts		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted						
(min EUR, %)											
France	Central governments or central banks	116	0	0	0	90	0	0	0	0.0%	
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%	
	Public sector entities	676	0	135	0	523	0	1	0	0.0%	
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%	
	International Organisations	0	0	0	0	0	0	0	0	0.0%	
	Institutions	197	0	8	0	11	0	0	0	0.0%	
	Corporates	35	0	19	0	35	0	0	0	24.1%	
	of which: SME	0	0	0	0	0	0	0	0	0.0%	
	Retail	1	0	0	0	1	0	0	0	57.4%	
	of which: SME	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%	
	of which: SME	0	0	0	0	0	0	0	0	0.0%	
	Items associated with particularly high risk	2	0	3	0	2	0	0	0	0.0%	
	Covered bonds	0	0	0	0	0	0	0	0	0.0%	
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%	
	Collective investments undertakings (CIU)	50	0	28	0	50	0	0	0	0.0%	
	Equity										0.0%
	Securitisation										0.0%
	Other exposures										0.0%
Standardised Total		1,082	0	199	1	682	0	1	0	29.0%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note

		Restated 31/12/2017									
		Exposure values		Risk exposure amounts		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted						
(min EUR, %)											
China	Central governments or central banks	0	0	0	0	0	0	0	0	0.0%	
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%	
	Public sector entities	0	0	0	0	0	0	0	0	0.0%	
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%	
	International Organisations	0	0	0	0	0	0	0	0	0.0%	
	Institutions	0	0	0	0	0	0	0	0	0.0%	
	Corporates	0	0	0	0	0	0	0	0	0.0%	
	of which: SME	0	0	0	0	0	0	0	0	0.0%	
	Retail	0	0	0	0	0	0	0	0	23.7%	
	of which: SME	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%	
	of which: SME	0	0	0	0	0	0	0	0	0.0%	
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%	
	Covered bonds	0	0	0	0	0	0	0	0	0.0%	
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%	
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%	
	Equity										0.0%
	Securitisation										0.0%
	Other exposures										0.0%
Standardised Total		0	0	0	0	0	0	0	0	23.7%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note

## 2018 EU-wide Stress Test: Credit risk STA

Commerzbank AG

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
Non-defaulted	Defaulted	Non-defaulted	Defaulted							
(mln EUR, %)										
Luxembourg	Central governments or central banks	150	0	0	0	150	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	224	0	0	0	224	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	3	0	1	0	3	0	0	0	0.0%
	Corporates	78	0	91	0	78	0	0	0	0.0%
	of which: SME	35	0	43	0	35	0	0	0	0.0%
	Retail	0	0	0	0	0	0	0	0	47.7%
	of which: SME	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%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					1	0	0	0	0.0%
Securitisation										
Other exposures					63	0	0	0	0.0%	
<b>Standardised Total</b>	<b>571</b>	<b>0</b>	<b>302</b>	<b>0</b>	<b>520</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>47.7%</b>	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
Non-defaulted	Defaulted	Non-defaulted	Defaulted							
(mln EUR, %)										
Netherlands	Central governments or central banks	271	0	0	0	87	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	0	0	0	0	0	0	0	0	0.0%
	Corporates	24	0	24	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Retail	1	0	0	0	1	0	0	0	68.3%
	of which: SME	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%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	1	0	0	0	1	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					1	0	0	0	0.0%
Securitisation										
Other exposures					0	0	0	0	0.0%	
<b>Standardised Total</b>	<b>297</b>	<b>0</b>	<b>26</b>	<b>0</b>	<b>90</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>68.3%</b>	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note





## 2018 EU-wide Stress Test: Credit risk STA

Commerzbank AG

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
(mln EUR, %)		8,576	19	76	7	40.0%	8,557	37	67	15	40.0%	8,539	55	62	22	40.0%
Italy	Central governments or central banks	401	1	1	0	40.0%	400	2	1	1	40.0%	399	3	2	1	40.0%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Corporates	5	102	39	39	38.0%	5	102	39	39	38.0%	5	102	39	39	38.0%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Retail	0	0	0	0	60.0%	0	0	0	0	60.0%	0	0	0	0	60.0%
	of which: SME	0	0	0	0	0.0%	0	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	0.0%	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	0	0	24.1%	0	0	0	0	24.3%	0	0	0	0	24.4%
Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Standardised Total	8,982	122	116	47	38.3%	8,962	142	107	55	38.5%	8,943	160	103	62	38.7%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
(mln EUR, %)		90	0	0	0	40.0%	90	0	0	0	40.0%	90	0	0	0	40.0%
France	Central governments or central banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	521	2	16	1	65.0%	520	3	11	2	65.6%	518	5	12	3	65.9%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	11	0	0	0	1.1%	11	0	0	0	1.2%	11	0	0	0	1.2%
	Corporates	0	0	0	0	32.2%	0	0	0	0	32.2%	0	0	0	0	32.2%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Retail	1	0	0	0	59.3%	1	0	0	0	59.0%	1	0	0	0	58.6%
	of which: SME	0	0	0	0	0.0%	0	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	0.0%	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	2	0	0	0	45.0%	2	0	0	0	45.5%	2	0	0	0	45.6%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	50	0	0	0	37.4%	49	1	1	0	37.8%	49	1	1	0	37.9%
	Equity	0	0	0	0	24.1%	0	0	0	0	24.3%	0	0	0	0	24.4%
Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Other exposures	5	0	0	0	0.0%	5	0	0	0	0.0%	5	0	0	0	0.0%	
Standardised Total	680	3	16	1	52.2%	678	5	12	3	54.2%	676	7	13	4	55.2%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
(mln EUR, %)		0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
China	Central governments or central banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Corporates	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Retail	0	0	0	0	30.5%	0	0	0	0	19.0%	0	0	0	0	13.6%
	of which: SME	0	0	0	0	0.0%	0	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	0.0%	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	0	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	0	0.0%	
Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Standardised Total	0	0	0	0	30.5%	0	0	0	0	19.0%	0	0	0	0	13.6%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

## 2018 EU-wide Stress Test: Credit risk STA

Commerzbank AG

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
(mn EUR, %)																
Luxembourg	Central governments or central banks	150	0	0	0	0.0%	150	0	0	0	20.0%	150	0	0	0	26.7%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	224	0	0	0	50.0%	224	0	0	0	50.0%	224	0	0	0	50.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	3	0	0	0	41.3%	3	0	0	0	41.5%	3	0	0	0	41.6%
	Corporates	77	1	1	1	50.9%	76	2	2	1	51.2%	75	3	2	2	51.2%
	of which: SME	35	0	0	0	50.0%	34	1	1	0	50.0%	34	1	1	1	50.0%
	Retail	0	0	0	0	66.3%	0	0	0	0	65.5%	0	0	0	0	64.5%
	of which: SME	0	0	0	0	0.0%	0	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	0.0%	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	1	0	0	0	97.2%	1	0	0	0	98.2%	1	0	0	0	98.6%
Securitisation																
Other exposures	63	1	0	0	1.7%	62	1	0	0	1.7%	62	2	0	0	1.7%	
<b>Standardised Total</b>	<b>518</b>	<b>2</b>	<b>1</b>	<b>1</b>	<b>37.1%</b>	<b>516</b>	<b>4</b>	<b>2</b>	<b>1</b>	<b>36.8%</b>	<b>515</b>	<b>5</b>	<b>2</b>	<b>2</b>	<b>36.6%</b>	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
(mn EUR, %)																
Netherlands	Central governments or central banks	87	0	0	0	40.0%	87	0	0	0	40.0%	87	0	0	0	40.0%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Corporates	0	0	0	0	50.0%	0	0	0	0	50.0%	0	0	0	0	50.0%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Retail	1	0	0	0	62.0%	1	0	0	0	57.9%	1	0	0	0	55.3%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	4.4%	0	0	0	0	4.4%	0	0	0	0	4.4%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	1	0	0	0	0.0%	1	0	0	0	0.0%	1	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	1	0	0	0	24.1%	1	0	0	0	24.3%	1	0	0	0	24.4%
Securitisation																
Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
<b>Standardised Total</b>	<b>90</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>56.6%</b>	<b>89</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>50.4%</b>	<b>89</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>46.7%</b>	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)









## 2018 EU-wide Stress Test: Credit risk STA

Commerzbank AG

(mtn EUR, %)		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
Luxembourg	Central governments or central banks	150	0	0	0	0.0%	150	0	0	0	20.0%	150	0	0	0	26.7%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	224	0	0	0	50.0%	224	0	0	0	50.0%	224	0	0	0	50.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	3	0	0	0	41.4%	3	0	0	0	41.6%	3	0	0	0	41.7%
	Corporates	77	1	2	1	51.0%	76	2	2	1	51.2%	75	3	2	2	51.2%
	of which: SME	35	0	0	0	50.0%	34	1	1	0	50.0%	34	1	1	1	50.0%
	Retail	0	0	0	0	66.7%	0	0	0	0	64.8%	0	0	0	0	63.8%
	of which: SME	0	0	0	0	0.0%	0	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	0.0%	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Equity	1	0	0	0	97.2%	1	0	0	0	98.2%	1	0	0	0	98.7%	
Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Other exposures	63	1	0	0	1.7%	62	1	0	0	1.7%	62	2	0	0	1.7%	
<b>Standardised Total</b>	<b>518</b>	<b>2</b>	<b>2</b>	<b>1</b>	<b>36.5%</b>	<b>516</b>	<b>4</b>	<b>2</b>	<b>1</b>	<b>36.0%</b>	<b>514</b>	<b>5</b>	<b>2</b>	<b>2</b>	<b>36.1%</b>	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

(mtn EUR, %)		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
Netherlands	Central governments or central banks	87	0	0	0	40.0%	87	0	0	0	40.0%	87	0	0	0	40.0%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Corporates	0	0	0	0	50.0%	0	0	0	0	50.0%	0	0	0	0	50.0%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Retail	1	0	0	0	61.1%	1	0	0	0	55.9%	1	0	0	0	52.9%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	4.4%	0	0	0	0	4.4%	0	0	0	0	4.4%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	1	0	0	0	0.0%	1	0	0	0	0.0%	1	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Equity	1	0	0	0	24.1%	1	0	0	0	24.3%	1	0	0	0	24.5%	
Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
<b>Standardised Total</b>	<b>89</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>52.2%</b>	<b>89</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>45.7%</b>	<b>89</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>42.4%</b>	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

## 2018 EU-wide Stress Test: Securitisations

Commerzbank AG

			Actual	Restated	Baseline Scenario			Adverse Scenario		
			31/12/2017	31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/12/2018	31/12/2019	31/12/2020
(min EUR)										
Exposure values	STA		3,961	3,961						
	IRB		14,527	14,527						
	Total		<b>18,488</b>	<b>18,488</b>						
REA	STA		1,040	1,040	1,148	1,203	1,256	1,472	1,859	2,170
	IRB		1,709	1,700	1,817	1,918	2,005	2,755	4,011	5,239
	Total		<b>2,749</b>	<b>2,740</b>	<b>2,966</b>	<b>3,121</b>	<b>3,261</b>	<b>4,227</b>	<b>5,871</b>	<b>7,409</b>
Impairments	Total	Total banking book others than assessed at fair value	1	2	4	1	2	6	4	5

## 2018 EU-wide Stress Test: Risk exposure amounts

Commerzbank AG

(mln EUR)	Actual	Restated	Baseline scenario			Adverse scenario		
	31/12/2017	31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/12/2018	31/12/2019	31/12/2020
Risk exposure amount for credit risk	131,446	129,257	129,598	129,904	130,195	133,554	139,242	140,686
Risk exposure amount for securitisations and re-securitisations	2,749	2,740	2,966	3,121	3,261	4,227	5,871	7,409
Risk exposure amount other credit risk	128,697	126,517	126,633	126,783	126,934	129,327	133,371	133,277
Risk exposure amount for market risk	12,842	12,842	12,842	12,842	12,842	19,602	19,602	19,602
Risk exposure amount for operational risk	21,041	21,041	21,041	21,041	22,401	22,153	22,764	25,169
Other risk exposure amounts	6,040	6,040	5,227	5,402	5,546	3,596	3,543	3,535
<b>Total risk exposure amount</b>	<b>171,369</b>	<b>169,180</b>	<b>168,708</b>	<b>169,189</b>	<b>170,984</b>	<b>178,906</b>	<b>185,152</b>	<b>188,993</b>

**2018 EU-wide Stress Test: Capital**

Commerzbank AG

			Actual	Restated	Baseline Scenario			Adverse Scenario		
			31/12/2017	31/12/2017	2018	2019	2020	2018	2019	2020
(m€ EUR,%)										
<b>A</b>	<b>OWN FUNDS</b>		<b>31,389</b>	<b>29,659</b>	<b>29,650</b>	<b>30,156</b>	<b>30,490</b>	<b>26,451</b>	<b>26,018</b>	<b>25,581</b>
<b>A.1</b>	<b>COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)</b>		<b>25,607</b>	<b>23,852</b>	<b>23,145</b>	<b>23,916</b>	<b>24,548</b>	<b>19,034</b>	<b>18,801</b>	<b>18,766</b>
<b>A.1.1</b>	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)		18,384	18,384	18,384	18,384	18,384	18,384	18,384	18,384
<b>A.1.1.1</b>	Of which: CET1 instruments subscribed by Government		2,877	2,877	2,877	2,877	2,877	2,877	2,877	2,877
<b>A.1.2</b>	Retained earnings		12,455	10,614	10,682	11,149	11,563	7,844	7,614	7,550
<b>A.1.3</b>	Accumulated other comprehensive income		-1,872	-1,214	-1,214	-1,214	-1,214	-933	-933	-933
<b>A.1.3.1</b>	Arising from full revaluation, cash flow hedge and liquidity reserves		-572	86	86	86	86	-316	-316	-316
<b>A.1.3.2</b>	OCI Impact of defined benefit pension plans (gain or (-) loss]		-1,300	-1,300	-1,300	-1,300	-1,300	-616	-616	-616
<b>A.1.3.3</b>	Other OCI contributions		0	0	0	0	0	0	0	0
<b>A.1.4</b>	Other Reserves		-247	-249	-249	-249	-249	-249	-249	-249
<b>A.1.5</b>	Funds for general banking risk		0	0	0	0	0	0	0	0
<b>A.1.6</b>	Minority interest given recognition in CET1 capital		669	669	673	708	724	700	785	812
<b>A.1.7</b>	Adjustments to CET1 due to prudential filters		-268	-610	-610	-610	-610	-584	-584	-584
<b>A.1.8</b>	(-) Intangible assets (including Goodwill)		-2,887	-2,887	-2,887	-2,887	-2,887	-2,887	-2,887	-2,887
<b>A.1.9</b>	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs		-707	-706	-660	-461	-282	-1,887	-1,953	-1,948
<b>A.1.10</b>	(-) IRB shortfall of credit risk adjustments to expected losses		-676	-551	0	0	-34	0	0	0
<b>A.1.11</b>	(-) Defined benefit pension fund assets		-322	-322	-322	-322	-322	-438	-438	-438
<b>A.1.12</b>	(-) Reciprocal cross holdings in CET1 Capital		0	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	0
<b>A.1.14</b>	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight		-213	-213	-213	-213	-213	-213	-213	-213
<b>A.1.14.1</b>	Of which: from securitisation positions (-)		-213	-213	-213	-213	-213	-213	-213	-213
<b>A.1.15</b>	(-) 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	0
<b>A.1.16</b>	(-) Deductible DTAs that rely on future profitability and arise from temporary differences		-138	-384	-441	-371	-313	-705	-727	-730
<b>A.1.17</b>	(-) CET1 instruments of financial sector entities where the institution has a significant investment		0	0	0	0	0	0	0	0
<b>A.1.18</b>	(-) Amount exceeding the 17.65% threshold		0	0	0	0	0	0	0	0
<b>A.1.19</b>	(-) Additional deductions of CET1 Capital due to Article 3 CRR		0	0	0	0	0	0	0	0
<b>A.1.20</b>	CET1 capital elements or deductions - other		0	0	0	0	0	0	0	0
<b>OWN FUNDS</b>										
<b>A.1.21</b>	Memo item: Gross cumulative IFRS 9 impact on capital (net of taxes)			-1,647						
<b>A.1.21.1</b>	Of which: subject to transitional arrangements			0	0	0	0	0	0	0
<b>A.1.21.1.1</b>	Increase in IFRS 9 ECL provisions net of EL compared to related IAS 39 figures as at 31/12/17			0	0	0	0	0	0	0
<b>A.1.21.1.2</b>	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at 01/01/2018			0	0	0	0	0	0	0
<b>A.1.21.1.3</b>	Increase of CET1 capital due to the tax deductibility of the amounts above			0	0	0	0	0	0	0
<b>A.1.22</b>	Transitional adjustments		1,428	1,320	0	0	0	0	0	0
<b>A.1.22.1</b>	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)		0	0	0	0	0	0	0	0
<b>A.1.22.2</b>	Transitional adjustments due to additional minority interests (+/-)		74	74	0	0	0	0	0	0
<b>A.1.22.3</b>	Adjustments due to IFRS 9 transitional arrangements			0	0	0	0	0	0	0
<b>A.1.22.3.1</b>	From the increased IFRS 9 ECL provisions net of EL			0	0	0	0	0	0	0
<b>A.1.22.3.2</b>	From the amount of DTAs that is deducted from CET1 capital			0	0	0	0	0	0	0
<b>A.1.22.4</b>	Other transitional adjustments to CET1 Capital		1,354	1,246	0	0	0	0	0	0
<b>A.1.22.4.1</b>	Of which: due to DTAs that rely on future profitability and do not arise from temporary differences		141	141	0	0	0	0	0	0
<b>A.1.22.4.2</b>	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		28	77	0	0	0	0	0	0
<b>A.1.22.4.3</b>	Of which: Transitional adjustments to CET1 Capital from unrealised gains/losses (+/-)		374	243						

## 2018 EU-wide Stress Test: Capital

Commerzbank AG

		Actual	Restated	Baseline Scenario			Adverse Scenario		
		31/12/2017	31/12/2017	2018	2019	2020	2018	2019	2020
		(m€ EUR,%)							
ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	A.2	379	391	903	678	452	903	678	452
	A.2.1	0	0	0	0	0	0	0	0
	A.2.2	0	0	0	0	0	0	0	0
	A.2.3	0	0	0	0	0	0	0	0
	A.2.4	379	391	903	678	452	903	678	452
	A.2.4.1	0	0	0	0	0	0	0	0
	A.3	25,985	24,243	24,048	24,594	25,000	19,937	19,478	19,217
	A.4	5,403	5,416	5,602	5,562	5,490	6,514	6,539	6,363
	A.4.1	5,392	5,392	5,324	5,332	5,338	5,342	5,361	5,370
	A.4.2	0	0	78	3	0	972	950	841
	A.4.3	11	24	200	228	152	200	228	152
	A.4.3.1	0	0	0	0	0	0	0	0
	A.5	416	416	416	416	416	416	416	416
TOTAL RISK EXPOSURE AMOUNT	B	171,369	169,180	168,708	169,189	170,984	178,906	185,152	188,993
	B.1	180	229	0	0	0	0	0	0
	B.2	0	0	0	0	0	0	0	0
CAPITAL RATIOS (%) Transitional period	C.1	14.94%	14.10%	13.72%	14.14%	14.36%	10.64%	10.15%	9.93%
	C.2	15.16%	14.33%	14.25%	14.54%	14.62%	11.14%	10.52%	10.17%
	C.3	18.32%	17.53%	17.57%	17.82%	17.83%	14.78%	14.05%	13.54%
Fully loaded CAPITAL	D.1	24,179	22,532	23,145	23,916	24,548	19,034	18,801	18,766
	D.2	24,179	22,532	23,145	23,916	24,548	19,034	18,801	18,766
	D.3	29,987	28,340	28,962	29,667	30,302	25,764	25,528	25,393
CAPITAL RATIOS (%) Fully loaded	E.1	14.12%	13.34%	13.72%	14.14%	14.36%	10.64%	10.15%	9.93%
	E.2	14.12%	13.34%	13.72%	14.14%	14.36%	10.64%	10.15%	9.93%
	E.3	17.52%	16.77%	17.17%	17.53%	17.72%	14.40%	13.79%	13.44%
Memorandum items	F	0	0	0	0	0	0	0	0
	G	0	0	0	0	0	0	0	0
	G.1	0	0	0	0	0	0	0	0
	H.1	471,317	471,731	471,731	471,731	471,731	471,731	471,731	471,731
	H.2	470,491	471,015	471,015	471,015	471,015	471,015	471,015	471,015
	H.3	5.51%	5.14%	5.10%	5.21%	5.30%	4.23%	4.13%	4.07%
	H.4	5.14%	4.78%	4.91%	5.08%	5.21%	4.04%	3.99%	3.98%
Transitional combined buffer requirements (%)	P.1	1.25%	1.25%	1.88%	2.50%	2.50%	1.88%	2.50%	2.50%
	P.2	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%
	P.3	0.50%	0.50%	1.00%	1.50%	1.50%	1.00%	1.50%	1.50%
	P.4	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.5	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.5.1	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
P.6	1.77%	1.77%	2.89%	4.02%	4.02%	2.89%	4.02%	4.02%	

(1) Conversions not considered for CET1 computation  
(2) Excluding instruments included in row F

## 2018 EU-wide Stress Test: P&L

Commerzbank AG

	Actual	Baseline scenario			Adverse scenario		
	31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/12/2018	31/12/2019	31/12/2020
(mln EUR)							
<b>Net interest income</b>	3,958	4,386	4,423	4,384	3,956	3,956	3,955
Interest income	8,411	28,375	29,927	33,480	36,829	41,867	45,543
Interest expense	-4,453	-23,989	-25,503	-29,096	-32,807	-37,858	-41,539
<b>Dividend income</b>	126	104	126	126	79	81	71
<b>Net fee and commission income</b>	3,165	3,086	3,066	3,053	2,872	2,817	2,801
<b>Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities</b>	1,288	1,061	1,061	1,061	460	769	769
<b>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</b>					-1,176		
<b>Other operating income not listed above, net</b>	304	-8	-8	-8	-55	-8	-8
<b>Total operating income, net</b>	8,841	8,629	8,668	8,616	6,136	7,615	7,588
<b>Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss</b>	-764	-1,204	-391	-453	-2,606	-790	-527
<b>Other income and expenses not listed above, net</b>	-7,541	-7,168	-7,168	-7,168	-7,465	-7,046	-7,033
<b>Profit or (-) loss before tax from continuing operations</b>	536	257	1,109	995	-3,935	-221	28
<b>Tax expenses or (-) income related to profit or loss from continuing operations</b>	-245	-77	-333	-298	1,181	66	-8
<b>Profit or (-) loss after tax from discontinued operations</b>	0						
<b>Profit or (-) loss for the year</b>	<b>290</b>	<b>180</b>	<b>776</b>	<b>696</b>	<b>-2,755</b>	<b>-155</b>	<b>19</b>
<b>Amount of dividends paid and minority interests after MDA-related adjustments</b>	96	111	309	282	15	75	84
<b>Attributable to owners of the parent net of estimated dividends</b>	195	69	467	414	-2,770	-230	-64
Memo row: Impact of one-off adjustments		807	807	807	807	807	807
The results include distribution restrictions for MDA adjustments		No	No	No	Yes	Yes	Yes



## 2018 EU-wide Stress Test: Major capital measures and realised losses

Commerzbank AG

Issuance of CET 1 Instruments 01 January to 30 June 2018	Impact on Common Equity Tier 1 mln EUR
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 30 June 2018	Impact on Additional Tier 1 and Tier 2 mln EUR
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 30 June 2018	mln EUR
Realised fines/litigation costs (net of provisions) (-)	0
Other material losses and provisions (-)	0

# 2018 EU-wide Stress Test

## Information on performing and non-performing exposures<sup>1</sup>

Commerzbank AG

	Actual						
	31/12/2017						
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions		Collaterals and financial guarantees received on non-performing exposures
		Of which performing but past due >30 days and <=90 days	Of which non-performing		On performing exposures <sup>2</sup>	On non-performing exposures <sup>3</sup>	
			Of which: defaulted				
(mln EUR)							
<b>Debt securities (including at amortised cost and fair value)</b>	<b>55,711</b>	<b>0</b>	<b>85</b>	<b>85</b>	<b>15</b>	<b>36</b>	<b>0</b>
Central banks							
General governments	31,429				11		
Credit institutions	10,694		25	25	1	11	
Other financial corporations	8,533		60	60	2	25	
Non-financial corporations	5,055				1		
<b>Loans and advances (including at amortised cost and fair value)</b>	<b>318,216</b>	<b>173</b>	<b>5,871</b>	<b>5,371</b>	<b>447</b>	<b>2,672</b>	<b>1,773</b>
Central banks	55,149						
General governments	18,977		1	1	1	0	0
Credit institutions	39,174		22	22	43	8	7
Other financial corporations	18,037	6	265	265	6	123	43
Non-financial corporations	92,819	45	4,337	4,002	294	2,051	1,183
Households	94,060	122	1,246	1,082	103	490	539
<b>DEBT INSTRUMENTS other than HFT</b>	<b>373,927</b>	<b>173</b>	<b>5,956</b>	<b>5,456</b>	<b>462</b>	<b>2,708</b>	<b>1,773</b>
<b>OFF-BALANCE SHEET EXPOSURES</b>	<b>172,844</b>		<b>626</b>	<b>577</b>	<b>-99</b>	<b>-112</b>	<b>0</b>

<sup>1</sup> For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 29

<sup>2</sup> Institutions report here collective allowances for incurred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)

<sup>3</sup> Institutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)

# 2018 EU-wide Stress Test

## Information on performing and forborne exposures<sup>1</sup>

Commerzbank AG

	Actual				
	31/12/2017				
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures		Collateral and financial guarantees received on exposures with forbearance measures
	Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		
(mln EUR)					
<b>Debt securities (including at amortised cost and fair value)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Central banks					
General governments					
Credit institutions					
Other financial corporations					
Non-financial corporations					
<b>Loans and advances (including at amortised cost and fair value)</b>	<b>5,324</b>	<b>1,856</b>	<b>834</b>	<b>720</b>	<b>1,303</b>
Central banks					
General governments	0	0	0	0	0
Credit institutions	2	1	1	1	
Other financial corporations	20	8	0	0	1
Non-financial corporations	4,373	1,714	777	677	843
Households	928	132	56	43	459
<b>DEBT INSTRUMENTS other than HFT</b>	<b>5,324</b>	<b>1,856</b>	<b>834</b>	<b>720</b>	<b>1,303</b>
<b>Loan commitments given</b>	<b>657</b>	<b>150</b>	<b>-41</b>	<b>-37</b>	<b>29</b>

<sup>1</sup> For the definition of forborne exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 30