COMMERZBANK Update – 2023 EU-Wide Stress Test Results.

COMMERZBANK was subject to the 2023 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 2023 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 (2023-2025). The stress test has been carried out applying a static balance sheet assumption as of December 2022, and therefore does not take into account future business strategies and management actions. It is not a forecast **of COMMERZBANK** profits.



2023 EU-wide Stress Test

Bank Name	COMMERZBANK Aktiengesellschaft
LEI Code	851WYGNLUQLFZBSYGB56
Country Code	DE



2023 EU-wide Stress Test: Summary

COMMERZBANK Aktiengesellschaft

	Actual		Baseline Scenario			Adverse Scenario	
(mln EUR, %)	31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
Net interest income	6,460	4,661	5,966	5,924	2,855	5,010	5,025
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	81	651	651	651	353	488	488
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-831	-465	-448	-533	-1,977	-1,181	-800
Profit or (-) loss for the year	1,390	1,044	2,077	1,977	-2,988	110	314
Coverage ratio: non-performing exposure (%)	46.68%	41.05%	38.21%	36.59%	40.43%	37.49%	36.18%
Common Equity Tier 1 capital	23,854	24,618	25,600	26,246	17,808	17,699	17,508
Total Risk exposure amount (all transitional adjustments included)	168,731	170,211	171,342	172,159	173,907	179,798	184,415
Common Equity Tier 1 ratio, %	14.14%	14.46%	14.94%	15.25%	10.24%	9.84%	9.49%
Fully loaded Common Equity Tier 1 ratio, %	14.14%	14.46%	14.94%	15.25%	10.24%	9.84%	9.49%
Tier 1 capital	27,074	27,839	28,822	29,469	21,033	20,931	20,743
Total leverage ratio exposures	547,702	547,702	547,702	547,702	547,702	547,702	547,702
Leverage ratio, %	4.94%	5.08%	5.26%	5.38%	3.84%	3.82%	3.79%
Fully loaded leverage ratio, %	4.94%	5.08%	5.26%	5.38%	3.84%	3.82%	3.79%
Memorandum item related to the application of IFRS-17 for banks with insurance subsidiaries or participations: Fully loaded Common Equity Tier 1 ratio - With application of IFRS-17. %	14.14%						

IFRS 9 transitional arrangements?

No

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

									Actual							1
									31/12/2022*							
			Exposu	re values			Risk expos	ure amounts								
		A-II	38	F-	IRB	A-I	IRB	F-I	IRB	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio Stage 3
	(min EUR, 9	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted		Non-defaulted	Defaulted	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	(- i
	Central governments	1,154	0	0	0	1.341		0	0	0	0	0	0	0	(- I
	Institutions	33,271	31	0	0	9,943		0	0	11,750	2,664	30	12			5 86.68
	Corporates	114,399	2,411	0	0	56,971	1,406	0	0	86,207	14,636	2,392	159	279	1,278	
	Corporates - Of Which: Specialised Lending	6,639	215	0	0	2,652	0	0	0	5,899	713	209	11	11	62	2 29.48
	Corporates - Of Which: SME	7,404	394	0	0	3,475	299	0	0	5,886	1,375	362	17	60	194	4 53.48
	Retail	152,753	1,109	0	0	21,488	1,120	0	0	138,027	12,575	1,107	144	405	493	
	Retail - Secured on real estate property	93,560	432	0	0	7,884	509	0	0	87,375	6,230	439	33	81	128	8 29.24
COMMERZBANK Aktiengesellschaft	Retail - Secured on real estate property - Of Which: SME	15,422	107	0	0	1,255		0	0	13,898	1,495	109	7	22	21	1 19.12
LOMMERZDANK AKLIENGESENSCHALL		78,138	325	0	0	6,629		0	0	73,477	4,735	330	25	59	108	32.55
	Retail - Qualifying Revolving	11,966	29	0	0	1,223	18	0	0	10,259	840	31	13	58	18	B 57.77
	Retail - Other Retail	47,227	648	0	0	12,381	592	0	0	40,393	5,506	637	98	266	342	
	Retail - Other Retail - Of Which: SME	20,555	376	0	0	5,104	300	0	0	15,988	3,372	365	52	182	205	
	Retail - Other Retail - Of Which: non-SME	26,672	272	0	0	7,277	292	0	0	24,405	2,134	273	46	85	142	2 52.07
	Equity	0	0			0	0			0	0	0	0	0	(- I
	Securitisation															
	Other non-credit obligation assets	5,555	0			8,595	0			0	0	0	0	0	(- 1
	IRB TOTAL	307,132	3,551	0	0	98.337	2.526	0	0	235,984	29,876	3,529	315	734	1,797	50.91

									31/12/2022*							
			Exposu	re values			Risk expos	ure amounts								
		A-	IRB	FI	IRB	At	IRB	F-	IRB	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted		Non-defaulted	Defaulted	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Central governments	28	0	0	0	1	0	0	0	0	0	0	0	0	0	-
	Institutions	6,655	0	0	0	1,489	0	0	0	3,210	152	0	1	1	0	66.26
	Corporates	55,317	1,125	0	0	26,113	703	0	0	43,556	8,186	1,105	83	230	662	59.91
	Corporates - Of Which: Specialised Lending	2.487	0	0	0	621	0	0	0	2.209	260	0	3	4	0	-
	Corporates - Of Which: SME	5.310		0	0	2.450	198	0	0	3.990	1.205	315	12	58	165	52.50
	Retail	137,621	600	0	0	16,467	375	0	0	125,370	10,856	599	98	331	194	
	Retail - Secured on real estate property	85,485	245	0	0	6,528	153	0	0	80,090	5,405	245	28	69	29	11.6
GERMANY	Retail - Secured on real estate property - Of Which: SME	14,810		0	0	1,067	48	0	0	13,429	1,381	77	7	18	9	11.68
GERMANT	Retail - Secured on real estate property - Of Which: non-SME	70,675		0	0	5,461	105	0	0	66,651	4,025	168	22	51	20	11.70
	Retail - Qualifying Revolving	10,375		0	0	678	17	0	0	9,313		28	8	43	16	59.28
	Retail - Other Retail	41,761		0	0	9,261	204	0	0	35,978	4,869	326	61	219	149	45.77
	Retail - Other Retail - Of Which: SME	17,408		0	0	3,617	131	0	0	13,535	3,073	209	34	158	98	46.85
	Retail - Other Retail - Of Which: non-SME	24,353	117	0	0	5,644	73	0	0	22,442	1,795	117	27	61	51	43.85
	Equity	0	0			0	0			0	0	0	0	0	0	-
	Securitisation															1
	Other non-credit obligation assets	4,262	0			7,729	0			0	0	0	0	0	0	-
	IRB TOTAL	203,883	1,725	0	0	51,799	1,078	0	0	172,136	19,194	1,704	181	562	857	50.26%

									Actual							/
									31/12/2022*							
			Exposu	re values			Risk expos	ure amounts							()	
		A-	IRB	Fi	IRB	٨·	IRB	F-	IRB	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio Stage 3
	(min EUR, %	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted		Non-defaulted	Defaulted	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Central governments	1	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Institutions	900	0	0	0	259	0	0	0	378	8	0	0	0	0	-
	Corporates	6,691	375	0	0	4,048	150	0	0	5,251	794	379	16	13	200	52.69%
	Corporates - Of Which: Specialised Lending	1,209	189	0	0	922	0	0	0	1,030	186	180	7	5	61	34.03%
	Corporates - Of Which: SME	1,759	75	0	0	795	100	0	0	1,627	161	46	3	1	28	61.39%
	Retail	13,317	499	0	0	4,810	735	0	0	11,067	1,516	497	4	70	296	59.51%
	Retail - Secured on real estate property	7,074	182	0	0	1,272	351	0	0	6,386	732	189	*	10	99	52.50%
POLAND	Retail - Secured on real estate property - Of Which: SME	490	30	0	0	167	83	0	0	383	77	32	1	3	12	37.55%
POLAND	Retail - Secured on real estate property - Of Which: non-SME	6,584	153	0	0	1,106	267	0	0	6,003	655	158	3	7	87	55.49%
	Retail - Qualifying Revolving	1,475	0	0	0	538	0	0	0	847	251	2	5	15	1	36.99%
	Retail - Other Retail	4,768	316	0	0	2,999	384	0	0	3,833	533	306	36	45	196	63.99%
	Retail - Other Retail - Of Which: SME	2.943	165	0	0	1.454	168	0	0	2.294	259	154	17	23	106	68.82%
	Retail - Other Retail - Of Which: non-SME	1.825	151	0	0	1.545	216	0	0	1.539	273	152	19	22	90	59.08%
	Equity	0	0			0	0			0	0	0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets	1,231	0			866	0			0	0	0	0	0	0	-
	100 70741	22 140								16 696	2 219					56 5694

									Actor							
									31/12/2022*							
			Exposu	re values			Risk expos	ure amounts								
		A	IRB	FI	RB	A-I	RB	F	IRB	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for		Coverage Ratio - Stage 3
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted		Non-defaulted	Defaulted	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Institutions	1,919	0	0	0	563	0	0	0	868	31	0	0	0	0	
	Corporates	11,914	3	0	0	5,764	2	0	0	9,838	802	1	11	4	1	100.00%
	Corporates - Of Which: Specialised Lending	1,110	0	0	0	292	0	0	0	1,067	21	0	0	0	0	
	Corporates - Of Which: SME	39	0	0	0	17	0	0	0	39	0	0	0	0	0	
	Retail	137	0	0	0	14	0	0	0	119	16	0	0	1	0	22.46%
	Retail - Secured on real estate property	78	0	0	0	5	0	0	0	75	2	0	0	0	0	19.01%
UNITED STATES	Retail - Secured on real estate property - Of Which: SME	2	0	0	0	0	0	0	0	2	0	0	0	0	0	
UNITED STATES	Retail - Secured on real estate property - Of Which: non-SME	76	0	0	0	5	0	0	0	73	2	0	0	0	0	19.01%
	Retail - Qualifying Revolving	8	0	0	0	1	0	0	0	7	0	0	0	0	0	48,14%
	Retail - Other Retail	51	0	0	0	9	0	0	0	36	13	0	0	1	0	24.13%
	Retail - Other Retail - Of Which: SME	20	0	0	0	4	0	0	0	14	5	0	0	1	0	98.33%
	Retail - Other Retail - Of Which: non-SME	31	0	0	0	5	0	0	0	22	9	0	0	0	0	21.89%
	Equity	0	0			0	0	1		0	0	0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets	1	0			0	0			0	0	0	0	0	0	-
	IRB TOTAL	13,970	3	0	0	6.342	2	0	0	10,825	850	1	11	5	1	81.20%

EBA EUROPEAN BANKING AUTHORITY

									Actual							
									31/12/2022*							
			Exposu	re values			Risk expos	ure amounts								
		A-1	RB	F	IRB	A-	IRB	F-	IRB	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted		Non-defaulted	Defaulted	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	C	- 1
	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	J -
	Institutions	912	0	0	0	343	0	0	0	183	21	0	0	0	0	1-
	Corporates	6.347	0	0	0	3.734	0	0	0	4.741	454	0	8	2	0	1-
	Corporates - Of Which: Specialised Lending	504	0	0	0	136	0	0	0	455	49	0	0	0	0	1 -
	Corporates - Of Which: SME	17	0	0	0	8	0	0	0	17	0	0	0	0	0	1-
	Retail	108	0	0	0	14	0	0	0	97	10	0	0	0	0	0 57.57% 0 52.30%
	Retail - Secured on real estate property	59	0	0	0	4	0	0	0	57	3	0	0	0	0	52.30%
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: SME	6	0	0	0	0	0	0	0	6	0	0	0	0	0	1-
	Retail - Secured on real estate property - Of Which: non-SME	53	0	0	0	3	0	0	0	51	3	0	0	0	0	52.30% 77.60% 58.99%
	Retail - Qualifying Revolving	8	0	0	0	0	0	0	0	6	0	0	0	0	0	77.60%
	Retail - Other Retail	41	0	0	0	10	0	0	0	34	6	0	0	0	0	58.99%
	Retail - Other Retail - Of Which: SME	12	0	0	0	3	0	0	0	10	2	0	0	0	0	71.78%
	Retail - Other Retail - Of Which: non-SME	29	0	0	0	7	0	0	0	24	4	0	0	0	c	58.56%
	Equity	0	0			0	0			0	0	0	0	0	0	<i>I</i> -
	Securitisation															
	Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	<i>I</i> -
	IRB TOTAL	7,366	0	0	0	4,092	0	0	0	5,022	485	0	8	2	0	57.57%

									31/12/2022*							
			Exposu	re values			Risk expos	ure amounts								
		A	RB	FI	IRB	A-IF	8	FI	RB	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted		Non-defaulted	Defaulted	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
	(min EUR, %)															<u> </u>
	Central banks Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
		0	U	0	Ű	U	U	0	U	U	0	U	U	0	U	-
	Institutions	249	0	0	0	130	0	0	0	19	25	0	0	0	0	-
	Corporates	1,635	0	0	0	1,023	0	0	0	556	469	0	1	4	0	52.33%
	Corporates - Of Which: Specialised Lending	39	0	0	0	4	0	0	0	39	0	0	0	0	0	-
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail	28	0	0	0	3	0	0	0	25	3	0	0	0	0	26.48%
	Retail - Secured on real estate property	16	0	0	0	1	0	0	0	15	1	0	0	0	0	0.02%
ITALY	Retail - Secured on real estate property - Of Which: SME	2	0	0	0	0	0	0	0	2	0	0	0	0	0	0.02%
TIALI	Retail - Secured on real estate property - Of Which: non-SME	14	0	0	0	1	0	0	0	13	1	0	0	0	0	-
	Retail - Qualifying Revolving	4	0	0	0	0	0	0	0	3	0	0	0	0	0	70,90%
	Retail - Other Retail	8	0	0	0	2	0	0	0	7	1	0	0	0	0	70.90%
	Retail - Other Retail - Of Which: SME	3	0	0	0	2	0	0	0	2	1	0	0	0	0	86.54%
	Retail - Other Retail - Of Which: non-SME	5	0	0	0	1	0	0	0	4	0	0	0	0	0	86.54%
	Equity	0	0			0	0			0	0	0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets	1	0			0	0			0	0	0	0	0	0	-
	IRB TOTAL	1.912	1	0	0	1.156	0	0	0	600	497	0	1	4	0	40.09%

									Actual							
									31/12/2022*							
			Exposu	ire values			Risk expos	ure amounts								
		A	IRB	P-	IRB	A	IRB	FI	IRB	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ra Stage 3
	(min EUR.	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted		Non-defaulted	Defaulted	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposi
	Central banks	0		0		0	0	0	0	0	0) -
	Central governments	0	(0	(0 0	0	0	0	0	0	-				-
	Institutions	2.982	(0	(653	0	0	0	701	30	-				-
	Corporates	5.574	2	0	(3.156	5	0	0	3.955	885		7	4		5
	Corporates - Of Which: Specialised Lending	543	(0 0	(249	0	0	0	478	68	-	1	1) -
	Corporates - Of Which: SME	7	(0 0	(2	0	0	0	3	3	-	0	() -
	Retail	76	(0	(7	0	0	0	68	7)
	Retail - Secured on real estate property	45	(0		4	0	0	0	41	4)
FRANCE	Retail - Secured on real estate property - Of Which: SME	6	(0		1	0	0	0	5	1)
TRANCE	Retail - Secured on real estate property - Of Which: non-SME	39	(0		3	0	0	0	36	3) -
	Retail - Qualifying Revolving	9	(0		1	0	0	0	8	1)
	Retail - Other Retail	22	(0		3	0	0	0	19	2)
	Retail - Other Retail - Of Which: SME	3	(0		0 0	0	0	0	3	0)
	Retail - Other Retail - Of Which: non-SME	18	(0		2	0	0	0	16	2)
	Equity	0	(0	0			0	0					-
	Securitisation															
	Other non-credit obligation assets	s	(0	0			0	0					-
	TRR TOTAL	8.637				3,817				4.725	922					8

									Actual							
									31/12/2022*							
			Exposu	re values			Risk exposi	ure amounts								
		A-	IRB	F	IRB	A-	IRB	F-	IRB	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted		Non-defaulted	Defaulted	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0		-
	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	(-
	Institutions	1,062	0	0	0	124	0	0	0	9	22	0	0	0	(- 1
	Corporates	3,921	33	0	0	1,727	21	0	0	2,874	545	33	3	2	10	29.20%
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	(- 1
	Corporates - Of Which: SME	13	0	0	0	6	0	0	0	12	0	0	0	0	(- 1
	Retail	626	3	0	0	94	2	0	0	533	91	3	0	2	1	40.13%
	Retail - Secured on real estate property	363	1	0	0	44	1	0	0	310	53	1	0	1	0	10.53%
SWITZERLAND	Retail - Secured on real estate property - Of Which: SME	54	0	0	0	17	0	0	0	26	27	0	0	1	(9.46%
SWITZERDAND	Retail - Secured on real estate property - Of Which: non-SME	309	1	0	0	27	1	0	0	284	26	1	0	0	(10.74%
	Retail - Qualifying Revolving	17	0	0	0	1	0	0	0	15	1	0	0	0	(48.10%
	Retail - Other Retail	246	1	0	0	49	1	0	0	208	37	1	0	1		69.37%
	Retail - Other Retail - Of Which: SME	46	1	0	0	6	1	0	0	44	2	1	0	0		80.84%
	Retail - Other Retail - Of Which: non-SME	200	0	0	0	43	0	0	0	164	35	0	0	1	(42.30%
	Equity	0	0			0	0			0	0	0	0	0	(-
	Securitisation															
	Other non-credit obligation assets	5	0			0	0			0	0	0	0	0	(-
	TRR TOTAL	5,615	36	0	0	1,946	23	0	0	3,416	657	36	4	4	11	29.99%

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

							COMMERZI	Bank Aktien	igesellschaft							
									Actual							
									31/12/2022*							
			Exposu	re values			Risk expos	ure amounts								
		A-1	RB	F-	IRB	A-	IRB	F-	IRB	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio
	(min EUR, %)	Non-defaulted		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
	Central banks	0	0	0	0	0	0	0	0	0	(0 0	0	Ĵ (ő -
	Central governments	0	0	0	0	0	0	0	0	0	0		0 0	0	1	0 -
	Institutions	527	0	0	0	72	0	0	0	49	16		0 0	0) (ð -
	Corporates	3,737	28	0	0	1,841	17	0	0	2,757	205	4	2 3	2	2 43	2 100.00
	Corporates - Of Which: Specialised Lending	179	0	0	0	58	0	0	0	176	0		0 0	0	ہ د	0 -
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0		0 0	0	، د	0 -
	Retail	57	0	0	0	7	0	0	0	51			0 0	0	، د	0 58.79
	Retail - Secured on real estate property	33	0	0	0	2	0	0	0	31	1		0 0	0	، د	0 -
NETHERLANDS	Retail - Secured on real estate property - Of Which: SME	6	0	0	0	0	0	0	0	5	1		0 0	0	1 1	ð -
NETTERDAND3	Retail - Secured on real estate property - Of Which: non-SME	27	0	0	0	2	0	0	0	26	0		0 0	0)	ð -
	Retail - Qualifying Revolving	5	0	0	0	0	0	0	0	4			0 0	0) (0 62.02
	Retail - Other Retail	20	0	0	0	5	0	0	0	16	4		0 0	0) (0 57.26
	Retail - Other Retail - Of Which: SME	8	0	0	0	2	0	0	0	5	3		0 0	0) (0 84.39
	Retail - Other Retail - Of Which: non-SME	12	0	0	0	3	0	0	0	11	1		0 0	0) (0 56.16
	Equity	0	0			0	0			0			0 0	0) (ð -
	Securitisation															4
	Other non-credit obligation assets	1	0			0	0			0	0		0 0	0	، د	0 -
	IRB TOTAL	4,323	28	0	0	1,920	18	0	0	2,858	227	4	2 3	2	2 42	2 99.93

									Actual							
									31/12/2022*							
			Exposur	e values			Risk expos	ure amounts								
		A	IRB	E	IRB	A-I	IRB	F-	IRB	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted		Non-defaulted	Defaulted	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Institutions	192	0	0	0	66	0	0	0	2	1	0	0	0	0	-
	Corporates	974	74	0	0	296	46	0	0	405	409	74	0	1	8	11.01%
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail	5	0	0	0	0	0	0	0	5	0	0	0	0	0	83.69%
	Retail - Secured on real estate property	3	0	0	0	0	0	0	0	3	0	0	0	0	0	-
JAPAN	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
JAFAN	Retail - Secured on real estate property - Of Which: non-SME	3	0	0	0	0	0	0	0	3	0	0	0	0	0	-
	Retail - Qualifying Revolving	1	0	0	0	0	0	0	0	1	0	0	0	0	0	84.98%
	Retail - Other Retail	1	0	0	0	0	0	0	0	1	0	0	0	0	0	81.88%
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	1	0	0	0	0	0	0	0	1	0	0	0	0	0	81.88%
	Equity	0	0			0	0			0	0	0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets	1	0			0	0			0	0	0	0	0	0	-
	IRB TOTAL	1,172	74	0	0	362	46	0	0	412	410	74	0	1	8	11.01%

									Actual							
									31/12/2022*							
			Exposu	re values			Risk expos	ure amounts								
		A-	RB	F	IRB	A-	IRB	F-	IRB	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Institutions	1.342	0	0	0	273	0	0	0	404	17	0	0	0	0	-
	Corporates	1.797	16	0	0	970	10	0	0	1.017	367	16	1	1	8	50.62%
	Corporates - Of Which: Specialised Lending	215	0	0	0	111	0	0	0	159	51	0	0	0	0	-
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail	52	0	0	0	4	0	0	0	48	4	0	0	0	0	67.40%
	Retail - Secured on real estate property	23	0	0	0	1	0	0	0	22	2	0	0	0	0	0.89%
SPAIN	Retail - Secured on real estate property - Of Which: SME	2	0	0	0	0	0	0	0	2	0	0	0	0	0	-
SPAIN	Retail - Secured on real estate property - Of Which: non-SME	22	0	0	0	1	0	0	0	20	2	0	0	0	0	0 0.89%
	Retail - Qualifying Revolving	5	0	0	0	0	0	0	0	4	0	0	0	0	0	65.52%
	Retail - Other Retail	24	0	0	0	2	0	0	0	22	2	0	0	0	0	68.88%
	Retail - Other Retail - Of Which: SME	4	0	0	0	1	0	0	0	3	1	0	0	0	0	76.01%
	Retail - Other Retail - Of Which: non-SME	20	0	0	0	2	0	0	0	19	1	0	0	0	0	68.13%
	Equity	0	0			0	0			0	0	0	0	0	0	-
	Securitisation														1	
	Other non-credit obligation assets	3	0			0	0			0	0	0	0	0	0	-
	IRB TOTAL	3,194	16	0	0	1,247	10	0	0	1,470	388	16	1	1	8	50.89%

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

EBA EUROPEAN BANKING AUTHORITY

												Baseline Scenario										
					31/12/2023							31/12/2024							31/12/2025			
	(min ELR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks	0	0) (0	0		0	0	0	0	0	0	•	0	0	0	0	0	0 -	
	Central governments	0	0) (0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0 -	
	Institutions	10,932	3,291	22	9	52	59	26.60%	10,620	3,433	392	7	33	88	22.41%	10,457	3,441	546	7	32	115	21.019
	Corporates	81,158	19,046		91	285	1,513	49.91%	78,934	20,665	3,636	80	248	1,704	46.86%	77,639	21,379	4,217	78	249	1,889	44.815
	Corporates - Of Which: Specialised Lending	5,751	805		5 14	17	119	44.80%	5,659	839	323	12	15	146	45.12%	5,583	861	378	12	15	172	45.45
	Corporates - Of Which: SME	5,749	1,414	49	10	29	218	47.40%	5,722	1,355	546	8	23	239	43.67%	5,716	1,288	620	8	20	256	41.329
	Retail	135,146		1,86	65	377	693	37.18%	135,504	13,593	2,612	140	314	898	34.38%	136,185	12,010	3,513	139	267	1,162	33.075
	Retail - Secured on real estate property	85,444) 5	115	163	22.69%	85,521	7,539	984	7	92	195	19.86%		6,777	1,208	7	80	223	18.49
COMMERZBANK Aktiengesellschaft	Retail - Secured on real estate property - Of Which: SME	13,748			2	27	29	16.37%	13,877	1,385	240	2	20	37	15.24%	14,025	1,184	293	2	18	43	14.745
COMPLEX DANK ARGENGESEIISCHAR		71,696	6,303	54	3 7	89	134	24.76%	71,644	6,154	744	5	72	159	21.35%	72,033	5,594	915	5	62	190	
	Retail - Qualifying Revolving	10,255	775	10) 8	36	50	49.51%	10,251	710	169	7	34	81	47.73%	10,262	640	228	6	29	105	46.76
	Retail - Other Retail	39,447		1,04	50	225	490	46.01%	39,733	5,345	1,458	127	187	622	42.62%	39,865	4,593	2,078	126	159	832	40.055
	Retail - Other Retail - Of Which: SME	15,885	3,229		31	123	287	47.11%	16,122	2,742	860	112	100	373	43.34%	16,052	2,334	1,338	111	86	535	39.97
	Retail - Other Retail - Of Which: non-SME	23,562	2,817	43	20	102	192	44.45%	23,611	2,603	598	15	88	249	41.59%	23,813	2,259	740	15	73	297	40.185
	Equity	0	0) (0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0 -	
	Securitisation																					
	Other non-credit obligation assets	0	0) (0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0 -	
	IRB TOTAL	227,236	37,037	5,110	167	714	2,265	44.27%	225,058	37,691	6,640	227	595	2,689	40.51%	224,282	36,831	8,276	224	549	3,166	38.26%

					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for pr Stage 1	Stock of ovisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	0	0	0	0	(0	-	0	0	0	0	0	0	+	0	0	0	0	0	0	
	Central governments	0	0	0	0		0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Institutions	2,994	331	37	1	2	1	2.72%	2,881	405	75	0	2	2	2.85%	2,823	427	111	0	3	3	3.11%
	Corporates	41,289	10,132	1,426	36	133	761	53.33%	40,375	10,756	1,716	31	114	850	49.55%	39,840	11,021	1,987	30	110	934	47.02%
	Corporates - Of Which: Specialised Lending	2,140	321	8	1		3	45.27%	2,110	343	16	1	3	7	44.91%	2,087	356	25	1	. 3	11	44.60%
	Corporates - Of Which: SME	3,941	1,193	377	5	26	182	48.34%	3,980	1,104		4	20	196	46.01%	4,019	1,027	465	4	17	207	44.49%
	Retail	123,243	12,458	1,123	27	272	307	27.33%	124,200	11,023	1,602	107	194	410	25.59%	125,245	9,328	2,252	108	155	582	25.85%
	Retail - Secured on real estate property	78,574	6,667	490	7	96	55	11.29%	78,966	6,057	707	5	68	79	11.17%	79,695	5,154	881	5	53	98	11.12%
GERMANY	Retail - Secured on real estate property - Of Which: SME	13,308	1,444	135	1	22	15	11.18%	13,463	1,238	186	1	15	20	11.01%	13,633	1,027	227	1	12	25	10.92%
GERMAN	Retail - Secured on real estate property - Of Which: non-SME	65,266	5,223	355	6	74	40	11.34%	65,503	4,820	521	4	53	59	11.23%	66,063	4,127	654	4	41	73	11.19%
	Retail - Qualifying Revolving		499	55	3	14	32	58.34%	9,419	426	78	2	10	45	57.50%	9,456	371	96	2	7	55	57.09%
	Retail - Other Retail	35,300	5,293	579	18	163	220	37.96%	35,815	4,539	818	100	116	286	35.01%	36,093	3,803	1,276	100	95	430	33.69%
	Retail - Other Retail - Of Which: SME	13,540	2,915	361	12	97	149	41.31%	13,893	2,417	507	96	71	199	39.18%	13,915	2,014	889	97	59	328	36.95%
	Retail - Other Retail - Of Which: non-SME	21,760	2,378	218	5	65	70	32.39%	21,922	2,122	311	4	45	88	28.21%	22,179	1,789	387	4	36	101	26.22%
	Equity Securitisation	0	0	0	0		0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Other non-credit obligation assets																					
		0	0	0	0	41	0	-	0	22.104	2 204	0	310	0	-	0	20 776	0	0	0	0	- 34.94%
	IRB TOTAL	167,526	22,922	2,587	64	411	1,069	41.31%	167,456	22,184	3,394	138	310	1,262	37.20%	167,907	20,776	4,350	138	268	1,520	34.9

												Baseline Scenario	•									
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	0	0	0	0	0	0		0	0		0 0	0	0 0		0	0	(0)	0 -
	Central governments	0	0	0	0	0	0	-	0	0		0 0	0	0 0	-	0	0	(0)	0 -
	Institutions	346	39	1	0	0	0	29.33%	334	50		1 0	0) (29.81%	329	54			0		1 30.16%
	Corporates	5,147	799	479	18	14	229	47.81%	5,027	815	58	13 16	13	254	43.61%	4,945	804	675	1	6 1	3 27	7 40.99%
	Corporates - Of Which: Specialised Lending	1,054	135	207	9	4	73	35.22%	1,053	107	23	15 8	3	84	35.53%	1,052	85	258		8	3 5	3 35.83%
	Corporates - Of Which: SME	1,568	189	77	4	2	34	43.60%	1,511	212	11	0 3	2	39	35.05%	1,472	222	140		3	2 4	3 30.94%
	Retail	10,314	2,048	718	40	101	382	53.12%	9,702	2,400	97	18 32	117	483	49.27%	9,325	2,533	1,223	3	1 11	57	2 46.84%
	Retail - Secured on real estate property	5,967	1,121	220	2	18	107	48.71%	5,647	1,399	26	i2 2	24	115	43.87%	5,450	1,551	307		1 2	5 12	3 40.14%
POLAND	Retail - Secured on real estate property - Of Which: SME	345	109	38	1	4	13	35.25%	315	130	4	17 1	5	5 15	32.61%	292	144	56		0	5 1	7 30.62%
POLAND	Retail - Secured on real estate property - Of Which: non-SME	5,622	1,013	181	1	14	94	51.55%	5,332	1,269	21	5 1	19	100	46.33%	5,158	1,407	251		1 2	1 10	6 42.28%
	Retail - Qualifying Revolving	785	270	45	6	22	17	38.54%	732	278	9	41 4	24	36	39.25%	706	264	131		4 2	1 5	1 39.12%
	Retail - Other Retail	3,562	657	454	33	61	257	56.70%	3,323	723	62	16 27	69	332	52.98%	3,170	718	78/	2	5 6	35 35	8 50.76%
	Retail - Other Retail - Of Which: SME	2,186	277	244	18	25	137	55.89%	2,067	294	34	17 15	28	3 172	49.65%	1,973	294	441	1	5 2	5 20	4 46.28%
	Retail - Other Retail - Of Which: non-SME	1.375	379	209	14	35	121	57.63%	1.256	429	27	9 11	41	159	57.11%	1,196	425	343	1	1 3	5 19	4 56.52%
	Equity	0	0	C	0	0	0	-	0	0		0 0	0	0 0	-	0	0	(0)	0 -
	Securitisation																					
	Other non-credit obligation assets	0	0	C	0	0	0	-	0	0		0 0	0) (-	0	0	(0)	0 -
	IBB TOTAL	15,807	2.886	1.197	58	115	610	50.99%	15.064	3.265	1.56	2 48	131	736	47.14%	14,599	3,392	1.899	4	7 12	85	0 44,74%

												Baseline Scenario										
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	0	0		0 0	0	(-	0	0	(0 0	0	0		0	0	0	0	0	0	-
	Central governments	0	0		0 0	0	(-	0	0		0 0	0	0		0	0	0	0	0	0	-
	Institutions	834	64		0	2	(46.59%	818	79	1	2 0	2	1	45.11%	807	89	4	0	2	2	44.10%
	Corporates	8,876	1,717	4	8 8	43	19	39.38%	8,500	2,049	92	2 6	35	36	38.94%	8,325	2,185	132	6	31	51	38.93%
	Corporates - Of Which: Specialised Lending	1,020	65		1	1		62.50%	991	91	6	5 1	1	3	61.54%	967	111	9	1	2	6	60.60%
	Corporates - Of Which: SME	36	3		0 0	0	(38.86%	34	5	(0 0	0	0	38.82%	34	5	0	0	0	0	38.78%
	Retail	118	16		0	0	(21.92%	120	14	1	2 0	0	0	22.72%	121	12	3	0	0	1	23.18%
	Retail - Secured on real estate property	72	6		0 0	0	(14.14%	71	6	1	0	0	0	12.38%	72	5	1	0	0	0	11.55%
UNITED STATES	Retail - Secured on real estate property - Of Which: SME	2	0		0 0	0	(11.74%	2	0	(0 0	0	0	11.52%	2	0	0	0	0	0	11.19%
UNITED STATES	Retail - Secured on real estate property - Of Which: non-SME	70	6		0 0	0	(14.16%	70	6	1	0	0	0	12.39%	70	5	1	0	0	0	11.55%
	Retail - Oualifving Revolving	7	0		0 0	0	0	57.96% 24.58%	7	0	(0 0	0	0	56.22%	7	0	0	0	0	0	55.24%
	Retail - Other Retail	39	10		0	0	(41	8	1	0	0	0	26.33%	42	6	2	0	0	0	27.27%
	Retail - Other Retail - Of Which: SME	16	3		0 0	0	0	50.30%	16	2	1	0	0	0	50.44%	16	2	1	0	0	0	50.39%
	Retail - Other Retail - Of Which: non-SME	24	7		0 0	0	(11.58%	25	5	1	0	0	0	10.93%	26	4	1	0	0	0	10.74%
	Equity	0	0	-	0 0	0	(0	0	(0 0	0	0		0	0	0	0	0	0	-
	Securitisation																					
	Other non-credit obligation assets	0	0	_	0	0	(0	0	(0 0	0	0		0	0	0	0	0	0	
	IRB TOTAL	9,829	1.797	51	9	45	20	39,12%	9,438	2.142	96	6	37	37	38,75%	9,252	2,287	138	6	33	54	38,76%

												Baseline Scenario										
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	0	0	0	0	0	0		0	0	-	0 0	0				0	_)	0		-
	Central governments	0	0	0	0	0	0		0	0		0 0	0			(0		0 0	0	r) -
	Institutions	176	26	2	0	0	0	12.80%	172	29		1 0	0	1	14.65%	165	30		6 0	0		16.40%
	Corporates	4.289	889	16	4	31	7	46.01%	4.144	1.019	3	2 3	26	15	45.82%	4.073	1.073	4	3	25	27	46.03%
	Corporates - Of Which: Specialised Lending	430	73	1	0	1	1	53.25%	423	79		3 0	1	1	54.49%	416	83		6 0	1	17	2 46.03% 55.87%
	Corporates - Of Which: SME	16	1	0	0	0	0	38.51%	15	1		0 0	0		38.47%	15	1) (0	1 0	38.57%
	Retail	95	11	1	0	0	0	27.31%	96	10		2 0	0		25.08%	96	9			0		24.88%
	Retail - Secured on real estate property	54	5	0	0	0	0	23.95%	54	5		0 0	0		18.82%	55	4			0	· · · · · ·	16.52%
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: SME	5	1	0	0	0	0	7.24%	6	1		0 0	0	(7.39%	é	1	_) ()	0	() () () () () () () () () ()	7.49%
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: non-SME	49	4	0	0	0	0	25.73%	49	4		0 0	0	(20.50%	45	4	_) (0	(18.00%
	Retail - Qualifying Revolving	6	0	0	0	0	0	59.19%	6	0		0 0	0	(55.85%	é	0	_) ()	0	() () () () () () () () () ()	1 7.49% 18.00% 1 54.60% 1 26.59%
	Retail - Other Retail	34	6	1	0	0	0	26.99%	35	5		0	0	(25.95%	35	4			0	(26.59%
	Retail - Other Retail - Of Which: SME	10	2	0	0	0	0	43.69%	10	2		0 0	0	(43.78%	10	2	_) ()	0	() () () () () () () () () ()	43.93%
	Retail - Other Retail - Of Which: non-SME	25	4	1	0	0	0	23.38%	25	3		0	0		20.18%	25	2			0	(19.35%
	Equity	0	0	0	0	0	0	-	0	0		0 0	0	(•	(0) (0	(-
	Securitisation											1										
	Other non-credit obligation assets	0	0	0	0	0	0	-	0	0		0 0	0	(-	(0) (0	() -
	IRB TOTAL	4,561	927	19	4	31	8	41.18%	4.411	1.058	38	4	26	16	41.43%	4,338	1.112	5	4	26	2/	42.04%

												Baseline Scenario										
					31/12/2023							31/12/2024							31/12/2025			
	(mh EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for pr Stage 1	Stock of ovisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks	0	0	0	0	(0		0	0	0	0	0	0		0	0	0	(3 (j -
	Central governments	0	0	0	0	(0	-	0	0	0	0	0	0	-	0	0	0	(3	a -
	Institutions	17	28	0	0	(0	32.59%	16	28	1	0	0	0	32.77%	16	28	1			3 (0 32.99% 8 37.57%
	Corporates	671	347	7	1		3	37.93%	688	323	15	1	2	6	37.68%	686	318	22	1		2 1	
	Corporates - Of Which: Specialised Lending	38	2	0	0	(0	34.24%	37	2	0	0	0	0	34.24%	36	3	0	(3	0 34.22%
	Corporates - Of Which: SME	0	0	0	0	(0	-	0	0	0	0	0	0	-	0	0	0			3 () -
	Retail	25	2	0	0	(0	33.20%	25	2	1	0	0	0	35.09%	25	2	1	(3	0 35.51%
	Retail - Secured on real estate property	15	1	0	0	(0	5.50%	15	1	0	0	0	0	7.31%	15	1	0			3 (0 8.04%
ITALY	Retail - Secured on real estate property - Of Which: SME	2	0	0	0	0	0	0.61%	2	0	0	0	0	0	1.20%	2	0	0	0		3 1	0 1.68%
TIALI	Retail - Secured on real estate property - Of Which: non-SME	13	1	0	0	(0	13.65%	13	1	0	0	0	0	12.93%	13	1	0	0		3	0 12.40%
	Retail - Oualifving Revolving	3	0	0	0	(0	64.42%	3	0	0	0	0	0	61.90%	3	0	0			3 (0 60.62% 0 43.29%
	Retail - Other Retail	7	1	0	0	(0	41.25%	7	1	0	0	0	0	42.90%	7	1	1	(3	J 43.29%
	Retail - Other Retail - Of Which: SME	2	1	0	0	(0	56.21%	2	1	0	0	0	0	54.59%	3	0	0			3 (0 53.89%
	Retail - Other Retail - Of Which: non-SME	4	0	0	0	(0	26.46%	4	0	0	0	0	0	24.33%	4	0	0	() د	22.96%
	Equity	0	0	0	0	(0		0	0	0	0	0	0		0	0	0	0		3) -
	Securitisation																				4	
	Other non-credit obligation assets	0	0	0	0	(0		0	0	0	0	0	0		0	0	0	0		3) -
	IRB TOTAL	712	377	8	1	3	3	37,49%	729	353	16	1	2	6	37.41%	727	348	23	1		2 5	9 37.35%

												Baseline Scenario										
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	0	0		0 0	0	-		0	0	0	0	0	0		0	0 0	(0	0	0	-
	Central governments	0	0		0 0	0		-	0	0	0	0	0	0	-		0 0		0	0	0	-
	Institutions	665	63		3 0	1		17.93%	656	70	5	0	1	1	18.44%	650	74	1	0	1	1	19.28%
	Corporates	3,803	1,024	2	1 4	11	1	55.13%	3,659	1,149	39	4	14	18	47.73%	3,548	1,236	63	3	18	28	44.20%
	Corporates - Of Which: Specialised Lending	474	69		3 1	1		59.40%	467	73	6	1	1	. 3	59.18%	461	1 75	9	1	1	5	58.95%
	Corporates - Of Which: SME	4	2		0 0	0	_	0.25%	4	2	0	0	0	0	0.30%	4	1 1	1	0	0	0	0.34%
	Retail	68	7		0 0	0	_	18.54%	69	6	1	0	0	0	17.33%	65	9 5		0	0	0	16.82%
	Retail - Secured on real estate property	40	5		0 0	0		4.82%	40	4	0	0	0	0	6.63%	41	4	1	0	0	0	7.50%
FRANCE	Retail - Secured on real estate property - Of Which: SME	5	1		0 0	0		1.75%	5	1	0	0	0	0	2.99%	5	5 1	(0	0	0	3.79%
TRAINCE	Retail - Secured on real estate property - Of Which: non-SME	36	3		0 0	0		10.33%	36	3	0	0	0	0	10.48%	36	5 3	(0	0	0	10.55%
	Retail - Qualifying Revolving	8	0		0 0	0		55.41%	8	0	0	0	0	0	55.15%	5	3 0		0	0	0	54.84%
	Retail - Other Retail	20	2		0 0	0		25.05%	20	1	0	0	0	0	21.13%	20	1	(0	0	0	19.73% 26.94%
	Retail - Other Retail - Of Which: SME	3	0		0 0	0		30.83%	3	0	0	0	0	0	27.31%	3	3 0		0	0	0	26.94%
	Retail - Other Retail - Of Which: non-SME	17	1		0 0	0		24.50%	17	1	0	0	0	0	20.28%	17	1 1	(0	0	0	18.50%
	Equity	0	0		0 0	0		-	0	0	0	0	0	0	-		0 0		0	0	0	-
	Securitisation																					
	Other non-credit obligation assets	0	0		0 0	0		-	0	0	0	0	0	0		(0 0	(0	0	0	-
	TRR TOTAL	4,537	1.093	2	4 4	12	1	49,95%	4.384	1.226	45	4	15	20	43.78%	4,267	1.316	71	4	19	29	41.22%

											Baseline Scenario	•								((
				31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 Sta exposure expo		Stock of provisions fo Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	0	0	0	0 0		-	0	0		0 0	0	0	•	0	0		0		0	-
	Central governments	0	0	0	0 0) (-	0	0		0 0	0	0		0	0	(0		. 0	-
	Institutions	11	19	0	0 0) (39.94%	13	17	1	0 0	0	0	39.38%	14	16	(0		. 0	39.02%
	Corporates	2,653	753	46	2 6	16	35.04%	2,591	802	55	9 2	6	21	35.16%	2,567	814	73	2		25	35.27%
	Corporates - Of Which: Specialised Lending	0	0	0	0 0		-	0	0		0 0	0	0	-	0	0	(0		0	-
	Corporates - Of Which: SME	12	0	0	0 0		30.56%	12	1		0 0	0	0	30.55%	12	1	(0		0	30.55%
	Retail	540	79	8	0 2		23.31%	548	66	1	3 0	1	3	20.58%	554	56	13	0		3	19.66%
	Retail - Secured on real estate property	316	43	6	0 1	1	11.79%	320	35		9 0	1	1	11.95%	324	29	13	0		1	11.99%
SWITZERLAND	Retail - Secured on real estate property - Of Which: SME	35	16	4	0 0	0	12.14%	38	10		6 0	0	1	12.26%	39	7	8	0		1	12.29%
SWITZEREAND	Retail - Secured on real estate property - Of Which: non-SME	281	27	2	0 0	0	11.13%	283	25		3 0	0	0	11.27%	284	22	4	0		0	11.33%
	Retail - Qualifying Revolving	15	1	0	0 0		51.11%	15	-	-	0 0	0	0	51.73%	15	1	(0	_	0	51.94%
	Retail - Other Retail	209	35	2	0 1	1	48.55%	212	30		4 0	1	2	41.03%	216	26		0		2	37.78%
	Retail - Other Retail - Of Which: SME	41	5	1	0 0	1	65.82%	40	5		2 0	0	1	56.23%	41	4		0		1	50.86%
	Retail - Other Retail - Of Which: non-SME	168	31	1	0 1		31.94%	172	26		2 0	1	1	29.73%	175	22		0		1	28.99%
	Equity	0	0	0	0 0		-	0	0		0 0	0	0	-	0	0	(0		0	-
	Securitisation																				
	Other non-credit obligation assets	0	0	0	0 0	0	-	0	0		0 0	0	0	-	0	0	(0		0	-
	TRR TOTAL	3,204	851	55	2 8	18	33.29%	3,152	885	73	2 2	7	24	32.57%	3,135	885	85	2	1	29	32.39%

EBA EUROPEAN BANKING AUTHORITY

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

												Baseline Scenario	2									/
					31/12/2023							31/12/2024							31/12/2025			
	(min ELR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	0	0	0	0	Ó	0	-	0	0		0 0	() (-	0	0 0) (0	(-
	Central governments	0	0	0	0	0	0	-	(0		0 0) (-	(0 0		0 0	0	r	J -
	Institutions	46	19	0	0	0	0	27.30%	43	21		1 0) (26.03%	40	24		c (0		1 25.13%
	Corporates	2,573	382	50	3	3	45	90.20%	2,439	504	6	2 3		5 49	79.66%	2,34	5 581	7	3	10	5	6 70.32%
	Corporates - Of Which: Specialised Lending	167	8	0	0	0	0	49.76%	160	15		1 0)	51.54%	152	2 21			1	1	1 52.67%
	Corporates - Of Which: SME	0	0	0	0	0	0	41.23%	(0		0 0) (41.23%	(0 0) (0	1 0	0 41.23% 0 23.73%
	Retail	52	5	0	0	0	0	30.15%	53	4		1 0) (25.37%	52	2 4			0	1 0	J 23.73%
	Retail - Secured on real estate property	30	2	0	0	0	C	11.01%	30	2		0 0) (11.31%	30	2	_) ()	0	() () () () () () () () () ()	0 11.61%
NETHERLANDS	Retail - Secured on real estate property - Of Which: SME	5	1	0	0	0	0	8.52%		1		0 0) (9.24%		5 0	_	0	0		0 10.13%
INC THEREANDS	Retail - Secured on real estate property - Of Which: non-SME	25	1	0	0	0	0	12.16%	25	1		0 0) (12.29%	2	5 1	_	0	0		0 12.33%
	Retail - Qualifying Revolving	4	0	0	0	0	0	62.04%	4	0		0 0) (58.34%		1 0) (0	1 0	0 56.46%
	Retail - Other Retail	17	3	0	0	0	C	29.80%	13	2		0 0) (25.97%	13	7 2			0	() () () () () () () () () ()	0 24.76% 0 20.26% 0 34.45%
	Retail - Other Retail - Of Which: SME	6	2	0	0	0	C	20.44%	6	1		0 0) (19.99%	0	5 1	_) ()	0	() () () () () () () () () ()	20.26%
	Retail - Other Retail - Of Which: non-SME	11	1	0	0	0	C	41.97%	11	1		0 0) (36.84%	11	1 1	_) ()	0	() () () () () () () () () ()	34.45%
	Equity	0	0	0	0	0	C	-	(0		0 0) (-	0	0 0	_) ()	0	() () () () () () () () () ()	- c
	Securitisation																					1
	Other non-credit obligation assets	0	0	0	0	0	C	-	(0		0 0) (-	0	0 0	_) ()	0	() () () () () () () () () ()	- c
	IRB TOTAL	2,671	406	51	3	3	45	89.33%	2,534	530	6	4 3	2	50	78.27%	2,430	609	83	3	10	56	68.62%

					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks	(0 0		0 0	٥) -	0	0	(0 0	0	0	-	0	٥	0	0	٥	C) -
	Central governments	0	0 0		0	0	_	-	0	0	(0 0	0	0		0	0	0	0	0	0	-
	Institutions	2	2 1		0 0	0		38.33%	2	1	(0 0		0	35.39%	2	1	0	0	0	0	34.319
	Corporates	454	348	8	6 0	2		10.22%	494	298	96	5 0	1	9	9.73%	521	261	105	0	1	10	9.42%
	Corporates - Of Which: Specialised Lending	(0 0		0 0	0		-	0	0	(0 0		0	-	0	0	0	0	0	0	-
	Corporates - Of Which: SME	(0 0		0 0	0		-	0	0	(0 0		0	-	0	0	0	0	0	0	-
	Retail	5	5 0		0 0	0		42.20%	5	0	(0 0		0	32.22%	5	0	0	0	0	0	28.05%
	Retail - Secured on real estate property	3	3 0		0 0	0		8.97%	3	0	(0 0		0	8.97%	3	0	0	0	0	0	8.959
JAPAN	Retail - Secured on real estate property - Of Which: SME	(0 0		0 0	0		3.39%	0	0	(0 0		0	3.40%	0	0	0	0	0	0	3.419
JALAN	Retail - Secured on real estate property - Of Which: non-SME	3	3 0		0 0	0		10.93%	3	0	(0 0		0	10.86%	3	0	0	0	0	0	10.769
	Retail - Qualifying Revolving	1	0		0 0	0		73.85%	1	0	(0 0		0	68.52%	1	0	0	0	0	0	65.659
	Retail - Other Retail	1	0		0 0	0		63.08%	1	0	(0 0		0	53.58%	1	0	0	0	0	0	48.38%
	Retail - Other Retail - Of Which: SME	(0 0		0 0	0		44.80%	0	0	(0 0		0	45.08%	0	0	0	0	0	0	45.49%
	Retail - Other Retail - Of Which: non-SME	1	0		0 0	0		64.35%	1	0		0 0		0	54.51%	1	0	0	0	0	0	48.75%
	Equity	(0 0		0 0	0) -	0	0	(0 0		0		0	0	0 0	0	0	0) -
	Securitisation																					
	Other non-credit obligation assets	0	0 0		0 0	0) -	0	0	(0 0		0		0	0	0 0	0	0	0) -
	IRB TOTAL	461	349	8	0	2		10.23%	501	299	96	5 0	1	9	9.74%	528	262	105	0	1	10	9.42%

												Baseline Scenario										
					31/12/2023							31/12/2024							31/12/2025			
	(min ELR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage R: Stage 3 exposur
	Central banks	0	0 0	0	(0	0	-	0	0		0 0	(0 0	-	0	0	0	0	0		0 -
	Central governments	0	0 0	0	0	(0		0	0		0 0	(0 0	•	0	0	C	0	0	-	0 -
	Institutions	376	5 45	0	0	1	0	19.56%	365	56		1 0	1	1 0	19.53%	358	62	1	0	0		0 19.5
	Corporates	982	2 399	20	1		10	49.35%	958	417	2	5 1	2	2 12	48.39%	935	435	31	1	3	1	5 47.7
	Corporates - Of Which: Specialised Lending	156	5 52	1	(1	1	62.87%	153	54		3 0	1	1 2	61.15%	149	56	5	0	1		3 59.5
	Corporates - Of Which: SME	0	0 0	0 0	0		0 0		0	0		0 0	0	0 0		0	0	0	0	0		0 -
	Retail	48	3 4	0	(0	51.34%	48	4		1 0	(0 0	41.84%	48	3	1	0	0		0 36.6
	Retail - Secured on real estate property	22	2 2	0			0	8.03%	22	2		0 0		0 0	8.06%	22	1	0	0	0		0 7.9
SPAIN	Retail - Secured on real estate property - Of Which: SME	2	2 0	0			0	5.56%	2	0		0 0		0 0	5.50%	2	0	0	0	0		0 5.4
SPAIN	Retail - Secured on real estate property - Of Which: non-SME	20	2	0			0	8.21%	20	2		0 0		0 0	8.26%	20	1	0	0	0		0 8.1
	Retail - Qualifying Revolving	5	5 0	0			0	64.73%	5	0		0 0		0 0	63.94%	5	0	0	0	0		0 63.2
	Retail - Other Retail	22	2 2	0			0	51.22%	22	2		0 0		0 0	41.40%	22	2	0	0	0		0 36.3
	Retail - Other Retail - Of Which: SME	3	1	0			0	56.38%	3	1		0 0		0 0	47.87%	3	1	0	0	0		0 43.8
	Retail - Other Retail - Of Which: non-SME	19	1	0	0		0	50.48%	19	1		0 0	0	0 0	40.21%	19	1	0	0	0		0 34.5
	Equity	0	0 0	0	0	(0		0	0		0 0	(0 0		0	0	C	0	0	-	0 -
	Securitisation																					
	Other non-credit obligation assets	0	0 0	0	0	(0		0	0		0 0	(0 0		0	0	C	0	0	-	0 -
	IRB TOTAL	1,406	447	20	1	3	10	48.72%	1,371	477	20	5 1	3	12	47.28%	1,341	500	33	1	4	12	5 46.39

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

												Adverse Scenario										
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	0	0	0	0	0	0		0	0	0	0	0	0		0	0	0	0	0	0 -	
	Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0 -	-
	Institutions	10,661			15	91	74	25.13%	10,091	3,805	549	52	78	122	22.28%				42	107	204	22.10%
	Corporates	79,403	20,539	3,293	156	503	1,609	48.84%	74,872	24,013	4,350	175	619	1,947	44.76%	72,645	25,116	5,475	153	495	2,310	42.19%
	Corporates - Of Which: Specialised Lending	5,617	915	290	21	27	135	46.48%	5,454	991	376	20	24	176	46.90%	5,359	1,006	456	18	20	215	47.08%
	Corporates - Of Which: SME	5,632	1,500		17	52	229	46.65%	5,449	1,543	631	13	52	266	42.09%				12	41	295	39.24%
	Retail	131,992	17,574	2,144	119	925	816	38.05%	131,106 83.045	17,193	3,410	167	826	1,204	35.31%	131,049	15,915	4,745	156	679	1,630	34.36%
	Retail - Secured on real estate property	83,490	9,703	851	20	431	217	25.49%		9,701	1,298	16	324	298	22.95%				14	278	372	21.76%
COMMERZBANK Aktiengesellschaft	Retail - Secured on real estate property - Of Which: SME	13,402	1,893	207	5	91	42	20.31%	13,425	1,762	315	3	70	61	19.46%	13,523		405	3	54	77	19.05%
COMPLEXZDANK AKIENgeselischart		70,088	7,810	644	15	340	175	27.15%	69,620	7,939	983	13	253	237	24.07%	69,561	7,674	1,307	11	223	295	19.05% 22.60% 47.94%
	Retail - Qualifying Revolving	10,120	887	123	13	55	61	49.83%	10,025	867	237	11	63	115	48.56%	9,956	832	342	9	59	164	
	Retail - Other Retail	38,382	6,984	1,170	85	439	538	45.95%	38,036	6,625	1,875	140	439	791	42.19%	38,009	5,835		133	343	1,094	40.65%
	Retail - Other Retail - Of Which: SME	15,444	3,605	675	52	224	320		15,345	3,287	1,092	114	224	471	43.16%	15,252	2,824	1,649	111	165	674	
	Retail - Other Retail - Of Which: non-SME	22,938	3,379	494	34	215	217	43.90%	22,691	3,338	783	26	214	320	40.83%	22,757	3,012	1,042	22	177	420	40.27%
	Eaulty	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0 -	-
	Securitisation																					
	Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0 -	
	IRB TOTAL	222,056	41,601	5,731	290	1,522	2,498	43.59%	216,069	45,011	8,309	393	1,523	3,274	39.40%	213,284	44,960	11,145	351	1,281	4,145	37.19%

					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks	0	0	C	0	0	0		0	0		0 0	0	0		0	0	() ()			J -
	Central governments	0	0	0	0	0	0	-	0	0		0 0	0	0	-	0	0) (1	s -
	Institutions	2,947	370	45	1	3	1	3.05%	2,807	460	9	1 1	5	4	3.76%	2,699		152	1		1	6 4.16
	Corporates	40,412	10,911	1,524	64	232	791	51.94%	38,162	12,640	2,04	5 106	295	952	46.58%	36,906		2,690	90	248	1,19	8 42.95
	Corporates - Of Which: Specialised Lending	2,088		14	3	6	6	44.03%	2,034	404	3	1 1	6	13	44.05%	2,016		43	1	4	10	9 44.0
	Corporates - Of Which: SME	3,856		395	8	47	188	47.64%	3,780			6	46	212	44.49%	3,754		538	3	36	23	0 42.72
	Retail	120,306		1,360	56	784	397	29.17%	120,371	14,239	2,21	5 110	607	616	27.81%		12,608	3,100	110	443	89	9 27.7
	Retail - Secured on real estate property	76,720	8,398	612	17	404	102	16.72%	76,739	8,004	98	7 13	280	169	17.09%	77,198	7,225	1,307	12	223	22	5 17.2
GERMANY	Retail - Secured on real estate property - Of Which: SME	12,971			4	85	27	16.44%	13,040	1,595	25	2 3	61	42	16.58%	13,167		326	5 2	46	5	4 16.6
GERMANT	Retail - Secured on real estate property - Of Which: non-SME	63,749		450	13	319	76	16.82%	63,698	6,410	73	5 10	219	127	17.26%	64,031	5,831	981	9	177	17	1 17.45
	Retail - Qualifying Revolving	9,270	588	65	4	23	38	57.88%	9,281	538	10	1 3	18	59	56.99%	9,289	302	133	1	12	7	4 56.5
	Retail - Other Retail	34,316			35	357	257	37.62%	34,351	5,697	1,12	94	309	388	34.52%	34,630			95	206	. 59	9 33.6
	Retail - Other Retail - Of Which: SME	13,114	3,283	421	25	197	176	41.72%	13,193		69	2 88	181	273	39.42%	13,262		1,097	85	118	410	9 38.1
	Retail - Other Retail - Of Which: non-SME	21,202	2,891	262	10	160	81	31.02%	21,158	2,765	43	2 6	129	115	26.66%	21,367	2,423	564	6	85	14	0 24.8
	Equity	0	0	0	0	0	0	-	0	0		0 0	0	0	-	0	0) (1	- 6
	Securitisation																				1	4
	Other non-credit obligation assets	0	0	0	0	0	0		0	0		0 0	0	0		0	0	(1	3 -
	IRB TOTAL	163,665	26,440	2,929	122	1,019	1,189	40.61%	161,340	27,340	4,35	5 217	907	1,572	36.10%	160,722	26,363	5,949	200	697	2,024	4 34.0

												Adverse Scenario										
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	0	0	0	0	0	0	-	0	0	0	0	0		0 -	0	(0		0 0	1) -
	Central governments	0	0	0	0	0	0		0	0	0	0	0		- 0	0	(0		0 0		-
	Institutions	335	49	1	0	0	0	28.65%	309	73	3	0	1		1 28.27%	292	85	6		0 1		28.26%
	Corporates	5,051	864	510	28	17	250	49.13%	4,807	953	665	30	19	29	1 43.84%	4,562	1,028	835	2	6 21	. 33	40.39%
	Corporates - Of Which: Specialised Lending	1,035	146	215	13	5	80	37.43%	1,019	124	252	15	4	9	6 38.09%	988	114	293	1	4 4	11	38.80%
	Corporates - Of Which: SME	1,542	205	87	6	3	37	42.89%	1,453	245	135	6	3	4	5 33.64%	1,366	275	189		5 4	5	5 29.05%
	Retali	10,140	2,183	758	61	130	413	54.48%	9,198	2,732	1,150	55	208	571	8 50.23%	8,399	3,096	1,586	4	6 223	75	g 47.79%
	Retail - Secured on real estate property	5,890	1,192	226	3	22	112	49.81%	5,434	1,586	288	3	39	12	5 43.41%	5,017	1,915	375		2 50	14	37.79%
POLAND	Retail - Secured on real estate property - Of Which: SME	342	111	39	1	4	14	36.42%	293	147	52	1	8	1	7 32.92%	262	163	66		1 8	2	30.55%
FODAND	Retail - Secured on real estate property - Of Which: non-SME	5,548	1,081	187	2	18	98	52.59%	5,141	1,439	236	2	31	100	8 45.74%	4,755	1,752	309		2 42	12	39.34%
	Retail - Qualifying Revolving	751	293	57	9	32	23	40.50%	646	323	132	8	46	5	5 41.82%		323	208		6 46	8	8 42.41%
	Retail - Other Retail	3,499	698	475	50	77	277	58.37%	3,118	823	730	45	124	391	8 54.44%		858	1,003	3	8 131	52	52.65%
	Retail - Other Retail - Of Which: SME	2,177	282	249	26	25	143	57.38%	1,999	318	391	25	42	19	6 50.09%	1,835	333	540	2	2 46	25	46.69%
	Retail - Other Retail - Of Which: non-SME	1,322	416	226	23	52	134	59.45%	1,119	505	340	20	82	203	2 59.44%	976	525	463	1	6 85	27	5 59.59%
	Equity	0	0	0	0	0	0		0	0	0	0	0		- 0	0	(0		0 0		-
	Securitisation																					
	Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0		0 -	0	(0		0 0		-
	TRR TOTAL	15.526	3.096	1.268	89	148	663	52.31%	14.314	3,758	1.818	86	228	870	47.86%	13.252	4,212	2.427	7	3 249	1.097	45.20%

												Adverse Scenario										
					31/12/2023							31/12/2024							31/12/2025			
	(min ELR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	0	0		0 0	0	(-	0	0	(0 0	0	0	•	0	0	0	0	0	0	
	Central governments	0	0		0 0	0	(-	0	0	(0 0	0	0		0	0	0	0	0	0	
	Institutions	822	77		2 1	. 5	1	47.43%	785	110		5 1	10	2	49.84%	756	136	9	1	13	5	52.57%
	Corporates	8,837	1,753	5	2 11	54	21	39.99%	8,348	2,185	108	8 8	54	43	39.49%	8,105	2,378	159	7	49	63	39.33%
	Corporates - Of Which: Specialised Lending	997	87		5 1	. 3		61.50%	956	121	10	1	3	6	61.09%	935	137	15	1	2	9	60.67%
	Corporates - Of Which: SME	36	4		0 0	0	(38.85%	34	5	(0 0	0	0	38.81%	33	6	0	0	0	0	38.78%
	Retail	115	19		2 0	1	(25.25%	115	17		0	1	1	25.99%	115	16	4	0	1	1	25.58%
	Retail - Secured on real estate property	70	7		1 0	0		16.98%	69	8	1	0	0	0	16.10%	68	8	1	0	0	0	15.71%
UNITED STATES	Retail - Secured on real estate property - Of Which: SME	2	0		0 0	0	(18.23%	2	0	(0 0	0	0	17.56%	2	0	0	0	0	0	16.74%
UNITED STATES	Retail - Secured on real estate property - Of Which: non-SME	68	7		1 0	0		16.96%	67	8	1	0	0	0	16.08%	66	8	1	0	0	0	15.69%
	Retail - Qualifying Revolving	7	1		0 0	0		57.12%	7	1	0	0 0	0	0	55.08%	7	1	0	0	0	0	54.11%
	Retail - Other Retail	38	11		1 0	0	(28.35%	39	9	1	2 0	0	1	29.47%	40	8	3	0	0	1	29.41%
	Retail - Other Retail - Of Which: SME	15	4		0 0	0		51.93%	15	3	1	0	0	0	51.91%	15	2	1	0	0	1	50.84%
	Retail - Other Retail - Of Which: non-SME	23	8		1 0	0	(15.04%	24	6	1	0	0	0	14.32%	24	5	2	0	0	0	14.31%
	Equity	0	0		0 0	0	(0	0	(0 0	0	0		0	0	0	0	0	0	
	Securitisation																					
	Other non-credit obligation assets	0	0		0 0	0	(0	0	(0 0	0	0		0	0	0	0	0	0	
	IRB TOTAL	9,773	1.849	5	5 12	60	22	39.81%	9,248	2.313	116	5 8	64	46	39.57%	8,975	2,530	172	8	62	68	39.65%

												Adverse Scenario										
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	0	0	0	0	0	0		0	0	(0 0	0	-	0 -	0	0	0	·	0		-
	Central governments	0	0	0	0	(0	-	0	0	(0 0	0		0 -	0	0	0		0		-
	Institutions	173	29	3	0	1	0	15.77%	166	33	6	5 0	1		1 18.98%	162	34	9		1	2	21.07%
	Corporates	4.205	968	21	6	64	10	48.18%	3.987	1.162	46	5 5	63	2	2 47.83%	3.887	1.237	71		55	34	47.76% 54.37%
	Corporates - Of Which: Specialised Lending	422	80	3	1		1	52.15%	410	89	6	5 0	2		3 53.24%	404	91	10		2		54.37%
	Corporates - Of Which: SME	16	1	0	0	(0	37.71%	15	1		0 0	0		0 37.81%	15	1	1	(0	1	38.38%
	Retail	93	13	1	0	1	0	29.32%	92	13	1	2 0	1		1 27.87%	91	13	3		1	17	27.60%
	Retail - Secured on real estate property	53	6	0	0	(0	26.12%	52	7	1	0	0		0 21.10%	52	7	1	(0	1	18.95%
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: SME	5	1	0	0	(0	11.32%	5	1		0 0	0		0 11.66%	5	1	0		0	- F	11.83%
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: non-SME	48	5	0	0	0	0	28.20%	47	5	1	0	0	_	0 22.85%	47	6	1	·	0		20.38%
	Retail - Qualifying Revolving	6	0	0	0	(0	57.91%	6	0	0	0 0	0		0 54.60%	6	0	0		0	- F	53.64% 30.00%
	Retail - Other Retail	33	7	1	0	0	0	29.20%	33	6	1	2 0	0	_	0 29.24%	33	6	2	·	0		30.00%
	Retail - Other Retail - Of Which: SME	9	2	0	0	(0	46.95%	9	2		0 0	0		0 46.86%	9	2	1		0	- F	46.75%
	Retail - Other Retail - Of Which: non-SME	24	5	1	0	(0	24.62%	24	4	1	0	0		0 21.88%	24	3	1	0	0	· · · · ·	21.61%
	Equity	0	0	0	0	(0		0	0	(0 0	0		0 -	0	0	0		0	r	-
	Securitisation																				1	
	Other non-credit obligation assets	0	0	0	0	(0	-	0	0	(0 0	0		0 -	0	0	0	(0	6	-
	IRB TOTAL	4,471	1,011	25	6	65	11	43.55%	4,244	1,208	55	5 5	64	24	4 43.83%	4,140	1,284	83		57	37	44.20%

												Adverse Scenario										
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0		0	0	() ()		0	0 -
	Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	(0 0		<u>ه</u>	0 -
	Institutions	16	28	0	0	0	0	32.86%	15	29	1	0	0	0	33.41%		30	1			0	0 33.82% 14 37.51%
	Corporates	638	374	13	2	7	5	37.80%	634	363	29	1	6	11	37.62%	635	353	38	3 1		4 1/	4 37.51%
	Corporates - Of Which: Specialised Lending	37	2	0	0	0	0	34.20%	36	3	0	0	0	0	34.21%	35	4	() (0	0 34.21%
	Corporates - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0) (0	0 -
	Retail	24	3	0	0	0	0	35.52%	24	3	1	0	0	0	36.98%	24	3				0	0 36.08%
	Retail - Secured on real estate property	14	1	0	0	0	0	10.26%	14	1	0	0	0	0	13.37%	14	1	0	0		0	0 14.16%
ITALY	Retail - Secured on real estate property - Of Which: SME	2	0	0	0	0	0	1.69%	2	0	0	0	0	0	3.63%	2	0	(0		0	0 5.36%
TIALT	Retail - Secured on real estate property - Of Which: non-SME	13	1	0	0	0	0	20.68%	12	1	0	0	0	0	19.30%	12	1	() (0	0 17.98%
	Retail - Oualifying Revolving	3	0	0	0	0	0	63.33%	3	0	0	0	0	0	60.34%	3	0	() ()		0	0 58.939
	Retail - Other Retail	7	1	0	0	0	0	42.64%	7	1	1	0	0	0	43.65%	7	1	1			0	0 58.93%
	Retail - Other Retail - Of Which: SME	2	1	0	0	0	0	55.50%	2	1	0	0	0	0	53.99%	2	1	() ()		0	0 53.16%
	Retail - Other Retail - Of Which: non-SME	4	0	0	0	0	0	26.89%	4	0	0	0	0	0	23.69%	4	0	() (0	0 21.629
	Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	() (0	0 -
	Securitization																				1	
	Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	() (0	0 -
	IRB TOTAL	679	405	14	2	8	5	37.58%	673	395	30	1	6	11	37.49%	672	385	40	1		4 1'	5 37.38%

												Adverse Scenario										
					31/12/2023							31/12/2024							31/12/2025	/		
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	0	0		0 0	0			0	0	0	0	0	0		0	0	0	0	0	0	
	Central governments	0	0		0 0	0		-	0	0	0	0	0	0	-		0	0	0	0	0	
	Institutions	656	72		4 0	2		18.73%	627	96	8	0	2	2	19.80%	604	115	12	0	2	2	20.00%
	Corporates	3,615	1,197		6 5	34	1	46.50%	3,292	1,468	87	4	63	36	41.62%	3,264	1,460	124	4	31	50	40.69%
	Corporates - Of Which: Specialised Lending	458	82		5 1	3		59.24%	445	90	11	1	3	6	59.15%	441	. 89	15	1	2	9	59.04%
	Corporates - Of Which: SME	3	2		0 0	0		2.85%	3	2	1	0	0	0	3.67%	1	1	1	0	0	0	4.01%
	Retail	67	8		1 (0	_	20.33%	66	8	1	0	0	0	19.77%	66	8	2	0	0	0	19.57%
	Retail - Secured on real estate property	39	6		0 0	0		9.69%	39	6	1	0	0	0	12.75%	35	6	1	0	0	0	14.10%
FRANCE	Retail - Secured on real estate property - Of Which: SME	4	1		0 0	0		4.04%	4	1	0	0	0	0	6.87%	5	1	0	0	0	0	8.65%
TRAINCE	Retail - Secured on real estate property - Of Which: non-SME	35	4		0 0	0		16.83%	34	4	0	0	0	0	17.12%	34	4	1	0	0	0	17.21%
	Retail - Qualifying Revolving	8	1		0 0	0		55.54%	8	1	0	0	0	0	55.22%	5	1	0	0	0	0	54.78%
	Retail - Other Retail	20	2		0 0	0		24.25%	19	2	0	0	0	0	20.37%	15	2	0	0	0	0	19.15%
	Retail - Other Retail - Of Which: SME	3	0		0 0	0		30.92%	3	1	0	0	0	0	28.88%	3	1	0	0	0	0	19.15% 28.42%
	Retail - Other Retail - Of Which: non-SME	17	1		0 0	0		23.47%	16	1	0	0	0	0	18.98%	16	1	0	0	0	0	17.36%
	Equity	0	0		0 0	0		-	0	0	0	0	0	0	-	(0	0	0	0	0	-
	Securitisation																			(
	Other non-credit obligation assets	0	0		0 0	0		-	0	0	0	0	0	0	-	(0	0	0	0	0	-
	TRB TOTAL	4,338	1.276	4	0 9	36	1	43.62%	3,986	1.572	96	4	65	38	39.62%	3,934	1.583	137	4	33	53	38,65%

												Adverse Scenario)									
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	0	Ó	0 0	0	0	0		0	0		0 0	0	0	•	0	0	0	0		0) -
	Central governments	0	0	0 0	0	0	0	-	0	0		0 0	0	0		0	0	(0		0 0	-
	Institutions	11	19	9 0	0	0	0	39.87%	13	18		0 0	0	0	38.99%	14	16		0		0 0	38.32%
	Corporates	2,609	793	3 50	3	11	18	35.00%	2,495	895	7.	2 2	12	25	35.11%	2,446	914	93	2	11	32	35.21%
	Corporates - Of Which: Specialised Lending	0	0	0 0	0	0	0	-	0	0		0 0	0	0	-	0	0	(0		0) -
	Corporates - Of Which: SME	12	1	0	0	0	0	30.55%	11	1		0 0	0	0	30.55%	11	1	(0		0	30.55%
	Retail	521	95	5 11	0	6	3	29.11%	522	87	19	9 0	5	5	26.72%	522	80	25	0		6	25.89%
	Retail - Secured on real estate property	305	52	2 7	0	3	2	20.72%	306	45	1	3 0	3	3	21.19%	306	41	15	0		4	21.05%
SWITZERLAND	Retail - Secured on real estate property - Of Which: SME	31	18	3 5	0	1	1	22.61%	34	11		9 0	1	2	22.87%	35	8	13	0		3	22.84%
SWITZLIND	Retail - Secured on real estate property - Of Which: non-SME	275	33	3 3	0	2	0	17.05%	272	34		4 0	2	1	17.65%	270	34	6	0		1	17.84%
	Retail - Qualifying Revolving	15	1	0	0	0	0	51.69%	15	1	-	0 0	0	0	52.45%	15	1	(0	_	0	52.67%
	Retail - Other Retail	201	42	2 3	0	3	1	48.26%	201	40		5 0	2	2	39.48%	202	37	8	0		3	36.17%
	Retail - Other Retail - Of Which: SME	39	6	5 1	0	0	1	68.02%	38	6		2 0	0	1	54.09%	38	6		0		1	47.51%
	Retail - Other Retail - Of Which: non-SME	162	36	5 2	0	2	1	32.28%	163	34		3 0	2	1	30.41%	164	31		0		1	29.96%
	Equity	0	0	0 0	0	0	0	-	0	0		0 0	0	0		0	0	(0		0) -
	Securitisation																					
	Other non-credit obligation assets	0	0	0 0	0	0	0	-	0	0		0 0	0	0	-	0	0	(0		0	-
	TRB TOTAL	3,141	907	61	3	17	21	34.00%	3,029	990	91	1 3	17	30	33.40%	2,982	1,010	117	2	14	39	33.25%

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

												Adverse Scenark										
					31/12/2023							31/12/2024							31/12/2025		/	
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	0	(0	0	0	0		(0 0		0 0		0		() ((0	0	(j -
	Central governments	0	(0	0	0	0			0 0		0 0	(0	-) (0	0		1.
	Institutions	45	19	1	0	0	0	27.40%	41	1 22		2 0	(0	25.93%	31	3 24	1	0	0	1	1 25.05%
	Corporates	2,463	484	57	7	11	48	83.06%	2,208	3 703	9	4 3	3	61	64.68%	2,169	715	121	3	18	71	58.31%
	Corporates - Of Which: Specialised Lending	164	11	1	0	0	0	48.91%	155	5 20		2 0		1	51.11%	148	3 24		0	1	2	2 52.35%
	Corporates - Of Which: SME	0	(0	0	0	0	41.22%		0 0		0 0	(0	41.23%) (0	0		41.23%
	Retail	51	(0	0	0	0	30.01%	50	6		1 0	(0	25.80%	50	6	1	0	0		24.72%
	Retail - Secured on real estate property	30	1	0	0	0	0	16.78%	25	3 3		0 0	(0	17.14%	25	3	(0	0		17.32%
NETHERLANDS	Retail - Secured on real estate property - Of Which: SME	5	1	. C	0	0	0	12.71%		5 1		0 0		0	13.99%		5 1	(0 0	0		
INE ITIEREARDS	Retail - Secured on real estate property - Of Which: non-SME	25	1	0	0	0	0	18.70%	24	1 2		0 0	(0	18.64%	24	1 2	(0	0	L(18.53%
	Retail - Qualifying Revolving	4	(0	0	0	0	60.65%	4	§ 0		0 0	(0	56.58%		1 (0	0		54.74%
	Retail - Other Retail	16	1	0	0	0	0	29.82%	16	5 3		1 0	(0	26.10%	13	1 2	1	0	0		25.45%
	Retail - Other Retail - Of Which: SME	6	1	0	0	0	0	21.83%		5 2		0 0	(0	21.65%		5 1	1	0	0		
	Retail - Other Retail - Of Which: non-SME	11	1	0	0	0	0	41.38%	11	1 1		0 0		0	35.34%	1	1 1	0	0 0	0	((32.94%
	Equity	0	(0	0	0	0	-	(0 0		0 0	(0		() ((0 0	0	(- i
	Securitisation																				1	(
	Other non-credit obligation assets	0	(0	0	0	0	-	(0 0		0 0	(0		() ((0 0	0	(- i
	IRB TOTAL	2,559	510	58	7	12	48	82.12%	2,300	732	96	6 3	33	61	63.66%	2,257	745	125	3	18	7	57.14%

					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks	(0 0		0 0	٥) -	0	0	٥	0 0	(0 0	-	0	(0	0	٥	C) -
	Central governments	0	0 0		0	0		-	0	0	0	0 0	(0 0		0	0	0	0	0	0	-
	Institutions	2	2 1		0 0	0		39.40%	2	1	0	0 0		0 0	36.76%	2	1	0	0	0	0	36.15%
	Corporates	445	354	8	0	3		9.98%	473	310	105	5 0	3	3 10	9.27%	496	276	115	0	2	10	8.95%
	Corporates - Of Which: Specialised Lending	(0 0		0 0	0		-	0	0	0	0 0		0 0	-	0	(0	0	0	0	-
	Corporates - Of Which: SME	(0 0		0 0	0		-	0	0	0	0 0		0 0	-	0	(0	0	0	0	-
	Retail	5	5 0		0 0	0		42.03%	5	0	0	0 0		0 0	32.87%	5	(0	0	0	0	29.13%
	Retail - Secured on real estate property	3	3 0		0 0	0		15.14%	3	0	0	0 0		0 0	15.08%	3	(0	0	0	0	15.00%
JAPAN	Retail - Secured on real estate property - Of Which: SME	(0 0		0 0	0		8.54%	0	0	0	0 0		0 0	8.57%	0	(0	0	0	0	8.59%
JALAN	Retail - Secured on real estate property - Of Which: non-SME	3	3 0		0 0	0		17.48%	2	0	0	0 0		0 0	17.29%	2	(0	0	0	0	17.07%
	Retail - Qualifying Revolving	1	0		0 0	0		70.35%	1	0	0	0 0		0 0	64.43%	1	(0	0	0	0	61.41%
	Retail - Other Retail	1	0		0 0	0		71.06%	1	0	0	0 0		0 0	60.16%	1	(0	0	0	0	53.90% 45.31%
	Retail - Other Retail - Of Which: SME	(0 0		0 0	0		44.43%	0	0	0	0 0		0 0	45.15%	0	(0	0	0	0	45.31%
	Retail - Other Retail - Of Which: non-SME	1	0		0 0	0		73.55%	1	0	0	0 0	0	0 0	62.33%	1		0	0	0	C	55.30%
	Equity	(0 0		0 0	0) -	0	0	0	0 0	(0 0		0	(0	0	0	0) -
	Securitisation																					
	Other non-credit obligation assets	(0 0		0 0	0		-	0	0	0	0 0	(0 0	-	0	(0	0	0	0	-
	IRB TOTAL	451	355	8	0	3		9.99%	480	311	105	6 0	3	10	9.28%	502	278	115	0	2	10	8.97%

												Adverse Scenario										
					31/12/2023							31/12/2024							31/12/2025			//
	(min ELR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	r Coverage Ratio - Stage 3 exposure
	Central banks	0	0	0	0	(0	-	0	0	(0 0	(0 0	-	(0		0 0)	0 -
	Central governments	0	0	0	0	(0	-	0	0	(0	(0 0	-	(0		0 0)	0 -
	Institutions	364	56	1	0	1	0	19.11%	332	87	1	2 0	3	3 0	18.69%	305	109		4 0		1	1 18.40%
	Corporates	955	423	22	2		11	48.85%	903	466	31	1 1	7	7 15	47.35%	880	480	4	1		5 1	19 46.68%
	Corporates - Of Which: Specialised Lending	152	56	2	0	1	. 1	61.93%	146	59	*	0	2	2 3	60.73%	142	60		7 0		2	4 59.68%
	Corporates - Of Which: SME	0	0	0	0	(0 0	-	0	0	(0 0		0 0		(0		0 0			0 -
	Retail	47	5	0	0	(0 0	49.17%	47	5	1	0		0 0	37.17%	46	5		1 0			0 31.38%
	Retail - Secured on real estate property	21	2	0	0		0	13.78%	21	2		0 0	0	0 0	13.49%	21	2		0 0			0 13.05%
SPAIN	Retail - Secured on real estate property - Of Which: SME	2	0	0	0	(0	7.80%	2	0	(0 0	(0 0	7.70%	2	0		0 0			0 7.62%
SPAIN	Retail - Secured on real estate property - Of Which: non-SME	20	2	0	0	(0	14.24%	19	2	(0 0	(0 0	13.95%	15	2		0 0			0 13.50%
	Retail - Qualifying Revolving	4	0	0	0	(0	64.43%	4	0	(0 0	(0 0	63.20%	4	0		0 0			0 62.04%
	Retail - Other Retail	21	2	0	0	(0	49.79%	21	2	(0 0	(0 0	36.92%	21	2		1 0			0 31.21%
	Retail - Other Retail - Of Which: SME	3	1	0	0	(0	54.60%	3	1	(0 0	(0 0	45.81%	3	1		0 0			0 42.73%
	Retail - Other Retail - Of Which: non-SME	19	1	0	0	(0	49.04%	18	2	(0 0	(0 0	34.99%	18	2		1 0			0 28.26%
	Equity	0	0	0	0	(0	-	0	0	(0 0	(0 0	-		0		0 0			0 -
	Securitisation																					4
	Other non-credit obligation assets	0	0	0	0		0	-	0	0		0	(0 0	-	0	0		0 0			0 -
	IRB TOTAL	1,367	484	23	2	7	11	47.91%	1,281	558	34	1	10	16	45.25%	1,234	594	4	5 1	1	2	43.59%

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

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

							Actual					
							31/12/2022					
		Exposure	e values	Risk exposu	ire amounts				Stock of	Stock of	Stock of	Coverage Ratio -
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
	Central banks	82.630	697	699	1.042			714	1	1	18	2.46%
	Central oovernments	29.285	94	1.118	142	12.880	6.243	10	2	19	1	8.98%
	Regional governments or local authorities	24.318		1.634	38	18.326	1.588	0	4	20	0	94.97%
	Public sector entities	5.485	0	136	0	2,473	262	0	0	2	0	0.00%
	Multilateral Development Banks	3.102	0	14	0	1.809	62	0	0	0	0	0.00%
	International Organisations	669	0	0	0	0	0	0	0	0	0	0.00%
	Institutions	5.020	0	971	0	969	151	0	1	1	0	0.00%
	Corporates	18.604	95	12.883	110	11.139	2.592	454	51		370	81.41%
	of which: SME	2.126	12	1.760	14	2.013	250	29	16	27	16	55.51%
	Retail	5,097		3,780	60	5,268	1,139	142		68	84	59.04%
COMMERZBANK Aktiengesellschaft	of which: SME	248		144	6	241	252	12		1	7	55.32%
	Secured by mortgages on immovable property	9,246		3,482	0	9,112	708	22	7	22	S	23.89%
	of which: SME	3,438	0	1,228	0	3,061	421	2	4	17	0	0.00%
	Items associated with particularly high risk	490	0	723	0	101	36	0	3	0	0	0.00%
	Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	17	0	3	0	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	2,925		1,201	0	0	0	0	0	0	0	0.00%
	Equity	935	0	1,234	0	0	0	0	0	0	0	0.00%
	Securitisation											
	Other exposures	2,477		5,756	0	0	0	0	0	0	0	0.00%
	Standardised Total	190,303	966	33,636	1,393	80,664	12,831	1,342	90	218	477	35.56%

							Actual					(
							31/12/202					
		Exposure	e values	Risk exposu	ire amounts				Stock of	Stock of	Stock of	
	(min EUR, %)	Non-defaulted		Non-defaulted		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	54.022	0	0	0	0	0	0	0	0	0	0.00%
	Central governments	5.678	0	2	0	2.147	491	0	0	0	0	0.00%
	Regional governments or local authorities	14,971	0	1	0	11,561	351	0	0	7	0	0.00%
	Public sector entities	5.120	0	119	0	2,473	258	0	0	2	0	0.00%
	Multilateral Development Banks	69	0	14	0	0	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
	Institutions	1,394	0	226	0	37	37	0	0	1	0	0.00%
	Corporates	5.074	7	4,363	10	3.341	1.427	11	18	61	5	42.23%
	of which: SME	1.381	1	1.130	1	1.388	200	2	10	27	0	12.55%
	Retail	4,123		3,050	49	4,674	1,029	98	18	65	52	52.70%
GERMANY	of which: SME	245		142	5	238	252	7	0	1	3	39.67%
	Secured by mortgages on immovable property	5.015		1.954	0	4.567	461	1	4	17	0	0.00%
	of which: SME	3,137		1,116	0	2,813	366	1	3	16	0	0.00%
	Items associated with particularly high risk	134	0	195	0	66	2	0	1	0	0	0.00%
	Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	2,131	0	1,162	0	0	0	0	0	0	0	0.00%
	Equity	776	0	1,028	0	0	0	0	0	0	0	0.00%
	Securitisation											1
	Other exposures	2,262		5,339	0	0	0	0	0	0	0	0.00%
	Standardised Total	100,769	49	17,455	59	28,865	4,056	110	42	153	56	51.28%

							Actual					
							31/12/2023					
		Exposure	values	Risk exposu	re amounts				Stock of	Stock of	Stock of	
	(min EUR. %)	Non-defaulted		Non-defaulted		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	8.315		3	0	5.649	0	0	1	0	0	0.00%
	Central governments	7,183	0	655	0	6.722	0	0	1	0	0	0.00%
	Regional governments or local authorities	19	0	4	0	20	0	0	0	0	0	94.97%
	Public sector entities	1	0	0	0	1	0	0	0	0	0	0.00%
	Multilateral Development Banks	792	0	0	0	0	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
	Institutions	90	0	16	0	73	0	0	0	0	0	0.00%
	Corporates	2,385	66	2,324	72	1,860	88	143	16	2	88	61.23%
	of which: SME	573	10	489	12	451	36	26	5	0	16	60.15%
	Retail	285	w	214	8	46	5	15	1	0	13	86.48%
POLAND	of which: SME	1	1	0	1	0	0	5	0	0	4	79.24%
	Secured by mortgages on immovable property	3.380	0	1.190	0	2.155	162	16	2	4	4	26.68%
	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
	Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
	Equity	43	0	52	0	0	0	0	0	0	0	0.00%
	Securitisation											
	Other exposures	127	0	289	0	0	0	0	0	0	0	0.00%
	Standardised Total	22,620	75	4,748	80	16,525	255	174	21	6	105	60.18%

							Actual 31/12/2022					
		Exposure	values	Risk exposu	re amounts				Stock of	Stock of	Stock of	
	(min EUR, %)	Non-defaulted		Non-defaulted		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Rati Stage 3 exposure
	Central banks	9.627		0	0	9.627	0	0	0	0	0	0.0
	Central overnments	139		0	0	91	3		0	0	0	0.0
	Regional governments or local authorities	3.139		671	0	1.994	147	i	0	4	0	0.0
	Public sector entities	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
	International Organisations	0	0	0	0	0	0	0	0	0	0	0.0
	Institutions	915		148	0	212	27	0	0	0	0	0.0
	Corporates	2.345		1.326	0	2.984	298	0	3	3	0	0.0
	of which: SME	54		44	0	55	0	0	1	0	0	0.
	Retail	0	0	0	0	2	0	0	0	0	0	32.
UNITED STATES	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	8		11	0	0	0	0	0	0	0	0.
	Covered bonds	0	0	0	0	0	0	0	0	0	0	0.
	Claims on institutions and corporates with a ST credit assessment	17	0	3	0	0	0	0	0	0	0	0.
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.
	Eaulty	52		59	0	0	0	0	0	0	0	0.
	Securitisation											
	Other exposures Standardised Total	16.243	0	2,220	0	14 910	475	0	0	0	0	32.4

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

							Actual					
							31/12/2022	•				
		Exposure	e values	Risk expos	ure amounts				Stock of	Stock of	Stock of	
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	2,701	(0	0	133	0	0	0	0	0	0.00%
	Central governments	810	(0 0	0	502	0	0	0	0	0	0.00%
	Regional governments or local authorities	2.409	(482	0	1.917	478	0	1	0	0	0.00%
	Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
	Multilateral Development Banks	63		0 0	0	23	0		0	0	0	0.00%
	International Organisations	0		0 0	0	0	0		0	0	0	0.00%
	Institutions	556		197		76	1		0	0	0	0.00%
	Corporates	6.116		2.432	0	1.523	173		3	4	0	0.00%
	of which: SME	7		6	0	2	6		0	0	0	0.00%
	Retail	0		0	0	1	0		0	0	0	66.93%
UNITED KINGDOM	of which: SME	0		0	0	0	0		0	0	0	0.00%
	Secured by mortgages on immovable property	5		2	0	5	0		0	0	0	0.00%
	of which: SME	0		0	0	0	0		0	0	0	0.00%
	Items associated with particularly high risk	124		185	0	0	0		0	0	0	0.00%
	Covered bonds	0		0	0	0	0		0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0		0 0	0	0	0		0	0	0	0.00%
	Collective investments undertakings (CIU)	0		0 0	0	0	0		0	0	0	0.00%
	Equity	13		13	0	0	0		0	0	0	0.00%
	Securitisation											
	Other exposures	26) 66	0	0	0		0	0	0	0.00%
	Standardised Total	12.824		3.378	0	4.179	652	0	4	4	0	66.93%

							Actual					
							31/12/2023	р.				
		Exposure	e values	Risk expos	ure amounts				Stock of	Stock of	Stock of	
	(min EJR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	0		0	0	0	0	0	0	0	0	0.00%
	Central governments	9,162	0	155		17	5,324	0	0	12	0	0.00%
	Regional governments or local authorities	1,011	26	202	38	610	416	0	2	8	0	0.00%
	Public sector entities	0		0	0	0	0	0	0	0	0	0.00%
	Multilateral Development Banks	0		0	0	0	0	0	0	0	0	0.00%
	International Organisations	0		0	0	0	0	0	0	0	0	0.00%
	Institutions	0		0	0	0	0	0	0	0	0	0.00%
	Corporates	1		1	0	0	0	0	0	0	0	0.00%
	of which: SME	0		0	0	0	0	0	0	0	0	0.00%
	Retail	0		0	0	1	0	0	0	0	0	39.93%
ITALY	of which: SME	0		0	0	0	0	0	0	0	0	0.00%
	Secured by mortgages on immovable property	0		0	0	0	0	0	0	0	0	0.00%
	of which: SME	0		0	0	0	0	0	0	0	0	0.00%
	Items associated with particularly high risk	0		0	0	0	0	0	0	0	0	0.00%
	Covered bonds	0		0	0	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0		0	0	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	0		0	0	0	0	0	0	0	0	0.00%
	Equity	0		0	0	0	0	0	0	0	0	0.00%
	Securitisation											
	Other exposures	1		1	0	0	0	0	0	0	0	0.00%
	Standardised Total	10.175	26	359	38	628	5.740	0	2	20		39.93%

							Actual					
							31/12/2022	•				
		Exposure	e values	Risk exposu	ire amounts				Stock of	Stock of	Stock of	
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks	17	0	0	0	0	0	0	0	0	0	0.00
	Central opvernments	318		0	0	212	37	0	0	0	0	0.009
	Regional governments or local authorities	76		15	0	0	0	0	0	0	0	0.009
	Public sector entities	323	0	0	0	0	0	0	0	0	0	0.009
	Multilateral Development Banks	0		0	0	0	0		0	0	0	0.00
	International Organisations	0		0	0	0	0		0	0	0	0.00
	Institutions	899		89	0	16	0		0	0	0	0.00
	Corporates	150	11	66	16	140	0	11	0	0	0	0.00
	of which: SME	0	0	0	0	0	0		0	0	0	0.00
	Retail	1	0	0	0	1	0	0	0	0	0	48.27
FRANCE	of which: SME	0	0	0	0	0	0	0	0	0	0	47.73
	Secured by mortgages on immovable property	3	0	1	0	3	0	0	0	0	0	P00.0
	of which: SME	3	0	1	0	3	0		0	0	0	P00.0
	Items associated with particularly high risk	0	0	0	0	0	0		0	0	0	P00.0
	Covered bonds	0		0	0	0	0		0	0	0	0.009
	Claims on institutions and corporates with a ST credit assessment	0		0	0	0	0		0	0	0	0.009
	Collective investments undertakings (CIU)	0		0	0	0	0		0	0	0	0.00%
	Equity	0		0	0	0	0		0	0	0	0.00%
	Securitisation											
	Other exposures	5	0	5	0	0	0		0	0	0	0.009
				177								0 169/

							Actual					
							31/12/2022	•				
		Exposure	values	Risk exposu	re amounts				Stock of		Stock of	
	(min EUR, %	Non-defaulted		Non-defaulted		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Rati Stage 3 exposure
	Central banks	234		0	0	234	0		0	0	(0.0
	Central governments	433		0	0	394	0		0	0	(0.0
	Regional governments or local authorities	735		147	0	671	0		0	0	(0.0
	Public sector entities	0		0	0	0	0		0	0	(0.0
	Multilateral Development Banks	0		0	0	0	0		0	0	(0.
	International Organisations	0		0	0	0	0	0	0	0	(0.0
	Institutions	30		10	0	0	0	0	0	0	(0.0
	Corporates	210		110	0	56	202	0	0	0	(0.0
	of which: SME	25		21	0	22	3	0	0	0	(0.
	Retail	3		2	0	8	2	0	0	0	(29.
SWITZERLAND	of which: SME	0		0	0	0	0	0	0	0	(0
	Secured by mortgages on immovable property	82		35	0	67	15	0	0	0	(0
	of which: SME	72		30	0	57	15	0	0	0	(0
	Items associated with particularly high risk	0		0	0	0	0	0	0	0	(0.
	Covered bonds	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.
	Collective investments undertakings (CIU)	0		0	0	0	0		0	0	0	0.
	Equity	5		5	0	0	0		0	0		0.
	Securitisation											
	Other exposures	5		5	0	0	0		0	0	0	0.
	Standardized Total	1.736		315		1.430	218	0	0	0		29.6

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

							Actual					
							31/12/2022					
		Exposure	e values	Risk exposi	ure amounts				Stock of	Stock of	Stock of	
	(min EUR, %)	Non-defaulted		Non-defaulted		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	0		0	0	0	0		0	0	0	0.00%
	Central ovvernments	148		0	0	74	21		0	0	0	0.00%
	Regional governments or local authorities	0		0	0	0	0		0	0	0	0.00%
	Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
	Institutions	0	0	0	0	0	0	0	0	0	0	0.00%
	Corporates	341	0	338	0	262	134	0	5	7	0	0.00%
	of which: SME	15	0	11	0	9	6	0	0	0	0	0.00%
	Retail	1	0	0	0	1	0	0	0	0	0	47.72%
NETHERLANDS	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
	Secured by mortgages on immovable property	264	0	90		262	3		0	0	0	0.00%
	of which: SME	76		25		73	3		0	0	0	0.00%
	Items associated with particularly high risk	81	0	122	0	0	0		0	0	0	0.00%
	Covered bonds	0		0	0	0	0		0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0		0	0	0	0		0	0	0	0.00%
	Collective investments undertakings (CIU)	0		0	0	0	0		0	0	0	0.00%
	Equity	0		0	0	0	0		0	0	0	0.00%
	Securitisation											
	Other exposures	1	0	1	0	0	0		0	0	0	0.00%
	Standardised Total	836	0	551	0	600	158	0	6	7	0	47.72%

							Actual					
							31/12/202	24				
		Exposure	values	Risk exposu	ure amounts				Stock of	Stock of	Stock of	
	(min EUR, %)		Defaulted	Non-defaulted		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	2.721	0	544	0	2,721	0	0	0	0	0	0.00%
	Central governments	536	0	107	0	533	0		0	0	0	0.00%
	Regional governments or local authorities	151	0	76	0	149	0		0	0	0	0.00%
	Public sector entities	0	0	0	0	0	0		0	0	0	0.00%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
	Institutions	20	0	10	0	0	0	0	0	0	0	0.00%
	Corporates	69	0	69	0	0	0	0	0	0	0	0.00%
	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
	Retail	0	0	0	0	0	0	0	0	0	0	0.00%
JAPAN	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0.00%
	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
	Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
	Equity	1	0	1	0	0	0	0	0	0	0	0.00%
	Securitisation											
	Other exposures	1		1	0	0	0		0	0	0	0.00%
	Piece developed Webst	2 500	0	909	0	2 404						0.00%

							Actual					
							31/12/202	24				
		Exposur	e values	Risk exposi	ure amounts				Stock of	Stock of	Stock of	Coverage Ratio -
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	29		0	0	0	0	0	0 0	0	0	0.00%
	Central governments	973	0	72	0	49	305	0	0 0	7	0	0.00%
	Regional governments or local authorities	345	0	0	0	144	159	0	0 0	0	0	0.00%
	Public sector entities	42	0	17	0	0	4	0	0 0	0	0	0.00%
	Multilateral Development Banks	0	0	0	0	0	0	0	0 0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0	0 0	0	0	0.00%
	Institutions	0	0	0	0	0	0	0	0 0	0	0	0.00%
	Corporates	1	0	1	0	0	1	0	0 0	0	0	0.00%
	of which: SME	0	0	0	0	0	0	0	0 0	0	0	0.00%
	Retail	0	0	0	0	1	0	0	0 0	0	0	58.47%
SPAIN	of which: SME	0	0	0	0	0	0	0	0 0	0	0	0.00%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0 0	0	0	0.00%
	of which: SME	0		0	0	0	0	0	0	0	0	0.00%
	Items associated with particularly high risk	0		0	0	0	0		0	0	0	0.00%
	Covered bonds	0		0	0	0	0		0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0		0	0	0	0		0 0	0	0	0.00%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0 0	0	0	0.00%
	Equity	0	0	0	0	0	0	0	0 0	0	0	0.00%
	Securitisation								1			
	Other exposures	3	0	3	0	0	0	0	0 0	0	0	0.00%

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

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

31/12/2025 31/12/2023 31/12/2024
 Stock of provisions for
 Stock of provisions for
 Stock of provisions for

 Stage 1
 Stage 2
 Stage 3

 exposure
 exposure
 exposure

 Stock of provisions for
 Stock of provisions for
 Stock of provisions for

 Stage 1
 Stage 2
 Stage 2

 exposure
 exposure
 exposure

 Stock of provisions for
 Stock of provisions for
 Stock of provisions for

 Stage 1
 Stage 2
 Stage 2

 exposure
 exposure
 exposure
 Stage 1 Stage 2 Stage 3 exposure exposure exposure Coverage Ratio Stage 3 exposure Coverage Ratio -Stage 3 exposure Stage 2 Stage 3 exposure exposure overage Rati Stage 3 exposure 18.571 13,499 18,570 2,680 30.89 37.91 14.03 14,080 13,798 32.8 32.83 1.731 31.59 31.26% 100.005 67.095 53.255 962 65.09 63.06% 41.115 1.905 1.876 38.5 37.72% 42.789 21.009 18.649 44.819 34.14% 19.93% 19.90% 45.35% 0.00% 0.00% 0.00% 0.005 0.0 0.00 40.00%

												Baseline Scenario	0									
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks	0	0	0	0	0	6	0.03%	0	0	0	0	0	0	0.03%	0	0	(0	0		0.035
	Central ovvernments	2,624		1	0	0		40.00%	2,623	14	2	0	0	1	40.00%	2,621	15	2	0	0		1 40.00%
	Regional governments or local authorities	11,714	195	4	1	2	1	40.00%	11,624	281	8	1	2	3	40.00%	11,558	342	13	1	2		40.00%
	Public sector entities	2.679	50	1	0	1		14.13%	2.643	84	3	0	1	0	14,36%	2.599	122	9	0	3		14,46%
	Multilateral Development Banks	0	0	0	0	0		0.00%	0	0	0	0	0	0	0.00%	0	0		0	0		0.00%
	International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0		0	0		0.00%
	Institutions	60	11	3	0	3	2	88.82%	59	9	5	0	3	4	88.66%	59	8	6	0	2		6 88.46%
	Corporates	3.312		228	8	13	38	16.66%	3.263	1.161	355	7	10	59	16.56%	3.219	1.115	445	7	8	7	6 17.09%
	of which: SME	1,288		39	4	5	13	32.82%	1,270	253	6/	3	4	22	33.31%	1,264	237	8	3	4	31	0 33.80%
	Retail	4,725	910	166	5	62	83	50.42%	4,834	744		4	42	108	48.64%	4,915	620	256	4	31	123	7 47.79%
GERMANY	of which: SME	256	228	13	0	1	4	29.38%	262	217	10	0	1	5	25.82%	267	208	23	0	1		5 24.28%
	Secured by mortgages on immovable property	4,407		22	1	3	4	17.43%	4,370	618	41	1	3	7	17.93%	4,356	613	55	1	3	1:	1 18.19%
	of which: SME	2,705	457	17	1	3	-	19.03%	2,689	460	32	1	2	6	19.45%	2,688	446	46	1	2		9 19.60%
	Items associated with particularly high risk	53	15	1	0	1	1	74.20%	51	16	2	0	1	1	74.42%	51	15		0	0		2 74.52%
	Covered bonds	0	0	0	0	0		0.00%	0	0	0	0	0	0	0.00%	0	0	(0	0		0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	(0	0		0.00%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	(0	0		0.00%
	Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	(0	0		0.00%
	Securitisation																					4
	Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	(0	0		0.00%
	Standardised Total	29,574	3,033	424	17	85	130	30.70%	29,466	2,926	639	14	61	184	28.87%	29,378	2,849	803	14	51	225	28.48%

												Baseline Scenario	•									
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	5,641	2	(0		15.30%	5,633	3	12	1	1 (2	15.46%	5,626	4	15	1	0	3	15.78%
	Central governments	6,360	341	. Ζ		7 3	4	40.00%	6,101	581	41	1	L 6	16	40.00%	5,919	758	45	1	7	18	40.00%
	Regional governments or local authorities	19	1			0 0	(82.95%	18	2	0	0	0 0	0	75.89%	17	3	(0	0	(74,75%
	Public sector entities	1	(0 0	(40.00%	1	0	0	0	0 0	0	40.00%	1	0	(0	0	(40.00%
	Multilateral Development Banks	0	(0 0	(0.00%	0	0	0	0	0 0	0	0.00%	0	0	(0	0	(0.00%
	International Organisations	0	(-	_	0	(0.00%	0	0	0	0	0 0	0	0.00%	0	0	(0		0	0.00%
	Institutions	72	(-	_	0	(41.35%	72	0	0	0	0 0	0	40.76%	72	0	1	0		0	40.85%
	Corporates	1,840	65	18	11	3 2	108	59.23%	1,803	65	223	16	5 2	127	57.00%		57	258	15	2	144	55.78%
	of which: SME	455	21	3		4 1	20	54.66%	449	17	47	3	3 1	24	50.96%	443	15	55	3	0	27	49.10%
	Retail	42	s	1		0 0	13	84.68%	38	11	16	0	0 0	13	82.62%	36	12	15	0	0	14	80.70%
POLAND	of which: SME	0	0			0 0	4	79.24%	0	0	5	0	0 0	4	79.24%	0	0		0	0	4	79.24%
	Secured by mortgages on immovable property	2,112	197	2		8		24.46%	2,073	217	43	1	1 5	10	23.54%	2,043	235	56	1	10	13	23.13%
	of which: SME	0	(-	_	0	(0.00%	0	0	0	0	0 0	0	0.00%	0	0	(0		0	0.00%
	Items associated with particularly high risk	0	(0 0	(0.00%	0	0	0	0	0 0	0	0.00%	0	0	(0	0	(0.00%
	Covered bonds	0	0			0 0		0.00%	0	0	0	0	0 0	0	0.00%	0	0	0	0	0		0.00%
	Claims on institutions and corporates with a ST credit assessment	0	(0 0	(0.00%	0	0	0	0	0 0	0	0.00%	0	0	(0	0	(0.00%
	Collective investments undertakings (CIU)	0	0			0 0		0.00%	0	0	0	0	0 0	0	0.00%	0	0	0	0	0		0.00%
	Equity	0	(0 0	(0.00%	0	0	0	0	0 0	0	0.00%	0	0	(0	0	(0.00%
	Securitisation																					
	Other exposures	0				0	(40.00%	0	0	0	0		0	40.00%	0	0		0			40.00%
	Standardised Total	16,087	613	255	23	13	138	54.18%	15,739	879	336	18	17	169	50.37%	15,490	1,070	395	18	19	192	48.54%

												Baseline Scenario	0								
					31/12/2023							31/12/2024						31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of Stock of provisions for Stage 2 Stage 3 exposure exposure	or Coverage Ratio Stage 3 exposure	. Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1	Central banks	9,622	3	3		0 0		0.03%	9,616	6	6	0	0 0	0.03	% 9,610	ş	5	0		0	0.03%
	Central governments	90		5 (0 0	(37.61%	85	9	1	0	0	0 38.73	% 80	13	1		(0	38.83%
	Regional governments or local authorities	1,842	296	5		0 3		40.00%	1,805	330	6	0	3	2 40.00	% 1,796	336	9	0		3	3 40.00%
	Public sector entities	0	() (0 0	(0.00%	0	0	0	0	0	0 0.00	% 0	((0	(0	0.00%
	Multilateral Development Banks	0	() (0 0	(0.00%	0	0	0	0	0	0 0.00	% 0	((0	(0	0.00%
	International Organisations	0	() (0 0	(0.00%	0	0	0	0	0	0 0.00	% 0	((0	(0	0.00%
	Institutions	210	25)		0 0	(36.37%	208	30	1	0	0	0 36.15	No 206	30			(1	1 36.00%
	Corporates	2,633	633	3 11		3 48		41.70%	2,525	727	29	3	42	13 43.33	% 2,460	776	43	3	4	19	9 44.21% 2 27.26%
	of which: SNE	48	4			0 0		27.08%	46	4	4	0	0	1 27.28	% 44	*	6		(2	27.26%
	Retail	2	() (0 0	(32.23%	2	0	0	0	0	0 32.024	% 2	((0	(0	0 32.02%
UNITED STATES	of which: SNE	0	() (0 0	(0.00%	0	0	0	0	0	0 0.00	% 0	((0	(0	0.00%
	Secured by mortgages on immovable property	0	(1		0 0		0.00%	0	0	0	0	0 0	0.009	% O	(0	0.00%
	of which: SNE	0	(1		0 0		0.00%	0	0	0	0	0 0	0.009	% O	(0	0.00%
	Items associated with particularly high risk	0	(1		0 0		0.00%	0	0	0	0	0 0	0.009		(0	0.00%
	Covered bonds	0	(1		0 0		0.00%	0	0	0	0	0 0	0.009		(0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	(1		0 0		0.00%	0	0	0	0	0 0	0.009		(0	0.00%
	Collective investments undertakings (CIU)	0	(1		0 0		0.00%	0	0	0	0	0 0	0.009	% O	(0	0.00%
	Eauity	0	(1		0 0		0.00%	0	0	0	0	0 0	0.009	% O	(0	0.00%
	Securitisation																			1	4
	Other exposures	0	(1		0 0		0.00%	0	0	0	0	0 0	0.009		(0	0 0.00%
	Standardised Total	14.397	966	23		4 51	5	35.95%	14.741	1.102	42	3	45	16 36,739	6 14.154	1.168	63		50	23	37.28%

EBA EUROPEAN EARKING AUTHORSTY

2023 EU-wide Stress Test: Credit risk STA

											COMMERZI	BAINK AKTIER	ngesellschaft									
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	provisions for pr Stage 2	Stock of rovisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ra Stage 3 exposure
	Central banks	133	0	0	(0	0	0.03%	132		0	(0 0	0	0.03%	132	0	0	0		٥	0 0
	Central governments	497	5	0	(0	0	40.00%	494	3	1	(0 0	0	40.00%	492	9	1	0		٥	0 40
	Regional governments or local authorities	2,238	155	2	(3	1	40.00%	2,182	205	4		4	2	40.00%	2,152	237	7	0		4	3 40
	Public sector entities	0	0	0	(0	0	0.00%	0	0	0		0 0	0	0.00%	0	0	0	0		٥	0 0.
	Multilateral Development Banks	23	0	0		0	0	12.50%	23		0		0 0	0	6.29%	23	0	0	0		٥	0 4
	International Organisations	0	0	0		0	0	0.00%	0		0		0 0	0	0.00%	0	0	0	0		٥	0 0.
	Institutions	75	1	0		0	0	45.28%	75	1	0		0 0	0	44.69%	75	2	0	0		٥	0 44
	Corporates	1,397	280	18		13	4	21.25%	1,352	313	30	1	10	7	22.38%	1,331	323	41	1		3	
	of which: SME	2	4	1		0	0	7.51%	2		2		0 0	0	7.51%	3	2	3	0		٥	0 7.
	Retail	1	0	0		0	0	54.16%	1		0 0		0 0	0	47.98%	1	0	0	0		٥	0 44
UNITED KINGDOM	of which: SME	0	0	0		0	0	28,50%	0		0		0	0	27.61%	0	0	0			0	0 44
	Secured by mortgages on immovable property	5	0	0		0	0	16.73%	5		0		0	0	16.78%	4	0	0			0	0 16
	of which: SME	0	0	0		0	0	0.00%	0		0		0	0	0.00%	0	0	0			0	0 0.
	Items associated with particularly high risk	0	0	0		0	0	0.00%	0		0		0	0	0.00%	0	0	0			0	0 0.
	Covered bonds	0	0	0		0	0	0.00%	0		0		0	0	0.00%	0	0	0			0	0 0.
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0		0 0		0 0	0	0.00%	0	0	0	0		0	0 0.
	Collective investments undertakings (CIU)	0	0	0	(0	0	0.00%	0) (0 0	(0 0	0	0.00%	0	0	0	0		9	0 0.
	Eauity	0	0	0	(0	0	0.00%	0) (0 0	(0 0	0	0.00%	0	0	0	0		9	0 0.
	Securitisation																					
	Other exposures	0	0	0	(0	0	0.00%	0	0	0		0 0	0	0.00%	0	0	0			0	0 0
	Standardised Total	4,369	442	20	2	16	5	23.80%	4.264	531	. 36	2	14	9	25.04%	4,211	570	50	2	13	5 1	0 0 3 26.

												Baseline Scenari	٥									
					31/12/2023							31/12/2024							31/12/2025		1	
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1	Central banks	0	((0	0	0	0.00%	0	0	0	(0 0	0	0.00%	0	0	0	0		0	0.00%
	Central ovvernments	650	4,669	22	0	38	9	40.00%	1,288	4,009	45	(30	18	40.00%	1,786	3,489	67	1	22	27	40.00%
	Regional governments or local authorities	647	373		1	7	2	40.00%	686	329	11	-	5	4	40.00%	717	293	16	1	4	6	40.00%
	Public sector entities	0	(0		0	0.00%	0	0	0	0	0 0	0	0.00%	0	0	0	0		0	0.00%
	Multilateral Development Banks	0	((0	0	0	0.00%	0	0	0	(0 0	0	0.00%	0	0	0	0	0	0	0.00%
	International Organisations	0	((0	0	0	0.00%	0	0	0	(0 0	0	0.00%	0	0	0	0	0	0	0.00%
	Institutions	0	0		0		0	70.83%	0	0	0	0	0 0	0	70.83%	0	0	0	0		0	70.83%
	Corporates	0	(0		0	48.56%	0	0	0	0	0 0	0	47.58%	0	0	0	0		0	46.53%
	of which: SME	0	(0		0	0.00%	0	0	0	0	0 0	0	0.00%	0	0	0	0		0	0.00%
	Retail	1	(0		0	38.67%	1	0	0	0	0 0	0	38.36%	1	0	0	0		0	38.37%
ITALY	of which: SME	0	(0		0	14.99%	0	0	0	0	0 0	0	14.99%	0	0	0	0		0	14.99%
	Secured by mortgages on immovable property	0	(0		0	0.00%	0	0	0	0	0 0	0	0.00%	0	0	0	0		0	0.00%
	of which: SME	0	(0		0	0.00%	0	0	0	0	0 0	0	0.00%	0	0	0	0		0	0.00%
	Items associated with particularly high risk	0	(0		0	0.00%	0	0	0	0	0 0	0	0.00%	0	0	0	0		0	0.00%
	Covered bonds	0	(0		0	0.00%	0	0	0	0	0 0	0	0.00%	0	0	0	0		0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	(0		0	0.00%	0	0	0	0	0 0	0	0.00%	0	0	0	0		0	0.00%
	Collective investments undertakings (CIU)	0	(0		0	0.00%	0	0	0	0	0 0	0	0.00%	0	0	0	0		0	0.00%
	Equity	0			0		0	0.00%	0	0	0		0 0	0	0.00%	0	0	0	0		0	0.00%
	Securitisation																					-
	Other exposures	0			0		0	0.00%	0	0	0		0 0	0	0.00%	0	0	0	0		0	0.00%
	Standardised Total	1.297	5.043	28	1	44	11	40.00%	1.974	4.338	55	1	35	22	40.00%	2.503	3,782	83	1	27	33	40.00%

												Baseline Scenari	•									
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks	0	0		0	0	0	0.00%	0	0	0	(0 0	0	0.00%	(0 0	(0	0	0.00
	Central oovernments	246	2	-	0	0	0	40.00%	245	3	0	(0 0	0	40.00%	245	5 3	(0	0	0	40.00
	Regional governments or local authorities	0	0	-	0	0	0	0.00%	0	0	0	(0 0	0	0.00%	(0 0	(0	0	0	0.00
	Public sector entities	0	0	Ţ	0	0	0	0.00%	0	0	0	0	0 0	0	0.00%	0	0 0	(0	0	0.009
	Multilateral Development Banks	0	0	-	0	0		0.00%	0	0	0	(0 0	0	0.00%	(0 0	(0	0	0.009
	International Organisations	0	0		0	0		0.00%	0	0	0	(0 0	0	0.00%	(0 0			0	0	0.009
	Institutions	16	0		0	0		37.57%	16	0	0	(0 0	0	37.60%	16	5 1			0	0	37.56%
	Corporates	126	13	12	0	0	1	4.57%	120	19	13	(0 0	1	6.95%	115	5 23	14		0	1	9.03%
	of which: SME	0	0		0	0		0.00%	0	0	0	(0 0	0	0.00%	(0 0			0	0	0.009
	Retail	1	0		0	0	0	47.79%	1	0	0	(0 0	0	48.10%	1	0	(0	0	0	48.459
FRANCE	of which: SME	0	0		0	0	0	47.07%	0	0	0	(0 0	0	46.41%	(0 0	(0	0	0	45.879
	Secured by mortgages on immovable property	3	0		0	0	0	11.90%	2	0	0	(0 0	0	11.89%	2	2 0	(0	0	0	11.899
	of which: SME	3	0		0	0	0	11.90%	2	0	0	(0 0	0	11.89%	2	2 0	(0	0	0	11.899
	Items associated with particularly high risk	0	0		0	0	0	0.00%	0	0	0	(0 0	0	0.00%	(0 0	(0	0	0	0.009
	Covered bonds	0	0		0	0	0	0.00%	0	0	0	(0 0	0	0.00%	(0 0	(0	0	0	0.009
	Claims on institutions and corporates with a ST credit assessment	0	0		0	0		0.00%	0	0	0	(0 0	0	0.00%	(0 0			0	0	0.009
	Collective investments undertakings (CIU)	0	0		0	0		0.00%	0	0	0	(0 0	0	0.00%	(0 0			0	0	0.00%
	Eauity	0	0		0	0		0.00%	0	0	0		0 0	0	0.00%		0 0			0	0	0.00%
	Securitisation																					
	Other exposures	0	0		0	0		0.00%	0	0	0	(0 0	0	0.00%	(0 0	(0	0	0.009
	Standardised Total	392	16	13		0	1	5.07%	385	23	13	0	0	1	7.72%	379	27	15	0	0	1	10.02%

												Baseline Scenario	0									
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	233	0	(0	0	0.03%	233	0	0) 0	(0 0	0.03%	233	3 0	0	0	0	0	0.039
	Central governments	392	2			0	0	40.00%	391	3	0	0		0 0	40.00%	391	1 3	1	0	0	0	40.00%
	Regional governments or local authorities	664	7			0	0	40.00%	659	12	0	0		0 0	40.00%	655	5 16	1	0	0	0	40.00%
	Public sector entities	0	0			0	0	0.00%	0	0	0	0		0 0	0.00%	0	0 0	0	0	0	0	0.00%
	Multilateral Development Banks	0	0			0	0	0.00%	0	0	0	0		0 0	0.00%	0	0 0	0	0	0	0	0.00%
	International Organisations	0	0	(0	0	0.00%	0	0	0	0		0 0	0.00%	0	0 0	0	0	0	0	0.00%
	Institutions	0	0	(0	0	0.03%	0	0	0	0		0 0	0.03%	0	0 0	0	0	0	0	0.03%
	Corporates	52	200			0	1	14.32%	50	200	8	3 0		1	14,47%	48	200	10	0	0	1	15.06%
	of which: SME	21	2	2		0	0	7.59%	20	2	3	8 0		0 0	7.62%	19	2 2	4	0	0	0	7.65%
	Retail	8	1	(0	0	33.37%	8	1	0	0		0 0	31.96%	8	3 1	0	0	0	0	31.41%
SWITZERLAND	of which: SME	0	0	(0	0	13.54%	0	0	0	0		0 0	13.14%	0	0 0	0	0	0	0	12.82%
	Secured by mortgages on immovable property	67	15	(0	0	14.41%	67	14	0	0		0 0	14.28%	68	14	1	0	0	0	14.22%
	of which: SME	58	14	(0	0	12.12%	58	14	0	0		0 0	12.12%	58	13	1	0	0	0	12.12%
	Items associated with particularly high risk	0	0	(0	0	0.00%	0	0	0	0		0 0	0.00%	0	0 0	0	0	0	0	0.00%
	Covered bonds	0	0	(0	0	0.00%	0	0	0	0		0 0	0.00%	0	0 0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	(0	0	0.00%	0	0	0	0		0 0	0.00%	0	0 0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	0	0	(0	0	0.00%	0	0	0	0		0 0	0.00%	0	0 0	0	0	0	0	0.00%
	Equity	0	0	(0	0	0	0.00%	0	0	0	0 0		0 0	0.00%	0	0 0	0	0	0	0	0.00%
	Securitisation																					
	Other exposures	0	0	(0	0	0	0.00%	0	0	0	0 0		0 0	0.00%	0	0 0	0	0	0	0	0.00%
	Standardised Total	1,417	226	6		1	1	16.51%	1,408	231	10	0	6	2	17.05%	1,402	234	13	0	0	2	17.84%

EBA EUROPEAN BANKING AUTHORSTY

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

												Baseline Scenario										_
		1			31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Rati Stage 3 exposure
	Central banks		0		0	0		0.03%	0	0		0	0	0	0.03%	0	0	0			0	0.03
	Central overnments	75	18		0	ő	0	40.00%	77	18	ő	0	0	0	40.00%	77	18	0	0	0	0	40.0
	Regional governments or local authorities	0	0	(0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.0
	Public sector entities	0	0	(0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.0
	Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.0
	International Organisations	0	0		0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.0
	Institutions Corporates	285	59	5	4	5		16.87%	282	37	78	3	2	14	17.75%	271	28	97	3	1	18	18.4
	of which: SME	10	5	1	0	0	Ó	14.51%	10	4	1	0	0	0	15.66%	11	3	1	0	ő	0	16.43
	Retail	1	0	(0	0	0	25.91%	1	0		0	0	0	20.49%	1	0	0	0	0	0	18.5
NETHERLANDS	of which: SME	0	0	(0	0	0	15.00%	0	0		0	0	0	15.00%	0	0	0	0	0	0	15.0
	Secured by mortgages on immovable property of which: SME	252		(0	0	0	17.79%	248			0	0	0	17.93%	245	18	1	0	0	0	18.0
	or where SHE Items associated with particularly high risk	69	/		0	0	0	14.76%	67	8		0	0	0	14.77%	66	9	1	0	0	0	14.8
	Covered bonds	, in the second s	0		0			0.00%	0	0		0	0	0	0.00%	0	0	0			0	0.0
	Claims on institutions and corporates with a ST credit assessment	č	0		0	ő	ő	0.00%	0	0		0	0	0	0.00%	0	0	0	ő	0	0	0.0
	Collective investments undertakings (CIU)	6	0	C	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.0
	Equity	6	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.0
	Securitisation																					1
	Other exposures Standardised Total	0 616	89	53	0	0	0	0.00%	608	0 71	0	0	0	0	0.00%	0 594	65	0	0	0	18	0.0
	Standardised Total	616	89	53	4	5	9	16.91%	608	n	79	3	2	14	17.78%	594	65	99	3	1	18	18.4
		1			Stock of	Stock of	Stock of	Courses Barris				Stock of	Stock of	Stock of					Stock of	Stock of	Stock of	
	(min EUR, %	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Rat Stage 3 exposure
	Central banks	2,720	1	1	0	0	0	0.03%	2.718	2	2	0	0	0	0.03%	2,716	2	2		0	0	0.03
	Central oovernments	410		1	0	0	0	40.00%	388	143	2	0	0	1	40.00%	386	144	3	0	0	1	40.0
	Regional governments or local authorities	114	35		0	0	0	40.00%	108	41	1	0	0	0	40.00%	107	42	1	0	0	0	40
	Public sector entities Multilateral Development Banks	2	0	9	0	0		0.00%	0	0	0	0	0	0	0.00%	0	0	0		0	0	0
	Multilateral Development Banks International Organisations	č	0		0				U	0		0	0	0		U	0				0	
	Institutions	(0															0				0
	Corporates			0	0	ő	ő	0.00%	0	0	ő	0	0	0	0.00%	0	0	0	0	0	0	0
		6	0	0	0	0	0	0.00%	0	0	0 0	0	0	0	0.00%	0	0 0 0	0	0 0	0	0	0
	of which: SME	6	0	((0	0	0	0.00% 0.03% 0.00%	0 0 0	0 0 0	000	0	0	0	0.00%	0	0 0 0 0	0 0 0	000000000000000000000000000000000000000	0	0	0
14044	Retail	6	0		0	0	000000000000000000000000000000000000000	0.00% 0.03% 0.00% 15.13%	000000	0000	0000	0	0	0	0.00% 0.03% 0.00% 15.27%	0 0 0 0	0 0 0 0			000000000000000000000000000000000000000	0	000000000000000000000000000000000000000
JAPAN	Retail of which: SME	000			0	0	0	0.00% 0.03% 0.00% 15.13% 0.00%	000000000000000000000000000000000000000	0 0 0 0 0				0	0.00% 0.03% 0.00% 15.27% 0.00%	0 0 0 0 0 0	0 0 0 0 0			000000000000000000000000000000000000000	0 0 0 0 0	0. 0. 15. 0.
JAPAN	Retail of which: SNE Socured by mortgages on immovable property	0			0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0.00% 0.03% 0.00% 15.13% 0.00% 0.00%	000000000000000000000000000000000000000	000000000000000000000000000000000000000		0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0.00% 0.03% 0.00% 15.27% 0.00%		0 0 0 0 0 0 0			000000000000000000000000000000000000000		0. 0. 15. 0.
JAPAN	Retail of which: SME	0 0 0 0 0 0				000000000000000000000000000000000000000	000000000000000000000000000000000000000	0.00% 0.03% 0.00% 15.13% 0.00%	0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0		0	0.00% 0.03% 0.00% 15.27% 0.00%		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			000000000000000000000000000000000000000		0. 0. 15. 0. 0. 0. 0. 0.
JAPAN	Retail or lariton: 596 Secured by motsees on immovable property of which: 596 Timm associated with particularly high risk Covered bods	0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0.00% 0.03% 0.00% 15.13% 0.00% 0.00% 0.00% 0.00% 0.00%	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0	000			0	0.00% 0.03% 0.00% 15.27% 0.00% 0.00% 0.00% 0.00% 0.00%		0 0 0 0 0 0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000	000000000000000000000000000000000000000		
JAPAN	Retail of a tack: SHE Secured for motion SHE reconstruct: SHE Construct SHE Conversed bandla Calamics on SHETURIANIA and Corporates with a \$T credit assessment Calamics on SHETURIANIA and Corporates with a \$T credit assessment	0 0 0 0 0 0				0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0.00% 0.03% 15.13% 0.09% 0.09% 0.09% 0.09% 0.09% 0.09%		0 0 0	0000				0.00% 0.03% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
JAPAN	Retail of which: Office Course of the Section of International International Course of Section of International International Taximan account of International International International Course of International	0 0 0 0 0 0 0 0				0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0.00% 0.03% 15.13% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%		0 0 0 0	00000			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 0.03% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%				000000000000000000000000000000000000000			
JAPAN	Refail or dealers: SHE Secured by wardings or almosuble presently or dealers: SHE Theme processing with performance of the second temperature of the second second second second temperature of the second second second second College on listentiations and compositive shells a ST credit assessment College on listentiations and compositive shell a ST credit assessment College on listentiations and compositive shell a ST credit assessment College on listentiations and compositive shell a ST credit assessment College on listentiations and compositive shell a ST credit assessment College on the second second second second second second second second College on the second second second second s	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0						0.00% 0.03% 15.13% 0.09% 0.09% 0.09% 0.09% 0.09% 0.09%		0 0 0	00000				0.00% 0.03% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%							
JAPAN	Real or divid: 294 Excurs for any assess on immusclifts presenter Excurs associated with particularly high risk Correct booth Claim on interfactions and corporates with a 51 craft assessment Claim on interfactions and corporates and the corporation of the corporation Claim on interfactions and corporates and the corporation of the corporation Claim on interfaction of the corporation Claim on interfaction of the corporation of the corporation of the corporation corporation of the corporation of the corporation corporation of the corporation of the corporation of the corporation of the corporation of the corporation corporation of the corporation of the corporation of the corporation corporation of the corporation of the corporation of the corporation corporation of the corporation of the corporation of the corporation corporation of the corporation of the corporation of the corporation corporation of the corporation of the corporation of the corporation corporation of the corporation of the corporation of the corporation of the corporation of the corporation corporation of the corporation of the corporation of the corporation of the corporation of the corporation corporation of the corporation of the corporatio	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0						0.00% 0.03% 0.00% 15.13% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%		0 0 0 0	00000				0.00% 0.03% 15.27% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%							00 00 00 154 00 00 00 00 00 00 00 00 00 00 00
JAPAN	Rail and access the constraints on innovative arrangement of activity 2002 Dense and access and annovative arrangement Dense and access and access and access and access Dense access and access and access and access and access Dense access and access and access and access and access and access Dense access and access access and access	2 2 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0						0.00% 0.03% 0.00% 15.13% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000				0.00% 0.03% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%							
NAPAL	Rail and an USA and an USA and a USA and	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	31/12/2023 31/12/2023 31/12/2023	Stock of provisions for Stage 2	Stock of provisions for provisions for strates	0.00% 0.03% 0.00% 15.13% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	6 6 7 8 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000		Stock of provisions for Stage 2	Stock of provisions for strangs 3	0.00% 0.03% 15.27% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	00000000000000000000000000000000000000	00000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	00000000000000000000000000000000000000	Stock of provisions for strape 3 arreviews	0.0.0.0.0.0.0.0.0.0.0.0.0.0.0.0.0.0.0.
NAPAL	Facility Test Restances of immension immension immension Control Device Restances and immension immension immension Control Device	Stage 1	Stage 2	Stage 3	31/12/2023 Stock of provisions for	Stock of provisions for	provisions for	0.00% 0.03% 0.05%0	Stage 1	0 0 0 0 0 0 186 5tage 2	0 0 0 0 0 0 4 5 tage 3	31/12/2024 Stock of provisions for	Stock of provisions for	provisions for	0.0% 0.03% 0.03% 15.27% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Stage 1	Stage 2	Stage 3	Stock of provisions for	provisions for	provisions for	0.00 0.00 15444 0.00 0.00 0.00 0.00 0.00 0.00 0.00
JAPAN	Rail and an USA and an USA and a USA and	Stage 1	Stage 2 exposure	Stage 3 exposure	31/12/2023 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	0.00% 0.03% 0.05%0.05% 0.05%0.05% 0.05% 0.05% 0.05% 0.05%0.05% 0.05% 0.05% 0.05%0	Stage 1	0 0 0 0 0 186 Stage 2 exposure 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12/2024 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	0.00% 0.03% 0.03% 0.07% 0.00% 0.	Stage 1	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	

	(min EUR, %)				exposure	exposure	exposure	exposure				exposure	exposure	exposure	exposure				exposure	exposure	exposure	exposure
	Central banks	0	0	0	0	0	0	0.03%	0	(0 0	0	(0 0	0.03%	0	(0 0	0	0	0	J 0.03%
	Central governments	165	187	2	0	3	1	40.00%	177	174	4 3	0		2 1	40.00%	189	160	5	0	2	2	2 40.00%
	Regional governments or local authorities	166	136	1	0	1	0	40.00%	183	118	8 2	0		1 1	40.00%	197	104	1 2	0	1	1	1 40.00%
	Public sector entities	0	4	0	0	0	0	0.04%	0	4	4 0	0	-	0 0	0.04%	0	*	4 0	0	0	0	0.04%
	Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	(0 0	0	Ţ	0	0.00%	0		0	0		0	0.00%
	International Organisations	0	0	0	0	0	0	0.00%	0	(0 0	0		0	0.00%	0		0	0	0	0	0.00%
	Institutions	0	0	0	0	0	0	0.00%	0	(0 0	0		0	0.00%	0		0	0	0	0	0.00%
	Corporates	0	1	0	0	0	0	5.53%	0		1 0	0		0 0	5.53%	0		0 0	0		0	0 5.53%
	of which: SME	0	0	0	0	0	0	0.00%	0	(0 0	0		0 0	0.00%	0		0 0	0		0	0.00%
	Retail	1	0	0	0	0	0	53.05%	1	(0 0	0		0 0	49.92%	1		0 0	0	0	0	47.96%
SPAIN	of which: SME	0	0	0	0	0	0	15.00%	0	(0 0	0		0 0	15.00%	0	(0 0	0	0	0	0 15.00%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0.00%	0	(0 0	0		0 0	0.00%	0	(0 0	0	0	0	0.00%
	of which: SME	0	0	0	0	0	0	0.00%	0	(0 0	0		0 0	0.00%	0		0 0	0		0	0.00%
	Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	(0 0	0		0 0	0.00%	0		0 0	0		0	0.00%
	Covered bonds	0	0	0	0	0	0	0.00%	0	(0 0	0		0 0	0.00%	0		0 0	0		0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	(0 0	0		0 0	0.00%	0	(0 0	0	0	0	0.00%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	(0 0	0		0 0	0.00%	0	(0 0	0	0	0	0.00%
	Eouity	0	0	0	0	0	0	0.00%	0	(0 0	0		0 0	0.00%	0	(0 0	0	0	0	0.00%
	Securitisation																					1
	Other exposures	0	0	0	0	0	0	0.00%	0	(0 0	0		0 0	0.00%	0	0	0 0	0	0	0	0.00%
	Standardised Total	332	329	3	0	4	1	37.22%	361	297	7 6	0		3 2	37.74%	386	269	8	0	2	3	38.06%

* State 1. 2. and 3 excosures as well as related provisions already reflect the restated distribution across IFRS 9 states as of 1 January 2023 as per Methodolog

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

31/12/2023 31/12/2025 31/12/2024
 Stock of provisions for
 Stock of provisions for
 Stock of provisions for

 Stage 1
 Stage 2
 Stage 2

 exposure
 exposure
 exposure

 Stock of provisions for
 Stock of provisions for
 Stock of provisions for

 Stage 1
 Stage 2
 Stage 2

 exposure
 exposure
 exposure

 Stage 2
 Stage 3
 Stock of provisions for Stage 1
 Stock of provisions for Stage 1
 Stock of stage 2
 Stock of provisions for exposure
 Stage 1 Stage 2 Stage 3 exposure exposure exposure Coverage Ratio Stage 3 exposure Coverage Ratio -Stage 3 exposure overage Ratio Stage 3 exposure 18.569 13,016 17,977 2.671 18.550 31.37 38.28 14.25 12,991 34.009 38.619 14.299 6,023 5,967 13,044 1.726 33.54 1.645 30.85 29.10% 100.009 68.539 48.009 41.925 53.615 100.00% 56.96% 41.65% 48.61% 30.78% 26.25% 30.84% 49.83% 0.00% 0.00% 0.00% 0.00% 951 1.853 1.766 40.5 40.409 25.909 29.349 49.239 30.5 0.005 0.0 0.009 0.00 40.00% 40.00

												Adverse Scenare	3									
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks	Ö	0	(0	0		0.03%	0	0	0	(0	0	0.03%	0	0	0	0	0	0	0.03
	Central governments	2,624	13	1	0	0		40.00%	2,623	14	2	0	0	1	40.00%	2,621	15	2	0	0	1	40.00
	Regional governments or local authorities	11,322	572	15	7	26		40.00%	10,792	1,066	54	2	39	22	40.00%	10,308	1,499	106	5	42	42	40.00
	Public sector entities	2.671	58	1	0	1	(14.23%	2.623	102	6	(3	1	14.27%	2.578	140	12	0	4	2	14.32
	Multilateral Development Banks	0	0	0	0	0		0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00
	International Organisations	0	0	(0	0	(0.00%	0	0	0	(0	0	0.00%	0	0	0	0	0	0	0.00
	Institutions	59	11		0	5		96.56%	56	12	6	0	4	5	95.18%	54	12	7	0	3	7	93.48
	Corporates	3.174	1.285	320	16	22	53	16.51%	3.011	1.247	521	12	21	91	17.42%	2.904	1.243	633	11	19	123	19.44
	of which: SME	1,253	283	54	9	9	20	37.05%	1,186	301	102	2	10	39	38.37%	1,151	303	137	6	10	56	40.90
	Retail	4,594		185	10	121	9	49.74%	4,650	863		55	91	137	47.57%	4,604	730		49	57	217	46.58
GERMANY	of which: SME	248	234	15	0	2	4	27.85%	250	224	23	0	2	6	23.82%	254	214	29	0	1	7	22.81
	Secured by mortgages on immovable property	4,325	675	25	4	8	8	27.54%	4,166	798	65	4	9	19	28.50%	4,024	893	111	3	12	32	29.10
	of which: SME	2,648	510	22	3	6		29.65%	2,555	575	50	3	7	15	30.11%	2,478	618	85	3	9	26	30.24
	Items associated with particularly high risk	51	16	1	0	1		78.22%	48	18	2	0	1	2	78.42%	47	18	4	0	1	3	78.53
	Covered bonds	0	0		0	0		0.00%	0	0	0		0	0	0.00%	0	0	0	0	0	0	0.00
	Claims on institutions and corporates with a ST credit assessment	0	0		0	0		0.00%	0	0	0		0	0	0.00%	0	0	0	0	0	0	0.00
	Collective investments undertakings (CIU)	0	0	(0	0		0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00
	Equity	0	0	(0	0		0.00%	0	0	0	(0	0	0.00%	0	0	0	0	0	0	0.00
	Securitisation																					1
	Other exposures	0	0		0	0	(0.00%	0	0	0		0	0	0.00%	0	0	0	0	0	0	0.00
	Standardised Total	28,821	3,648	562	37	183	167	29.62%	27,968	4,120	943	82	168	277	29.32%	27,139	4,549	1,343	69	139	428	31.874

					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	5,639	2	1	3	2 0	1	16.20%	5,628	3	19	2	0	3	16.83%	5,616	3	30	2	0	5	17.35%
	Central governments	6,050	646	28	5 8	3 13	10	40.00%	5,582	1,085	56	7	22	22	40.00%	5,239	1,405	78	6	24	31	40.00%
	Regional governments or local authorities	18	2	-	0 0	0 0	0	80.52%	16	4	0	0	0	0	71.52%	14	5	0	0	0	0	67.07%
	Public sector entities	1	0	-	0 0	0 0	0	40.00%	1	0	0	0	0	0	40.00%	0	0	0	0	0	0	40.00%
	Multilateral Development Banks	0	0	-	0 0	0 0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	International Organisations	0	0	-	0 0	0 0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Institutions	72	0	-	0 0	0	0	43.78%	72	0		0	0	0	44.26%	71	0	1	0	0	0	44.85%
	Corporates	1,816	81	19	1 23	7 3	120	61.96%	1,758	83	250	30	3	150	59.72%	1,692	88	311	27	4	182	58.49%
	of which: SME	449	25	24	6	5 1	22	56.47%	437	22	54	6	1	28	52.53%	422	23	69	6	1	35	50.39%
	Retail	41	9	1	5 (0 0	13	84.30%	56	13	17	0	1	14	81.35%	32	15	18	0	1	14	78.47%
POLAND	of which: SME	0	0		5 (0 0	4	79.24%	0	0	5	0	0	4	79.24%	0	0	5	0	0	4	79.24%
	Secured by mortgages on immovable property	2,102	199	3	2 1	8		24.62%	2,046	236	52	1	10	13	24.31%	1,981	273	79	1	12	19	23.79%
	of which: SME	0	0	-	0 0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Items associated with particularly high risk	0	0		0 0	0 0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Covered bonds	0	0		0 0	0 0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0		0 0	0 0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	0	0		0 0	0 0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Equity	0	0		0 0	0 0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Securitisation																					
	Other exposures	0	0		0 0	0 0	0	40.00%	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	40.00%

												Adverse Scenaric	•							(
					31/12/2023							31/12/2024						31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of Stock of provisions for Stage 2 Stage 3 exposure exposure	r Stage 3 exposure	. Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Rati Stage 3 exposure
	Central banks	9,622		3		0 0		0.03%	9,616	6	6	0	0	0 0.039	6 9,610	5	4			0	0.
	Central governments	85	\$	3		0 0		13.97%		17	1	0	0	0 21.559		24	2			0	24.8
	Regional governments or local authorities	1,767	368	3		1 10		40.00%	1,659	466	15	1	12	6 40.009		520	25	1	10	12	40.0
	Public sector entities	0	(1		0 0		0.00%		0	0	0	0	0.009		(0	0.0
	Multilateral Development Banks	0	(1		0 0		0.00%		0	0	0	0	0.009	6 0	(0	0.0
	International Organisations	0	(1		0 0		0.00%		0	0	0	0	0 0.009	6 0	(0	0.00
	Institutions	209	30	1		0 0		36.67%		33	2	0	1	1 36.599		36			1	. 1	36.61
	Corporates	2,564	691	1 21		5 84	10	37.76%	2,382	851	49	3	107	20 41.709		895	68	3	77	30	43.45
	of which: SME	41	e	5 1		0 1		26.02%	39	5	11	0	0	3 26.299		4	13			3	26.5
	Retail	2	(1		0 0		31.94%	2	0	0	0	0	0 31.849	6 2	(0	31.5
NITED STATES	of which: SME	0	(1		0 0		0.00%	0	0	0	0	0	0 0.009	6 0	(0	0.00
	Secured by mortgages on immovable property	0	(1		0 0		0.00%	0	0	0	0	0	0 0.009		(0	0.00
	of which: SME	0	(1		0 0		0.00%	0	0	0	0	0	0 0.009		(0	0.00
	Items associated with particularly high risk	0	(1		0 0		0.00%	0	0	0	0	0	0 0.009		(0	0.00
	Covered bonds	0	0	0		0 0		0.00%	0	0	0	0	0	0.009	6 0	0		0	0	0	0.00
	Claims on institutions and corporates with a ST credit assessment	0	() (0 0	(0.00%	0	0	0	0	0	0.009	6 0	((0	0	0	0.00
	Collective investments undertakings (CIU)	0	() (0 0	(0.00%	0	0	0	0	0	0.009	6 0	((0	0	0	0.00
	Eauity	0				0 0		0.00%	0	0	0	0	0	0 0.009	6 0					0	0.00
	Securitisation																			1	
	Other exposures	0	(0 0	0	0.00%	0	0	0	0	0	0.009	6 0	(0		0	0	0.00
	Standardied Total	14 247	1 101	26		7 04	13	24 4095	12 020	1 272	72	6	120	27 27 529	12 797	1 499	111	4	99	42	29.655

EBA EUROPEAN EARKING AUTHORSTY

2023 EU-wide Stress Test: Credit risk STA

										(UMMERZE	BAINK AKTIER	ngesellschaft									
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Rati Stage 3 exposure
	Central banks	133	0	(0	0		0.03%	132	0	0	(0 0	0	0.03%	132	0	0 0	0	0		0.0
	Central governments	495	6	1	0	0	0	40.00%	491	10	1	0	0 0	0	40.00%	489	12	2 2	0	0		40.00
	Regional governments or local authorities	2,191	200	4	0	5	1	40.00%	2,119	269	7	0	6	3	40.00%	2,080	305	5 11	0	6		40.00
	Public sector entities	0	0	(0	0	0	0.00%	0	0	0	0	0 0	0	0.00%	0	0	0 0	0	0		0.009
	Multilateral Development Banks	23	0	(0	0	0	9.09%	23	0	0	0	0 0	0	9.54%	23	0	0 0	0	0		10.039
	International Organisations	0	0	(0	0	0	0.00%	0	0	0	0	0 0	0	0.00%	0	0	0 0	0	0		0.009
	Institutions	75	1	(0	0	0	47.17%	74	2	1	0	0 0	0	46.71%	73	3	3 1	0	0		46.429 24.179
	Corporates	1,327	337	3	3	28	7	22.75%	1,235	408	53	2	2 24	12	23.18%	1,218	410	68	2	19	1	
	of which: SME	2	4	2	0	0	0	7.51%	2	3	ŝ	(0 0	0	7.51%	2	2	2 4	0	0		7.519
	Retail	1	0	(0	0		50.62%	1	0	0	(0 0	0	42,88%	1	0	0 0	0	0		39.399
UNITED KINGDOM	of which: SHE	0	0		0	0		27.07%	0	0	0		0	0	26.30%	0	0	0	0	0		25.389
	Secured by mortgages on immovable property	5	0		0	0		33,26%	4	0	0		0	0	33.27%	4	0	0	0	0		33.289
	of which: SHE	0	0		0	0		0.00%	0	0	0		0	0	0.00%	0	0	0	0	0		0.009
	Items associated with earticularly high risk	0	0	(0	0		0.00%	0	0	0	(0 0	0	0.00%	0	0	0 0	0	0		0.009
	Covered bonds	0	0	(0	0		0.00%	0	0	0	(0 0	0	0.00%	0	0	0 0	0	0		0.009
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0 0	0	0.00%	0	0	0 0	0	0		0.009
	Collective investments undertakings (CIU)	0	0		0	0		0.00%	0	0	0		0	0	0.00%	0	0	0	0	0		0.009
	Eauity	0	0		0	0		0.00%	0	0	0		0	0	0.00%	0	0	0	0	0		0.009
	Securitisation																					
	Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0 0	0	0.00%	0	0	0 0	0	0		0.009

												Adverse Scenari	0									
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks	0	0		0			0.00%	0	0	0	0	0 0	0	0.00%	0	0	0	0	0	0	0.0
	Central opvernments	577		3	0	45	13	40.00%	1,156		63	0	38	25	40.00%	1,617	3,632	92	1	. 28	37	40.0
	Regional governments or local authorities	630	388	1	1	s	3	40.00%	663	348	15	1	7	6	40.00%	690	314	22	1	. 5	9	40.00
	Public sector entities	0	0		0			0.00%	0	0	0	0	0 0	0	0.00%	0	0	0	0	/ 0	0	0.009
	Multilateral Development Banks	0	0		0			0.00%	0	0	0	0	0 0	0	0.00%	0	0	0	0	/ 0	0	0.009
	International Organisations	0	0		0			0.00%	0	0	0	0	0 0	0	0.00%	0	0	0	0	/ 0	0	0.009
	Institutions	0	0		0			70.83%	0	0	0	0	0 0	0	70.83%	0	0	0	0	/ 0	0	70.839
	Corporates	0	0		0			48.77%	0	0	0	0	0 0	0	46.80%	0	0	0	0	/ 0	0	45.399
	of which: SME	0	0		0			0.00%	0	0	0	0	0 0	0	0.00%	0	0	0	0	/ 0	0	0.009
	Retail	1	0		0			38.24%	1	0	0	0	0 0	0	37.68%	1	0	0	0	/ 0	0	37.539
ITALY	of which: SME	0	0		0			15.00%	0	0	0	0	0 0	0	15.00%	0	0	0	0	/ 0	0	15.009
	Secured by mortgages on immovable property	0	0		0			0.00%	0	0	0	0	0 0	0	0.00%	0	0	0	0	/ 0	0	0.009
	of which: SME	0	0		0			0.00%	0	0	0	0	0 0	0	0.00%	0	0	0	0	/ 0	0	0.009
	Items associated with particularly high risk	0	0		0			0.00%	0	0	0	0	0 0	0	0.00%	0	0	0	0	/ 0	0	0.009
	Covered bonds	0	0		0			0.00%	0	0	0	0	0 0	0	0.00%	0	0	0	0	/ 0	0	0.009
	Claims on institutions and corporates with a ST credit assessment	0	0		0			0.00%	0	0	0	0	0 0	0	0.00%	0	0	0	0	/ 0	0	0.009
	Collective investments undertakings (CIU)	0	0		0			0.00%	0	0	0	0	0 0	0	0.00%	0	0	0	0	/ 0	0	0.009
	Eoulty	0	0		0			0.00%	0	0	0	0	0 0	0	0.00%	0	0	0	0	/ 0	0	0.009
	Securitisation																			4	1/	
	Other exposures	0	0		0			0.00%	0	0	0	0	0 0	0	0.00%	0	0	0	0	/ 0	0	0.009
	Standardized Total																					

												Adverse Scenari	0									
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks	0	(0	0	((0.00%	0	0	0	(0 0	0	0.00%	(0 0	(0	0	ſ	0.00
	Central oovernments	244		0	0	((40.00%	239	8	1	(1	1	40.00%	23	5 11		0	1	1	1 40.00
	Regional governments or local authorities	0	(0	0	((0.00%	0	0	0	(0 0	0	0.00%	-	0 0	(0	0	۲.	0.00
	Public sector entities	0	(0	0	((0.00%	0	0	0	(0 0	0	0.00%	-	0 0	(0	0	۲.	0.009
	Multilateral Development Banks	0	(0	0			0.00%	0	0	0	(0 0	0	0.00%	-	0 0	(0	0	1	0.009
	International Organisations	0		0	0			0.00%	0	0	0		0	0	0.00%		0 0		0	0	1	0.009
	Institutions	16		0	0			37.64%	15	1	0		0	0	37.60%	15	5 1		0	0	1	0 37.609
	Corporates	122	15	14	0			10.41%	113	23	16		1	2	12.85%	103	7 27	15		0	7	2 14.239
	of which: SME	0		0	0			0.00%	0	0	0		0	0	0.00%		0 0		0	0	1	0 0.009
	Retail	1	0	0	0			47.66%	1	0	0	0	0 0	0	48.18%		1 0		0	0	0	
FRANCE	of which: SME	0	0	0	0			46.69%	0	0	0	0	0 0	0	45.48%		0 0	(0	0	0	44.329
	Secured by mortpages on immovable property	2	0	0	0			18.15%	2	0	0	0	0 0	0	18.14%		2 0	(0	0	0	0 18.149
	of which: SME	2	0	0	0			18.15%	2	0	0	0	0 0	0	18.14%		2 0	(0	0	0	0 18.149
	Items associated with particularly high risk	0	0	0	0			0.00%	0	0	0	0	0 0	0	0.00%		0 0	(0	0	0	0.009
	Covered bonds	0	0	0	0			0.00%	0	0	0	0	0 0	0	0.00%		0 0	(0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0		0	0			0.00%	0	0	0		0	0	0.00%		0 0		0	0	1	0.00%
	Collective investments undertakings (CIU)	0		0	0			0.00%	0	0	0		0	0	0.00%		0 0		0	0	1	0.00%
	Eauity	0		0	0			0.00%	0	0	0		0 0	0	0.00%		0 0		0	0	6	0.00%
	Securitisation																					4
	Other exposures	0	(0	0		0	0.00%	0	0	0	(0 0	0	0.00%		0 0	(0	0	0	0.00%
	Standardised Total	385	20	15	0	1	1 2	11.40%	371	33	17	0	1	3	15.12%	361	40	20	0	1	4	4 17.91%

												Adverse Scenaric)									
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	233	0	((0	0	0.03%	233	0	0	0	0	0 0	0.03%	233	0	0	0	0	0	0.03%
	Central governments	389	5	1		1	0	40.00%	384	8	2	0	1	1 1	40.00%	379	12	4	0	1	2	40.00%
	Regional governments or local authorities	650	21			1	0	40.00%	624	45	2	0	1	1 1	40.00%	598	69	4	0	1	2	40.00%
	Public sector entities	0	0			0	0	0.00%	0	0	0	0	0	0 0	0.00%	0	0	0	0		0	0.00%
	Multilateral Development Banks	0	0			0	0	0.00%	0	0	0	0	0	0 0	0.00%	0	0	0	0		0	0.00%
	International Organisations	0	0	(0	0	0.00%	0	0	0	0	0	0 0	0.00%	0	0	0	0	0	0	0.00%
	Institutions	0	0	(0	0	0.03%	0	0	0	0	0	0 0	0.03%	0	0	0	0	0	0	0.03%
	Corporates	50	200	8		1	1	14.97%	45	201	12	0	0	2	15.02%	42	201	14	0	0	2	15.80%
	of which: SME	20	2	3		0	0	7.95%	18	3	4	0	0	0 0	8.25%	16	3	5	0	0	0	8.67%
	Retail	8	2	(0	0	32.16%	8	1	0	0	0	0 0	30.90%	8	1	1	0	0	0	30.19%
SWITZERLAND	of which: SME	0	0	(0	0	13.22%	0	0	0	0	0	0 0	12.65%	0	0	0	0	0	0	12.04%
	Secured by mortgages on immovable property	66	16	(0	0	33.25%	64	17	1	0	0	0 0	33.17%	63	18	1	0	0	0	33.14%
	of which: SME	56	16	(0	0	31.67%	55	16	1	0	0	0 0	31.67%	54	17	1	0	0	0	31.67%
	Items associated with particularly high risk	0	0	(0	0	0.00%	0	0	0	0	0	0 0	0.00%	0	0	0	0	0	0	0.00%
	Covered bonds	0	0	(0	0	0.00%	0	0	0	0	0	0 0	0.00%	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	(0	0	0.00%	0	0	0	0	0	0 0	0.00%	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	0	0	((0	0	0.00%	0	0	0	0 0	0	0 0	0.00%	0	0	0	0	0	0	0.00%
	Equity	0	0	((0	0	0.00%	0	0	0	0 0	0	0 0	0.00%	0	0	0	0	0	0	0.00%
	Securitisation																					
	Other exposures	0	0	((0	0	0.00%	0	0	0	0 0	0	0 0	0.00%	0	0	0	0	0	0	0.00%
	Standardised Total	1,396	243	10	1 1	2	2	19.08%	1,358	273	17	1	2	4	21.90%	1,323	301	25	1	2	6	24.99%

EBA EUROPEAN EARKING AUTHORSTY

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

											COMMERZ	Adverse Scenar	ngesellschaft									
				_	31/12/2023	_	_	_	_		_	Adverse Scenar 31/12/2024					_		31/12/2025	_		_
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks	(0 0	(1) (0.03%	0	0			0 0	(0.03%	0	i i	0	0	0	0	0.03
	Central governments Regional governments or local authorities	7	6 15	0			9	40.00%	75	20	1		0 0	(40.00%	74	1 3	21	1	0	0	40.009
	Public sector entities		0 0		2		0	0.00%	0	0	, in the second s		0 0		0.00%	0	2	0	0	ő	0	0.00
	Multilateral Development Banks International Organisations		0 0	0				0.00%	0	0	-		0 0	0	0.00%	0	1	0	0	0	0	0.00 0.00 0.00 70.83
	Institutions							70.83%	0	0			0 0	0	70.83%	0	5	0	0	0	0	70.83
	Corporates of which: SME	243	3 61	90	2	6	1	18.63%	230	40	126		3 3	24	19.37%	218	3	32 14	6	2	29	19.99
	of which: SME Retail	10	1 0					14.92%	10	4	1		0 0	(16.55%	10		0	0	0	0	18.55
NETHERLANDS	of which: SME	(0 0		1) (15.00%	0	0			0 0	(15.00%	0	2	0	0	0	0	15.00
	Secured by mortgages on immovable property of which: SME	249		1		-		30.10%	239		1		0 0	0	31.36%	230		32	3	0	1	32.06
	Items associated with particularly high risk	(0 0				0 0	0.00%	0	0			0 0	(0.00%	0	1	0	0	0	0	0.00
	Covered bonds Chains an institutions and compositor with a ST could according to		0 0	0			9	0.00%	0	0			0 0	(0.00%	0	2	0	0	0	0	0.00
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)							0.00%	0	0			0 0	0	0.00%	0	5	0	0	0	0	0.00
	Equity Securitisation	(0 0	0			0 0	0.00%	0	0			0 0	(0.00%	0	0	0	0	0	0	0.00
	Other exposures		0					0.00%	a	0			0 0		0.00%	0		0	0	0	0	0.00
	Standardised Total	570	95	93		7	17	18.75%	546	84	129		4 4	25	19.59%	522	8	15 15	0	3	31	20.35%
					31/12/2023							Adverse Scenar 31/12/2024						1	31/12/2025			
	(min EUR, %)		Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks Central governments	2.72		-				40.00%	2.718		2		0 0	0	0.03%	2.716		2	2	0	0	40.009
	Regional governments or local authorities	104						40.00%	3/3	59			0 1	í	40.00%	308		63	2		3	40.009
	Public sector entities	5		6		9		0.00%	0	0			0 0		0.00%	0		0	0	0	0	40.009 0.009 0.009
	Multilateral Development Banks International Organisations	i i i i i i i i i i i i i i i i i i i	0 0	i i				0.00%	0	0			0 0	, i i i i i i i i i i i i i i i i i i i	0.00%	0	5	0	0	0	0	0.009
	Institutions		0 0	0				0.00%	0	0	-		0 0	0	0.00%	0	1	0	0	0	0	0.00
	Corporates of which: SME							0.00%	0	0			0 0		0.03%	0		0	0	0	0	0.00
	Retail	0	0 0		1) (14.95%	0	0			0 0	(15.36%	0	2	0	0	0	0	15.51
JAPAN	of which: SME Secured by mortgages on immovable property							0.00%	0	0			0 0	(0.00%	0	1	0	0	0	0	0.00
	of which: SME	0	0 0		1) (0.00%	0	0			0 0	(0.00%	0	2	0	0	0	0	0.00
	Items associated with particularly high risk Covered bonds			0		-		0.00%	0	0			0 0	0	0.00%	0	1	0	0	0	0	0.0
	Claims on institutions and corporates with a ST credit assessment	(0 0				0 0	0.00%	0	0			0 0	(0.00%	0	5	0	0	0	0	0.00
	Collective investments undertakings (CEU) Equity		0 0	0			9	0.00%	0	0			0 0	(0.00%	0	2	0	0	0	0	0.00
	Securitisation								2	0	,		5					5				
	Other exposures Standardised Total	3.202	199	0				0.00%	3.132	264			0 0	0	0.00%	0		0 14 1	0	0	0	0.00
	Standardised local	3,101						Lara	3,131	104	,				50.0210	3,107	1 10			· · · ·		51.51
												Adverse Scenari	5a									
					31/12/2023							31/12/2024							31/12/2025			
			-		Stock of	Stock of	Stock of					Stock of	Stock of	Stock of	-		1	-	Stock of	Stock of	Stock of	-
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks Central governments		2 188			-		0.03%	0	0			0 0	(0.03%	0		0 57	0	0	0	0.03
	Central governments Regional governments or local authorities	16						40.00%	176			1	0 3		40.00%	189		57	4	2	3	40.00
	Public sector entities	0	0 4	0			0 0	0.03%	0	4			0 0	0	0.03%	0	1	4	0	0	0	0.039
	Multilateral Development Banks International Organisations			0		-		0.00%	0	0		1	0 0	0	0.00%	0	1	0	0	0	0	0.00
	Institutions				i i	i i	i i	0.00%	0	0	è		0 0		0.00%	0	i i	0	ō	ő	0	0.005
	Corporates		0 0	0	1			5.53%	0	0	1		0 0	0	5.53%	0		0	1	0	0	5.539
	of which: SME																					

0.0

* Stace 1. 2. and 3 excosures as well as related provisions already reflect the restated distribution across IFRS 9 staces as of 1 January 2023 as per Methodolox

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

Public guarantees - Actual

								Public guara	ntees - Actual						
								31/12	1/2022						
		Exposur	r values	Risk expose	ire amounts	Stage 1	Stage 1 exposure, of which	Steps 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3
	(min EUR, %)	A-IRB	F-IRB	A-198		exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks														
	Central governments														
	Institutions														
	Corporates	1.569	0	326	0	1.267	1.267	248	248	63	63	3	8	39	61%
	Computer - Of Which: Spacialized Lendiso	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: SME	548	0	22	0	451	451	86	86	11	11	1	3	9	81.06%
	Retail	847	0	98	0	756	756	82	82	10	10	1	2	6	57,86%
COMMERZBANK	Retail - Secured on real estate property	3	0	Ó	0	3	3	0	0	0	0	0	Ó	0	-
	Retail - Secured on real estate property - Of Which: SME	2	0	Ó	0	2	2	0	0	0	0	0	Ó	0	
Aktiengesellschaft	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Aktiengesenschart	Retail - Qualifying Revolving	0	0	Ó	0	0	0	0	0	0	0	0	Ó	0	-
	Retail - Other Retail	845	0	97	Ô	753	753	82	82	10	10	1	2	6	57.86%
	Retail - Other Retail - Of Which: SME	829	0	93	0	741	741	79	79	2	2	1	2	5	60.02%
	Retail - Other Retail - Of Which: non-SME	16	0	5	0	12	12	4	4	0	0	0	0	0	17.29%
	touty														
	Securitisation														
	Other non-credit obligation assets														
	IRS TOTAL	2.417				2.023	2.023	330	330	73	73				60.85%

								Public guara	ntees - Actual						
								31/1	2/2022						
		Exposur	re values	Risk expos	ire amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for		Coverage Rat Stage 3
	(min EUR, %)					exposure	guaranteed amount	exposure	guaranteed	exposure	guaranteed	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks														
	Central opvernments														
	Institutions														
	Corporates	1,476	0	290	0	1.187	1.187	247	247	42	42	3	8	32	
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail	845	0	98	0	755	755	82	82	10	10	1	2	6	5
	Retail - Secured on real estate property													<u> </u>	
GERMANY	Retail - Secured on real estate property - Of Which: SME													<u> </u>	
	Retail - Secured on real estate property - Of Which: non-	Ó	Ó	0	0	0	0	0	0	0	Ó	Ó	0	0	
	Retail - Oualifving Revolving													-	
	Retail - Other Retail													-	
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME													-	
	Retail - Other Retail - Of Which: non-SME Equity													-	-
	Securitisation													-	
	Other non-credit obligation assets													-	-
	IRB TOTAL	2.323		368		1.942	1.942	329	329	52	52			38	
	IRB IUTAL	2323	U	360	U	1,942	1,942	329	329	52	52			30	L

								31/1	2/2022						
		Exposi	ire values	Risk expos	ure amounts	Steps 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Rat State 3
	(min EUR, %)	A-198	F-IRB	A-388	F-08	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks														
	Central opvernments														1
	Institutions														1
	Corporates	0	0	0	0	0	0	0	0	0	0	0	Ó	0	
	Corposites - Of Which: Specialsed Lending														1
	Corposites - Of Which: SME														1
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property														
POLAND	Retail - Secured on real estate property - Of Which: SME														
POLAND	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Oualifving Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Equity														
	Securitisation														
	Other non-credit obligation assets														
	TRE TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	-

								Public guara	ntees - Actual						
								31/1	2/2022						
		Exposu	e values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio Stage 3
	(min EUR, %)	A-178		A-188	F-188	exposure	guaranteed amount	exposure	guaranteed	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks														
	Central opvernments														
	Institutions														
	Corporates	0	Ó	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME													i	2
	Retail	0	0	Ó	0	Ó	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property														
UNITED STATES	Retail - Secured on real estate property - Of Which: SME													i	2
UNTILD STRIES	Retail - Secured on real estate property - Of Which: non-	0	0	Ó	0	Ó	0	0	0	0	0	0	0	0	
	Retail - Oualifving Revolving														
	Retail - Other Retail													i	
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME													i	
	touty														
	Kerwitisativa														
	Other non-credit obligation assets														4
	IRS TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	-



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

Public guarantees - Actual

								Public guara	intees - Actual						
								31/1	2/2022						
		Exposur	e values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of which	Steps 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Steps 3
	(min EUR, %)	A-IRB		A-198	F-IRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Cantral banks														1
	Central opvernments														
	Institutions														
	Corporates	1	0	0	0	0	0	1	1	0	0	Ó	0	0	
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME														1
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property														1
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: SME														1
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Qualifying Revolving														1
	Retail - Other Retail														1
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	touty														
	Securitisation														
	Other non-credit obligation assets														
	IR5 TOTAL	1	0	0	0	0	0	1	1	0	0	0	0	0	4-

									2/2022						
		Exposur	e values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for		Coverage Ratio - Stege 3
	(min EUR, %)	A-IRB	F-IRB	A-198	F-188	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks														
	Central onversements														
	Institutions														
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property														
ITALY	Retail - Secured on real estate property - Of Which: SME														
TIALI	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Qualifying Revolving														
	Retail - Other Retail								-				-		
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Faulty														
	Securitisation														
	Other non-credit obligation assets														
	IRS TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	-

								31/1	2/2022						
		Exposu	re values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Rati Stage 3
	(min EUR, %)					exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks														
	Central governments														
	Institutions														
	Corporates	23	0	11	0	23	23	6	0	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail	0	0	0	0	0	0	6	0	0	0	Ó	0	0	-
	Retail - Secured on real estate property														
FRANCE	Retail - Secured on real estate property - Of Which: SME														
FRANCE	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	6	0	0	0	Ó	0	0	-
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Equity														
	Securitisation														
	Other non-credit obligation assets														

								31/1	2/2022						
		Exposur	e values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for		Coverage Ratio - Stage 3
	(min EUR, %)	A-IFB		A-198	F-188	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks														
	Central opvernmenta														
	Institutions														
	Corporates	40	0	14	0	40	40	0	0	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SNE														
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property														
SWITZERLAND	Retail - Secured on real estate property - Of Which: SME														
	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Eauity														
	Securitisation														
	Other non-credit obligation assets			14		40	40								
	TER TOTAL														

EBA RANCING

								Public guar	intees - Actual						
								31/1	2/2022						
		Exposu	re values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of which	Steps 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio State 3
	(min EUR, %)	A-IRB	F-IRB	A-188	F-188	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks														
	Central opvernments														
	Institutions														
	Corporates	22	0	7	0	11	11	(0	21	21	0	0	6	30
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail	0	0	0	0	0	0	(0	0	0	0	0	0	-
	Retail - Secured on real estate property														
NETHERLANDS	Retail - Secured on real estate property - Of Which: SME														
NETHEROARDS	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	6	0	0	0	0	0	0	-
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Equity														
	Securitisation									-					
	Other non-credit obligation assets									-					
	TER TOTAL	22	0	7	0	11	11		0	21	21	0	0	6	301

								Public guara	intees - Actual						
								31/1	2/2022						
		Exposur	e values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for		Coverage Ratio - State 3
	(min EUR, %)	A-IRB		A-188	F-188	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks														
	Central opvernments														
	Institutions														
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail	0	Ó	Ó	0	0	0	0	0	0	Ó	0	0	0	-
	Retail - Secured on real estate property														
JAPAN	Retail - Secured on real estate property - Of Which: SME														<u> </u>
	Retail - Secured on real estate property - Of Which: non-	0	Ó	Ó	0	0	0	0	0	0	Ó	0	0	0	-
	Retail - Qualifying Revolving														<u> </u>
	Retail - Other Retail														-
	Retail - Other Retail - Of Which: SME														-
	Retail - Other Retail - Of Which: non-SME Equily														-
	Securitiation														-
	Securitisation Other non-credit obligation assets														-
	Other non-credit obligation assets	0	0	0	0	0	0					0	0	0	d.

								31/1	2/2022						
		Exposur	e values	Risk expos	ire amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for		Coverage Ratio - Stage 3
	(min EUR, %)	A-IRB		A-188		exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks														
	Central opvernmenta														
	Institutions														
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property														
SPAIN	Retail - Secured on real estate property - Of Which: SNE														
Si Aur	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	touty														
	Securitisation														
	Other non-credit obligation assets														
	IR5 TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	



																Public guarantees	- Baseline Scenar														
						31/12	2/2023									31/12	2/2024									31/:	2/2025				
	(min E	Stage 1 exposure 2, %)	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage I Stage exposi
	Central banks																														
	Central covernments																														1
	Institutions																														1
	Corporates	1.2	2 22	6 265	5 93	83	37	1	3	44	53%	1.223	239	255	76	100	43	1	3	46	46%	1.223	245	23	64	110	4	7 1	3	48	1
	Conversions - Of Whith: Sourialised Leadins																														1
	Corporates - Of Which: SME																														1
	Retail	7	9 24	4 10	50	15	12	0	3	7	43%	734	251	93	40	21	14	0	2	8	36%	743	251	7	32	25	1	6 6	2	8	1
OMMERZBANK	Retail - Secured on real estate property																														1
	Ratal - Secured on real estate property - Of Which																														+
iengesellschaft	Rutail - Secured on real estate property - Of Which	100-																													
	Retail - Qualifying Revolving																														+
	Retail - Other Retail																														1
	Rutal - Other Ratal - Of Which: SME																														
	Ratal - Other Ratal - Of Which: non-SME																														
	beuity																														+
	Securitisation																														+
													1 821								53.85%	3.100	1 84								50.
	Other non-credit obligation assets IRB TOTAL	214																													

	(min EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banka																														
	Central governments																														4
	Institutions																														4
	Corporates	1.155	5 226	25	9 93	61	37	1	3	35	57%	1.151	239	247	76	78	43	1	3	37	47%	1.153	246	230	64	93	47	1	2	38	41%
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														4
	Retai	728	244	10	3 50	15	12	0	3	7	43%	733	251	93	40	21	14	0	2	8	36%	742	257	7	32	26	16	0	2	8	33%
	Retail - Secured on real estate property																														4
GERMANY	Ratal - Secured on real estate property - Of Which: SME																														1
GERMAN	Rutal - Secured on real estate property - Of Which: non-	0	0 0		0 0	0	0	0	0	0		6	0	0	0	0	0	0	6	0		0	0		0	0	0	0	0	0	
	Retail - Qualifying Revolving																														4
	Retail - Other Retail																														
	Rotal - Other Rotal - Of Which: SME																														4
	Rutal - Other Rutal - Of Which: non-SME																														4
	Equity																														4
	Securitisation																														4
	Other non-credit obligation assets																														
	IRB TOTAL	2,094	1,810	16	8 144	62	40	0	3	39	63%	2,117	1,830	136	117	70	57		2	40	57%	2,133	1,843	113	97	77	63	0	2	41	53%

						31/12	2/2023										2/2024									31/12	/2025				
	(min BJR, 1	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	* Come
	Central banks																														_
	Central covernments																														_
	Institutions																														4
	Corporates		Ó	0 0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	6	0.
	Corporates - Of Which: Specialised Lending																														<u> </u>
	Corporates - Of Which: SME																														<u> </u>
	Retai		Ó	0 0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	6	٥.
	Retail - Secured on real estate property																														<u> </u>
DLAND	Retail - Secured on real estate property - Of Which: SMS																														4
	Retail - Secured on real estate property - Of Which: non		Ó	0 0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	6	٥.
	Retail - Qualifying Revolving																														2 I I
	Retail - Other Retail																														
	Ratal - Other Ratal - Of Which: SME																														
	Ratal - Other Ratal - Of Which: non-SME																														
	Equity																														
	Securitisation																														
	Other non-credit obligation assets																														
	198 TOTAL																														

						31/1	2/2023									91/1	2/2024									31/1	12025				
						54,1										34/1										24/1					
	(min EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks																														()
	Central governments																													i	()
	Institutions																														
	Corporates	0	0	0	0	0	0	0	0 0	0	-	0	0	Ó	0	0		0 0	0	0		0	0	0	0	0	0	0	0	0	r
	Corporates - Of Which: Specialised Lending																														<u> </u>
	Corporates - Of Which: SME																														t
	Retri	0	0	0	0	0	0	0	0	0		0	0	0	0	0		0	0	0	*	0	0	0	0	0	0	0	0		r
	Rebeil - Secured on real estate property																														<u> </u>
UNITED STATES	Ratal - Secured on real estate property - Of Which: SME Ratal - Secured on real estate property - Of Which: non-																													-	<u> </u>
	Retail - Qualifying Revolving	U	U	0	0	0	0		u U	U		U	U	0	0	0		u u	0	0				0	U	U	0	U	0	·	<u> </u>
	Retail - Qualifying Revolving Retail - Other Retail				-			-	-																					+	
	Retail - Other Retail Retail - Other Retail - Of Which: SME																													· · · · ·	
	Rital - Other Rital - Of Which: non-SME																													· · · · ·	
	Louity																														
	Securitisation																														
	Other non-credit obligation assets																														
	IRE TOTAL	0	0	0	0 0	0	0	0	0 0	0	-	0	0	0	0	0		0 0	0	0	-	٥	0	0	0	0	0	0	0	0.	ŀ

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																Public guaranteer	s - Baseline Scena	irio													
						31/1	2/2023									31/1	12/2024									31/12	/2025				
	(min BJR, %	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions fo Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks																													()	4
	Central governments																														4
	Institutions																														
	Corporates Corporates - Of Which: Specialised Lending	0	0 0	1	1 0	· ·	0	0	0	0	4%	-	0		1 0	0		0	0 0	0	4%		0	0	0	0	0	0	0		4%
	Corponates - Of Which: Specialised Landing Corponates - Of Which: SME														_				-												-
	Corponitias - Of Which: SME													-																	-
	Retail - Secured on real estate property	0	J U		u .		0	0	U	U			0		0 0		-	0	0 0	0				U	U	U	0	U	0		-
															_				-												-
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: sorte				o /				0	0								0	0					0	0	0	0	0	0	A	
	Retail - Qualifying Revolving	, in the second s	· · · ·	``````````````````````````````````````	ŭ .	<u> </u>	v v	, v			-	· · · ·	· · ·	,	×		· · · · ·	~			ľ	· · · · · ·	· · ·				v		v		<u>+</u>
	Retail - Other Retail			-	-												-														-
	Rutal - Other Retail - Of Which: SME																														
	Rutal - Other Ratal - Of Which: non-SME																														
	Equity		1										1	1		1		1		1	1	1	1								
	Securitization																1	1	1												
	Other non-credit obligation assets																1	1	1												
	IRB TOTAL	1	. 0		0 0		0	0	0	0	4%		1 1		0 0	0	1	0	0 0	0	4%	. 1	1 1	0	0	0	0	0	0	0	4%

															ublic guarantees	- Baseline Scenari														
					31/1	12/2023									31/1	2/2024									31/12	/2025				
(min BJR, 5	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
Central banks																														
Central novernments																														
Institutions																														
Corporates	(1 () ()	0 0	0 0	0	0	0		0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	Ó	·
Corocrates - Of Which: Soscialised Lending																														
Corponites - Of Which: SME																														
Retai			2 (2	0 0	0	0	0	0	*	0	0	0	0	Ó	0	0	0	0		Ó	0	0	0	0	0	0	0	0	-
Retail - Secured on real estate property																														
Rutal - Secured on real estate property - Of Which: SME																														
Retail - Secured on real estate property - Of Which: non-	(1 () ()	0 0	0 0	0	0	0		0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	Ó	·
Retail - Qualifying Revolving																														
Retail - Other Retail																														
Rutal - Other Rutal - Of Which: SME					_																									
Retail - Other Retail - Of Which: non-SME																														
Family																														
Securitisation																														
Other non-credit obligation assets																														
IRS TOTAL																														

						31/1	2/2023									31/1	2/2024									31/1	2/2025				
	(min BJR, %	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	. Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banka																														4
	Central governments																														4
	Institutions																														4
	Corporates	21		2	2 6	0 6	0	0	0	0	20%	21	0 0	1 3	0			0 0	0	0	18%	2	0	3	0	1	0	0	0	0	0 17 ⁹
	Corporates - Of Which: Specialised Lending																														4
	Corporates - Of Which: SME																														4
	Retai	0	1 0	0	0 0	0 6	0	0	0	0			0 0	6	0	0) (0 0	0	0			0 0	0	0	0	0	0	0	0	ð -
	Retail - Secured on real estate property																														4
FRANCE	Retail - Secured on real estate property - Of Which: SME																														4
TIONICE	Ratal - Secured on real estate property - Of Which: ron-	0	1 0	0	0 0	0 6	0	0	0	0			0 0	6	0	0) (0 0	0	0			0 0	0	0	0	0	0	0	0	ð -
	Retail - Qualifying Revolving																														4
	Retail - Other Retail																														4
	Rutal - Other Retail - Of Which: SME																														4
	Rutal - Other Ratal - Of Which: non-SME																														4
	Equity																														4
	Securitisation																														4
	Other non-credit obligation assets																														/
	IRB TOTAL	22			1 6		0																								0 14'

						31/1	2/2023									31/1	2/2024									31/1	1/2025				
	(min BJR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks																														A
	Central governments																														4
	Institutions																														4
	Corporates	37	0	2	3 0	2 (0	0	0	0	29%	36	0	3	0	0	(2 (4	0	29%	3	6 0		0	0	0	0	0	0	2255
	Corporates - Of Which: Specialised Lending																														4
	Corporates - Of Which: SME																														4
	Retai	0	0	2 4	0 0	2 (0	0	0	0	-	(0	0	0	0	(2 (4	0			0 0	(0	0	0	0	0	0	4
	Retail - Secured on real estate property																														4
SWITZERLAND	Rutail - Secured on real estate property - Of Which: SME																														4
SHITLERBIND	Rutail - Secured on real estate property - Of Which: ron-	0	0	2 4	0 0	2 (0	0	0	0	-	(0	0	0	0	(2 (4	0			0 0	(0	0	0	0	0	0	4
	Retail - Qualifying Revolving																														4
	Retail - Other Retail																														4
	Rutal - Other Rutal - Of Which: SME																														4
	Rutal - Other Rutal - Of Which: non-SME																														4
	Equity																														4
	Securitisation																														4
	Other non-credit obligation assets																														4
	TOR TOTAL	37	0		z 0			0	0	0	29%	33	0	3							29%	3	7 0	1 2	0	0		•	0	0	29%

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															•	ublic guarantees	- Baseline Scenar	io													
						31/12	/2023									31/12	2/2024									31/12	/2025				
	(min BJR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banka																														1
	Central covernments																													<u> </u>	4
	Institutions																				a hair										4
	Corocrates Corocrates - Of Which: Socialised Lending	10	0	1	0	21	0	0	0	2	43%	10	0	1	0	21	0	0	0	5	43%	2	0	1	0	22	0	0	0		42%
	Corporates - Of Which: Soecialised Lending Corporates - Of Which: SME																														4
	Contorvata - Un winter: SHE	0			0	0	0	0	0	0			0			0	0	0				0			0	0	0	0	0	(
	Retail - Secured on real estate property					~	×						~	*								, i i i i i i i i i i i i i i i i i i i	*	· · · ·		2		~		<u> </u>	
NETHERLANDS	Retail - Secured on real estate property - Of Which: SME																													1	
NETHERLANDS	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	6	-	0	0	0	0	0	0	0	0	9	ð -
	Retail - Qualifying Revolving																													()	4
	Retail - Other Retail																													()	A
	Retail - Other Retail - Of Which: SME																														4
	Retail - Other Retail - Of Which: non-SME																														4
	Equity																													<u> </u>	4
	Securitization																														4
	Other non-credit obligation assets										/2m					21					4144					31				<u> </u>	a (2).

															P	ublic guarantees	- Baseline Scenar	rio													
						31/	12/2023									31/12	/2024									31/12					
	(min BJR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banka																														
	Central governments																														
	Institutions																														
	Corporates	0	1	0 0	0		0 0	0	0	0		0	0	0	0	0	0	0	0	0		0			0	0	0	0	0	0 -	
	Corporates - Of Which: Specialised Lending																														
	Corponites - Of Which: SME																														
	Retail	0	1	0 0	0		0 0	0	0	0		0	0	0	0	0	0	0	0	0		0			0	0	0	0	0	0 -	
	Retail - Secured on real estate property																														
JAPAN	Rutal - Secured on real estate property - Of Which: SME																														
201.014	Ratal - Secured on real estate property - Of Which: ron-	0	1	0	0		0 0	0	0	0	-	0	0	0	0	0	0	0	0	0		0	6	6	0	0	0	0	0	0 -	
	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
	Retail - Other Retail - Of Which: SME																														
	Retail - Other Retail - Of Which: non-SME																														
	Equity																														
	Securitization																														
	Other non-credit obligation assets																														
	1PR TOTAL	0	1	0 0	0		0 0	0	0	0		0	0	0	0	0	0	0	0	0		0			0	0	0	0	0	0.	

																Public guarantees	- Baseline Scenar	10													
						31/1	2/2023									31/12	2/2024									31/12	/2025				
	(min BJR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Centrel banks		-		-								-		-																
	Central governments Institutions																														
	Institutions Corporates																														
	Corporates Corporates - Of Which: Soscialised Lending		0		0		0		0	Ŭ			0				Ű	0	0	0		0	0	Ű	0	0	0	0	0		
	Corporates - Of Which: SME																														
	Retai	0	0 0	0	0	0	0	0	0	0	4%	6	0	0	0	0	0	0	0	0	4%	0	0	0	0	0	0	0	0	0	4%
	Retail - Secured on real estate property																													-	
SPAIN	Rotal - Secured on real estate property - Of Which: SME																														
JI ALIA	Rutal - Secured on real estate property - Of Which: non-		0 0	0	0	0	0	0	0	0		6	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0 -	
	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
	Rutal - Other Rutal - Of Which: SME																														
	Retail - Other Retail - Of Which: non-SME																														
	Equity																														
	Securitisation Other non-credit obligation assets																														
	Other non-credit obligation assets IRB TOTAL	,									46										446							0			46

Commerce Com	l oovernments tions	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which	1	12/2023 Stage 3 exposure. of	Stock of			T					Public guarantees - 31/12/		•								31/1	2/2025			
Contral sour Conserves COMMERZBANK ttiengesellschaft	l banka I oovernments tions	exposure	exposure, of which guaranteed		exposure, of		Stage 3	Sector																			3/2025			
Contral sour Conserves COMMERZBANK ttiengesellschaft	l banka I oovernments tions	exposure	exposure, of which guaranteed		exposure, of	State 3		Seckel																						
Contral sour Conserves COMMERZBANK ttiengesellschaft	l oovernments tions				guaranteed amount	exposure	guaranteed amount	provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure
Commerce Com	tions																													
Conservation COMMERZBANK ttiengesellschaft																							(4			
COMMERZBANK tiengesellschaft																														
COMMERZBANK ctiengesellschaft		1,200	220	288	8 98	90	0 39	2	6	45	50%	1.150	224	32	85	122	48	1	7	42	40%	1.135	228	294	75	149	54	1	6	52
COMMERZBANK	Conventes - Of Which: Snarialised Lendon Conventes - Of Which: SME																										<u> </u>			
COMMERZBANK tiengesellschaft	Corponities - Of Which: SME																		-		NM4						<u> </u>			
tiengesellschaft		705	235	124	4 58	18	8 13	1	0	7	40%	701	239	18	42	28	17	0	7	2	22%	707	294	104	41	30	20	0 0	5	11
diengesellschaft	Retail - Secured on real estate property Exter - Secured on real estate connects - Of Which- SMF																						I				<u> </u>			
	Rotal - Secured on real estate property - Or Which: pro-				-		-							-													+			
	Retail - Secured on real encare property - Ur venero: ron- Retail - Osalifying Reunising				-		-							-													+			
	Retail - Obarrying Revoluting													-													<u> </u>			
	Rotal - Other Retal - Of Which: SME				-		-							-													+			
	Ratal - Other Ratal - Of Which: non-SME																													
Equity																														
Securitization	teation																													
Other non-cr	ton-credit obligation assets																						(I I I I I I I I I I I I I I I I I I I							
IRB TOTAL	ITAL	2.141	1.795	198	8 156	87	7 52	1 1	6	49	56.32%	2.148	1.803	17	136	102	65	0	6	51	49.93%	2.158	1.812	154	117	115	75	5 0	4	23
															1	Public guarantees -		3												
						31/1	12/2023										/2024										2/2025			
			Stage 1 exposure, of	Steps 2	Stage 2 exposure, of which	Stepe 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of	Coverage Ratio - Stage 3	Steps 1	Stage 1 exposure, of which ouaranteed	Stage 2 exposure	Stage 2 exposure, of which oueranteed	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of	Stock of provisions for	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which quaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for	Stock of provisions for Stage 2	Stock of provisions for Stage 3

	(min BJR, %)	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stege 2 exposure	Stage 3 exposure	exposure	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks																														(
	Central governments																													()	1
	Institutions																													()	4
	Corporates	1.130	220	27	8 98	68	39		6	36	52%	1.085	5 224	293	85	97	48	1	7	39	40%	1.071	228	283	75	123	54	1	6	42	34%
	Corponates - Of Which: Specialised Lending																													()	1
	Corponites - Of Which: SME																													()	
	Retai	705	235	12	4 58	17	13		6	7	40%	200	0 239	119	43	28	17	0	7	2	33%	706	244	104	41	36	20	0	5	11	30%
	Retail - Secured on real estate property																														
GERMANY	Ratal - Secured on real estate property - Of Which: SME																													()	4
GERMANT	Ratal - Secured on real estate property - Of Which: non-	0	0		0 0	0	0	(0	0		(0 0	0	0	0	0	0	0	0		0	0		0	0	0	0	0		l+
	Retail - Qualifying Revolving																													()	1
	Retail - Other Retail																													()	1
	Rutail - Other Rutail - Of Which: SME																													()	1
	Ratal - Other Ratal - Of Which: non-SME																													()	1
	Equity																													()	1
	Securitisation																													()	1
	Other non-credit obligation assets																													()	1
	IRB TOTAL	2,075	1,795	18	2 156	65	52	1	5	40	61%	2,085	5 1,802	158	136	80	65	0	5	42	52%	2,095	1,811	130	117	92	75	0	4	43	47%

						31/1	12/2023									31/12	2/2024										2/2025				
	(min BJR	Stage 1 exposure %)	Stage 1 exposure, of which guaranteed amount	f Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverag Staj expo
	Central banks																														1
	Central governments																														-
	Institutions																														-
	Corporates		0	0	0 0	0 0	0 0	0	0	6	-	6	0 0	1	0 0	0	0 0	0 0	0	0	-	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: Specialised Lending																														+
	Corporates - Of Which: SME																														-
	Retail - Secured on real estate property		0	0	0	0 0	0 0	0	0		-		0 0	2	0	0	0	0 0	0	0	*	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: S																														+
POLAND	Ratal - Secured on real estate property - Of Which: n																														-
	Retail - Qualifying Revolving	n-	0	0	0 1	0 0		0	0				0 0	-		0	0	U U	0	0	•	0		U	U	U	U	0	0	0	-
	Retail - Other Retail				-	-	-						-		-																+
	Retail - Other Retail - Of Which: SME																														+
	Rotal - Other Rotal - Of Which: non-SME																														-
	tenite																														
	Securitization																														
	Other non-credit obligation assets																														
	IRB TOTAL		0	0	0 0	0 0	0 0	0	Ó				0 0	1		0	0	0 0	0	0	*	0	0	0	0	0	0	0	0	0	

						31/1	2/2023									31/1	2/2024									31/13	1/2025				
	(min BJR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks																														
	Central governments																														
	Institutions																														
	Corporates Corporates - Of Which: Soscialised Landing	0	0	0	0 0	0	0	0	0	0	-		0	0	0		0	0 0	0	0			2 0		0	0	0	0	0	0.	
	Corponities - Of Which: Specialised Lending Corponities - Of Which: SME																														
	Corponibia - CF Which: SME		0			0			0				0						0	0					0	0	0	0	0		
	Retail - Secured on real estate property						, v	- ·				· · · · ·			, v	· · · · · ·		· ·					· · ·	· · · · · ·	, in the second s					v .	
UNITED CTATEC	Retail - Secured on real estate property - Of Which: SME																														
UNITED STATES	Retail - Secured on real estate property - Of Which: non-	0	0	0	0 0	0	0	0	0	0	-	(0	0	0	0	0	0 0	0	0		6	0	(0	Ó	0	0	0	0 -	_
	Retail - Qualifying Revolving																														
	Retail - Other Retail																														(
	Ratal - Other Ratal - Of Which: SME																														(
	Ratal - Other Ratal - Of Which: non-SME																														
	Equity																														
	Republication																														
	Other non-credit obligation assets																														
	IRB TOTAL	0	U	0	0	0	U	0	U	0	*		U	U		0	0	U U	0	0			u 0		U	U	0	0	0	0	

EBA BANCING BANCING

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

																Public guarantee	s - Adverse Scena	rio													
						31/1	2/2023									31/1	12/2024									31/12	2025				
	(min BJR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks																														
	Central covernments																														
	Institutions																														
	Corporates Corporates - Of Which: Specialised Lending	0	0	1	0	0	0	0	0	0	4%		0		1 0	0		0	0 0		4%	0	0	0	0	0	0	0	0	0	4%
	Corporates - Of Which: SME																														
	Retail Retail - Secured on real estate property	U	U	U	0	U	0	0	U	U	*		U		0 0	0	-	0	J U			0	0	U	U	U	U	U	U	U	
UNITED KINGDOM	Ratal - Secured on real estate property - Of Which: SME																														
	Ratail - Secured on real estate property - Of Which: non- Retail - Qualifying Revolving	U	U	U	0	U	0	0	U	U	*		U		0 0	0	-	0	J U			0	0	U	U	U	U	U	U	U	
	Retail - Oualitvino Revolvino Retail - Other Retail																														
	Rutail - Other Rutail - Of Which: SME Rutail - Other Rutail - Of Which: non-SME																														
															_																
	Ecuity Securitization			-					-			-			-	-		-		-			-								
	Securitization Other non-credit obligation assets																														
	Other non-credit obligation assets IRB TOTAL										-																				-
	IRB TOTAL	1	0	0	0	•	0	0	0	0	4%		1		0 0	0		0	0 0		4%	1	1	0	0	0	0	0	0	0	4%

					31/1	2/2023										2/2024										2/2025				
(min EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banka																														
Central novemments																													() () () () () () () () () ()	1
Institutions																														
Corporates	0	0	0	0	0	0	0	0	0		0	0	(0	0	0	(0 0	0		0	0	0	0	0	0	0	0	0	ŀ.
Corporates - Of Which: Specialised Lending																													() () () () () () () () () ()	1
Corponites - Of Which: SME																														
Retai	0	0	0	0	0	0	0	0	0		0	0	(0	0	0	(0 0	0	*	0	0	0	0	0	0	0	0	0	ŀ
Retail - Secured on real estate property																													() () () () () () () () () ()	1
Retail - Secured on real estate property - Of Which: SME																													() () () () () () () () () ()	1
Retail - Secured on real estate property - Of Which: ron-	0	0	0	0	0	0	0	0	0		0	0	(0	0	0	(0 0	0	*	0	0	0	0	0	0	0	0	0	ŀ
Retail - Qualifying Revolving																														1
Batail - Other Batail																														1
Rutal - Other Retail - Of Which: SME							-								-					-	-									
Rutal - Other Rutal - Of Which: non-SME							1																							1
Facility																														1
Securitization																										_				
Other non-credit obligation assets																														1
IRB TOTAL	0	0	0	0	0	0	a (0	0		0	0		0 0	0	0		0 0	0	-	0	0	0	0	0	0	0	0	0	ŀ I

Public gua

						31/1	12/2023									31/1	2/2024									31/12	/2025				
	(min EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks																														i
	Central governments																														
	Institutions																														
	Corporates	20) (3 (0 0	0 0	0 0	0	0	18%	17	0 0	4	0	2	1) (0	0	16%	1	7 0	4	0	3	0	0	0	0	165
	Corporates - Of Which: Specialised Lending																														<u> </u>
	Corporates - Of Which: SME																														i
	Retai	(0 0		0	0 0	0 0	0 0	0	0		(0 0	0	0	0	1	0 0	0	0			0 0	0	Ó	Ó	0	0	0	0	
	Retail - Secured on real estate property																														í
FRANCE	Rutal - Secured on real estate property - Of Which: SME																														í
TIONICE	Retail - Secured on real estate property - Of Which: non-	(0 0		0	0 0	0 0	0 0	0	0		(0 0	0	0	0	1	0 0	0	0			0 0	0	Ó	Ó	0	0	0	0	
	Retail - Qualifying Revolving																														()
	Retail - Other Retail																														()
	Retail - Other Retail - Of Which: SME																														()
	Retail - Other Retail - Of Which: non-SME																														í /
	Equity																														(/
	Securitisation																														1
	Other non-credit obligation assets																														1
	IRB TOTAL	2	2 0		1 (

						31/1	2/2023									31/1	2/2024									31/1	1/2025				
	(min EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banka																														/
	Central povernments																														4
	Institutions																														4
	Corporates	35	5 0	4	0	0	0	0	0	0	29%	34	0	5	0	0	0	0	0	0	29%	34	0	5	0	1	0	0	0	0	2 295
	Corporates - Of Which: Specialised Lending																														4
	Corporates - Of Which: SME																														4
	Retai	(0 0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0		6	0	0	0	0	0	0	0	0	2
	Retail - Secured on real estate property																														4
SWITZERLAND	Retail - Secured on real estate property - Of Which: SME																														4
	Retail - Secured on real estate property - Of Which: ron-	(0 0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0		6	0	0	0	0	0	0	0	0	2
	Retail - Qualifying Revolving																														4
	Retail - Other Retail																														4
	Ratal - Other Ratal - Of Which: SME																														4
	Rutal - Other Rutal - Of Which: non-SME																														4
	Equity																														4
	Securitisation																														4
	Other non-credit obligation assets						-																								4
	TOR TOTAL	X	6 0	3	5 0	•	0	0	0	0	29%	35	0	4		0	0		0	0	29%	32		4	0	1	0	0	0	0	1 299

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																Public guarantees	s - Adverse Scena														
						31/12	/2023									31/1	2/2024									31/12	2025				
	(min BJR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banka																														
	Central governments																														1
	Institutions																														
	Corporates	5	0	1	0	21	0	0	0	9	43%	5 8	8 0		2 0	22	(2	0 0	1	429	8	0	2	0	22	0	0	0		42%
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														
	Retai		0	0	0	0	0	Ó	0	0	-	6	0 0		0 0	0			0 0	1		0	0	0	0	0	0	0	0	0	ł –
	Retail - Secured on real estate property																														+
NETHERLANDS	Rutal - Secured on real estate property - Of Which: SME																														+
	Rutal - Secured on real estate property - Of Which: non-		0	0	0	0	0	Ó	0	0	-	6	0 0		0 0	0			0 0	1		0	0	0	0	0	0	0	0	0	i
	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
	Rutal - Other Rutal - Of Which: SME																														
	Rutal - Other Ratal - Of Which: non-SME																														
	Equity													-																	+
	Securitisation																														
	Other non-credit oblication assets										-																				

																Public guarantees	- Adverse Scenari	io .													
						31/1	2/2023									31/12	2/2024									31/12	1/2025				
	(min BJR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banka																														
	Central povernments																														
	Institutions																														
	Corporates	0	0		0 0	0	0	0	0	0		0	0	0	0	0	0	0	0 0	0		0	0	2 (0	0	0	0	0	0	
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														
	Retail	0	0		0 0	0	0	0	0	0		0	0	0	0	0	0	0	0 0	0		0	0	2 (0	0	0	0	0	0	
	Retail - Secured on real estate property																														
JAPAN	Rotal - Secured on real estate property - Of Which: SME																														
	Rutail - Secured on real estate property - Of Which: non-	0	0		0 0	0	0	0	0	0		0	0	0	0	0	0	0	0 0	0		0	0	2 (0	0	0	0	0	0	
	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
	Rutal - Other Retail - Of Which: SME																														
	Rutail - Other Ratail - Of Which: non-SME																														
	Equity																														
	Securitization																								1						
	Other non-credit obligation assets																														
	TOR TOTAL	0	0		0 0	0	0	0	0	0	-	0	0	0	0	0	0	0		0	-	0	0			0	0	0	0	0	

																															/
							2/2023									31/12	/2024										2/2025				
	(min BJR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks																														4
	Central governments																														4
	Institutions																														4
	Corporates		0 0	(0	0	0	0	0	0		0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0	+
	Corporates - Of Which: Soscialised Lending																														4
	Corporates - Of Which: SME																														4
	Retai		0 0	(0	0	0	0	0	0	4%	0	0	0	0	0	0	0	0	0	4%	0	0	0	0	0	0	0	0	0	4%
	Retail - Secured on real estate property																														4
SPAIN	Rutal - Secured on real estate property - Of Which: SME																														4
	Rutal - Secured on real estate property - Of Which: non-		0 0	(0	0	0	0	0	0		0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0	+
	Retail - Qualifying Revolving																														4
	Retail - Other Retail																														
	Rutal - Other Rutal - Of Which: SME																														4
	Rutal - Other Rutal - Of Which: non-SME																														4
	Louity																														4
	Securitisation																														4
	Other non-credit obligation assets																														1
	IR5 TOTAL		0			0	0	0	0	0	4%	•	0	0	0	0	0		0	0	4%	0	0	0	0	0	0	0	0	0	4%

								ntees - Actual					
	(min EUR, Ye)	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage R Stage 3 exposu
	Central banks												
	Central opvernments												
	Debile centre estilier												
	Multilateral Development Banks International Organisations												
	International Organisations												
	Corporates	34	17	20	20	16	16	0	0	2	0	0	
COMMERZBANK	ad usede the Retail		0	0	0	0	0	0		0	0		
			0	0	0	0	0	0	0	0	0	0	*
Aktiengesellschaft	Secured by martnesses on immerable amounty of which: non-SME	0	٥	0	0	٥	٥	0	0	0	0	0	
	Items associated with particularly high risk		0		°	0	0		· · · ·	0		· · · ·	
	Covered bonds Claims on institutions and corporates with a ST credit assessment												
	Easity												
	Securitization Other Control of C												
	Standardised Total	34	17	20	20	16	16	0	0	2	0	0	
	(mb 108, 14)	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure		ntees - Actual 2/2022 Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Stag expo
	Cantral hanks						100.00						
	Central oovernments Replonal oovernments or local authorities		-										
	Reported dovernments of local authorities												
	Dahlis sector antikas Multilateral Development Banks												
	International Organisations Institutions		-										-
	Corporates	34	17	20	20	16	15	0	0	2	0	0	
	of which: SME Retail	0	0	0	0	0	0	2	2	0	0	0	t –
GERMANY	al where OP	0	0	0	0	0		0	0	0	0	0	
	Secured by mortoaces on immovable property of which: non-SME	0	0	0	0	0		0	0	0	0	0	
	of which: non-SME Items associated with particularly high risk	•	0	0	0	0	0	0	•	0	0	•	
	Covered bonds Claims on institutions and corporates with a ST credit assessment												
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIII)												
	Collection Investments undertakings (CIII) Equity												
	Securitization												
	Standardieed Total	34	17	20	20	16	Public guara	ntees - Actual	٥	2	0	¢	ŀ
	Standardised Total	34 Exposure values			Photo 1		Public guara	ntees - Actual 1/2022	Stree 1		0 Stock of provisions for Stars 2	Restort	
	(min EUR, 14)		Risk exposure amounts	20 Stage 1 exposure		16 Stage 2 exposure	Public guara	ntees - Actual		Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure		
	(ek 10, %) General ken sensek				Photo 1		Public guara	ntees - Actual 1/2022	Stree 1		Stock of provisions for Stage 2 exposure	Restort	
	(de U.R., %) Castar Senta Castar Securitaria				Photo 1		Public guara	ntees - Actual 1/2022	Stree 1		Stock of provisions for Stage 2 exposure	Restort	
	(Ht CA, S) Cellul anomatic Cellul anomatic to a substrate Related cellul particular Related cellul particul Related cellul par				Photo 1		Public guara	ntees - Actual 1/2022	Stree 1		Stock of provisions for Stage 2 exposure	Restort	
	(edi 104, %) Catata anomenata Catata anomenata Palde anta esta la tera da				Photo 1		Public guara	ntees - Actual 1/2022	Stree 1		Stock of provisions for Stage 2 exposure	Restort	
	join C.S. S. Cantor Isana Cantor Associational Market and Cantor and Association Market and Cantor and Reals Notificated Charleman Reals Notificated Charleman Reals				Photo 1		Public guara 31/1: Stage 2 exposure, of which guaranteed	ntees - Actual 1/2022	Stree 1		Stock of provisions for Stope 2 exposure	Restort	Coverage Stag expo
	(eb.13), %				Photo 1	Stage 2 exposure	Public guara 31/1: Stage 2 exposure, of which guaranteed	ntees - Actual 1/2022	Stage 3 exposure, of which gwarnheed		2Rock of provisions for 2Raps 2 exposure exposure 0 0 0	Stock of provisions for Stage 3 exposure	Coverage Stag expo
	(edit Stad) Social statutes Social Statutes St				Photo 1	Stage 2 exposure	Public guara 31/1: Stage 2 exposure, of which guaranteed	ntees - Actual 1/2022	Stage 3 exposure, of which gwarnheed		0 Stack of provisions for Stage 2 exposure 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure	Coverage Stag expo
POLAND	Color local Color Local Color Local Michael				Photo 1	Stage 2 exposure	Public guara 31/1: Stage 2 exposure, of which guaranteed	ntees - Actual 1/2022	Stage 3 exposure, of which gwarnheed		0 Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure 0 0 0 0	Coverage Stag expo
POLAND	Sector Se				Photo 1	Stage 2 exposure	Public guara 31/1: Stage 2 exposure, of which guaranteed	ntees - Actual 1/2022	Stage 3 exposure, of which gwarnheed		0 Stock of provisions for Stops 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure 0 0 0 0	Coverage Stag expo
POLAND	Control local Canada conservation Canada conservation Reference and the conservation Reference and Research and Research Research Research and Research Rese				Photo 1	Stage 2 exposure	Public guara 31/1: Stage 2 exposure, of which guaranteed	ntees - Actual 1/2022	Stage 3 exposure, of which gwarnheed		0 Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure 0 0 0 0	Coverage Stag expo
POLAND	Control local Canada conservation Canada conservation Reference and the conservation Reference and Research and Research Research Research and Research Rese				Photo 1	Stage 2 exposure	Public guara 31/1: Stage 2 exposure, of which guaranteed	ntees - Actual 1/2022	Stage 3 exposure, of which gwarnheed		0 Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure 0 0 0 0	Coverage Stag expo
POLAND	Section losses Canada assesses Canada assesses Alfor canada assesses Alfor canada assesses Alfor canada assesses Alfor canada assesses Alfor canada assesses assesses Alford assesses Alford assessesses Alford assesses Alford assessesses Alford assessesses Alford assesses Alford assesses Alford assesses Alford assesses Alford assesses				Photo 1	Stage 2 exposure	Public guara 31/1: Stage 2 exposure, of which guaranteed	ntees - Actual 1/2022	Stage 3 exposure, of which gwarnheed		20eck of provisions for 20ept 2 expense expense 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure 0 0 0 0	Coverage Stag expo
POLAND	(edit Stad) Solid I and a manufactural Stadie				Photo 1	Stage 2 exposure	Public guara 31/1: Stage 2 exposure, of which guaranteed	ntees - Actual 1/2022	Stage 3 exposure, of which gwarnheed		2 Sock of provisions for Stage 2 expanses	Stock of provisions for Stage 3 exposure 0 0 0 0	Coverage Stag expo
POLAND	Debug Selection Sele		Elid espesare arrousta 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 1 exponse 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 1 explosers, of which guarantee constant 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0	Public guara	ntess - Actual //2022 Siage 3 expensive 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 space, of which generated construction 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provision for stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stege 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage stag expo
POLAND	(ebid), "	Experience values	Elid espesare arrousta 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 1 exponse 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 1 explosers, of which guarantee constant 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0	Public guess 31/1 Bage 1 Algent 2 and the second se	ntess - Actual //2022 Sisps 3 expenses 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 space, of which generated construction 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provision for stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stege 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage stag expo
POLAND	(ebid), "	Experience values	Elid espesare arrousta 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 1 exponse 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 1 explosers, of which guarantee constant 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0	Public games	ntess - Actual //2022 Siage 3 expensive 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 space, of which generated construction 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provision for stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stege 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage stag expo
POLAND	bala had balance balan	Experience values	Elak expensive sensisk 0	Stage 1 exponse 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Steps 1 esponse, of portune portune control co	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0	Public guara 33/1 Singe 2 engenant, of which guarantead 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	htes - Actual	Slege 3 espanse, of which gas acted on on o o o o o o o o o o o o o o o o	Stack of previolations for a second state of previolations for a second state of the s	provisions for sepasure of the sepasure of the separation of the sep	Shok of providence of the prov	Coverage Stag expose
POLAND	(ebid), "	Erjonen vaker 0 0 0 0 0 0 0 0 0 0 0 0 0	Elak expensive sensisk 0	Stegs 1 exposize 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Siege 1 exposurs of which guranteed encoded 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	51egs 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Public guara 31/1 Steps 2 engissars, of weich guaranteed 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	htee - Actual // 2022 Stege 3 expetition 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Step 3 erspans, of which generated control of control o	Stock of previsions for Stopp 1 exponent 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 expetitor 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Shok of providence of the prov	Coverage Stag expose
POLAND	هم که په کې	Erjonen vakan 0 0 0 0 0 0 0 0 0 0 0 0 0	Elak expensive sensisk 0	Stegs 1 exposize 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Steps 1 esponse, of portune portune control co	51egs 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Public guara 31/1 Singe 2 engenant, of which guarantead 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	htee - Actual // 2022 Stege 3 expetition 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Slege 3 espanse, of which gas acted on on o o o o o o o o o o o o o o o o	Stack of previolations for exposure of the second s	provisions for sepasure of the sepasure of the separation of the separation	Shok of providence of the prov	Coverage Stag expose
POLAND	لم المراكع المراحع المراحع المراحع المماعم المماعم المماعم المماعممع المماعمع المماعمع المماعمع الممام	Erjonen vakan 0 0 0 0 0 0 0 0 0 0 0 0 0	Elak expensive sensisk 0	Stegs 1 exposize 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Steps 1 esponse, of portune portune control co	51egs 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Public guara 31/1 Singe 2 engenant, of which guarantead 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	htee - Actual // 2022 Stege 3 expetition 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Slege 3 espanse, of which gas acted on on o o o o o o o o o o o o o o o o	Stack of previolations for a second state of previolations for a second state of the s	provisions for sepasure of the sepasure of the separation of the separation	Shok of providence of the prov	Coverage Stag expose
POLAND	له المراكع. Sector and an	Erjonen vaker 0 0 0 0 0 0 0 0 0 0 0 0 0	Elak expensive sensisk 0	Stegs 1 exposize 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Steps 1 esponse, of portune portune control co	51egs 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Public guara 33/1 Singe 2 engenant, of which guarantead 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	htee - Actual // 2022 Stege 3 expetition 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Slege 3 espanse, of which gas acted on on o o o o o o o o o o o o o o o o	Stack of previolations for a second state of previolations for a second state of the s	provisions for sepasure of the sepasure of the separation of the separation	Shok of providence of the prov	Coverages Stages expo
POLAND	لم المراكع المراحع المراحع المراحع المماعم المماعم المماعم المماعممع المماعمع المماعمع المماعمع الممام	Erjonen vaker 0 0 0 0 0 0 0 0 0 0 0 0 0	Elak expensive sensisk 0	Stegs 1 exposize 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Steps 1 esponse, of portune portune control co	51egs 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Public guara 33/1 Singe 2 engenant, of which guarantead 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	htee - Actual // 2022 Stege 3 expetition 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Slege 3 espanse, of which gas acted on on o o o o o o o o o o o o o o o o	Stack of previolations for a second state of previolations for a second state of the s	provisions for sepasure of the sepasure of the separation of the sep	Shok of providence of the prov	Coverages Stages expo
POLAND	(2013), %) Series and a series of the serie	Erjonen vaker 0 0 0 0 0 0 0 0 0 0 0 0 0	Elak expensive sensisk 0	Stegs 1 exposize 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Steps 1 esponse, of portune portune control co	51egs 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Public guara 33/1 Singe 2 engenant, of which guarantead 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	htee - Actual // 2022 Stege 3 expetition 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Slege 3 espanse, of which gas acted on on o o o o o o o o o o o o o o o o	Stack of previolations for a second state of previolations for a second state of the s	provisions for sepasure of the sepasure of the separation of the sep	Shok of providence of the prov	Coverages Stages expo
	bits and bi	Erjonen vakan 0 0 0 0 0 0 0 0 0 0 0 0 0	Elak expensive sensisk 0	Stegs 1 exposize 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Steps 1 esponse, of portune portune control co	51egs 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Public guara 33/1 Singe 2 engenant, of which guarantead 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	htee - Actual // 2022 Stege 3 expetition 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Slege 3 espanse, of which gas acted on on o o o o o o o o o o o o o o o o	Stack of previolations for a second state of previolations for a second state of the s	provisions for sepasure of the sepasure of the separation of the separation	Shok of providence of the prov	Coverages Stages expo
	best and Selection of the selection of	Erjonen vakan 0 0 0 0 0 0 0 0 0 0 0 0 0	Elak expensive sensisk 0	Stegs 1 exposize 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Steps 1 esponse, of portune portune control co	51egs 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Public guara 33/1 Singe 2 engenant, of which guarantead 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	htee - Actual // 2022 Stege 3 expetition 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Slege 3 espanse, of which gas acted on on o o o o o o o o o o o o o o o o	Stack of previolations for a second state of previolations for a second state of the s	provisions for sepasure of the sepasure of the separation of the separation	Shok of providence of the prov	Coverage Stag expose
	له من من المحمد	Erjonen vaker 0 0 0 0 0 0 0 0 0 0 0 0 0	Elak expensive sensisk 0	Stegs 1 exposize 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Steps 1 esponse, of portune portune control co	51egs 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Public guara 33/1 Singe 2 engenant, of which guarantead 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	htee - Actual // 2022 Stege 3 expetition 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Slege 3 espanse, of which gas acted on on o o o o o o o o o o o o o o o o	Stack of previolations for exposure of the second s	provisions for sepasure of the sepasure of the separation of the sep	Shok of providence of the prov	Coverage Stag expose
	عن من من عن من من عن من من عن من عن من من من عن من	Erjonen vaker 0 0 0 0 0 0 0 0 0 0 0 0 0	Elak expensive sensisk 0	Stegs 1 exposize 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Steps 1 esponse, of portune portune control co	51egs 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Public guara 31/1 Singe 2 engenant, of which guarantead 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	htee - Actual // 2022 Stege 3 expetition 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Slege 3 espanse, of which gas acted on on o o o o o o o o o o o o o o o o	Stack of previolations for exposure of the second s	provisions for sepasure of the sepasure of the separation of the sep	Shok of providence of the prov	Coverages Stages expo
	ل لل ل ال الل ال الل ال الل ل الل الل	Erjonen vaker 0 0 0 0 0 0 0 0 0 0 0 0 0	Elak expensive sensisk 0	Stegs 1 exposize 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Steps 1 esponse, of portune portune control co	51egs 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Public guara 31/1 Singe 2 engenant, of which guarantead 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	htee - Actual // 2022 Stege 3 expetition 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Slege 3 espanse, of which gas acted on on o o o o o o o o o o o o o o o o	Stack of previolations for exposure of the second s	provisions for sepasure of the sepasure of the separation of the sep	Shok of providence of the prov	Coverages Stages expo
	عن من من عن من من عن من من عن من عن من من من عن من	Erjonen vaker 0 0 0 0 0 0 0 0 0 0 0 0 0	Elak expensive sensisk 0	Stegs 1 exposize 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Steps 1 esponse, of portune portune control co	51egs 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Public guara 31/1 Singe 2 engenant, of which guarantead 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	htee - Actual // 2022 Stege 3 expetition 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Slege 3 espanse, of which gas acted on on o o o o o o o o o o o o o o o o	Stack of previolations for exposure of the second s	provisions for sepasure of the sepasure of the separation of the sep	Shok of providence of the prov	Coverage Stag expose
	Const land, Const	Erjonen vaker 0 0 0 0 0 0 0 0 0 0 0 0 0	Elak expensive sensisk 0	Stegs 1 exposize 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Steps 1 esponse, of portune portune control co	51egs 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Public guara 31/1 Singe 2 engenant, of which guarantead 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	htee - Actual // 2022 Stege 3 expetition 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Slege 3 espanse, of which gas acted on on o o o o o o o o o o o o o o o o	Stack of previolations for exposure of the second s	provisions for sepasure of the sepasure of the separation of the sep	Shok of providence of the prov	Coverage Stag expose
POLAND UNITED STATES	ل لل ل ال الل ال الل ال الل ل الل الل	Erjonen vaker 0 0 0 0 0 0 0 0 0 0 0 0 0	Elak expensive sensisk 0	Stegs 1 exposize 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Steps 1 esponse, of portune portune control co	51egs 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Public guara 31/1 Singe 2 engenant, of which guarantead 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	htee - Actual // 2022 Stege 3 expetition 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Slege 3 espanse, of which gas acted on on o o o o o o o o o o o o o o o o	Stack of previolations for exposure of the second s	provisions for sepasure of the sepasure of the separation of the sep	Shok of providence of the prov	Coverage Stage expose



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

							Public guara	ntees - Actual					
								/2022					
			Birth commences		Stage 1 exposure, of which		Stage 2 exposure, of which		Stage 3 exposure, of which	Stock of	Stock of	Stock of provisions for Stage 3	Coverage Ra
		Exposure values	Risk exposure amounts	Stage 1 exposure	which guaranteed	Stage 2 exposure	which guaranteed	Stage 3 exposure	which guaranteed	provisions for Stage 1	provisions for Stage 2	Stage 3	Coverage Ri Stage 2 exposur
	(min EUR, %)						Youranteed		generative	exposure	exposure	exposure	espond
	Central banks Central ocvernments Bankand covernments or local authorities												
	Public sector entities												
	Multilateral Development Banks International Graanisations												
	Institutions												
i i	Corocrates of which: SPE	0	0	0	0	0	0	0	0		0		
UNITED KINGDOM	Retail of which SM	0	0	0	0	0	0	0	0	0	0	0	
DIVITED KINGDOM	Secured by mortgages on immovable property	0 0	0		0	0	0		0	0	0	0	
i –	of which: non-SME Nerva associated with narticularly bish sisk	0	0	0	0	0	0	0	0	0	0		
i i	From a second out of particular cards and Colores do not institutions and concernes with a ST could assessment Coloritive investments undertakings (CEU) Tensive												
i F	Claims on institutions and concerning with a ST credit assessment Collective investments undertakings (CIU)												
	Easity Securitization												
	Other exposures												
	Standardised Total	0	0	0	0	0	0	0	0	0	0	0	*
							Public guara	ntees - Actual					
							31/1	/2022					
					Stage 1		Stage 2 exposure, of which guaranteed		Stage 3 exposure, of which guaranteed	Stock of	Stock of	Stock of	
		Exposure values	Risk exposure	Stage 1 exposure	exposure, of which	Stage 2 excosure	which	Stage 3 exposure	which	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ri Stage 3 exposur
	(min EUR, %)				guaranteed		guaranteed		guaranteed	exposure	exposure	exposure	exposur
	Central banks Central opvernments									1	1		
F	Recipital sovernments or local authorities Public sector entities Mobilisteral Development Earlies												
	vuota lactor antrona Madilatera Development Banka Johannational Graaniaationa												
	Institutions												
	of which: Sta	0	0	0	0	0	0	0	0	0	0	0	-
ITALY	Retail	0	0	0	0	0	0	0	0	0	0	0	-
ITALY	of which: SME Secured by mortgages on immovable property		0	0	0	0	0	0	0	0	0	0	
	of which: non-CMP Terms associated with particularly bich risk	0	0	0	0	0	0	0	0	0	0	0	-
	Covered bonds												
i F	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)												
i l	Desity Securitiantion												
	Other exposures									1	1		
	Standardised Total	0	U	9	0	0	0	0	0	U		0	*
								ntees - Actual					
					Stage 1		31/12 Share 7	/2022	Stage 3	Stock of	Rock of	Stock of	
		Exposure values	Risk exposure	Stage 1	Stage 1 exposure, of which	Stage 2 exposure	31/12 Shane 7	5 Stage 3	Stage 3 exposure, of which	Stock of provisions for Stace 1	Stock of provisions for States 2	Stock of provisions for Status 3	Coverage R Stage 3
	(min EJR, %)	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed servent	Stage 2 exposure	31/1	/2022	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage R Stage : exposu
	Central banks Central opvernments	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	31/12 Share 7	5 Stage 3	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	provisions for Stars 7	Stock of provisions for Stage 3 exposure	Coverage R Stage : exposu
F	Central banks Central ocvernments Resional ocvernments or local authorities	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	31/12 Share 7	5 Stage 3	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	provisions for Stars 7	Stock of provisions for Stage 3 exposure	Coverage R Stage : exposu
	Central banks Central opvernments	Exposure values	Risk exposure amounts	Stepe 1 exposure	Stage 1 exposure, of which guaranteed annount	Stage 2 exposure	31/12 Share 7	5 Stage 3	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	provisions for Stars 7	Stock of provisions for Stage 3 exposure	Coverage F Stage exposu
	Central assessments Reviewal covernments or local authorities Reviewal covernments or local authorities Metallistica Cevelocarean Earlies Metallistica Cevelocarean Earlies Metallistica Cevelocarean Earlies	Exposure values	Risk exposure amounts	Stage 1 exposure	Stape 1 exposure, of which guaranteed	Stage 2 exposure	31/12 Share 7	5 Stage 3	Stage 3 exposure, of which guaranteed	Stock of provisions for stage 1 exposure	provisions for Stars 7	Stock of provisions for Stage 3 exposure	Coverage F Stage exposu
	Central Invinces Central Servicements Resisted Consentents or Socil authorities Resisted Consentents and Social Resisted Consents Parks Mithilation I Revelopment Parks Haritistical Consentiations Facilitations Fa	Exposure values	Risk exposure amouts	Stage 1 exposure	Stape 1 exposure, of which guaranteed ensuint	Stage 2 exposure	31/12 Share 7	5 Stage 3	Stage 3 exposure, of which guaranteed annual	Stock of provisions for Stage 1 exposure 0	provisions for Stars 7	Stock of provisions for Stage 3 exposure	Coverage R Stage : exposu
	Central lawks Central sevenments Encload oversments er load aktortike Encload oversments er load er lo	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed services	Stage 2 exposure 0 0 0 0	31/12 Share 7	5 Stage 3	Stage 3 exposure, of which guaranteed annual	Stock of provisions for Stage 1 exposure 0 0 0 0	provisions for Stars 7		
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EDANCE	Central Instance Description provides the Vice Instance Darks prov	Exposure values	20155UPC8	exposure 0 0 0 0	Stage 1 exposure, of which guarateed executed executed convert conver	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12 Share 7	5 Stage 3	esposure, of which guaranteed anount	Stock of provisions for Stage 1 exposure exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stars 7		
FRANCE	Candia Jawai Candia Jawai Candia Jawai Kanang Jawai Kathu ata ya kathu ata kathu Kathu ata ya kathu Ka	Exposure values 0 0 0 0 0 0	20155UPC8	exposure 0 0 0 0	Stage 1 exposure, of which guaranteed environ	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12 Share 7	5 Stage 3	esposure, of which guaranteed anount	Stock of provisions for stage 1 stapoison stapoison 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stars 7		
FRANCE	Central tasks Central serverses Alguns or serverses Alguns of serverses Alguns of the serverses Alguns of the serverses Alguns of the serverses of alguns of the alguns of	Exposure values	20155UPC8	exposure 0 0 0 0	Stape 1 exposure, ch which guaranteed environt 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure	31/12 Share 7	5 Stage 3	esposure, of which guaranteed anount	Stock of provisions for Stage 1 exposure exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stars 7		
FRANCE	Carden bala Carden balan Sector Annual Annual Annual Annual Annual Andreas Annual Annual Annual Annual Cardena Cardena Annual Annual Annual Annual Annual Annual Annual Annual Cardena Annual	Exposure values 0 0 0 0 0 0 0	20155UPC8	exposure 0 0 0 0	Stage 1 esposere, of which exercised	Stage 2 expoure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12 Share 7	5 Stage 3	esposure, of which guaranteed anount	Stock of provisions for abase separate separate 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stars 7		
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FRANCE	Carden bala Carden balan Sector Annual Annual Annual Annual Annual Andreas Annual Annual Annual Annual Cardena Cardena Annual Annual Annual Annual Annual Annual Annual Annual Cardena Annual	Exposure values		**posc**	esposere, of which guaranteed services a service of the service of	eccosure	31/12 Share 7	5 Stage 3	exposure, of which guaranteed assured 0 0 0 0 0 0 0 0	provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Staps 2 esposure control of the state of t		
FRANCE	Carbon banks Carbon banks and an annual sector of the sec	0 0 0 0 0		**************************************	esposere, of which guaranteed services a service of the service of	eccosure	21/12 Stage 2 subtant, of subtant subtant subtant 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	/2022 Stage 3 expense 0 0 0 0 0 0 0	exposure, of which guaranteed assured 0 0 0 0 0 0 0 0	provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	рточийсяя ба Завара 2 езроныхе 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
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FRANCE	Caral baki Caral baki Saka sa Saka Saka Saka Saka Saka Saka Sa				esposers, of garanteed security 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	espoure 	31/12 Stoge 2 stoge 2 stock subch guarented annotal	2022 Stepe 3 exposition 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	sepenan, of anking and a second and a second a s	previous for Steps 1 expansion 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stape 2 espature 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	ADDAUNE	Coverage to service and the se
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2023 EU-wide Stress Test: Credit risk COVID-19 STA

							Public guara	ntees - Actual					
								/2022					
					Stage 1		Stage 2		Stage 3				
			Risk exposure	Stage 1	exposure, of	Stage 2	exposure, of	Stage 3	exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Rai
		Exposure values	amounts	exposure	which	exposure	which	exposure		Stage 1	Stage 2	Stage 3	Stage 3
	(min EUR	%)			guaranteed		guaranteed		guaranteed	exposure	exposure	exposure	exposure
	Central banks												
	Central governments												
	Benional accomments or local authorities Public sector entities												
	Public sector entries Multilateral Development Banks												
	International Organisations												
	Institutions						0		0			0	
	Consonates of which: SMC		0			0		0			0		
	er unter son: Retail	ő		0	0	0		0			0		
NETHERLANDS	vi ulurio Olf	0		0	0	0	0	0			0	0	-
	Secured by mortgages on immovable property	0			0	0	0	0	0	0	0	0	
	of which: non-SME		0	0	0	0	0	0	0	0	0	0	
	Steens associated with narticularly kink dale Covered bonds												
	Claims on institutions and connectos with a ST credit assessment												
	Collective investments undertakings (CIU)												
	Easity Securitization												
	Securitization Other exposures												
	Standardised Total	0	0	a	0	0	0	0	0	0	0	0	
							Public guara	ntees - Actual					
							31/1	/2022					
			-		Stage 1		Stage 2		Stage 3				
			Risk exposure	Stage 1	exposure, of	Stage 2	exposure, of	Stage 3	exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ra
		Exposure values	amounts	Stage 1 exposure		exposure		exposure		Stage 1	Stage 2	Stage 3	Stage 3
	(min EUR	%)			guaranteed		guaranteed		guaranteed	exposure	exposure	exposure	exposure
	Central banks												
	Central governments												
	Regional overnments or local authorities Public sector entities												
	Multilateral Development Banks												
	International Organisations												
	Institutions											0	
	Coroorates of which: SME			0	0	0		0	0		0		
	er unter, sve Retall	ő		0	0	0		0			0		
JAPAN	A shirty Off	0		0	0	0	0	0	0	0	0		
	Secured by mortoaces on immovable property	0		a	0	0	0	0	0	0	0	0	
	of which occ.CMP Stems associated with particularly high risk	0	0	a	0	0	0	0	0	0	0	0	
	Covered bonds												
	Claims on institutions and corporates with a ST credit assessment												
	Collective investments undertakings (CIU)												
	Douity Securitization												
	Secondarion												
	Securitization Other exposures Standardised Total		0		0		0	0		0			
	Other exposures	0	0	a	0	0			0	0	٥	0	
	Other exposures		0	a	0	0		0 ntees - Actual	0	o	0	0	
	Other exposures	0	•		o	0	Public guara		0	0	ō	0	
	Other exposures	•	•	a	·	0	Public guara 31/1	ntees - Actual		1			1
	Other exposures			1	Stage 1 essosure. of		Public guara 31/1: Stage 2 exposure of	ntees - Actual 1/2022	Stage 3 exposure, of	Stock of	Stock of	Stock of	Coversos Ra
	Other associates Standardized Total	Exposure values		Stage 1 exposure	Stage 1 exposure, of which	Stage 2 exposure	Public guara 31/1: Stage 2 exposure, of which	ntees - Actual	Stage 3 exposure, of which	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ra Stage 3
	Other seasons	Exposure values	Risk exposure	Stope 1	Stage 1 essosure. of	Stage 2	Public guara 31/1: Stage 2 exposure of	ntees - Actual 1/2022 Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of	Coverage Ra Stage 3
	Other exercises Stead-ordered Total (doi:10.10) Castral Social	Exposure values	Risk exposure	Stope 1	Stage 1 exposure, of which	Stage 2	Public guara 31/1: Stage 2 exposure, of which	ntees - Actual 1/2022 Stage 3	Stage 3 exposure, of which	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ra Stage 3
	Other announes Standardinat Titel (ob.12) Central Social (ob.12) Central Social Central Soc	Exposure values	Risk exposure	Stope 1	Stage 1 exposure, of which	Stage 2	Public guara 31/1: Stage 2 exposure, of which	ntees - Actual 1/2022 Stage 3	Stage 3 exposure, of which	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ra Stage 3
	Other conserver Nanderdauer Total Section Instance Contain sportune Contain sportune Contai	Exposure values	Risk exposure	Stope 1	Stage 1 exposure, of which	Stage 2	Public guara 31/1: Stage 2 exposure, of which	ntees - Actual 1/2022 Stage 3	Stage 3 exposure, of which	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage R Stage 3
	Other exercises Underfault That Control provides Control	Exposure values	Risk exposure	Stope 1	Stage 1 exposure, of which	Stage 2	Public guara 31/1: Stage 2 exposure, of which	ntees - Actual 1/2022 Stage 3	Stage 3 exposure, of which	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage R Stage 3
	Other common Sector basis Control and Control Control assessments Sector assessments Sect	Exposure values	Risk exposure	Stope 1	Stage 1 exposure, of which	Stage 2	Public guara 31/1: Stage 2 exposure, of which	ntees - Actual 1/2022 Stage 3	Stage 3 exposure, of which	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage R Stage 3
	Deter demonstration of the second sec	Exposure values	Risk exposure amounts	Stope 1	Stage 1 exposure, of which	Stage 2	Public guara 31/1: Stage 2 exposure, of which	ntees - Actual 1/2022 Stage 3	Stage 3 exposure, of which	Shock of provisions for Stage 1 exposure	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage R Stage 2 exposur
	Other common Sector basis Control and Control Control assessments Sector assessments Sect	Exposure values	Risk exposure amounts	Stage 1 erposere	Stage 1 exposure, of which guaranteed securet	Stage 2 exposure	Public guara 31/1: Stage 2 exposure, of which guaranteed arrount	rtses - Actual //2022 Stage 3 exposure	Stage 3 exposure, of which guaranteed annual	Stock of provisions for Stage 1 exposure 0 0	Stock of provisions for Stage 2 exposure 0	Stock of provisions for Stage 3 exposure	Coverage R Stage 2 exposur
	Mini development Sector Andream Sector Instant Calculations Sector Instant Sector Instant Residence of Sector Instant Sector I	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed securet	Stage 2 exposure 0 0	Public guara 31/1: Stage 2 exposure, of which guarantized arrowshi	nteen - Actual 2/2022 Stage 3 exposure 0 0	Stage 3 exposure, of which guaranteed annound guarantee	Stock of povisions for stage 1 exposure 0 0 0 0	Stock of provisions for Stage 2 exposure 0 0 0 0	Stock of provisions for Stage 3 exposure	Coverage R Stage 2 exposur
	Dirat manon Band Markan Senter Juda Talan Senter Juda Talan Markan Markan Kalang Sangangan Hali Kalang Sangangan Hali Kalang Sangangan Markan	Ectosure values	Risk exposure amounts	Stage 1 exposure	Stage 1 esposure, of which guaranteed emutual content of 0 0 0 0 0 0 0 0 0	Stage 2 exposure	Pablic guara 31/1: Stage 2 exposure, of which guaranteed erround	ntees - Actual //2022 Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure, of which guaranteed ensures 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure 0 0 0 0 0	Stock of provisions for Stage 2 exposure 0 0 0 0	Stock of provisions for Stage 3 esposure 0 0 0 0 0 0 0 0	Coverage R Stage 3 exposur
	Other ensuing Standardine (see) Calculation (see) Galaria examination Calculat examination Calculat examination Calculat examination Calculate (see) Calculate (see) Calcula	Exposure values	Risk exposure amousta	Stage 1 exposure	Stage 1 exposure, of which guaranteed annound	Stage 2 exposure 0 0	Public guara 31/1: Stage 2 exposure, of which guaranteed annount	nteen - Actual 2/2022 Stage 3 exposure 0 0	Stage 3 exposure, of which guaranteed ensures 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure 0 0 0 0 0	Stock of provisions for Stage 2 exposure 0 0 0 0	Stock of provisions for Stape 3 steposure exposure 0 0 0 0 0 0	Coverage R Stage 3 exposur
	Dirat manan Bandar Markan Sentar Jakar Sentar Sentar Manan M	Coposare values	Risk exposure amousta	Stage 1 exposure	Stage 1 exposure, of which guaranteed annound 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure	Public guara 31/1: Stage 2 exposure, of which guaranteed annount	ntees - Actual //2022 Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure, of which guaranteed annual guaranteed annual guaranteed gua	Stock of provisions for Stage 1 exposure 0 0 0 0 0	Stock of provisions for Steps 2 steps 2 stepsure	Stock of provisions for Stape 3 steposure exposure 0 0 0 0 0 0	Coverage R Stage 3 exposur
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	Mini canang Bandari bana Ang ang ang ang ang ang ang ang ang ang a	Coposare values	Risk exposure amousta	Stage 1 exposure	Stage 1 exposure, of which guaranteed annound	Stage 2 exposure	Public guara 31/1: Stage 2 exposure, of which guaranteed annount	ntees - Actual //2022 Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure, of which guaranteed annual guaranteed annual guaranteed gua	Stock of provisions for Stage 1 exposure 0 0 0 0 0	Stock of provisions for Steps 2 steps 2 stepsure	Stock of provisions for Stape 3 steposure exposure 0 0 0 0 0 0	Coverage R Stage 3 exposur
	Direct and a second sec	Coposare values	Risk exposure amousta	Stage 1 explosure	Stage 1 exposure, of which guaranteed annound	Stage 2 exposure	Public guara 31/1: Stage 2 exposure, of which guaranteed annount	ntees - Actual //2022 Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure, of which guaranteed annual guaranteed annual guaranteed gua	Stock of provisions for Stage 1 exposure 0 0 0 0 0	Stock of provisions for Steps 2 stepsure stepsure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stape 3 steposure exposure 0 0 0 0 0 0	Coverage R Stage 3 exposur
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| | Public sector entities
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| | Covered bands
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| | Collective investments undertakings (CIU)
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| | of which: non-SVE
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| | Covered bonds
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| | Collective investments undertakings (CIII) | |

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	(min DJA, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stags 2 esposure	Stage 2 exposure, of which guaranteed	31/12 Stage 3 exposure	t/2023 Stage 3 exposure, of which guaranteed arrount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 Stage sposure guars	31	/12/2024 Stage 3		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed arrount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	31/1 Stage 3 exposure	2/2025 Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks (refs 138, %) Central banks	Stage 1 exposure	Stage 1 exposure, of which guaranteed arrount	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12 Stage 3 esposure	t/2023 Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 wh sposure guara	31	/12/2024		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 esposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/1 Stage 3 exposure	2/2025 Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks Central ovverments Regional ovverments or local authorities	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stape 2 exptsure	Stage 2 exposure, of which guaranteed encoust	31/12 Stage 3 exposure	t/2023 Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guranteed errount	Stage 2 wh nposure guar	31	/12/2024		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/1 Stage 3 exposure	2/2025 Stage 3 exposure, of which guaranteed errorest	Stock of provisions for Stage 1 exposure	Stock of previsions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
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	(min EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	provisions for Steen 2	Stock of provisions for Stage 3 exposure	Coverage Ra Stage 3 exposur
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2023 EU-wide Stress Test: Securitisations

		Actual		Baseline Scenario			Adverse Scenario	
	(mln EUR)	31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
	SEC-IRBA	11,222						
	SEC-SA	4,036						
Exposure values	SEC-ERBA	10,126						
	SEC-IAA	0						
	Total	25,384						
	SEC-IRBA	1,839	2,228	2,487	2,766	2,532	3,216	4,146
	SEC-SA	541	620	694	779	703	917	1,216
REA	SEC-ERBA	2,157	2,298	2,518	2,751	2,413	3,573	5,419
NEA .	SEC-IAA	0	0	0	0	0	0	0
	Additional risk exposure amounts	0	0	0	0	0	0	0
	Total	4,538	5,146	5,700	6,296	5,647	7,706	10,781
Impairments	Total banking book others than assessed at fair value		7	7	10	15	16	19



2023 EU-wide Stress Test: Risk exposure amounts

	Actual		Baseline scenario)		Adverse scenario	
(min EUR)	31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
Risk exposure amount for credit risk	140,473	141,780	142,687	143,358	144,635	150,551	155,211
Risk exposure amount for securitisations and re-securitisations	4,538	5,146	5,700	6,296	5,647	7,706	10,781
Risk exposure amount other credit risk	135,935	136,633	136,987	137,061	138,988	142,845	144,431
Risk exposure amount for market risk	7,060	7,060	7,060	7,060	9,305	9,305	9,305
Risk exposure amount for operational risk	21,199	21,199	21,199	21,199	21,199	21,199	21,199
Other risk exposure amounts	0	174	397	544	-1,231	-1,256	-1,300
Total risk exposure amount	168,731	170,211	171,342	172,159	173,907	179,798	184,415
Total Risk exposure amount (transitional)	168,731	170,211	171,342	172,159	173,907	179,798	184,415
Total Risk exposure amount (fully loaded)	168,731	170,211	171,342	172,159	173,907	179,798	184,415



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



			IFRS 9 first implementation	Actual	Baseline Scenario		Adverse Scenario			
		(min EUR, %)	01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1250% risk weight		-129	-129	-129	-129	-129	-129	-129
	A.1.14.1	of which: from securitisation positions (-)		-129	-129	-129	-129	-129	-129	-129
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment		0	0	0	0	0	0	0
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences		-505	-435	-346	-287	-1,624	-1,634	-1,652
	A.1.17	(-) CET1 instruments of financial sector entities where the institution has a significant investment		0	0	0	0	0	0	0
	A.1.18	(-) Amount exceeding the 17.65% threshold		0	0	0	0	0	0	0
OWN FUNDS	A.1.18A	(-) Insufficient coverage for non-performing exposures		-104	-200	-500	-1,223	-152	-361	-974
	A.1.18B	(-) Minimum value commitment shortfalls		0	0	0	0	0	0	0
	A.1.18C	(-) Other foreseeable tax charges		0	0	0	0	0	0	0
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 of Regulation (EU) No 575/2013		-134	-134	-134	-134	-134	-134	-134
	A.1.20	CET1 capital elements or deductions - other		-228	-228	-228	-228	-228	-228	-228
	A.1.21	Amount subject to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	A.1.21.1	Increase in IFRS 9 ECL provisions net of EL as of 01/01/2018 compared to related IAS 39 figures as at 31/12/17 ("static part")	0	0	0	0	0	0	0	0
	A.1.21.2	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at between 01/01/2018 and 31/12/2019 ("old dynamic part")		0	0	0	0	0	0	0
	A.1.21.3	Increase of CET1 capital due to the tax deductibility of the amounts above ("static part + old dynamic part")		0	0	0	0	0	0	0
	A.1.21.4	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at 01/01/2020 ("new dynamic part")		0	0	0	0	0	0	0
	A.1.21.4.1	Increase of CET1 capital due to the tax deductibility of the amounts above ("new dynamic part")		0	0	0	0	0	0	0
	A.1.22	Transitional adjustments		0	0	0	0	0	0	0
	A.1.22.1	Adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	A.1.22.1.1	From the increased IFRS 9 ECL provisions net of EL		0	0	0	0	0	0	0
	A.1.22.1.2	From the amount of DTAs that is deducted from CET1 capital		0	0	0	0	0	0	0
	A.1.22.2	Other transitional adjustments to CET1 Capital		0	0	0	0	0	0	0
	A.1.22.2.1	of which: due to DTAs that rely on future profitability and do not arise from temporary differences		0	0	0	0	0	0	0
	A.1.22.2.2	of which: due to DTAs that rely on future profitability and arise from temporary differences and CET1 instruments of financial sector entities where the institution has a significant investment		0	0	0	0	0	0	0



			IFRS 9 first implementation	Actual	Baseline Scenario		Adverse Scenario			
		(min EUR, %)	01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
	A.1.22.2.3	of which: due to unrealised gains and losses measured at fair value through other comprehensive income in view of COVID-19 pandemic		0	0	0	0	0	0	0
	A.1.22.2.4	of which: exemption from deduction of Equity Holdings in Insurance Companies from CET 1 Items		0	0	0	0	0	0	0
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)		3,219	3,220	3,223	3,223	3,225	3,231	3,235
	A.2.1	Additional Tier 1 Capital instruments		3,219	3,220	3,223	3,223	3,225	3,231	3,235
	A.2.2	(-) Excess deduction from T2 items over T2 capital		0	0	0	0	0	0	0
	A.2.3	Other Additional Tier 1 Capital components and deductions		0	0	0	0	0	0	0
	A.2.4	Additional Tier 1 transitional adjustments		0	0	0	0	0	0	0
	A.2.4.1	of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)		27,074	27,839	28,822	29,469	21,033	20,931	20,743
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)		4,854	4,851	4,847	4,808	5,741	5,787	5,784
	A.4.1	Tier 2 Capital instruments		4,820	4,816	4,813	4,808	4,837	4,846	4,848
	A.4.2	Other Tier 2 Capital components and deductions		0	0	0	0	870	907	936
	A.4.3	Tier 2 transitional adjustments		34	34	34	0	34	34	0
	A.4.3.1	of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	A.5	Grandfathered Additional Tier 1 Capital instruments eligible as Tier 2		0	0	0	0	0	0	0
	В	TOTAL RISK EXPOSURE AMOUNT		168,731	170,211	171,342	172,159	173,907	179,798	184,415
TOTAL RISK EXPOSURE AMOUNT	B.1	of which: Transitional adjustments included		0	0	0	0	0	0	0
	В.2	Adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	C.1	Common Equity Tier 1 Capital ratio		14.14%	14.46%	14.94%	15.25%	10.24%	9.84%	9.49%
CAPITAL RATIOS (%) Transitional period	C.2	Tier 1 Capital ratio		16.05%	16.36%	16.82%	17.12%	12.09%	11.64%	11.25%
	C.3	Total Capital ratio		18.92%	19.20%	19.65%	19.91%	15.40%	14.86%	14.38%
Fully loaded CAPITAL	D.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded)		23,854	24,618	25,600	26,246	17,808	17,699	17,508
	D.2	TIER 1 CAPITAL (fully loaded)		27,074	27,839	28,822	29,469	21,033	20,931	20,743
	D.3	TOTAL CAPITAL (fully loaded)		31,894	32,655	33,636	34,277	26,740	26,684	26,527



			IFRS 9 first implementation	Actual	Baseline Scenario			Adverse Scenario			
		(min EUR, %)	01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025	
CAPITAL RATIOS (%) Fully loaded	E.1	Common Equity Tier 1 Capital ratio		14.14%	14.46%	14.94%	15.25%	10.24%	9.84%	9.49%	
	E.2	Tier 1 Capital ratio		16.05%	16.36%	16.82%	17.12%	12.09%	11.64%	11.25%	
	E.3	Total Capital ratio		18.90%	19.18%	19.63%	19.91%	15.38%	14.84%	14.38%	
	H.1	Total leverage ratio exposures (transitional)		547,702	547,702	547702	547702	547702	547702	547702	
	H.2	Total leverage ratio exposures (fully loaded)		547,702	547,702	547702	547702	547702	547702	547702	
Leverage ratios (%)	Н.3	Leverage ratio (transitional)		4.94%	5.08%	5.26%	5.38%	3.84%	3.82%	3.79%	
	H.4	Leverage ratio (fully loaded)		4.94%	5.08%	5.26%	5.38%	3.84%	3.82%	3.79%	
	P.1	Capital conservation buffer		2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	
	P.2	Countercyclical capital buffer		0.10%	0.65%	0.65%	0.65%	0.65%	0.65%	0.65%	
Transitional combined	P.3	O-SII buffer		1.25%	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%	
buffer requirements (%)	P.4	G-SII buffer		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	
	P.5	Systemic risk buffer applied to exposures according to article 133 of CRD		0.00%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	
	P.6	Combined buffer		3.85%	4.55%	4.55%	4.55%	4.55%	4.55%	4.55%	
	R.1	Pillar 2 capital requirement		2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	
	R.1.1	of which: CET1		1.13%	1.13%	1.13%	1.13%	1.13%	1.13%	1.13%	
	R.1.2	of which: AT1		0.38%	0.38%	0.38%	0.38%	0.38%	0.38%	0.38%	
Pillar 2 (%)	R.2	Total SREP capital requirement (applicable requirement to be met at all times - including adverse scenario - according to EBA/GL/2018/03)		10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	
	R.2.1	of which: CET1		5.63%	5.63%	5.63%	5.63%	5.63%	5.63%	5.63%	
	R.3	Overall capital requirement (applicable requirement under the baseline scenario according to EBA/GL/2018/03)		13.85%	14.55%	14.55%	14.55%	14.55%	14.55%	14.55%	
	R.3.1	of which: CET1 (relevant input for maximum distributable amount calculation according to Art 141 CRD)		9.48%	10.18%	10.18%	10.18%	10.18%	10.18%	10.18%	
	R.4	Leverage Ratio pillar 2 requirement		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	
	S.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded) - Restated as of 1st January 2023 after first application of IFRS-17		23,854							
Memorandum items	S.2	COMMON EQUITY TIER 1 CAPITAL (fully loaded) - With application of IFRS-17									
related to the application of IFRS-17 for banks with insurance subsidiaries or	S.3	TOTAL RISK EXPOSURE AMOUNT - Restated as of 1st January 2023 after first application of IFRS- 17		168,731							
participations	S.4	TOTAL RISK EXPOSURE AMOUNT - With application of IFRS-17									
	S.5	Common Equity Tier 1 Capital ratio (fully loaded) - With application of IFRS-17		14.14%							



2023 EU-wide Stress Test: P&L

	Actual	Baseline scenario			Adverse scenario		
(mln EUR)	31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
Net interest income	6,460	4,661	5,966	5,924	2,855	5,010	5,025
Interest income	10,305	78,186	70,207	69,452	101,508	91,890	97,772
Interest expense	-3,845	-73,526	-64,241	-63,529	-98,652	-86,880	-92,747
Dividend income	34	34	34	34	17	17	17
Net fee and commission income	3,489	3,413	3,407	3,391	2,329	2,587	2,831
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	81	651	651	651	353	488	488
Gains or losses on non-trading financial assets mandatorily at fair value through profit or loss by instrument and Gains or losses on financial assets and liabilities designated at fair value through profit or loss					-467		
Other operating income not listed above, net	-481	227	227	227	270	208	208
Total operating income, net	9,582	8,985	10,285	10,226	5,357	8,309	8,568
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-831	-465	-448	-533	-1,977	-1,181	-800
Other income and expenses not listed above, net	-6,750	-7,028	-6,869	-6,870	-7,453	-6,971	-7,320
Profit or (-) loss before tax from continuing operations	2,001	1,492	2,968	2,824	-4,073	157	449
Tax expenses or (-) income related to profit or loss from continuing operations Profit or (-) loss after tax from discontinued operations (disposed at cut-off date)	-611	-448	-890	-847	1,085	-47	-135
Profit or (-) loss for the year	1,390	1,044	2,077	1,977	-2,988	110	314
Amount of dividends paid and minority interests after MDA-related adjustments	523	519	877	840	-94	47	70
Attributable to owners of the parent net of estimated dividends	867	525	1,200	1,137	-2,893	63	244
Memo row: Impact of one-off adjustments		257	257	257	257	257	257
Total post-tax MDA-related adjustment		0	0	0	246	167	224
Memorandum item for banks with insurance subsidiaries or participations: Profit or (-) loss for the year - With application of IFRS-17							



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

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

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

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