COMMERZBANK Update – 2018 EU-Wide Stress Test Results.

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

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

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

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



2018 EU-wide Stress Test

Bank Name	Commerzbank AG
LEI Code	851WYGNLUQLFZBSYGB56
Country Code	DE



2018 EU-wide Stress Test: Summary

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

¹ Conversions not considered for CET1 computation

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



								Restated						
								31/12/201	7					
			Exposure	values			Risk expo	sure amounts						
		A-IR	В	F	IRB	A-Ii	RB	F-IRB	1	Performing	Non performing	Stock of	Of which: from non performing	Coverage Ratio - Non performing
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure ¹	exposure ¹	provisions	exposures	exposures ¹
	(mln EUR, %)													
	Central banks and central governments	26,461	0	0	(3,599	0	0	0	24,350	0	10	0	100.0%
	Institutions	42,564	95	0	(18,657	0	0	0	28,850		151	17	18.4%
	Corporates	130,520	3,149	0	(67,823	763	0	0	117,956	2,845	1,675	1,394	49.0%
	Corporates - Of Which: Specialised Lending	25,119	1,199	0	(13,897	524	0	0	22,373	795	488	388	48.8%
	Corporates - Of Which: SME	9,497	505	0	(5,153	91	0	0	8,840	508	292	255	50.3%
	Retail	114,670	1,216	0	(15,473	999		0	113,553		830		46.7%
	Retail - Secured on real estate property	70,666	487	0	(6,498	545	0	0	70,663	510	234	172	33.7%
	Retail - Secured on real estate property - Of Which: SME	1,027	45	0	(273	79	0	0	1,032	48	26	22	45.4%
Commerzbank AG	Retail - Secured on real estate property - Of Which: non-SME	69,639	442	0	(6,224	466	0	0	69,631	462	208	150	
	Retail - Qualifying Revolving	8,826	9	0	(601	0	0	0	8,826	9	81	9	99.4%
	Retail - Other Retail	35,178	720	0	(8,375	454	0	0	34,064	705	515	391	55.5%
	Retail - Other Retail - Of Which: SME	8,789	319	0	(2,442	134	0	0	8,212		229		
	Retail - Other Retail - Of Which: non-SME	26,389	401	0	(5,933	320	0	0	25,852	388	286	211	54.5%
	Equity									0	0	0	0	-
	Securitisation													
	Other non-credit obligation assets									7,298		0	0	-
	IRB TOTAL	314,214	4,460	0		105,553	1,763	0	0	292,007	4,164	2,666	1,984	47.6%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Restated						
			Exposur	e values			Risk expo	31/12/20 sure amounts	17					
		A-IF			IRB	A-:		F-IR	RB	Performing	Non performing	Stock of	Of which: from	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure ¹	exposure ¹	provisions	non performing exposures	Non performin exposures ¹
	(mln EUR, %)													
	Central banks and central governments	439		0	C	56		0	0	374	0	0	0	<i>,</i> -
	Institutions	5,614		0	C	1,840		0	0	4,390	0	1	0	36.2
	Corporates	63,950	1,334	0		29,542	125	0	0	60,691	1,235	719	556	45.1
	Corporates - Of Which: Specialised Lending	12,945	398	0	0	6,505	104	0	0	11,858	230	151	90	39.2
	Corporates - Of Which: SME	6,620	348	0		3,287	10	0	0	6,330	368	196	169	46.1
	Retail	102,325	613	0	C	12,200	110	0	0	102,121	624	452	254	40.7
	Retail - Secured on real estate property	63,892	211	0	C	5,327	75	0	0	63,890	213	93	49	22.9
	Retail - Secured on real estate property - Of Which: SME	509	3	0		100	0	0	0	509	3	1	0	7.2
Germany	Retail - Secured on real estate property - Of Which: non-SME	63,383	208	0		5,227	75	0	0	63.381	210	93	48	3 23.1
	Retail - Qualifying Revolving	8,712	9	0		594	0	0	0	8,711	9	80	9	99,4
	Retail - Other Retail	29,721	393	0	0	6,280	35	0	0	29,520	402	279	196	48.8
	Retail - Other Retail - Of Which: SME	6,670	195	0	0	1,763	7	0	0	6,616	200	132	97	7 48.69
	Retail - Other Retail - Of Which: non-SME	23,051	198	0	0	4,517		0	0	22,904	202	147	99	48.99
	Equity									0	0	0	0	<i>i</i> -
	Securitisation													
	Other non-credit obligation assets									5,909	0	0	0	/-
	IRB TOTAL	172,327	1,947	0		43,638	235	0	0	173,485	1,858	1,173	810	43.69

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Restated	1					
								31/12/20	17					
			Exposur	e values			Risk expo	sure amounts						
		A-II			IRB	A-	IRB	F-IR		Performing	Non performing	Stock of		Coverage Ratio -
	() 505 50	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure ¹	exposure ¹	provisions	non performing exposures	Non performing exposures ¹
	(mln EUR, %)													
	Central banks and central governments	0	0	0	C	0	0	0	0	0	0	0	0	-
	Institutions	279		0	C	114		0	0	190	0	0	0	-
	Corporates	7,818			C	5,724		0	0	7,396	321	206	180	56.1%
	Corporates - Of Which: Specialised Lending	1,688		0	C	1,405		0	0	1,626	85	29	24	27.9%
	Corporates - Of Which: SME	2,323	63	0	C	1,605	80	0	0	2,105	70	56	48	67.8%
	Retail	10,592	591	0	C	3,066	886	0	0	9,685	587	368	312	53.1%
	Retail - Secured on real estate property	5,870	273	0	C	1,109	469	0	0	5,869	294	139	122	41.7%
	Retail - Secured on real estate property - Of Which: SME	508	42	0		172	79	0	0	513	45	25	22	47.6%
Poland	Retail - Secured on real estate property - Of Which: non-SME	5,362	231	0	0	937	390	0	0	5,356	248	114	101	40.6%
	Retail - Qualifying Revolving	1	0	0	0	0	0	0	0	1	0	0	0	100.0%
	Retail - Other Retail	4,721	317	0	0	1,957	417	0	0	3,815	294	229	190	64.6%
	Retail - Other Retail - Of Which: SME	2,019	119	0	C	655	127	0	0	1,499	112	93	79	70.6%
	Retail - Other Retail - Of Which: non-SME	2,702	198	0	C	1,302	290	0	0	2,316	181	136	110	60.9%
	Equity									0	0	0	0	-
	Securitisation													
	Other non-credit obligation assets									913	0	0	0	-
	IRB TOTAL	18,689	868	0	0	8,905	1,084	0	0	18,184	908	574	492	54.2%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)



								Restated	i					
								31/12/20	17					
			Exposur	e values			Risk expo	sure amounts						
		A-I	RB	F	IRB	A-1	RB	F-IR	:B	Performing	Non performing	Stock of		Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure ¹	exposure ¹	provisions	non performing exposures	Non performing exposures ¹
	(min EUR, %)													
	Central banks and central governments	0	0	0		0	0	0	0	0	0	0	0	1-
	Institutions	4,450		0		1,318		0	0	625		1	0	0.2%
	Corporates	10,857	37	0		6,549		0	0	8,889		39	19	9 52.5%
	Corporates - Of Which: Specialised Lending	2,734	34	0		997		0	0	2,430	34	22	18	52.3%
	Corporates - Of Which: SME	87	3	0		50	0	0	0	5	3	2	2	2 55.0%
	Retail	122	1	0	-	9	1	0	0	121	1	1	0	38.8%
	Retail - Secured on real estate property	83	0	0		5	0	0	0	83	0	0	0	34.1%
	Retail - Secured on real estate property - Of Which: SME	0	0	0		0	0	0	0	0	0	0	0	j -
United Kingdom	Retail - Secured on real estate property - Of Which: non-SME	83	0	0		5	0	0	0	83	0	0	0	34.1%
	Retail - Qualifying Revolving	7	0	0		0	0	0	0	7	0	0	0	100.0%
	Retail - Other Retail	32	1	0	-	4	1	0	0	31	1	0	0	37.9%
	Retail - Other Retail - Of Which: SME	2	0	0	-	0	0	0	0	2	0	0	0	0 60.6%
	Retail - Other Retail - Of Which: non-SME	30	1	0	-	3	1	0	0	29	1	0	0	37.5%
	Equity									0	0	0	0	J -
	Securitisation													
	Other non-credit obligation assets									0	0	0	0	J -
	IRB TOTAL	15,429	90	0		7,876	1	0	0	9,635	90	40	20	22.1%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Restated	d					
								31/12/20	17					
			Exposur	e values			Risk expo	osure amounts						
		A-IF	tB	F-	IRB	A-	IRB	F-IR	RB	Performing	Non performing	Stock of		Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure ¹	exposure ¹	provisions	non performing exposures	Non performing exposures ¹
	(mln EUR, %)													
	Central banks and central governments	15,117		0	C	176		0	0	15,117	0	0	(/ -
	Institutions	2,715		0	C	398		0	0	1,455	0	0	(/ -
	Corporates	3,722	1	0	0	1,443	0	0	0	3,543	3	3	(0.09
	Corporates - Of Which: Specialised Lending	418	0	0		40	0	0	0	416	2	0	(0.09
	Corporates - Of Which: SME	29	C	0	0	9	C	0	0	29	0	0	(j -
	Retail	467	1	. 0	0	59	1	. 0	0	465	1	1	(31.19
	Retail - Secured on real estate property	257	C	0	0	20	C	0	0	257	0	0	(26.19
	Retail - Secured on real estate property - Of Which: SME	0	C	0	0	0	C	0	0	0	0	0	(j -
Switzerland	Retail - Secured on real estate property - Of Which: non-SME	257	C	0	0	20	C	0	0	257	0	0	(26.19
	Retail - Qualifying Revolving	15	C	0	0	1	C	0	0	15	0	0	(100.09
	Retail - Other Retail	195		. 0		38		0	0	193	1	1	(29.69
	Retail - Other Retail - Of Which: SME	14	0	0		3	0	0	0	13	0	0	(59.79
	Retail - Other Retail - Of Which: non-SME	181	1	. 0		35		0	0	180	1	1	(29.69
	Equity									0	0	0		J -
	Securitisation													
	Other non-credit obligation assets									0	0	0		-
	IRB TOTAL	22,022	2	0	0	2,077	1	0	0	20,581	4	4	0	10.7%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Restate	d					
								31/12/20	17					
			Exposur	e values			Risk expo	sure amounts						
		A-II	₹B	F-	IRB	A-	IRB	F-IF	RB	Performing	Non performing		Of which: from	
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure ¹	exposure ¹	provisions	non performing exposures	Non performing exposures ¹
	Central banks and central governments	4,049								4,007				
	Institutions	4,760		0		1.828				3,015		38		61.7
	Corporates	9,175		0		5.631		0	0	8,049		J0 11	-	0.2
	Corporates - Of Which: Specialised Lending	431		0		302		0	0	420		1	,	1 -
	Corporates - Of Which: SME	20		0		13		0	0	13	0	0		n -
	Retail	135	1	0	(15	0	0	0	135	1	0	(30.1
	Retail - Secured on real estate property	79	(0	(5	0	0	0	79	0	0		33.8
	Retail - Secured on real estate property - Of Which: SME	0	(0	(0	0	0	0	0	0	0	() -
United States	Retail - Secured on real estate property - Of Which: non-SME	79	(0	(5	0	0	0	79	0	0	(33.8
	Retail - Qualifying Revolving	11	(0	(1	0	0	0	11	0	0	(90.9
	Retail - Other Retail	46	(0	(9	0	0	0	46	0	0	(22.2
	Retail - Other Retail - Of Which: SME	8	(0	(2	0	0	0	8	0	0	(97.6
	Retail - Other Retail - Of Which: non-SME	38	(0	(7	0	0	0	38	0	0	(22.1
	Equity									0	0	0	() -
	Securitisation													
	Other non-credit obligation assets									0	0	0	() -
	IRB TOTAL	18,119	74	0		7,473	20	0	0	15,206	73	50	3	4.49

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)



		Commerzb	ank AG					Restated						
								31/12/20:						
			Exposure	values			Risk exp	osure amounts						
		A-II	RB	F-	IRB	A-II	RB	F-IR	В	Performing	Non performing	Stock of		Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure ¹	exposure ¹	provisions	non performing exposures	Non performing exposures ¹
	(min EUR, %)													
	Central banks and central governments	0	0	0	(0	(0		(0		0	1-
	Institutions	1,367		0	(1,704	(0		1,289		15		1-
	Corporates	1,885	128	0	(1,147	43	0		1,543		20	17	7 56.1%
	Corporates - Of Which: Specialised Lending	336	124	0	(253	43	0		153	31	18	17	7 56.6%
	Corporates - Of Which: SME	4	0	0	(2	(0		(0		0	j -
	Retail	31	0	0	(2	(0		30	0		0	0 42.6%
	Retail - Secured on real estate property	15	0	0	(1	(0		15	0		. 0	10.5%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	(0	(0	0		0	C C	. 0	j -
Italy	Retail - Secured on real estate property - Of Which: non-SME	15	0	0	(1	(0	0	15	0	C C	. 0	10.5%
	Retail - Qualifying Revolving	3	0	0	(0	(0	0	3	0	e	. 0	99.4%
	Retail - Other Retail	12	0	0	(1	(0	0	12	0	0	. 0	0 65.0%
	Retail - Other Retail - Of Which: SME	2	0	0	(0	(0	0	2	0	0	. 0	73.9%
	Retail - Other Retail - Of Which: non-SME	10	0	0	(1	(0	C	10	0	C	. 0	54.9%
	Equity										0	C) -
	Securitisation													
	Other non-credit obligation assets										0	r		-
	IRB TOTAL	3,282	128	0		2,853	43	0	0	2,863	31	35	18	56.0%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Restated						
								31/12/20:	17					
			Exposur	e values			Risk exp	osure amounts						
		A-IF	RB	F-I	IRB	A-1	RB	F-IR	В	Performing	Non performing	Stock of		Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure ¹	exposure ¹	provisions	non performing exposures	Non performing exposures ¹
	(mln EUR, %)													
	Central banks and central governments	0	C	0		0 0		0		(0	() (J -
	Institutions	1,328		0		0 523		0		398		() (J -
	Corporates	5,943	54	0		0 2,922		0		5,549	54	22	14	4 26.0%
	Corporates - Of Which: Specialised Lending	646	35	0		0 360	33	0	0	599	35	12		9 25.9%
	Corporates - Of Which: SME	8	0	0		0 2		0	0	1	. 0	(0	J -
	Retail	79	0	0		0 7		0	0	79	0	(0	0 32.9%
	Retail - Secured on real estate property	37	0	0		0 2		0	0	37	0	() (0 7.2%
	Retail - Secured on real estate property - Of Which: SME	0	0	0		0 0		0	0		0	() (J -
France	Retail - Secured on real estate property - Of Which: non-SME	37		0		0 2		0	0	37	0) (0 7.2%
	Retail - Qualifying Revolving	8	C	0		0 1		0	C	8	0	() (0 99.8%
	Retail - Other Retail	33		0		0 4		0	0	33	0) (0 67.5%
	Retail - Other Retail - Of Which: SME	2	C	0	1	0 0		0	C	2	. 0	() (0 100.0%
	Retail - Other Retail - Of Which: non-SME	32	C	0		0 4		0	C	32	. 0	() (0 67.4%
	Equity										0	() (J -
	Securitisation													
	Other non-credit obligation assets										0	() (J -
	IRB TOTAL	7,350	55	0		3,453	32	. 0	0	6,025	55	22	14	4 26.1%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Restate	d					
								31/12/20	17					
			Exposur	e values			Risk exp	osure amounts						
		A-II	RB	F-	IRB	A-1	IRB	F-IF		Performing	Non performing	Stock of	Of which: from	Coverage Ratio
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure ¹	exposure ¹	provisions	non performing exposures	Non performing exposures ¹
	(mln EUR, %)													
	Central banks and central governments	219		0	(142	(0	0	172	0		0 0	1-
	Institutions	3,606		0	(2,151	(0	C	3,336	0		5 0	1-
	Corporates	1,857	(0	(775	(0	C	1,849	0		1 0	<i>i</i> -
	Corporates - Of Which: Specialised Lending	317	(0	(178	(0	C	317	0		0	<i>i</i> -
	Corporates - Of Which: SME	2	(0	(1	(0	0	2	0		0 0	/
	Retail	85	(0	(14	(0	0	85	0		0 0	85.19
	Retail - Secured on real estate property	35	(0	(2	(0	0	35	0		0 0	/-
	Retail - Secured on real estate property - Of Which: SME	0	(0	(0	(0	0	0	0		0 0	/-
China	Retail - Secured on real estate property - Of Which: non-SME	35	(0	(2	(0		35	0		0	j -
	Retail - Qualifying Revolving	2	(0	(0	(0	0	2	0		0 0	1 -
	Retail - Other Retail	48	(0	(12	(0	0	48	0		0 0	85.19
	Retail - Other Retail - Of Which: SME	12	(0	(3	(0	C	12	0		0 0	85.19
	Retail - Other Retail - Of Which: non-SME	36	(0	(8	(0		36	0		0 0	70.09
	Equity									0	0		0 0	j -
	Securitisation													
	Other non-credit obligation assets									0	0		0 0	j -
	IRB TOTAL	5,767		0		3,082		0	0	5,442	0		7 0	85.1%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)



		Commerzba	ank AG											
								Restated	1					
								31/12/20	17					
			Exposure	values			Risk expo	ure amounts						
		A-IR			IRB		IRB	F-IR		Performing	Non performing	Stock of	Of which: from	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure ¹	exposure ¹	provisions	non performing exposures	Non performing exposures ¹
	(mln EUR, %)	Non derdance												
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	-
	Institutions	743	0	0	0	107		0	0	80	0	0	0	-
	Corporates	3,418	199	0	0	1,160	25	0	0	1,217	200	170	167	83.7%
	Corporates - Of Which: Specialised Lending	513	180	0	0	337	25	0	0	486	181	155	153	84.6%
	Corporates - Of Which: SME	2	0	0	0	1	0	0	0	0	0	0	0	-
	Retail	27	0	0	0	3	0	0	0	27	0	0	0	15.6%
	Retail - Secured on real estate property	19	0	0	0	2	0	0	0	19	0	0	0	12.2%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-
Luxembourg	Retail - Secured on real estate property - Of Which: non-SME	19	0	0	0	2	0	0	0	19	0	0	0	12.2%
	Retail - Qualifying Revolving	1	0	0	0	0	0	0	0	1	0	0	0	100.0%
	Retail - Other Retail	7	0	0	0	1	0	0	0	7	0	0	0	53.8%
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	7	0	0	0	1	0	0	0	7	0	0	0	53.8%
	Equity									0	0	0	0	
	Securitisation													
	Other non-credit obligation assets									0	0	0	0	
	IRB TOTAL	4,188	199	0	0	1,271	26	0	0	1,324	200	170	167	83.5%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Restated	1					
								31/12/20						
			Exposur	e values			Risk expo	sure amounts						
		A-II	RB	F	IRB	A-1	IRB	F-IR	lB	Performing	Non performing	Stock of	Of which: from	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure ¹	exposure ¹	provisions	non performing exposures	Non performing exposures ¹
	(mln EUR, %)													
	Central banks and central governments	0	(0	(0	0	0	0	0	0	0	0	-
	Institutions	587	(0	(164	0	0	0	307	0	0	0	-
	Corporates	3,548	166	0	(1,762	11	0	0	3,341	166	66	61	36.5
	Corporates - Of Which: Specialised Lending	760	58	0	(263	11	0	0	739	58	26	23	40.2
	Corporates - Of Which: SME	15	(0	(8	0	0	0	4	0	0	0	-
	Retail	74	1	. 0	(9	0	0	0	74	1	1	0	43.9
	Retail - Secured on real estate property	52	(0	(5	0	0	0	52	0	0	0	-
	Retail - Secured on real estate property - Of Which: SME	4	(0	(1	0	0	0	4	0	0	0	-
Netherlands	Retail - Secured on real estate property - Of Which: non-SME	48	(0	(4	0	0	0	48	0	0	0	
	Retail - Qualifying Revolving	5	(0	(0	0	0	0	5	0	0	0	100.09
	Retail - Other Retail	17	1	. 0	(4	0	0	0	17	1	1	0	42.79
	Retail - Other Retail - Of Which: SME	4	1	. 0	(1	0	0	0	4	1	0	0	39.69
	Retail - Other Retail - Of Which: non-SME	14	(0	(3	0	0	0	13	0	0	0	69.49
	Equity									0	0	0	0	
	Securitisation													
	Other non-credit obligation assets									0	0	0	0	-
	IRB TOTAL	4,209	167	0		1,934	11	0	0	3,722	167	66	61	36.59

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)



								E	aseline Scena	ario						
				31/12/2018					31/12/201	19				31/12/20	20	
	(min EUR, %)	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	Central banks and central governments	24,344	7	4	2	23,3%	24,338	12	4	3	21.6%	24,335	15	4	3	21.3%
	Institutions	28,653	292	267	131	44.8%	28,467	478	298	189	39.5%	28,285	660	353	247	
	Corporates	117,109	3,691	2,335	1,844	50.0%	116,357	4,443	2,565	2,088	47.0%	115,655	5,145	2,798	2,321	45.1%
	Corporates - Of Which: Specialised Lending	21,951	1,217	660	563	46.2%	21,631	1,537	710	632	41.1%	21,371	1,798	759	690	38.4%
	Corporates - Of Which: SME	8,754	593	386	337	56.7%	8,669	678	418	374	55.1%	8,581	767	470	416	54.2%
	Retail	113,092	1,685	938	723	42.9%	112,677	2,100	1,008	837	39.8%	112,316	2,462	1,100	937	38.1%
	Retail - Secured on real estate property	70,463	709	256	200	28.2%	70,278	895	270	226	25.3%	70,125	1,048	286	247	23.6%
	Retail - Secured on real estate property - Of Which: SME	1,019	61	32	25	41.5%	1,007	73	34	28	38.3%	994	86	38	31	35.8%
Commerzbank AG	Retail - Secured on real estate property - Of Which: non-SME	69,444	649	224	175	27.0%	69,271	821	235	198	24.1%	69,131	961	248	217	22.5%
	Retail - Qualifying Revolving	8,807	28	47	20	69.9%	8,788	47	53	30	64.2%	8,771	64	58	40	61.9%
	Retail - Other Retail	33,822	948	634	504	53.1%	33,611	1,159	685	580	50.1%	33,420	1,350	756	650	48.2%
	Retail - Other Retail - Of Which: SME	8,125	404	298	241	59.7%	8,051	478	322	272	56.8%	7,979	550	354	301	54.8%
	Retail - Other Retail - Of Which: non-SME	25,697	543	337	262	48.3%	25,560	680	364	309	45.4%	25,440	800	402	349	43.6%
	Equity	0	0	0	0		0	0	0	0	-	0	0	0	0	1-
	Securitisation															
	Other non-credit obligation assets	7,294	4	6	2	42.8%	7,289	9	8	4	43.1%	7,284	14	10	6	43.3%
	IRB TOTAL	290,491	5,679	3,550	2,702	47.6%	289,129	7,042	3,883	3,120	44.3%	287,875	8,296	4,266	3,515	42.4%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								1	Baseline Scena	rio						
				31/12/2018					31/12/201	19				31/12/202	20	
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions		Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	(mln EUR, %)															
	Central banks and central governments	374		0	0	40.0%		0	0	0	40.0%	374		0	0	40.0%
	Institutions	4,366		24	10	39.8%	4,339	51	34	20	39.9%	4,310		46	32	39.8%
	Corporates	60,197	1,729	1,061	764	44.2%	59,768	2,157	1,181	878	40.7%	59,383	2,543	1,286	988	38.9%
	Corporates - Of Which: Specialised Lending	11,594	494	205	154	31.2%	11,401	688	230	189	27.4%	11,250	838	256	219	26.2%
	Corporates - Of Which: SME	6,273	425	253	221	52.0%	6,218	479	270	239	49.9%	6,167	530	287	256	48.2%
	Retail	101,801	944	490	363	38.5%	101,515	1,230	541	435	35.4%	101,279	1,466	589	497	33.9%
	Retail - Secured on real estate property	63,748	354	101	68	19.1%	63,625	477	110	83	17.5%	63,532	571	116	95	16.6%
	Retail - Secured on real estate property - Of Which: SME	506	5	3	1	26.0%	504	7	4	2	26.4%	501	10	5	3	26.6%
Germany	Retail - Secured on real estate property - Of Which: non-SME	63,242	349	98	66	19.0%	63,121	470	106	81	17.3%	63,030	561	111	92	16.5%
	Retail - Qualifying Revolving	8,693	28	46	19	69.6%	8,674	46	52	29	64.0%	8,657	63	57	39	61.8%
	Retail - Other Retail	29,360	562	343	276	49.1%	29,216	707	379	323	45.6%	29,090	832	415	363	43.6%
	Retail - Other Retail - Of Which: SME	6,549		183	151	56.2%	6,488	328	203	174	52.9%	6,433	383	223	195	50.8%
	Retail - Other Retail - Of Which: non-SME	22,812	294	160	125	42.7%	22,727	379	176	149	39.3%	22,657	449	192	168	37.5%
	Equity	0	0	C	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets	5,909	0	C	0	-	5,909	0	0	0	-	5,909	0	0	0	-
	IRB TOTAL	172,647	2,697	1,575	1,136	42.1%	171,905	3,438	1,755	1,334	38.8%	171,254	4,089	1,921	1,517	37.1%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Baseline Scena	ırio						
				31/12/2018					31/12/201	.9				31/12/202	0	
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹		Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	(mln EUR, %)															
	Central banks and central governments	0	0	(0		0	0	0	0		0	0	0	0	
	Institutions	188			2 1	53.4%	188	2	2	1	65.0%	187		2	2	62.3%
	Corporates	7,307		263	212	51.7%	7,234		303	262	54.3%	7,153		355	309	54.7%
	Corporates - Of Which: Specialised Lending	1,598		39	28	24.4%	1,580		42	38	28.6%	1,564		45	41	27.6%
	Corporates - Of Which: SME	2,080		73	57	59.8%	2,053	123	87	75	60.9%	2,018		121	99	63.0%
	Retail	9,549		438	352	48.8%	9,425	847	456	392	46.3%	9,304		500	431	44.5%
	Retail - Secured on real estate property	5,812	350	154	132	37.6%	5,752	411	159	142	34.5%	5,694	469	169	151	32.2%
	Retail - Secured on real estate property - Of Which: SME	502	56	29	24	42.9%	492	66	31	26	39.7%	482	76	33	28	37.1%
Poland	Retail - Secured on real estate property - Of Which: non-SME	5,310	295	125	108	36.6%	5,260	345	128	116	33.5%	5,212	393	135	123	31.3%
	Retail - Qualifying Revolving	1	0	(0	76.1%	1	0	0	0	70.1%	1	0	0	0	67.4%
	Retail - Other Retail	3,736	373	284	221	59.3%	3,672	436	298	251	57.5%	3,610	499	332	279	56.0%
	Retail - Other Retail - Of Which: SME	1,480	131	111	. 87	66.7%	1,467	144	115	95	65.7%	1,451	160	126	103	64.3%
	Retail - Other Retail - Of Which: non-SME	2,255	242	173	134	55.2%	2,206	292	183	156	53.5%	2,159	339	205	176	52.1%
	Equity	0	0	(0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets	913	0	(0	50.0%	913	0	0	0	50.0%	913	0	0	0	50.0%
	IRB TOTAL	17,958	1,134	703	565	49.8%	17,760	1,332	761	656	49.3%	17,558	1,535	857	741	48.3%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)



									Baseline Scen	rio						
				31/12/2018					31/12/20:	19				31/12/202	20	
	(min EUR, %)	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	Central banks and central governments		0		0 0	-	0) (0	0	-	(0	0	0	-
	Institutions	619	9 58	4	4 41	69.9%	618	59	42	41	69.4%	617	60	43	42	70.39
	Corporates	8,84	5 80	5.	3 29	36.7%	8,809	117	57	39	33.3%	8,775	151	68	49	32.59
	Corporates - Of Which: Specialised Lending	2,40	2 61	2	5 20	32.7%	2,382	2 82	27	23	27.8%	2,364	99	30	26	26.09
	Corporates - Of Which: SME		5 3		3	91.8%	5	3	3	3	91.4%		3	3	3	91.19
	Retail	12:	1 1		1 0	35.2%	121	1 2	1	1	32.6%	121	. 2	1	1	30.99
	Retail - Secured on real estate property	8:	2 0		0	26.9%	82	2 1	. 0	0	23.7%	82	1	0	0	21.99
	Retail - Secured on real estate property - Of Which: SME		0		0	-	0	0	0	0	-	(0	0	0	-
United Kingdom	Retail - Secured on real estate property - Of Which: non-SME	8:	2 0		0	26.9%	82	2 1	. 0	0	23.7%	82	1	0	0	21.99
	Retail - Qualifying Revolving		7 0		0	89.6%	7	7 0	0	0	82.3%	7	0	0	0	77.69
	Retail - Other Retail	3:	1 1		0	36.6%	31	1	. 0	0	34.8%	31	. 1	0	0	33.29
	Retail - Other Retail - Of Which: SME		2 0		0 0	66.5%	2	2 0	0		59.9%	2	. 0	0	0	56.29
	Retail - Other Retail - Of Which: non-SME	25	9 1		0 0	35.9%	29) 1	. 0	0	34.1%	25	1	0	0	32.59
	Equity	(0		0 0	-		0	0	0	1-	(0	0	0	-
	Securitisation															
	Other non-credit obligation assets		0		0	-	0	0	0	0	-	(0	0	0	-
	IRB TOTAL	9,586	140	98	71	50.5%	9,548	178	99	80	45.3%	9,513	213	111	92	43.2%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Baseline Scen	ario						
				31/12/2018					31/12/20	19				31/12/20	20	
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	man north-mina	Coverage Ratio - Non performing exposures ¹
	(min EUR, %)															1
	Central banks and central governments	15,117	C	0	0	0.0%	15,117	0	0	0	4.2%	15,117		0		5.6%
	Institutions	1,455	0	0	0	28.9%	1,454		0	0	28.6%	1,454		1		28.9%
	Corporates	3,532	14	11	. 4	31.3%	3,521	25	15	8	32.2%	3,511	1 35	18	17	2 32.7%
	Corporates - Of Which: Specialised Lending	414	4	0	0	6.1%	412	6	1	0	7.9%	410	7	1		8.6%
	Corporates - Of Which: SME	29	0	0	0	33.7%	29	0	0	0	33.9%	29	9 0	0		33.8% 1 23.5% 0 15.1%
	Retail	464	3	1	1	27.3%	462	4	1	1	24.7%	461	. 5	2		. 23.5%
	Retail - Secured on real estate property	256	1	0	0	18.4%	256	1	0	0	16.1%	256	5 2	0		15.1%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0) (0		<i>j</i> -
Switzerland	Retail - Secured on real estate property - Of Which: non-SME	256	1	0	0	18.4%	256	1	0	0	16.1%	256	5 2	0		15.1% 73.5%
	Retail - Qualifying Revolving	15	0	0	0	86.2%	15	0	0	0	78.2%	15	5 0	0		73.5%
	Retail - Other Retail	192	2	1	1	29.3%	191	3	1	1	27.1%	190) 4	1		26.0%
	Retail - Other Retail - Of Which: SME	13	0	0	0	41.1%	13	0	0	0	41.3%	13	3 0	0		41.3%
	Retail - Other Retail - Of Which: non-SME	179	2	1	. 0	28.4%	178	3	1	1	25.8%	177	7 3	1		24.6%
	Equity	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		/ -
	IRB TOTAL	20,568	17	13	5	30.5%	20,555	30	16	9	31.0%	20,542	. 43	20	17	31.3%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Baseline Scenario 31/12/2018 31/12/2019 31/12/2020														
				31/12/2018					31/12/201	9				31/12/20	20	
	(min EUR, %)	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	Central banks and central governments	4,007	0		0	0.0%	4,007	0	0	0	4.7%	4.007	0	0		6.1%
	Institutions	3,007		17	5	43.8%	3,002		14	7	39.1%	2,999		13	8	36.9%
	Corporates	8,024		57	38	41.0%	7,994		72	50	40.4%	7,962		86	62	2 40.0%
	Corporates - Of Which: Specialised Lending	418		2	1	33.4%	414	6	3	2	34.5%	410		5	3	35.0%
	Corporates - Of Which: SME	13	0	(0	39.0%	13	0	0	0	39.4%	13	0	0	0	39.6%
	Retail	135	1	(0	28.9%	135	1	1	0	27.2%	134	2	1	0	26.3%
	Retail - Secured on real estate property	78	0	(0	29.2%	78	1	0	0	26.2%	78	1	0	0	24.4%
	Retail - Secured on real estate property - Of Which: SME	0	0	(0	-	0	0	0	0	-	0	0	0	0	J-
United States	Retail - Secured on real estate property - Of Which: non-SME	78	0	(0	29.2%	78	1	0	0	26.2%	78	1	0	0	24.4%
	Retail - Qualifying Revolving	11	0	(0	81.0%	11	0	0	0	74.7%	11	0	0	0	70.9%
	Retail - Other Retail	46	1	(0	25.0%	46	1	0	0	24.4%	45	1	0	C	24.1%
	Retail - Other Retail - Of Which: SME	8	0	(0	39.1%	8	0	0	0	39.0%	8	0	0	0	38.9%
	Retail - Other Retail - Of Which: non-SME	38	1	(0	23.0%	38	1	0	0	21.2%	38	1	0	0	20.2%
	Equity	0	0	(0	-	0	0	0	0		0	0	0	0	/-
	Securitisation															
	Other non-credit obligation assets	0	0	(0	-	0	0	0	0	-	0	0	0	C	4-
	IRB TOTAL	15,174	106	75	44	41.2%	15,138	142	86	57	40.1%	15,102	178	100	70	39.5%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)



		Commerzba	nk AG													
								1	Baseline Scenari	io						
				31/12/2018					31/12/2019					31/12/20	20	
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹		Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	(mln EUR, %)															
	Central banks and central governments Institutions	1 200	0		0	39.1%	1,282	0	0	0	39,4%	1,278	0	0	0	39.5%
	Corporates	1,286 1,534		14	20	39.1% 73.1%	1,282		10	3	39.4% 65.6%	1,278		10	94	39.5% 61.1%
	Corporates - Of Which: Specialised Lending	1,334	90	35	29	73.176	1,323		30	32	72.6%	1,516		30	39	68.9%
	Corporates - Of Which: SME	149	0	- 20	0	- 70.370	113	0	0		72.070	142	12	1	29	- 00.970
	Retail	30	0		0	41.0%	30	0	0	0	38.1%	30	0	0	0	36.4%
	Retail - Secured on real estate property	15	0		0	10.8%	15	0	0	0	11.0%	15	0	0	0	11.1%
	Retail - Secured on real estate property - Of Which: SME	0	0		0		0	0	0	0		0	0	0	0	-
Italy	Retail - Secured on real estate property - Of Which: non-SME	15	0	(0	10.8%	15	0	0	0	11.0%	15	0	0	0	11.1%
====,	Retail - Qualifying Revolving	3	0	(0	94.3%	3	0	0	0	89.3%	3	0	0	0	85.2%
	Retail - Other Retail	12	0	(0	58.4%	12	0	0	0	51.9%	12	0	0	0	47.8%
	Retail - Other Retail - Of Which: SME	2	0	(0	65.8%	2	0	0	0	60.0%	2	0	0	0	56.9%
	Retail - Other Retail - Of Which: non-SME	10	0	(0	50.6%	10	0	0	0	43.9%	10	0	0	0	39.4%
	Equity	0	0	(0	-	0	0	0	0		0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets	0	0	(0		0	0	0	0	-	0	0	0	0	-
	IRB TOTAL	2,850	44	48	31	70.1%	2,837	57	46	35	61.9%	2,826	68	48	39	57.4%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Baseline Scen	ario						
				31/12/2018					31/12/20:	19				31/12/20	20	
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	(min EUR, %)															
	Central banks and central governments	0	((0	-	0	0	0	0	-	0	0	0	0	J-
	Institutions	397			1 0	41.2%	397		1	0	41.5%	396		1	1	1 41.6%
	Corporates	5,520		40	26	30.7%	5,494		46	33	29.8%	5,471		52	39	9 29.7%
	Corporates - Of Which: Specialised Lending	582	51	14	11	22.3%	570	64	15	13	20.9%	561	73	16	15	5 20.3%
	Corporates - Of Which: SME	1	(0	17.0%	1	0	0	0	17.2%	1	0	0	0	0 17.2%
	Retail	79	1		0	33.1%	78	1	0	0	31.0%	78	1	0	0	29.6%
	Retail - Secured on real estate property	37	(0	9.0%	37	0	0	0	9.4%	37	0	0	0	9.6%
	Retail - Secured on real estate property - Of Which: SME	0	(0		0	0	0	0	-	0	0	0	0	-
France	Retail - Secured on real estate property - Of Which: non-SME	37	((0	9.0%	37	0	0	C	9.4%	37	0	0		9.6%
	Retail - Qualifying Revolving	8	((0	92.0%	8	0	0	C	85.8%	8	0	0		0 81.5%
	Retail - Other Retail	33	((0	61.0%	33	0	0	C	50.4%	33	0	0		0 43.5%
	Retail - Other Retail - Of Which: SME	2	((0	42.3%	2	0	0	C	41.2%	2	0	0		0 41.0%
	Retail - Other Retail - Of Which: non-SME	32	((0	61.9%	32	0	0	0	51.0%	32	0	0	0	0 43.7%
	Equity	0	((0	-	0	0	0	0	-	0	0	0	0) -
	Securitisation															
	Other non-credit obligation assets	0	((0	50.0%	0	0	0	0	50.0%	0	0	0	0	50.0%
	IRB TOTAL	5,995	85	41	26	30.8%	5,969	111	47	33	29.9%	5,946	134	53	40	29.8%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Baseline Scenario	0						
				31/12/2018					31/12/2019					31/12/20	20	
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹		Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	(min EUR, %)															
	Central banks and central governments	172	(0	(0.0%	172		0	0	9.2%	172	0	0	(12.3%
	Institutions	3,321	16	17		38.1%	3,304	32	22	12	38.4%	3,287	50	29	19	38.5%
	Corporates	1,844		5 4		33.4%	1,838	11	6	4	34.0%	1,833	17	9	6	34.5%
	Corporates - Of Which: Specialised Lending	317	1	1	(34.2%	316	2	1	1	34.2%	315	3	1	1	34.0%
	Corporates - Of Which: SME	2	(0	(40.8%	2	0	0	0	41.2%	2	0	0	(41.3%
	Retail	85	1	1	(67.2%	85	1	1	1	57.4%	85	1	1	1	51.9%
	Retail - Secured on real estate property	35	(0	(12.1%	35	0	0	0	11.8%	35	0	0	(11.5%
	Retail - Secured on real estate property - Of Which: SME	0	(0	(-	0	0	0	0	-	0	0	0	(-
China	Retail - Secured on real estate property - Of Which: non-SME	35	(0	(12.1%	35	0	0	0	11.8%	35	0	0	(11.5%
	Retail - Qualifying Revolving	2	(0	(55.8%	2	0	0	0	55.9%	2	0	0	(55.7%
	Retail - Other Retail	47	1	. 1		70.4%	47	1	1	1	61.7%	47	1	1	1	56.5%
	Retail - Other Retail - Of Which: SME	12	1		(77.8%	12	1	0	0	73.3%	12	1	1	(70.1%
	Retail - Other Retail - Of Which: non-SME	36	(0	(27.6%	36	0	0	0	27.0%	35	0	0	(26.6%
	Equity	0	(0	(-	0	0	0	0	-	0	0	0	(-
	Securitisation															
	Other non-credit obligation assets	0	(0	(-	0	0	0	0	-	0	0	0	(-
	IRB TOTAL	5,422	21	. 22		37.9%	5,399	44	29	17	37.7%	5,376	67	38	25	37.7%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)



		Commerzba	nk AG													
		COMMICIZACI							Baseline Scena	rio						
				31/12/2018					31/12/201	9				31/12/20	20	
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions		Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹		Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	(min EUR, %)															
	Central banks and central governments	0	0		0	-	0	0	0	0		0	0	0	0	•
	Institutions	80		(0	39.1%	80	0	0		39.3%	80	0	0	0	39.4%
	Corporates	1,206	211	179	175	83.0%	1,194		182	178	79.9%	1,182		186	182	77.1%
	Corporates - Of Which: Specialised Lending	477	190	163	160	84.3%	466	200	165	163	81.2%	456	211	168	165	78.5%
	Corporates - Of Which: SME	0	0	(0	39.7%	0	0	0	0	40.2%	0	0	0	0	40.4%
	Retail	26	1	(0	17.1%	26	1	0	0	16.7%	26	1	0	0	17.0%
	Retail - Secured on real estate property	18	1	(0	14.4%	18	1	0	0	14.1%	18	1	0	0	14.4%
	Retail - Secured on real estate property - Of Which: SME	0	0	(0	-	0	0	0	0	-	0	0	0	0	- 1
Luxembourg	Retail - Secured on real estate property - Of Which: non-SME	18	1	(0	14.4%	18	1	0	0	14.1%	18	1	0	0	14.4%
	Retail - Qualifying Revolving	1	0	(0	53.8%	1	0	0	0	54.7%	1	0	0	0	55.7%
	Retail - Other Retail	7	0	(0	43.9%	7	0	0	0	38.1%	7	0	0	0	34.9%
	Retail - Other Retail - Of Which: SME	0	0	(0	43.2%	0	0	0	0	43.7%	0	0	0	0	43.9%
	Retail - Other Retail - Of Which: non-SME	7	0	(0	43,9%	6	0	0	0	37.8%	6	0	0	0	34.3%
	Equity	0	0	(0		0	0	0	0		0	0	0	0	
	Securitisation															
	Other non-credit obligation assets	0	0	(0		0	0	0	0		0	0	0	0	
	IRB TOTAL	1,313	211	179	175	82.8%	1,300	224	183	178	79.6%	1,288	236	186	182	76.9%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Baseline Scen	ırio						
				31/12/2018					31/12/20	.9				31/12/202	20	
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	(mln EUR, %)															
	Central banks and central governments	(0		0 0			0	0		-	0	0	0	0	
	Institutions	307			0 0	32.9%	306		. 1		33.1%	306		1	0	33.2
	Corporates	3,314		9	7 87	45.4%	3,289		104	94	42.9%	3,264		110	100	41.2
	Corporates - Of Which: Specialised Lending	722	2 75	4	9 45	59.8%	705	92	52	48	51.9%	688	109	55	51	47.2
	Corporates - Of Which: SME	4	4 0		0	35.0%	4		0	0	35.3%	4	0	0	0	35.4
	Retail	74	4 1		1 1	41.6%	74	1	1	1	39.5%	74	2	1	1	38.0
	Retail - Secured on real estate property	52	2 0		0 0	17.5%	52		0	0	17.4%	52	. 0	0	0	17.4
	Retail - Secured on real estate property - Of Which: SME	4	4 0		0 0	32.7%	4		0	0	33.3%	4	0	0	0	33.6
Netherlands	Retail - Secured on real estate property - Of Which: non-SME	48	3 0		0 0	14.8%	48		0	0	14.3%	48	0	0	0	13.9
	Retail - Qualifying Revolving		5 0		0 0	87.2%	5		0	0	80.3%	5	0	0	0	76.2
	Retail - Other Retail	17	7 1		1 0	42.4%	17	1	1	0	41.6%	17	1	1	1	41.0
	Retail - Other Retail - Of Which: SME	4	4 1		0 0	39.6%	4	1	. 0	0	39.5%	4	1	0	0	39.5
	Retail - Other Retail - Of Which: non-SME	13	3 0		0 0	60.6%	13		0	0	52.9%	13	0	0	0	48.19
	Equity	(0 0		0 0		0	0	0	0	-	0	0	0	0	
	Securitisation															
	Other non-credit obligation assets	(0		0 0		C	0	0	C	-	0	0	0	0	
	IRB TOTAL	3,695	194	98	88	45.4%	3,669	220	105	94	42.8%	3,644	246	111	101	41.19

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)



								Ac	lverse Scenari	0						
				31/12/20:	.8				31/12/2019					31/12/202	10	
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹		Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	(mln EUR, %)															
	Central banks and central governments	24,335	15	14	4	25.0%	24,328	22	8	5	24.2%	24,323	27	9	6	23.1%
	Institutions	28,553	392	528	163	41.6%	28,321	624	405	239	38.3%	28,121	824	445	305	37.0%
	Corporates	116,880	3,921	2,668	1,930	49.2%	115,916	4,885	3,068	2,255	46.2%	115,149	5,651	3,299	2,541	45.0%
	Corporates - Of Which: Specialised Lending	21,820	1,349	810	592	43.9%	21,443	1,725	943	686	39.7%	21,144	2,024	1,085	764	37.7%
	Corporates - Of Which: SME	8,742	606	427	347	57.3%	8,614	733	477	396	54.0%	8,522	826	517	453	54.9%
	Retail	112,799	1,978	1,511	823	41.6%	111,829		2,004		37.1%	110,983	3,794	2,211	1,300	34.3%
	Retail - Secured on real estate property	70,345	828	394	226	27.3%	69,827		598	323	24.0%	69,306	1,867	644	416	22.3%
	Retail - Secured on real estate property - Of Which: SME	1,016	64	36	27	41.6%	1,000		39	31	38.3%	985	95	43	34	36.0%
Commerzbank AG	Retail - Secured on real estate property - Of Which: non-SME	69,329	763	357	199	26.1%	68,827	1,265	560	293	23.1%	68,321	1,772	601	382	21.5%
	Retail - Qualifying Revolving	8,771	64	135	39	61.9%	8,719		127		59.2%	8,697	138	101	81	58.7%
	Retail - Other Retail	33,683	1,087	983	557	51.3%	33,282	1,488	1,279		47.2%	32,981	1,789		804	44.9%
	Retail - Other Retail - Of Which: SME	8,110	419	326	248	59.1%	8,015	514	356	287	55.9%	7,934	596	385	322	54.0%
	Retail - Other Retail - Of Which: non-SME	25,572	668	657	309	46.3%	25,267	974	923	414	42.6%	25,047	1,193	1,082	482	40.4%
	Equity	0	0	0	0		0	0	0	0		0	0	0	0	
	Securitisation															
	Other non-credit obligation assets	7,291	6	10	3	42.8%	7,287	11	9	5	43.3%	7,283	15	11	7	43.4%
	IRB TOTAL	289,858	6,313	4,731	2,922	46.3%	287,681	8,490	5,495	3,597	42.4%	285,859	10,311	5,974	4,160	40.3%

Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Ad	lverse Scenari	0						
				31/12/20:	18				31/12/2019					31/12/20	20	
	(min EUR, %)	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions		Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio Non performing exposures ¹
	Central banks and central governments	374	0	0	0	40.0%	374	0	0	0	40.0%	374	0	0	0	40.0
	Institutions	4,359	31	40	13	40.8%	4,322	68	49	28	41.2%	4,288	102	62	42	41.4
	Corporates	60,066	1,859	1,207	803	43.2%	59,539	2,386	1,488	961	40.3%	59,104	2,821	1,655	1,098	38.9
	Corporates - Of Which: Specialised Lending	11,506	582	324	173	29.7%	11,283	805	428	220	27.4%	11,115	973	537	261	26.9
	Corporates - Of Which: SME	6,262	436	281	225	51.7%	6,191	506	302	250	49.4%	6,133	564	314	270	47.9
	Retail	101,547	1,198	1,033	449	37.5%	100,758	1,988	1,491	666	33.5%	100,088	2,657	1,645	821	30.9
	Retail - Secured on real estate property	63,658	445	220	85	19.0%	63,244	858	409	163	19.0%	62,825	1,278	435	237	18.5
	Retail - Secured on real estate property - Of Which: SME	505	6	5	2	26.5%	502	10	6	3	27.9%	498	13	7	4	28.2
Germany	Retail - Secured on real estate property - Of Which: non-SME	63,153	439	215	83	18.9%	62,743	849	403	161	18.9%	62,326	1,265	428	233	18.4
	Retail - Qualifying Revolving	8,657	63	133	39	61.8%	8,606	114	125	67	59.1%	8,584	136	100	80	58.6
	Retail - Other Retail	29,232	691	680	326	47.2%	28,907	1,016	957	435	42.8%	28,680	1,243	1,110	504	40.69
	Retail - Other Retail - Of Which: SME	6,537	280	208	156	55.6%	6,459	358	232	186	52.0%	6,396	420	249	211	50.19
	Retail - Other Retail - Of Which: non-SME	22,695	411	472	170	41.4%	22,448	658	725	249	37.9%	22,284	822	861	293	35.79
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation									· · · · · · · · · · · · · · · · · · ·						
	Other non-credit obligation assets	5,909	0	0	0	-	5,909		0	0	-	5,909		0	0	-
	IRB TOTAL	172,255	3.089	2,280	1,265	41.0%	170,902	4,442	3,028	1,655	37.3%	169,763	5,581	3,362	1.961	35.1%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Ad	lverse Scenari	0						
				31/12/20:	18				31/12/2019					31/12/20	20	
	(min EUR, %)	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	Central banks and central governments	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Institutions	188	2	2	1	53.0%	188	2	2	1	67.9%	187	3	2	2	65.2%
	Corporates	7,305	411	289	228	55.4%	7,202	515	344	285	55.5%	7,123	594	393	349	58.8%
	Corporates - Of Which: Specialised Lending	1,597	115	44	30	25.7%	1,578	134	46	40	29.9%	1,561	151	50	44	29.4%
	Corporates - Of Which: SME	2,080	95	83	62	65.6%	2,028	148	111	85	57.4%	1,996	179	140	121	67.6%
	Retail	9,516	756	461	364	48.1%	9,349	923	493	415	45.0%	9,183	1,089	547	465	42.7%
	Retail - Secured on real estate property	5,785	377	170	140	37.2%	5,686	476	185	158	33.2%	5,590	573	204	176	30.7%
	Retail - Secured on real estate property - Of Which: SME	499	59	31	25	43.1%	488	70	33	28	39.8%	476	82	36	30	37.3%
Poland	Retail - Secured on real estate property - Of Which: non-SME	5,286	319	139	115	36.1%	5,199	406	152	130	32.1%	5,114	491	168	146	29.6%
	Retail - Qualifying Revolving	1	0	0	0	75.1%	1	0	0	0	69.4%	1	0	0	0	66.9%
	Retail - Other Retail	3,729	379	291	224	59.1%	3,662	447	308	257	57.5%	3,593	516	343	289	56.0%
	Retail - Other Retail - Of Which: SME	1,478	133	114	89	66.4%	1,462	149	119	97	65.1%	1,443	168	131	107	63.7%
	Retail - Other Retail - Of Which: non-SME	2,252	246	177	135	55.1%	2,200	297	189	160	53.7%	2,149	348	212	182	52.2%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets	913	0	0	0	50.0%	913		0	0	50.0%	913		0	0	50.0%
	IRB TOTAL	17,923	1,169	752	593	50.7%	17,652	1,440	838	702	48.8%	17,406	1,686	942	816	48.4%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)



								Ac	lverse Scenario)						
				31/12/20	18				31/12/2019					31/12/20	20	
	(min EUR, %)	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	Central banks and central governments	0	0	0	0		0	0	0	0	-	(0	0	0	-
	Institutions	618	59	46	41	69.4%	616	60	43	42	68.9%	615	62	44	43	70.2%
	Corporates	8,830	96	80	33	34.5%	8,783	143	76	46	32.3%	8,749	177	79	57	32.1%
	Corporates - Of Which: Specialised Lending	2,392	72	30	21	30.0%	2,367	96	31	25	26.1%	2,350	113	33	28	25.1%
	Corporates - Of Which: SME	5	3	3	3	91.7%	5	3	3	3	91.2%		3	3	3	90.9%
	Retail	121	2	1	1	33.3%	120	2	1	1	28.8%	119	3	1	1	26.4%
	Retail - Secured on real estate property	82	1	0	0	25.3%	82	1	0	0	20.9%	82	1	0	0	18.8%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0		0	0	0	0		(0	0	0	-
United Kingdom	Retail - Secured on real estate property - Of Which: non-SME	82	1	0	0	25.3%	82	1	0	0	20.9%	82	1	0	0	18.8%
	Retail - Qualifying Revolving	7	0	0	0	78.1%	7	0	0	0	70.3%	7	0	0	0	68.4%
	Retail - Other Retail	31	1	0	0	34.3%	31	1	1	0	30.9%	31	1	1	0	29.6%
	Retail - Other Retail - Of Which: SME	2	0	0	0	63.6%	2	0	0	0	57.0%	2	0	0	0	54.3%
	Retail - Other Retail - Of Which: non-SME	29	1	0	0	33.7%	29	1	1	0	30.2%	29	1	0	0	29.0%
	Equity	0	0	0	0		0	0	0	0	-	(0	0	0	-
	Securitisation															
	Other non-credit obligation assets	0	0	0	0		0	0	0	0	-	(0	0	0	-
	IRB TOTAL	9,568	157	126	75	47.6%	9,520	206	119	88	43.0%	9,484	241	124	101	41.8%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								A	dverse Scenar	io						
				31/12/20	18				31/12/2019)				31/12/20	20	
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	(mln EUR, %)															
	Central banks and central governments	15,117		0	0	0.0%	15,117		0	0	4.2%	15,11		0	0	5.6%
	Institutions	1,452		3		18.0%	1,451		1	1	20.9%	1,45		1	1	22.6%
	Corporates	3,530		16	5	29.9%	3,516		19	9	31.5%	3,50		20	13	32.1%
	Corporates - Of Which: Specialised Lending	412		1	0	6.9%	410		1	1	8.2%	40		1	1	8.6%
	Corporates - Of Which: SME	29		0		33.8%	29	0	0	0	34.1%	21		0	0	34.2%
	Retail	462		3		26.3%	458	9	4	2	24.4%	45		4	3	3 23.5%
	Retail - Secured on real estate property	256	1	1		18.0%	254	3	2	1	17.0%	25:	3 5	2	1	16.8%
	Retail - Secured on real estate property - Of Which: SME	0	0	0		-	0	0	0	0	-		0 0	0	0	/-
Switzerland	Retail - Secured on real estate property - Of Which: non-SME	256		1		18.0%	254		2	1	17.0%	25:		2	1	16.8%
	Retail - Qualifying Revolving	15	U	0		74.0%	15	0	0	0	67.1%	1.		0	0	65.5%
	Retail - Other Retail	191	3	2	1	27.9%	188	6	3	1	27.0%	18	7 7	2	2	26.6%
	Retail - Other Retail - Of Which: SME	13	U	0	0	41.0%	13	0	0	0	41.2%	1.	3	0	0	41.3%
	Retail - Other Retail - Of Which: non-SME	177	3	2	1	27.2%	175	5	2	1	26.3%	174	4 7	2	2	25.9%
	Equity	0	0	0	0	-	0	0	0	0	-		0 0	0	0	л-
	Securitisation															
	Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-		0 0	0	0	л-
	IRB TOTAL	20,561	24	22	7	27.6%	20,543	42	24	12	29.0%	20,529	9 57	26	17	29.5%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Ac	lverse Scenari	0						
				31/12/20	18				31/12/2019					31/12/20	20	
	(min EUR, %)	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹			Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	Central banks and central governments	4,007	0	0	C	0.0%	4,007	0	0	0	5.3%	4,007	0	0	0	6.29
	Institutions	2,986	34	72	11	32.7%	2,979	41	24	13	31.7%	2,973	46	23	14	31.0%
	Corporates	8,005	112	99	45	40.6%	7,950	167	121	67	40.0%	7,923	194	99	77	39.9%
	Corporates - Of Which: Specialised Lending	415	4	4	1	33.0%	410	9	5	3	35.6%	406	13	6	5	35.4%
	Corporates - Of Which: SME	13	0	0	0	39.0%	13	1	0	0	39.4%	13	1	0	0	39.7%
	Retail	135	2	1	0	27.5%	134	2	1	1	25.6%	133	3	1	1	24.3%
	Retail - Secured on real estate property	78	1	0	0	27.7%	78	1	0	0	22.9%	78	1	0	0	20.6%
	Retail - Secured on real estate property - Of Which: SME	(0	0	0	-	0	0	0	0	-	0	0	0	0	-
United States	Retail - Secured on real estate property - Of Which: non-SME	78	1	0	0	27.7%	78	1	0	0	22.9%	78	1	0	0	20.6%
	Retail - Qualifying Revolving	11	0	0	0	71.6%	11	. 0	0	0	65.8%	11	0	0	0	64.5%
	Retail - Other Retail	46	1	0	0	23.6%	45	1	1	0	23.6%	45	2	1	0	23.5%
	Retail - Other Retail - Of Which: SME	8	0	0	0	38.7%	8	0	0	0	38.7%	8	0	0	0	38.8%
	Retail - Other Retail - Of Which: non-SME	38	1	0	0	21.2%	37	1	0	0	20.5%	37	1	0	0	20.3%
	Equity		0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets	(0	0	0	-	0	0	0	0	-	0	0	0	0	-
	IRB TOTAL	15,133	147	173	57	38.6%	15,070	210	145	80	38.2%	15,037	243	123	92	38.0%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)



Commerzbank AG 31/12/2018 31/12/2019 31/12/2020 Of which: from non performing exposures Of which: from non performing exposures Coverage Ratio -Non performing Stock of Provisions Of which: from non performing exposures Performing exposure¹ Performing exposure¹ (mln EUR, %) 1,276 1,272 1,522 39.2% 63.1% 1,267 1,515 39.3% 59.4% 70.3% 75.5% Corporates - Of Which: Specialised Lending
Corporates - Of Which: SME 143 70.0% 140 67.0% 38.9% 34.1% 31.3% Retail - Secured on real estate property
Retail - Secured on real estate property - Of Which: SME
Retail - Secured on real estate property - Of Which: non-SME
Retail - Qualifying Revolving
Retail - Other Retail
Other Retail - Other Retail - Of Which: SME
Retail - Other Retail - Of Which: SME Italy 11.3% 85.8% 13.0% 77.9% 13.8% 75.6% 51.4% 64.5% 42.8% 39.7% 55.7% 30.9% Other non-credit obligation assets

Computed as defined in paragraphs 49 and 112 of the Methodological note)

								A	dverse Scenar	io						
				31/12/20	18				31/12/2019)				31/12/20	20	
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹		Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	(min EUR, %)															
	Central banks and central governments		0	0	0	-	0	0	0	0	-		0 (0	(/ -
	Institutions	397	1	2	0	41.3%	396		2	1	41.5%	39		2		41.6%
	Corporates	5,514	89	51	27	30.5%	5,483	120	57	36	30.1%	5,45	9 144	59	43	30.0%
	Corporates - Of Which: Specialised Lending	579	55	15	12	22.4%	564	70	17	15	21.6%	55:	3 81	20	17	7 21.4%
	Corporates - Of Which: SME		. 0	0	0	17.0%	1	0	0		17.2%		1 (0	(17.2%
	Retail	78	1	0	0	32.7%	78	1	1		29.4%	71	8 1	1	(26.9%
	Retail - Secured on real estate property	37	0	0	0	10.0%	37	1	0	0	12.7%	3	6	0	(13.5%
	Retail - Secured on real estate property - Of Which: SME		0	0	0	-	0	0	0	0	-	-	0 (0	(-
France	Retail - Secured on real estate property - Of Which: non-SME	37	0	0	0	10.0%	37	1	0	0	12.7%	3	6	0	(13.5%
	Retail - Qualifying Revolving	8	0	0	0	81.9%	8	0	0	0	74.1%		8 (0	(72.0%
	Retail - Other Retail	33	0	0	0	50.5%	33	0	0	0	37.2%	3:	3 1	0	(32.9%
	Retail - Other Retail - Of Which: SME		. 0	0	0	42.0%	2	0	0	0	41.1%		2 (0	(41.0%
	Retail - Other Retail - Of Which: non-SME	32	. 0	0	0	50.8%	32	0	0	0	37.1%	3	1 (0	(32.6%
	Equity	(0	0	C	-	0	0	0	0	-	1	0 (0	(-
	Securitisation															
	Other non-credit obligation assets	(0	0	C	50.0%	0	0	0		50.0%	1	0 (0	(50.0% 5 30.2%
	IRB TOTAL	5,989	91	54	28	30.7%	5,957	122	59	37	30,3%	5,932	2 148	61	45	30.2%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								A	dverse Scenar	io						
				31/12/20	18				31/12/201	9				31/12/20	20	
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions		Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹		Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	(min EUR, %)															
	Central banks and central governments	17	2 (0	(0.0%	172		0	0	9.2%	172		0	0	12.3%
	Institutions	3,31	5 21	27		38.1%	3,294	43	30	16	38.4%	3,277		33	23	38.5%
	Corporates	1,84		8		33.5%	1,836		3 7	4	34.5%	1,831		9	6	35.0%
	Corporates - Of Which: Specialised Lending	31	6 1	1	(34.1%	315	. 2	1	. 1	34.2%	314	3	1	1	34.1%
	Corporates - Of Which: SME		2 (0	(40.8%	2	2 0	0	0	41.3%	2	0	0	0	41.3%
	Retail	8	5 1	1	1	1 59.0%	84	1	1	. 1	46.5%	84	2	1	1	40.9%
	Retail - Secured on real estate property	3	5 (0	(13.8%	35	5 0	0	0	15.2%	35	0	0	0	15.1%
	Retail - Secured on real estate property - Of Which: SME		0 (0	() -	0	0	0	0	-	0	0	0	0	<u> - </u>
China	Retail - Secured on real estate property - Of Which: non-SME	3	5 (0	(13.8%	35	5 0	0	0	15.2%	35	0	0	0	15.1%
	Retail - Qualifying Revolving		2 (0	(55.8%	2	0	0	0	55.5%	2	0	0	0	55.6%
	Retail - Other Retail	4	7 1	1	1	62.4%	47	1	1	. 1	51.6%	46	2	1	1	47.2%
	Retail - Other Retail - Of Which: SME	1	2 1	1	(75.4%	12	1		0	71.8%	12	1	1	0	69.3%
	Retail - Other Retail - Of Which: non-SME	3	6 (0	(30.9%	35	1	. 1	. 0	30.6%	35	1	0	0	29.7%
	Equity		0 (0	(0 -	0	0	0	0		0	0	0	0	l-
	Securitisation															
	Other non-credit obligation assets		0 (0	(0 -	0	0	0	0		0	0	0	0	l-
	IRB TOTAL	5,41	30	36	11	37.5%	5,386	57	38	21	37.7%	5,364	79	43	30	37.7%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)



Commerzbank AG 31/12/2018 31/12/2019 31/12/2020 Coverage Ratio -Non performing Stock of Provisions Of which: from non performing exposures Stock of Provisions Of which: from non performing exposures Stock of Provisions Of which: from non performing exposures Performing exposure¹ Performing exposure¹ (mln EUR, %) 39.5% 75.1% 1.20 182 165 81.6% 1.185 78.0% 79.2% 1,170 446 187 Corporates - Of Which: Specialised Lending
Corporates - Of Which: SME 82.8% 458 76.4% Corporates - Of William Sec.

Retail - Secured on real estate property

Retail - Secured on real estate property - Of Which: SME

Retail - Secured on real estate property - Of Which: SME

Retail - Qualifying Revolving

Retail - Other Retail - Of Which: SME

Retail - Other Retail - Of Which: SME

Retail - Other Retail - Of Which: SME 39.7% 18.9% 40.2% 20.1% 40.4% 19.7% 16.3% Luxembourg 16.3% 17.6% 56.8% 17.3% 57.3% 55.6% 41.2% 43.2% 33.8% 43.7% 30.1% 43.9% 29.7% Other non-credit obligation assets
IRB TOTAL 1,292

								Ac	iverse Scenari	0						
				31/12/20	18				31/12/2019					31/12/20	20	
	(min EUR, %)	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹		Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	
	Central banks and central governments		0	0			0	0	0	0			0 0	0		1
	Institutions	306	1	2		32,7%	306	1	1	0	32.9%	30	5 2	1		1 3
	Corporates	3,308	199	106	89	44,6%	3,276	230	113	97	42.0%	3,25	1 256	117	10	40
	Corporates - Of Which: Specialised Lending	717	80	51	46	57.3%	697	100	56	49	49.5%	68	0 117	60	53	3 45
	Corporates - Of Which: SME	4	0	0	(35.0%	4	0	0	0	35.3%		4 0	0		35
	Retail	74	1	1	1	40.5%	73	2	1	1	36.7%	7	3 2	1		1 34
	Retail - Secured on real estate property	52	0	0	(19.4%	52	0	0	0	20.5%	5	1 1	. 0		20
	Retail - Secured on real estate property - Of Which: SME	4	0	0	(33.5%	4	0	0	0	35.7%		4 0	0		37
Netherlands	Retail - Secured on real estate property - Of Which: non-SME	48	0	0	(17.6%	48	0	0	0	19.0%	4	8 1	. 0		18
	Retail - Qualifying Revolving	5	0	0	(76.4%	5	0	0	0	69.6%		5 0	0		67
	Retail - Other Retail	17	1	1	(41.8%	17	1	1	1	40.3%	1	7 1	1		1 39
	Retail - Other Retail - Of Which: SME	4	1	0	(39.6%	4	1	0	0	39.5%		4 1	. 0		39
	Retail - Other Retail - Of Which: non-SME	13	0	0	(53.2%	13	0	0	0	42.9%	1	3 0	0		38
	Equity	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		-
	IRB TOTAL	3,688	202	108	90	44.6%	3,656	234	115	98	41.9%	3,63	0 260	119	105	40.

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)



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

						Restated				
						31/12/2017				
		Exposure	values	Risk exposu	re amounts		Non		Of which:	Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	performing exposure1	Stock of provisions	from non performing exposures	Non performing exposures1
	(min EUR, %)									
	Central governments or central banks	53,961	0	371	0	21,747		12		0.3%
	Regional governments or local authorities	20,876	0	1,296	0	13,429		23	0	0.2%
	Public sector entities	6,852	0	325	0	2,596		1	0	0.0%
	Multilateral Development Banks	480	0	0	0	458	5	0	0	0.0%
	International Organisations	219	0	0	0	0	0	0	0	0.0%
	Institutions	3,220	0	498	0	1,805		0	0	0.0%
	Corporates	8,959	192	6,409	294		340	85	74	
	of which: SME	494	15	420	21			16	15	
	Retail	4,286	65	3,336	74		218	143	105	
Commerzbank AG	of which: SME	18	0	11	0	18		8	8	85.4%
COMMICIZEDANICACO	Secured by mortgages on immovable property	504	0	752	0	1,864		5	0	0.0%
	of which: SME	15	0	25	0	45		0	0	0.0%
	Items associated with particularly high risk	97	0	133	0	93	0	0	0	0.0%
	Covered bonds	6	0	1	0	6	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	2	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	2,691	0	837	0	2,691	0	0	0	0.0%
	Equity			1,371	0	886	0	0	0	0.0%
	Securitisation									
	Other exposures			6,462	0	2,835		0	0	0.0%
	Standardised Total	105,779	257	21,791	369	59,198	642	268	179	27.9%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

						Restated				
						31/12/2017				
		Exposure	values	Risk exposu	re amounts					
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	29,865	0	0	0	3,558	5	0	0	0.0%
	Regional governments or local authorities	13,696	0	2	0	9,500	10	0	0	0.0%
	Public sector entities	6,147	0	180	0	2,035	24	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	2,477	0	332	0	1,574	1	0	0	0.0%
	Corporates	2,310	17	2,248	22	2,204	22	11	6	24.9%
	of which: SME	40	2	37	2	40	5	3	3	60.8%
	Retail	3,706	63	2,777	70	3,727	143	113	79	55.1%
Germany	of which: SME	14	0	8	0	14	0	0	0	0.0%
Germany	Secured by mortgages on immovable property	202	0	83	0	203	0	0	0	0.0%
	of which: SME	11	0	4	0	11	0	0	0	0.0%
	Items associated with particularly high risk	64	0	95	0	64	0	0	0	0.0%
	Covered bonds	3	0	0	0	3	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	2,291	0	666	0	2,291	0	0	0	0.0%
	Equity					690	0	0	0	0.0%
	Securitisation									
	Other exposures					2,709	0	0	0	0.0%
	Standardised Total	64,004	80	13,180	92	28,556	206	125	84	40.9%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

						Restated				
						31/12/2017				
		Exposure	values	Risk exposu	re amounts				Of which:	
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	from non performing exposures	Coverage Ratio Non performing exposures1
	Central governments or central banks	8,297	0	7	0	3,872	0	0	0	4.99
	Regional governments or local authorities	177	0	46	0	166	0	0	0	8.49
	Public sector entities	11	0	6	0	20	0	0	0	0.09
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.09
	International Organisations	0	0	0	0	0	0	0	0	0.09
	Institutions	98	0	17	0	62	0	0	0	0.09
	Corporates	1,609	52		95	1,605	98	43	39	40.39
	of which: SME	319	13		19		32	13	12	38.29
	Retail	199	1	195	2	192	29	26	25	88.19
Poland	of which: SME	1	0	1	0	0	9	8	8	85.99
Folariu	Secured by mortgages on immovable property	209	0	503	0	1,661	0	4	0	0.09
	of which: SME	5	0	21	0	34	0	0	0	0.09
	Items associated with particularly high risk	8	0	0	0	4	0	0	0	0.09
	Covered bonds	0	0	0	0	0	0	0	0	0.09
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.09
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.09
	Equity					32	0	0	0	0.09
	Securitisation									
	Other exposures					7	0	0	0	0.09
	Standardised Total	10,648	53	3,056	97	7,621	126	74	65	51.19



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

						Restated				
						31/12/2017				
		Exposure	values	Risk exposu	re amounts					
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	(min EUR, %)									
	Central governments or central banks	1,189		0		1,189	0	0	0	0.0%
	Regional governments or local authorities	3,118	0	624	0	43	0	0	0	0.0%
	Public sector entities	0		0		0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	156	0	45	0	68	0	0	0	0.0%
	Corporates	3,841	1	1,172	2	1,488	0	0	0	98.9%
	of which: SME	100	0	13	0	90	0	0	0	0.0%
	Retail	1	0	0	0	1	0	0	0	50.2%
United Kingdom	of which: SME	0	0	0	0	0	0	0	0	0.0%
Officed Kingdom	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	- 0	0	0	0	0	0.0%
	Items associated with particularly high risk	6	0	8	0	6	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	- 0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					6	0	0	0	0.0%
	Securitisation									
	Other exposures					43	0	0	0	0.0%
	Standardised Total	8,360	1	1,963	2	2,844	0	0	0	51.4%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

						Restated				
						31/12/2017				
		Exposure	values	Risk exposu	re amounts					
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	0	0	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	35	0	16	0	0	0	0	0	0.0%
	Corporates	0	0	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Retail	20	0	15	0	20	0	0	0	61.8%
Switzerland	of which: SME	0	0	0	0	0	0	0	0	0.0%
SWILZCHARIA	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					5	0	0	0	0.0%
	Securitisation									
	Other exposures					0	0	0	0	0.0%
	Standardised Total	60	0	36	0	25	0	0	0	61.8%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

						Restated				
						31/12/2017				
		Exposure	values	Risk exposu	ire amounts					
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	140	0	0	0	140	0	0	0	0.0%
	Regional governments or local authorities	1,507	0	394	0	1,507	0	2	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	111	0	5	0	0	0	0	0	0.0%
	Corporates	595	8	451	12	569	8	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Retail	1	0	0	0	1	0	0	0	51.1%
United States	of which: SME	0	0	0	0	0	0	0	0	0.0%
Utilited States	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	10	0	15	0	10	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	2	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					77	0	0	0	0.0%
	Securitisation									
	Other exposures					0	0	0	0	0.0%
	Standardical Total	2 454		961	12	2 304				0.2%



		Commerzb	ank AG							
						Restated				
						31/12/2017				
		Exposure	values	Risk exposu	re amounts				Of which:	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	from non performing exposures	Coverage Ratio - Non performing exposures1
	(min EUR, %)								CAPOSUICS	
	Central governments or central banks	8,847	0	87	0	8,594		10	0	0.0%
	Regional governments or local authorities	402	0	105	0	402	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	0	0	0	0	0	0	0	0	0.0%
	Corporates	5	105	5	158	5	102	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Retail	0	0	0	0	0	0	0	0	60.3% 0.0%
Italy	of which: SME	0	0	0	0	0	0	0	0	0.0%
Italy	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					0	0	0	0	0.0%
	Securitisation									
	Other exposures					0	0	0	0	0.0%
	Standardised Total	9,254	105	197	158	9,001	102	10	0	0.0%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

						Restated				
						31/12/2017				
		Exposure	values	Risk exposu	ire amounts					
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	116	0	0	0	90	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%
	Public sector entities	676	0	135	0	523	0	1	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	197	0	8	0	11	0	0	0	0.0%
	Corporates	35	0	19	0	0	0	0	0	24.1%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Retail	1	0	0	0	1	0	0	0	57.4%
France	of which: SME	0	0	0	0	0	0	0	0	0.0%
1 Talle	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	2	0	3	0	2	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	50	0	28	0	50	0	0	0	0.0%
	Equity					0	0	0	0	0.0%
	Securitisation									
	Other exposures					5	0	0	0	0.0%
	Standardised Total	1.082	0	199	1	682	0	1	0	29.0%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

						Restated				
						31/12/2017				
		Exposure	values	Risk exposu	ire amounts				Of which:	
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	0		0	(0	0		0	0.0%
	Regional governments or local authorities	0	0	0		0	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	0.0%
	International Organisations	0	0	0		0	0	0	0	0.0%
	Institutions	0	0	0		0	0	0	0	0.0%
	Corporates	0	0	0		0	0	0	0	0.0%
	of which: SME	0	0	0		0	0	0	0	0.0%
	Retail	0	0	0		0	0	0	0	23.7%
China	of which: SME	0	0	0		0	0		0	0.0%
Cillia	Secured by mortgages on immovable property	0	0	0		0	0		0	0.0%
	of which: SME	0	0	0		0	0		0	0.0%
	Items associated with particularly high risk	0	0	0		0	0		0	0.0%
	Covered bonds	0	C	0	0	0	0	C	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0		0	0.0%
	Collective investments undertakings (CIU)	0	0	0		0	0	0	0	0.0%
	Equity					0	0	0	0	0.0%
	Securitisation									
	Other exposures					0	0	0	0	0.0%
	Standardised Total	0	0	0		0	0	0	0	23,7%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)



		Commerzb	ank AG							
						Restated				
						31/12/2017				
		Exposure	values	Risk exposu	ire amounts				Of which:	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	from non performing exposures	Coverage Ratio - Non performing exposures1
	(mln EUR, %)								exposures	
	Central governments or central banks	150	0	0	0	150	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	224	0	0	0	224	0	0	0	0.0% 0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	3	0	1	0	3	0	0	0	0.0%
	Corporates	78	0	91	0	78	0	0	0	0.0%
	of which: SME	35	0	43	0	35	0	0	0	0.0%
	Retail	0	0	0	0	0	0	0	0	47.7%
Luxembourg	of which: SME	0	0	0	0	0	0	0	0	0.0%
Luxembourg	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0% 0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					1	0	0	0	0.0%
	Securitisation									
	Other exposures					63	0	0	0	0.0%
	Standardised Total	571	0	302	0	520	0	0	0	47.7%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

						Restated				
						31/12/2017				
		Exposure	values	Risk exposu	re amounts				Of which:	
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	271	0	0	0	87	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	0	0	0	0	0	0	0	0	0.0%
	Corporates	24	0	24	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Retail	1	0	0	0	1	0	0	0	68.3%
Netherlands	of which: SME	0	0	0	0	0	0	0	0	0.0%
ivetrieriarius	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	1	0	0	0	1	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					1	0	0	0	0.0%
	Securitisation									
	Other exposures					0	0	0	0	0.0%
	Standardised Total	297	0	26	0	90	0	0	0	68.3%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)



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

									aseline Scenario							
								ь	aseline Scenario	,						
				31/12/201	3				31/12/2019					31/12/202	0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	21,716	75	86	14	18.3%	21,684	107	80	23	21.8%	21.654	137	77	33	23.7%
	Regional governments or local authorities	13,418	21	14	8	36.3%	13,408	32	18	12	36.3%	13,397	42	21	15	36.3%
	Public sector entities	2,587	33	29	7	20.8%	2,578	43	28	11	25.8%	2,567	53	33	15	29.0%
	Multilateral Development Banks	458	5		5	97.7%	458	6	5	5	95.1%	457	6	6	5	92.4%
Inter	International Organisations	C	0		0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	1,804	2	1	. 0	19.8%	1,802	4	1	. 1	23.4%	1,801	5	2	1	26.7%
	Corporates	6,375	372	193	166	44.7%	6,346	401	200	179	44.7%	6,319	428	212	190	44.4%
	of which: SME	475	40	20	17	44.1%	473	42	20	19	44.8%	471	44	23	20	44.7%
	Retail	4,319	280	211	167	59.8%	4,259	339	252	203	59.9%	4,206	392	284	235	60.0%
Commerzbank AG	of which: SME	18	9	8	8	85.2%	17	10	8	8	84.2%	17	10	8	8	83.5%
COMMENZATIK AG	Secured by mortgages on immovable property	1,855	9	10	3	32.6%	1,849	14	8	4	25.3%	1,843	21	10	5	21.9%
	of which: SME	44	1	1	. 0	46.5%	44	1	1		45.3%	44	1	1	1	37.1%
	Items associated with particularly high risk	91	1	2	1	68.9%	90	2	3	2	65.3%	89	3	3	2	62.5%
	Covered bonds	6	0		0	0.0%	6	0	0	0	0.0%	6	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	(0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	2,669	23	25	8	37.2%	2,644	47	36	18	37.4%	2,617	75	48	28	37.4%
	Equity	878	7	(2	24.5%	870	16	8	4	24.4%	861	25	10	6	24.2%
	Securitisation															
	Other exposures	2,811	24	1	. 0	1.7%	2,785	50	2	1	1.7%	2,755		2	1	1.7%
	Standardised Total	58,987	852	584	382	44.8%	58,779	1061	641	462	43.6%	58,572	1268	708	538	42.4%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								В	laseline Scenari	0						
				31/12/2018					31/12/2019					31/12/202	0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	3,558		3	2	40.0%	3,558	6		2	40.0%	3,558		4	2	40.0%
	Regional governments or local authorities	9,497	13	7	5	40.0%	9,494	17	,	7	40.0%	9,490	20	10	8	40.0%
	Public sector entities	2,028	31	14	6	18.5%	2,020	39	1	7 9	22.6%	2,011	48	22	12	25.5%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0) (0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	1	0	0.0%	0	0	0	0	0.0%
	Institutions	1,573	1	1	0	20.8%	1,573	2		1	29.3%	1,572		1	1	34.1% 55.4%
	Corporates	2,199	27	23	17	64.2%	2,195	31	2	18	59.2%	2,190	36	24	20	55.4%
	of which: SME	40	5	3	3	58.7%	40	6		3	57.0%	39		4	3	55.5%
	Retail	3,669	201	156	118	58.9%	3,615	254	189	149	58.6%	3,568	301	214	176	58.3%
Germany	of which: SME	14	0	0	0	36.2%	14	0) (0	35.8%	14		0	0	35.1%
Germany	Secured by mortgages on immovable property	201	. 1	1	0	14.0%	200	3		. 0	13.7%	199	4	1	1	13.5%
	of which: SME	11	. 0	0	0	25.1%	11	0) (0	24.0%	10	0	0	0	23.0%
	Items associated with particularly high risk	63	1	2	1	73.7%	62	2		2 1	69.9%	61	3	3	2	66.5%
	Covered bonds	3	0	0	0	0.0%	3	0) (0	0.0%	3	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0		0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	2,271		22	7	37.2%	2,250	41	3:	15	37.4%	2,225		42	24	37.4%
	Equity	684	6	5	1	24.7%	677	13		7 3	24.8%	670	20	9	5	24.7%
	Securitisation															
	Other exposures	2,686	23	1	0	1.7%	2,661	48		1	1.7%	2,632	77	2	1	1.7%
	Standardised Total	28,433	329	234	159	48.3%	28,307	455	285	207	45.4%	28,180	582	332	252	43.3%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Ba	seline Scenario							
				31/12/201	3				31/12/2019					31/12/202	0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio
	Central governments or central banks	3,869	3	1	1	40.0%	3,865	6	3	3	40.0%	3,862	10	4	4	40.0
	Regional governments or local authorities	166	1		0	20.7%	165	2	1	1	37.9%	164	3	1	1	42.6
	Public sector entities	20	0		0	50.0%	20	0	0	0	50.0%	20	0	0	0	50.0
	Multilateral Development Banks	0	0		0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0
	International Organisations	0	0	(0	0.0%	0	0	0	0	0.0%		0	0	0	0.0
	Institutions	62	0		0	50.0%	62	0	0	0	42.5%	62	0	0	0	60.4
	Corporates	1,595	107	52	46	42.5%	1,587	116	57	51	44.4%	1,578	124	64	56	45.1
	of which: SME	310	34	16	14	41.7%	309		16	15	42.6%	307			16	42.7
	Retail	190	30	27	26	84.8%	190	31	27	26	83.8%	189	32	27	26	82.8
Poland	of which: SME	0	9	8	8	85.8%	0	9	8	8	85.4%	0	9	8	8	85.1
Polatiu	Secured by mortgages on immovable property	1,653	8	10	3	35.8%	1,649	12	7	3	27.9%	1,643	17	9	4	23.7
	of which: SME	34	1	1	. 0	50.0%	34	1	1	0	50.0%	33	1	1	0	40.1
	Items associated with particularly high risk	4	0		0	50.0%	4	0	0	0	50.0%	4	0	0	0	50.0
	Covered bonds	0	0		0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0
	Claims on institutions and corporates with a ST credit assessment	0	0		0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0
	Collective investments undertakings (CIU)	0	0		0	50.0%	0	0	0	0	50.0%	0	0	0	0	50.0
	Equity	32	0		0	0.0%	32	0	0	0	0.0%	32	0	0	0	0.0
	Securitisation															
	Other exposures	7	0	(0	50.0%	7	0	0	0	50.0%	7	0	0	0	50.0
	Standardised Total	7,598	150	91	76	50.6%	7,581	167	95	84	50.3%	7,562	186	106	91	49.29

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)



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

								В	aseline Scenario							
				31/12/2018					31/12/2019					31/12/202	0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	1.189			0	40.0%	1,189	0	0	0	40.0%	1,189	0	0	0	40.0%
	Regional governments or local authorities	47			0	40.0%	43	0	0	0	40.0%	43		0	0	40.0%
	Public sector entities				0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks		0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations		0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	68	C	0	0	2.0%	68	0	0	0	2.3%	68	0	0	0	2.4%
	Corporates	1,483	4	8	2	47.9%	1,479	9	10	4	48.5%	1,475	13	12	6	48.8%
	of which: SME	90	0	0	0	50.0%	90	0	0	0	50.0%	90	0	0	0	50.0%
	Retail	1	0	0	0	60.0%	1	0	0	0	57.6%	1	0	0	0	55.6%
United Kingdom	of which: SME	(0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Officea Kingaom	Secured by mortgages on immovable property	(0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0% 0.0%
	of which: SME		0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk		0	0	0	45.0%	6	0	0	0	45.5%	6	0	0	0	45.6% 0.0%
	Covered bonds	(0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	
	Claims on institutions and corporates with a ST credit assessment	(0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	(C	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	- (0	0	0	24.1%	6	0	0	0	24.3%	6	0	0	0	24.4%
	Securitisation															
	Other exposures	43	0	0	0	1.7%	43	1	0	0	1.7%	42	1	0	0	1.7%
	Standardised Total	2,839	5	9	2	43.8%	2,834	10	10	4	44.5%	2,829	15	13	7	44.9%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								В	aseline Scenario							
				31/12/201	3				31/12/2019					31/12/202	0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures		Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	0	0	(0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	(0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	0	0	(0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	(0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	(0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	0	0	(0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Corporates	0	0	(0	50.0%	0	0	0	0	50.0%	0	0	0	0	50.0%
	of which: SME	0	0	(0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Retail	20	0	(0	56.0%	20	1	0	0	54.3%		1	0	0	53.5%
Switzerland	of which: SME	0	0	(0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
SWILZELIATIU	Secured by mortgages on immovable property	0	0	(0	4.2%	0	0	0	0	4.4%	0	0	0	0	4.6%
	of which: SME	0	0	(0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	(0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	(0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	(0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	(0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	5	0	(0	24.1%	5	0	0	0	24.3%	5	0	0	0	24.4%
	Securitisation															
	Other exposures	0	0	(0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Standardised Total	25	0		0	52.1%	25	1	0	0	50.0%	25	1	1	0	49.1%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								В	aseline Scenari	0						
				31/12/2018					31/12/2019	•				31/12/202	0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio -	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	140	0	0	0	4.5%	139	1	(0	4.5%	139	1	0	0	4.5%
	Regional governments or local authorities	1,504	3	2	1	25.8%	1,502	5	2	2 1	26.0%	1,500	7	3	2	26.0%
	Public sector entities	0	0	0	0	0.0%	0	0	(0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	(0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	(0	0.0%	0	0	0	0	0.0%
	Institutions	0	0	0	0	41.4%	0	0	(0	41.5%	0	0	0	0	41.6%
	Corporates	568	9	9	8	94.7%	567	10	10	9	89.4%	565	12	11	10	84.4%
	of which: SME	0	0	0	0	0.0%	0	0	(0	0.0%	0	0	0	0	0.0%
	Retail	1	0	0	0	59.1%	1	0	(0	58.8%	1	0	0	0	58.7%
United States	of which: SME	0	0	0	0	0.0%	0	0	(0	0.0%	0	0	0	0	0.0%
Utilited States	Secured by mortgages on immovable property	0	0	0	0	50.0%	0	0	(0	50.0%	0	0	0	0	50.0%
	of which: SME	0	0	0	0	0.0%	0	0	(0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	10	0	0	0	45.0%	10	0	(0	45.4%	10	0	0	0	45.6%
	Covered bonds	0	0	0	0	0.0%	0	0	(0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	(0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	(0	0.0%	0	0	0	0	0.0%
	Equity	76	1	1	0	32.6%	75	1	1	. 0	31.6%	75	2	1	1	30.7%
	Securitisation															
	Other exposures	0	0	0	0	0.0%	0	0	(0	0.0%	0	0	0	0	0.0%
	Standardised Total	2,299	13	12	9	74.1%	2,294	17	13	11	62.3%	2,290	22	15	12	55.8%

Computed as defined in paragraphs 49 and 112 of the Methodological note)



AUTHORITY		Commer														
								В	aseline Scenario							
				31/12/2018					31/12/2019					31/12/202	0	
		Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of fro provisions perf	which: m non orming osures		Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	(min EUR, %)								·							
	Central governments or central banks	8,570	19	76	7	40.0%	8,557		67	15	40.0%			62	22	40.0%
	Regional governments or local authorities	40:		1		40.0%	400	2	1	1	40.0%		3	2	1	40.0%
	Public sector entities		1	0		0.0%	0	0	0	0	0.0%		0	0	0	0.0%
	Multilateral Development Banks		1	0		0.0%	0	0	0	0	0.0%		0	0	0	0.0%
	International Organisations			0		0.0%	0	0	0	0	0.0%		0	0	0	0.0%
	Institutions		1	0		0.0%	0	0	0	0	0.0%		0	0	0	0.0%
	Corporates		10.	39	39	38.0%	5	102	39	39	38.0%		102	39	39	38.0%
	of which: SME) (0		0.0%	0	0	0	0	0.0%		0	0	0	0.0%
	Retail		1	0		60.0%	0	0	0	0	60.4%		0	0	0	60.4%
Italy	of which: SME) (0	C	0.0%	0	0	0	0	0.0%		0	0	0	0.0%
Italy	Secured by mortgages on immovable property		1	0		0.0%	0	0	0	0	0.0%		0	0	0	0.0%
	of which: SME		1	0		0.0%	0	0	0	0	0.0%		0	0	0	0.0%
	Items associated with particularly high risk		1	0	0	0.0%	0	0	0	0	0.0%		0	0	0	0.0%
	Covered bonds) (0	0	0.0%	0	0	0	0	0.0%		0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment		1	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)		1	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity) (0	0	24.1%	0	0	0	0	24.3%	0	0	0	0	24.4%
	Securitisation															
	Other exposures) (0		0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Standardised Total	8,982	122	116	47	38.3%	8,962	142	107	55	38.5%	8,943	160	103	62	38.7%

Standardised Total

1 Computed as defined in paragraphs 49 and 112 of the Methodological note)

								В	aseline Scenario)						
				31/12/201	3				31/12/2019					31/12/202	0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	9	0 (0	40.0%	90	0			40.0%	90	0	0	0	40.09
	Regional governments or local authorities		0 () (0	0.0%	0	0			0.0%	0	0	0	0	0.09
	Public sector entities	52	1 2	16	1	65.0%	520	3	11		65.6%	518	5	12	3	65.9%
	Multilateral Development Banks		0 0) (0	0.0%	0	0	0		0.0%	0	0	0	0	0.0%
	International Organisations		0 () (0	0.0%	0	0	C) (0.0%	0	0	0	0	0.09
	Institutions	1	1 ((0	1.1%	11	0	0	(1.2%	11	0	0	0	1.29
	Corporates		0 ((0	32.2%	0	0	0	(32.2%	0	0	0	0	32.29
	of which: SME		0 (0	0	0.0%	0	0	0		0.0%	0	0	0	0	0.0% 1.2% 32.2% 0.0%
	Retail		1 (0	0	59.3%	1	0	0		59.0%	1	0	0	0	58.69 0.09 0.09
France	of which: SME		0 (0	0	0.0%	0	0	0		0.0%	0	0	0	0	0.09
riance	Secured by mortgages on immovable property		0 (0	0	0.0%	0	0	0		0.0%	0	0	0	0	0.0%
	of which: SME		0 (0	0	0.0%	0	0	0	(0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk		2 (0	0	45.0%	2	0	0		45.5%	2	0	0	0	45.6%
	Covered bonds		0 (0	0	0.0%	0	0	0		0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment		0 (0	0	0.0%	0	0	0		0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	9	0 (0	0	37.4%	49	1	1	. (37.8%	49	1	1	0	37.9%
	Equity		0 () (0	24.1%	0	0) (24.3%	0	0	0	0	24.4%
	Securitisation															
	Other exposures		5 (0	0.0%	5	0	0	(0.0%	5	0	0	0	0.0%
	Standardised Total	68	0 3	16	1	52.2%	678	5	12		54.2%	676	7	13	4	55.2%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								В	aseline Scenario	•						
				31/12/2018					31/12/2019					31/12/202)	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks		0	0	0	0.0%	(0	0	0	0.0%	0	0	0	0	0.0%
	Regional governments or local authorities		0	0	0	0.0%		0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities		0	0	0	0.0%		0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks		0	0	0	0.0%		0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations		0	0	0	0.0%		0	0	0	0.0%	0	0	0	0	0.0%
	Institutions		0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Corporates		0	0	0	0.0%		0	0	0	0.0%	0	0	0	0	0.0%
	of which: SME		0	0	0	0.0%		0	0	0	0.0%	0	0	0	0	0.0%
	Retail		0	0	0	30.5%		0	0	0	19.0%	0	0	0	0	13.6% 0.0%
China	of which: SME		0	0	0	0.0%		0	0	0	0.0%	0	0	0	0	0.0%
Cillia	Secured by mortgages on immovable property		0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	of which: SME		0	0	0	0.0%		0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk		0	0	0	0.0%		0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds		0	0	0	0.0%		0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment		0	0	0	0.0%		0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)		0	0	0	0.0%		0	0	0	0.0%	0	0	0	0	0.0%
	Equity		0	0	0	0.0%		0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation															
	Other exposures		0	0	0	0.0%		0	0	0	0.0%	0	0	0	0	0.0% 13.6%
	Standardised Total		0	0	0	30.5%	0	0	0	0	19.0%	0	0	0	0	13.6%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)



Commerzbank AG 31/12/2018 31/12/2019 31/12/2020 Coverage Ratio -Non performing exposures1 Coverage Ratio -Non performing exposures1 0.0% 0.0% 0.0% 50.0% 0.0% 41.3% 26.7% 0.0% 0.0% 50.0% 0.0% 41.6% 50.9% 50.0% 66.9% 0.0% 51.2% 50.0% 64.5% 0.0% Luxembourg 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 97.2% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 98.6% Collective investments undertakings (CIU) 1.7% **37.1%** 1.7% **36.8%** 63 **518**

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								В	aseline Scenario)						
				31/12/2018					31/12/2019					31/12/202)	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	provicione	Of which: from non performing exposures	Non performing	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	87			0	40.0%	87	7 0		0	40.0%	87	0	0	0	40.0%
	Regional governments or local authorities	0	0		0	0.0%	0	0		0	0.0%	0	0	0	0	0.0%
	Public sector entities	0	0		0	0.0%	0	0		0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0		0	0.0%	0	0	0	0	0.0%
	Institutions	0	0	0	0	0.0%	0	0		0	0.0%	0	0	0	0	0.0%
	Corporates	0	0	0	0	50.0%	0	0	0	0	50.0%	0	0	0	0	50.0%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Retail	1	0	0	0	62.0%	1	1 0	C	0	57.9%	1	0	0	0	55.3%
Netherlands	of which: SME	0	0	0	0	0.0%	0	0	C	0	0.0%	0	0	0	0	0.0%
Neurieriarius	Secured by mortgages on immovable property	0	0	0	0	4.4%	0	0	C	0	4.4%	0	0	0	0	4.4%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	1	0	0	0	0.0%	1	1 0	0	0	0.0%	1	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	C	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	1	0	0	0	24.1%	1	1 0		0	24.3%	1	0	0	0	24.4%
	Securitisation															
	Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Standardised Total	90	0	0	0	56.6%	89	0	0	0	50.4%	89	0	0	0	46.7%

Computed as defined in paragraphs 49 and 112 of the Methodological note)



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

									Adverse Scen	ario						
				31/12/201	8				31/12/201	19				31/12/202	:0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	21.646	145	160	36	25,2%	21,602	189	127	49	26.0%	21,559	232	123	62	26.9
	Regional governments or local authorities	13,373	67	70	24	36.3%	13,358	81	40	29	36.2%		95	44	35	36.59
	Public sector entities	2,582	38	53	9	22.8%	2,570	50	44	14	27.9%		62	44	19	30.69
	Multilateral Development Banks	458	6	6	5	94.3%	457	6	6	5	90.6%			6	6	87.09
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0
	Institutions	1,803	3	2	1	19.6%	1,802	4	2	1	22.7%	1,800	6	2	2	26.3
	Corporates	6,368	378	212	173	45.7%	6,334	413	222	190	46.1%	6,306	441	230	202	45.89
	of which: SME	475	40	21	19	46.9%	473	42	22	20	47.7%	470	45	25	21	47.49
	Retail	4,312	286	236	171	59.6%	4,233	366	296	217	59.4%	4,170	428	318	254	59.4
Commerzbank AG	of which: SME	18	9	8	8	85.1%	17	10	8	8	84.1%	17	10	8	8	83.39
COMMENZUATIK AG	Secured by mortgages on immovable property	1,849	14	10	2	16.3%	1,838	26	10	4	16.1%	1,827	37	13	7	17.7
	of which: SME	44	1	1	0	46.6%	44	1	1	0	45.3%	44	2	1	1	37.99
	Items associated with particularly high risk	91	2	3	1	67.5%	90	3	4	2	63.8%	89	4	4	3	61.79
	Covered bonds	6	0	0	0	0.0%	6	0	0	0	0.0%	6	0	0	0	0.09
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%		0	0	0	0.09
	Collective investments undertakings (CIU)	2,664	28	39	11	37.9%	2,630	62	58	24	38.5%			65	36	38.79
	Equity	876	9	9	2	25.0%	865	21	13	5	25.6%	855	31	14	8	25.89
	Securitisation															
	Other exposures	2,806	29	2	1	2.0%	2,770	65	4	1	2.2%	2,735	99	4	2	2.39
	Standardised Total	58,835	1005	803	436	43.4%	58,554	1285	826	543	42.2%	58,305	1534	868	634	41.3%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Adverse Scen	ario						
				31/12/20:	18				31/12/201	.9				31/12/202	:0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Non performing exposures1	exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	3,558	5	3	2	40.0%	3,558		3	2	40.0%	3,557		3	2	40.0%
	Regional governments or local authorities	9,476	35	19	14	40.0%	9,472		19	15	40.0%	9,467		21	17	40.0%
	Public sector entities	2,023	36	24	7	20.8%	2,013	46	25	12	25.0%	2,003	56	29	15	27.5%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	1,573	2	1	0	23.3%	1,573		1	1	31.2%	1,572		2	1	35.6%
	Corporates	2,198	28	27	18	62.5%	2,191		28	20	56.1%	2,186		27	21	52.5%
	of which: SME	40	5	4	3	58.4%	39		4	3	56.4%	39		4	3	54.9%
	Retail	3,663	207	180	121	58.7%	3,590	280	232	163	58.2%	3,535	335	247	194	57.9%
Germany	of which: SME	14	0	0	0	35.7%	14		0	0	35.6%	14		0	0	35.3%
Germany	Secured by mortgages on immovable property	200	2	1	0	16.5%	198		2	1	17.6%	196		2	1	17.7%
	of which: SME	11	0	0	0	31.2%	10		0	0	31.8%	10		0	0	32.3%
	Items associated with particularly high risk	62	1	3	1	73.2%	61	2	3	2	68.6%	60	3	3	2	65.6%
	Covered bonds	3	0	0	0	0.0%	3	0	0	0	0.0%	3	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	2,267	23	33	9	38.0%	2,237		51	20	38.6%	2,209		58	32	38.9%
	Equity	683	7	7	2	25.5%	673	16	11	4	26.2%	665	25	12	7	26.4%
	Securitisation															
	Other exposures	2,681 28,388	28	2	1	2.0%	2,646 28,216	63	3	1	2.2%	2,612 28,066	96	4	2	2.3% 42.4%
	Standardised Total	28,388	374	302	175	46.9%	28,216	547	379	241	44.1%	28,066	696	409	295	42.4%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Adverse Scen	ario						
				31/12/20:	18				31/12/201	19				31/12/202	0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio -	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	3,868	4	1	1	40.0%	3,864	8	3	3	40.0%	3,860	11	5	5	40.0%
	Regional governments or local authorities	165	1	0	0	20.8%	165	2	1	1	41.2%	164	3	2	2	56.3%
	Public sector entities	20	0	0	0	50.0%	20	0	0	0	50.0%	20	0	0	0	50.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%		0	0	0	0.0%
	Institutions	62	0	0	0	50.0%	62	0	0	0	42.5%	62	0	0	0	59.5%
	Corporates	1,595	107	54	48	45.1%	1,586	116	63	56	48.2%	1,577	125	71	61	48.8%
	of which: SME	310	34	17	13	45.0%	309		18	16	46.2%	307		20	17	46.0%
	Retail	190	31	27	26	83.7%	189	32	27	26	81.6%		33	28	27	79.7%
Poland	of which: SME	0	9	8	8	85.8%	0	9	8	8	85.4%		9	8	8	85.1%
rolaliu	Secured by mortgages on immovable property	1,649	12	8	2	16.3%	1,640	21	8	3	15.7%	1,631	30	11	5	17.7%
	of which: SME	34	1	1	0	50.0%	34	1	1	0	50.0%	33	1	1	0	39.7%
	Items associated with particularly high risk	4	0	0	0	50.0%	4	0	0	0	50.0%	4	0	0	0	50.0% 0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	50.0%	0	0	0	0	50.0%	0	0	0	0	50.0%
	Equity	32	0	0	0	0.0%	32	0	0	0	0.0%	32	0	0	0	0.0%
	Securitisation															
	Other exposures	7	0	0	0	50.0%	7	0	0	0	50.0%	7	0	0	0	50.0%
	Standardised Total	7,593	155	92	78	50.3%	7,569	179	103	90	50.0%	7,545	203	116	99	49.0%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)



2018 EU-wide Stress Test: Credit risk STACommerzbank AG

									Adverse Scen	ario						
				31/12/201	18				31/12/201	9				31/12/202	20	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio -	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	1,189	0	0	0	40.0%	1.189	1	0	0	40.0%	1,188	1	0	0	40.09
	Regional governments or local authorities	43		0	0	40.0%	43	0	0	0	40.0%			0	0	40.09
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	68	0	0	0	1.4%	68	0	0	0	1.9%	68	0	0	0	2.0%
	Corporates	1,482	! 6	16	3	48.0%	1,476	12	16	6	48.6%	1,471	16	15	8	48.8%
	of which: SME	90	0	0	0	50.0%	90	0	0	0	50.0%	90	0	0	0	50.0%
	Retail	1		0	0	59.3%	1	0	0	0	56.2%	1	0	0	0	53.8%
United Vinadom	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
United Kingdom	Secured by mortgages on immovable property	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%		0	0	0	0.0%
	Items associated with particularly high risk	6	0	0	0	45.0%	6	0	0	0	45.5%		0	0	0	45.7%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%		0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	6	0	0	0	24.1%	6	0	0	0	24.3%	6	0	0	0	24.5%
	Securitisation															
	Other exposures	43	0	0	0	1.7%	42	1	0	0	1.7%	42	1	0	0	1.7%
	Standardised Total	2,837	7	16	3	43.5%	2,830	14	16	6	44.3%	2.825	19	16	9	44.7%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Adverse Scer	ario						
				31/12/201					31/12/20:	19				31/12/202	0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	exposures1
	Central governments or central banks	(0	0	0	0.0%	(0	0	0	0.0%	0	0	0	0	0.0%
	Regional governments or local authorities	(0	0	0	0.0%	(0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	(0	0	0	0.0%	(0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	(0	0	0	0.0%	(0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	(0	0	0	0.0%	(0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	(0	0	0	0.0%	(0	0	0	0.0%	0	0	0	0	0.0%
	Corporates	(0	0	0	50.0%	(0	0	0	50.0%	0	0	0	0	46.5%
	of which: SME	(0	0	0	0.0%	(0	0	0	0.0%	0	0	0	0	0.0%
	Retail	20	0	0	0	55.4%	20	1	1	0	53.4%	20	1	1	0	52.5%
Switzerland	of which: SME	(0	0	0	0.0%	(0	0	0	0.0%	0	0	0	0	0.0%
Switzeriariu	Secured by mortgages on immovable property	(0	0	0	2.4%	(0	0	0	2.5%	0	0	0	0	3.5%
	of which: SME	(0	0	0	0.0%	(0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	(0	0	0	0.0%	(0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	(0	0	0	0.0%	(0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment		0	0	0	0.0%	(0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)		0	0	0	0.0%		0	0	0	0.0%	0	0	0	0	0.0%
	Equity	9	0	0	0	24.1%		5 0	0	0	24.3%	5	0	0	0	24.4%
	Securitisation															
	Other exposures		0	0	0	0.0%		0	0	0	0.0%	0	0	0	0	0.0%
	Standardised Total	25	0	1	0	51.5%	25	1	1	0	49.2%	25	1	1	0	48.3%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Adverse Scer	nario						
				31/12/20:	18				31/12/20	19				31/12/202	10	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions		Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio -
	Central governments or central banks	139	1	0	0	4.5%	138	2		0	4.6%	138	2	0	0	4.6%
	Regional governments or local authorities	1,498	9	10	2	24.3%	1,494	13	6	3	24.9%	1,491	16	5	4	24.9%
	Public sector entities	0	0	0	0	0.0%	0	0	(0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0		0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0		0	0.0%	0	0	0	0	0.0%
	Institutions	0	0	0	0	41.4%	0	0		0	41.6%	0	0	0	0	41.7%
	Corporates	567	10	10	9	91.7%	565	12	11	10	83.6%	564	13	11	10	80.6%
	of which: SME	0	0	0	0	0.0%	0	0	(0	0.0%	0	0	0	0	0.0%
	Retail	1	0	0	0	58.7%	1	0		0	58.3%	1	0	0	0	58.2%
United States	of which: SME	0	0	0	0	0.0%	0	0		0	0.0%	0	0	0	0	0.0%
Utilied States	Secured by mortgages on immovable property	0	0	0	0	50.0%	0	0		0	50.0%	0	0	0	0	50.0%
	of which: SME	0	0	0	0	0.0%	0	0		0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	10	0	0	0	45.0%	10	0		0	45.4%	10	0	0	0	45.7%
	Covered bonds	0	0	0	0	0.0%	0	0		0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0		0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	(0	0.0%	0	0	0	0	0.0%
	Equity	76	1	1	0	32.2%	74	2	- 2	1	30.7%	74	3	1	1	30.4%
	Securitisation															
	Other exposures	0	0	0	0	0.0%	0	0		0	0.0%	0	0	0	0	0.0%
	Standardised Total	2,290	21	22	11	53.4%	2,282	30	19	14	47.8%	2,277	35	18	16	45.1%

Computed as defined in paragraphs 49 and 112 of the Methodological note)



Commerzbank AG																
									Adverse Scen	ario						
				31/12/20:	18				31/12/201	9				31/12/202	0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio -	Performing exposure1	Non performing exposure1		Of which: from non performing exposures	Non performing	Performing exposure1	Non performing exposure1	Stock of provisions	Trom non	Coverage Ratio - Non performing exposures1
	Central governments or central banks	8,525	69	129	28	40.0%	8,501	93	111	37	40.0%	8,476	118	104	47	40.0%
	Regional governments or local authorities	398		3	2	40.0%	396		3	2	40.0%	395	7	3	3	40.0%
	Public sector entities		0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	(0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	(0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	(0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Corporates		102	39	39	38.0%	5	102	39	39	38.0%	5	102	39	39	38.0%
	of which: SME		0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Retail		0	0	0	60.0%	0	0	0	0	60.3%	0	0	0	0	60.2%
Italy	of which: SME		0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Italy	Secured by mortgages on immovable property		0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	. 0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	. 0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	. 0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	. 0	0	0.0%
	Collective investments undertakings (CIU)	(0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	(0	0	0	24.1%	0	0	0	0	24.3%	0	0	0	0	24.4%
	Securitisation															1
	Other exposures		0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
																20.40/

Standardised Total

1 Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Adverse Scenario														
				31/12/201	18				31/12/201	9				31/12/202	10	
	(min EUR, %)	Performing exposure1					Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	90	0	0	0	40.0%	90	0	0	0	40.0%	90	0	0	0	40.0%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	521	2	29	1	65.0%	519	4	18	2	65.6%	518	5	15	3	65.9%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	11	0	0	0	1.1%	11	0	0	0	1.2%	11	0	0	0	1.2%
	Corporates	0	0	0	0	32.2%	0	0	0	0	32.2%		0	0	0	32.2% 0.0%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%		0	0	0	0.0%
	Retail	1	0	0	0	59.2%	1	0	0	0	58.7%		0	0	0	58.0%
France	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%		0	0	0	0.0%
Trance	Secured by mortgages on immovable property	0	0	0	0	0.0%	0	0	0	0	0.0%		0	0	0	0.0%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%		0	0	0	0.0% 45.7%
	Items associated with particularly high risk	2	0	0	0	45.0%	2	0	0	0	45.5%		0	0	0	45.7%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%		0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	50	0	1	0	37.4%	49	1	1	0	37.7%	49	1	1	0	37.9%
	Equity	0	0	0	0	24.1%	0	0	0	0	24.3%	0	0	0	0	24.4%
	Securitisation															
	Other exposures	5	0	0	0	0.0%	5	0	0	0	0.0%		0	0	0	0.0%
	Standardised Total	680	3	29	2	52.5%	677	5	19	3	54.4%	675	7	16	4	55.3%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Adverse Scenario														
				31/12/201	18				31/12/201	9				31/12/202	0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	exposures1	exposure1	Non performing exposure1	Stock of provisions	trom non	Coverage Ratio - Non performing exposures1
	Central governments or central banks) (0	0	0.0%	0	0	0	0	0.0%		0	0	0	0.0%
	Regional governments or local authorities	((0	0	0.0%	0	0	0	0	0.0%		0	0	0	0.0%
	Public sector entities	((0	0	0.0%	0	0	0	0	0.0%		0	0	0	0.0%
	Multilateral Development Banks		(0	0	0.0%	0	0	0	0	0.0%		0	0	0	0.0%
	International Organisations	() (0	0	0.0%	0	0	0	0	0.0%		0	0	0	0.0%
	Institutions	() (0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Corporates	() (0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0% 0.0% 11.3% 0.0%
	of which: SME) (0	0	0.0%	0	0	0	0	0.0%		0	0	0	0.0%
	Retail		(0	0	28.6%	0	0	0	0	16.4%		0	0	0	11.3%
China	of which: SME	() (0	0	0.0%	0	0	0	0	0.0%		0	0	0	0.0%
Cilila	Secured by mortgages on immovable property	() (0	0	0.0%	0	0	0	0	0.0%		0	0	0	0.0%
	of which: SME	() (0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	() (0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0% 0.0%
	Covered bonds	0) (0	0	0.0%	0	0	0	0	0.0%		0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	((0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	((0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity) (0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation															
	Other exposures	() (0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Standardised Total	0		0	0	28.6%	0	0	0	0	16.4%	0	0	0	0	11.3%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)



AUTHORITY			zbank AG				0.00		•	•						
									Adverse Scen	ario						
				31/12/201	18				31/12/201	19				31/12/202	0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio -		Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Non performing		Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	150	0	0	0	0.0%	150	0	0	0	20.0%	150	0	0	0	26.7%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%		0	0	0	0.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%		0	0	0	0.0%
	Multilateral Development Banks	224	0	0	0	50.0%	224	0	0	0	50.0%	224	0	0	0	50.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	0 0		0	0	41.4%	3	0	0	0	41.6%	3	0	0	0	41.7%
	Corporates	77	1	2	1	51.0%	76	2	2	1	51.2%	75	3	2	2	51.2%
	of which: SME	35	0	0	0	50.0%	34	1	. 1	0	50.0%	34	1	1	1	50.0%
	Retail	0	0	0	0	66.7%	0	0	0	0	64.8%	0	0	0	0	63.8%
Luxembourg	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%		0	0	0	0.0%
Luxembourg	Secured by mortgages on immovable property	0	0	0	0	0.0%	0	0	0	0	0.0%		0	0	0	0.0%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%		0	0	0	
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%		0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%		0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%		0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	1	0	0	0	97.2%	1	0	0	0	98.2%	1	0	0	0	98.7%
	Securitisation															
	Other exposures	63		0	0	1.7%	62		. 0	0	1.7%		2	0	0	1.7%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Adverse Scenario														
				31/12/201	.8				31/12/201	9				31/12/202	20	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures		Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	87	(0	0	40.0%	87	0	0	0	40.0%		0	0	0	40.0%
	Regional governments or local authorities	0	(0	0	0.0%	0	0	0	0	0.0%		0	0	0	0.0%
	Public sector entities	0	(0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	(0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	(0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	0	(0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Corporates	0	(0	0	50.0%	0	0	0	0	50.0%	0	0	0	0	50.0%
	of which: SME	0	(0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Retail	1	(0	0	61.1%	1	. 0	0	0	55.9%	1	0	0	0	52.9%
Netherlands	of which: SME	0	(0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Medicilarius	Secured by mortgages on immovable property	0	(0	0	4.4%	0	0	0	0	4.4%	0	0	0	0	4.4%
	of which: SME	0	(0	0	0.0%	0	0	0	0	0.0%		0	0	0	0.0%
	Items associated with particularly high risk	0	(0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	1	(0	0	0.0%	1	. 0	0	0	0.0%	1	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	(0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	(0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	1	(0	0	24.1%	1	. 0	0	0	24.3%	1	0	0	0	24.5%
	Securitisation															
	Other exposures	0		0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0% 42.4%
	Standardised Total	89		0	0	52,2%	89	0	0	0	45.7%	89	0	0	0	42 4%

1 Computed as defined in paragraphs 49 and 112 of the Methodological note)



2018 EU-wide Stress Test: Securitisations

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



2018 EU-wide Stress Test: Risk exposure amountsCommerzbank AG

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

2018 EU-wide Stress Test: Capital

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



2018 EU-wide Stress Test: Capital

Commerzbank AG

			Actual	Restated		Baseline Scenario			Adverse Scenario	
		(min EUR,%)	31/12/2017	31/12/2017	2018	2019	2020	2018	2019	2020
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	379	391	903	678	452	903	678	452
	A.2.1	Additional Tier 1 Capital instruments	0	0	0	0	0	0	0	0
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	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	0
	A.2.4	Additional Tier 1 transitional adjustments	379	391	903	678	452	903	678	452
	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)	25,985	24,243	24,048	24,594	25,000	19,937	19,478	19,217
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	5,403	5,416	5,602	5,562	5,490	6,514	6,539	6,363
	A.4.1	Tier 2 Capital instruments	5,392	5,392	5,324	5,332	5,338	5,342	5,361	5,370
	A.4.2	Other Tier 2 Capital components and deductors	0	0	78	3	0	972	950	841
	A.4.3	Tier 2 transitional adjustments	11	24	200	228	152	200	228	152
	A.4.3.1			0	0	0	0	0	0	0
	A.5	Grandfathered Additional Tier 1 Capital instruments eligible as Tier 2	416	416	416	416	416	416	416	416
	В	TOTAL RISK EXPOSURE AMOUNT	171,369	169,180	168,708	169,189	170,984	178,906	185,152	188,993
TOTAL RISK EXPOSURE AMOUNT	B.1	Of which: Transitional adjustments included	180	229	0	0	0	0	0	0
	B.2	Adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	C.1	Common Equity Tier 1 Capital ratio	14.94%	14.10%	13.72%	14.14%	14.36%	10.64%	10.15%	9.93%
CAPITAL RATIOS (%) Transitional period	C.2	Tier 1 Capital ratio	15.16%	14.33%	14.25%	14.54%	14.62%	11.14%	10.52%	10.17%
	C.3	Total Capital ratio	18.32%	17.53%	17.57%	17.82%	17.83%	14.78%	14.05%	13.54%
	D.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	24,179	22,532	23,145	23,916	24,548	19,034	18,801	18,766
Fully loaded CAPITAL	D.2	TIER 1 CAPITAL (fully loaded)	24,179	22,532	23,145	23,916	24,548	19,034	18,801	18,766
	D.3	TOTAL CAPITAL (fully loaded)	29,987	28,340	28,962	29,667	30,302	25,764	25,528	25,393
	E.1	Common Equity Tier 1 Capital ratio	14.12%	13.34%	13.72%	14.14%	14.36%	10.64%	10.15%	9.93%
CAPITAL RATIOS (%) Fully loaded	E.2	Tier 1 Capital ratio	14.12%	13.34%	13.72%	14.14%	14.36%	10.64%	10.15%	9.93%
	E.3	Total Capital ratio	17.52%	16.77%	17.17%	17.53%	17.72%	14.40%	13.79%	13.44%
	F	Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2018 - 2020 period (cumulative conversions) (1)	0	0	0	0	0	0	0	0
	G	Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event (2)			0	0	0	0	0	0
	G.1	Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario (2)			0	0	0	0	0	0
Memorandum items	H.1	Total leverage ratio exposures (transitional)	471,317	471,731	471,731	471,731	471,731	471,731	471,731	471,731
	H.2	Total leverage ratio exposures (fully loaded)	470,491	471,015	471,015	471,015	471,015	471,015	471,015	471,015
	H.3	Leverage ratio (transitional)	5.51%	5.14%	5.10%	5.21%	5.30%	4.23%	4.13%	4.07%
	H.4	Leverage ratio (fully loaded)	5.14%	4.78%	4.91%	5.08%	5.21%	4.04%	3.99%	3.98%
	P.1	Capital conservation buffer	1.25%	1.25%	1.88%	2.50%	2.50%	1.88%	2.50%	2.50%
	P.2	Countercyclical capital buffer	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%
	P.3	O-SII buffer	0.50%	0.50%	1.00%	1.50%	1.50%	1.00%	1.50%	1.50%
Transitional combined buffer requirements (%)		G-SII buffer	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
		Systemic risk buffer applied to all exposures according to article 133 (4) of CRD IV	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
		Systemic risk buffer applied to domestic exposures only according to article 133 (5) of CRD IV	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
		Combined buffer	1.77%	1.77%	2.89%	4.02%	4.02%	2.89%	4.02%	4.02%

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



2018 EU-wide Stress Test: P&L

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



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

Issuance of CET 1 Instruments 01 January to 30 June 2018	Impact on Common Equity Tier 1 mln EUR
Raising of capital instruments eligible as CET1 capital (+)	0
Repayment of CET1 capital, buybacks (-)	0
Conversion to CET1 of hybrid instruments (+)	0

ı	Net issuance of Additional Tier 1 and Tier 2 Instruments 01 January to 30 June 2018	Impact on Additional Tier 1 and Tier 2 mln EUR
	Net issuance of Additional Tier 1 and T2 Instruments with a trigger at or above bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0
	Net issuance of Additional Tier 1 and T2 Instrument with a trigger below bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0

Realised losses 01 January to 30 June 2018	min EUR
Realised fines/litigation costs (net of provisions) (-)	0
Other material losses and provisions (-)	0



2018 EU-wide Stress Test

Information on performing and non-performing exposures¹

	Actual								
		31/12/2017							
		Gross carrying a	Accumulated impairment, accumulated changes in fair value to credit risk and provisions			nges in fair value due	ue Collaterals and financial		
		Of which performing	Of which no	n-performing	On performing	On non-performing	guarantees received on non- performing exposures		
	and <=90	but past due >30 days and <=90 days		Of which: defaulted	exposures ²	exposures ³			
(mln EUR)		•		0-	1=	~	•		
Debt securities (including at amortised cost and fair value)	55,711	0	85	85	15	36	0		
Central banks									
General governments	31,429				11				
Credit institutions	10,694		25	25	1	11			
Other financial corporations	8,533		60	60	2	25			
Non-financial corporations	5,055				1				
Loans and advances(including at amortised cost and fair value)	318,216	173	5,871	5,371	447	2,672	1,773		
Central banks	55,149								
General governments	18,977		1	1	1	0	0		
Credit institutions	39,174		22	22	43	8	7		
Other financial corporations	18,037	6	265	265	6	123	43		
Non-financial corporations	92,819	45	4,337	4,002	294	2,051	1,183		
Households	94,060	122	1,246	1,082	103	490	539		
DEBT INSTRUMENTS other than HFT	373,927	173	5,956	5,456	462	2,708	1,773		
OFF-BALANCE SHEET EXPOSURES	172,844		626	577	-99	-112	0		

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

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

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



2018 EU-wide Stress Test

Information on performing and forborne exposures¹

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

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