Annex 7

Overview- Compliance with CRR requirements

Commerzbank Group's compliance with the CRR requirements as at 31 December 2022 is given in detail in the following overview.

Overview – Compliance with the CRR requirements

Article CRR	Topic	Reference to disclosure (Chapter of Disclosure Report or reference to separate document)	Tables
431 - 434	Scope of disclosure requirements Non-material, proprietary or confidential information Frequency and means of disclosures	Introduction > Objective of the Disclosure Report Introduction > Scope Introduction > Waiver rule pursuant to Article 7 CRR	–
435(1) a) - d)	Risk management objectives and policies	Risk-oriented overall bank management > Risk management organisation > Risk strategy and risk management > Risk-bearing capacity and stress testing	–
		Specific risk management > A. Credit risk > Risk management > B. Counterparty credit risk > Risk management > C. Securitisations > Risk management > D. Market risk > Risk management > E. Liquidity risk > F. Operational risk > Risk management	–
435(1) e), f)	Risk management objectives and policies	Risk-oriented overall bank management > Risk statement Equity capital, capital requirement and RWA > Connection between balance-sheet and regulatory positions	–
435(2) a) - d)	Governance arrangements	Risk-oriented overall bank management > Risk management organisation > Corporate governance information pursuant to Article 435 (2) CRR Annual Report 2022: > Declaration on corporate governance Homepage: Corporate Governance – Commerzbank AG	Annex 3
435(2) e)	Governance arrangements	Risk-oriented overall bank management > Risk management organisation > Risk strategy and risk management	–
436 a)	Scope of application	Introduction > Scope	–
436 b) - d)	Scope of application	Equity capital, capital requirement and RWA > Connection between balance-sheet and regulatory positions	EU LI1 EU LI2
		Annex 1: Outline of the differences in the scopes of consolidation (entity by entity)	EU LI3
436 e)	Scope of application	Equity capital, capital requirement and RWA > Connection between balance-sheet and regulatory positions	EU PV1
436 f), g)	Scope of application	Equity capital, capital requirement and RWA > Connection between balance-sheet and regulatory positions	–
436 h)	Scope of application	Introduction > Waiver rule pursuant to Article 7 CRR	–
437 a), d) - f)	Own funds	Equity capital, capital requirement and RWA > Capital structure > Connection between balance-sheet and regulatory positions	EU CC1 EU CC2
437 b), c)	Own funds	Annex 6: Main Features of issued Capital Instruments as of 31 December 2022	Annex 6
		Additionally on the homepage: https://investor-relations.commerzbank.com/debt-holders-information/capital-instruments/	
438 a) - c)	Capital requirements	Risk-oriented overall bank management > Risk-bearing capacity and stress testing	RBC1
		Equity capital, capital requirement and RWA > Key metrics	EU KM1
438 d)	Capital requirements	Equity capital, capital requirement and RWA > Capital requirement and RWA	EU OV1

Article CRR	Topic	Reference to disclosure (Chapter of Disclosure Report or reference to separate document)	Tables
438 e)	Capital requirements	Specific risk management > A. Credit risk > Credit risk and credit risk mitigation in the IRBA	EU CR10,2
438 h)	Capital requirements	Specific risk management > A. Credit risk > Credit risk and credit risk mitigation in the IRBA	EU CR8
		Specific risk management > B. Counterparty credit risk > Information by regulatory risk-weighting approach	EU CCR7
		Specific risk management > D. Market risk > Quantitative information on market risks	EU MR2-B
439 a) - d)	Counterparty credit risk	Specific risk management > B. Counterparty credit risk > Risk management	–
439 f), g), h), k), m)	Counterparty credit risk	Specific risk management > B. Counterparty credit risk > Information on regulatory methods	EU CCR1 EU CCR2 EU CCR3
439 e), h), j), l)	Counterparty credit risk	Specific risk management > B. Counterparty credit risk > Information by regulatory risk-weighting approach	EU CCR4 EU CCR5 EU CCR6 EU CCR7
439 d), i)	Counterparty credit risk	Specific risk management > B. Counterparty credit risk > Further information on counterparty credit risk	EU CCR8 addCCR1
440	Countercyclical capital buffers	Equity capital, capital requirement and RWA > Capital requirement and RWA	EU CCyB1 EU CCyB2
441	Indicators of global systemic importance	Equity capital, capital requirement and RWA > Disclosure of information on the indicators of global systemic importance	Annex 2
442 a) - b)	Credit risk and dilution risk	Specific risk management > A. Credit risk > Loan loss provisions for default risks	–
442 c), e), f)	Credit risk and dilution risk	Specific risk management > A. Credit risk > Loan loss provisions for default risks	EU CR1 EU CR2 EU CQ1 EU CQ4 EU CQ5 EU CQ7
442 d)	Credit risk and dilution risk	Specific risk management > A. Credit risk > Loan loss provisions for default risks	EU CQ3
442 g)	Credit risk and dilution risk	Specific risk management > A. Credit risk > Loan loss provisions for default risks	EU CR1-A
443	Unencumbered assets	Specific risk management > E. Liquidity risk > Information on the encumbrance of assets	EU AE1 EU AE2 EU AE3
444 a) - e)	Use of the Standardised Approach	Specific risk management > A. Credit risk > Credit risk and credit risk mitigation in the SACR	EU CR4 EU CR5
444 e)	Use of the Standardised Approach	Specific risk management > B. Counterparty credit risk > Information on regulatory methods	EU CCR3
445	Market risk	Specific risk management > D. Market risk > Quantitative information on market risks	EU MR1
446 a) - c)	Operational risk management	Specific risk management > F. Operational risk	EU OR1
447 a) - g)	Key metrics	Equity capital, capital requirement and RWA > Key metrics	EU KM1
448	Exposures to interest rate risk on positions not held in the trading book	Specific risk management > D. Market risk > Interest rate risk in the banking book	EU IRRBB1
449	Exposure to securitisation positions	Specific risk management > C. Securitisations	SEC1 SEC2 SEC3 SEC4 SEC5

Article CRR	Topic	Reference to disclosure (Chapter of Disclosure Report or reference to separate document)	Tables
449a	Environmental, social and governance risks (ESG risks)	Risk-oriented overall bank management > Environmental, social and governance (ESG) risks	Annex 4
450	Remuneration policy	Risk-oriented overall bank management> Remuneration information pursuant to Article 450 CRR	Annex 5
451	Leverage ratio	Leverage Ratio	EU LR1 EU LR2 EU LR3
451a (2) a) - c)	Liquidity requirements	Specific risk management > E. Liquidity risk > Liquidity Coverage Ratio	EU LIQ1 addLIQ3
451a (3)	Liquidity requirements	Specific risk management > E. Liquidity risk > Liquidity Coverage Ratio	EU LIQ2
451a (4)	Liquidity requirements	Specific risk management > E. Liquidity risk > Risk management > Liquidity risk model	addLIQ1 addLIQ2
452 a) - e)	Use of the IRB Approach to credit risk	Specific risk management > A. Credit risk > Risk management > Credit risk model	EU CR6-A
452 f)	Use of the IRB Approach to credit risk	Specific risk management > A. Credit risk > Credit risk model	EU CR6-A VAL-A VAL-B VAL1 VAL2
452 g)	Use of the IRB Approach to credit risk	Specific risk management > A. Credit risk > Credit risk and credit risk mitigation in the IRBA	EU CR6
		Specific risk management > B. Counterparty credit risk > Information by regulatory risk-weighting approach	EU CCR4
452 h)	Use of the IRB Approach to credit risk	Specific risk management > A. Credit risk > Credit risk model	EU CR9 EU CR9,1
453 a) - e)	Use of credit risk mitigation techniques	Specific risk management > A. Credit risk > Credit risk mitigation > B. Counterparty credit risk > Risk management	–
453 f)	Use of credit risk mitigation techniques	Specific risk management > A. Credit risk > Credit risk mitigation	EU CR3
453 g) - j)	Use of credit risk mitigation techniques	Specific risk management > A. Credit risk > Credit risk and credit risk mitigation in the SACR > A. Credit risk > Credit risk and credit risk mitigation in the IRBA	EU CR4 EU CR7 EU CR7-A
454	Use of the Advanced Measurement Approaches to operational risk	Specific risk management > F. Operational risk	–
455 a), b)	Use of Internal Market Risk Models	Specific risk management > D. Market risk > Risk management > D. Market risk > Market risk model	–
455 c)	Use of Internal Market Risk Models	Specific risk management > D. Market risk > Risk management > Tradability and measurement of financial instruments	–
455 d) - f)	Use of Internal Market Risk Models	Specific risk management > D. Market risk > Quantitative information on market risks	EU MR2-A EU MR3 addMR1
455 g)	Use of Internal Market Risk Models	Specific risk management > D. Market risk > Market risk model	EU MR4