

1. CAPITAL

DE018
COMMERZBANK AG

Capital position CRD3 rules	31.12.2012		30.06.2013		References to COREP reporting
	Million EUR	% RWA	Million EUR	% RWA	
A) Common equity before deductions (Original own funds without hybrid instruments and government support measures other than ordinary shares) (+)	24.016		25.235		COREP CA 1.1 without Hybrid instruments and government support measures other than ordinary shares
Of which: adjustment to valuation differences in other AFS assets ⁽¹⁾ (-/+)	0		0		Prudential filters for regulatory capital (COREP line 1.1.2.6.06)
B) Deductions from common equity (Elements deducted from original own funds) (-)	-656		-364		COREP CA 1.3.T1* (negative amount)
Of which: IRB provision shortfall and IRB equity expected loss amounts (before tax) (-)	-255		0		As defined by Article 57 (q) of Directive 2006/48/EC (COREP line 1.3.8 included in 1.3.T1*)
C) Common equity (A+B)	23.360	11,2%	24.871	12,1%	
Of which: ordinary shares subscribed by government	5.053		4.265		Paid up ordinary shares subscribed by government
D) CoCos issued before 30 June 2012 according to EBA Common Term Sheet (+)	0		0		EBA/REC/2011/1
E) Other Existing government support measures (+)	1.626		0		
F) Core Tier 1 including other instruments eligible and existing government support measures (C+D+E)	24.986	12,0%	24.871	12,1%	
G) Hybrid instruments not subscribed by government	2.259		1.088		Net amount included in T1 own funds (COREP line 1.1.4.1a + COREP lines from 1.1.2.2***01 to 1.1.2.2***05 + COREP line 1.1.5.2a (negative amount)) not subscribed by government
H) Tier 1 Capital (F+G)	27.245	13,1%	25.959	12,6%	COREP CA 1.4 = COREP CA 1.1 + COREP CA 1.3.T1* (negative amount)
I) RWA	208.135		206.288		
CRR / CRDIV memo items					
Common Equity instruments under A) not eligible as CET1 (under CRR)	0		0		Articles 26(1) point (c) and 26(2) of CRR
Adjustments to Minority Interests	400		400		Article 84 of CRR
DTAs that rely on future profitability (net of associated DTL)	2.782		2.994		Articles 36(1) point (c) and 38 of CRR [new COREP CA4 lines {1.2 + 1.3 - 2.2.1 - 2.2.2}]
Holdings of CET1 capital instruments of financial sector entities: reciprocal cross holdings, non significant and significant investments	1.340		750		Articles 36(1) point (g), (h) and (i), 43, 44 and 45 of CRR
RWA for Credit Value Adjustment Risk (CVA)	11.952		12.100		Articles 381 to 386 of CRR

Notes and definitions

(1) The amount is already included in the computation of the eligible capital and reserves and it is provided separately for information purposes.

Explanatory footnotes

All counterparty countries	LTV % ** (as of 31/12/2012)	Exposure values (as of 31/12/2012) **						RWA (as of 31/12/2012) **						Value adjustments and provisions (as of 31/12/2012) **					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Central banks and central governments		-	-	45.985	2	72.811	136	-	-	5.377	-	328	-		-		22		5
Institutions		-	-	63.786	550	26.047	78	-	-	20.718	-	2.808	12		-		204		5
Corporates		-	-	154.365	15.614	13.950	738	-	-	90.772	4.905	12.191	1.202		-		5.006		295
Corporates - Of Which: Specialised Lending		-	-	67.467	12.042	4.283	514	-	-	47.183	3.914	2.910	675		-		3.453		182
Corporates - Of Which: SME		-	-	8.807	693	2.511	50	-	-	4.785	200	2.024	53		-		397		51
Retail		-	-	68.058	1.399	13.975	155	-	-	12.812	1.463	8.262	189		-		404		195
Retail - Secured on real estate property	50,0%	-	-	50.214	1.016	3.963	72	-	-	7.135	1.456	1.453	72		-		288		44
Retail - Secured on real estate property - Of Which: SME	37,0%	-	-	6	-	1.065	5	-	-	1	-	388	2		-		-		-
Retail - Secured on real estate property - Of Which: non-SME	50,3%	-	-	50.208	1.016	2.898	67	-	-	7.134	1.456	1.065	70		-		288		44
Retail - Qualifying Revolving		-	-	0	-	-	-	-	-	-	-	-	-		-		-		-
Retail - Other Retail		-	-	17.844	383	10.012	83	-	-	5.677	7	6.809	117		-		117		151
Retail - Other Retail - Of Which: SME		-	-	5.583	158	1.285	42	-	-	1.782	4	964	38		-		83		51
Retail - Other Retail - Of Which: non-SME		-	-	9.721	75	8.705	41	-	-	2.502	3	5.828	79		-		34		100
Equity		-	-	-	-	2.290	9	-	-	-	-	2.290	11		-		-		-
Securitisation		3.227	551	9.168	-	4.054	-	2.471	8	1.485	-	335	-		526		-		-
Other non-credit obligation assets		-	-	-	-	12.715	-	-	-	-	-	6.945	-		-		753		358
TOTAL		3.227	551	341.362	17.565	145.842	1.115	2.471	8	131.164	6.368	33.159	1.414	-	526	903	6.390	140	858
Securitisation and re-securitisations positions deducted from capital *		127	422	29	-	12	-	-	-	-	-	-	-		-		-		-

Notes and definitions

* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA

** As explained in the Guidelines

Counterparty Country ⁽¹⁾	LTV % ** (as of 31/12/2012)	Exposure values (as of 31/12/2012) **						RWA (as of 31/12/2012) **						Value adjustments and provisions (as of 31/12/2012) **					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Germany		-	-	731	2	37.771	19	-	-	36	-	38	-		-		-		4
Institutions		-	-	14.675	494	19.026	11	-	-	2.658	-	1.486	4		-		10		3
Corporates		-	-	76.584	6.494	4.959	154	-	-	41.052	2.613	4.986	467		-		2.712		30
Corporates - Of Which: Specialised Lending		-	-	27.259	5.230	1.465	14	-	-	17.458	2.570	875	20		-		1.764		4
Corporates - Of Which: SME		-	-	7.231	546	902	-	-	-	3.587	8	451	-		-		353		-
Retail		-	-	58.143	964	10.951	85	-	-	9.446	306	6.258	131		-		330		44
Retail - Secured on real estate property	45,9%	-	-	43.192	735	3.360	64	-	-	5.251	299	1.226	68		-		216		43
Retail - Secured on real estate property - Of Which: SME	33,0%	-	-	6	-	851	-	-	-	1	-	298	-		-		-		-
Retail - Secured on real estate property - Of Which: non-SME	46,2%	-	-	43.186	735	2.509	64	-	-	5.250	299	928	68		-		216		43
Retail - Qualifying Revolving		-	-	0	-	-	-	-	-	-	-	-	-		-		-		-
Retail - Other Retail		-	-	14.950	229	7.591	20	-	-	4.195	7	5.031	63		-		114		1
Retail - Other Retail - Of Which: SME		-	-	5.398	156	167	-	-	-	1.732	4	125	-		-		82		-
Retail - Other Retail - Of Which: non-SME		-	-	9.552	73	7.401	20	-	-	2.463	3	4.889	63		-		33		1
Equity		-	-	-	-	1.970	1	-	-	-	-	1.970	4		-		-		-
Securitisation		121	26	7.536	-	4.052	-	59	-	1.056	-	335	-		26		-		-
Other non-credit obligation assets		-	-	-	-	5.945	-	-	-	-	-	4.668	-		-		325		249
TOTAL		121	26	157.669	7.954	84.673	270	59	0	54.248	2.919	19.740	606	-	26	502	3.377	57	330
Securitisation and re-securitisations positions deducted from capital *		16	39	29	-	12	-	-	-	-	-	-	-		-		-		-

Notes and definitions

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA

** As explained in the Guidelines

Counterparty Country ⁽¹⁾	LTV % ^{**} (as of 31/12/2012)	Exposure values (as of 31/12/2012) ^{**}						RWA (as of 31/12/2012) ^{**}						Value adjustments and provisions (as of 31/12/2012) ^{**}						
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
United Kingdom	Central banks and central governments	-	-	-	-	3,745	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Institutions	-	-	5,522	-	1,425	-	-	-	1,800	-	249	-	-	-	-	-	49	-	-
	Corporates	-	-	12,592	1,372	2,381	1	-	-	7,362	140	2,143	1	-	-	-	171	-	-	
	Corporates - Of Which: Specialised Lending	-	-	6,727	745	425	1	-	-	2,893	140	236	1	-	-	-	74	-	-	
	Corporates - Of Which: SME	-	-	11	3	-	-	-	-	5	-	-	-	-	-	-	3	-	-	
	Retail	-	-	72	2	11	0	-	-	12	0	4	0	-	-	-	1	-	0	
	Retail - Secured on real estate property	42,3%	-	-	57	2	3	0	-	-	7	0	1	0	-	-	1	-	0	
	Retail - Secured on real estate property - Of Which: SME	54,8%	-	-	-	-	1	-	-	-	-	-	0	-	-	-	-	-	-	
	Retail - Secured on real estate property - Of Which: non-SME	42,2%	-	-	57	2	3	0	-	-	7	0	1	0	-	-	1	-	0	
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Retail - Other Retail	-	-	15	0	8	-	-	-	5	-	3	-	-	-	-	0	-	-	
	Retail - Other Retail - Of Which: SME	-	-	3	-	-	-	-	-	1	-	-	-	-	-	-	-	-	-	
	Retail - Other Retail - Of Which: non-SME	-	-	13	0	8	-	-	-	4	-	3	-	-	-	-	0	-	-	
	Equity	-	-	-	-	74	-	-	-	-	-	74	-	-	-	-	-	-	-	
	Securitisation	-	-	612	12	369	-	-	-	588	8	180	-	-	-	-	0	-	-	
	Other non-credit obligation assets	-	-	-	-	837	-	-	-	-	-	326	-	-	-	-	-	31	-	1
TOTAL		612	12	18.555	1.374	8.472	1	588	8	9.354	140	2.797	1	-	0	15	252	0	1	
Securitisation and re-securitisations positions deducted from capital [*]		2	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

Notes and definitions

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

^{*} Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA

^{**} As explained in the Guidelines

Counterparty Country ⁽¹⁾	LTV % ^{**} (as of 31/12/2012)	Exposure values (as of 31/12/2012) ^{**}						RWA (as of 31/12/2012) ^{**}						Value adjustments and provisions (as of 31/12/2012) ^{**}					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Poland	Central banks and central governments	-	-	2,096	-	6,525	-	-	-	303	-	154	-	-	-	-	-	-	-
	Institutions	-	-	144	-	314	-	-	-	63	-	124	-	-	-	-	-	-	-
	Corporates	-	-	5,342	397	2,532	105	-	-	4,686	593	2,436	69	-	-	-	247	-	69
	Corporates - Of Which: Specialised Lending	-	-	1,226	9	639	40	-	-	452	-	568	-	-	-	-	5	-	7
	Corporates - Of Which: SME	-	-	1,099	58	1,486	49	-	-	939	191	1,486	49	-	-	-	30	-	37
	Retail	-	-	6,555	264	2,367	69	-	-	1,821	1,151	1,699	56	-	-	-	67	-	150
	Retail - Secured on real estate property	79,1%	-	-	6,552	264	221	6	-	-	1,820	1,151	93	2	-	-	67	-	-
	Retail - Secured on real estate property - Of Which: SME	55,0%	-	-	-	-	193	5	-	-	-	-	83	2	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	79,5%	-	-	6,552	264	28	1	-	-	1,820	1,151	10	0	-	-	67	-	-
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail	-	-	3	0	2,145	63	-	-	2	-	1,607	54	-	-	-	-	-	150
	Retail - Other Retail - Of Which: SME	-	-	3	0	1,083	42	-	-	1	-	813	38	-	-	-	-	-	51
	Retail - Other Retail - Of Which: non-SME	-	-	1	-	1,062	21	-	-	0	-	794	16	-	-	-	-	-	99
	Equity	-	-	-	-	83	7	-	-	-	-	83	7	-	-	-	-	-	-
	Securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Other non-credit obligation assets	-	-	-	-	1,038	-	-	-	-	-	2	-	-	-	-	-	-	-
TOTAL		0	0	14.137	661	12.858	181	0	0	6.873	1.744	4.498	133	-	0	18	313	61	220
Securitisation and re-securitisations positions deducted from capital [*]		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Notes and definitions

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

^{*} Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA

^{**} As explained in the Guidelines

Counterparty Country ⁽¹⁾	LTV % ** (as of 31/12/2012)	Exposure values (as of 31/12/2012) **						RWA (as of 31/12/2012) **						Value adjustments and provisions (as of 31/12/2012) **						
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
U.S.	Central banks and central governments	-	-	5.854	-	426	-	-	-	2	-	-	-	-	-	-	-	22	-	-
	Institutions	-	-	5.244	54	2.634	-	-	-	989	-	337	-	-	-	-	-	75	-	-
	Corporates	-	-	6.501	1.523	841	11	-	-	3.804	399	404	2	-	-	-	-	156	-	-
	Corporates - Of Which: Specialised Lending	-	-	1.979	639	152	-	-	-	1.686	-	127	-	-	-	-	-	97	-	-
	Corporates - Of Which: SME	-	-	59	35	-	-	-	-	20	-	-	-	-	-	-	-	-	-	-
	Retail	-	-	103	1	10	-	-	-	20	1	5	-	-	-	-	-	1	-	-
	Retail - Secured on real estate property	50,1%	-	-	43	1	3	-	-	6	1	1	-	-	-	-	-	0	-	-
	Retail - Secured on real estate property - Of Which: SME	60,0%	-	-	-	-	0	-	-	-	-	0	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	50,1%	-	-	43	1	3	-	-	6	1	1	-	-	-	-	-	0	-	-
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail	-	-	59	0	7	-	-	-	14	-	4	-	-	-	-	-	0	-	-
	Retail - Other Retail - Of Which: SME	-	-	47	0	-	-	-	-	10	-	-	-	-	-	-	-	0	-	-
	Retail - Other Retail - Of Which: non-SME	-	-	12	0	7	-	-	-	3	-	4	-	-	-	-	-	-	-	-
	Equity	-	-	-	-	74	-	-	-	-	-	74	-	-	-	-	-	-	-	-
	Securitisation	-	-	942	483	1.152	-	-	-	1.291	-	235	-	-	-	-	-	478	-	-
	Other non-credit obligation assets	-	-	-	-	265	-	-	-	-	-	141	-	-	-	-	-	124	-	0
TOTAL		942	483	18.854	1.578	4.250	11	1.291	0	5.050	400	960	2	-	478	20	377	-	0	
Securitisation and re-securitisations positions deducted from capital *		26	357	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

Notes and definitions

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA

** As explained in the Guidelines

Counterparty Country ⁽¹⁾	LTV % ** (as of 31/12/2012)	Exposure values (as of 31/12/2012) **						RWA (as of 31/12/2012) **						Value adjustments and provisions (as of 31/12/2012) **						
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Italy	Central banks and central governments	-	-	1.149	-	9.739	-	-	-	708	-	6	-	-	-	-	-	-	-	-
	Institutions	-	-	904	-	186	-	-	-	734	-	109	-	-	-	-	-	-	-	-
	Corporates	-	-	4.096	155	5	-	-	-	3.278	-	3	-	-	-	-	-	104	-	4
	Corporates - Of Which: Specialised Lending	-	-	3.071	155	1	-	-	-	2.754	-	1	-	-	-	-	-	102	-	4
	Corporates - Of Which: SME	-	-	4	-	-	-	-	-	2	-	-	-	-	-	-	-	2	-	-
	Retail	-	-	18	1	3	-	-	-	3	0	1	-	-	-	-	-	0	-	-
	Retail - Secured on real estate property	45,9%	-	-	13	1	1	-	-	2	0	0	-	-	-	-	-	0	-	-
	Retail - Secured on real estate property - Of Which: SME	43,4%	-	-	-	-	1	-	-	-	-	0	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	46,0%	-	-	13	1	0	-	-	2	0	0	-	-	-	-	-	0	-	-
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail	-	-	5	0	2	-	-	-	2	-	1	-	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: SME	-	-	2	-	-	-	-	-	1	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: non-SME	-	-	3	0	2	-	-	-	1	-	1	-	-	-	-	-	-	-	-
	Equity	-	-	-	-	5	-	-	-	-	-	5	-	-	-	-	-	-	-	-
	Securitisation	-	-	146	-	-	-	-	-	108	-	-	-	-	-	-	-	-	-	-
	Other non-credit obligation assets	-	-	-	-	45	-	-	-	-	-	45	-	-	-	-	-	-	-	0
TOTAL		146	0	6.167	156	9.983	0	108	0	4.723	0	169	0	-	0	21	104	-	4	
Securitisation and re-securitisations positions deducted from capital *		1	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

Notes and definitions

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA

** As explained in the Guidelines

Counterparty Country ⁽¹⁾	LTV % ** (as of 31/12/2012)	Exposure values (as of 31/12/2012) **						RWA (as of 31/12/2012) **						Value adjustments and provisions (as of 31/12/2012) **						
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
France	Central banks and central governments	-	-	204	-	106	-	-	-	-	94	-	-	-	-	-	-	-	-	-
	Institutions	-	-	3,918	-	284	-	-	-	1,245	-	18	-	-	-	-	-	-	-	-
	Corporates	-	-	5,358	98	757	-	-	-	2,413	95	246	-	-	-	-	-	16	-	-
	Corporates - Of Which: Specialised Lending	-	-	3,108	92	600	-	-	-	1,474	95	195	-	-	-	-	-	16	-	-
	Corporates - Of Which: SME	-	-	31	-	5	-	-	-	25	-	3	-	-	-	-	-	-	-	-
	Retail	-	-	32	1	8	0	-	-	4	1	4	0	-	-	-	-	0	-	-
	Retail - Secured on real estate property	43,4%	-	-	23	1	1	0	-	-	2	1	0	0	-	-	-	0	-	-
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	43,4%	-	-	23	1	1	0	-	-	2	1	0	0	-	-	-	0	-	-
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail	-	-	10	-	8	-	-	-	2	-	4	-	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: SME	-	-	3	-	-	-	-	-	1	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: non-SME	-	-	6	-	8	-	-	-	2	-	4	-	-	-	-	-	-	-	-
	Equity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Securitisation	-	-	160	-	110	-	-	-	82	-	14	-	-	-	-	-	-	-	-
	Other non-credit obligation assets	-	-	-	-	-	352	-	-	-	-	-	-	122	-	-	-	5	-	1
TOTAL		160	0	9.622	99	1.507	0	82	0	3.770	96	390	0	-	0	8	21	0	1	
Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

Notes and definitions

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA

** As explained in the Guidelines

Counterparty Country ⁽¹⁾	LTV % ** (as of 31/12/2012)	Exposure values (as of 31/12/2012) **						RWA (as of 31/12/2012) **						Value adjustments and provisions (as of 31/12/2012) **					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Spain	Central banks and central governments	-	-	74	-	2,532	-	-	-	91	-	5	-	-	-	-	-	-	-
	Institutions	-	-	3,812	-	25	-	-	-	1,718	-	9	-	-	-	-	-	-	-
	Corporates	-	-	5,037	1,406	496	457	-	-	4,507	34	418	651	-	-	-	565	-	159
	Corporates - Of Which: Specialised Lending	-	-	4,104	1,384	470	457	-	-	3,754	34	396	651	-	-	-	555	-	150
	Corporates - Of Which: SME	-	-	22	16	-	-	-	-	38	-	-	-	-	-	-	8	-	-
	Retail	-	-	25	1	5	-	-	-	3	0	2	-	-	-	-	1	-	-
	Retail - Secured on real estate property	43,5%	-	-	13	1	2	-	-	1	0	1	-	-	-	-	1	-	-
	Retail - Secured on real estate property - Of Which: SME	40,6%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	43,5%	-	-	13	1	2	-	-	1	0	1	-	-	-	-	1	-	-
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail	-	-	12	0	4	-	-	-	2	-	1	-	-	-	-	0	-	-
	Retail - Other Retail - Of Which: SME	-	-	2	-	-	-	-	-	1	-	-	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: non-SME	-	-	10	0	4	-	-	-	1	-	1	-	-	-	-	0	-	-
	Equity	-	-	-	-	56	-	-	-	-	-	56	-	-	-	-	-	-	-
	Securitisation	-	-	64	-	-	-	-	-	16	-	-	-	-	-	-	-	-	-
	Other non-credit obligation assets	-	-	-	-	-	0	-	-	-	-	-	-	0	-	-	-	-	2
TOTAL		64	0	8.948	1.407	3.114	457	16	0	6.319	34	490	651	-	0	76	566	-	161
Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Notes and definitions

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA

** As explained in the Guidelines

Counterparty Country ⁽¹⁾	LTV % ** (as of 31/12/2012)	Exposure values (as of 31/12/2012) **						RWA (as of 31/12/2012) **						Value adjustments and provisions (as of 31/12/2012) **					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Netherlands	Central banks and central governments	-	-	-	-	2.305	-	-	-	-	-	-	-	-	-	-	-	-	-
	Institutions	-	-	1.609	-	129	-	-	-	489	-	26	-	-	-	-	9	-	-
	Corporates	-	-	2.850	657	34	2	-	-	1.570	76	30	3	-	-	103	-	11	-
	Corporates - Of Which: Specialised Lending	-	-	1.026	648	10	2	-	-	770	76	9	3	-	-	101	-	11	-
	Corporates - Of Which: SME	-	-	36	-	4	-	-	-	11	-	2	-	-	-	-	-	-	-
	Retail	-	-	52	0	16	-	-	-	9	0	7	-	-	-	-	-	-	-
	Retail - Secured on real estate property	57,9%	-	-	39	0	10	-	-	6	0	3	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: SME	41,5%	-	-	-	-	4	-	-	-	-	1	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	59,8%	-	-	39	0	6	-	-	6	0	2	-	-	-	-	-	-	-
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail	-	-	13	-	7	-	-	-	3	-	4	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: SME	-	-	6	-	0	-	-	-	2	-	0	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: non-SME	-	-	6	-	6	-	-	-	1	-	4	-	-	-	-	-	-	-
	Equity	-	-	-	-	1	-	-	-	-	-	1	-	-	-	-	-	-	-
	Securitisation	-	-	-	-	-	-	-	44	-	-	-	-	-	-	-	-	-	-
	Other non-credit obligation assets	-	-	-	-	641	-	-	-	-	-	244	-	-	-	-	-	-	-
TOTAL		355	0	4.511	657	3.126	2	44	0	2.068	76	308	3	-	0	8	112	0	11
Securitisation and re-securitisations positions deducted from capital *		0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Notes and definitions

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA

** As explained in the Guidelines

Counterparty Country ⁽¹⁾	LTV % ** (as of 31/12/2012)	Exposure values (as of 31/12/2012) **						RWA (as of 31/12/2012) **						Value adjustments and provisions (as of 31/12/2012) **					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Luxembourg	Central banks and central governments	-	-	-	-	75	-	-	-	-	-	-	-	-	-	-	-	-	
	Institutions	-	-	1.026	-	90	-	-	-	137	-	18	-	-	-	3	-	-	-
	Corporates	-	-	5.262	1.016	112	-	-	-	2.082	-	56	-	-	-	92	-	6	-
	Corporates - Of Which: Specialised Lending	-	-	3.457	954	16	-	-	-	1.403	-	14	-	-	-	50	-	6	-
	Corporates - Of Which: SME	-	-	8	10	6	-	-	-	1	-	3	-	-	-	-	-	-	-
	Retail	-	-	27	2	8	-	-	-	6	0	2	-	-	-	1	-	-	-
	Retail - Secured on real estate property	50,1%	-	-	21	1	-	-	-	4	0	-	-	-	-	0	-	-	-
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	50,1%	-	-	21	1	-	-	-	4	0	-	-	-	-	0	-	-	-
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail	-	-	7	0	8	-	-	-	2	-	2	-	-	-	0	-	-	-
	Retail - Other Retail - Of Which: SME	-	-	1	-	-	-	-	-	0	-	-	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: non-SME	-	-	6	0	8	-	-	-	2	-	2	-	-	-	0	-	-	-
	Equity	-	-	-	-	0	-	-	-	-	-	0	-	-	-	-	-	-	-
	Securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Other non-credit obligation assets	-	-	-	-	93	-	-	-	-	-	55	-	-	-	144	-	3	-
TOTAL		0	0	6.315	1.018	379	0	0	0	2.225	0	131	0	-	0	5	240	0	8
Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Notes and definitions

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA

** As explained in the Guidelines

Counterparty Country ⁽¹⁾	LTV % ^{**} (as of 31/12/2012)	Exposure values (as of 31/12/2012) ^{**}						RWA (as of 31/12/2012) ^{**}						Value adjustments and provisions (as of 31/12/2012) ^{**}						
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Switzerland	Central banks and central governments	-	-	1.327	-	1	-	-	-	88	-	-	-	-	-	-	-	-	-	-
	Institutions	-	-	2.191	-	301	-	-	-	332	-	23	-	-	-	-	-	1	-	-
	Corporates	-	-	2.984	20	34	-	-	-	926	1	26	-	-	-	-	-	7	-	-
	Corporates - Of Which: Specialised Lending	-	-	711	17	10	-	-	-	167	1	9	-	-	-	-	-	7	-	-
	Corporates - Of Which: SME	-	-	8	-	1	-	-	-	4	-	1	-	-	-	-	-	-	-	-
	Retail	-	-	190	4	49	0	-	-	41	1	22	0	-	-	-	-	2	-	0
	Retail - Secured on real estate property	52,9%	-	85	3	24	0	-	-	17	1	8	0	-	-	-	-	1	-	0
	Retail - Secured on real estate property - Of Which: SME	41,5%	-	-	-	3	-	-	-	-	-	1	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	53,4%	-	85	3	21	0	-	-	17	1	7	0	-	-	-	-	1	-	0
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail	-	-	106	1	26	-	-	-	24	0	14	-	-	-	-	-	1	-	-
	Retail - Other Retail - Of Which: SME	-	-	42	0	0	-	-	-	10	-	0	-	-	-	-	-	0	-	-
	Retail - Other Retail - Of Which: non-SME	-	-	64	1	25	-	-	-	14	0	14	-	-	-	-	-	0	-	-
	Equity	-	-	-	-	27	-	-	-	-	-	27	-	-	-	-	-	-	-	-
	Securitisation	-	15	-	-	-	-	-	7	-	-	-	-	-	-	-	-	-	-	-
	Other non-credit obligation assets	-	-	-	-	64	-	-	-	-	-	24	-	-	-	-	-	0	-	1
	TOTAL		15	0	6.692	24	476	0	7	0	1.387	2	123	0	-	0	3	10	0	1
Securitisation and re-securitisations positions deducted from capital *	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

Notes and definitions

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA

** As explained in the Guidelines

All counterparty countries	LTV % ** (as of 30/06/2013)	Exposure values (as of 30/06/2013) **								RWA (as of 30/06/2013) **						Value adjustments and provisions (as of 30/06/2013) **					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA			
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted		
Central banks and central governments		-	-	47.071	11	77.857	141	-	-	5.543	-	268	-		-		226		6		
Institutions		-	-	68.859	1.022	25.818	95	-	-	24.714	-	2.790	21		-		341		3		
Corporates		-	-	146.471	14.528	14.582	707	-	-	84.990	4.457	12.732	1.196		-		4.857		334		
Corporates - Of Which: Specialised Lending		-	-	58.867	11.582	4.207	434	-	-	41.388	4.050	2.778	591		-		3.368		227		
Corporates - Of Which: SME		-	-	9.170	762	2.608	46	-	-	5.131	173	2.058	50		-		474		49		
Retail		-	-	68.355	1.343	13.930	148	-	-	12.868	1.536	8.288	179		-		374		194		
Retail - Secured on real estate property	50,1%	-	-	49.614	950	3.830	54	-	-	6.914	1.529	1.409	53		-		254		38		
Retail - Secured on real estate property - Of Which: SME	36,7%	-	-	7	-	1.127	3	-	-	1	-	418	1		-		-		-		
Retail - Secured on real estate property - Of Which: non-SME	50,5%	-	-	49.607	950	2.703	50	-	-	6.913	1.529	991	51		-		254		38		
Retail - Qualifying Revolving		-	-	0	-	-	-	-	-	-	-	-	-		-		-		-		
Retail - Other Retail		-	-	18.741	393	10.100	94	-	-	5.954	7	6.879	127		-		120		155		
Retail - Other Retail - Of Which: SME		-	-	5.720	163	1.302	42	-	-	1.853	4	976	40		-		88		53		
Retail - Other Retail - Of Which: non-SME		-	-	10.542	70	8.739	52	-	-	2.826	4	5.858	87		-		32		103		
Equity		-	-	-	-	2.286	9	-	-	-	-	2.286	12		-		-		-		
Securitisation		3.003	529	9.316	-	3.911	-	2.326	6	1.526	-	319	-	524	-		-		-		
Other non-credit obligation assets		-	-	-	-	11.811	-	-	-	-	-	6.730	-		-		702		334		
TOTAL		3.003	529	340.072	16.904	150.195	1.100	2.326	6	129.641	5.993	33.413	1.408	524	838	6.500	130	870			
Securitisation and re-securitisations positions deducted from capital *		125	357	27	-	12	-	-	-	-	-	-	-						-		

Notes and definitions

* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA
** As explained in the Guidelines

Counterparty Country ⁽¹⁾	LTV % ** (as of 30/06/2013)	Exposure values (as of 30/06/2013) **								RWA (as of 30/06/2013) **						Value adjustments and provisions (as of 30/06/2013) **					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA			
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted		
Central banks and central governments		-	-	622	11	44.418	3	-	-	39	-	78	-		-		-		6		
Institutions		-	-	14.348	626	19.724	1	-	-	2.832	-	1.623	-		-		7		2		
Corporates		-	-	73.459	6.275	5.009	287	-	-	39.544	2.780	4.929	562		-		2.206		53		
Corporates - Of Which: Specialised Lending		-	-	23.845	5.124	1.606	21	-	-	15.301	2.752	1.041	29		-		1.294		24		
Corporates - Of Which: SME		-	-	7.649	540	1.026	-	-	-	3.978	7	513	-		-		386		-		
Retail		-	-	58.815	896	10.781	78	-	-	9.774	287	6.182	120		-		305		39		
Retail - Secured on real estate property	46,0%	-	-	42.894	666	3.222	47	-	-	5.183	280	1.172	50		-		187		37		
Retail - Secured on real estate property - Of Which: SME	33,1%	-	-	7	-	900	-	-	-	1	-	315	-		-		-		-		
Retail - Secured on real estate property - Of Which: non-SME	46,3%	-	-	42.888	666	2.322	47	-	-	5.181	280	858	50		-		187		37		
Retail - Qualifying Revolving		-	-	0	-	-	-	-	-	-	-	-	-		-		-		-		
Retail - Other Retail		-	-	15.921	230	7.559	31	-	-	4.591	7	5.010	70		-		118		1		
Retail - Other Retail - Of Which: SME		-	-	5.559	162	129	-	-	-	1.810	4	97	-		-		87		-		
Retail - Other Retail - Of Which: non-SME		-	-	10.362	68	7.370	31	-	-	2.781	4	4.868	70		-		31		1		
Equity		-	-	-	-	1.754	2	-	-	-	-	1.754	5		-		-		-		
Securitisation		347	24	7.716	-	3.909	-	139	-	1.037	-	319	-	24	-		-		-		
Other non-credit obligation assets		-	-	-	-	5.816	-	-	-	-	-	4.436	-		-		372		230		
TOTAL		347	24	154.960	7.808	91.411	371	139	0	53.225	3.067	19.321	687	24	519	2.890	52	329			
Securitisation and re-securitisations positions deducted from capital *		18	36	27	-	12	-	-	-	-	-	-	-						-		

Notes and definitions

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA
** As explained in the Guidelines

Counterparty Country ⁽¹⁾	LTV % ** (as of 30/06/2013)	Exposure values (as of 30/06/2013) **						RWA (as of 30/06/2013) **						Value adjustments and provisions (as of 30/06/2013) **						
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
United Kingdom	Central banks and central governments	-	-	-	-	3.423	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Institutions	-	-	6.849	2	1.292	-	-	-	2.577	-	251	-	-	-	-	50	-	-	-
	Corporates	-	-	11.201	1.003	2.529	1	-	-	6.293	18	2.161	1	-	-	145	-	-	4	-
	Corporates - Of Which: Specialised Lending	-	-	5.030	731	616	1	-	-	1.913	18	300	1	-	-	103	-	-	4	-
	Corporates - Of Which: SME	-	-	92	3	16	-	-	-	70	-	10	-	-	-	3	-	-	-	-
	Retail	-	-	73	1	11	0	-	-	10	0	5	0	-	-	0	-	-	1	-
	Retail - Secured on real estate property	53,3%	-	-	58	1	3	0	-	-	6	0	1	0	-	-	0	-	-	1
	Retail - Secured on real estate property - Of Which: SME	54,3%	-	-	-	-	1	-	-	-	-	-	0	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	53,3%	-	-	58	1	2	0	-	-	6	0	1	0	-	-	0	-	-	1
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail	-	-	15	0	8	-	-	-	4	-	4	-	4	-	-	-	-	-	-
	Retail - Other Retail - Of Which: SME	-	-	2	-	-	-	-	-	0	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: non-SME	-	-	13	0	8	-	-	-	4	-	4	-	4	-	-	-	-	-	-
	Equity	-	-	-	-	74	-	-	-	-	-	74	-	-	-	-	-	-	-	-
	Securitisation	-	-	514	4	382	-	-	-	480	6	186	-	-	-	0	-	-	-	-
Other non-credit obligation assets	-	-	-	-	478	-	-	-	-	-	-	-	117	-	-	-	63	-	1	
TOTAL		514	4	18.504	1.006	7.807	1	480	6	9.066	18	2.608	1	-	0	12	258	0	5	
Securitisation and re-securitisations positions deducted from capital *		14	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

Notes and definitions

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA

** As explained in the Guidelines

Counterparty Country ⁽¹⁾	LTV % ** (as of 30/06/2013)	Exposure values (as of 30/06/2013) **						RWA (as of 30/06/2013) **						Value adjustments and provisions (as of 30/06/2013) **						
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Poland	Central banks and central governments	-	-	1.832	-	5.663	1	-	-	303	-	120	-	-	-	-	-	-	-	-
	Institutions	-	-	145	-	240	-	-	-	60	-	91	-	-	-	-	-	-	0	-
	Corporates	-	-	4.927	331	2.616	101	-	-	4.049	398	2.504	66	-	-	238	-	-	65	-
	Corporates - Of Which: Specialised Lending	-	-	1.004	9	623	41	-	-	400	-	556	-	-	-	5	-	-	8	-
	Corporates - Of Which: SME	-	-	1.003	52	1.449	42	-	-	829	166	1.449	46	-	-	28	-	-	34	-
	Retail	-	-	6.231	268	2.436	69	-	-	1.665	1.242	1.759	59	-	-	62	-	-	154	-
	Retail - Secured on real estate property	80,8%	-	-	6.227	268	223	5	-	-	1.663	1.242	102	2	-	-	62	-	-	-
	Retail - Secured on real estate property - Of Which: SME	52,8%	-	-	-	-	205	3	-	-	-	-	95	1	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	80,9%	-	-	6.227	268	18	2	-	-	1.663	1.242	6	1	-	-	62	-	-	-
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail	-	-	4	-	2.213	63	-	-	1	-	1.657	57	-	-	-	-	-	154	-
	Retail - Other Retail - Of Which: SME	-	-	3	-	1.136	42	-	-	1	-	852	40	-	-	-	-	-	53	-
	Retail - Other Retail - Of Which: non-SME	-	-	1	-	1.077	22	-	-	0	-	805	16	-	-	-	-	-	102	-
	Equity	-	-	-	-	48	7	-	-	-	-	48	7	-	-	-	-	-	-	-
	Securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other non-credit obligation assets	-	-	-	-	326	-	-	-	-	-	2	-	-	-	-	-	-	-	-	
TOTAL		0	0	13.135	599	11.328	178	0	0	6.077	1.640	4.523	132	-	0	17	300	52	220	
Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

Notes and definitions

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA

** As explained in the Guidelines

Counterparty Country ⁽¹⁾	LTV % ^{**} (as of 30/06/2013)	Exposure values (as of 30/06/2013) ^{**}						RWA (as of 30/06/2013) ^{**}						Value adjustments and provisions (as of 30/06/2013) ^{**}						
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
U.S.	Central banks and central governments	-	-	4.359	-	343	-	-	-	-	1	-	-	-	-	-	-	-	226	-
	Institutions	-	-	3.895	394	2.729	-	-	-	-	673	-	374	-	-	-	-	-	229	-
	Corporates	-	-	6.375	1.092	1.090	11	-	-	-	3.345	-	574	6	-	-	-	-	127	-
	Corporates - Of Which: Specialised Lending	-	-	1.557	435	128	-	-	-	-	1.254	-	103	-	-	-	-	-	79	-
	Corporates - Of Which: SME	-	-	63	84	-	-	-	-	-	21	-	-	-	-	-	-	-	-	-
	Retail	-	-	81	1	10	-	-	-	-	19	0	5	-	-	-	-	-	1	-
	Retail - Secured on real estate property	50,4%	-	-	46	1	3	-	-	-	7	0	1	-	-	-	-	-	0	-
	Retail - Secured on real estate property - Of Which: SME	59,7%	-	-	-	-	0	-	-	-	-	-	0	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	51,3%	-	-	46	1	2	-	-	-	7	0	1	-	-	-	-	-	0	-
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail	-	-	35	0	7	-	-	-	-	11	-	4	-	-	-	-	-	0	-
	Retail - Other Retail - Of Which: SME	-	-	26	0	-	-	-	-	-	8	-	-	-	-	-	-	-	0	-
	Retail - Other Retail - Of Which: non-SME	-	-	9	-	7	-	-	-	-	3	-	4	-	-	-	-	-	-	-
	Equity	-	-	-	-	56	-	-	-	-	-	-	56	-	-	-	-	-	-	-
	Securitisation	-	-	688	486	933	-	-	-	1.056	-	245	-	-	-	-	-	476	-	-
	Other non-credit obligation assets	-	-	-	-	256	-	-	-	-	-	-	-	131	-	-	-	-	102	0
	TOTAL		688	486	15.642	1.487	4.483	11	1.056	0	4.282	0	1.140	6	-	476	11	684	0	0
Securitisation and re-securitisations positions deducted from capital [*]		24	296	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

Notes and definitions

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

^{*} Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA

^{**} As explained in the Guidelines

Counterparty Country ⁽¹⁾	LTV % ^{**} (as of 30/06/2013)	Exposure values (as of 30/06/2013) ^{**}						RWA (as of 30/06/2013) ^{**}						Value adjustments and provisions (as of 30/06/2013) ^{**}						
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Italy	Central banks and central governments	-	-	1.120	-	9.759	-	-	-	-	872	-	6	-	-	-	-	-	-	-
	Institutions	-	-	1.131	-	111	-	-	-	-	1.061	-	81	-	-	-	-	-	-	-
	Corporates	-	-	4.034	307	5	-	-	-	-	3.406	-	3	-	-	-	-	-	47	-
	Corporates - Of Which: Specialised Lending	-	-	2.832	307	-	-	-	-	-	2.735	-	-	-	-	-	-	-	45	-
	Corporates - Of Which: SME	-	-	2	-	-	-	-	-	-	2	-	-	-	-	-	-	-	2	-
	Retail	-	-	18	1	4	-	-	-	-	3	0	1	-	-	-	-	-	0	-
	Retail - Secured on real estate property	50,8%	-	-	14	1	1	-	-	-	1	0	1	-	-	-	-	-	0	-
	Retail - Secured on real estate property - Of Which: SME	43,3%	-	-	-	-	1	-	-	-	-	-	0	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	51,3%	-	-	14	1	1	-	-	-	1	0	0	-	-	-	-	-	0	-
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail	-	-	5	0	2	-	-	-	-	2	-	1	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: SME	-	-	1	-	-	-	-	-	-	0	-	-	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: non-SME	-	-	4	0	2	-	-	-	-	1	-	1	-	-	-	-	-	-	-
	Equity	-	-	-	-	5	-	-	-	-	-	-	5	-	-	-	-	-	-	-
	Securitisation	-	-	113	-	-	-	-	-	112	-	-	-	-	-	-	-	-	-	-
	Other non-credit obligation assets	-	-	-	-	306	-	-	-	-	-	-	-	144	-	-	-	-	-	0
	TOTAL		113	0	6.303	308	10.190	0	112	0	5.342	0	240	0	-	0	19	48	-	0
Securitisation and re-securitisations positions deducted from capital [*]		0	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

Notes and definitions

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

^{*} Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA

^{**} As explained in the Guidelines

Counterparty Country ⁽¹⁾	LTV % ^{**} (as of 30/06/2013)	Exposure values (as of 30/06/2013) ^{**}						RWA (as of 30/06/2013) ^{**}						Value adjustments and provisions (as of 30/06/2013) ^{**}						
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
France	Central banks and central governments	-	-	187	-	94	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Institutions	-	-	5,188	-	291	-	-	-	1,330	-	15	-	-	-	-	-	-	-	-
	Corporates	-	-	5,028	110	724	-	-	-	2,133	-	212	-	-	-	-	-	25	-	-
	Corporates - Of Which: Specialised Lending	-	-	2,697	109	588	-	-	-	1,195	-	172	-	-	-	-	-	25	-	-
	Corporates - Of Which: SME	-	-	32	-	5	-	-	-	50	-	3	-	-	-	-	-	-	-	-
	Retail	-	-	34	2	9	-	-	-	7	2	5	-	-	-	-	-	0	-	0
	Retail - Secured on real estate property	43,9%	-	23	2	2	-	-	-	3	2	1	-	-	-	-	-	0	-	0
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	43,9%	-	23	2	2	-	-	-	3	2	1	-	-	-	-	-	0	-	0
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail	-	-	11	-	7	-	-	-	4	-	4	-	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: SME	-	-	2	-	-	-	-	-	0	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: non-SME	-	-	9	-	7	-	-	-	4	-	4	-	-	-	-	-	-	-	-
	Equity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Securitisation	-	135	-	-	-	-	-	100	-	-	-	-	-	-	-	-	-	-	-
	Other non-credit obligation assets	-	-	-	-	232	-	-	-	-	-	75	-	-	-	-	-	1	-	1
TOTAL		135	0	10.437	112	1.350	0	100	0	3.581	2	307	0	-	0	8	26	0	1	
Securitisation and re-securitisations positions deducted from capital [*]		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

Notes and definitions

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

^{*} Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA

^{**} As explained in the Guidelines

Counterparty Country ⁽¹⁾	LTV % ^{**} (as of 30/06/2013)	Exposure values (as of 30/06/2013) ^{**}						RWA (as of 30/06/2013) ^{**}						Value adjustments and provisions (as of 30/06/2013) ^{**}					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Spain	Central banks and central governments	-	-	84	-	2,520	9	-	-	156	-	5	-	-	-	-	-	-	-
	Institutions	-	-	3,589	-	22	-	-	-	2,088	-	5	-	-	-	-	-	-	-
	Corporates	-	-	4,730	1,342	409	303	-	-	4,491	24	386	559	-	-	-	561	-	185
	Corporates - Of Which: Specialised Lending	-	-	3,884	1,186	387	303	-	-	3,765	23	364	559	-	-	-	498	-	185
	Corporates - Of Which: SME	-	-	24	16	-	-	-	-	31	-	-	-	-	-	-	8	-	-
	Retail	-	-	22	1	7	-	-	-	3	0	2	-	-	-	-	1	-	-
	Retail - Secured on real estate property	65,1%	-	18	1	1	-	-	-	1	0	0	-	-	-	-	1	-	-
	Retail - Secured on real estate property - Of Which: SME	39,3%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	65,3%	-	18	1	1	-	-	-	1	0	0	-	-	-	-	1	-	-
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail	-	-	4	0	6	-	-	-	1	-	2	-	-	-	-	0	-	-
	Retail - Other Retail - Of Which: SME	-	-	2	-	-	-	-	-	1	-	-	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: non-SME	-	-	2	0	6	-	-	-	1	-	2	-	-	-	-	0	-	-
	Equity	-	-	-	-	39	-	-	-	-	-	39	-	-	-	-	-	-	-
	Securitisation	-	58	-	-	-	-	-	90	-	-	-	-	-	-	-	-	-	-
	Other non-credit obligation assets	-	-	-	-	0	-	-	-	-	-	-	-	0	-	-	11	-	3
TOTAL		58	0	8.425	1.343	2.998	312	90	0	6.738	24	438	559	-	0	40	573	-	188
Securitisation and re-securitisations positions deducted from capital [*]		0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Notes and definitions

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

^{*} Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA

^{**} As explained in the Guidelines

Counterparty Country ⁽¹⁾	LTV % ** (as of 30/06/2013)	Exposure values (as of 30/06/2013) **						RWA (as of 30/06/2013) **						Value adjustments and provisions (as of 30/06/2013) **						
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Netherlands	Central banks and central governments	-	-	-	-	2,262	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Institutions	-	-	1,648	-	129	-	-	-	549	-	26	-	-	-	-	-	-	-	-
	Corporates	-	-	2,835	672	44	1	-	-	1,528	66	40	1	-	-	-	-	225	-	-
	Corporates - Of Which: Specialised Lending	-	-	960	666	27	1	-	-	640	66	27	1	-	-	-	-	222	-	-
	Corporates - Of Which: SME	-	-	29	-	3	-	-	-	13	-	1	-	-	-	-	-	-	-	-
	Retail	-	-	51	0	17	-	-	-	11	0	8	-	-	-	-	-	0	-	-
	Retail - Secured on real estate property	57,6%	-	-	41	0	9	-	-	8	0	3	-	-	-	-	-	0	-	-
	Retail - Secured on real estate property - Of Which: SME	35,7%	-	-	-	-	3	-	-	-	-	1	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	60,2%	-	-	41	0	6	-	-	8	0	2	-	-	-	-	-	0	-	-
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail	-	-	10	-	8	-	-	-	3	-	5	-	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: SME	-	-	4	-	0	-	-	-	1	-	0	-	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: non-SME	-	-	6	-	8	-	-	-	2	-	5	-	-	-	-	-	-	-	-
	Equity	-	-	-	-	1	-	-	-	-	-	1	-	-	-	-	-	-	-	-
	Securitisation	-	-	352	-	286	-	-	-	37	-	59	-	-	-	-	-	-	-	-
	Other non-credit obligation assets	-	-	-	-	856	-	-	-	-	-	324	-	-	-	-	-	2	-	0
TOTAL		352	0	4,820	672	3,309	1	37	0	2,148	66	399	1	-	0	9	227	0	0	
Securitisation and re-securitisations positions deducted from capital *	-	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

Notes and definitions

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA

** As explained in the Guidelines

Counterparty Country ⁽¹⁾	LTV % ** (as of 30/06/2013)	Exposure values (as of 30/06/2013) **						RWA (as of 30/06/2013) **						Value adjustments and provisions (as of 30/06/2013) **						
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Luxembourg	Central banks and central governments	-	-	-	-	110	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Institutions	-	-	1,086	-	24	-	-	-	133	-	5	-	-	-	-	-	4	-	-
	Corporates	-	-	4,408	969	122	-	-	-	1,656	95	81	-	-	-	-	-	390	-	6
	Corporates - Of Which: Specialised Lending	-	-	3,002	895	12	-	-	-	1,212	95	10	-	-	-	-	-	339	-	6
	Corporates - Of Which: SME	-	-	5	55	-	-	-	-	2	-	-	-	-	-	-	-	42	-	-
	Retail	-	-	25	2	7	-	-	-	5	0	2	-	-	-	-	-	1	-	-
	Retail - Secured on real estate property	48,8%	-	-	19	1	0	-	-	3	0	-	-	-	-	-	-	0	-	-
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	48,8%	-	-	19	1	0	-	-	3	0	-	-	-	-	-	-	0	-	-
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail	-	-	6	1	7	-	-	-	2	-	2	-	-	-	-	-	0	-	-
	Retail - Other Retail - Of Which: SME	-	-	1	-	-	-	-	-	0	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: non-SME	-	-	5	1	7	-	-	-	2	-	2	-	-	-	-	-	0	-	-
	Equity	-	-	-	-	0	-	-	-	-	-	0	-	-	-	-	-	-	-	-
	Securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Other non-credit obligation assets	-	-	-	-	164	-	-	-	-	-	83	-	-	-	-	-	28	-	0
TOTAL		0	0	5,519	971	427	0	0	0	1,794	95	171	0	-	0	4	422	0	6	
Securitisation and re-securitisations positions deducted from capital *	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

Notes and definitions

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA

** As explained in the Guidelines

Counterparty Country ⁽¹⁾	LTV % ^{**} (as of 30/06/2013)	Exposure values (as of 30/06/2013) ^{**}						RWA (as of 30/06/2013) ^{**}						Value adjustments and provisions (as of 30/06/2013) ^{**}						
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Switzerland	Central banks and central governments	-	-	1.130	-	-	-	-	-	119	-	-	-	-	-	-	-	-	-	-
	Institutions	-	-	2.512	-	215	-	-	-	342	-	19	-	-	-	-	-	1	-	-
	Corporates	-	-	2.601	17	37	-	-	-	852	1	22	-	-	-	-	-	5	-	-
	Corporates - Of Which: Specialised Lending	-	-	573	13	9	-	-	-	146	1	8	-	-	-	-	-	5	-	-
	Corporates - Of Which: SME	-	-	8	-	1	-	-	-	3	-	1	-	-	-	-	-	-	-	-
	Retail	-	-	211	4	47	0	-	-	43	1	22	0	-	-	-	-	1	-	0
	Retail - Secured on real estate property	53,8%	-	-	98	3	22	0	-	-	17	1	8	0	-	-	-	1	-	0
	Retail - Secured on real estate property - Of Which: SME	41,4%	-	-	-	-	3	-	-	-	-	-	1	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	54,2%	-	-	98	3	19	0	-	-	17	1	7	0	-	-	-	1	-	0
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail	-	-	113	1	25	-	-	-	26	-	15	-	-	-	-	-	0	-	-
	Retail - Other Retail - Of Which: SME	-	-	44	0	-	-	-	-	11	-	-	-	-	-	-	-	0	-	-
	Retail - Other Retail - Of Which: non-SME	-	-	69	1	25	-	-	-	16	-	15	-	-	-	-	-	0	-	-
	Equity	-	-	-	-	27	-	-	-	-	-	27	-	-	-	-	-	-	-	-
	Securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Other non-credit obligation assets	-	-	-	-	133	-	-	-	-	-	50	-	-	-	-	-	-	-	1
	TOTAL		0	0	6.454	21	458	0	0	0	1.356	2	140	0	-	0	3	8	0	1
Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

Notes and definitions

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure
* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA
^{**} As explained in the Guidelines

Explanatory footnotes

3. SECURITISATION SUMMARY

DE018
COMMERZBANK AG

(in million Euro)

	Exposure Value as of 31/12/2012	Exposure Value as of 30/06/2013
Banking Book	17.591	17.280
Trading Book (excl. correlation trading)	105	74
Correlation Trading Portfolio	73	76
Total	17.770	17.430

Explanatory footnotes

4. MARKET RISK

DE018
COMMERZBANK AG

(in million Euro)

	31.12.2012		30.06.2013	
	TOTAL RISK EXPOSURE AMOUNT		TOTAL RISK EXPOSURE AMOUNT	
	SA	IM	SA	IM
Traded Debt Instruments	400	11.482	425	11.808
TDI - General risk	325	9.238	387	9.416
TDI - Specific risk	75	3.694	38	3.663
Equities	12	1.513	0	1.477
Equities - General risk	0	1.398	0	1.428
Equities - Specific risk	12	114	0	49
Foreign exchange risk	325	1.196	275	2.659
Commodities risk	0	864	0	574

Explanatory footnotes

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 31 December 2012

DE018
COMMERZBANK AG

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	Austria	0	0	0	0	0	0	0	0
[3M - 1Y]		6	0	6	0	0	5	0	0
[1Y - 2Y]		18	2	18	0	0	16	0	-5
[2Y - 3Y]		35	4	35	0	0	30	0	-0
[3Y - 5Y]		171	8	171	97	0	32	0	8
[5Y - 10Y]		48	0	3	0	5	-2	24	0
[10Y - more]		857	416	851	290	0	-5	5	0
Total		1.133	431	1.082	388	5	77	29	3
[0 - 3M]	Belgium	0	0	-0	0	0	-0	0	0
[3M - 1Y]		7	0	7	0	5	2	-4	0
[1Y - 2Y]		110	0	110	0	0	109	0	0
[2Y - 3Y]		90	30	83	55	0	-3	4	0
[3Y - 5Y]		16	0	15	0	0	15	0	-0
[5Y - 10Y]		17	0	-4	0	0	-4	26	0
[10Y - more]		1	0	-1	0	0	-1	0	0
Total		240	30	209	55	5	118	26	-0
[0 - 3M]	Bulgaria	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	-0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	-1
[5Y - 10Y]		0	0	0	0	0	0	0	-1
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	-2
[0 - 3M]	Cyprus	0	0	0	0	0	0	0	0
[3M - 1Y]		11	0	1	0	0	1	0	0
[1Y - 2Y]		10	0	0	0	0	0	0	0
[2Y - 3Y]		1	0	1	0	0	1	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	-0	0	0	-0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		22	0	1	0	0	1	0	0

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 31 December 2012

DE018
COMMERZBANK AG

(in million Euro)

Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	
[0 - 3M]	Czech Republic	8	0	8	8	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		27	0	27	7	0	1	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		121	0	121	121	0	0	0	0
[5Y - 10Y]		256	0	254	0	0	-0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		412	0	410	136	0	1	0	0
[0 - 3M]	Denmark	7	7	7	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	-0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	-6	0
[5Y - 10Y]		7	0	7	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		14	7	14	0	0	0	-6	-0
[0 - 3M]	Estonia	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		12	12	12	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		12	12	12	0	0	0	0	0
[0 - 3M]	Finland	0	0	0	0	0	0	6	0
[3M - 1Y]		2	0	2	0	0	2	0	0
[1Y - 2Y]		10	0	10	0	0	10	0	0
[2Y - 3Y]		11	0	11	0	0	11	0	0
[3Y - 5Y]		128	0	91	76	0	15	0	0
[5Y - 10Y]		44	0	24	30	0	-6	22	0
[10Y - more]		115	109	105	0	0	-4	0	0
Total		310	109	244	106	0	28	27	0

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 31 December 2012

DE018
COMMERZBANK AG

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	France	586	16	399	0	0	383	-1	0
[3M - 1Y]		101	0	96	0	0	88	7	0
[1Y - 2Y]		79	0	66	0	0	66	0	-1
[2Y - 3Y]		34	11	-15	5	0	-32	-19	1
[3Y - 5Y]		111	0	-135	0	0	-195	0	2
[5Y - 10Y]		80	27	-316	0	0	-343	4	0
[10Y - more]		218	71	-70	0	0	-157	0	0
Total		1.210	124	26	5	1	-189	-9	2
[0 - 3M]	Germany	1.838	773	1.838	52	0	849	-350	0
[3M - 1Y]		2.519	883	2.191	347	0	665	22	0
[1Y - 2Y]		2.398	670	2.386	780	0	646	-213	0
[2Y - 3Y]		1.599	449	1.489	823	0	43	-371	0
[3Y - 5Y]		3.046	1.014	2.835	1.358	0	142	224	-0
[5Y - 10Y]		7.421	2.996	7.155	3.526	0	133	222	0
[10Y - more]		8.868	7.442	8.302	24	0	-2	844	0
Total		27.688	14.227	26.197	6.910	0	2.476	377	0
[0 - 3M]	Greece	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		21	0	21	0	0	21	0	0
Total		21	0	21	0	0	21	0	0
[0 - 3M]	Hungary	1	1	-5	0	0	-7	0	0
[3M - 1Y]		1	0	1	0	0	0	0	-1
[1Y - 2Y]		2	2	2	0	0	1	0	1
[2Y - 3Y]		2	2	1	0	0	-0	0	1
[3Y - 5Y]		169	3	167	0	0	1	0	-14
[5Y - 10Y]		286	7	285	0	0	0	0	0
[10Y - more]		8	5	8	0	0	2	0	0
Total		468	20	459	0	0	-3	0	-13

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 31 December 2012

DE018
COMMERZBANK AG

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	Iceland	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	Ireland	0	0	0	0	0	0	0	0
[3M - 1Y]		4	0	4	0	0	4	0	0
[1Y - 2Y]		0	0	-1	0	0	-1	0	0
[2Y - 3Y]		5	0	5	0	0	5	0	0
[3Y - 5Y]		13	0	13	0	0	13	0	2
[5Y - 10Y]		18	0	-9	0	0	-9	0	-2
[10Y - more]		18	0	18	0	0	18	0	0
Total		58	0	30	0	0	30	0	0
[0 - 3M]	Italy	33	0	23	0	0	23	0	0
[3M - 1Y]		34	0	14	0	0	14	0	-0
[1Y - 2Y]		37	0	24	0	0	22	0	2
[2Y - 3Y]		323	0	280	0	0	5	0	2
[3Y - 5Y]		259	0	205	0	0	-0	0	-17
[5Y - 10Y]		540	0	414	0	0	41	-2	2
[10Y - more]		9.069	0	8.243	3.831	0	-76	24	-5
Total		10.295	0	9.202	3.831	0	28	23	-16
[0 - 3M]	Latvia	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		62	0	62	0	0	1	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	-0	0	0	-0	0	-2
[5Y - 10Y]		81	0	81	0	0	-1	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		143	0	142	0	0	-0	0	-2

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 31 December 2012

DE018
COMMERZBANK AG

(in million Euro)

Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	Liechtenstein	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	Lithuania	67	0	67	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		3	0	3	0	0	3	0	0
[2Y - 3Y]		1	0	1	0	0	1	0	-0
[3Y - 5Y]		102	0	102	0	0	1	0	0
[5Y - 10Y]		68	0	66	0	0	-2	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		241	0	239	0	0	3	0	0
[0 - 3M]	Luxembourg	0	0	0	0	0	0	0	0
[3M - 1Y]		10	0	10	10	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		30	0	30	0	0	30	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		40	0	40	10	0	30	0	0
[0 - 3M]	Malta	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 31 December 2012

DE018
COMMERZBANK AG

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	
[0 - 3M]	Netherlands	271	0	271	0	0	271	728	0
[3M - 1Y]		234	0	234	0	0	234	0	0
[1Y - 2Y]		263	3	263	0	0	260	-82	0
[2Y - 3Y]		51	3	51	0	0	47	-107	0
[3Y - 5Y]		288	0	283	283	0	0	47	0
[5Y - 10Y]		70	0	59	68	0	-9	-76	-1
[10Y - more]		23	0	-2	0	0	-2	-476	0
Total		1.201	7	1.160	351	0	802	34	-0
[0 - 3M]	Norway	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	Poland	143	5	143	136	0	2	0	0
[3M - 1Y]		121	16	106	88	0	2	0	0
[1Y - 2Y]		61	17	48	29	0	2	0	0
[2Y - 3Y]		413	22	408	309	0	1	0	-1
[3Y - 5Y]		920	116	908	614	0	7	0	-1
[5Y - 10Y]		2.452	348	2.437	1.538	0	1	0	-1
[10Y - more]		91	44	49	0	0	5	0	0
Total		4.202	568	4.099	2.713	0	21	0	-2
[0 - 3M]	Portugal	0	0	0	0	0	0	0	0
[3M - 1Y]		2	0	2	0	0	2	0	-0
[1Y - 2Y]		2	0	-8	0	0	-8	0	0
[2Y - 3Y]		12	0	0	0	0	0	0	-1
[3Y - 5Y]		4	0	1	0	0	1	0	16
[5Y - 10Y]		368	51	367	0	0	14	0	8
[10Y - more]		443	0	443	0	0	24	0	0
Total		830	51	806	0	0	34	0	23

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 31 December 2012

DE018
COMMERZBANK AG

(in million Euro)

Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	Romania	12	12	12	0	0	0	0	0
[3M - 1Y]		6	6	6	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	-0
[2Y - 3Y]		29	26	29	0	0	3	0	0
[3Y - 5Y]		7	7	7	0	0	0	0	-0
[5Y - 10Y]		30	29	27	0	0	-2	0	-0
[10Y - more]		0	0	0	0	0	0	0	0
Total		83	80	81	0	0	1	0	-1
[0 - 3M]	Slovakia	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		165	0	165	0	0	1	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		42	0	41	0	0	1	0	0
[5Y - 10Y]		100	0	100	0	0	0	0	0
[10Y - more]		0	0	-0	0	0	-0	0	0
Total		307	0	305	0	0	3	0	0
[0 - 3M]	Slovenia	2	2	2	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		1	0	1	1	0	0	0	0
[3Y - 5Y]		61	0	61	2	0	0	0	0
[5Y - 10Y]		0	0	-1	0	0	-1	0	0
[10Y - more]		0	0	-1	0	0	-1	0	0
Total		65	2	63	3	0	-1	0	0
[0 - 3M]	Spain	206	102	206	0	0	104	0	0
[3M - 1Y]		191	99	191	0	0	31	0	0
[1Y - 2Y]		200	0	200	35	0	4	0	2
[2Y - 3Y]		416	106	388	0	0	-2	0	0
[3Y - 5Y]		828	8	821	0	0	8	0	-1
[5Y - 10Y]		297	95	280	28	0	-6	0	0
[10Y - more]		578	79	574	0	0	5	0	0
Total		2.714	489	2.659	63	0	144	0	0

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 31 December 2012

DE018
COMMERZBANK AG

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	
[0 - 3M]	Sweden	2	2	2	0	0	0	0	0
[3M - 1Y]		12	2	12	0	0	10	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	-0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		23	0	23	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		37	4	37	0	0	10	0	-0
[0 - 3M]	United Kingdom	5	5	5	0	0	0	2	0
[3M - 1Y]		8	8	8	0	0	0	0	0
[1Y - 2Y]		3	3	3	1	0	0	0	-0
[2Y - 3Y]		0	0	0	0	0	0	0	-8
[3Y - 5Y]		5	5	5	0	0	0	0	-4
[5Y - 10Y]		14	14	14	0	0	0	0	0
[10Y - more]		2.293	2.227	2.293	0	0	0	0	0
Total		2.327	2.261	2.327	1	0	0	2	-12
[0 - 3M]	Australia	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	Canada	38	38	38	0	0	0	0	0
[3M - 1Y]		35	0	35	0	0	0	0	0
[1Y - 2Y]		39	0	39	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		49	0	49	0	0	0	0	0
[5Y - 10Y]		674	0	674	0	0	0	0	0
[10Y - more]		744	0	744	0	0	0	0	0
Total		1.579	38	1.579	0	0	0	0	0

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 31 December 2012

DE018
COMMERZBANK AG

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	Hong Kong	0	0	0	0	0	0	-9	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	-9	0
[0 - 3M]	Japan	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		311	0	311	0	311	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	20
[5Y - 10Y]		56	0	56	0	47	0	0	0
[10Y - more]		1.016	0	1.016	0	0	0	0	0
Total		1.383	0	1.383	0	358	0	0	20
[0 - 3M]	U.S.	18	7	18	1	0	2	0	0
[3M - 1Y]		102	1	102	0	0	0	1	0
[1Y - 2Y]		226	0	165	0	0	-53	0	0
[2Y - 3Y]		150	0	132	0	0	43	-5	0
[3Y - 5Y]		200	0	181	0	0	-18	0	0
[5Y - 10Y]		890	0	879	0	0	145	0	0
[10Y - more]		2.848	0	2.845	0	0	17	0	0
Total		4.432	8	4.321	1	0	135	-4	0
[0 - 3M]	Switzerland	184	184	184	0	0	0	5	0
[3M - 1Y]		70	4	70	0	0	0	0	0
[1Y - 2Y]		104	102	104	0	0	2	3	0
[2Y - 3Y]		52	51	52	0	0	1	0	0
[3Y - 5Y]		40	37	40	0	0	3	0	0
[5Y - 10Y]		419	415	419	0	0	4	0	0
[10Y - more]		515	514	515	0	0	2	0	0
Total		1.385	1.307	1.385	0	0	12	9	0

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 31 December 2012

DE018
COMMERZBANK AG

(in million Euro)

Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	Other advanced economies non EEA	0	0	0	0	0	0	0	0
[3M - 1Y]		6	0	6	0	0	2	0	-0
[1Y - 2Y]		116	0	116	0	0	1	0	-0
[2Y - 3Y]		40	0	40	0	0	1	0	-0
[3Y - 5Y]		0	0	0	0	0	0	0	15
[5Y - 10Y]		0	0	-0	0	0	-0	0	-2
[10Y - more]		0	0	0	0	0	0	0	0
Total		163	0	163	0	0	4	0	12
[0 - 3M]	Other Central and Eastern Europe countries non EEA	0	0	0	0	0	0	0	0
[3M - 1Y]		3	0	3	0	0	3	0	4
[1Y - 2Y]		13	4	13	0	0	10	0	3
[2Y - 3Y]		1	0	1	0	0	1	0	0
[3Y - 5Y]		2	0	2	0	0	2	0	-4
[5Y - 10Y]		13	11	11	0	0	1	0	-1
[10Y - more]		0	0	0	0	0	0	0	0
Total		32	15	30	0	0	16	0	2
[0 - 3M]	Middle East	2	2	2	0	0	0	-151	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		1	0	1	0	0	1	0	0
[2Y - 3Y]		4	0	4	0	0	4	0	-0
[3Y - 5Y]		0	0	0	0	0	0	0	5
[5Y - 10Y]		2	0	1	0	0	1	0	0
[10Y - more]		5	0	5	0	0	5	0	0
Total		14	2	13	0	0	12	-151	4
[0 - 3M]	Latin America and the Caribbean	0	0	0	0	0	0	0	1
[3M - 1Y]		43	0	43	0	0	43	0	-1
[1Y - 2Y]		9	5	9	0	0	4	0	11
[2Y - 3Y]		9	5	8	0	0	3	0	1
[3Y - 5Y]		10	10	10	0	0	-0	0	-5
[5Y - 10Y]		43	41	42	0	0	1	0	-9
[10Y - more]		6	0	6	0	0	6	0	245
Total		120	61	118	0	0	57	0	243

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 31 December 2012

DE018
COMMERZBANK AG

(in million Euro)

Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	Africa	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		2	0	2	0	0	2	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		2	0	2	0	0	2	0	0
[0 - 3M]	Others	56	6	56	0	0	4	0	-0
[3M - 1Y]		26	8	26	0	0	18	0	1
[1Y - 2Y]		38	24	38	0	0	5	0	3
[2Y - 3Y]		125	14	124	81	0	29	0	-1
[3Y - 5Y]		622	492	617	113	0	12	0	16
[5Y - 10Y]		102	37	101	62	0	1	0	-1
[10Y - more]		33	30	33	0	0	3	0	0
Total		1.002	611	995	256	0	72	0	18
TOTAL EEA 30		54.073	18.421	49.864	14.572	11	3.636	502	-20

Notes and definitions

(1) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparties with full or partial government guarantees

(2) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(3) The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments.

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 30 June 2013

DE018
COMMERZBANK AG

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	Austria	0	0	0	0	0	0	0	0
[3M - 1Y]		16	1	16	0	0	15	0	-3
[1Y - 2Y]		44	1	44	0	0	43	0	-0
[2Y - 3Y]		40	5	10	0	0	-30	0	0
[3Y - 5Y]		172	5	166	156	0	5	0	7
[5Y - 10Y]		39	0	32	0	0	32	23	0
[10Y - more]		850	416	835	279	0	-11	5	0
Total		1.160	428	1.102	435	0	55	29	5
[0 - 3M]	Belgium	4	0	4	0	0	4	0	0
[3M - 1Y]		8	0	8	0	0	8	-4	0
[1Y - 2Y]		142	30	139	0	0	108	3	0
[2Y - 3Y]		66	0	60	55	0	5	0	0
[3Y - 5Y]		176	0	170	153	0	17	19	-1
[5Y - 10Y]		45	0	23	0	0	23	0	0
[10Y - more]		14	0	10	0	0	10	0	0
Total		456	30	414	208	0	175	18	-1
[0 - 3M]	Bulgaria	0	0	0	0	0	0	0	-0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	-0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	-1
[5Y - 10Y]		0	0	0	0	0	0	0	-1
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	-2
[0 - 3M]	Cyprus	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		1	0	1	0	0	1	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		1	0	1	0	0	1	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		2	0	2	0	0	2	0	0

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 30 June 2013

DE018
COMMERZBANK AG

(in million Euro)

Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	
[0 - 3M]	Czech Republic	0	0	0	0	0	0	0	
[3M - 1Y]		14	0	14	14	0	0	0	
[1Y - 2Y]		21	0	15	2	0	-6	0	
[2Y - 3Y]		1	0	1	1	0	0	0	
[3Y - 5Y]		218	0	217	129	0	-2	0	
[5Y - 10Y]		162	0	161	1	0	-1	0	
[10Y - more]		1	0	1	0	0	1	0	
Total		417	0	408	147	0	-8	0	
[0 - 3M]	Denmark	7	7	7	0	0	0	0	
[3M - 1Y]		0	0	-1	0	0	-1	-0	
[1Y - 2Y]		0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	
[3Y - 5Y]		6	0	6	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	
[10Y - more]		0	0	0	0	0	0	0	
Total		13	7	12	0	0	-0	-0	
[0 - 3M]	Estonia	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	
[5Y - 10Y]		12	12	12	0	0	0	0	
[10Y - more]		0	0	0	0	0	0	0	
Total		12	12	12	0	0	0	0	
[0 - 3M]	Finland	0	0	-14	0	0	-14	7	
[3M - 1Y]		0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	
[2Y - 3Y]		1	0	-0	0	0	-0	0	
[3Y - 5Y]		127	0	127	75	0	52	16	
[5Y - 10Y]		43	0	17	29	0	-11	0	
[10Y - more]		109	106	108	0	0	2	0	
Total		280	106	238	104	0	29	23	

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 30 June 2013

DE018
COMMERZBANK AG

(in million Euro)

Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	
[0 - 3M]	France	203	0	202	0	0	202	1	0
[3M - 1Y]		101	0	-3	0	0	-11	0	0
[1Y - 2Y]		93	3	39	0	0	36	0	-0
[2Y - 3Y]		19	6	-290	0	0	-296	-18	0
[3Y - 5Y]		110	0	-71	0	0	-132	0	15
[5Y - 10Y]		133	26	-450	0	0	-476	3	0
[10Y - more]		118	67	-80	0	0	-162	0	0
Total		776	103	-652	0	0	-839	-14	15
[0 - 3M]	Germany	1.168	297	1.154	171	0	686	-182	0
[3M - 1Y]		3.017	1.013	2.869	844	0	534	-426	0
[1Y - 2Y]		2.024	446	1.967	931	0	463	-114	0
[2Y - 3Y]		1.601	342	1.435	681	0	122	-199	-0
[3Y - 5Y]		3.475	1.524	2.972	1.120	0	-161	70	0
[5Y - 10Y]		7.413	2.813	6.515	3.693	0	-232	174	0
[10Y - more]		7.865	6.563	7.373	0	0	93	641	0
Total		26.563	12.997	24.284	7.440	0	1.506	-36	0
[0 - 3M]	Greece	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		6	0	4	0	0	4	0	0
Total		6	0	4	0	0	4	0	0
[0 - 3M]	Hungary	0	0	0	0	0	0	0	-0
[3M - 1Y]		2	0	1	0	0	1	0	0
[1Y - 2Y]		2	1	2	0	0	1	0	2
[2Y - 3Y]		117	0	117	0	0	2	0	-8
[3Y - 5Y]		91	1	91	0	0	2	0	-5
[5Y - 10Y]		236	12	236	0	0	1	0	0
[10Y - more]		4	4	4	0	0	0	0	0
Total		452	17	451	0	0	7	0	-11

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 30 June 2013

DE018
COMMERZBANK AG

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	Iceland	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	Ireland	0	0	0	0	0	0	0	0
[3M - 1Y]		20	0	20	0	0	20	0	0
[1Y - 2Y]		6	0	6	0	0	6	0	0
[2Y - 3Y]		0	0	-4	0	0	-4	0	0
[3Y - 5Y]		6	0	6	0	0	6	0	1
[5Y - 10Y]		34	0	28	0	0	28	0	-2
[10Y - more]		11	0	11	0	0	11	0	0
Total		76	0	67	0	0	67	0	-1
[0 - 3M]	Italy	182	0	175	0	0	175	0	0
[3M - 1Y]		436	196	378	0	0	182	0	-0
[1Y - 2Y]		198	0	176	0	0	26	0	1
[2Y - 3Y]		236	0	81	0	0	-76	0	-2
[3Y - 5Y]		315	0	259	0	0	52	0	-11
[5Y - 10Y]		679	0	490	0	0	34	-1	2
[10Y - more]		9.010	0	8.130	3.848	0	-57	25	-4
Total		11.056	196	9.687	3.848	0	335	24	-15
[0 - 3M]	Latvia	0	0	0	0	0	0	0	0
[3M - 1Y]		60	0	59	0	0	-1	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		19	0	18	0	0	-0	0	-2
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		79	0	77	0	0	-1	0	-2

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 30 June 2013

DE018
COMMERZBANK AG

(in million Euro)

Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	Liechtenstein	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	Lithuania	0	0	0	0	0	0	0	0
[3M - 1Y]		2	0	2	0	0	2	0	0
[1Y - 2Y]		21	0	21	0	0	21	0	0
[2Y - 3Y]		99	0	97	0	0	-2	0	0
[3Y - 5Y]		70	0	68	1	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		193	0	188	1	0	21	0	0
[0 - 3M]	Luxembourg	0	0	0	0	0	0	0	0
[3M - 1Y]		11	0	11	10	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	-6	0	0	-6	0	0
[10Y - more]		13	0	13	0	0	13	0	0
Total		23	0	17	10	0	7	0	0
[0 - 3M]	Malta	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 30 June 2013

DE018
COMMERZBANK AG

(in million Euro)

Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	
[0 - 3M]	Netherlands	670	0	669	0	0	669	501	0
[3M - 1Y]		115	1	115	0	0	115	-40	0
[1Y - 2Y]		23	5	17	0	0	12	-34	0
[2Y - 3Y]		69	0	15	0	0	15	-24	0
[3Y - 5Y]		611	0	566	585	0	-20	195	0
[5Y - 10Y]		287	0	165	0	0	165	-256	-1
[10Y - more]		51	0	-12	0	0	-12	-266	0
Total		1.826	5	1.535	585	0	945	77	-1
[0 - 3M]	Norway	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	Poland	55	7	41	35	0	-2	0	0
[3M - 1Y]		363	24	304	286	0	-6	0	0
[1Y - 2Y]		527	12	301	248	0	0	0	-0
[2Y - 3Y]		929	33	896	725	0	4	0	0
[3Y - 5Y]		2.254	79	1.999	1.847	0	6	0	-1
[5Y - 10Y]		1.523	298	1.365	530	0	2	0	-1
[10Y - more]		104	19	38	35	0	-15	0	0
Total		5.755	472	4.944	3.707	0	-12	0	-2
[0 - 3M]	Portugal	0	0	-11	0	0	-11	0	-0
[3M - 1Y]		3	0	3	0	0	3	0	0
[1Y - 2Y]		3	0	3	0	0	3	0	0
[2Y - 3Y]		15	0	15	0	0	15	0	-0
[3Y - 5Y]		1	0	-5	0	0	-5	0	10
[5Y - 10Y]		354	51	353	0	0	4	0	7
[10Y - more]		413	0	412	0	0	1	0	0
Total		789	51	770	0	0	10	0	17

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 30 June 2013

DE018
COMMERZBANK AG

(in million Euro)

Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	
[0 - 3M]	Romania	2	2	2	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	-0
[1Y - 2Y]		0	0	0	0	0	0	0	-0
[2Y - 3Y]		22	22	21	0	0	-0	0	0
[3Y - 5Y]		6	6	6	0	0	0	0	-1
[5Y - 10Y]		37	37	37	0	0	0	0	-0
[10Y - more]		0	0	0	0	0	0	0	0
Total		67	66	67	0	0	0	0	-2
[0 - 3M]	Slovakia	0	0	0	0	0	0	0	0
[3M - 1Y]		151	0	151	0	0	0	0	0
[1Y - 2Y]		1	0	1	0	0	1	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		40	0	39	0	0	0	0	0
[5Y - 10Y]		100	0	97	0	0	0	0	0
[10Y - more]		2	0	2	0	0	2	0	0
Total		293	0	290	0	0	3	0	0
[0 - 3M]	Slovenia	2	2	2	0	0	0	0	0
[3M - 1Y]		3	0	3	0	0	3	0	0
[1Y - 2Y]		0	0	-3	0	0	-3	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		79	0	79	0	0	20	0	2
[5Y - 10Y]		3	0	2	0	0	2	0	0
[10Y - more]		2	0	2	0	0	2	0	0
Total		88	2	84	0	0	24	0	2
[0 - 3M]	Spain	137	3	137	0	0	134	0	0
[3M - 1Y]		362	199	361	0	0	100	0	-0
[1Y - 2Y]		204	0	204	36	0	4	0	1
[2Y - 3Y]		456	111	421	0	0	-3	0	-0
[3Y - 5Y]		868	0	824	19	0	0	0	1
[5Y - 10Y]		374	155	338	11	0	35	0	0
[10Y - more]		511	18	498	0	0	-6	0	0
Total		2.911	485	2.783	66	0	264	0	2

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 30 June 2013

DE018
COMMERZBANK AG

(in million Euro)

Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	
[0 - 3M]	Sweden	1	1	1	0	0	0	-0	0
[3M - 1Y]		0	0	0	0	0	0	0	-0
[1Y - 2Y]		3	0	3	0	0	3	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		23	0	5	0	0	-18	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		27	1	9	0	0	-15	-0	-0
[0 - 3M]	United Kingdom	2	2	2	0	0	0	0	0
[3M - 1Y]		5	4	5	0	0	1	0	-0
[1Y - 2Y]		0	0	0	0	0	0	0	-5
[2Y - 3Y]		0	0	0	0	0	0	0	-4
[3Y - 5Y]		11	11	11	0	0	1	0	10
[5Y - 10Y]		11	7	11	0	0	4	0	0
[10Y - more]		2.176	2.115	2.176	0	0	1	0	0
Total		2.206	2.139	2.206	0	0	7	0	1
[0 - 3M]	Australia	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	8
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	8
[0 - 3M]	Canada	12	0	12	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		53	0	53	0	0	0	0	0
[5Y - 10Y]		645	0	645	0	0	0	0	0
[10Y - more]		745	0	745	0	0	0	0	0
Total		1.454	0	1.454	0	0	1	0	0

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 30 June 2013

DE018
COMMERZBANK AG

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	
[0 - 3M]	Hong Kong	0	0	0	0	0	0	-248	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	-248	0
[0 - 3M]	Japan	0	0	0	0	0	0	0	0
[3M - 1Y]		272	0	272	0	272	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	40
[5Y - 10Y]		49	0	49	0	41	0	0	0
[10Y - more]		671	0	671	0	0	0	0	0
Total		992	0	992	0	313	0	0	40
[0 - 3M]	U.S.	163	5	75	0	0	9	0	0
[3M - 1Y]		105	2	-91	0	0	-177	2	0
[1Y - 2Y]		290	0	212	0	0	17	0	39
[2Y - 3Y]		149	0	72	0	0	-12	-5	0
[3Y - 5Y]		202	0	186	0	0	-9	0	0
[5Y - 10Y]		1.332	0	1.294	0	0	148	0	0
[10Y - more]		2.456	0	2.450	0	0	13	0	0
Total		4.697	7	4.199	0	0	-10	-3	39
[0 - 3M]	Switzerland	4	4	4	0	0	0	0	0
[3M - 1Y]		100	100	100	0	0	0	2	0
[1Y - 2Y]		1	0	1	0	0	1	0	0
[2Y - 3Y]		55	54	55	0	0	1	0	0
[3Y - 5Y]		156	155	156	0	0	1	0	0
[5Y - 10Y]		290	285	290	0	0	5	0	0
[10Y - more]		505	504	505	0	0	1	0	0
Total		1.111	1.101	1.111	0	0	9	2	0

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 30 June 2013

DE018
COMMERZBANK AG

(in million Euro)

Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	
[0 - 3M]	Other advanced economies non EEA	4	0	4	0	0	0	0	-0
[3M - 1Y]		59	0	59	0	0	-0	0	0
[1Y - 2Y]		42	0	42	0	0	0	0	-0
[2Y - 3Y]		101	0	101	0	0	61	0	0
[3Y - 5Y]		2	0	1	0	0	1	0	14
[5Y - 10Y]		4	0	3	0	0	3	0	-2
[10Y - more]		0	0	0	0	0	0	0	0
Total		212	0	210	0	0	65	0	12
[0 - 3M]	Other Central and eastern Europe countries non EEA	0	0	0	0	0	0	0	0
[3M - 1Y]		24	0	17	0	0	17	0	3
[1Y - 2Y]		10	3	10	0	0	7	0	1
[2Y - 3Y]		2	0	-2	0	0	-2	0	-0
[3Y - 5Y]		1	0	1	0	0	1	0	-5
[5Y - 10Y]		18	11	17	0	0	6	0	-1
[10Y - more]		0	0	0	0	0	0	0	0
Total		55	14	43	0	0	29	0	-2
[0 - 3M]	Middle East	0	0	0	0	0	0	-230	0
[3M - 1Y]		0	0	0	0	0	0	0	-0
[1Y - 2Y]		6	0	6	0	0	6	0	-0
[2Y - 3Y]		0	0	0	0	0	0	0	1
[3Y - 5Y]		0	0	0	0	0	0	0	21
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		6	0	6	0	0	6	-230	21
[0 - 3M]	Latin America and the Caribbean	43	0	43	0	0	43	0	5
[3M - 1Y]		1	0	1	0	0	1	0	6
[1Y - 2Y]		41	4	29	0	0	25	0	5
[2Y - 3Y]		12	11	12	0	0	1	0	-6
[3Y - 5Y]		17	13	14	0	0	0	0	4
[5Y - 10Y]		56	24	56	0	0	31	0	-53
[10Y - more]		7	0	6	0	0	6	0	303
Total		177	53	160	0	0	107	0	264

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 30 June 2013

DE018
COMMERZBANK AG

(in million Euro)

Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	
[0 - 3M]	Africa	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	-1	0	0	-1	0	
[5Y - 10Y]		1	0	1	0	0	1	0	
[10Y - more]		0	0	0	0	0	0	0	
Total		2	0	1	0	0	1	0	
[0 - 3M]	Others	16	1	16	0	0	15	0	
[3M - 1Y]		139	9	138	0	0	120	-0	
[1Y - 2Y]		10	2	9	0	0	8	2	
[2Y - 3Y]		256	23	256	202	0	32	1	
[3Y - 5Y]		488	487	488	0	0	1	-1	
[5Y - 10Y]		81	17	81	61	0	3	27	
[10Y - more]		39	37	38	0	0	2	-2	
Total		1.028	576	1.027	263	0	179	0	
TOTAL EEA 30		55.526	17.116	49.000	16.550	0	2.586	119	
								6	

Notes and definitions

(1) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees

(2) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(3) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments.

Explanatory footnotes

6. RWA

DE018
COMMERZBANK AG

(in million Euro)

	31.12.2012	30.06.2013
RWA for credit risk	174.584	172.788
RWA Securitisation and re-securitisations	4.299	4.178
RWA Other credit risk	170.285	168.610
RWA for market risk	10.999	11.825
RWA for operational risk	22.552	21.675
RWA Transitional floors	0	0
RWA Other	0	0
Total RWA ⁽¹⁾	208.135	206.288

Explanatory footnotes