COMMERZBANK Update – 2021 EU-Wide Stress Test Results.

COMMERZBANK was subject to the 2021 EU-wide stress test conducted by the European Banking Authority (EBA), in cooperation with the Single Supervisory Mechanism (SSM), the European Central Bank (ECB), and the European Systemic Risk Board (ESRB).

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

The 2021 EU-wide stress test does not contain a pass fail threshold and instead is designed to be used as an important source of information for the purposes of the SREP. The results will assist competent authorities in assessing **COMMERZBANK's** ability to meet applicable prudential requirements under stressed scenarios.

The adverse stress test scenario was set by the ECB/ESRB and covers a three-year time horizon (2021-2023). The stress test has been carried out applying a static balance sheet assumption as of December 2020, and therefore does not take into account future business strategies and management actions. It is not a forecast of **COMMERZBANK** profits.



2021 EU-wide Stress Test

Bank Name	COMMERZBANK Aktiengesellschaft
LEI Code	851WYGNLUQLFZBSYGB56
Country Code	DE



2021 EU-wide Stress Test: Summary

COMMERTRANK	Aktiengesellschaft
COMMERCANIN	AKUENgesensthall

		1	2	3	4	5	6	7
		Actual		Baseline Scenario			Adverse Scenario	
Rov	(mln EUR, %)	31/12/2020	31/12/2021	31/12/2022	31/12/2023	31/12/2021	31/12/2022	31/12/2023
1	Net interest income	4,977	4,803	4,748	4,630	4,294	4,075	3,879
2	Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	-183	134	134	134	-563	100	100
3	Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-1,551	-650	-364	-421	-2,336	-760	-887
4	Profit or (-) loss for the year	-2,861	546	764	565	-3,962	-550	-840
5	Coverage ratio: non-performing exposure (%)	53.21%	46.89%	41.61%	38.42%	46.84%	42.04%	39.42%
6	Common Equity Tier 1 capital	23,611	24,154	24,287	24,256	20,181	18,983	17,410
7	Total Risk exposure amount (all transitional adjustments included)	178,585	180,636	181,001	181,940	194,219	200,024	204,334
8	Common Equity Tier 1 ratio, %	13.22%	13.37%	13.42%	13.33%	10.39%	9.49%	8.52%
9	Fully loaded Common Equity Tier 1 ratio, %	13.22%	13.26%	13.34%	13.28%	9.76%	9.05%	8.20%
10	Tier 1 capital	26,790	27,126	27,033	26,987	23,041	21,630	20,109
11	Total leverage ratio exposures	541,412	541,412	541,412	541,412	541,412	541,412	541,412
12	Leverage ratio, %	4.95%	5.01%	4.99%	4.98%	4.26%	4.00%	3.71%
13	Fully loaded leverage ratio, %	4.86%	4.92%	4.96%	4.96%	3.98%	3.83%	3.59%
			Memoran	dum items				
14	Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2021-2023 period (cumulative conversions) ¹		0	0	0	0	0	0
15	Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event ²		0	0	0	0	0	0
16	Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario ²		0	0	0	0	0	0

¹ Conversions not considered for CET1 computation

² Excluding instruments with mandatory conversion into ordinary shares upon a fixed date in the 2021-2023 period

17	IFRS 9 transitional arrangements?	Yes (dynamic only)
18	New definition of default?	Yes



1111111		COMMERZBANK Aktiengesellschaft																
				1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
											Actual							
											31/12/2020							
					Exposur	e values			Risk exposi	ure amounts								
				A-IR	3	F-IRB		A-I	RB	F-:	IRB	Stage 1 evacuum	Stage 2 overesure	Stage 2 overesure	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -
RowN um			(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage I exposure	Stage 2 exposure	: Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
1		Central banks	(- , - ,	8,931	0	0		0 660	0	0		0 8,75	5 5	1	0			0 -
2		Central governments		8,997	1	0	(0 2,979	0	0)			0	1) 1		1 87.78% 3 48.61% 7 60.51% 7 38.48% 2 54.03% 8 44.74%
3		Institutions		40,085	6	0		0 2,979 0 15,156	0	0)	0 4,602 0 17,693	7 4,06		5 16	53		3 48.61%
4		Corporates		133,111	2,698	0		0 73,863	1,388	0)	0 100,817	7 12,48	7 2,672	2 114	640	1,61	7 60.51%
5		Corporates - Of Which: Specialised Lending		19,350	734	0	(9,161	148	0)	0 16,446 0 7,225	6 1,80		0 34	1 66	27	7 38.48%
6		Corporates - Of Which: SME		9,379	404	0	(0 4,985	295	0)	0 7,22!	5 1,63	6 39	1	33	21	2 54.03%
7		Retail		144,138	1,283	0	(0 20,174	990	0)	0 132,218	8 8,85		6 115	198	55	8 44.74%
8	COMMERZBANK	Retail - Secured on real estate property		89,984	480	0		0 8,130	504	0)	0 85,032	2 4,84	1 480	6 29	59	12	7 26.11% 2 19.69% 5 28.00% 1 56.16% 9 56.67% 6 54.74% 3 58.87%
9	COMMERZDANK	Retail - Secured on real estate property - Of Which: SME		15,037	109	0	(0 1,350 0 6,780	122	0)	0 13,980 0 71,05	0 1,04 1 3,79	5 11	1	5 12	2	2 19.69%
10	Aktiengesellschaft	Retail - Secured on real estate property - Of Which: non-SME		74,947	371	0		0 6,780	383	0)	0 71,05	1 3,79	6 370	6 23	47	10	5 28.00%
11	Aiktierigesenseriare	Retail - Qualifying Revolving		10,629	20	0		0 1,067	13	0		0 9,82	5 36	5 20	0	5 13	1	1 56.16%
12		Retail - Other Retail		43,525	783	0		0 10,977	473	0		0 37,363	1 3,65 4 2,04	740	79	125	41	9 56.67%
13		Retail - Other Retail - Of Which: SME		19,099	420	0	l	0 4,668	237	0)	0 37,36: 0 16,064 0 21,29:	4 2,04		4 39	56	21	6 54.74%
14		Retail - Other Retail - Of Which: non-SME		24,425	363	0		0 6,309	236	0)	0 21,297	7 1,60	5 34	6 40	69	20	3 58.87%
15		Equity		0	0			0	0				0	0	0	0		0 -
16		Securitisation																
17		Other non-credit obligation assets		24,687	0			7,454	0				0	0	0	0		0 0.00% 8 55.49%
18		IRB TOTAL		359,949	3,989	0		120,286	2,378	0		0 264,089	26,022	3,92!	245	892	2,178	55.49%

											Actual							
											31/12/2020							
					Exposur	e values			Risk exposi	ure amounts								
				A-II	RB	F-1	RB	A-I	RB	F-I	RB				Stock of	Stock of	Stock of	Coverage Ratio -
RowN um			(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 2 expecure
19		Central banks		0	0	0	0	0	0	0	(0	0	0	0	0	0	-
20		Central governments		155	0	0	0	7	0	0	(10	0	0	0	0	0	-
21		Institutions		6,097	0	0	0	1,392	0	0	(3,098	80	0	1	0	0	-
22		Corporates		62,849	1,434	0	0	30,672	838	0	(49,773	6,842	1,415	49	576	942	66.58%
23		Corporates - Of Which: Specialised Lending		11,293	188	0	0	4,653	77	0	(10,049	1,125	188	21	42	59	31.49%
24		Corporates - Of Which: SME		6,242	316	0	0	2,948	199	0	(5,164	1,266	316	10	26	175	55.46%
25		Retail		128,812	742	0	0	16,258	464	0	(119,955	6,557	742	78	122	264	35.63%
26		Retail - Secured on real estate property		81,501	274	0	0	7,014	171	0	(77,796	3,705	274	26	50	32	11.51%
27	GERMANY	Retail - Secured on real estate property - Of Which: SME		14,369	79	0	0	1,176	50	0	(13,392	976	79	6	11	9	10.87%
28	GERMAINT	Retail - Secured on real estate property - Of Which: non-SME		67,132	195	0	0	5,838	122	0	(64,403	2,729	195	21	39	23	11.77%
29		Retail - Qualifying Revolving		10,509	20	0	0	1,049	12	0	(9,725	354	20	6	13	11	56.06%
30		Retail - Other Retail		36,802	448	0	0	8,195	280	0	(32,434	2,497	448	45	59	222	49.49%
31		Retail - Other Retail - Of Which: SME		16,120	275	0	0	3,691	172	0	(13,779	1,648	276	24	34	135	48.88%
32		Retail - Other Retail - Of Which: non-SME		20,682	173	0	0	4,504	108	0	(18,655	849	172	21	25	87	50.46%
33		Equity		0	0			0	0			0	0	0	0	0	0	-
34		Securitisation																
35		Other non-credit obligation assets		15,958	0			5,019	0			0	0	0	0	0	0	0.00%
36		IRB TOTAL		213,870	2,176	0	0	53,348	1,302	0	C	172,836	13,479	2,157	128	699	1,207	55.94%

									Actual						
									31/12/2020						
			Exposu	re values			Risk exposi	ure amounts		_					
		A-I	RB	F-	IRB	A-II	RB	F-I	[RB			Stock of	Stock of	Stock of	Coverage Ratio -
RowN um	(mln EUR,	Non-defaulted %)	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure Stage 2	exposure Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Chara 2 avenagemen
37	Central banks	0	0	0		0 0	0	0		0 0	0 0	(0	(-
38	Central governments	162	0	O		0 41	0	0		0	0 0	(0)	-
39	Institutions	346	0	0		0 200	0	0		0 267	5 0	(0	(-
40	Corporates	8,787	330	0		0 6,801	232	. 0		0 7,107	1,082 329	25	5 23	178	54.13%
41	Corporates - Of Which: Specialised Lending	2,044	112	0		0 1,772	0	0		0 1,785	187 104	Ţ	5	5 26	54.13% 25.26% 62.93%
42	Corporates - Of Which: SME	2,421	59	0		0 1,545	78	0		0 1,855	357 46	8	8	29	62.93%
43	Retail	13,450	528	0		0 3,692	517	0		0 10,536	2,172 492	35	5 74	289	58.73% 45.90%
44	Retail - Secured on real estate property	7,419	201	0		0 1,036	329	0		0 6,229	1,079 207	2	2	9!	45.90%
45 POLAND	Retail - Secured on real estate property - Of Which: SME	560	29	0		0 168	71	0		0 488	61 30	1	1	13	43.17%
46 POLAND	Retail - Secured on real estate property - Of Which: non-SME	6,859	172	0		0 868	258	0		0 5,741	1,018 177	1	1	82	46.37%
47	Retail - Qualifying Revolving	1	0	0		0 0	0	0		0 1	0 0	(0)	50.00%
48	Retail - Other Retail	6,030	328	0		0 2,656	188	0		0 4,307	1,093 285	33	3 6.	194	68.02%
49	Retail - Other Retail - Of Which: SME	2,764	141	0		0 932	62	0		0 2,095	378 115	15	5 27	79	68.72%
50	Retail - Other Retail - Of Which: non-SME	3,266	187	C		0 1,724	126	0		0 2,212	715 170	18	8 43	11!	67.56%
51	Equity	0	0			0	0			0	0 0	(0) (-
52	Securitisation														
53	Other non-credit obligation assets	1,119	0			800	•			0	0 0	(0)	-
54	IRB TOTAL	23,864	859	0		0 11,535	749	0		0 17,910	3,259 822	60	97	467	56.89%

										Actual							
										31/12/2020							
				Exposu	re values			Risk expos	ure amounts								
			A-I	RB	F-I	RB	A-I	RB	F-I	RB				Stock of	Stock of	Stock of	Coverage Ratio -
RowN um		(min EUR,	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 2 evacure
55		Central banks	1,077		0		0 0	(0		0 1,077	7 (0 (0	0	(J -
56		Central governments	183		0		0 0		0		0 90	12	2 (0	0	(J -
57		Institutions	4,484		0		0 1,978		0		0 1,629		9 (0	1	() -
58		Corporates	11,715	,	0		0 6,528		2 0		0 8,553	965	5 3	6	4	3	3 100.00%
59		Corporates - Of Which: Specialised Lending	450		0		0 130		0		0 447	7	3 (0	0	() -
60		Corporates - Of Which: SME	17		0		0		0		0	7	0 (0	0	() -
61		Retail	131		0		0 14	(0		0 122	2	7 (0	0	(0 33.33% 0 10.00%
62		Retail - Secured on real estate property	86		0		0 5	(0		0 82	2	4	0	0	(ال 10.00%
63	LINITED CTATEC	Retail - Secured on real estate property - Of Which: SME	3	(0		0	(0		0	3	0	0	0	() -
64	UNITED STATES	Retail - Secured on real estate property - Of Which: non-SME	83		0		0 5		0		0 79	2	4 (0	0	(ال 10.00%
65		Retail - Qualifying Revolving	10		0		0 2		0		0	9 (0 (0	0	(ر 66.67%
66		Retail - Other Retail	35		0		0 7		0		0 3:	1 3	3 (0	0	(35.29%
67		Retail - Other Retail - Of Which: SME	15		0		0 3		0		0 13	3	1 (0	0	(ال 100.00%
68		Retail - Other Retail - Of Which: non-SME	20		0		0 3		0		0 18	3	2 (0	0	(0 10.00% 0 66.67% 0 35.29% 0 100.00% 0 31.25%
69		Equity	0)		0) (0 (0	0	(J -
70		Securitisation															
71		Other non-credit obligation assets	320)		118				() (0 (0	0	(J -
72		IRB TOTAL	17,910		0		0 8,638		0		0 11,472	1,513	3	. 7	5	3	94.04%



	COMMERZBANK Aktiengesellschaft																
			1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
										Actual							
										31/12/2020							
				Exposu	ire values			Risk expos	sure amounts								
			A-IRB	3	F-IRE	3	A -1	IRB	F-1	RB				Stock of	Stock of	Stock of	Covern no Batis
RowN um		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	e Stage 3 exposure	provisions for Stage 1 exposure	provisions for	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
73	Central banks	(2014 70)	0		0 0		0 0		0 0		0 0		0	0	0	0 () -
74	Central governments		0		0	(0 0		0 0		0 0		0	0	0	0 0	<i>i</i> -
75	Institutions		4,621	(0		0 1,937		0		0 2,998	3 2	27	0	1	0 0	0.00%
76	Corporates		11,025		0		0 8,685		0		0 5,067	53	35	0	4	3 0	/ -
77	Corporates - Of Which: Specialised Lending		1,724		0		0 823		0		0 1,019	9	9	0	1	2 0	<i>j</i> -
78	Corporates - Of Which: SME		334		0		0 207		0		0 7	7	0	0	0	<u>0</u>	<i>j</i> –
79	Retail		89		1 0		0 7		1 0		0 83	3	5	1	0	<u>0</u>	45.16% 21.74%
80	Retail - Secured on real estate property		62		0		0 3		1 0		0 59	9	3	0	0	<u>)</u> 0	21.74%
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: SME		9		0		0		0		0 9	9	0	0	0	<u>)</u> 0	/ -
	Retail - Secured on real estate property - Of Which: non-SME		53		0		0 3		1 0		0 50)	2	0	0	<u>)</u> 0	21.74%
83	Retail - Qualifying Revolving		8		0		0 1		0		0 7	7	0	0	0	<u>)</u> 0	100.00%
84	Retail - Other Retail		19		0		0 3		0		0 17	7	2	0	0	<u>)</u> 0	57.89%
85	Retail - Other Retail - Of Which: SME		6		0		0 1		0		0 5	5	1	0	0	<u>)</u> 0	100.00% 57.89% 50.00% 58.33%
86	Retail - Other Retail - Of Which: non-SME		13		0		0 2		0		0 12	2	1	0	0	<u>)</u> 0	58.33%
87	Equity		0		0		0		0		0)	0	0	0	<u>)</u> 0	1-
88	Securitisation																
89	Other non-credit obligation assets		4,407		0		151		0		0)	0	0	0	<u>)</u>	<u> </u>
90	TRB TOTAL		20.141	1	I I O	(10.780		11 0		0 8.147	7 56	7 1	11	51	31 C	42.42%

										Actual							
										31/12/2020							
				Exposu	ire values			Risk expos	ure amounts								
			A-	IRB	F-	IRB	A-1	[RB	F-1	IRB				Stock of	Stock of	Stock of	Coverage Ratio -
RowN um		(mln EUR,	Non-defaulted %)	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
91		Central banks			0	(0	(0		0	C	0	0	0	0	-
92		Central governments	401	(0) (539	(0		0	291	. 0	0	1	0	-
93		Institutions	1,127		0) (1,469	(0		0 549	397	0	1	9	0	-
94		Corporates	1,813		0	0	1,009	(0		0 1,191	108	0	2	6	0	54.55%
95		Corporates - Of Which: Specialised Lending	115		0	0	66	(0		0 88	27	0	0	5	0	-
96		Corporates - Of Which: SME	7		0) (7	(0		0	C	0	0	0	0	-
97		Retail	27		0) (3	(0		0 25	1	. 0	0	0	0	34.29%
98		Retail - Secured on real estate property	16	(0) (1	(0		0 16	1	. 0	0	0	0	10.00%
99	ITALY	Retail - Secured on real estate property - Of Which: SME	3	(0) (0	(0		0 2	1	. 0	0	0	0	10.00% 0.00% 16.67%
100	IIALI	Retail - Secured on real estate property - Of Which: non-SME	14		0)	1	(0		0 13	C	0	0	0	0	16.67%
101		Retail - Qualifying Revolving	4		0) (0	(0		0 3	C	0	0	0	0	100.00% 64.29% 100.00%
102		Retail - Other Retail	6		0) (1	(0		0 6	1	. 0	0	0	0	64.29%
103		Retail - Other Retail - Of Which: SME	3		0	0	1	(0		0 3	1	. 0	0	0	0	100.00%
104		Retail - Other Retail - Of Which: non-SME	3		0)	0	(0		0 3	C	0	0	0	0	44.44%
105		Equity			0		0	(0	C	0	0	0	0	-
106		Securitisation															
107		Other non-credit obligation assets	160		0		86	(0	C	0	0	0	0	-
108		IRB TOTAL	3,529	1	0	0	3,105	1	. 0		1,764	797	1	3	15	0	42.11%

											Actual							
											31/12/2020							
					Exposu	re values			Risk expos	sure amounts								
				A-1	RB	F-	IRB	A-:	IRB	F-	IRB				Stock of	Stock of	Stock of provisions for	Coverage Ratio -
RowN um			(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	e provisions for Stage 1 exposure	provisions for Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
109		Central banks		0	(()	0		0 0)	0 ((0	0	C	0	<i>)</i> -
110		Central governments		0	C	((0		0 0)	0 ((0	0	C	0	<i>)</i> -
111		Institutions		3,776	(()	0 537		0 0)	0 1,853	3:	1	0	C	0	<i>)</i> -
112		Corporates		6,258	55	((0 4,111	33	3 0)	0 5,109	65:	1 5	4	. 4	. 15	5 28.53%
113		Corporates - Of Which: Specialised Lending		432	14	((0 207	1	.5 C)	0 395	36	5 1	4 0	3	0	0.00%
114		Corporates - Of Which: SME		13	C	()	0 7		0 0)	0		2	0	C	0) -
115		Retail		90	C	()	0 17		0 0)	0 69	2:	1	0	1	0	30.95%
116		Retail - Secured on real estate property		51	C	((0 5		0 0)	0 47	′	4	0	C	0	0.00%
117	FRANCE	Retail - Secured on real estate property - Of Which: SME		6	(()	0		0 0)	0 5	:	1	0	C	0	0.00%
118	IRANCL	Retail - Secured on real estate property - Of Which: non-SME		45	C	((0 4		0 0)	0 42	3	3	0	C	0	0.00%
119		Retail - Qualifying Revolving		9	(()	0 1		0 0)	0	(0	0	C	0	33.33%
120		Retail - Other Retail		30	(()	0 12		0 0)	0 14	17	7	0	1	0	63.16%
121		Retail - Other Retail - Of Which: SME		3	(()	0 1		0 0		0 3	(0	0	C	0	66.67%
122		Retail - Other Retail - Of Which: non-SME		28	(()	0 11		0 0)	0 11	17	7	0	1	0	62.50%
123		Equity		0	(0		0		((0	0	C	0) -
124		Securitisation																
125		Other non-credit obligation assets		1,201	(118		0		((0	0 0	C	0) -
126		IRB TOTAL		11,324	56	0		4,783	33	3 0		0 7,031	704	54	4 4	5	15	28.55%

			ı								Actual							
											31/12/2020							
					Exposu	re values			Risk expos	ure amounts								
				A-IRB	i e	F-IR	В	A-IF	RB	F-II	RB				Stock of	Stock of	Stock of	Coverage Ratio -
RowN um			(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 2 expecure
127		Central banks	(11111 2014) 70)	7,193	(0	C	616	0	0		0 7,193	(0 0		0 0) -
128		Central governments		1,169	(0	C	184	0	0		0 1,105	48	3	0 0	(0 0) -
129		Institutions		238	(0	0	101	0	0		0 74	3	3	0 0	(0 0	J -
130		Corporates		292	(0	O	168	0	0		0 241	1	. (0 0	(0 0	<i>)</i> -
131		Corporates - Of Which: Specialised Lending		0	(0	O	0	0	0		0 0	C	(0 0		0 0	<i>)</i> -
132		Corporates - Of Which: SME		0	(0	O	0	0	0		0	((0		0) -
133		Retail		6	(0	0	1	0	0		0 6	((0		0) -
134		Retail - Secured on real estate property		3	(0	0	0	0	0		0 3	((0		0) -
135	JAPAN	Retail - Secured on real estate property - Of Which: SME		0	(0	O	0	0	0		0 0	()	0 0		0	<i>)</i> -
136	JAFAN	Retail - Secured on real estate property - Of Which: non-SME		3	(0	0	0	0	0		0 3	((0		0) -
137		Retail - Qualifying Revolving		2	(0	0	0	0	0		0 1	((0		0) -
138		Retail - Other Retail		2	(0	O	0	0	0		0 2	((0 0		0) -
139		Retail - Other Retail - Of Which: SME		1	(0	0	0	0	0		0 1	((0		0) -
140		Retail - Other Retail - Of Which: non-SME		1	(0	0	0	0	0		0 1	()	0		0	J -
141		Equity		0	(0	0			0	()	0		0	J -
142		Securitisation																
143		Other non-credit obligation assets		177	(68	0			0	(0 0	(0 0) -
144		IRB TOTAL		9,075	C	0	0	1,138	0	0		0 8,620	52	2 (0	(0	/ -



	COMMERZBANK Aktiengesellschaft																
			1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
										Actual							
										31/12/2020							
				Exposu	re values			Risk expos	ure amounts								
			A-IRB		F-IRB		A-II	RB	F-IR	RB				Stock of	Stock of	Stock of	Coverage Ratio -
RowN um		(mln EUR, %)	Non-defaulted Def	efaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 2 expecure
145	Central banks		357	0	0	C	1	(0		0 357	C	0	0	(0	, –
146	Central governments		388	0	0	C	17	(0		0 358	30	0	0		0	-
147	Institutions		2,204	0'	0	0	290	(0		0 626			0		0	<u> -</u>
148	Corporates		3,903	84	0	0	1,774	35	0		0 3,314	295	84	2		7	8.26%
149	Corporates - Of Which: Specialised Lending		199	0	0	0	30	(0		0 199	C	0	0		0	<u> </u>
150	Corporates - Of Which: SME		29	1	. 0	0	10	1	. 0		0 29	C) 1	. 0) 1	80.45% 32.74%
151	Retail		591	2'	. 0	0	74	1	. 0		0 562		5 2	. 0) 1	
152	Retail - Secured on real estate property		344	1′	. 0	0	30	1	. 0		0 327	17	1	. 0		0	12.37%
SWITZERLAND	Retail - Secured on real estate property - Of Which: SME		25	0	0	0	1	(0		0 24	1	L C	0		0	0.00%
124	Retail - Secured on real estate property - Of Which: non-SME		319	1′	. 0	0	29	(0		0 303	16	5 1	. 0		0	15.19% 75.00%
155	Retail - Qualifying Revolving		16	0	0	0	1	(0		0 14	1	L C	0		0	75.00%
156	Retail - Other Retail		231	1′	. 0	0	43	(0		0 221	9) 1	. 0		0	59.70%
157	Retail - Other Retail - Of Which: SME		55	0'	0	0	10	(0		0 54	1		0		0	50.00%
158	Retail - Other Retail - Of Which: non-SME		176	1	. 0	0	33	(0		0 167	8	3 1	. 0		0	60.32%
159	Equity		0	0'			0	(0	C	0	0		0	1-
160	Securitisation																
161	Other non-credit obligation assets		0	0'			0	(0	C	0	0		0	-
162	IRB TOTAL		7,444	86	0	0	2,155	37	0		0 5,218	363	86	3		<u> 1</u>	8.74%

											Actual							
											31/12/2020							
					Exposu	re values			Risk expos	sure amounts								
				A-:	IRB	F-	IRB	A-1	IRB	F-	IRB				Stock of	Stock of	Stock of	Coverage Ratio -
Rov	wN m		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
16	53	Central banks		0	(C	0	0	(0 0)	0 (O	0	0	C	, <u> </u>
16	54	Central governments		150	(C	0	62	(0 0)	0 150)	0	0	0	C	<i>i</i> -
16	55	Institutions		1,150	(C	0	583	(0)	0	460	0	0	0	, C	<i>i</i> -
16	56	Corporates		2,069	16	C	0	1,107	10	0)	0 1,479	12:	2 16	1	0	8	53.32%
16	57	Corporates - Of Which: Specialised Lending		172	(C	0) 44	. (0 0		0 171	1	L C	0	0	C	/-
16	58	Corporates - Of Which: SME		22	(C	0	5	(0 0		0 ()	0	0	0	C	/-
16	59	Retail		59	(C	0	3	(0 0)	0 55	5	3 0	0	0	C	50.00%
17	70	Retail - Secured on real estate property		17	(C	0	1	(0 0		0 15	5	2 0	0	0	C	0.00%
17	SPAIN	Retail - Secured on real estate property - Of Which: SME		2	(C	0	0	(0		0 2	2	0	0	0	C	/ -
17	JPAIN	Retail - Secured on real estate property - Of Which: non-SME		15	(C	0	1	(0 0)	0 13	3	2 0	0	0	C	0.00%
17	73	Retail - Qualifying Revolving		5	(C	0	0	(0)	0	1	0	0	0	C	50.00%
17	74	Retail - Other Retail		37	(C	0	2	(0)	0 35	5	L C	0	0	, C	55.56%
17	75	Retail - Other Retail - Of Which: SME		1	(C	0	0	(0)	0		0	0	0	0	0.00%
17	76	Retail - Other Retail - Of Which: non-SME		35	(C	0	1	(0)	0 34	1	L C	0	0	0	62.50%
17	77	Equity		0	(0	(0				0	0	0	, C	<i>i</i> -
17	78	Securitisation																
17	79	Other non-credit obligation assets		0	(0	(0		(0	0	0	C	/-
18	30	IRB TOTAL		3,428	16	0	0	1,755	10	0		0 1,686	585	16	1	1	. 8	53.29%

										Actual							
										31/12/2020							
				Exposu	re values			Risk exposi	ure amounts								
			A-I	RB	F-IF	RB	A-II	RB	F-I	RB				Stock of	Stock of	Stock of	Coverage Ratio -
RowN um		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Chara 2 anns a anns
181	Central banks		0	(0		0	0	0		0 0	(0	0	(0 -
182	Central governments		0	(0		0 0	0	0		0 0	() (0	(0 -
183	Institutions		528		0		0 115	0	0		0 84	. g) (0	(0 -
184	Corporates		4,379	5:	0		0 2,457	32	0		0 3,967	187	7 50) 4		3.	70.25% 0 0.00%
185	Corporates - Of Which: Specialised Lending		913	(0		0 318	0	0		0 796	119) () 1	ī	5	0.009
186	Corporates - Of Which: SME		9		0		0 4	0	0		0 7	() (0	(0 -
187	Retail		74	(0		0 10	0	0		0 71	. 3	3 (0	(0 44.44%
188	Retail - Secured on real estate property		46		0		0 4	0	0		0 45	2	2 (0	(0 25.00%
NETHERLANDS	Retail - Secured on real estate property - Of Which: SME		7		0		0 0	0	0		0 7	() (0	(0 -
190 NETTIERLANDS	Retail - Secured on real estate property - Of Which: non-SME		39	(0		0 3	0	0		0 37	' 1	. (0	(0 25.009
191	Retail - Qualifying Revolving		5		0		0 1	0	0		0 5	() (0	(0 25.00% 0 66.67% 0 57.14%
192	Retail - Other Retail		23		0		0 5	0	0		0 21	. 1	. (0	(0 57.149
193	Retail - Other Retail - Of Which: SME		8	(0		0 2	0	0		0 8	() (0	(0 100.00%
194	Retail - Other Retail - Of Which: non-SME		15	(0		0 3	0	0		0 13	1	. (0	(0 50.00%
195	Equity		0	(0	0			0	() (0	(0 -
196	Securitisation																
197	Other non-credit obligation assets		0				0	0			0	() (0	(0 -
198	IRB TOTAL		4,982	51	. 0		2,582	32	0		0 4,122	199	50	4	5	3!	5 70.16%



		COMMERZBANK Aktiengesellschaft																						
				16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36
													E	Baseline Scenario										
							31/12/2021							31/12/2022							31/12/2023			
RowN				Stage 1 exposure Stag	je 2 exposure Stage 3	exposure St	Stock of provisions for tage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for e Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Sta	age 2 exposure St	tage 3 exposure S	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Sta	ge 2 exposure Sta	age 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
um 1		Central banks	(mln EUR, %)	8,755	51	0	0		0 0) -	8,755	51	0	0		0	0 -	8,755	51	0	0			0 -
2		Central governments		4.723	431	10	0		1 2	20,70%	,	472	17	0		1	3 18.52%	-,	480	23	0	,	,	4 18.17%
3		Institutions		17,132	4,483	156	9	9	06 34	21.98%	.,	4,372	277	6	65	5 6	1 22.20%	17,234	4,155	382	6	, 5.5	8	5 22.34% 6 46.31%
4		Corporates		93,585	18,680	3,711	96	33	2,061	55.54%	90,501	20,900	4,575	81	300	0 2,27	5 49.71%	88,504	22,126	5,346	79	298	2,47	6 46.31%
5		Corporates - Of Which: Specialised Lending		15,318	2,539	1,110	21	3	526	47.36%	14,919	2,652	1,396	16	34	4 57	5 41.21%	14,671	2,685	1,612	16	31	. 62'	0 38.44% 4 39.91% 4 28.32% 4 15.52%
6		Corporates - Of Which: SME		6,834	1,875	545	16	4	4 252	46.30%	6,684	1,897	673	14	37	7 28	5 42.39%	6,579	1,886	788	13	34	2 31°	4 39.91%
7		Retail		121,410	18,730	2,180	86	28	762	34.97%	119,896	19,348	3,075	74	252	2 94	9 30.86%	119,323	19,026	3,970	72	242	. 1,12	4 28.32%
8	COMMERZBANK	Retail - Secured on real estate property		81,509	8,061	788	8	8.	156	19.77%	81,535	7,766	1,058	7	67	7 18	1 17.07%	81,861	7,181	1,317	7	64	20	4 15.52%
9		Retail - Secured on real estate property - Of Which: SME		13,364	1,594	178	2	1	.7 28	15.73%	13,437	1,459	240	2	13	3	4 14.00%	13,526	1,312	298	2	13	31	9 13.03%
10	Aktiengesellschaft	Retail - Secured on real estate property - Of Which: non-SME		68,145	6,467	610	7	6	57 128	20.95%	68,098	6,307	818	5	53	3 14	7 17.98%	68,335	5,869	1,019	5	51	16/	6 16.24% 2 48.32% 8 34.20% 1 39.89%
11	, action gesenseriate	Retail - Qualifying Revolving		9,690	477	43	3	1	.1 22	52.12%	9,667	478	65	2	9	9 3	3 50.13%	9,630	492	87	2	8	4	2 48.32%
12		Retail - Other Retail		30,211	10,192	1,349	75	19	00 584	43.31%	28,695	11,104	1,952	65	177	7 73	6 37.69%	27,832	11,353	2,566	62	171	879	8 34.20%
13		Retail - Other Retail - Of Which: SME		14,989	2,894	621	29	7	² 6 286	46.02%	14,864	2,809	831	26	68	8 35	0 42.13%	14,778	2,697	1,029	25	60	41*	1 39.89%
14		Retail - Other Retail - Of Which: non-SME		15,222	7,297	728	45	113	.3 299	41.00%	13,831	8,295	1,121	39	109	9 38	6 34.40%	13,054	8,656	1,537	38	111	46	7 30.39%
15		Equity		0	0	0	0		0 0	-	0	0	0	0	(0	0 -	0	0	0	0	0		0 -
16		Securitisation																						
17		Other non-credit obligation assets		0 245 604	0	0 6 057	0		0 0	0.00%	0	0 4F 143	7 044	0		0 3 30	0.00%	0	0 45 840	0 730	0	0	2 690	0.00%
4 0		TAR TATAL		2/5/60/1	/17 77G I	6 NE7	101	720	nı 2060	II /17 710/		AE 1491	7 0//	162	· 610	יסריכ ונ	01 /11 70 0/_	1 770 /177	1E 010	0.7201	167'	E07	7 607	31 77 0 5

													Baseline Scenario										
					3	31/12/2021							31/12/2022							31/12/2023			
		(mln EUR, %)	Stage 1 exposure Stage	2 exposure Stage	e 3 exposure pr Stag	Stock of rovisions for ge 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure		Stage 2 exposure S	Stage 3 exposure	Stock of e provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stago I ovpocuro	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Rat Stage 3 expos
	Central banks		0	0	0	0	0	(0 -	0	0	(0 0	0	(-	(0	0)	0 (<i>δ</i> -
	Central governments		10	0	0	0	0	(0 40.00%	10	0	(0	0	C	40.00%	10	0	0		0		0 40
	Institutions		2,963	210	6	1	. 2	1	1 20.66%	2,935	231	13	3 1	. 1	2	18.37%	2,913	244	22	2	1 2		4 16.
	Corporates		45,816	10,216	1,997	41	174	1,107	7 55.42%	44,456	11,111	2,462	2 33	150	1,212	49.21%	43,584	11,578	2,868	3	3 146	1,30	9 45.
	Corporates - Of Which: Specialised Lending		9,215	1,721	427	10	20	132	2 30.90%	9,001	1,763	599	9 7	' 19	159	26.54%	8,877	7 1,760	726	5	7 18	183	3 25.2
	Corporates - Of Which: SME		4,865	1,472	409	7	37	200	0 48.91%	4,836	1,430	480	60	29	219	45.55%	4,802	1,400	543	3	6 27	23.	43.2
	Retail		108,658	17,182	1,413	37	231	368	8 26.07%	107,434	17,730	2,089	9 34	200	469	22.43%	107,054	17,412	2,787	33	3 202	56	57 20.3
	Retail - Secured on real estate property		73,745	7,498	531	7	80	54	4 10.19%	73,831	7,167	777	7 5	62	76	9.76%	74,184	6,579	1,013	3	6 59	9	7 9.53
CEDMANN	Retail - Secured on real estate property - Of Which: SME		12,763	1,546	139	2	. 17	14	4 9.84%	12,844	1,408	196	6 1	. 13	19	9.46%	12,938	1,261	249		1 12	. 2	3 9.2
GERMANY	Retail - Secured on real estate property - Of Which: non-SME		60,982	5,953	392	5	63	40	0 10.31%	60,987	5,759	581	31 4	50	57	9.86%	61,246	5,317	764	1	4 48	7-	4 9.6
	Retail - Qualifying Revolving		9,586	471	42	3	11	22	2 52.03%	9,563	472	64	4 2	2 9	32	50.05%	9,527	7 486	86	5	2 8	4:	48.2
	Retail - Other Retail		25,327	9,213	840	28	140	292	2 34.81%	24,040	10,091	1,248	8 26	129	361	. 28.89%	23,343	10,347	1,688	2	5 135	429	25.43
	Retail - Other Retail - Of Which: SME		12,812	2,492	399	11	. 55	170	0 42.46%	12,821	2,371	511	1 10	45	200	39.20%	12,835	2,251	617	7 1	0 43	23	υ 37.20
	Retail - Other Retail - Of Which: non-SME		12,515	6,721	440	17	85	123	3 27.88%	11,220	7,719	737	7 16	84	160	21.73%	10,508	8,096	1,071	1	5 92	. 20	00 18.64
	Equity		0	0	0	0	0	(0 -	0	0	(0 0	0	C) -	(0	0)	0 (0 -
	Securitisation																						
	Other non-credit obligation assets		0	0	0	0	0	(0.00%	0	0	(0 0	0	(0.00%	(0	0)	0 (0.00
	IRB TOTAL		157,447	27,609	3,416	79	406	1,476	43.22%	154,835	29,072	4,565	5 68	352	1,683	36.86%	153,560	29,235	5,676	66	350	1,880	0 33.129

										В	aseline Scenario										
				31/12/2021							31/12/2022							31/12/2023			
	(mln EUR, ^o		ge 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure St	age 3 exposure Si	Stock of provisions for tage 1 exposure	Stock of S provisions for prov Stage 2 exposure Stage	tock of visions for 3 exposure	Coverage Ratio - tage 3 exposure	Stage 1 exposure	Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposur	Coverage Rations
	Central banks	0	0 (O (0 0	() -	0	0	0	0	0	0 -		C		0	0		0	0 -
	Central governments	0	0 (O	0 0	() -	0	0	0	0	0	0 -		C		0	0		0) -
	Institutions	227	44	1	0 0	(35.52%	221	50	1	0	0	0	34.84%	218	5	2	2 0		0	1 34.68
	Corporates	6,914	1,126 478	3 2	5 22	221	1 46.25%	6,576	1,326	616	21	23	258	41.84%	6,348	1,42	6 74	1 21	2	0 29	39.27
	Corporates - Of Which: Specialised Lending	1,821	114 142	2	6 4	35	24.44%	1,786	116	175	5	3	41	23.75%	1,753	12	0 20	5		2	7 23.349
	Corporates - Of Which: SME	1,778	376 104	4	9 7	45	42.62%	1,662	438	159	8	7	58	36.52%	1,593	45	7 20	7		6 7	33.769
	Retail	11,088	1,367 747	7 4	8 52	389	52.06%	10,794	1,449	958	40	50	474	49.48%	10,594	1,45	8 1,14	39	3	8 54	9 47.849
	Retail - Secured on real estate property	6,802	464 248	3	2 4	101	1 40.69%	6,740	505	269	1	4	104	38.60%	6,708	51	7 28	1		4 10	7 36.86°
POLAND	Retail - Secured on real estate property - Of Which: SME	504	37 38	3	0 1	14	37.83%	496	41	42	0	1	15	35.27%	490	4	2 4	7 0		1 1	5 33.23°
POLAND	Retail - Secured on real estate property - Of Which: non-SME	6,298	427 21:	1	1 3	87	7 41.20%	6,244	465	227	1	3	89	39.23%	6,218	47	6 24	2 1		3	1 37.579
	Retail - Qualifying Revolving	1	0	O	0	(59.04%	1	0	0	0	0	0	58.67%	1		0	0		0	58.319
	Retail - Other Retail	4,284	903 498	3 4	6 48	288	57.72%	4,053	943	689	39	47	370	53.72%	3,885	94	1 85	37	3	5 44	51.549
	Retail - Other Retail - Of Which: SME	1,996	376 216	5 1	8 21	114	52.70%	1,863	412	312	15	23	147	47.04%	1,763	42	2 40	15	1	6 17	3 44.16°
	Retail - Other Retail - Of Which: non-SME	2,288	527 283	3 2	8 28	174	61.56%	2,189	531	377	23	24	223	59.25%	2,122	51	9 45	7 23	1	9 26	58.059
	Equity	0	0 (0	0 0	() -	0	0	0	0	0	0 -		C		0	0		0	0 -
	Securitisation																				
	Other non-credit obligation assets	0	0 (0	0 0	() -	0	0	0	0	0	0 -		C		0	0		0	0 -
	IRB TOTAL	18,228	2,538 1,225	73	3 75	610	49.79%	17,590	2,825	1,576	62	73	732	46.48%	17,161	2,93	6 1,894	59	5	9 84	44.47%

												Baseline Scenario								
					31/12/2021							31/12/2022					31/12/2023			
RowN um		(mi	Stage 1 exposure Sta	age 2 exposure Stage 3 expo	Stock of sure provisions fo Stage 1 exposu	Stock of r provisions for ire Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of Stock of provisions for Stage 2 exposure Stage 3 exposure	Coverage Ratio - Stage 3 exposure	je 1 exposure Stage 2 expos	ure Stage 3 exposure	Stock of e provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
55		Central banks	1,077	0	0	0 0	0	-	1,077		0 0	0	0	0 -	1,077	0	0	0	0	-
56		Central governments	96	6	0	0 0	0	40.00%	93		8 0	0	0	0 40.00%	92	9	1	0	0	40.00%
57		Institutions	1,652	504	2	0 3	0	27.57%	1,692	46	3	0	2	1 28.60%	1,727	426	5 (0 2	1	29.56%
58		Corporates	8,143	1,335	44	5 18	16	35.69%	7,752	1,69	00 80	4	19 2	26 32.65%	7,507 1	900 11	، 5	4 21	36	31.52%
59		Corporates - Of Which: Specialised Lending	428	22	1	0 0	0	14.68%	411	3	3	0	0	0 14.64%	398	48	4	0	1	14.63%
60		Corporates - Of Which: SME	6	1	0	0 0	0	39.04%	6		1 0	0	0	0 39.02%	6	1	0	0	0	39.00%
61		Retail	117	12	1	0 0	0	19.58%	117	1	.1	0	0	0 16.14%	117	10	2	0	0	14.67%
62		Retail - Secured on real estate property	79	7	0	0 0	0	8.22%	79		7 0	0	0	0 7.69%	79	6	1	0	0	7.46%
63	UNITED STATES	Retail - Secured on real estate property - Of Which: SME	3	0	0	0 0	0	4.23%	3		0	0	0	0 4.24%	3	0	0	0	0	4.26%
64	UNITED STATES	Retail - Secured on real estate property - Of Which: non-SME	76	7	0	0 0	0	8.28%	76		6 0	0	0	0 7.76%	76	6	1	0	0	7.53%
65		Retail - Qualifying Revolving	9	0	0	0 0	0	63.28%	9		0 0	0	0	0 60.62%	9	0	0	0	0	58.46%
66		Retail - Other Retail	29	4	0	0 0	0	19.30%	30		4 1	0	0	0 15.88%	30	4	1	0	0	14.54%
67		Retail - Other Retail - Of Which: SME	12	2	0	0 0	0	10.66%	12		2 0	0	0	0 9.13%	12	2	0	0	0	8.96%
68		Retail - Other Retail - Of Which: non-SME	18	2	0	0 0	0	26.51%	18		2 0	0	0	0 23.36%	18	2	0	0	0	21.25%
69		Equity	0	0	0	0 0	0	-	0		0 0	0	0	0 -	0	0	0 (0	0	<u>-</u>
70		Securitisation																		
71		Other non-credit obligation assets	0	0	0	0 0	0	-	0		0 0	0	0	0 -	0	0	0	0	0	-
72		IRB TOTAL	11,086	1,856	47	5 21	16	35.17%	10,731	2,17	2 85	4	21 2	32.30%	10,521 2,	346	2	1 23	38	31.26%



COMMERZBANK Aktiengesellschaft
COMMENZATING ARTICLISCIAL

	COMMENZANN ARTICINGESCHAFT																						
			16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36
													Baseline Scenario										
						31/12/2021							31/12/2022							31/12/2023			
		(mln EUR, %)	Stage 1 exposure S	itage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage R Stage 3 exp
	Central banks		0	(0 0		0 0	0) -		0		0 () (0) -	0		0	C	0	C	<u> </u>
	Central governments		0	(0 0		0	0) -		0 0		0	0	0	-	0		0	0	0	C	<u>J</u> -
	Institutions		2,883	137	7 4		1 11	1	25.92%	2,83	4 183	1	8 (0	3 2	28.46%	2,806	208	3 11	C	7	3	3 29
	Corporates		4,734	838	8 29		4 17	8	26.96%	4,57	5 970	57	7	3 16	5 17	29.31%	4,473	1,04	85	3	17	26	3
	Corporates - Of Which: Specialised Lending		959	147	7 12		1 2	2	19.26%	92	3 172	2.	3 1	1 3	6	24.83%	902	183	33	1	3	10	J 29
	Corporates - Of Which: SME		6	(0 0		0 0	0	39.61%		6 0		0 () (0	39.61%	6		0	0	0	C	3 29 26 31 0 29 0 39 0 27 0 10
	Retail		80	,	1		0	0	35.1/%	8	0 /		1 (0	30.3/%	81			0	0	C	2
	Retail - Secured on real estate property		58		4 0		0 0	0	14.54%	5	8 4					12.20%	58		1 0	0	0	U	0 1
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME		40		2 0		0 0	0) 6.12%) 14.83%	1	1		1 (6.08%	40		U U	0	0		0 1:
	Retail - Secured on real estate property - Or Which: hon-SME Retail - Qualifying Revolving		7		0 0		0 0	0	14.03%	7	7 0		0 0			12.55% 57 510%	79) V	0	0		0 5
	Retail - Other Retail		16		3 0		0 0	0	51 50%	1	6 3		1 (46.56%	16		0 1	0	0		0 43
	Retail - Other Retail - Of Which: SME		4		1 0		0 0	0	31.33 %		4 1		0 (29.36%	4		1 0	0	0		0 26
	Retail - Other Retail - Of Which: non-SME		11		2 0		0 0	0	53.50%	1	2 1		0 0			49.30%	12		1 1	0	0		0 54 0 42 0 26 0 45
	Equity		0		0 0		0 0	0) -	-	0 0		0 (0 0) -	0		0 0	0	0		0 -
	Securitisation		J																		J		/
	Other non-credit obligation assets		0	(0 0		0 0	0) -		0 0		0 (0) -	0		0	C	0	C	0 -
	IRB TOTAL		7,698	983	3 34		4 29	9	27.05%	7,489	9 1,160	66	6 4	24	19	29.23%	7,359	1,259	97	4	25	30	0 30.8

											Baseline Scenario									
				31/1	12/2021						31/12/2022						31/12/2023			
łowN um	(mln E	Stage 1 exposure Stag	ge 2 exposure Stage 3	exposure provi	isions for pr	Stock of Stock of provisions for ge 2 exposure Stage 3 exposure	Coverage Ratio · Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	e Stage 3 exposure	Stock of Stock of provisions Stage 1 exposure Stage 2 exp	for provisions for	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio
91	Central banks	0	0	0	0	0	0 -	0		0 0	0	0	0 -	(0 (()	0) C	<u>)</u> -
92	Central governments	42	248	0	0	1	0 40.00%	% 74	21	16 1	1 0	0	0 40.00%	102	2 188	3		0	<u>/</u>	40.009
93	Institutions	602	343	2	0	4	1 35.60%	645	29	98 3	0	3	1 36.36%	680	262	2	5) 3	, 2	<u>/</u> 36.70%
94	Corporates	1,076	209	13	1	4	5 37.15%	% 1,057	22	20 22	2 1	4	8 36.64%	1,043	3 225	30		1 3	<u>/</u> 1J	36.21%
95	Corporates - Of Which: Specialised Lending	84	25	6	0	2	3 42.45%	% 81	2	24 10	0	1	4 42.73%	79	9 24	12	2) 1	. 5	43.02%
96	Corporates - Of Which: SME	0	0	0	0	0	0 -	0		0 0	0	0	0 -	(0)		0	<u>/</u>	J -
97	Retail	24	2	0	0	0	0 33.00%	% 24		2 0	0	0	0 31.14%	24	4	2		0	<u>, </u>	J 29.59%
98	Retail - Secured on real estate property	15	1	0	0	0	0 9.83%	% 15		1 0	0	0	0 9.65%	15	5	. ()	0	<u>/</u>	9.48%
99 ITALY	Retail - Secured on real estate property - Of Which: SME	2	0	0	0	0	0.89%			0 0	0	0	0 1.69%	3	3))	0	<u>/</u>	J 2.29%
100 IIALI	Retail - Secured on real estate property - Of Which: non-SME	13	1	0	0	0	0 15.42%			1 0	0	0	0 14.34%	13	3			0	<u>/</u>	ر 13.44%
101	Retail - Qualifying Revolving	3	0	0	0	0	0 83.45%			0 0	0	0	0 73.03%	3	3	(0	<u>/</u>	/66.49
102	Retail - Other Retail	6	1	0	0	0	0 59.24%			1 0	0	0	0 54.11%	6	5			0	<u>/</u>	ر 50.25%
103	Retail - Other Retail - Of Which: SME	3	1	0	0	0	0 83.849	-		1 0	0	0	0 73.87%	3	3	. ()	0	<u>/</u>	/66.89
104	Retail - Other Retail - Of Which: non-SME	3	0	0	0	0	0 43.26%	% 3		0 0	0	0	0 39.98%	3	3 (()	0	<u></u>	J 37.429
105	Equity	0	0	0	0	0	0 -	0		0 0	0	0	0 -	(0	()	0		<i>)</i> -
106	Securitisation																			
107	Other non-credit obligation assets	0	0	0	0	0	0 -	0		0 0	0	0	0 -	(0	()	0	<u>/</u>	<i>)</i> -
108	IRB TOTAL	1,744	803	15	1	9	6 36.95%	6 1,800	73	6 27	1	7 1	0 36.61%	1,849	677	36	5	. 7	13	36.29%

														Baseline Scenario										
							31/12/2021							31/12/2022							31/12/2023			
RowN um			(mln EUR, %)	Stage 1 exposure Sta	ige 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
109		Central banks		0	0	0		0 (0 () -	(0	0	0		0	-	0		O C	() ((0 -
110		Central governments		0	0	0		0 (0 () -	(0	0) () (0	-	0		0	() ((0 -
111		Institutions		1,793	88	4		0 (0 (4.54%	1,764	113	7	7		0	4.77%	1,741	13	5 9	() ((0 4.97%
112		Corporates		4,697	1,042	75		4 26	6 24	32.02%	4,498	1,219	97	7	3 25	33	34.06%	4,352	1,34	2 120)	3	42	2 35.24%
113		Corporates - Of Which: Specialised Lending		375	50	21		1 2	2 3	13.00%	359	61	26	5	1 2	2 5	19.65%	350	6	6 30	() 2	7	7 23.30%
114		Corporates - Of Which: SME		5	1	0		0 (0 (0.22%		1	0	0		0	0.26%	5		1 0	(0	(0.29%
115		Retail		72	16	1		0 (0 (22.23%	75	13	2	2) (0	20.70%	77	1	1 2	. (0	(0 20.11%
116		Retail - Secured on real estate property		45	6	0		0 (0	4.07%	45	5	1	1) (0	5.40%	46		5 1	. (0	(6.09%
117	FRANCE	Retail - Secured on real estate property - Of Which: SME		5	1	0		0 (0	1.11%	Ţ	5 1	0	0) (0	1.75%	5		1 0	(0	(0 2.29%
118	TIVANCE	Retail - Secured on real estate property - Of Which: non-SME		40	5	0		0 (0 (7.99%	40	5	0	0	0	0	8.24%	41		4 C	(0	(0 8.29%
119		Retail - Qualifying Revolving		8	0	0		0 (0	50.19%	8	0	0	0		0	50.09%	8		0 0	(0	(0 49.27%
120		Retail - Other Retail		20	10	1		0 (0 (28.65%	22	2 7	1	1	0	0	25.63%	24		5 2	. (0	(0 24.74%
121		Retail - Other Retail - Of Which: SME		2	0	0		0 (0 (47.15%		0	0	0	0	0	36.73%	2		0 0	(0	(0 24.74% 0 31.04% 0 24.39%
122		Retail - Other Retail - Of Which: non-SME		18	10	1		0 (0 (27.55%	20	7	1	1		0	25.03%	21		5 2	. (0	(0 24.39%
123		Equity		0	0	0		0 (0 (0 -	(0	0	0		0	-	0		0 0	(0	(0 -
124		Securitisation																						
125		Other non-credit obligation assets		0	0	0		0 (0 () - -	(222	0	0	0		0	- 22.660/	0	4.40	0 0	(0	(0 -
126		IRB TOTAL		6,562	1,146	80	•	4 26	0 24	30.49%	6,338	1,345	105	9	26	34	32.00%	6,170	1,48	131	3	5 28	43	32.89%

											Baseline Scenario	<u> </u>								
					31/12/2021						31/12/2022							31/12/2023		
		(mln EUR, %	Stage 1 exposure Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure S	Stock of provisions for tage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	e 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure S	Stock of Stock of provisions for age 2 exposure Stage 3 expo	for Chara 3 aver
	Central banks		7,193 0	0	0	0	0	-	7,193	0	0 0	0 0	0) -	7,193		(0	0	0 -
	Central governments		1,103 48	1	0	0	1	40.00%	1,078	72	3 0	0 0) 1	40.00%	1,062	8	7	1 0	0	2 40
	Institutions		72 5	0	0	0	0	40.96%	70	7	0	0	0	41.04%	69		3	0	0	0 41
	Corporates		226 15	1	0	0	0	26.37%	220	20	2 0	0) 1	27.20%	216	2	3	0	0	1 28
	Corporates - Of Which: Specialised Lending		0 0	0	0	0	0	-	0	0	0	0	0) -	0		0	0	0	0 -
	Corporates - Of Which: SME		0 0	0	0	0	0	-	0	0	0	0	0) -	0		0	0	0	0 -
	Retail		6 1	0	0	0	0	28.00%	6	1	0	0	O C	26.93%	6		0	0	0	0 26.
	Retail - Secured on real estate property		3 0	0	0	0	0	6.05%	3	0	0	0	0	6.05%	3		(0	0	0 6.
JAPAN	Retail - Secured on real estate property - Of Which: SME		0 0	0	0	0	0	3.81%	0	0	0	0	0	3.81%	0)	0	0	0 3.
JAPAN	Retail - Secured on real estate property - Of Which: non-SME		3 0	0	0	0	0	6.43%	3	0	0	0	0	6.43%	3)	0	0	0 6
	Retail - Qualifying Revolving		1 0	0	0	0	0	46.98%	1	0	0 0	0 0	0	46.65%	1) (0	0	0 46
	Retail - Other Retail		1 0	0	0	0	0	35.58%	1	0	0 0	0	0	35.41%	1)	0	0	0 35
	Retail - Other Retail - Of Which: SME		1 0	0	0	0	0	35.43%	1	0	0 0	0	0	35.38%	1)	0	0	0 35.
	Retail - Other Retail - Of Which: non-SME		1 0	0	0	0	0	36.94%	1	0	0 0	0	0	35.62%	1		(0	0	0 34.
	Equity		0 0	0	0	0	0	-	0	0	0 0	0 0	0) -	0			0	0	0 -
	Securitisation																			
	Other non-credit obligation assets		0 0	0	0	0	0	-	0	0	0 0	0	0) -	0		(0	0	0 -
	IRB TOTAL		8,601 69	2	0	1	1	34.39%	8,568	99	5 0) 1	. 2	34.78%	8,547	118	7	0	1	2 35.1



	COMMERZBANK Aktiengesellschaft																						
			16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36
													Baseline Scenario										
						31/12/2021							31/12/2022							31/12/2023			
vN n		(mln EUR, %	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure		e Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	
	Central banks	,	357	(0 0		0	0) -	35	57 O		0	0	0 0	-	357	7	0 0	C	0	(0 -
	Central governments		383	5	5 1		0	0	40.00%	38	7	7	1	0 (0 0	40.00%	379	9	8 1	C	0	:	1 40.0
7	Institutions		613	23	3 0		0	0	9.44%	60-	14 32	2	1	0 (0 0	9.01%	598	3	8 1	C	0	(0 8.9
3	Corporates		3,156	442	2 96		5	18	18.82%	3,01	.6 569	109	9	2 !	5 22	20.07%	2,917	7 65	3 123	2	. 6	26	<u>4</u> 6 21.
	Corporates - Of Which: Specialised Lending		168	30	0 1		0	0	17.45%	160	37	7	2	0	0 0	16.01%	156	5 3	9 3	C	0	(26 21 0 15 1 66.4
	Corporates - Of Which: SME		26	2	2 1		0	1	75.37%	2	.5	3	2	0	0 1	70.72%	24	4	4 2	C	0		1 66.4
	Retail		533	54	4 4		1	1	21.74%	533	52 52	2	6	0	1 1	18.73%	534	4 4	8	C	1	:	1 17.3 0 9.4
2	Retail - Secured on real estate property		311	32	2 2		0	0	10.48%	31	.1 31		3	0	0 0	9.78%	313	3 2	8 4	C	0	(
SWITZERLAND	Retail - Secured on real estate property - Of Which: SME		22	2	2 0		0	0	4.38%	2	.2 2	2	0	0	0 0	5.19%	23	3	2 0	C	0	(0 5.
SWITZERLAND	Retail - Secured on real estate property - Of Which: non-SME		288	30	0 2		0	0	11.36%	289	9 28	3	3	0	0 0	10.33%	290	2	6 4	C	0	(0 9.
	Retail - Qualifying Revolving		14	1	1 0		0	0	63.38%	1	4 1		0	0	0 0	58.28%	14	4	1 0	C	0	(0 54.9
	Retail - Other Retail		208	21	1 2		0	1	. 33.46%	20	7 21		3	0	0 1	27.26%	207	7 2	0 4	C	0	:	0 54.9 1 24.4 0 23.2
	Retail - Other Retail - Of Which: SME		49	5	5 0		0	0	26.15%	48	8 6	5	1	0	0 0	24.25%	47	7	6 1	C	0	(0 23.2
	Retail - Other Retail - Of Which: non-SME		159	15	5 1		0	0	35.62%	159	9 15	5	2	0	0 1	28.43%	160) 1	4 3	C	0	:	1 24.
	Equity		0	(0 0		0	0) -		0 0)	0	0	0 0	-	C	O	0 0	C	0	(0 -
	Securitisation																						
	Other non-credit obligation assets		0	(0 0		0	0	-		0 0) (0	0	0 0	-	0	0	0 0	C	0	(0 -
2	IRB TOTAL		5,042	524	4 101		2 6	19	19.01%	4,890	0 660	117	7 2	2	5 23	20.09%	4,785	74	134	2	. 7	28	28 20.97

													Baseline Scenario										
						31/12/2021							31/12/2022							31/12/2023			
Ro	owN im	(mlr	Stage 1 exposu	re Stage 2 exposur	e Stage 3 exposure	Stock of e provisions for Stage 1 exposur	Stock of provisions for re Stage 2 exposure	Stock of provisions for e Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposur	Stock of provisions for re Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1	.63	Central banks		0	0	0	0	0	0 -	0	(0	0	(-		0		(0	0 0	-
1	.64	Central governments	1	48	2	0	0	0	0 40.00%	6 146	3	3	0	0	C	40.00%	14	5	1	(0	0 0	40.00%
1	.65	Institutions		83 37	78	1	0	4	17.23%	6 144	316	5	3 0	2	C	17.23%	188	27:	1	1	0	2 1	. 17.23%
1	.66	Corporates	1,3	84 21	11 2	22	1	4 10	0 46.74%	6 1,335	254	2:	7 1	4	12	43.42%	1,31	1 272	2 33	3	1	4 14	41.57%
1	.67	Corporates - Of Which: Specialised Lending	1	62	9	2	0	0 (19.54%	6 156	13	3	3 0	0	1	21.86%	157	2 16	5 !	5	0	0 1	. 23.89%
1	.68	Corporates - Of Which: SME		0	0	0	0	0 (0 -	(()	0 0	0	C) -	(0 () ((0	0 0) -
1	.69	Retail		52	6	0	0	0 (26.95%	6 52		5	1 0	0	(19.18%	57	2	5	L (0	0 0	15.57%
1	.70	Retail - Secured on real estate property		15	2	0	0	0 (5.86%	6 15	2	2	0 0	0	C	6.29%	1.	5 2	2 ((0	0 0	6.47%
1	SPAIN	Retail - Secured on real estate property - Of Which: SME		2	0	0	0	0 (3.80%	6 2	. ()	0 0	0	C	3.91%		2 () ((0	0 0	4.05%
1	.72 SPAIN	Retail - Secured on real estate property - Of Which: non-SME		13	2	0	0	0 (0 6.14%	6 13	3	2	0 0	0	C	6.60%	13	3	2 ((0	0 0	6.75%
1	.73	Retail - Qualifying Revolving		4	0	0	0	0 (50.48%	6	. ()	0 0	0	C	49.95%		4 () ((0	0 0	48.94%
1	.74	Retail - Other Retail		33	3	0	0	0 (0 29.50%	6 33	2	1	0 0	0	C	19.95%	33	3	1	L (0	0 0	15.55%
1	.75	Retail - Other Retail - Of Which: SME		1	0	0	0	0 (0 44.59%	6 1	. (0 0	0	C	38.86%		1 () ()	0	0 0	35.95%
1	.76	Retail - Other Retail - Of Which: non-SME		32	3	0	0	0 (0 27.52%	6 32	. 3	3	0 0	0	(17.75%	32	2	3 ()	0	0 0	13.42%
1	.77	Equity		0	0	0	0	0 (0 -	(()	0 0	0	() -	(0 ()	0	0 0) -
1	.78	Securitisation																					
1	.79	Other non-credit obligation assets		0	0	0	0	0 (0 -				0 0	0	C) -		0 ()	0	0 0) -
1	80	TRB TOTAL	1,60	57 59	06 2	4	1	8 10	44.59%	6 1,678	578	31	1 1	6	13	40.75%	1,697	7 552	2 38	1	1	6 15	38.63%

													Baseline Scenario										
						31/12/2021							31/12/2022							31/12/2023			
vN n		(mln EUR, %)		e Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure		Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1	Central banks		(0	0	0)	0	-	()	0 (0 (0	0 () -	0		0	0	(0	<i>,</i> -
2	Central governments		(0	0	0	(0	-	0)	0	0	0	0) –	0		0	0	C	0	<i>i</i> -
3	Institutions		86	6	0	0)	0	21.79%	6 86	5	7	1	0	0	22.59%	85		7	1 0	C	0	22.88%
4	Corporates		3,563	1 541	102	. 3	3	9 42	41.18%	6 3,456	60)7 140	0	2 8	8 48	34.51%	3,394	63	9 17	1 2	Ç	55	32.09%
5	Corporates - Of Which: Specialised Lending		726	6 150	39	1		2 3	7.15%	697	7 15	53 66	6	1 2	2 5	7.95%	679	15	4 8	3 1	2	2	8.90%
16 -	Corporates - Of Which: SME		(6 1	0	0)	0	1.91%	6	5	1	0		0 (1.91%	6		1	0	C	0	1.91%
7	Retail		67	7 6	0	0	(0	27.54%	67	7	6	1	0	0	23.93%	67		6	1 0	C	0	22.15%
8	Retail - Secured on real estate property		43	3	0	0)	0	14.07%	6 43	3	3	0		0 (12.02%	43		3	0	C	0	11.06%
9 NETHERLANDS	Retail - Secured on real estate property - Of Which: SME		7	7 0	0	0)	0	8.31%	6	7	0	0		0 (8.34%	7		0	0	C	0	8.39%
1 INL ITILICIANDS	Retail - Secured on real estate property - Of Which: non-SME		36	6 3	0	0)	0	14.48%	6 36	5	3	0		0 (12.41%	36		3	0	C	0	11.39%
1	Retail - Qualifying Revolving		4	4 0	0	0)	0	64.81%	6	1	0	0		0 (62.32%	4		0	0	C	0	59.73%
2	Retail - Other Retail		20	0 3	0	0	(0	35.60%	6 20)	3 (0	0	0 (30.87%	20		2	1 0	C	0	28.79%
3	Retail - Other Retail - Of Which: SME		7	7 1	0	0)	0	37.25%	6	7	1	0	0	0	32.38%	7		1	0	C	0	30.65%
4	Retail - Other Retail - Of Which: non-SME		13	3 2	0	0)	0	34.82%	6 13	3	2 (0	0	0 (30.04%	13		1	0	C	0	27.70%
5	Equity		(0 0	0	0) (0 0	-	()	0 (0	0	0 () -	0		0	0 0	C	0	/-
6	Securitisation																						
7	Other non-credit obligation assets		(0 0	0	0) (0 0	-	(0 (0	0 (0 (-	0		0	0 0	(0	/-
8	IRB TOTAL		3,714	553	103	3	3 9	42	41.07%	o 3,609	62	0 142	2	8	3 49	34.41%	3,547	65	1 17	3	9	55	31.99%



	COMMERZBANK Aktiengesellschaft																						
			37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57
													Adverse Scenario										
						31/12/2021							31/12/2022							31/12/2023			
		(mln EUR, %)		Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Sta	age 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio
	Central banks	, ,	8,755	5 51	(0	(0 0	-	8,755	51	C	0	0	(0 -	8,755	51	0	0			-
	Central governments		4,547	7 584	32	1	4	4 4	11.17%	6 4,433	673	57	' 1	. 4	(5 10.69%	4,375	709	79	1		3	10.
	Institutions		16,630	4,916	225	15	214	4 51	22.81%	6 16,263	5,073	435	11	. 167	10:	1 23.21%	16,100	5,036	636	10	150	149	23.
	Corporates		91,254	20,489	4,233	191	735	5 2,259	53.37%	6 86,913	23,438	5,625	170	645	2,662	47.33%	84,342	24,679	6,955	149	563	3,06	44
	Corporates - Of Which: Specialised Lending		15,123	2,616	1,228	28	63	3 577	46.98%	6 14,762	2,673	1,532	2	47	642	41.91%	14,528	2,678	1,761	22	42	70:	39
	Corporates - Of Which: SME		6,685	5 1,991	577	27	102	2 270	46.82%	6,396	2,090	767	24	96	328	42.70%	6,207	2,098	949	21	7.	383	40
	Retail		123,412	16,567	2,340	204	769	9 908	38.80%	6 120,865	17,817	3,637	231	. 710	1,332	36.63%	118,928	18,206	5,186	195	72:	1,83	35
COMMEDZDANIZ	Retail - Secured on real estate property		80,788	8,732	839	22	302	2 196	23.35%	6 80,318	8,833	1,208	21	. 244	263	3 21.77%	80,064	8,665	1,630	19	24:	339	20.
COMMERZBANK	Retail - Secured on real estate property - Of Which: SME		13,225	1,721	190	5	63	3	19.55%	6 13,215	1,648	274	5	49	52	18.94%	13,205	1,567	365	4	48	6	18.
Aktiengesellschaft	Retail - Secured on real estate property - Of Which: non-SME		67,563	7,011	649	17	239	9 159	24.47%	67,103	7,186	934	17	195	21:	1 22.59%	66,859	7,099	1,265	15	190	27:	21.4
ARticingesensenare	Retail - Qualifying Revolving		9,599	556	54	6	21	1 30	55.93%	6 9,497	620	93	5	5 20	50	54.28%	9,395	681	133	5	19	7:	. 53.
	Retail - Other Retail		33,025	7,279	1,447	176	446	682	47.13%	6 31,051	8,364	2,336	204	446	1,019	43.62%	29,469	8,859	3,423	171	460	1,420	41.6
	Retail - Other Retail - Of Which: SME		14,647	7 3,069	788	89	176	6 360	45.64%	6 14,222	3,011	1,271	. 105	156	540	42.48%	13,810	2,854	1,840	88	147	7 757	40.9
	Retail - Other Retail - Of Which: non-SME		18,378	4,210	659	87	271	1 322	48.90%	6 16,828	5,353	1,066	99	290	479	9 44.97%	15,659	6,005	1,583	83	313	673	42.5
	Equity		(0	(0	(0	-	0	0	C	0	0		0 -	0	0	0	0			-
	Securitisation																						
	Other non-credit obligation assets		(0	(0	(0	0.00%	6 0	0	C	0	0		0.00%	0	0	0	0			0.0 39.3 3
	TRR TOTAL		244 509	42 608	6 931	412	1 722	2 222	//7 1 9 0/ ₂	237 230	47 052	9 754	/112	1 526	4 101	42 05%	232 500	48 681	12 OFF	255	1 /20	5.054	30

													Adverse Scenario)									
						31/12/2021							31/12/2022							31/12/2023			
RowN um			Stage 1 exposure (mln EUR, %)	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure		e Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure		Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
19		Central banks	0	(0)	0 0	C) -	(0 0	0)		0	-	0		0 0		0 (<u>0</u>	-
20		Central governments	10		0 ()	0	C	40.00%	10	0	0	(0	40.00%	10)	1 0		0	<u>ر</u> 0	40.00%
21		Institutions	2,922	247	7 10)	2 6	3	26.99%	2,846	6 308	24	1	1 7	6	25.28%	2,796	34	0 43		1 7	/ 10	23.80%
22		Corporates	44,853	10,842	2,334	10	9 353	1,243	53.26%	42,672	2 12,189	3,169	97	7 321	. 1,481	46.75%	41,407	12,65	8 3,964	84	4 281	1,719	43.36%
23		Corporates - Of Which: Specialised Lending	9,066	1,793	3 504	1	2 37	174	34.55%	8,893	3 1,792	677	7	3 26	210	30.95%	8,794	1,77	3 795		8 23	3 240	30.18%
24		Corporates - Of Which: SME	4,774	1,546	6 426	5 1	1 73	211	49.44%	4,644	4 1,576	525	5	3 68	3 242	46.09%	4,575	1,55	9 611		8 58	ડ 269	44.02%
25		Retail	110,798	14,916	6 1,540	12	4 646	495	32.16%	108,702	2 16,044	2,508	3 144	1 571	. 772	30.80%	107,164	16,39	3,696	123	2 605	5 1,107	29.96%
26		Retail - Secured on real estate property	73,094	8,108	573	3	8 288	89	15.53%	72,754	4 8,125	896	5 18	3 230	148	16.50%	72,597	7,91	0 1,268	10	6 229	و 215	29.96% 16.94%
27	CEDMANN	Retail - Secured on real estate property - Of Which: SME	12,630	1,668	8 150)	4 59	22	14.68%	12,634	4 1,590	225	5	46	35	15.57%	12,635	1,50	7 307		3 44	4 49	16.04% 17.23%
28	GERMANY	Retail - Secured on real estate property - Of Which: non-SME	60,464	6,440	0 423	3	4 229	67	7 15.84%	60,120	0 6,535	671	. 14	184	113	16.80%	59,961	6,40	4 962	13	2 185	5 166	17.23%
29		Retail - Qualifying Revolving	9,496	550	0 53	3	6 20	30	55.88%	9,395	5 613	92)	5 19	50	54.25%	9,295	67	3 131		5 19	و 70	53.16%
30		Retail - Other Retail	28,207	6,258	8 914	10	0 337	377	41.18%	26,553	3 7,306	1,520	121	1 321	. 575	37.82%	25,273	7,80	9 2,296	10	2 356	ô 823	35.82%
31		Retail - Other Retail - Of Which: SME	12,492	2,653	3 559	9 6	3 138	240	42.94%	12,229		914	78	3 113	372	40.66%	· · · · · · · · · · · · · · · · · · ·	· · · · · · · · · · · · · · · · · · ·	9 1,344	6	5 103	3 529	39.38%
32		Retail - Other Retail - Of Which: non-SME	15,715	3,60!	5 356	5 3	7 199	137	38.43%	14,324		606	43	3 208	203	33.54%	13,313	5,41	0 952	30	6 253	3 293	35.82% 39.38% 30.81%
33		Equity	0	(0 ()	0 0	C) -	,-	0 0	0) (0	-	0)	0 0		0 (J 0	-
34		Securitisation																					
35		Other non-credit obligation assets	0	(0 (0 0	C	0.00%	(0 0	0			0	0.00%	0		0 0		0 (٥ ا	0.00%
36		IRB TOTAL	158,582	26,005	3.884	23	5 1,005	1,741	. 44.82%	154,229	9 28,541	5,701	243	899	2,260	39.64%	151,377	29,39	1 7,703	207	7 893	3 2,836	36.82%

											Adverse Scenario									
				31/12/20	21						31/12/2022						31/12/2023			
RowN um	(mln EUR,		e 2 exposure Stage 3 exp	Stock of soure provisions Stage 1 expo		Stock of provisions for re Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposur	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of Stock of provisions for Stage 2 exposure Stage 3 exp	of s for sosure	erage Ratio - e 3 exposure	posure Stage 2 expos	ure Stage 3 exposur	Stock of e provisions for Stage 1 exposure	Stock of provisions for e Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
37	Central banks	0	0	0	0	0 () -	(0 0	0	0	0 -		0	0	0	0 (O	-
38	Central governments	0	0	0	0	0 () -	(0 0	0	0	0 -		0	0	0	0 (0	-
39	Institutions	195	75	1	0	2 (35.10%	6 187	7 8	32 3	0	1	1	35.15%	183	85	4	0	. 1	35.07%
40	Corporates	6,738	1,265	515	45 8	88 244	47.35%	6,307	7 1,47	71 741	42	90	313	42.30%	5,974 1	570 97	' 5	37 6 4	384	39.44%
41	Corporates - Of Which: Specialised Lending	1,816	114	146	10	10 36	24.90%	o 1,772	2 10	07 197	7 11	8	49	24.74%	1,725	99 25	53 1	10	62	24.59%
42	Corporates - Of Which: SME	1,730	411	117	16 2	25 51	43.53%	6 1,575	47	79 205	15	27	76	37.08%	1,457	504 29	97 1	13 18	102	34.38%
43	Retail	10,975	1,449	777	79 11	16 406	52.30%	6 10,532	1,57	74 1,095	86	134	551	50.32%	10,139 1	619 1,44	14 7	72 112	716	49.62%
44	Retail - Secured on real estate property	6,743	515	257	4	11 106	41.19%	6,617	7 60	298	3	12	113	38.05%	6,523	649 34	12	3 12	121	35.45%
45 POLAND	Retail - Secured on real estate property - Of Which: SME	499	41	39	1	4 15	38.66%	6 486	5 4	47	7	4	17	35.37%	474	49	56	1	18	32.90%
46 POLAND	Retail - Secured on real estate property - Of Which: non-SME	6,244	474	218	3	7 91	41.64%	6,132	2 55	54 251	3	8	97	38.56%	6,049	601 28	36	2	103	35.95%
47	Retail - Qualifying Revolving	1	0	0	0	0 (58.40%	6	L	0 0	0	0	0	57.45%	1	0	0	0	0	56.29%
48	Retail - Other Retail	4,232	934	519	76 10	05 300	57.80%	3,914	97	74 797	7 82	122	438	54.90%	3,615	969 1,10	01 6	59 10:	. 595	54.02%
49	Retail - Other Retail - Of Which: SME	1,981	385	222	26	36 117	52.60%	6 1,821	L 42	20 347	7 27	42	165	47.48%	1,679	426 48	33 2	23 43	219	45.36%
50	Retail - Other Retail - Of Which: non-SME	2,251	550	297	50 6	68 183	61.69%	2,093	55	54 450	56	80	273	60.62%	1,936	543 61	.8 4	16 58	376	60.79%
51	Equity	0	0	0	0	0 () -	(0 0	0	0	0 -		0	0	0	0 (0	-
52	Securitisation																			
53	Other non-credit obligation assets	0	0	0	0	0 () -	()	0 0	0	0	0 -		0	0	0	0 (0	-
54	IRB TOTAL	17,909	2.789	1.293I	124 20	061 650	50.31%	17,026	3,12	27 1,838	SI 129	225	865	47.06%	16,296 3,	273 2,42	2I 10	177 17 7	'l 1.102	45.50%

											Adverse Scenario									
				31/12/2021							31/12/2022						31/12/2023			
RowN um	(mln EUR		e 2 exposure Stage 3 exposur	Stock of re provisions for Stage 1 exposur	Stock of provisions for re Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of Stock of provisions for Stage 2 exposure Stage 3 exposure	Coverage Rationsume Stage 3 exposume	o - ure Stage 1 exposure	e Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
55	Central banks	1,077	0	0	0 0	0	-	1,077		0 0	0	0	0 -	1,07	7	0 (C	0	0	-
56	Central governments	95	6	0	0 0	0	40.00%	92		9 0	0	0	0 40.00	0%	0 1	1 1	C	0	0	40.00%
57	Institutions	1,633	522	3	0 8	1	31.49%	1,650	50	1 6	0	9	2 33.0	1,66	48	4 10	C	11	4	33.80%
58	Corporates	7,974	1,496	53	6 31	18	34.51%	7,495	1,92	7 100	5	34	32 31.86	7,23	3 2,14	4 146	4	32	45	31.00%
59	Corporates - Of Which: Specialised Lending	428	21	1	0 0	0	14.71%	411	3	7 2	0	0	0 14.66	66% 399	8 4	8 4	·	0	1	14.64%
60	Corporates - Of Which: SME	6	1	0	0 0	0	39.04%	6		1 0	0	0	0 39.02	2%	6	1 (C	0	0	39.00%
61	Retail	116	13	1	0 0	0	21.22%	115	1	3 2	. 0	0	0 18.86	36% 11 ⁴	4 1	3 2	. C	0	0	18.03%
62	Retail - Secured on real estate property	78	7	0	0 0	0	12.35%	78		8 1	0	0	0 12.90	0%	7	8 1		0	0	13.16%
UNITED STATES	Retail - Secured on real estate property - Of Which: SME	3	0	0	0	0	6.12%	3		0	0	0	0 6.23	.3%	3	0 (C	0	0	6.38%
64 UNITED STATES	Retail - Secured on real estate property - Of Which: non-SME	76	7	0	0	0	12.45%	75		7 1	0	0	0 13.04	7.	5	7 1	. С	0	0	13.32%
65	Retail - Qualifying Revolving	9	1	0	0	0	61.91%	8		1 0	0	0	0 58.47	7%	8	1	C	0	0	55.79%
66	Retail - Other Retail	29	5	0	0	0	19.76%	29		4 1	0	0	0 17.29	9%	9	4 1	. С	0	0	16.69%
67	Retail - Other Retail - Of Which: SME	12	2	0	0 0	0	9.89%	11		2 0	0	0	0 8.79	9% 1	1	2 1	. С	0	0	8.81%
68	Retail - Other Retail - Of Which: non-SME	17	3	0	0	0	28.97%	18		2 0	0	0	0 27.24	14%	8	2	C	0	0	26.05%
69	Equity	0	0	0	0 0	0	-	0		0 0	0	0	0 -		0	0 (C	0	0	-
70	Securitisation																			
71	Other non-credit obligation assets	0	0	0	0 0	0	-	0		0 0	0	0	0 -		0	0 (C	0	0	-
72	IRB TOTAL	10,895	2,036	57	6 39	19	34.17%	10,430	2,45	0 108	5	43 3	31.78	3% 10,178	2,65	1 159	5	43	49	31.05%



			37	38 39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	5
												Adverse Scenario										
					31/12/2021							31/12/2022							31/12/2023			
		(mln EUR, %)		ge 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposi	ıre Stage 3 exposu	Stock of re provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Cover Stage
	Central banks		0	0 0)	0	C) -	0		0	0 0	0		0 -	(o e	0	0	0)	0 -
	Central governments		0	0 0)	0	<u> </u>) -	0)	0	0 0	0		0 -	(0	0	0	0)	0 -
	Institutions		2,783	233 9)	1 51	3	32.74%	2,679		329	17 1	37		6 34.74%	2,617	7 38	2!	1	32	2	9
	Corporates		4,666	900 36	6	4 28	9	26.32%	4,475	1,	059	68 4	25	2	0 29.18%	4,372	2 1,13	99	3	24	3	1ر
	Corporates - Of Which: Specialised Lending		955	148 15	5	1 3	3	18.52%	919)	173	26 1	3		6 24.64%	898	3 18	30	5 1	3	3 1	0 <u>.</u>
	Corporates - Of Which: SME		6	0 0	(0 0		39.62%	6		0	0 0	0		0 39.62%	(5	0	0	0)	0
	Retail		79	8 1		0 0		35.36%	79		8	1 0	0		0 30.58%	79	9	8	0	0)	0
	Retail - Secured on real estate property		57	4 0	(0		16.05%	57	1	4	1 0	0		0 13.94%	57	7	4	0	0)	0
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: SME		9	1 0	(0 0	C	9.53%	8	3	1	0 0	0		9.49%	}	3	1	0	0)	0
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: non-SME		49	4 0	(0	<u> </u>	16.29%	49		4	1 0	0		0 14.21%	48	3	3	0	0)	0
	Retail - Qualifying Revolving		7	0 0	(0 0		63.13%	7	1	1	0 0	0		0 57.90%	(5	1	0	0)	0
	Retail - Other Retail		16	3 0	(0	C	50.22%	16	5	3	1 0	0		0 44.55%	16	5	3	0	0)	0
	Retail - Other Retail - Of Which: SME		4	1 0	(0		33.08%	4	+	1	0 0	0		0 28.28%	4	4	1	0	0)	0
	Retail - Other Retail - Of Which: non-SME		11	20	(0		52.45%	11		2	1 0	0		0 47.55%	1:	1	2	0	0)	0
	Equity		0	0 0	(0) -	0		0	0 0	0		0 -	(0	0 (0	0)	0 -
	Securitisation																					
	Other non-credit obligation assets		0	0 0	(0	C) -	0		0	0 0	0		0 -	(0	0 (0	0)	0 -
	IRB TOTAL		7,528	1,141 46	5	5 80	13	27.76%	7,233	1,3	896 8	87 4	63	26	5l 30.31%	7,068	1,52	1 126	5 1 4	56	6 40	.O

													Adverse Scenario										
						31/12/2021							31/12/2022							31/12/2023			
RowN um			(mln EUR, %)	age 1 exposure Stage 2 expo	osure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	e Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
91		Central banks		0	0 ()	0 0	0) -	(0	(0 (0	0	-	0		0	0	0	C	<u> </u>
92		Central governments		41	249		0 1	0	40.00%	72	2 217	2	2 () 1	1	40.00%	96	19	2 3	0	1	1	1 40.00%
93		Institutions		595	348	3	0 10	1	L 45.42%	628	312	. 6	6 1	. 10) 3	44.72%	650	28	5 11	0	11	5	5 44.08%
94		Corporates		1,051	232 15	5	1 7	5	35.82%	1,020	0 251	. 27	7	. 6	5 10	35.52%	1,004	25	37	1	5	13	3 35.24% 5 42.59%
95		Corporates - Of Which: Specialised Lending		84	24	7	0 2	3	41.04%	8:	1 24	10	0) 1	4	41.97%	79	2	13	0	1	5	3 42.59%
96		Corporates - Of Which: SME		0	0 ()	0	0) -	(0	(0 (0	0	-	0	(0	0	0	0	<u>ງ</u> -
97		Retail Retail		24	2 ()	0	0	47.17%	24	4 2	1	1 (0	0	43.94%	24		2 1	0	0	0	0 41.22%
98		Retail - Secured on real estate property		15	1 ()	0	0	33.27%	15	5 1		0	0	0	31.22%	15		1 0	0	0	0	J 29.37%
99	ITALY	Retail - Secured on real estate property - Of Which: SME		2	0 ()	0	0	2.07%		2 0	(0	0	0	4.08%	3	(0	0	0	0	ົ້ງ 5.69%
100	IIALI	Retail - Secured on real estate property - Of Which: non-SME		13	1 ()	0	0	52.68%	13	3 1	. (0	0	0	46.71%	13		1 0	0	0	0	0 41.68%
101		Retail - Qualifying Revolving		3	0 ()	0	0	79.81%	3	3 0	(0	0	0	68.87%	3	(0	0	0	0	0 62.45%
102		Retail - Other Retail		5	1 ()	0	0	61.64%		5 1	. (0	0	0	56.11%	5		1 0	0	0	0	0 52.03%
103		Retail - Other Retail - Of Which: SME		2	1 ()	0	0	82.78%		2 1		0	0	0	73.01%	2		1 0	0	0	0	J 66.70%
104		Retail - Other Retail - Of Which: non-SME		3	0 ()	0	0	47.48%	3	3 0	(0	0	0	43.49%	3	(0	0	0	0	0 40.35%
105		Equity		0	0 ()	0	0) -	(0	(0	0	0	-	0		0	0	0	0	J -
106		Securitisation																					
107		Other non-credit obligation assets		0	0 ()	0 0	0) -	(0	(0 (0	0	-	0		0	0	0	0	J -
108		IRB TOTAL		1,711	832 19		2 18	7	37.66%	1,744	783	35	5 2	. 17	' 13	37.53%	1,774	737	7 51	1	18	19	9 37.48%

			ſ											Adverse Scenario										
			ı				31/12/2021							31/12/2022							31/12/2023			
RowN um			(mln EUR, %)	Stage 1 exposure St	age 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure			Stage 2 exposure	Stage 3 exposure	Stock of provisions for	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	e Stage 3 exposure	Stock of provisions for	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
109		Central banks		0	(0 0		0 0) -	C	0	C	0	0	0 0) -	(0 (0	0	0 -
110		Central governments		0	(0 0		0 0) -	C	0	C	0 (0	0 0) -	(0 ()	0	0 (0 -
111		Institutions		1,732	144	4 8		0 2	. (5.71%	1,640	228	17	7	0	2 1	6.34%	1,563	29	5 27	,	0	3	2 6.60%
112		Corporates		4,579	1,154	4 81		5 47	26	32.43%	4,298	1,405	111	1	4 49	9 38	34.71%	4,140	1,53	3 141		3 4	6 50	35.78%
113		Corporates - Of Which: Specialised Lending		370	53	3 22		1 3	3	14.71%	355	62	28	8	0 :	2 6	21.64%	347	6	6 32		0	2 8	8 25.23%
114		Corporates - Of Which: SME		4	:	1 0		0 0	(0.24%	4	1	C	0	0	0 0	0.28%	0 5		1 1		0	0 (0 0.31%
115		Retail		71	17	7 2		0 1	1	33.39%	74	14	2	2	0	1 1	32.74%	75	1	2	3	0	1	1 32.21%
116		Retail - Secured on real estate property		44	-	7 0		0 0	(9.54%	45	6	1	1	0	0 0	13.04%	45		6		0	0	0 14.79%
117	FRANCE	Retail - Secured on real estate property - Of Which: SME		5	:	1 0		0 0	(2.13%	5	1	C	0	0	0 0	3.93%	5		1 ()	0	0	0 5.62%
118	TRANCE	Retail - Secured on real estate property - Of Which: non-SME		39	(6 0		0 0	(18.24%	40	5	C	0	0	0 0	18.98%	40		5 1		0	0	0 19.12% 0 54.48% 1 38.08% 0 35.41%
119		Retail - Qualifying Revolving		8	:	1 0		0 0	(58.81%	7	1	C	0	0	0 0	56.53%	7	'	1 ()	0	0	J 54.48%
120		Retail - Other Retail		19	10	0 1		0 1	. (41.00%	21	. 8	2	2 (0	1 1	38.95%	22	!	6 2	2	0	1	1 38.08%
121		Retail - Other Retail - Of Which: SME		2	(0 0		0 0	C	48.48%	2	0	C	0	0	0 0	40.03%	5		0 ()	0	0	J 35.41%
122		Retail - Other Retail - Of Which: non-SME		17	10	0 1		0 1	. (40.60%	19	7	2	2	0	1 1	38.89%	20		6 2		0	1	1 38.22%
123		Equity		0	(0 0		0 0	C) -	С	0	C	0	0	0 0) -	(0 (0	0 (J -
124		Securitisation				-		-								-								
125		Other non-credit obligation assets		6,382	1 247	0 0		0 0) () - 	6,011	0 1.647	(130	0		0 0	31.01%	(F 777	1,84	0 ()	0	0 (0 - 3 31.11%
126		IRB TOTAL		6,382	1,315	90		51	27	30.13%	6,011	1,647	130	<u>υ</u>	+ 53	5 40	31.01%	5,777	1,84	U 1/1	4	4	53	31.11%

											Adverse Scenario										
				31/12/2021							31/12/2022							31/12/2023			
	(mln EUR		ge 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	e Stage 2 expos	sure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	e Stage 3 exposure	Stock of e provisions for Stage 1 exposure	Stock of provisions fo Stage 2 exposi	Stock of provisions re Stage 3 expe	
	Central banks	7,193	0	0	0 0	(0 -	7,193	3	0 0	0	O	0	-	7,19	3	0	0 0		0	0 -
	Central governments	1,067	83	3	0 1	1	1 40.00%	1,029	9	118	5 0	1	2	40.00%	1,00	5 13	9	9 0		1	4 40.
	Institutions	69	8	0	0 1	(42.77%	66	6	11 0	0	1	0	42.86%	6	4 1	.2	1 0		1	0 42.8
	Corporates	218	22	2	0 1	(26.38%	211	1	28 3	3 0	1	1	27.40%	20	7 3	31	5 0		1	1 28.3
	Corporates - Of Which: Specialised Lending	0	0	0	0 0	() -	0	0	0 0	0	0	0	-)	0	0 0		0	0 -
	Corporates - Of Which: SME	0	0	0	0 0	() -	0	0	0 0	0	0	0	-)	0	0 0		0	0 -
	Retail	6	1	0	0 0	(33.94%	6	6	1 0	0	0	0	32.96%		5	1	0 0		0	0 31.9
	Retail - Secured on real estate property	3	0	0	0 0	(18.37%	3	3	0 0	0	0	0	18.40%	;	3	0	0 0		0	0 18.4
JAPAN	Retail - Secured on real estate property - Of Which: SME	0	0	0	0 0	(3.80%	0	0	0 0	0	0	0	3.80%)	0	0 0		0	0 3.8
JAPAN	Retail - Secured on real estate property - Of Which: non-SME	3	0	0	0 0	(20.84%	3	3	0 0	0	0	0	20.92%		3	0	0 0		0	0 20.9
	Retail - Qualifying Revolving	1	0	0	0 0	(47.03%	1	1	0 0	0	0	0	46.56%		1	0	0 0		0	0 45.6
	Retail - Other Retail	1	0	0	0 0	(35.91%	1	1	0 0	0	0	0	35.76%		1	0	0 0		0	0 35.5
	Retail - Other Retail - Of Which: SME	1	0	0	0	(35.55%	1	1	0 0	0	0	0	35.48%		1	0	0 0		0	0 35.4
	Retail - Other Retail - Of Which: non-SME	1	0	0	0 0	(40.48%	1	1	0 0	0	0	0	38.78%		1	0	0 0		0	0 36.2
	Equity	0	0	0	0 0	(0 -	0	0	0 0	0	0	0	-		0	0	0 0		0	0 -
	Securitisation																				
	Other non-credit obligation assets	0	0	0	0 0	(0 -	0	0	0 0	0	0	0	-		0	0	0 0		0	0 -
	IRB TOTAL	8,553	114	<u> </u>	1 3	2	35.31%	8,505	5	157 10		2	3	35.91%	8,47!	18	2 1	4 0		2	5 36.23



	COMMERZBANK Aktiengesellschaft	<u>_</u>																					
			37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57
													Adverse Scenario										
						31/12/2021							31/12/2022							31/12/2023			
		(mln EUR, %)	Stage 1 exposure St	tage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	e Stage 2 exposure	Stage 3 exposure	Stock of e provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ra Stage 3 expo
	Central banks		357	0	0	(0	C) -	35			0	0 (0 0	-	357	7	0	(0 (0 -
	Central governments		379	8	1	() 1	. 1	40.00%	37	'4 11	1	3	0	1 1	40.00%	371	1	3 4	(0	1	2 40.
	Institutions		596	40	1	() 1		14.35%	57	76 59	9	3	0	1 0	13.91%	562	7	1 4	(0	1	1 13
	Corporates		3,088	507	99	3	9	19	19.22%	2,89	7 679	9 11	18	2 11	1 24	20.82%	2,786	77	1 137	2	2 1:	1 3	30 22
	Corporates - Of Which: Specialised Lending		167	31	. 1	(0	0	18.91%	15	i9 37	7	2	0	0	17.25%	155	5 40	0 3	(0	O	1 16
	Corporates - Of Which: SME		26	3	1	(0) 1	75.05%	2	.4	1	2	0	0 1	. 69.78%	23	3	5 2	(0	O	1 65
	Retail		526	59	4	(2	. 1	28.26%	52	2 60)	7	0 2	2 2	26.66%	520	59	9 11	(0 2	2	3 25
	Retail - Secured on real estate property		308	35	2	() 1		15.19%	30	6 35	5	4	0	1 1	. 16.28%	306	5 3·	4 5	(0	1	1 16
SWITZERLAND	Retail - Secured on real estate property - Of Which: SME		22	3	0	(0	0	6.24%	2	2 3	3	0	0 (0 0	8.59%	22	2	3 0	(0	O	0 10
SWITZLINLAIND	Retail - Secured on real estate property - Of Which: non-SME		286	32	. 2	() 1		16.43%	28	32	2	3	0 1	1 1	. 17.15%	284	3	1 5	(0	1	1 17
	Retail - Qualifying Revolving		14	1	. 0	(0	0	62.72%	1	.4 1	1	0	0 (0 0	57.80%	14	1	1 0	(0)	0 54
	Retail - Other Retail		205	24	2	() 1	. 1	40.70%	20.	2 25	5	4	0	1 1	. 35.81%	201	L 24	4 5	(0	1	1 13 30 22 1 16 1 65 3 25 1 16 0 10 1 17 0 54 2 33 1 33 1 32
	Retail - Other Retail - Of Which: SME		47	7	1	(0	0	37.02%	4	6 7	7	1	0	0 0	35.01%	45	5	7 2	(0	0	1 33
	Retail - Other Retail - Of Which: non-SME		157	17	2	() 1	. 1	41.97%	15	17	7	3	0	1 1	. 36.16%	155	1	7 4	(0	1	1 32
	Equity		0	0	0	(0	0) -		0 0)	0	0 (0 0	–	(0 0	(0	0	0 -
	Securitisation																						
	Other non-credit obligation assets		0	0	0	(0	0) -		0 0		0	0 (0 0) -	(0 0	(0	0	0 -
	IRB TOTAL		4,946	614	106	3	13	21	. 19.83%	4,720	6 810	13	1	3 15	5 28	21.43%	4,596	915	156	3	3 15	3!	35 22.52

													Adverse Scenario										
					3	31/12/2021							31/12/2022							31/12/2023			
		(mln EUR, %)	Stage 1 exposure Stage	2 exposure Stage 3 ex	xposure pr Stag	Stock of provisions for ge 1 exposure	Stock of provisions for pi Stage 2 exposure Sta	Stock of rovisions for ge 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposu	re Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	e Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	re
	Central banks		0	0	0	0	0	0 -		0		0	0 0	0	0) -		0 0	0	C	0		0
	Central governments		146	3	0	0	0	0	40.00%	144		5	1 0	0	0	40.00%	142	2 7	' 1	C	0		0
	Institutions		74	385	4	0	13	1	17.58%	117	3	338	8 0	10) 1	17.58%	14:	5 304	14	0	9		2
	Corporates		1,361	231	24	2	7	10	44.20%	1,280	3	304 33	2 1	11	13	41.27%	1,24	4 331	. 40	1	10	10	16
	Corporates - Of Which: Specialised Lending		161	8	3	0	0	0	12.95%	155		13	4 0	0) 1	17.54%	157	2 15	6	0	0		1
	Corporates - Of Which: SME		0	0	0	0	0	0 -		0		0	0	0	0) -		0 0	0	0	0		0
	Retail		51	7	0	0	0	0	25.92%	51		7	1 0	0	0	19.18%	5	1 7	1	0	0		0
	Retail - Secured on real estate property		15	2	0	0	0	0	11.03%	15		2	0	0	0	12.22%	1.	5 2	2 0	0	0		0
SPAIN	Retail - Secured on real estate property - Of Which: SME		2	0	0	0	0	0	4.03%	2		0	0	0	0	4.51%		2 0	0	O	0		0
SFAIN	Retail - Secured on real estate property - Of Which: non-SME		13	2	0	0	0	0	11.95%	13		2	0	0	0	13.11%	1.	3 2	2	O	0		0
	Retail - Qualifying Revolving		4	0	0	0	0	0	54.42%	4		0	0	0	0	53.54%	,	4 0	0	C	0		0
	Retail - Other Retail		32	4	0	0	0	0	26.38%	32		4	1 0	0	0	18.06%	3:	1 5	5 1	C	0		0
	Retail - Other Retail - Of Which: SME		1	0	0	0	0	0	47.50%	1		0	0 0	0	0	44.30%	;	1 (0	C	0		0
	Retail - Other Retail - Of Which: non-SME		31	4	0	0	0	0	23.72%	31		4	0 0	0	0	15.16%	30	0 4	1	0	0		0
	Equity		0	0	0	0	0	0 -		0		0	0 0	0	0) -	(0 0	0	0	0		0
	Securitisation																						Д
	Other non-credit obligation assets		1 633	0	0	0	0	0 -	40 EE0/a	0 1 50 1		0	0 0	0	0) - 36 200/a	1 50	0 0	0	0	0		0

											Adverse Scenario										
				31/12/2021							31/12/2022							31/12/2023			
RowN um	(mln EUR,		2 exposure Stage 3 exposure	Stock of re provisions for Stage 1 exposur	Stock of provisions for e Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure		e Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
181	Central banks	0	0	0	0 0	0	-	0		0 (0 (0		0 -		0	0		0 0	0	J -
182	Central governments	0	0	0	0 0	0	-	0		0 (0 (0)	0 -		D .	0	O (0 0	0	<i>j</i> -
183	Institutions	85	8	0	0 0	0	40.89%	83		9	1 (0		0 37.75%	8	1 1	0	2	0 0	1	35.25%
184	Corporates	3,487	602 1	14	4 16	5 44	38.74%	3,354	. 69	158	8 3	15	5 5	3 33.69%	3,28	8 72	5 19	1	3 14	62	32.30%
185	Corporates - Of Which: Specialised Lending	715	152	48	1 3	3 4	7.98%	688	15	3 74	4 1	. 2	2	7 9.22%	67	0 15	5 9)	1 2	10	10.69%
186	Corporates - Of Which: SME	6	1	0	0 0	0	1.90%	6		1 (0 (0)	0 1.90%	o l	6	1)	0 (0	1.90%
187	Retail	66	7	1	0 0	0	34.56%	66		7	1 (0)	0 31.41%	6	6	7	1	0 (0	29.73%
188	Retail - Secured on real estate property	43	4	0	0 0	0	26.43%	42		4 (0 (0)	0 24.17%	4	2	4	1	0 (0	22.82%
NETHERLANDS	Retail - Secured on real estate property - Of Which: SME	7	0	0	0 0	0	14.42%	7	•	0 (0 (0)	0 14.98%		7	0	O	0 0	0	15.34%
190 NETTERLANDS	Retail - Secured on real estate property - Of Which: non-SME	36	3	0	0 0	0	27.41%	35		3 (0 (0)	0 25.24%	3	5	3	1	0 0	0	23.89%
191	Retail - Qualifying Revolving	4	0	0	0 0	0	64.73%	4		0	0	0)	0 61.37%	ò	4	0	O	0 0	0	58.22%
192	Retail - Other Retail	19	3	0	0	0	37.55%	19		3	0	0)	0 34.26%	1	9	3	1	0 0	0	32.80%
193	Retail - Other Retail - Of Which: SME	7	1	0	0	0	42.82%	7	'	1	0	0)	0 39.83%	o l	7	1	O (0 0	0	39.04%
194	Retail - Other Retail - Of Which: non-SME	12	2	0	0	0	34.83%	12		2	0	0)	0 31.04%	1	2	2	O	0 0	0	29.11%
195	Equity	0	0	0	0 0	0	-	0		0 (0 (0		0 -		0	0	0	0 0	0	<i>j</i> -
196	Securitisation																				
197	Other non-credit obligation assets	0	0	0	0 0	0	-	0		0 (0 (0		0 -		0	0	0	0 0	0	<i>j</i> -
198	IRB TOTAL	3,638	617 1:	.5	4 17	45	38.73%	3,503	70	8 160	3	16	54	4 33.70%	3,43!	74	2 194	1	3 15	63	32.30%



			1	2	3	4	5	6	7	8	9	10	11
								Actual					
								31/12/202)				
			Exposure	values	Risk exposu	re amounts							
RowN um		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
				0	25		2 202	42				•	0.0004
1		Central banks	9,307	0	25	(3,383		0	0	C	0	0.00%
2		Central governments	87,615	0	581	(3,597		129		11	. 0	0.00%
3		Regional governments or local authorities	18,365	0	489	(10,578		20		1	. 0	0.64%
4		Public sector entities	7,021	0	183	(2,641	170	20	0	C	0	0.00%
5		Multilateral Development Banks	933	0	0	(603	0	0	0	C	0	0.00%
6		International Organisations	794	0	0	(0	0	0	0	C	0	0.00%
7		Institutions	2,887	0	413	(122		1	. 0	C	0	0.00%
8		Corporates	7,046	87	5,306	94	2,166		304		5	135	44.50%
9		of which: SME	420	26		28	313		89		1	61	68.98%
10	COMMERZBANK	Retail	5,474	73	4,087	85	5,114	589	240	17	17	156	65.06%
11		of which: SME	120	10	71	14	158		19	0	1	. 4	23.41% 29.33%
12	Aktiengesellschaft	Secured by mortgages on immovable property	2,349	0	836	(2,394	327	5	1	6	1	29.33%
13		of which: SME	11	0	4	(31	12	4	0	C	1	33.15%
14		Items associated with particularly high risk	425	0	637	(0	0	0	0	C	0	0.00%
15		Covered bonds	0	0	0	(0	0	0	0	C	0	0.00%
16		Claims on institutions and corporates with a ST credit assessment	11	0	2	(0	0	0	0	C	0	0.00%
17		Collective investments undertakings (CIU)	2,341	0	597	(0	0	0	0	C	0	0.00%
18		Equity	938	0	1,267	(0	0	0	0	C	0	0.00%
19		Securitisation											
20		Other exposures	2,686	0	5,999	() 1	0	0	0	C	0	0.00%
21		Standardised Total	148,191	159		179	30,598	7,370	719	29	40	293	0.00% 40.74%

								Actual					
								31/12/202)				
			Exposure	values	Risk exposu	re amounts							
Row!		(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	provisions for	Coverage Ratio - Stage 3 exposure
22		Central banks	242	0	0	C	187	0	C	0	0	0	0.00%
23		Central governments	56,727	0	0	C	1,855	682	61	. 0	0	0	0.00%
24		Regional governments or local authorities	15,300	0	1	C	10,378	16	20	0	0	0	0.00%
25		Public sector entities	6,797	0	157	C	2,631	170	20	0	0	0	0.00%
26		Multilateral Development Banks	0	0	0	C	0	0	C	0	0	0	0.00%
27		International Organisations	0	0	0	C	0	0	C	0	0	0	0.00%
28		Institutions	1,380	0	226	C	5	1	1	. 0	0	0	0.00%
29		Corporates	1,064	4	1,048	5	176	28	5	5	0	2	53.19%
30		of which: SME	41	0	32	C	44	_	1	. 0	0	1	100.00%
31		Retail	4,288	69	3,198	81	4,082	501	170	16	15	102	60.14%
32	GERMANY	of which: SME	116	9	69	13	154	58	16	0	0	2	13.29%
33		Secured by mortgages on immovable property	54	0	20	C	50	6	C	0	0	0	0.00%
34		of which: SME	11	0	4	C	8	4	C	0	0	0	0.00%
35		Items associated with particularly high risk	224	0	335	C	0	0	C	0	0	0	0.00%
36		Covered bonds	0	0	0	0	0	0	C	0	0	0	0.00%
37		Claims on institutions and corporates with a ST credit assessment	0	0	0	C	0	0	C	0	0	0	0.00%
38		Collective investments undertakings (CIU)	1,723		570	C	0	0	C	0	0	0	0.00%
39		Equity	572	0	820	C	0	0	C	0	0	0	0.00%
40		Securitisation											
41		Other exposures	2,617	0	5,933	C	0	0	C	0	0	0	0.00%
42		Standardised Total	90,990	73	12,308	85	19,365	1,405	276	21	15	104	37.85%

								Actual					
								31/12/202)				
			Exposure	values	Risk exposur	e amounts							
RowN um		Code FUD - 0(A)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		(mln EUR, %)											2.2224
43		Central banks	591		0	C	0	0	0	0	0	0	0.00%
44		Central governments	11,614	0	472	C	239	0	0	0	0	0	0.00%
45		Regional governments or local authorities	60	0	12	C	37	0	0	0	0	0	56.52%
46		Public sector entities	4	0	3	C	9	0	0	0	0	0	0.00%
47		Multilateral Development Banks	605	0	0	C	0	0	0	0	0	0	0.00%
48		International Organisations	0	0	0	C	0	0	0	0	0	0	0.00%
49		Institutions	376		24		46	0	0	0	0	0	0.00%
50		Corporates	2,166		2,156	85	1,436		226	4	5	107	
51		of which: SME	370		360	27	259		88	1	. 1	60	00.57 70
52		Retail	316	3	237	3	236	6	38	0	0	27	7 73.25%
53	POLAND	of which: SME	1	1	0	1	. 0	0	3	0	0	2	2 75.43%
54		Secured by mortgages on immovable property	2,295	0	815	С	1,582		4	1	. 6	1	1 30.26%
55		of which: SME	0	0	0	С	23	8	4	0	0	1	33.15%
56		Items associated with particularly high risk	0	0	0	C	0	0	0	0	0	0	0.00%
57		Covered bonds	0	0	0	С	0	0	0	0	0	0	0.00%
58		Claims on institutions and corporates with a ST credit assessment	0	0	0	C	0	0	0	0	0	0	0.00%
59		Collective investments undertakings (CIU)	0	0	0	C	0	0	0	0	0	0	0.00%
60		Equity	59	0	70	C	0	0	0	0	0	0	0.00%
61		Securitisation											
62		Other exposures	15	0	15	C	1	0	0	0	0	0	0.00%
63		Standardised Total	18,101	81	3,803	88	3,586	467	268	5	11	135	50.52%

								Actual					
								31/12/202	20				
			Exposure	values	Risk exposu	ire amounts							
RowN um		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
64		Central banks	0	0	0		0 0	(0	0	C) (0.00%
65		Central governments	1,267	0	0		0 25	(0	0	C) (0.00%
66 67		Regional governments or local authorities	1,180	0	335		0 1	(0	0	C) (0.00%
67		Public sector entities	0	0	0		0	(0	0	C	(0.00%
68		Multilateral Development Banks	0	0	0		0 0	(0	0	C) (0.00%
69		International Organisations	0	0	0		0 0	(0	0	C) (0.00%
70		Institutions	356		40		0	(0	0	C) (0.00%
71		Corporates	790	0	504		0 150	(0	0	C) (0.00%
72 73		of which: SME	0	0	0		0	(0	0	C) (0.00%
73		Retail	0	0	0		0	(0	0	C) (75.00%
74	UNITED STATES	of which: SME	0	0	0		0	(0	0	C) (0.00%
75 76	3.11.123 317.11.23	Secured by mortgages on immovable property	0	0	0		0	(0	0	C) (0.00%
76		of which: SME	0	0	0		0	(0	0	C) (0.00%
77		Items associated with particularly high risk	125	0	188		0	(0	0	C) (0.00%
78		Covered bonds	0	0	0		0	(0	0	C)	0.00%
79		Claims on institutions and corporates with a ST credit assessment	11	0	2		0	(0	0	C		0.00%
80		Collective investments undertakings (CIU)	0	0	0		0	(0	0	C) (0.00%
81		Equity	88	0	95		0	(0	0	C) (0.00%
82		Securitisation											
82 83		Other exposures	0	0	0		0	(0	0	C) (0.00%
84		Standardised Total	3,818	0	1,165		176	(0	0	0	0	75.00%

1:0 - 1:5ure 1:00% 1:00% 1:00% 1:00% 1:00% 1:00%			
0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.06% 0.33% 0.15% 0.00% 0.00% 0.00% 0.00%			
tio - sure			
0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.14% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%			
0.00% 0.00% 0.00% 0.00% 0.00% 85%			
tio - sure			
0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.25% 0.43% 0.26% 0.15% 0.00% 0.00% 0.00%			
1.00% 0.00% 0.00% 0.00% 0.00% 0.00%			
1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00%			
0.00% 0.00%			



			1	2	3	4	5	6	7	8	9	10	11
								Actual					
								31/12/202	D				
			Exposure	values	Risk exposu	ire amounts							
RowN um		(mln FUD 0()	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
OF		(mln EUR, %) Central banks	4,714		0		0 1,943	0		0	0	0	0.00%
85 86		Central banks Central governments	258				0 1,943			0	0	0	0.00%
87		Regional governments or local authorities	236 50		10	(0 140	12		0	0	0	0.00%
88		Public sector entities	0) 10		0 0	0		0	0	0	0.00%
89		Multilateral Development Banks	0	(0	(0 0	0		0	0	0	0.00%
90		International Organisations	0	(0	(0 0	0		0	0	0	0.00%
91		Institutions	92	(46	(0 53	0	(0	0	0	0.00%
92		Corporates	2,545	(1,116	(0 134	0	(0	0	0	0.00%
93		of which: SME	0	(0	(0 0	0	(0	0	0	0.00%
94		Retail	0	(0	(0 0	0	(0	0	0	70.00%
95	UNITED KINGDOM	of which: SME	0	(0	(0	0	(0	0	0	0.00%
96	SHITES HARRESON	Secured by mortgages on immovable property	0	(0	(0	0	(0	0	0	0.00%
97		of which: SME	0	(0	(0	0	(0	0	0	0.00%
98		Items associated with particularly high risk	43	(64	(0	0	(0	0	0	0.00%
99		Covered bonds	0	(0	(0	0	(0	0	0	0.00%
100		Claims on institutions and corporates with a ST credit assessment	0	(0	(0	0	(0	0	0	0.00%
101		Collective investments undertakings (CIU)	0	(0	(0	0	(0	0	0	0.00%
102		Equity	6	(6	(0	0	(0	0	0	0.00%
103		Securitisation											
104		Other exposures	0	(0	(0	0	(0	0	0	0.00%
105		Standardised Total	7,708	O	1,242	(2,271	12	0	0	0	0	70.00%

								Actual					
								31/12/202	0				
			Exposure	values	Risk exposu	ire amounts							
RowN um	N	(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
106		Central banks	0	(0		0	0	(0	0	C	0.00%
107		Central governments	9,635	(0	(0 0	4,995	(0	11	С	0.00%
108		Regional governments or local authorities	175	(35	(0 0	0	(0	0	С	0.00%
109		Public sector entities	0	(0		0 0	0	(0	0	C	0.00%
110		Multilateral Development Banks	0	(0		0 0	0	(0	0	C	0.00%
111		International Organisations	0	(0		0	0	(0	0	C	0.00%
112		Institutions	0	(0		0	0	(0	0	C	0.00%
113		Corporates	0	(0		0	0	(0	0	C	0.00%
114		of which: SME	0	(0		0	0	(0	0	C	0.00%
115		Retail	0	(0		0	0	(0	0	0	0.00%
116	ITALY	of which: SME	0	(0		0	0	(0	0	0	0.00%
117		Secured by mortgages on immovable property	0	(0		0	0	(0	0	0	0.00%
118		of which: SME	0	(0		0	0	(0	0	0	0.00%
119		Items associated with particularly high risk	0	(0	(0	0	(0	0	0	0.00%
120		Covered bonds	0	(0	(0	0	(0	0	0	0.00%
121		Claims on institutions and corporates with a ST credit assessment	0	(0	(0	0	(0	0	0	0.00%
122		Collective investments undertakings (CIU)	0	(0		0	0	(0	0	0	0.00%
123		Equity	0	(0		0	0	(0	0	0	0.00%
124		Securitisation											
125		Other exposures	0	(0	(0	0	(0	0	0	0.00%
126		Standardised Total	9,810	C	35	(4,996		0	11	.1	0.00%

								Actual					
								31/12/202	0				
			Exposure	values	Risk exposu	re amounts							
RowN um		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
127		Central banks	0	(0	C	0	C	C	0	0	0	0.00%
128		Central governments	431	(0	C	169	19	C	0	0	0	0.00%
129		Regional governments or local authorities	0	(0	C	0	0	C	0	0	0	0.00%
130		Public sector entities	204	(20	C	0	0	C	0	0	0	0.00%
131		Multilateral Development Banks	0	(0	C	0	0	C	0	0	0	0.00%
132		International Organisations	0	(0	C	0	0	C	0	0	0	0.00%
133		Institutions	522	(12	C	0	0	C	0	0	0	0.00%
134		Corporates	4	(4	C	0	0	C	0	0	0	0.00%
135		of which: SME	0	(0	C	0	0	C	0	0	0	0.00%
136		Retail	0	(0	C	0	0	C	0	0	0	75.00%
137	FRANCE	of which: SME	0	(0	C	0	0	C	0	0	0	0.00%
138		Secured by mortgages on immovable property	0	(0	C	0	0	C	0	0	0	0.00%
139		of which: SME	0	(0	C	0	0	C	0	0	0	0.00%
140		Items associated with particularly high risk	2	(4	C	0	0	C	0	0	0	0.00%
141		Covered bonds	0	(0	C	0	0	C	0	0	0	0.00%
142		Claims on institutions and corporates with a ST credit assessment	0	(0	C	0	0	C	0	0	0	0.00%
143		Collective investments undertakings (CIU)	0	(0	C	0	0	C	0	0	0	0.00%
144		Equity	1	(1	C	0	0	C	0	0	0	0.00%
145		Securitisation											
146		Other exposures	6	(6	C	0	0	C	0	0	0	0.00%
147		Standardised Total	1,170	C	46	0	169	19	0	0	0	0	75.00%

								Actual					
								31/12/202	0				
			Exposure	values	Risk exposu	ire amounts							
RowN um		(mln EUR, %	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
148		Central banks	0	0	0		0	(0	0	C	C	0.00%
149		Central governments	0	0	0		0	(0	0	C	C	0.00%
150		Regional governments or local authorities	152	0	76		0	(0	0	C	C	0.00%
151		Public sector entities	0	0	0		0	(0	0	C	C	0.00%
150 151 152 153		Multilateral Development Banks	0	0	0	(0	(0	0	C	C	0.00%
153		International Organisations	0	0	0	(0	(0	0	C	C	0.00%
154		Institutions	0	0	0	(0	(0	0	C	C	0.00%
155		Corporates	0	0	0	(0	(0	0	C	C	0.00%
156		of which: SME	0	0	0		0	(0	0	C	C	0.00%
157		Retail	0	0	0		0	(0	0	C	C	0.00%
158	JAPAN	of which: SME	0	0	0	(0	(0	0	C	C	0.00%
159		Secured by mortgages on immovable property	0	0	0	(0	(0	0	C	C	0.00%
160		of which: SME	0	0	0	(0	(0	0	C	C	0.00%
161		Items associated with particularly high risk	0	0	0	(0	(0	0	C	C	0.00% 0.00% 0.00% 0.00%
162		Covered bonds	0	0	0	(0	(0	0	С	C	0.00%
163		Claims on institutions and corporates with a ST credit assessment	0	0	0	(0	(0	0	C	C	0.00% 0.00%
164		Collective investments undertakings (CIU)	0	0	0	(0	(0	0	C	C	0.00%
154 155 156 157 158 159 160 161 162 163 164 165 166		Equity	1	0	1	(0	(0	0	C	C	0.00%
166		Securitisation											
		Other exposures	1	0	1	(0	(0	0	C	C	0.00%
168		Standardised Total	153	0	77		0		0	0	0	0	0.00%

0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%				
0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%				
0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%				
0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%				



		5											
			1	2	3	4	5	6	7	8	9	10	11
								Actual					
								31/12/202	0				
			Exposure	values	Risk exposu	ure amounts							
Rowl	N	(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
160		Central banks	0		0		0) 0		0	0	C	0.00%
169 170		Central banks Central governments	0				0			0	0	0	0.00%
170		Regional governments or local authorities	0		0		0	0		0	0	0	0.00%
172		Public sector entities	0	(0 0		0	0		0	0	0	0.00%
173		Multilateral Development Banks	0	(0 0	(0	0	C	0	0	0	0.00%
174		International Organisations	0	(0	(0	0	C	0	0	0	0.00%
175		Institutions	30	(15	(0	0	C	0	0	0	0.00%
176		Corporates	0	(0	(0	0	C	0	0	0	0.00%
177		of which: SME	0	(0	(0	0	C	0	0	0	0.00%
178		Retail	2	(1	(2	2	C	0	0	0	68.18%
179	SWITZERLAND	of which: SME	0	C	0	(0	0	C	0	0	0	0.00%
180		Secured by mortgages on immovable property	0	C	0	(0	0	C	0	0	0	0.00%
181		of which: SME	0	(0	(0	0	C	0	0	0'	0.00%
182		Items associated with particularly high risk	0	(0	(0	0	C	0	0	0'	0.00%
183		Covered bonds	0	(0	(0	0	C	0	0	0'	0.00%
184		Claims on institutions and corporates with a ST credit assessment	0	(0	(0	0	C	0	0	0'	0.00%
185		Collective investments undertakings (CIU)	0	(0	(0	0	C	0	0	0'	0.00%
186		Equity	5	(5	(0	0	C	0	0	0'	0.00%
187		Securitisation											
188		Other exposures	3	C	3	(0	0	C	0	0	0'	0.00% 68.18%
189		Standardised Total	40	0	25)	2 1	0	0	0	0'	68.18%

								Actual					
								31/12/202	D				
	_		Exposure	values	Risk exposu	ire amounts							
RowN um			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		(mln EUR, %)											
190		Central banks	0	(0	(0	0	(0	0	0	0.00%
191		Central governments	2,512		0	(0 6	0	(0	0	0	0.00%
192		Regional governments or local authorities	874	(0	(92	150	(0	1	0	0.00%
193		Public sector entities	0	(0	(0	0	(0	0	0	0.00%
194		Multilateral Development Banks	0	(0	(0	0	(0	0	0	0.00%
195		International Organisations	0	(0	(0	0	(0	0	0	0.00%
196		Institutions	0	(0	(0	0	(0	0	0	0.00%
197		Corporates	0	(0	(0	0	(0	0	0	0.00%
198		of which: SME	0	(0	(0	0	(0	0	0	0.00%
199		Retail	0	(0	(0	0	(0	0	0	70.00%
200	SPAIN	of which: SME	0	(0	(0	0	(0	0	0	0.00%
201		Secured by mortgages on immovable property	0	(0	(0	0	(0	0	0	0.00%
202		of which: SME	0	(0	(0	0	(0	0	0	0.00%
203		Items associated with particularly high risk	0	(0	(0	0	(0	0	0	0.00%
204		Covered bonds	0	(0	(0	0	(0	0	0	0.00%
205		Claims on institutions and corporates with a ST credit assessment	0	(0	(0	0	(0	0	0	0.00%
206		Collective investments undertakings (CIU)	0	(0	(0	0	(0	0	0	0.00%
207		Equity	0	(0	(0	0	(0	0	0	0.00%
208		Securitisation											
209		Other exposures	1		1	(0	0	(0	0	0	0.00%
210		Standardised Total	3,388	0	2	C	98	151	0	0	1	0	70.00%

								Actual					
								31/12/202	0				
			Exposure v	/alues	Risk exposu	ire amounts							
Ro	owN um	(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
2	11	Central banks	0	(0		0 0	0	0	0	C	0	0.00%
	12	Central governments	163	(0		0 4	1	24	0	C	0	0.00%
	13	Regional governments or local authorities	0	(0		0	0	0	0	C	0	0.00%
	14	Public sector entities	0	(0		0	0	0	0	C	0	0.00%
	15	Multilateral Development Banks	0	(0		0	0	0	0	C	0	0.00%
	16	International Organisations	0	(0		0	0	0	0	C	0	0.00%
	17	Institutions	0	(0		0	0	0	0	C	0	0.00%
	18	Corporates	75	(75		0 99	0	0	0	C	0	0.00%
	19	of which: SME	0	(0		0	0	0	0	C	0	0.00%
	20	Retail	0	(0		0 1	0	0	0	C	0	77.78%
	NETHERLANDS	of which: SME	0	(0		0	0	0	0	C	0	0.00%
	22	Secured by mortgages on immovable property	0	(0		0	0	0	0	C	0	0.00%
	23	of which: SME	0	(0		0	0	0	0	C	0	0.00%
	24	Items associated with particularly high risk	1	(1		0	0	0	0	C	0	0.00%
	25	Covered bonds	0	(0		0	0	0	0	C	0	0.00%
2	26	Claims on institutions and corporates with a ST credit assessment	0	(0		0	0	0	0	C	0	0.00%
	27	Collective investments undertakings (CIU)	0	(0		0 0	0	0	0	C	0	0.00%
	28	Equity	0	(0		0 0	0	0	0	C	0	0.00%
	29	Securitisation											
2:	30	Other exposures	2	(2		0 0	0	0	0	C	0	0.00%
2	21	Standardised Total	240	0	78		104	1	25	0	0	0	0.29%

Coverage Ratio - Stage 3 exposure 0 0.00% 0 0.00% 0 0.00% 0 0.00% 0 0.00% 0 0.00% 0 0.00% 0 0.00% 0 0.00% 0 0.00% 0 0.00% 0 0.00% 0 0.00% 0 0.00% 0 0.00%			
0 0.00% 0 0.00% 0 0.00% 0 0.00% 0 68.18% Coverage Ratio - Stage 3 exposure			
0 0.00% 0 0.00% 0 0.00% 0 0.00% 0 0.00% 0 0.00% 0 0.00% 0 0.00% 0 0.00% 0 0.00% 0 0.00% 0 0.00% 0 0.00% 0 0.00% 0 0.00% 0 0.00% 0 0.00% 0 0.00% 0 0.00%			
Coverage Ratio - Stage 3 exposure 0			

	COMMERZBANK Aktiengesellschaft																					
			12 13		14 15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32
												Baseline Scenario										
					31/12/2021							31/12/2022							31/12/2023			
kowN um		(mln EUR, %)	Stage 1 exposure Stage 2 expos	sure Sta	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposur	e Stage 2 exposure Stage	ge 3 exposur	Stock of e provisions for Stage 1 exposure St	Stock of provisions for age 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1	Central banks		3,382	42	0 0	()	0.00%	3,38	32 42		0 0	0	C	0.00%	· · · · · · · · · · · · · · · · · · ·	42	2 0	0	0	0'	0.00%
2	Central governments		4,735	4,657	141 1	15	3	9 27.36%	5,23	4,142	15	54 1	13	44	28.24%	5,684	3,682	2 167	1	11	48	8 28.95%
3	Regional governments or local authorities		10,413	327	24 1	3	3 1	.0 40.16%	10,29	93 442	3	1	4	12	40.13%	10,208	521	1 36	5	4	14	40.11%
4	Public sector entities		2,495	301	35 0	()	0.08%	2,39	98 385	4	8 0	0	C	0.11%	2,344	425	5 62	0	0	0	0.14%
5	Multilateral Development Banks		520	83	0 0	2	2	0 58.58%	53	66		1 0	2	<u> </u>	20.72%	601	0	0 1	. 0	0	0'	0 25.28%
6	International Organisations		0	0	0 0	()	0.00%		0		0	0	C	0.00%	0	0	0	0	0	0'	0.00%
7	Institutions		120	3	2 0	()	0 21.34%	11	.9 3		2	0	1	26.48%	119	3	3	0	0	1'	1 29.10%
8	Corporates		2,122	282	333 6	ϵ	5 14	44.19%	2,08	295	36	51 5	6	156	43.27%	2,051	300	387	5	6	165	5 42.54%
9	of which: SME		325	68	97 1	2	2	67.93%	32	24 63	10	1	1	67	65.70%	323	58	108	1	1	69	9 64.03%
10 COMMERZBANK	Retail		4,974	654	314 10	58	19	60.73%	5,01	.1 558	37	73 8	46	218	58.50%	5,032	486	6 425	8	43	243	3 57.23%
	of which: SME		171	40	25 0	1		7 28.13%	17	74 33	2	29 0	1	8	26.35%	176	28	32	0	1	8	3 25.26%
12 Aktiengesellschaft	Secured by mortgages on immovable property		2,539	157	28 1	2)-	5 16.77%	2,53	152	4	0	2	6	15.74%	2,527	147	7 51	0	2	8	15.13%
13	of which: SME		34	8	4 0	()	1 31.08%	3	6		5	0	1	29.66%	37	5	5	0	0	1	28.75%
14	Items associated with particularly high risk		0	0	0 0	()	0.00%		0		0	0	C	0.00%	0	0	0	0	0	0	0.00%
15	Covered bonds		0	0	0 0	()	0.00%		0		0	0	C	0.00%	0	0	0	0	0	0'	0.00%
16	Claims on institutions and corporates with a ST credit assessment	ent	0	0	0 0	()	0.00%		0		0 0	0	C	0.00%	0	0	0	0	0	0	0.00%
17	Collective investments undertakings (CIU)		0	0	0 0	(0.00%		0 0		0 0	0	C	0.00%	0	0	0	0	0	0'	0.00%
18	Equity		0	0	0 0	(0.00%		0 0		0 0	0	C	0.00%	0	0	0	0	0	0'	0.00%
19	Securitisation												_									
20	Other exposures		1	0	0 0	()	0 27.54%		1 0		0 0	0	C	27.33%	1	0	0	0	0	0	27.11%
21	Standardised Total		31,301 6,	,507	878 19	87	39	2 44.62%	31,59	1 6,085	1,01	1 16	73	437	43.29%	31,948	5,606	1,131	. 16	65	479	42.37%

											Baseline Scenario									
				31/12/2021							31/12/2022						31/12/2023			
	(mln EUR, %	Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	e Stage 3 exposur	Stock of re provisions for Stage 1 exposure	Stock of Stock of provisions for Stage 2 exposure Stage 3	ck of ions for exposure	overage Ratio - age 3 exposure	Stage 1 exposure Stage 2 exposure	e Stage 3 exposur	Stock of re provisions for Stage 1 exposu	Stock of r provisions for ire Stage 2 exposui	Stock of provisions for e Stage 3 exposur	Coverage Rat Stage 3 expos
	Central banks	187	7 0 0	(0	0	0.00%	187		0	0 0	0	0	0.00%	187	0	0	0	0	0 0
	Central governments	2,39:	1 143 64	1	1 3	26	40.00%	2,313	21	6	59 1	1 3	28	40.00%	2,272	53	74	1	3	30 40.0
	Regional governments or local authorities	10,200	5 185 23	1	1 2	9	40.00%	10,071	31	5 2	28 1	1 3	11	40.00%	9,974 4	06	34	1	4 1	13 40.0
	Public sector entities	2,486	5 300 35	(0	0	0.06%	2,388	38	4	48 0	0	0	0.09%	2,335 43	24	62	0	0	0 0.1
	Multilateral Development Banks		0 0	(0	0	0.00%	0		0	0 0	0 0	0	0.00%	0	0	0	0	0	0.0
	International Organisations		0 0	(0 0	0	0.00%	0		0	0 0	0 0	0	0.00%	0	0	0	0	0	0.0
	Institutions	Ţ	5 1 1	(0 0	0	4.54%	5		1	1 0	0 0	0	5.89%	5	1	1	0	0	0 6.7
	Corporates	159	9 44 6	(0 0	3	45.11%	160	4	1	8 0	0 0	3	39.47%	159	10	9	0	0	3 35.7
	of which: SME	40	5 1	(0 0	1	89.43%	39		6	2 0	0 0	1	81.05%	38	7	2	0	0	2 74.3
	Retail	3,92	5 591 237	g	9 57	134	56.46%	3,958	50	4 29	91 7	7 45	160	54.78%	3,978 43	36 33	39	7	12 18	53.9
GERMANY	of which: SME	166	6 40 22	(0 1	5	21.38%	170	3	3 2	25 0	0 1	5	20.31%	172	28	28	0	1	6 19.7
	Secured by mortgages on immovable property	49	9 7 1	(0 0	0	3.73%	49		6	1 0	0 0	0	3.96%	50	5	1	0	0	0 4.1
	of which: SME	9	9 3 0	(0 0	0	2.72%	9		2	0 0	0 0	0	3.35%	10	2	0	0	0	0 3.7
	Items associated with particularly high risk		0 0	(0 0	0	0.00%	0		0	0 0	0 0	0	0.00%	0	0	0	0	0	0.0
	Covered bonds		0 0	(0 0	0	0.00%	0		0	0 0	0 0	0	0.00%	0	0	0	0	0	0.0
	Claims on institutions and corporates with a ST credit assessment		0 0	(0 0	0	0.00%	0		0	0 0	0 0	0	0.00%	0	0	0	0	0	0.0
	Collective investments undertakings (CIU)		0 0	(0 0	0	0.00%	0		0	0 0	0 0	0	0.00%	0	0	0	0	0	0.0
	Equity		0 0	(0 0	0	0.00%	0		0	0 0	0 0	0	0.00%	0	0	0	0	0	0.0
	Securitisation																			
	Other exposures		0 0	(0 0	0	0.00%	0		0	0 0	0 0	0	0.00%	0	0	0	0	0	0.0
	Standardised Total	19,407	1,272 367	11	L 62	172	46.82%	19,132	1,46	7 44	l 6 9	52	202	45.18%	18,960 1,56	6 51	L9	9 4	9 22	9 44.1

												Baseline Scenario									
						31/12/2021						31/12/2022						31/12/2023			
RowN um		(mln EUR, %)	Stage 1 exposure Sta	ge 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure St	Stock of provisions for age 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposur	Stage 1 exposure Stage 2 exposur	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
43		Central banks	0	(0	C	0	0	0.00%	0	0 0	0)	0	0.000	% 0	0 0	0		0	0.00%
44		Central governments	229	10	0	(0	0	40.00%	226	12 1	. 0)	0	40.00°	6 220 1	18 1	. 0		0	40.00%
45		Regional governments or local authorities	36	2	2 0	C	0	0	53.29%	35	2 0	0)	0	50.88°	% 34	3 0	0		0	48.97%
46		Public sector entities	9	(0		0	0	40.00%	9	1 0	0)	0	40.00°	% 9	1 0	0		0	40.00%
47		Multilateral Development Banks	0	(0	C	0	0	0.00%	0	0 0	0)	0	0.000	% 0	0 0	0		0	0.00%
48		International Organisations	0	(0		0	0	0.00%	0	0 0	0)	0	0.000	% 0	0 0	0		0	0.00%
49		Institutions	45	(0		0	0	40.31%	45	0 0	0) (0	38.939	45	0 1	. 0		0	38.46%
50		Corporates	1,422	166	5 250	5	5 4	116	46.42%	1,390	176 272	2 4	1	123	45.239	% 1,367 18	30 292	2 4		129	44.30%
51		of which: SME	274	63	95	1	1	64	67.59%	276	56 101	1		66	65.419	270	51 106	5 1		67	63.79%
52	201.4412	Retail	227	15	38	C	0	28	72.17%	223	18 39	0) (28	70.969		19 40	0		28	69.79%
53	POLAND	of which: SME	0	(0 3	C	0	2	75.43%	0	0 3	0) () 2	75.429	% 0	0 3	0		2	75.42%
54		Secured by mortgages on immovable property	1,701	143	3 27	C	2	5	17.29%	1,691	142 37	0	2	2 6	16.230	/6 1,684 13	39 47	0		2 7	15.59%
55		of which: SME	26		4	C	0	1	32.35%	27	4 4	0) 1	31.479	6 27	3 5	0		1	30.91%
56		Items associated with particularly high risk	0	(0	C	0	0	0.00%	0	0 0	0		0	0.000	0	0 0	0		0	0.00%
57		Covered bonds	0	(0	C	0	0	0.00%	0	0 0	0) () (0.000	6 0	0 0	0		0	0.00%
58		Claims on institutions and corporates with a ST credit assessment	0	(0	C	0	0	0.00%	0	0 0	0) (0.009	0	0 0	0		0	0.00%
59		Collective investments undertakings (CIU)	0	(0	C	0	0	0.00%	0	0 0	0) () (0.000	% 0	0 0	0		0	0.00%
60		Equity	0		0	(0	0	0.00%	0	0 0	0) (0.000	% 0	0 0	0		0	0.00%
61		Securitisation																			
62		Other exposures	1	(0	0	0	0	27.54%	1	0 0	0) (0	27.339		0 0	0		0	27.11% 43.38%
63		Standardised Total	3,670	336	316	6	6	149	47.09%	3,620	351 350	5	5	158	44.99%	6 3,581 35	9 381	. 5	4	165	43.38%

												Baseline Scenario									
					31/12/2021							31/12/2022							31/12/2023		
	(mlr	Stage 1 ex	xposure Stage 2 exposu	re Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for re Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage	2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of Stock of provisions for Stage 1 exposure Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks		0	0 (0	0	0	0.00%	0	0	0	0	(0	0.00%	C	0)	0	0	0.00%
	Central governments		25	0	0	0	0 (0 37.34%	25	0	0	0	(0	36.25%	25	5)	0	0	0 35.84%
	Regional governments or local authorities		1	0 (0	0	0 (0 40.00%	1	0	0	0	(0	40.00%	1	[) (0	0	0 40.00%
	Public sector entities		0	0 (0	0	0	0.00%	0	0	0	0		0	0.00%	C	0)	0	0	0 0.00%
	Multilateral Development Banks		0	0 (0	0	0 (0.00%	0	0	0	0		0	0.00%	C	0)	0	0	0 0.00%
	International Organisations		0	0 (0	0	0 (0.00%	0	0	0	0	(0	0.00%	C	0)	0	0	0 0.00%
	Institutions		0	0 (0	0	0 (0 40.91%	0	0	0	0		0	40.63%	C	0)	0	0	0 40.57%
	Corporates		150	0	0	0	0 (0 51.37%	149	0	1	0	(0	50.93%	149	9 1		0	0	0 50.79%
	of which: SME		0	0	0	0	0	0.00%	0	0	0	0	(0	0.00%	(()	0	0	0 0.009
	Retail		0	0	0	0	0 (0 65.70%	0	0	0	0	(0	60.35%	(()	0	0	0 56.779
UNITED STATES	of which: SME		0	0	0	0	0 (0.00%	0	0	0	0	(0	0.00%	(()	0	0	0.009
	Secured by mortgages on immovable property		0	0	0	0	0	0 60.16%	0	0	0	0	(0	58.50%	C	()	0	0	0 57.159
	of which: SME		0	0	0	0	0	0.00%	0	0	0	0	(0	0.00%	C))	0	0	0.00%
	Items associated with particularly high risk		0	0	0	0	0	0.00%	0	0	0	0	(0	0.00%	C))	0	0	0.00%
	Covered bonds		0	0	0	0	0	0.00%	0	0	0	0	(0	0.00%	() ()	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment		0	0	0	0	0 (0.00%	0	0	0	0	(0	0.00%	0) (0	0	0.00%
	Collective investments undertakings (CIU)		0	0	0	0	0 (0.00%	0	0	0	0	(0	0.00%	(((0	0	0.00%
	Equity		0	0	0	0	0 (0.00%	0	0	0	0	(0	0.00%	(((0	0	0.009
	Securitisation																				
	Other exposures		0	0	0	0	0 (0.00%	0	0	0	0	(0	0.00%	(0	0	0.009
	Standardised Total		176	0 (0	0 (53.13%	175	1	1	0	O	0	51.29%	174	1	. 1	0	0	1 50.71%



		COMMERZBANK Aktiengesellschaft																					
				12 13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32
													Baseline Scenario	0									
						31/12/2021							31/12/2022							31/12/2023			
RowN um			(mln EUR, %)	Stage 1 exposure Stage 2 expo	sure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for e Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	e Stage 3 exposure	Stock of e provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
85		Central banks		1,943	0	0	0	0	0.00%	1,943	3	0 (0	0		0.00%	6 1,943	0	٢ (د	<u>ه</u> 0	0	0	0.00%
86		Central governments		149	3	0	0	0	0 40.00%	148	3	4	0	0		40.00%	6 148	5	1 ز	1 0	<i>i</i> 0	0	40.00%
87		Regional governments or local authorities		0	0	0	0	0	0.00%)	0	0	0		0.00%	6	0	٢ (ر	J 0	<i>i</i> 0	0	0.00%
88		Public sector entities		0	0	0	0	0	0.00%	()	0 (0	0		0.00%	,	0	٢ (ر	J 0	<i>i</i> 0	0	0.00%
89		Multilateral Development Banks		0	0	0	0	0	0.00%	()	0 (0	0 (0.00%	6	<u>/</u> 0	٢ د	<u>J</u>	<i>i</i> 0	0	0.00%
90		International Organisations		0	0	0	0	0	0.00%	()	0 (0	0 (0.00%	6	<u>/</u> 0	٢ د	<u>J</u>	<i>i</i> 0	0	0.00%
91		Institutions		52	0	0	0	0	0 45.11%	52	2	0 1	1	0 (43.38%	6 52	0	<u>)</u>	1 0	<i>i</i> 0	0	42.80%
92		Corporates		118	16	0	0	1	0 60.69%	112	2	21	1	0 1		60.61%	6 109	/ 24	1	1 0	1	1	1 60.49%
93		of which: SME		0	0	0	0	0	0.00%)	0 (0	0		0.00%	6	<i>i</i> 0	<u>)</u> (J 0	<i>i</i> 0	0	0.00%
94		Retail		0	0	0	0	0	0 60.17%	()	0 (0	0 (56.08%	6	<u>/</u> 0	<u>ر</u>	<u>)</u>	<u>/</u> 0	0	53.61%
95	UNITED KINGDOM	of which: SME		0	0	0	0	0 (0 12.94%	()	0 (0	0 ()	12.91%	6	<u>/</u> 0	<u>) (</u>	<u>)</u>	<i>i</i> 0	0	12.90%
96		Secured by mortgages on immovable property		0	0	0	0	0	0 8.57%	()	0 (0	0 (8.54%	•	<u>/</u> 0	<u>) (</u>	<u>)</u>	<i>/</i> 0	0	8.48%
97		of which: SME		0	0	0	0	0	0.00%	()	0 (0	0 (0.00%	· ·	<u>/</u> 0	<u>) (</u>	<u>)</u>	<i>/</i> 0	0	0.00%
98		Items associated with particularly high risk		0	0	0	0	0	0.00%	()	0 (0	0 (0.00%		<u>/</u> 0	<u>) (</u>	<u>)</u> 0	<i>i</i> 0	0	0.00%
99		Covered bonds		0	0	0	0	0	0.00%	()	0 (0	0 (0.00%	o (<i>i</i> 0) (<u>)</u>	<i>i</i> 0	0	0.00%
100		Claims on institutions and corporates with a ST credit assessment	nt	0	0	0	0	0	0.00%	()	0	0	0		0.00%	6	0	٢ د	<u>ე</u>	<u>/</u> 0	0	0.00%
101		Collective investments undertakings (CIU)		0	0	0	0	0	0.00%			0 (0	0 (0.00%	6	0	<u> </u>	J 0	0	0	0.00%
102		Equity		0	0	0	0	0	0.00%)	0 (0	0		0.00%	6	0	<u> </u>	J O	0	0	0.00%
103		Securitisation																					
104		Other exposures		0	0	0	0	0	0.00%)	0 (0	0 (0.00%	6	0	<u> </u>	J 0	0	0	0.00%

											Baseline Scenario	0								
				31/12/2021							31/12/2022						31/12/2023			
N	(mln EUR, ⁻⁰	Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposur	e Stage 3 exposu	Stock of ure provisions for Stage 1 exposure	Stock of Stock provisions for provision e Stage 2 exposure Stage 3 ex	of s for Stage 3 expos	o - Ire Stage 1 e	xposure Stage 2 exposu	re Stage 3 exposur	Stock of e provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks		0 0	(0	0	0.00%	0		0	0	0 0	0.0		0	0	0	0	0	0.00%
	Central governments	603	3 4,386 7	(0 12	3	40.00%	1,175	3,80)7	14	0 10	6 40.0	0%	1,664 3,3	11 7	20	0	7 8	40.00%
	Regional governments or local authorities		0 0	(0	0	0.00%	0		0	0	0 0	0.0	0%	0	0	0	0	0	0.00%
	Public sector entities		0 0	(0	0	0.00%	0		0	0	0 0	0.0	0%	0	0	0	0	0	0.00%
	Multilateral Development Banks		0 0	(0	0	0.00%	0		0	0	0 0	0.0	0%	0	0	0	0	0	0.00%
	International Organisations		0 0	(0	0	0.00%	0		0	0	0 0	0.0	0%	0	0	0	0	0	0.00%
	Institutions		0 0	(0	0	0.00%	0		0	0	0 0	0.0	0%	0	0	0	0	0	0.00%
	Corporates		0 0	(0	0	0.00%	0		0	0	0 0	0.0	0%	0	0	0	0	0	0.00%
	of which: SME		0 0	(0	0	0.00%	0		0	0	0 0	0.0	0%	0	0	0	0	0	0.00%
	Retail		0 0	(0	0	37.22%	0		0	0	0 0	0 37.2	9%	0	0	0	0	0	37.44%
ITALY	of which: SME		0 0	(0	0	0.00%	0		0	0	0 0	0.0	0%	0	0	0	0	0	0.00%
	Secured by mortgages on immovable property		0 0	(0	0	0.00%	0		0	0	0 0	0.0	0%	0	0	0	0	0	0.00%
	of which: SME		0 0	(0	0	0.00%	0		0	0	0 0	0.0	0%	0	0	0	0	0	0.00%
	Items associated with particularly high risk		0 0	(0	0	0.00%	0		0	0	0 0	0.0	0%	0	0	0	0	0	0.00%
	Covered bonds		0 0	(0	0	0.00%	0		0	0	0 0	0.0	0%	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment		0 0	(0 0	0	0.00%	0		0	0	0 0	0.0	0%	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)		0 0	(0 0	0	0.00%	0		0	0	0 0	0.0		0	0	0	0	0	0.00%
	Equity		0 0	(0 0	0	0.00%	0		0	0	0 0	0.0	0%	0	0	0	0	0 0	0.00%
	Securitisation																			
	Other exposures		0 0	(0 0	0	0.00%	0		0	0	0 0	0.0		0	0	0	0	0	0.00%
	Standardised Total	603	3 4,386 7	C	12	3	40.00%	1,175	3,80	7	14	0 10	6 40.0)%	1,664 3,31	11 2	20 (0	7 8	40.00%

										Baseline Scenario								
					31/12/2021					31/12/2022					31/12/2023			
Ro	owN ım	(mln EUR, %	Stage 1 exposure Stage 2 exposu	ire Stage 3 exposure		Stock of Stock of provisions for Stage 2 exposure Stage 3 exposure			Stage 2 exposure Stage 3 exposure	Stock of Stock of provisions for provision Stage 1 exposure Stage 2 exp	f Stock of for provisions osure Stage 3 exp		Stage 1 exposure Stage 2 exposure	e Stage 3 exposure		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1	.27	Central banks	0	0 0	0	0	0.00%	(0 0	0	0	0.00	5,0	0 (0	0	0	0.00%
1	.28	Central governments	186	1 0	0	0	0 40.00%	186	2 0	0	0	0 40.00	185	2 (0	0	0	40.00%
	129	Regional governments or local authorities	0	0 0	0	0	0.00%	(0 0	0	0	0.00	0	0 (0	0	0	0.00%
	.30	Public sector entities	0	0 0	0	0	0.00%	(0	0	0.00	J% U		0	0	0	0.00%
	.31	Multilateral Development Banks	0	0 0	0	0	0.00%	(0 0	0	0	0.00	J% U	0 (0	0	0	0.00%
	1.32	International Organisations	0	0 0	0	0	0.00%	(0 0	0	0	0.00	J% U	0 (0	0	0	0.00%
	.33	Institutions	0	0 0	0	0	0.00%	(0 0	0	0	0.00	J% U	0 (0	0	0	0.00%
	134	Corporates	0	0 0	0	0	0.00%	(0 0	0	0	0.00	J% U	0 (0	0	0	0.00%
	135	of which: SME	0	0 0	0	0	0.00%	(0 0	0	0	0 0.00	570	0 (0	0	0	0.00%
		Retail	0	0 0	0	0	0 67.33%	(0 0	0	0	0 63.47	7% 0	0 (0	0	0	60.90%
1	FRANCE	of which: SME	0	0 0	0	0	0.00%	(0 0	0	0	0.00	J% U	0 (0	0	0	0.00%
1	138	Secured by mortgages on immovable property	0	0 0	0	0	0.00%	(0 0	0	0	0.00	0	0 (0	0	0	0.00%
1	139	of which: SME	0	0 0	0	0	0.00%	(0 0	0	0	0.00	0	0 (0	0	0	0.00%
	140	Items associated with particularly high risk	0	0 0	0	0	0.00%	(0 0	0	0	0.00	0	0 (0	0	0	0.00%
	41	Covered bonds	0	0 0	0	0	0.00%	C	0 0	0	0	0 0.00	0	0 (0	0	0	0.00%
1	142	Claims on institutions and corporates with a ST credit assessment	0	0 0	0	0	0.00%	(0 0	0	0	0 0.00	0	0 (0	0	0	0.00%
1	.43	Collective investments undertakings (CIU)	0	0 0	0	0	0.00%	(0 0	0	0	0 0.00	0	0 (0	0	0	0.00%
1	.44	Equity Securitisation	0	0 0	0	0	0.00%	(0 0	0	0	0.00	0	0 (0	0	0	0.00%
1	.45				-													2.000
1	.46	Other exposures	0	0 0	0	0	0.00%	(0 0	0	0	0.00	0	0 (0	0	0	0.00%
1	.47	Standardised Total	187	1 0	0	0	0 50.55%	186	2 0	0	0	0 45.94	% 185	2 0) 0	0	0	43.96%

										Baseline Scenario									
				31/12/2021						31/12/2022						31/12/2023			
RowN um		(mln EUR	e Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage 2 exposur	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of Stock of provisions for proessure Stage 2 exposure	Stock of visions for 3 exposure	erage Ratio - e 3 exposure
148		Central banks	0 0	0		0	0.00%	(0 0	C	0	0	0.00%	0	0	0	0 0	0	0.00%
149		Central governments	0 0	0		0	0.00%	(0 0	C	0	0	0.00%	0	0	0	0 0	0	0.00%
150		Regional governments or local authorities	0 0	0		0	0.00%	(0 0	C	0	0	0.00%	0	0	0	0 0	0	0.00%
151		Public sector entities	0 0	0		0	0.00%	(0 0	C	0	0	0.00%	0	0	0	0 0	0	0.00%
152		Multilateral Development Banks	0 0	0		0	0.00%	(0 0	C	0	0	0.00%	0	0	0	0 0	0	0.00%
153		International Organisations	0 0	0		0	0.00%	(0 0	C	0	0	0.00%	0	0	0	0 0	0	0.00%
154		Institutions	0 0	0		0	0.00%	(0 0	C	0	0	0.00%	0	0	0	0 0	0	0.00%
155		Corporates	0 0	0		0	0.00%	(0 0	C	0	0	0.00%	0	0	0	0 0	0	0.00%
156		of which: SME	0 0	0		0	0.00%	(0 0	C	0	0	0.00%	0	0	0	0 0	0	0.00%
157		Retail	0 0	0		0	0 10.26%	(0 0	C	0	0	11.31%	0	0	0	0 0	0	11.65%
158	JAPAN	of which: SME	0 0	0		0	0.00%	(0 0	C	0	0	0.00%	0	0	0	0 0	0	0.00%
159		Secured by mortgages on immovable property	0 0 0	0		0	0.00%	(0 0	C	0	0	0.00%	0	0	0	0 0	0	0.00%
160		of which: SME	0 0	0		0	0.00%	(0 0	C	0	0	0.00%	0	0	0	0 0	0	0.00%
161		Items associated with particularly high risk	0 0 0	0		0	0.00%	(0 0	C	0	0	0.00%	0	0	0	0	0	0.00%
162		Covered bonds	0 0	0		0	0.00%	(0 0	C	0	0	0.00%	0	0	0	0 0	0	0.00%
163		Claims on institutions and corporates with a ST credit assessment	0 0	0		0	0.00%	(0 0	C	0	0	0.00%	0	0	0	0 0	0	0.00%
164		Collective investments undertakings (CIU)	0 0	0		0	0.00%	(0 0	C	0	0	0.00%	0	0	0	0 0	0	0.00%
165		Equity	0 0	0		0	0.00%	(0 0	0	0	0	0.00%	0	0	0	0 0	0	0.00%
166		Securitisation																	
167		Other exposures	0 0	0		0	0.00%	(0 0	C	0	0	0.00%	0	0	0	0 0	0	0.00%
168		Standardised Total	0 0 0	0		0	10.26%		0 0	0	0	0	11.31%	0	0		0 0	0	11.65%



	COMMERZBANK Aktiengesellschaft																			
			12 13	14	15	16 17	18	19	20 21	22	23	24	25	26	27	28	29	30	31	32
										Baseline Scenario										
				31/	/12/2021					31/12/2022							31/12/2023			
owN um		(mln EUR, %)	Stage 1 exposure Stage 2 exposure	Stage 3 exposure prov Stage	Stock of visions for a 1 exposure	Stock of Stock provisions for Stage 2 exposure Stage 3 exposure	c of ns for kposure Coverage Ratio Stage 3 exposu	- Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of e provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	e Stage 2 exposur	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposur	Coverage Ratio - Stage 3 exposure
169	Central banks		0	0 0	0	0	0.00	%	0	0 0	C	0	0.00%	(0	0 (0	0		0.00%
170	Central governments		0	0	0	0	0.00	%	0	0 0	C	0	0.00%	(0	0 (0	0		0.00%
171	Regional governments or local authorities		0	0	0	0	0.00	%	0	0 0	C	0	0.00%	(0	0 (0	0		0.00%
172	Public sector entities		0	0	0	0	0.00	%	0	0 0	C	0	0.00%	(0	0 (0	0		0.00%
173	Multilateral Development Banks		0	0	0	0	0.00	%	0	0 0	C	0	0.00%	(0	0 (0	0		0.00%
174	International Organisations		0	0	0	0	0.00	%	0	0 0	С	0	0.00%	(0	0 (0	0		0.00%
175	Institutions		0	0	0	0	0.00	%	0	0 0	C	0	0.00%	(0	0 (0	0		0.00%
176	Corporates		0	0	0	0	0.00	%	0	0 0	C	0	0.00%	(0	0 (0	0		0.00%
177	of which: SME		0	0	0	0	0.00	%	0	0 0	C	0	0.00%	(0	0 (0	0		0.00%
178	Retail		2	1 0	0	0	0 47.46	%	2 1	0 0	C	0	42.22%	2	2	1 1	. 0	0		0 39.34%
79 SWITZERLAND	of which: SME		0	0	0	0	0.00	%	0	0 0	C	0	0.00%	(0	0 (0	0		0.00%
180	Secured by mortgages on immovable property		0	0	0	0	0 15.01	%	0	0 0	C	0	14.87%	(0	0 (0	0		0 14.69%
181	of which: SME		0	0	0	0	0.00	%	0	0 0	C	0	0.00%	(0	0 (0	0		0.00%
182	Items associated with particularly high risk		0	0	0	0	0.00	%	0	0 0	C	0	0.00%	(0	0 (0	0		0.00%
183	Covered bonds		0	0	0	0	0.00	%	0	0 0	C	0	0.00%	(0	0 (0	0		0.00%
184	Claims on institutions and corporates with a ST credit assessment		0	0	0	0	0.00	%	0 0	0	C	0	0.00%	(0	0	0	0		0.00%
185	Collective investments undertakings (CIU)		0	0 0	C	0	0.00	%	0	0 0	C	0	0.00%	(0	0 (0	0		0.00%
186	Equity		0	0 0	C	0	0.00	%	0	0 0	C	0	0.00%	(0	0 0	0	0		0.00%
187	Securitisation																			
488	Other exposures		0	0	C	0	0.00	%	0 0	0 0	C	0	0.00%	(0	0 0	0	0		0.00%
									_	_						- 1				

											Baseline Scenario									
				31/12/2021							31/12/2022						31/12/2023			
RowN um		Stage 1 ex	osure Stage 2 exposure Stage 3 exposur	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposur	re Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of Stock of provisions for Stage 2 exposure Stage 3 exp	f for Stage 3 exposi	Stage 1 exposure Stage	2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
190	Central banks		0 0	0	0 (0	0.00%	0		0 (0	0 0	0.0	0	0	0	(O	0	0.00%
191	Central governments		5 0	0	0 (0	0 40.00%	5		0 (0 (0 0	0 40.0	0% 5	0	0	(O .	0	40.00%
192	Regional governments or local authorities		102 140	1	0 :	1	0 40.00%	117	12	24	1 (0 1	1 40.0	0% 130	110	2	. (0	1	40.00%
193	Public sector entities		0 0	0	0 (0	0.00%	0		0 (0 (0 0	0.0	0	0	0	(0	0	0.00%
194	Multilateral Development Banks		0 0	0	0 (0	0.00%	0		0 (0 (0 0	0.0	0	0	0	(O .)	0.00%
195	International Organisations		0 0	0	0	0	0.00%	0		0	0	0 0	0.0	0	0	0	(O		0.00%
196	Institutions		0 0	0	0 (0	0.00%	0		0	0	0 0	0.0	0	0	0	(O)	0.00%
197	Corporates		0 0	0	0 (0	0.00%	0		0 (0 (0 0	0.0		0	0	(O .	0	0.00%
198	of which: SME		0 0	0	0 (0	0.00%	0		0	0	0 0	0.0		0	0	(O)	0.00%
199	Retail		0 0	0	0 (0	0 59.40%	0		0	0	0 0	0 54.6		0	0	(0)	51.93%
SPA	of which: SME		0 0	0	0	0	0 13.89%	0		0	0	0 0	0 13.6	3% 0	0	0	(O		13.50%
201	Secured by mortgages on immovable property		0 0	0	0	0	0.00%	0		0	0	0 0	0.0	0	0	0	(O		0.00%
202	of which: SME		0 0	0	0	0	0.00%	0		0	0	0	0.0	0	0	0	(O		0.00%
203	Items associated with particularly high risk		0 0	0	0	0	0.00%	0		0	0 (0 0	0.0	0	0	0	(O)	0.00%
204	Covered bonds		0 0	0	0	0	0.00%	0		0	0 (0 0	0.0	0	0	0	()		0.00%
205	Claims on institutions and corporates with a ST credit assessment		0 0	0	0	0	0.00%	0		0	0	0	0.0	0	0	0	(0		0.00%
206	Collective investments undertakings (CIU)		0 0	0	0 (0	0.00%	0		0	0 (0 0	0.0	0	0	0	(0		0.00%
207	Equity Securitisation		0 0	0	0 (0	0.00%	0		0	0 (0 0	0.0	0	0	0	(0.00%
208	Securitisation																			
209	Other exposures		0 0	0	0 (0	0.00%			0	0 (0 0	0.0		0	0	(0		0.00%
210	Standardised Total		108 140	1	0 1	1 (43.33%	122	12	25 1	1 (0 1	1 41.57	% 136	111	2			. 1	0.00% 4 0.96%

										Baseline Scenario									
				31/12/2021						31/12/2022						31/12/2023			
RowN um	(mln EUR,	Stage 1 exposure %)	Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage 2 exposu	re Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of Stock of provisions for Stage 2 exposure Stage	ock of sions for B exposure	Coverage Ratio - Stage 3 exposure
211	Central banks		0 0	0	0	(0.00%		0 0	C	0	C	0.00%	0	0	0	0 0	0	0.00%
212	Central governments	5	5 0 24	0	0	10	0 40.00%	5	0 24	·	0	10	40.00%	5	0 2	4	0 0	10	40.00%
213	Regional governments or local authorities		0 0	0	0	(0.00%	C	0 0	C	0	C	0.00%	0	0	0	0 0	0	0.00%
214	Public sector entities		0 0	0	0	(0.00%	C	0 0	C	0	C	0.00%	0	0	0	0 0	0	0.00%
215	Multilateral Development Banks		0 0	0	0	(0.00%	C	0 0	C	0	C	0.00%	0	0	0	0 0	0	0.00%
216	International Organisations		0 0	0	0	(0.00%	C	0 0	C	0	C	0.00%	0	0	0	0 0	0	0.00%
217	Institutions		0 0	0	0	(0.00%	С	0 0	C	0	C	0.00%	0	0	0	0 0	0	0.00%
218	Corporates	91	1 7 1	0	0	(0 34.09%	86	10 3	C	0	1	34.72%	83	12	5	0 0	2	35.04%
219	of which: SME		0 0	0	0	(0.00%	C	0 0	C	0	C	0.00%	0	0	0	0	0	0.00%
220	Retail	1	1 0 0	0	0	(0 63.24%	1	0 0	C	0	C	52.06%	1	0	0	0	0	45.18%
NETHERLANDS	of which: SME		0 0	0	0	(0.00%	C	0 0	C	0	C	0.00%	0	0	0	0 0	0	0.00%
222	Secured by mortgages on immovable property		0 0	0	0	(0 6.62%	C	0 0	C	0	C	6.60%	0	0	0	0 0	0	6.55%
223	of which: SME		0 0	0	0	(0.00%	C	0 0	C	0	C	0.00%	0	0	0	0 0	0	0.00%
224	Items associated with particularly high risk		0 0	0	0	(0.00%	C	0 0	C	0	C	0.00%	0	0	0	0 0	0	0.00%
225	Covered bonds		0 0	0	0	(0.00%		0 0	C	0	C	0.00%	0	0	0	0 0	0	0.00%
226	Claims on institutions and corporates with a ST credit assessment		0 0	0	0	(0.00%	<u> </u>	0 0	0	0	C	0.00%	0	0	0	0 0	0	0.00%
227	Collective investments undertakings (CIU)		0 0	0	0	(0.00%	C	0 0	0	0	C	0.00%	0	0	0	0 0	0	0.00%
228	Equity		0 0	0	0	(0.00%	C	0 0	0	0	C	0.00%	0	0	0	0 0	0	0.00%
229	Securitisation																		
230	Other exposures		0 0	0	0	(0.00%	C	0 0	0	0	C	0.00%	0	0	0	0 0	0	0.00%
231	Standardised Total	97	7 7 26	0	0	10	39.80%	92	10 28	0	0	11	39.49%	89	12 2	9	0 0	11	39.25%

	COMMERZBANK Aktiengesellschaft																				
			33 34	35 36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53
											Adverse Scenario										
				31/12/2021							31/12/2022							31/12/2023			
RowN um		(mln EUR, %)	Stage 1 exposure Stage 2 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for re Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposur	Stage 2 exposure Stage	: 3 exposure	Stock of provisions for p Stage 1 exposure Sta	Stock of provisions for age 2 exposure St	Stock of provisions for tage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1	Central banks		3,382	42 0	0 0		0.00%	3,38	2 42	(0 0	0	0	0.00%	,	42	0	0	0	0	0.00%
2	Central governments		4,661 4,73	154	2 34	4	26.87%	5,09	0 4,262	182	2 2	29	50	27.63%	5,459	3,860	215	2	22	62	2 28.68%
3	Regional governments or local authorities		10,383	25	1 5	1	0 40.15%	10,23	1 502	32	2 1	6	13	40.12%	10,102	623	40	1	6	16	6 40.09%
4	Public sector entities		2,361 4.	12 58	0 0		0.08%	2,19	1 533	106	6 0	0	0	0.11%	2,108	568	154	0	0	0	0.14%
5	Multilateral Development Banks		471 13	.32 0	0 6		0 61.43%	41	8 184		2 0	11	0	13.15%	368	231	4	0	13	0	7.91%
6	International Organisations		0	0	0		0.00%		0	(0	0	0	0.00%	0	0	0	0	0	0	0.00%
7	Institutions		120	3 2	0		0 25.56%	11	8 4	(3)	3 0	0	1	31.80%	116	4	4	0	0	1	34.33%
8	Corporates		2,097	338	10 23	15	45.60%	2,03	4 322	382	2 10	20	170	44.51%	1,975	333	430	9	16	187	7 43.50%
9	of which: SME		321	71 98	2 5	6	9 70.89%	31	5 67	107	7 2	4	73	67.63%		63	117	1	3	76	64.78%
10 COMMERZBANK	Retail		4,875 73	732 335	17 116	20	8 62.05%	4,84	2 674	427	7 16	105	255	59.69%	4,814	611	518	14	99	302	2 58.34%
	of which: SME		167	43 26	0 2		8 29.39%	16	8 38	31	1 0	1	9	27.66%		55	35	0	1	9	9 26.53%
12 Aktiengesellschaft	Secured by mortgages on immovable property		2,517	.74 34	1 8		6 17.84%	2,49	1 178	57	7 1	7	10	17.71%	2,467	178	80	1	6	14'	4 17.64%
13	of which: SME		34	8 4	0 0		1 32.20%	3	5 6	Ę	5 0	0	2	30.43%	35	5	6	0	0	2'	_ 29.29%
14	Items associated with particularly high risk		0	0 0	0 0		0.00%		0	(0 0	0	0	0.00%	0	0	0	0	0	0	0.00%
15	Covered bonds		0	0 0	0 0		0.00%		0	(0	0	0	0.00%	0	0	0	0	0	0	0.00%
16	Claims on institutions and corporates with a ST credit assessme	ent	0	0 0	0 0		0.00%		0 0	(0 0	0	0	0.00%	0	0	0	0	0		0.00%
17	Collective investments undertakings (CIU)		0	0 0	0 0		0.00%		0 0	(0	0	0	0.00%	0	0	0	0	0	0	0.00%
18	Equity		0	0 0	0 0		0.00%		0 0	(0	0	0	0.00%	0	0	0	0	0	0	0.00%
19	Securitisation																				
20	Other exposures		1	0 0	0 0		0 28.77%		1 0	(0 0	0	0	29.93%	1	0	0	0	0	C	30.32% 40.36%
21	Standardised Total		30,867 6,87	72 946 3	31 192	420	0 44.42%	30,79	6 6,700	1,190	31	177	499	41.96%	30,791	6,451	1,444	28	163	583	40.36%

												Adverse Scenario									
						31/12/2021						31/12/2022						31/12/2023			
RowN um		(mln EUR,	Stage 1 exposure S	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure St	Stock of provisions for age 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure Stage 3 exposu	Stock of ure provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposu	- e Stage 1 exposure Stage	2 exposure Stage 3 expo	Stock of sure provisions fo Stage 1 exposu	Stock of r provisions for ire Stage 2 exposu	Stock of provisions for re Stage 3 exposure	Coverage Ratio - Stage 3 exposure
22		Central banks	187	0	0	C	0	0	0.00%	187	0	0 0		0	0.00	% 187	0	0	0	0	0.00%
23		Central governments	2,373	160	65	1	. 4	26	40.00%	2,283	244	72 1	!	5 2	9 40.00	% 2,226	293	80	1	5 3	32 40.00%
24		Regional governments or local authorities	10,181	210	23	1	. 3	9	40.00%	10,020	365	29 1	!	5 1	.2 40.00	% 9,882	496	35	1	5 1	14 40.00%
25		Public sector entities	2,352	411	58	C	0	0	0.07%	2,183	532	106 0		0	0 0.10	% 2,100	567	153	0	0	0 0.12%
26		Multilateral Development Banks	0	0	0	C	0	0	0.00%	0	0	0 0		0	0.00	% 0	0	0	0	0	0.00%
27		International Organisations	0	0	0	C	0	0	0.00%	0	0	0 0		0	0.00	% 0	0	0	0	0	0.00%
28		Institutions	5	1	1	C	0	0	7.01%	5	1	1 0		0	0 9.25	% 5	1	1	0	0	0 10.47%
29		Corporates	156	47	6	C	1	3	44.72%	154	47	9 0		1	3 38.58	% 151	46	12	0	1	4 34.64%
30		of which: SME	40	6	1	C	0	1	89.25%	38	7	2 0		0	2 79.39	% 36	8	2	0	0	2 72.65%
31		Retail	3,833	664	256	15	111	149	58.18%	3,802	611	340 14	10	1 19	56.62	% 3,781	551	422	13	97 23	36 55.89%
32	GERMANY	of which: SME	163	43	23	C	1	5	23.03%	163	37	27 0		1	6 22.22	% 163	32	32	0	1	7 21.73%
33		Secured by mortgages on immovable property	48	7	1	C	0	0	8.23%	48	7	1 0		0	0 9.39	% 48	6	2	0	0	0 10.06%
34		of which: SME	9	3	0	C	0	0	6.50%	9	2	0 0		0	0 8.18	% 9	2	1	0	0	0 9.37%
35		Items associated with particularly high risk	0	0	0	C	0	0	0.00%	0	0	0 0		0	0.00	% 0	0	0	0	0	0.00%
36		Covered bonds	0	0	0	C	0	0	0.00%	0	0	0 0		0	0.00	% 0	0	0	0	0	0.00%
37		Claims on institutions and corporates with a ST credit assessment	0	0	0	C	0	0	0.00%	0	0	0 0		0	0.00	% 0	0	0	0	0	0.00%
38		Collective investments undertakings (CIU)	0	0	0	C	0	0	0.00%	0	0	0 0		0	0.00	% 0	0	0	0	0	0.00%
39		Equity	0	0	0	C	0	0	0.00%	0	0	0 0		0	0.00	% 0	0	0	0	0	0.00%
40		Securitisation																			
41		Other exposures	0	0	0	C	0	0	0.00%	0	0	0 0		0	0.00	% 0	0	0	0	0	0.00%
42		Standardised Total	19,133	1,501	411	18	120	188	45.66%	18,681	1,807	558 16	112	2 23:	7 42.40	/ 6 18,379	1,962	705	15 10	09 280	36 40.62 %

											Adverse Scenario									
				31/12/2021							31/12/2022						31/12/2023			
ZN.	(mln EUR, %		Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for p Stage 2 exposure Sta	Stock of provisions for age 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage 2 exposur	e Stage 3 exposur	Stock of e provisions for Stage 1 exposure	Stock of provisions for e Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks		0 0	C	0	C	0.00%	0		0	0	0 0	0	0.00%	6 0	0	0	0	0 0	0.00%
	Central governments	231	1 8 0	C	0	C	40.00%	214	2	4	1	0	0	40.00%	6 211	27	2	0	0 1	40.00%
	Regional governments or local authorities	36	5 1 0	C	0	C	52.95%	33		4	0	0	0	50.14%	6 33	4	0	0	0	48.09%
	Public sector entities	g	0 0	C	0	C	40.00%	9		1	0	0 0	0	40.00%	6 8	1	0	0	0	40.00%
	Multilateral Development Banks		0 0	C	0	C	0.00%	0		0	0	0 0	0	0.00%	6 0	0	0	0	0 0	0.00%
	International Organisations		0 0	C	0	C	0.00%	0		0	0	0	0	0.00%	6 0	0	0	0	0	0.00%
	Institutions	45	0 0	C	0 0	C	42.27%	45		0	1	0 0	0	42.60%	ó 44	0	1	0	0 0	42.46%
	Corporates	1,410	175 253	g	9 17	121	47.76%	1,361	18	8 28	9	9 15	134	46.32%		97 32	28	8 1	1 148	45.02%
	of which: SME	271	1 65 96	1	1 5	68	70.60%	268	5	9 10	5	2 4	71	67.40%	6 263 5	54 11	15	1	2 74	64.58%
	Retail	225	5 17 38	C	0	29	74.17%	219	2	1 4	0	0 0	29	72.03%	6 215 2	23	12	0	0 29	69.70%
POLAND	of which: SME		0 3	C	0	2	75.45%	0		0	3	0 0	2	75.45%	6 0	0	3	0	0 2	75.44%
	Secured by mortgages on immovable property	1,681	1 158 32	1	1 7	6	18.30%	1,652	16	5	3	1 7	10	18.10%	6 1,627 16	58	75	1	6 13	17.99%
	of which: SME	25	5 5 4	C	0	1	33.54%	26	1	4	5	0 0	2	32.20%	6 26	3	5	0	0 2	31.32%
	Items associated with particularly high risk		0 0	C	0	C	0.00%	0		0	0	0 0	0	0.00%	6 0	0	0	0	0 0	0.00%
	Covered bonds		0 0	C	0	C	0.00%	0		0	0	0 0	0	0.00%	6 0	0	0	0	0 0	0.00%
	Claims on institutions and corporates with a ST credit assessment		0 0	C	0	C	0.00%	0		0	0	0 0	0	0.00%	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	(0 0	C	0	C	0.00%	0		0	0	0 0	0	0.00%	6 0	0	0	0	0 0	0.00%
	Equity	(0 0	C	0 0	C	0.00%	0		0	0	0 0	0	0.00%	0	0	0	0	0 0	0.00%
	Securitisation																			
	Other exposures	1	0 0	C	0	C	28.77%	1		0	0	0 0	0	29.93%	6 1	0	0	0	0 0	30.32%
	Standardised Total	3,637	359 325	10	25	156	47.98%	3,533	404	4 384	4 1:	1 22	173	45.08%	3,452 42	22 44	8	9 1	7 192	30.32% 42.79%

										Adverse Scenario								
				31/12/2021						31/12/2022					31/12/2023			
RowN um	(mln EUR, %)	Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of provisions for provisions for Stage 1 exposure	Stock of provisions for age 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	tage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of Stock of provisions for Stage 2 exposure Stage 3 exposure			re Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for e Stage 2 exposure St	Stock of provisions for age 3 exposure	Coverage Ratio - Stage 3 exposure
64	Central banks	0		0	0		0.00%	0	0 0	0		0.00%	0	0)	0 0	0	0.00%
65	Central governments	25	0 0	0	0		39.15%	25	0 0	0		39.55%	25	0		0 0	0	39.54%
66	Regional governments or local authorities	1		0	0		0 40.00%	1	0 0	0		0 40.00%	1	0		0 0	0	40.00%
6/	Public sector entities	0		0	0		0.00%	0	0 0	0		0.00%	0	0) 	0 0	0	0.00%
68	Multilateral Development Banks	0		0	0		0.00%	0	0 0	0		0.00%	0	0) 	0 0	0	0.00%
69	International Organisations Institutions	0		0	0		0.00%	0	0 0	0		0.00%	0	0)	0 0	0	0.00%
70		150		0	0		0 41.33%	140		0		0 41.37% 0 57.49%	140	1	1	0 0	1	41.37% F7.470/
71	Corporates of which: SME	130		0	0		0 50.90%	149		0		0 000%	140	0	7	0 0	1	0.00%
72	Retail	0		0	0		0.00%	0		0		0.00%	0	0) 	0 0	0	58 40%
73 LINITED CTATEC	of which: SME	0		0	0		00.9070	0		0		01.92%	0	0) 		0	0.00%
74 UNITED STATES	Secured by mortgages on immovable property	0		0	0		0.00%	0		0		0.00%	0	0) 		0	62.80%
76	of which: SME	0		0	0		0 03.92 70	0		0		0 04.7470	0	0))	0 0	0	02.0970
77	Items associated with particularly high risk	0		0	0		0.00%	0		0		0.00%	0	0))	0 0	0	0.00 %
78	Covered bonds	0		0	0		0.00%	0		0		0.0070	0	0)	0 0	0	0.00 %
70	Claims on institutions and corporates with a ST credit assessment	0		0	0		0.00%			0		0.00%	0	0))	0 0	0	0.00%
80	Collective investments undertakings (CIU)	0		0	0		0.00%	0		0		0.00%	0	0))	0 0	0	0.00 %
81	Equity	0		0	0		0.00%	<u>0</u>		0		0.0070	0	0		0 0	0	0.00%
87	Securitisation				0		0.0070					3.00 /0		, in the second		9		0.0070
83	Other exposures	0		n	n		0.00%	0	0 0	n	0	0 00%	0	0		0	0	0.00%
84	Standardised Total	175	<u> </u>	0	0		57.61%	175	1 1	0	0 0	57.11%	174	1 1		0 0	1	. 56.84%



	COMMERZBANK Aktiengesellschaft											
		33 34	35 36	37 38	39 40	41 42	43 44	45 46	47	48 49	50 51	52 53
							Adverse Scenario					
			31/12/2021				31/12/2022				31/12/2023	
RowN um	(mln E	Stage 1 exposure Stage 2 exposur	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure Stage 3 exposure	Coverage Ratio - Stage 3 exposure	e Stage 2 exposure Stage 3 exposur	Stock of e provisions for Stage 1 exposure Stage 2 exposure	Stock of provisions for Stage 3 exposure	Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of e provisions for Stage 1 exposure Stage 2 exposure	Stock of provisions for Stage 3 exposure
85	Central banks	1,943	0 0	0 0	0 0.00% 1,94	3 0	0 0	0 0.0	,	3 0	0 0 (0 0.00%
86	Central governments	147	5 1	0 0	0 40.00% 14	5 7	1 0	0 0 40.0	0% 144	4 7	2 0 (0 1 40.00%
87	Regional governments or local authorities	0	0	0 0	0.00%	0 0	0 0	0 0.0	0%	0 0	0 0	0.00%
88	Public sector entities	0	0	0 0	0.00%	0 0	0 0	0 0.0	0%	0	0 0	0 0.00%
89	Multilateral Development Banks	0	0	0 0	0.00%	0 0	0 0	0 0.0	0%	0	0 0	0 0.00%
90	International Organisations	0	0 0	0 0	0.00%	0 0	0 0	0 0.0	0%	0	0 0	0 0.00%
91	Institutions	52	0 0	0 0	0 47.30%	0	1 0	0 0 47.4	51	1 0	1 0	1 47.56%
92	Corporates	116	17 0	0 2	0 60.80% 11	0 23	1 0	2 0 60.6	7% 106	6 26	1 0	1 60.53%
93	of which: SME	0	0 0	0 0	0.00%	0 0	0 0	0 0.0	0%	0 0	0 0	0 0.00%
94	Retail	0	0 0	0 0	0 60.70%	0 0	0 0	0 0 56.4	5% 0	0 0	0 0	0 53.82%
95 UNITED KINGDOM	of which: SME	0	0 0	0 0	0 27.72%	0 0	0 0	0 0 27.6	5% 0	0 0	0 0 (0 27.64%
96	Secured by mortgages on immovable property	0	0 0	0 0	0 10.05%	0 0	0 0	0 0 10.4	5% 0	0 0	0 0 (0 0 10.65%
97	of which: SME	0	0 0	0 0	0 0.00%	0 0	0 0	0 0.0	0%	0 0	0 0 (0 0.00%
98	Items associated with particularly high risk	0	0 0	0 0	0.00%	0 0	0 0	0 0 0.0	0%	0 0	0 0 (0.00%
99	Covered bonds	0	0 0	0 0	0 0.00%	0 0	0 0	0 0 0.0	0%	0 0	0 0 (0.00%
100	Claims on institutions and corporates with a ST credit assessment	0	0 0	0 0	0.00%	0 0	0 0	0 0.0	0%	0 0	0 0 (0 0.00%
101	Collective investments undertakings (CIU)	0	0 0	0 0	0 0.00%	0 0	0 0	0 0.0	0%	0 0	0 0 (0 0.00%
102	Equity	0	0 0	ol ol	0 0.00%	ol ol	0 0	0 0.0	0%	ol ol	0 0	0 0.00%
103	Securitisation											
104	Other exposures	0	0 0	ol ol	0.00%	0 0	0 0	0 0.0	0%	0	0 0	0 0.00%
105	Standardised Total	2.260	22 1	0 2	1 48.94% 2.25	1 30	3 0	2 1 48.54	% 2.245	5 34	4 0 2	2 48.70%

											Adverse Scenario								
				31/12/2021							31/12/2022					31/12/2023			
RowN um	(min EUR, %	Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure \$	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of Stock of provisions for Stage 2 exposure Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage 2 exposu	re Stage 3 exposui	Stock of re provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
106	Central banks		0 0	0	0	C	0.00%	0	(0	0	0 0	0.00%		0	0 (0	0	0.00%
107	Central governments	595	4,389 12	0	29	5	40.00%	1,141	3,828	3 26	5	0 23 1	40.00%		378 ·	46 (0 1	6 18	40.00%
108	Regional governments or local authorities		0 0	0	0	C	0.00%	0	(0	0	0 0	0.00%	6 0	0	0 (0	0	0.00%
109	Public sector entities		0 0	0	0	C	0.00%	0	(0	O C	0 0	0.00%	6 0	0	0 (0	0	0.00%
110	Multilateral Development Banks		0 0	0	0	C	0.00%	0	(0	0	0 0	0.00%	6 0	0	0 (0	0	0.00%
111	International Organisations		0 0	0	0	C	0.00%	0	(0	0	0 0	0.00%	6 0	0	0	0	0	0.00%
112	Institutions		0 0	0	0	C	0.00%	0	(0	0	0 0	0.00%	6 0	0	0	O	0	0.00%
113	Corporates		0 0	0	0	C	0.00%	0	(0	0	0 0	0.00%	6 0	0	0	O	0	0.00%
114	of which: SME		0 0	0	0	C	0.00%	0	(0	0	0 0	0.00%	6 0	0	0	O	0	0.00%
115	Retail		0 0	0	0	C	46.76%	0	(0	0	0 0	46.47%	6 0	0	0	O	0	46.25%
116 ITALY	of which: SME		0 0	0	0	C	0.00%	0	(0	0	0 0	0.00%	6 0	0	0	0	0	0.00%
117	Secured by mortgages on immovable property		0 0	0	0	C	0.00%	0	(0	0	0 0	0.00%	6 0	0	0	0	0	0.00%
118	of which: SME		0 0	0	0	C	0.00%	0	(0	0	0 0	0.00%	6 0	0	0	0	0	0.00%
119	Items associated with particularly high risk		0 0	0	0	C	0.00%	0	(0	0	0 0	0.00%	6 0	0	0	0	0	0.00%
120	Covered bonds		0 0	0	0	C	0.00%	0	(0	0	0 0	0.00%	6 0	0	0	0	0	0.00%
121	Claims on institutions and corporates with a ST credit assessment		0 0	0	0	C	0.00%	0	(0	0	0 0	0.00%	6 0	0	0	O	0	0.00%
122	Collective investments undertakings (CIU)	(0 0	0	0	C	0.00%	0	(0	0	0 0	0.00%	6 0	0	0 (O	0 0	0.00%
123	Equity Securitisation	(0 0	0	0	C	0.00%	0	(0	0	0 0	0.00%	6 0	0	0 (0	0 0	0.00%
124	Securitisation																		
125	Other exposures		0 0	0	0	C	0.00%	0	(0	0	0 0	0.00%	6 0	0	0 (0	0 0	0.00%
126	Standardised Total	595	4,389 12	0	29	5	40.00%	1,141	3,829	26	0	0 23 1	40.00%	1,572 3,3	78 4	16 0) 1	5 18	0.00% 40.00%

										Adverse Scenario								
					31/12/2021					31/12/2022					31/12/2023			
					T T							T		T	<u> </u>	П		
Row	/N	(mln EUR,	Stage 1 exposure Stage 2 expos	ure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of Stock of provisions for Stage 1 exposure Stage 2 expo	Stock of provisions for Stage 3 exposur	Coverage Ratio Stage 3 exposur	Stage 1 exposure Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
10			78)				0.000/				0	0.000				0	0	0.000/
12.	7	Central banks	100	0 0		0	0 0.00%	100	0 0	0	0	0.009	% U		0	0	0	0.00%
120		Central governments	186	2 (0	0 40.00%	185	3 0	0	0	0 40.009	76 184 .		0	0	0	40.00%
12		Regional governments or local authorities	0	0 (0.00%	(0	0	0.00	0 0		0	0	0	0.00%
130	0	Public sector entities Multilateral Development Banks	0	0 (0.00%			0	0	0.00	0		0	0	0	0.00%
13.		International Organisations	0	0 0			0.00%	0			0	0.00	0) (0	0	0	0.00%
13	2	Institutions	0	0 0			0.00%				0	0.00	0)	0	0	0	0.00%
13.	3 4	Corporates	0	0 0			0.00%				0	0.00	0			0	0	0.00%
13		of which: SME	0	0 0			0.00%				0	0.00	70 0 0 26 0) (0	0	0	0.00%
13.	6	Retail	0	0 (0 68.36%			0	0	0 64 529	% 0) (0	0	0	61 79%
13	FRANCE	of which: SME	0	0 (0 0.00%		0 0	0	0	0 0.009	% 0		0	0	0	0.00%
13	INANCL	Secured by mortgages on immovable property	0	0 (0	0.00%		0 0	0	0	0.00	% 0		0 0	0	0	0.00%
139	9	of which: SME	0	0 (0	0 0.00%	(0 0	0	0	0.00	% 0		0 0	0	0	0.00%
140		Items associated with particularly high risk	0	0 (0	0	0.00%	(0 0	0	0	0.00	% 0	0	0	0	0	0.00%
14:	1	Covered bonds	0	0 (0	0	0.00%	(0 0	0	0	0.00	% 0	0	0	0	0	0.00%
143	2	Claims on institutions and corporates with a ST credit assessment	0	0 (0	0	0.00%	(0 0	0	0	0.00	% 0		0	0	0	0.00%
143	3	Collective investments undertakings (CIU)	0	0 (0	0	0.00%	(0 0	0	0	0.00	% 0	0	0	0	0	0.00%
14	4		0	0 (0	0	0.00%	(0 0	0	0	0.00	% 0	0	0	0	0	0.00%
14	5	Equity Securitisation																
140	6	Other exposures	0	0 (0	0	0.00%	(0 0	0	0	0.00	% 0	0	0	0	0	0.00%
14	7	Standardised Total	186	2 0	0	0	0 48.55%	185	3 0	0	0	0 44.819	184 3	0	0	0	0	43.19%

										Adverse Scenario									
				31/12/2021						31/12/2022						31/12/2023			
RowN um		(min EU	e Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage 2 exposu	re Stage 3 exposur	Stock of provisions for Stage 1 exposure	Stock of S provisions for prove Stage 2 exposure Stage	tock of isions for 3 exposure	rage Ratio - 3 exposure
148		Central banks	0 0	0	0	0	0.00%	(0 0	0	0	0	0.00%	0	0	0	0 0	0	0.00%
149		Central governments	0 0	0	0	0	0.00%	(0 0	C	0	0	0.00%	0	0	0	0 0	0	0.00%
150		Regional governments or local authorities	0 0	0	0	0	0.00%	(0 0	C	0	0	0.00%	0	0	0	0	0	0.00%
151		Public sector entities	0 0	0	0	0	0.00%	(0 0	O	0	0	0.00%	0	0	0	0 0	0	0.00%
152		Multilateral Development Banks	0 0	0	0	0	0.00%	(0 0	O	0	0	0.00%	0	0	0	0 0	0	0.00%
153		International Organisations	0 0	0	0	0	0.00%	(0 0	O	0	0	0.00%	0	0	0	0 0	0	0.00%
154		Institutions	0 0	0	0	0	0.00%	(0 0	O	0	0	0.00%	0	0	0	0 0	0	0.00%
155		Corporates	0 0	0	0	0	0.00%	(0 0	O	0	0	0.00%	0	0	0	0 0	0	0.00%
156		of which: SME	0 0	0	0	0	0.00%	(0 0	C	0	0	0.00%	0	0	0	0	0	0.00%
157		Retail	0 0	0	0	0	0 19.35%	(0 0	C	0	0	22.64%	0	0	0	0 0	0	23.67%
158	JAPAN	of which: SME	0 0	0	0	0	0.00%	(0 0	C	0	0	0.00%	0	0	0	0 0	0	0.00%
159		Secured by mortgages on immovable property	0 0	0	0	0	0.00%	(0 0	C	0	0	0.00%	0	0	0	0 0	0	0.00%
160		of which: SME	0 0	0	0	0	0.00%	(0 0	C	0	0	0.00%	0	0	0	0 0	0	0.00%
161		Items associated with particularly high risk	0 0	0	0	0	0.00%	(0 0	C	0	0	0.00%	0	0	0	0 0	0	0.00%
162		Covered bonds	0 0	0	0	0	0.00%	(0 0	C	0	0	0.00%	0	0	0	0 0	0	0.00%
163		Claims on institutions and corporates with a ST credit assessment	0 0	0	0	0	0.00%	(0 0	0	0	0	0.00%	0	0	0	0 0	0	0.00%
164		Collective investments undertakings (CIU)	0 0	0	0	0	0.00%	(0 0	0	0	0	0.00%	0	0	0	0 0	0	0.00%
165		Equity	0 0	0	0	0	0.00%	(0 0	0	0	0	0.00%	0	0	0	0 0	0	0.00%
166		Securitisation																	
167		Other exposures	0 0	0	0	0	0.00%	(0 0	0	0	0	0.00%	0	0	0	0 0	0	0.00%
168		Standardised Total	0 0 0	0	0		19.35%	C	0 0	0	0	0	22.64%	0	0	0	0	0	23.67%



	COMMERZBANK Aktiengesellschaft											
	_	33 34	35 36	37 38	39 40	41 42	43 44	45 46	47	48 49	50 51	52 53
							Adverse Scenario					
			31/12/202	1			31/12/2022				31/12/2023	
RowN um	(m	Stage 1 exposure Stage 2 expo	Stock of provisions for Stage 1 expos	Stock of Stock of provisions for Stage 2 exposure Stage 3 exposure	r Coverage Ratio - Stage 3 exposure Stage 1 exposu	re Stage 2 exposure Stage 3 exposur	Stock of e provisions for Stage 1 exposure Stage 2 exposure	Stock of provisions for Stage 3 exposure	- Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of Stock of provisions for Stage 1 exposure Stage 2 exposure	Stock of provisions for Stage 3 exposure
169	Central banks	0	0 0	0 0	0.00%	0 0	0 0	0 0.00	% 0	0	0	0 0.00%
170	Central governments	0	0 0	0 0	0.00%	0 0	0 0	0 0.00	% 0	0	0	0 0.00%
171	Regional governments or local authorities	0	0 0	0 0	0.00%	0	0 0	0 0.00	%	0	0	0 0.00%
172	Public sector entities	0	0 0	0 0	0.00%	0	0 0	0 0.00	%	0	0	0 0.00%
173	Multilateral Development Banks	0	0 0	0 0	0.00%	0	0 0	0 0.00	%	0	0	0 0.00%
174	International Organisations	0	0 0	0 0	0.00%	0 0	0 0	0 0.00	%	0	0	0 0.00%
175	Institutions	0	0 0	0 0	0.00%	0	0 0	0 0.00	%	0	0	0 0.00%
176	Corporates	0	0 0	0 0	0.00%	0	0 0	0 0.00	%	0	0	0 0.00%
177	of which: SME	0	0 0	0 0	0.00%	0	0 0	0 0.00	%	0	0	0 0.00%
178	Retail	2	1 0	0 0	0 48.50%	2 1	0 0	0 43.30	% 2	1	1 0	0 0 40.42%
SWITZERLAND	of which: SME	0	0 0	0 0	0.00%	0 0	0	0 0.00	%	0	0	0 0.00%
180	Secured by mortgages on immovable property	0	0 0	0 0	0 16.45%	0 0	0 0	0 0 17.98	%	0	0	0 0 18.41%
181	of which: SME	0	0 0	0 0	0.00%	0 0	0 0	0 0.00	% 0	0	0	0 0.00%
182	Items associated with particularly high risk	0	0 0	0 0	0.00%	0	0 0	0 0.00	%	0	0	0 0.00%
183	Covered bonds	0	0 0	0 0	0.00%	0 0	0 0	0 0.00	% 0	0	0	0 0.00%
184	Claims on institutions and corporates with a ST credit assessment	0	0 0	0 0	0.00%	0 0	0 0	0 0.00	% 0	0	0	0 0.00%
185	Collective investments undertakings (CIU)	0	0 0	0 0	0.00%	0 0	0 0	0 0.00	% 0	0	0 0	0 0.00%
186	Equity	0	0 0	0 0	0.00%	0 0	0 0	0 0.00	% 0	0	0	0 0.00%
187	Securitisation											
188	Other exposures	0	0 0	0 0	0.00%	0 0	0 0	0 0.00	% 0	0	0 0	0 0 0.00% 0 0 40.41%
189	Standardised Total	2	1 0	0 0	0 48.49%	2 1	0 0	0 0 43.29	% 2	1	1 0	0 40.41%

											Adverse Scenario									
				31/12/2021							31/12/2022						31/12/2023			
N	(mln EUF		e Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of Stock of provisions for provise Stage 2 exposure Stage 3	ck of ions for exposure Stage 3	ge Ratio - 3 exposure	Stage 1 exposure Stage 2 exposure	Stage 3 exposure	Stock of e provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks		0 0 0	0	0		0.00%	0		0 (0	0	0	0.00%	0 0		0	0		0.00
	Central governments		5 0 0	C	0 0		0 40.00%	5		1 (0 0	0	0	40.00%	5 1		0	0) (0 40.00%
	Regional governments or local authorities	g	7 144 1	C	0 2		0 40.00%	108	13	32	3 (1	1	40.00%	118 120		4	0	1 2	2 40.00%
	Public sector entities		0 0 0	C	0 0		0.00%	0		0 (0 0	0	0	0.00%	0 0		0	0) (0.00%
	Multilateral Development Banks		0 0 0	C	0 0		0.00%	0		0 (0 0	0	0	0.00%	0 0		0	0) (0.00%
	International Organisations		0 0 0	C	0 0		0.00%	0		0 (0 0	0	0	0.00%	0 0		0	0) (0.00%
	Institutions		0 0 0	C	0 0		0.00%	0		0 (0 0	0	0	0.00%	0 0		0	0) (0.00%
	Corporates		0 0 0	C	0		0.00%	0		0	0	0	0	0.00%	0 0		0	0		0.00%
	of which: SME		0 0 0	C	0		0.00%	0		0	0	0	0	0.00%	0 0		0	0		0.00%
	Retail		0 0 0	C	0		0 58.80%	0		0	0	0	0	53.41%	0 0		0	0		0 50.14%
SPAIN	of which: SME		0 0 0	C	0		0 22.06%	0		0	0	0	0	23.83%	0		0	0		0 24.67%
	Secured by mortgages on immovable property		0 0 0	C	0		0.00%	0		0	0	0	0	0.00%	0		0	0		0.00%
	of which: SME		0 0 0	C	0		0.00%	0		0	0	0	0	0.00%	0		0	0		0.00%
	Items associated with particularly high risk		0 0 0	C	0		0.00%	0		0	0	0	0	0.00%	0		0	0		0.00%
	Covered bonds		0 0 0	C	0		0.00%	0		0	0	0	0	0.00%	0		0	0		0.00%
	Claims on institutions and corporates with a ST credit assessment		0 0 0	C	0		0.00%	0		0	0	0	0	0.00%	0 0		0	0		0.00%
	Collective investments undertakings (CIU)		0 0 0	C	0 0		0.00%	0		0 (0 0	0	0	0.00%	0 0		0	0) (0.00%
	Equity		0 0 0	C	0 0		0.00%	0		0 (0 0	0	0	0.00%	0 0		0	0		0.00%
	Securitisation																			
	Other exposures		0 0 0	C	0 0		0.00%	0		0 (0 0	0	0	0.00%	0 0		0	0		0.00%
	Standardised Total	10	2 145 1	0	2		1 41.92%	113	13	3	3 0	1	1	40.79%	123 121		4	0	. 2	2 40.44%

									Adverse Scenario							
				31/12/2021					31/12/2022					31/12/2023		
RowN um		Stage 1 exposu	re Stage 2 exposure Stage 3 exposure	Stock of Stock of provisions Stage 1 exposure Stage 2 exp	of Stock of s for provisions for oosure Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of Stock of provisions for Stage 2 exposure Stage 3 expo	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage 2 exposu	re Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of Stock provisions for Stage 2 exposure Stage 3 ex	of of os for posure Coverage Ratio - Stage 3 exposure
211	Central banks		0 0	0	0	0.00%	0	0 0	0	0	0.00%		0 0		0 0	0.00%
212	Central governments		5 0 24	1 0	0	10 40.00%	5	0 24	0	0	10 40.00%	5	0 24		0 0	10 40.00%
213	Regional governments or local authorities		0 0	0	0	0.00%	0	0 0	0	0	0 0.00%	6 0	0 0		0 0	0.00%
214	Public sector entities		0 0	0	0	0.00%	0	0 0	0	0	0.00%	0	0 0		0 0	0.00%
215	Multilateral Development Banks		0 0	0	0	0.00%	0	0 0	0	0	0.00%	0	0 0		0 0	0.00%
216	International Organisations		0 0	0	0	0.00%	0	0 0	0	0	0.00%	0	0 0		0 0	0.00%
217	Institutions		0 0	0	0	0.00%	0	0 0	0	0	0.00%	0	0 0		0 0	0.00%
218	Corporates		91 7 1	0	0	0 34.23%	85	10 3	0	0	1 35.02%	82	12 5		0 0	2 35.46%
219	of which: SME		0 0	0	0	0.00%	0	0 0	0	0	0.00%	0	0 0		0 0	0.00%
220	Retail		1 0 0	0	0	0 61.80%	1	0 0	0	0	0 48.63%	6 1	0 0		0 0	0 40.64%
NETHERLANDS	of which: SME		0 0	0	0	0.00%	0	0 0	0	0	0.00%	0	0 0		0 0	0.00%
222	Secured by mortgages on immovable property		0 0	0	0	0 8.92%	0	0 0	0	0	0 9.11%	0	0 0		0 0	0 9.19%
223	of which: SME		0 0	0	0	0.00%	0	0 0	0	0	0.00%	0	0 0		0 0	0.00%
224	Items associated with particularly high risk		0 0	0	0	0.00%	0	0 0	0	0	0.00%	0	0 0		0 0	0.00%
225	Covered bonds		0 0	0	0	0.00%	0	0 0	0	0	0.00%	0	0 0		0 0	0.00%
226	Claims on institutions and corporates with a ST credit assessment		0 0	0	0	0.00%	0	0 0	0	0	0.00%	6 0	0 0		0 0	0.00%
227	Collective investments undertakings (CIU)		0 0	0	0	0.00%	0	0 0	0	0	0.00%	6 0	0 0		0 0	0.00%
228	Equity		0 0	0	0	0.00%	0	0 0	0	0	0.00%	6 0	0 0		0 0	0.00%
229	Securitisation															
230	Other exposures		0 0	0	0	0.00%	0	0 0	0	0	0.00%	•	0 0		0 0	0.00%
231	Standardised Total		97 7 26	0	0 1	10 39.80%	92	11 28	0	0	11 39.48%	88	12 30		0 0	12 39.24%

	BA EUROPEAN BANKING AUTHORITY		1	2	3	4	2021 EU		COMMERZE 7	Test: Cre BANK Aktien 8 ia - Actual)-19 IRE	12	13	14
			Expos	ure values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of which expired	31/12 Stage 2	Stage 2 exposure, of which expired	Stage 3	Stage 3 exposure, of which expired	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3
Num		Central banks Central governments	%) A-IRB	F-IRB	A-IRB	F-IRB	exposure	moratoria	exposure	moratoria	exposure	moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
3 4 5		Institutions Corporates Corporates - Of Which: Specialised Lending	1,94	46	0 1,400	5 (1,010	852	852	2 383	64	4 44	1 3	10	16	24.85%
6 7 8	COMMERZBANK	Corporates - Of Which: SME Retail Retail - Secured on real estate property	4,2	79	0 939	(3,135	2,991	1,098	1,028	4:	5 36	5 4	23	13	28.25%
9 10 11	Aktiengesellschaft	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving	2,33	27	0 423	3 (1,596	1,554	710	674	20	0 16	5 1	7	3	15.48%
12 13 14		Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity														
16 17 18		Securitisation Other non-credit obligation assets IRB TOTAL	6,28	31	0 2,375	5 0	4,185	3,842	1,950	1,411	109	9 80	7	33	29	26.25%
									Morator	ia - Actual						
			Expos	ure values	Risk expos	ure amounts		Stage 1		2/2020 Stage 2		Stage 3	Stock of	Stock of	Stock of	Coverage Ratio -
Row Num		(mln EUR,	- ۸_TDR	F-IRB	A-IRB	F-IRB	Stage 1 exposure	exposure, of which expired moratoria	Stage 2 exposure	exposure, of which expired moratoria	Stage 3 exposure	exposure, of which expired moratoria	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
19 20 21		Central banks Central governments Institutions														
22 23 24		Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	4-	46	0 289	0	296	280	136	119	1!	5	0	3	2	16.48%
25 26 27	CEDMANN	Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	2,68	87	0 433	3 (2,302	2,175	362	2 341	24	4 20	2	7	5	19.95%
28 29 30	GERMANY	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail	1,2!	53	0 193	3 (1,073	1,037	170	166	1(7	7 1	3	1	9.88%
31 32 33		Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity														
34 35 36		Securitisation Other non-credit obligation assets IRB TOTAL	3,13	33	0 722	2 0	2,597	2,455	498	3 461	39	9 29	2	10	7	18.62%
							,,,,,,	,		ia - Actual						
			Evnos	ure values	Pick eynos	ure amounts		Stage 1		2/2020 Stage 2		Stage 3	Stock of	Stock of	Stock of	Coverno Batis
Row Num		(mln EUR,	Λ_TDR	F-IRB	A-IRB	F-IRB	Stage 1 exposure	exposure, of which expired moratoria	Stage 2 exposure	exposure, of which expired moratoria	Stage 3 exposure	exposure, of which expired moratoria	provisions for Stage 1 exposure	provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Stage 3 exposure
37 38 39		Central banks Central governments Institutions														
40 41 42		Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	80	68	0 784	1 (553	536	270	238	4:	1 33	2	6	12	30.44%
43 44 45		Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	1,54	46	0 50:	1 (791	. 777	733	683	20	16	5 2	16	8	37.93%
46 47 48	POLAND	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail	1,0!	53	0 230	0	505	498	538	507	1:	1 8	3 (4	2	20.54%
49 50 51		Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity														
52 53 54		Securitisation Other non-credit obligation assets IRB TOTAL	2,41	14	0 1,286	5 0	1,344	1,312	1,002	2 921	61	L 49	4	23	20	32.89%
									Morator	ia - Actual						
			Expos	ure values	Risk expos	ure amounts		Stage 1		2/2020 Stage 2		Stage 3	Stock of	Stock of	Stock of	Coverage Ratio -
Row Num		(mln EUR,	%) A-IRB	F-IRB	A-IRB	F-IRB	Stage 1 exposure	exposure, of which expired moratoria	Stage 2 exposure	exposure, of which expired moratoria	Stage 3 exposure	exposure, of which expired moratoria	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
55 56 57 58		Central banks Central governments Institutions Corporates	21	58	0 134	4 (258	3 0				0	0	-
59 60 61		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail	2.	6	0 (5	5 5	230	0) 0		0) (0	0	11.11%
62 63 64	UNITED STATES	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME		5	0 (5	5 5	(0	(0 (0	0	11.11%
65 66 67		Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME														
69 70 71		Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets														
72		IRB TOTAL	26	53	0 134	0	5	5	258	0	(0 0	0	0	0	11.11%
										ia - Actual 2/2020						
Row				ure values		ure amounts	Stage 1 exposure	Stage 1 exposure, of which expired	Stage 2 exposure	Stage 2 exposure, of which expired	Stage 3 exposure	Stage 3 exposure, of which expired	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure
Num 73 74		Central banks Central governments	%) A-IRB	F-IRB	A-IRB	F-IRB		moratoria		moratoria		moratoria	exposure	exposure	exposure	exposure
75 76 77		Institutions Corporates Corporates - Of Which: Specialised Lending		10	0 2	2 (C	0	10	0	(0	0	0	0	-
78 79 80		Corporates - Of Which: SME Retail Retail - Secured on real estate property Detail - Conwed on real estate property		6	0 () (6	5 5	(0	() () C	0	0	50.00%
82 83 84	UNITED KINGDOM	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail		5	0 (5	5	(0	(0 ((0	0	-
85 86 87		Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity														
88 89 90		Securitisation Other non-credit obligation assets IRB TOTAL	1	16	0 2	2 0	6	5 5	10	0	(0 0	0	0	0	50.00%
									Morator	ia - Actual						
			Expos	ure values	Risk expos	ure amounts	Store 1	Stage 1		2/2020 Stage 2	Chang 2	Stage 3	Stock of	Stock of	Stock of	Coverage Ratio -
Row Num		(mln EUR,	%) A-IRB	F-IRB	A-IRB	F-IRB	Stage 1 exposure	exposure, of which expired moratoria	Stage 2 exposure	exposure, of which expired moratoria	Stage 3 exposure	exposure, of which expired moratoria	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
91 92 93		Central banks Central governments Institutions Corporates		0	0									0	0	-
95 96 97		Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail		0	0 (0	(0) (0	0	-
98 99 100	ITALY	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME		0	0 (0	0		0				0	0	-
101 102 103		Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME														
104 105 106		Retail - Other Retail - Of Which: non-SME Equity Securitisation Other pon-credit obligation assets														
107		Other non-credit obligation assets IRB TOTAL		0	0 (0	0	0	0	0	(0	0	0	-

EBA EUROPEAN BANKING AUTHORIT

2021 EU-wide Stress Test: Credit risk COVID-19 IRB

							(COMMERZI	BANK Aktieng	gesellschaf	ft				
		1	2	3	4	5	6	7	8	9	10	11	12	13	14
								Morato	ria - Actual						
								31/1	2/2020						
		Exposui	re values	Risk exposu	ıre amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for		Coverage Ratio Stage 3
Row Num	(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
109	Central banks														
110	Central governments														
111	Institutions														
112	Corporates	0	0	0		0	0		0 0	() (0	0	0	-
113	Corporates - Of Which: Specialised Lending														
114	Corporates - Of Which: SME														
115	Retail	1	0	0		0	1 1		0 0	(0	0	0)	-
116	Retail - Secured on real estate property														
FRANCE	Retail - Secured on real estate property - Of Which: SME														
118 I IVAIVEL	Retail - Secured on real estate property - Of Which: non-SME	0	0	0		0	0		0 0	(0	0	0)	-
119	Retail - Qualifying Revolving														
120	Retail - Other Retail														
121	Retail - Other Retail - Of Which: SME														
122	Retail - Other Retail - Of Which: non-SME														
123	Equity														
124	Securitisation														
125	Other non-credit obligation assets														
126	IRB TOTAL	1	0	0	-	0	1	_	0		0	0	0	0	-
	_														

									Morato	ria - Actual						
									31/1	.2/2020						
			Expos	ure values	Risk expos	sure amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio
Row Num		(min EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
127		Central banks														
128		Central governments														
129		Institutions														
130		Corporates		0	0 (0 (0	0 0		0		0 0	0	0	(-
131		Corporates - Of Which: Specialised Lending														
132		Corporates - Of Which: SME														
133		Retail		0	0	0	0	0 0		0	(0 0	0	0	() -
134		Retail - Secured on real estate property														
135	JAPAN	Retail - Secured on real estate property - Of Which: SME														
136	ארו רוז	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0 0		0	l	0 0	0	0	() -
137		Retail - Qualifying Revolving														
138		Retail - Other Retail														
139		Retail - Other Retail - Of Which: SME														
140		Retail - Other Retail - Of Which: non-SME														
141		Equity														
142		Securitisation														
143		Other non-credit obligation assets														
144		IRB TOTAL		0	0 () (D 0		0		D 0) 0	0	C) -

									Morato	ria - Actual						
									31/1	.2/2020						
			Exposi	ıre values	Risk expos	sure amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio
Row Num		(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
145		Central banks														
146		Central governments														
147		Institutions														
148		Corporates		0	0	0 (0	0 0		0	(0	0	0	0	-
149		Corporates - Of Which: Specialised Lending														
150		Corporates - Of Which: SME														
151		Retail		6	0	0 (0	6 6		0	(0	0	0	0	-
152		Retail - Secured on real estate property														
153	SWITZERLAND	Retail - Secured on real estate property - Of Which: SME														
154	SWITZERLAND	Retail - Secured on real estate property - Of Which: non-SME		4	0	0 (0	4 4		0	(0	0	0	0	-
155		Retail - Qualifying Revolving														
156		Retail - Other Retail														
157		Retail - Other Retail - Of Which: SME														
158		Retail - Other Retail - Of Which: non-SME														
159		Equity														
160		Securitisation														
161		Other non-credit obligation assets														
162		IRB TOTAL		6) (6		0	(0	0	0	0	-

									Morato	ria - Actual						
									31/1	2/2020						
			Expos	ure values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio
Row Num		(mln EUR, %	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
163		Central banks														
164		Central governments														
165		Institutions														
166		Corporates		6)	4	0	0		0	(6 0	0	C	0	0.00%
167		Corporates - Of Which: Specialised Lending														
168		Corporates - Of Which: SME														
169		Retail		1		0	0	0		1 1	(0	0	C) c) -
170		Retail - Secured on real estate property														
171	SPAIN	Retail - Secured on real estate property - Of Which: SME														
172	SPAIN	Retail - Secured on real estate property - Of Which: non-SME		1		0	0	0		0 0		0	0	C	0) -
173		Retail - Qualifying Revolving														
174		Retail - Other Retail														
175		Retail - Other Retail - Of Which: SME														
176		Retail - Other Retail - Of Which: non-SME														
177		Equity														
178		Securitisation														
179		Other non-credit obligation assets														
180		IRB TOTAL		7 (9	1 (0	0		1 1		5 0	0	0	0	0.00%

									Morator	ia - Actual						
									31/1	2/2020						
			Exposure	e values	Risk exposu	re amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3
Row Num		(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
181		Central banks														
182		Central governments														
183		Institutions														
184		Corporates	0	0	0		0	0	(0	C	0	0	0	0	-
185		Corporates - Of Which: Specialised Lending														
186		Corporates - Of Which: SME														
187		Retail	3	0	1) 3	3	(0	C	0	0	0	0	-
188		Retail - Secured on real estate property														
189	NETHERLANDS	Retail - Secured on real estate property - Of Which: SME														
190	NETTILICANDS	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	(0	0	(0	C	0	0	0	0	-
191		Retail - Qualifying Revolving														
192		Retail - Other Retail														
193		Retail - Other Retail - Of Which: SME														
194		Retail - Other Retail - Of Which: non-SME														
195		Equity														
196		Securitisation														
197		Other non-credit obligation assets														
198		IRB TOTAL	3	0	1		3	3	C	0	0	0	0	0	0	-

	BA EUROPEAN BANKING AUTHORITY		[15	16	17	2021 E (Stress T COMMERZB	ANK Aktier	ngesellschaf 22)-19 IRI	25	26	27	28
Row				Exposu A-IRB	ire values F-IRB	Risk expos	sure amounts F-IRB	Stage 1 exposure	Stage 1 exposure, of which guaranteed		2/2020 Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stage 3	Coverage Ration Stage 3 exposure
Num 1 2 3 4		Central banks Central governments Institutions Corporates	(mln EUR, %)	2,067		0 62	9 (0 1,75	amount	25	amount) 2	amount 7	exposure	exposure	exposure	7 24.06
5 6 7 8	COMMERZBANK	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property		25 571 760	5	0 4 0 11 0 9	3 (6 (1 (1 (1 (1 (1 (1 (1 (1 (1 (1 (1 (1 (1	2 0 51 0 71	3 20	5. 4	2 1	1 3 5	0 (1) (2) (2) (3) (4) (4) (4) (4) (4) (4) (4) (4) (4) (4) [2]) 1 1 0	0 0	0 - 0 31.76 1 64.47 0 -
10 11 12 13	Aktiengesellschaft	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME		757 744	1 0 7	0 0 0 0 9 0 8	0 (0 (1 (1 (1 (1 (1 (1 (1 (1 (1 (1 (1 (1 (1	71) 71) 70	1 1 1 0 0 0 3 634 1 623	44	0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0	5 0 0 5 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2) 0 1 1	0 0	0 - 0 - 1 64.47 1 64.47
14 15 16 17 18		Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL		2,830	0	0 72	2 (2,47	2 11 1 2,118	29:	1 244	30	0 20	5	4	4	8 27.18 ⁰
											antees - Actual 2/2020						
Row			(min ELID 0/)	Λ-IDR	ire values F-IRB	Risk expos	sure amounts F-IRB	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ration Stage 3 exposure
19 20 21		Central banks Central governments Institutions Corporates	(mln EUR, %)	1,769		0 45	2	1,53	amount 8 1,319	18.	amount 2 155	- 1	amount 5 1	Схрозаге	exposure 2	2	4 27.66
22 23 24 25		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail		759		0 9		71,55					2	2	1	0	1 64.47
26 27 28 29	GERMANY	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving		1	1	0	0 ()	1 1		0 0)	0 ()	0	0	0 -
30 31 32 33		Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity															
34 35 36		Securitisation Other non-credit obligation assets IRB TOTAL		2,529	9	0 54	5 (2,25	5 1,955	222	2 190	1	7 1!	5 3	3	2	5 32.66
									Stage 1		antees - Actual 2/2020 Stage 2		Stage 3				
Row Num			(mln EUR, %)	Λ_IDR	re values F-IRB	Risk expos	sure amounts F-IRB	Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure	exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ration Stage 3 exposure
37 38 39 40		Central banks Central governments Institutions Corporates		119	9	0 10	4 () 7	8 62	4	7 38	3	0		0	1	0 -
41 42 43 44		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property		(0	0	0 ()	0 0		0 0)	0 () (0	0	0 -
45 46 47 48	POLAND	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail		(0	0	0 (0	0 0		0 0		0	0	0	0	0 -
50 51 52		Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets															
54		IRB TOTAL		119	9	0 10	4 (73	8 62	47 Public guara	38 antees - Actual	3	0 (<u>;</u>	1 (0 -
				Exposu	ıre values	Risk expos	sure amounts	Stage 1	Stage 1 exposure, of which	31/1 Stage 2	2/2020 Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for			Coverage Ratio
Row Num 55 56		Central banks Central governments	(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
57 58 59 60		Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail			0	0	0 ())	0 0		0 (0)))	0 0	0 -
62 63 64 65	UNITED STATES	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving		(0	0	0 ()	0 0		0 (0		0	0	0 -
66 67 68 69		Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation															
71 72		Other non-credit obligation assets IRB TOTAL		0	0	0	0 (0 0		D 0		0 () (0 (0 -
				Exposu	ire values	Risk expos	sure amounts		Stage 1 exposure, of	31/1	2/2020 Stage 2 exposure, of		Stage 3 exposure, of	Stock of	Stock of	Stock of	Coverage Ratio
Row Num		Central banks	(mln EUR, %)	A IDD	F-IRB	A-IRB	F-IRB	Stage 1 exposure	which guaranteed amount	Stage 2 exposure	which guaranteed amount	Stage 3 exposure	which guaranteed amount	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
74 75 76 77		Central governments Institutions Corporates Corporates - Of Which: Specialised Lending		1	1	0	0 ())	1 1		0 ()	0 ()	0	0	0 -
78 79 80 81 82	UNITED KINGDOM	Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME		(0	0	0 (0	0 0		0 0)	0 (0	0 (0 -
83 84 85 86		Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME															
87 88 89 90		Equity Securitisation Other non-credit obligation assets IRB TOTAL		1	1	0	0 ()	1 1		0 0		0 (0	0	0 -
											antees - Actual 2/2020						
Row Num			(mln EUR, %)	- Λ_IDR	re values F-IRB	Risk expos	sure amounts F-IRB	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ration Stage 3 exposure
91 92 93 94		Central banks Central governments Institutions Corporates	(EOI() 70)		0	0	0 (amount 0 0		amount 0 (amount 0		0	0	0 -
95 96 97 98 99		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME		C	0	0	0 (0 0		0 0		0 (0	0	0 -
100 101 102 103	ITALY	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME		C	0	0	0 (0 0		0 0		0				0 -
104 105 106 107 108		Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL			0	0	0 (0 0		0 0		0 (0	0	0 -

The state of the s		Г	15	16	17	18		Stress T COMMERZE				24	25	26	27	
										antees - Actual						
				re values	1	sure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stage 3	
	Central banks Central governments	(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB		amount		amount		amount	exposure	exposure	exposure	
	Institutions Corporates		34	1	0 1	4	0 5	0 43	3	0 0		0	0		0	0
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME															
	Retail Retail - Secured on real estate property				0	0	0	0 0		0 0		0	0	0	0	0
FRANCE	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving)	0	0	0	0 0		0 0		0	0)	0	0
	Retail - Other Retail Retail - Other Retail - Of Which: SME															
	Retail - Other Retail - Of Which: non-SME Equity															
	Securitisation Other non-credit obligation assets IRB TOTAL		34		0 14	4	0 5	0 43		0 0		0	0))	0	0
				•	•		•	•								
										antees - Actual .2/2020						
			Exposu	re values	Risk expos	sure amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	or
		(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which guaranteed amount	exposure	which guaranteed amount	exposure	which guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	
	Central banks Central governments															
	Institutions Corporates Corporates - Of Which: Specialised Lending				0	0	0	0 0		0 0		0	0	0	0	0
	Corporates - Of Which: SME Retail				0	0	0	0 0		0 0		0	0	0	0	0
JAPAN	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME															
	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail			J	U	U	U	U] 0		UJ C		U	U	J	U	0
	Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME															
	Equity Securitisation															
	Other non-credit obligation assets IRB TOTAL				0	D	0	0 0		0		0	0		O C	0
									Public quar	antees - Actual						
								Stage 1		.2/2020		Stage 2				
			Exposu	re values	Risk expos	sure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for Stage 1	provisions for		or
	Central banks	(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	
	Central banks Central governments Institutions															
	Corporates Corporates - Of Which: Specialised Lending		5.	5	0 2	5	0 4	2 41	. 1	4 12		0	0	0	0	0
	Corporates - Of Which: SME Retail Retail - Secured on real estate property				0	0	0	0 0		0 0		0	0	0	0	0
SWITZERLAND	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME				0	0	0	0 0		0 0		0	0	0	0	0
	Retail - Qualifying Revolving Retail - Other Retail															
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity															
	Securitisation Other non-credit obligation assets															
	IRB TOTAL		50	5	0 2!	5	0 4	2 41	. 1	4 12		0	0	O	0	0
										antees - Actual						
			Exposu	re values	Risk expos	sure amounts	T	Stage 1 exposure, of		.2/2020 Stage 2 exposure, of		Stage 3 exposure, of	Stock of	Stock of	Stock of	
		(mln EUR,%)	A-IRB	F-IRB	A-IRB	F-IRB	Stage 1 exposure	which guaranteed	Stage 2 exposure	which guaranteed	Stage 3 exposure	which guaranteed	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	
	Central banks Central governments	2314 70)						amount		amount		amount				
	Institutions Corporates			D	0	0	0	0 0		0 0		0	0	0	0	0
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail		,		0	0	0	0		0		0	n	1	0	
CDAIN	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME					<u> </u>		0								U
SPAIN	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving				0	0	0	0 0		0 0		0	0)	0	0
	Retail - Other Retail Retail - Other Retail - Of Which: SME															
	Retail - Other Retail - Of Which: non-SME Equity Securitisation															
	Other non-credit obligation assets IRB TOTAL				0	0	0	0 0		0 0		0	0)	0	0
									Dublic avec	antees - Actual						
										.2/2020						
			Exposu	re values	Risk expos	sure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for			or
	Control banks	(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	
	Central banks Central governments Institutions															
	Corporates Corporates - Of Which: Specialised Lending		1.	5	0	3	0 1	3 11		0 0	1	3 1	1	0	0	3
	Corporates - Of Which: SME Retail)	0	0	0	0 0		0 0		0	0)	0	0
NETHERLANDS	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Petail - Secured on real estate property - Of Which: pop-SME				0	0	0	0 2		0		0	0	1	0	
	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail				U .	<u> </u>		0		<u> </u>		U			<u> </u>	0
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME															
	Equity Securitisation															
	Other non-credit obligation assets															_

EBA EUROPEAN BANKING AUTHORITY

2021 EU-wide Stress Test: Credit risk COVID-19 IRB

EBA BANKING AUTHORITY									2021 E U		Stress 1 COMMERZE			COVID	-19 IRB	3						
		29	30	31	32	33	34	35	36	37	38	39 toria - Baseline S	40	41	42	43	44	45	46	47	48	49
					31/12/2021 Stock of	Stock of	Stock of	Coverage Ratio				31/12/2022 Stock of	Stock of	Stock of	Coverage Ratio -				31/12/2023 Stock of	Stock of	Stock of	Coverage Ratio -
Row Num	(mln EU	Stage 1 exposui JR, %)		Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
1 2 3	Central banks Central governments Institutions																					
4 5 6	Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		1,344	481 10	0 3	3 12	24	1 24.05%	1,360	43	5 130		3 9	30	23.29%	·	3 400	157	3	8	36	22.88%
COMMERZBANK	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME		3,490	689 9	9 5	5 17	29	29.54%	3,582	55	9 136	6	4 12	2 41	30.41%	3,639	9 471	167	4	10	51	30.51%
Aktiengesellschaft	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail		1,926	359 4	1 (4	(13.50%	1,991	28	3 52	2	0 2	7	12.87%	2,03:	1 233	62	0	2	8	12.52%
13 14 15	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity																					
16 17 18	Securitisation Other non-credit obligation assets IRB TOTAL		1,869 1,	175 19	9 8	3 29	53	3 26.78%	4,975	1,00	1 267	7	7 22	72	26.92%	5,039	880	324	7	18	87	26.82%
											Mora	toria - Baseline S	cenario									
					31/12/2021 Stock of	Stock of	Stock of	Coverage Ratio				31/12/2022 Stock of	Stock of	Stock of	Coverage Ratio -				31/12/2023 Stock of	Stock of	Stock of	Coverage Ratio -
Row Num	(mln EU	Stage 1 exposui UR, %)		Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
19 20 21	Central banks Central governments Institutions																					
22 23 24	Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		273	152 2	1 (3	۷	18.79%	287	13	3 27	7	0 2	5	19.48%	296	5 119	32	0	2	6	19.71%
25 26	Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME		2,244	398 4	5 1	7	8	3 17.62%	2,294	33	1 63	3	1 !	10	16.60%	2,329	281	77	1	4	12	16.04%
GERMANY 29 20	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail		1,050	185 1	9 (2		9.73%	1,075	15	3 26	6	0 2	2	9.65%	1,094	128	31	0	1	3	9.63%
30 31 32	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME																					
33 34 35	Equity Securitisation Other non-credit obligation assets																					
36	IRB TOTAL	2	2,516	550 6	7 1	10	12	17.98%	2,581	464		9 :	1 7	16	17.46%	2,625	5 400	109	1	6	19	17.10%
					31/12/2021						Mora	toria - Baseline S 31/12/2022							31/12/2023			
Row		Stage 1 exposui		Stage 3 e exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3
Num 37	Central banks				avnocura	exposure	exposure	exposure					exposure		exposure					exposure	exposure	exposure
38 39 40	Central governments Institutions Corporates		625	177 6	3 3	3 6	18	3 28.72%	612	17	1 8:	1	2 !	j 22	27.36%	600) 166	97	2	5	26	26.58%
41 42 43	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail		1,206	285 5	2 4	4 10	21	1 39.90%	1,248	22	3 72	2	4 8	31	42.42%	1,270) 185	88	4	6	38	43.24%
44 45 46 POLAND	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME		858	173 2	2 () 2		16.72%	898	12	9 27	7	0 :	. 4	16.01%	919	9 104	30	0	1	5	15.58%
47 48 49	Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME																					
50 51 52	Retail - Other Retail - Of Which: non-SME Equity Securitisation																					
53 54	Other non-credit obligation assets IRB TOTAL	1	1,830	462 11	5 7	7 16	39	33.81%	1,860	394	4 153	3 (5 13	53	34.45%	1,870	352	186	6	11	64	34.51%
					24/42/2024						Mora	toria - Baseline S							24/42/2022			
		Stage 1	1 Stage 2	Stage 3	31/12/2021 Stock of provisions for	Stock of	Stock of provisions for	Coverage Ratio	Stage 1	Stage 2	Stage 3	31/12/2022 Stock of provisions for	Stock of	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 2	Stage 3	31/12/2023 Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -
Row Num	(mln EU	exposui		e exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	Stage 2 exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
56 57 58	Central banks Central governments Institutions Corporates		180	74	4 (0 1	(0 4.18%	192	5	8 8	8	0	. 0	3.97%	200) 48	10	0	0	0	3.99%
59 60 61	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail		5	0	0 (0	(11.11%	5		0 0	0	0 0	0	10.00%		5 0	0	0	0	0	10.00%
62 63 64 UNITED STATES	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME		5	0	0 (0 0	(11.11%	5		0 (0	0 (0	10.00%	į	5 0	0	0	0	0	10.00%
65 66 67	Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME																					
68 69 70	Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets																					
72 72	IRB TOTAL		185	74	4 0	1	C	4.09%	197	59	9 8	3 () 1	. 0	4.05%	205	48	10	0	0	0	4.05%
					31/12/2021						Mora	toria - Baseline S 31/12/2022							31/12/2023			
		Stage 1		Stage 3	Stock of provisions for		Stock of provisions for	Coverage Ratio Stage 3	Stage 1	Stage 2 exposure	Stage 3	Stock of provisions for	Stock of provisions for	provisions for	Coverage Ratio - Stage 3	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	provisions for	Coverage Ratio - Stage 3
Num 73	(mln EU	UR, %)	re exposure	e exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
74 75 76	Central governments Institutions Corporates Corporates		7	3	0 (0 0	(9.09%	7		3 (0	0 (0	10.00%	7	7 3	0	0	0	0	11.11%
77 78 79	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail		5	1	0 (0 0	(25.00%	5		0 (0	0 (0	40.00%	į į	5 0	0	0	0	0	28.57%
UNITED KINGDOM	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving		5	1	0 (0	(0.00%	5		0 (0 (0 (0	0.00%	į	5 0	0	0	0	0	0.00%
84 85 86	Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME																					
87 88 89	Equity Securitisation Other non-credit obligation assets																					
90	IRB TOTAL		12	3	0 0	0	C	21.43%	12		3 (0	0	0	16.00%	12	2 3	0	0	0	0	14.71%
					31/12/2021						Mora	toria - Baseline S 31/12/2022							31/12/2023			
D		Stage 1		Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Stage 3	Stage 1	Stage 2 exposure	Stage 3	Stock of provisions for		provisions for	Coverage Ratio - Stage 3	Stage 1	Stage 2 exposure	Stage 3 exposure	Stock of provisions for	Stock of provisions for	provisions for	Coverage Ratio - Stage 3
Num 91	Central banks	UR, %)	re exposure	e exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	<u> </u>	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	cxposure	CAPOSUTE	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
92 93 94	Central governments Institutions Corporates Corporates Corporates - Of Which: Specialised Lending		0	0	0 (0 0	() -	0		0 (0	0 (0 -		(0	0	0	0	0	-
96 97 98	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property		0	0	0 (0 0	() -	0		0 (0	0 (0 -		(0	0	0	0	0	-
98 99 100 101	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving		0	0	0 (0 0	() -	0		0 (0	0 (0 -		(0	0	0	0	0	-
102 103 104	Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME																					
105 106 107	Equity Securitisation Other non-credit obligation assets																					
108	IRB TOTAL		0	0	0 0	0	C) -	0		0			0 -			0	0	0	0	0	-

EBA EUROPEAN BANKING AUTHORITY

2021 EU-wide Stress Test: Credit risk COVID-19 IRB

	AUTHORITY								•	ZUZI EU		COMMERZE)-19 IKB							
			29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49
												Morat	oria - Baseline Sc	enario									
						31/12/2021 Stock of	Stock of	Stock of					31/12/2022 Stock of	Stock of	Stock of					31/12/2023 Stock of	Stock of	Stock of	
Row			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1		provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3
Num 109		(mln EUR, %)			exposure	exposure	exposure	exposure				exposure	exposure	exposure	exposure				exposure	exposure	exposure	exposure
110 111		Central governments Institutions																					
112 113		Corporates Corporates - Of Which: Specialised Lending	0	(0 0	0	0	0	-	0	0	0	0	C	0	-	0	0	C	0	0	0	-
114 115		Corporates - Of Which: SME Retail	1	(0 0	0	0	0	0.00%	1	0	0	0	C	0	0.00%	1	0	C	0	0	0	0.00%
116 117	FRANCE	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME																					
118 119	TRAINCE	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving	0	(0	0	0	0	0.00%	0	0	0	0	C	0	0.00%	0	0	C	0	0	0	0.00%
120 121		Retail - Other Retail Retail - Other Retail - Of Which: SME																					
122 123		Retail - Other Retail - Of Which: non-SME Equity																					
124 125		Securitisation Other non-credit obligation assets IRB TOTAL	1			0	0	0	0.00%	1	0	0	0			0.00%	1	0	0		0	0	0.00%
120		IRB IOTAL	_		<u>, , , , , , , , , , , , , , , , , , , </u>			<u> </u>	0.0070			<u>, </u>		1	,	0.0070				,,		<u> </u>	0.0070
												Morat	oria - Baseline Sc	enario									
						31/12/2021 Stock of	Stock of	Stock of					31/12/2022 Stock of	Stock of	Stock of					31/12/2023 Stock of	Stock of	Stock of	
Row			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3
Num		Central banks				exposure	exposure	exposure	exposure				exposure	exposure	exposure	exposure				exposure	exposure	exposure	exposure
128 129		Central governments Institutions																					
130 131		Corporates Corporates - Of Which: Specialised Lending	0	(0 0	0	0	0	-	0	0	0	0	C	0	-	0	0	C	0	0	0	-
132 133		Corporates - Of Which: SME Retail	0		0 0	0	0	0	-	0	0	0	0		0	-	0	0	C	0	0	0	-
134 135	74041	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME																					
136 137	JAPAN	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving	0	(0 0	0	0	0	-	0	0	0	0	С	0	-	0	0	C	0	0	0	-
138 139		Retail - Other Retail Retail - Other Retail - Of Which: SME																					
140 141		Retail - Other Retail - Of Which: non-SME Equity																					
142 143		Securitisation Other non-credit obligation assets																					
144		IRB TOTAL	0		0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
												Morat	oria - Baseline Sc	enario									
						31/12/2021							31/12/2022							31/12/2023			
			Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	provisions for	Coverage Ratio - Stage 3	Stage 1	Stage 2	Stage 3	Stock of provisions for		Stock of provisions for	Coverage Ratio - Stage 3	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3
Row Num		(mln EUR, %	exposure)	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
145 146		Central banks Central governments																					
147 148		Institutions Corporates	0	(0 0	0	0	0	-	0	0	0	0	C	0	-	0	0	C	0	0	0	-
149 150		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME																					
151 152		Retail Retail - Secured on real estate property	6	(0	0	0	0	0.00%	6	0	0	0	C	0	0.00%	6	0	C	0	0	0	0.00%
153 154	SWITZERLAND	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME	4	(0 0	0	0	0	0.00%	4	0	0	0	C	0	0.00%	4	0	C	0	0	0	0.00%
155 156		Retail - Qualifying Revolving Retail - Other Retail																					
157 158		Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME																					
160		Securitisation Other per credit obligation assets																					
162		Other non-credit obligation assets IRB TOTAL	6	(0	0	0	0	0.00%	6	0	0	0	0	0	0.00%	6	0	0	0	0	0	0.00%
												Morat	oria - Baseline Sc	enario									
						31/12/2021						7.11	31/12/2022							31/12/2023			
			Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -
Row Num		(mln EUR, %	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
163 164		Central banks Central governments																					
165 166		Institutions Corporates	0	(0 6	0	0	0	0.00%	0	0	6	0	C	0	0.00%	0	0	6	5 0	0	0	0.00%
167 168		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME																					
169 170		Retail Retail - Secured on real estate property	1	(0	0	0	0	0.00%	1	0	0	0	C	0	0.00%	1	0	C	0	0	0	25.00%
171 172	SPAIN	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME	1	(0 0	0	0	0	-	1	0	0	0	C	0	-	1	0	C	0	0	0	-
173 174		Retail - Qualifying Revolving Retail - Other Retail																					
175 176		Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME																					
177		Securitisation																					
180		Other non-credit obligation assets IRB TOTAL	1	(6	0	0	0	0.00%	1	0	6	0	0	0	0.00%	1	0	6	0	0	0	0.17%
												Morat	oria - Baseline Sc	conorio									
						31/12/2021						Мога	опа - вазение эс 31/12/2022	сепапо						31/12/2023			
			Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -
Row		(mln EUR, %	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
181		Central banks	0			Схрозите	Схрозите	Схрозиге					Схрозите	Схрозите	Схрозите					СХРОЗИГС	Схрозите	Схрозите	
183		Central governments Institutions	0			0	0	0		0	0	0	0				0	0			0	0	
18 4 185		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	0		0	0	0	0	-	0	0	0	0	C	0	-	0	0	C	0	0	0	
186		Corporates - Of Which: SME Retail Retail - Secured on real estate property	3	(0 0	0	0	0	50.00%	2	0	0	0	C	0	33.33%	2	0	C	0	0	0	40.00%
189	NETHERLANDS	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: pop-SME	_			_			_		_					_							
190 191		Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Petail - Other Petail	0		0	0	0	0	-	0	0	0	0	C	0	-	0	0	C	0	0	0	
192 193		Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME																					
194 195		Equity Securitisation																					
196 197		Securitisation Other non-credit obligation assets IRB TOTAL	2			0	^	0	50.00%	7			n			33.33%	7	^			0	0	40.00%
130		IND TOTAL	3		<u>. </u>			<u>. </u>	50.0070		<u>. </u>					JJ.JJ.70				<u>.</u>		U	10.00 /0

2021 EU-wide Stress Test: Credit risk COVID-19 IRB COMMERZBANK Aktiengesellschaft

	50	51	52	53	54 55	56	57	58	59	60 61	62	63	64 6	ktiengesellscha	67 67	68	69	70	71	72	73	74	75	76	77 78	79
		Stage 1		Stage 2	31/12/2021					Stane			blic guarantees - Baselin 31/12/2022	^2					Stage 1		Stage 7	31/12/2				
Row	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 Stage 3 exposure, of which guaranteed	f Stock of provisions for Stage 1	Stock of provisions for provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure exposure guarant	, of Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure guara	provisions fo	Stock of r provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure		Stage 1 posure, of which uaranteed	tage 2	Stage 2 sposure, of which uaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	provisions for provisions for provisions provided provided provided provided provided provisions for provisions	Stock of Stock ovisions for provision Stage 2 Stage	coverage Ratio - Stage 3 exposure
Central banks Central governments	nIn EUR, %)	amount		amount	amount	exposure	exposure	exposure		amoui	t	amount	amo	unt exposure	exposure	exposure			amount		amount		guaranteed amount	exposure	exposure expos	ure ·
Institutions Corporates Corporates - Of Which: Specialised Lending	1,690	1,430	294	1 237	48	36 0	6	7	13.79%	1,629	1,375 333	282	66	51	0	5 7	9.93%	1,599	1,349	349	294	83	64	0	5	7 7.86%
Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	642	569	110	96	7	7 0	1	1	20.19%	619	549 128	113	12	11	0	1 1	12.22%	608	540	134	118	17	15	0	2	1 8.79%
Aktiengesellschaft Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail																										
13 Retail - Other Retail - Of Which: SME 14 Retail - Other Retail - Of Which: non-SME 15 Equity																										
16 Securitisation 17 Other non-credit obligation assets 18 IRB TOTAL	2,333	2,000	405	333	55	43 1	8	12	21.26%	2,249	1,925 466	395	78	62	1	7 15	19.07%	2,208	1,890	484	412	100	79	1	6	18 17.84%
												Pub	blic guarantees - Baselin	Scenario												
		Stage 1		Stage 2	eynosure of	Stock of	Stock of	Stock of	Coverage Ratio -	Stage		Stage 2		e 3 Stock of	Stock of	Stock of	Coverage Ratio -	ex	Stage 1		Stage 2	31/12/2		Stock of	Stock of Stock	of Coverage Ratio -
Row Num	Stage 1 exposure nln EUR, %)	which guaranteed amount	Stage 2 exposure	which guaranteed amount	Stage 3 which guaranteed amount	provisions for Stage 1 exposure	provisions for provisions for provisions for provided provided provided provided provided provided provisions for provisions f	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure which guarant	ed	exposure, of which guaranteed amount	Stage 3 exposure guara	ch Stage 1	r provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure		which explanations of the state	posure g	which e uaranteed amount	Stage 3 exposure	which guaranteed amount	Stage 1 exposure	Stage 2 Stage exposure expos	exposure
Central banks Central governments Institutions																										
Corporates Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	1,462	1,254	242	2 201	31	25 0	5	4	13.05%	1,403	1,203 286	245	46	39	0	4 4	8.80%	1,374	1,178	301	257	60	51	0	4	4 6.72%
Retail Retail - Secured on real estate property	641	569	110	96	7	7 0	1	1	20.20%	618	549 128	113	12	11	0	1 1	12.24%	607	539	134	118	17	15	0	2	1 8.79%
GERMANY Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail	0	0	0	0	0	0 0	0	0	-	0	0 (0	0	0	0	0 0 -		0	0	0	0	0	0	0	0	0 -
Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME																										
Securitisation Other non-credit obligation assets IRB TOTAL	2,104	1,824	351	L 297	38	32 1	6	8	20.86%	2,022	1,752 414	357	58	50	1	6 10	17.74%	1,982	1,718	435	376	76	66	1	5	12 16.17%
												Pub	blic guarantees - Baselin	: Scenario												
		Stage 1 exposure, of		Stage 2 exposure, of	31/12/2021 Stage 3 exposure, of	Stock of	Stock of	Stock of	Coverage Ratio -	Stage exposure		Stage 2	31/12/2022 Stag	e 3 Stock of	Stock of	Stock of	Coverage Ratio	AV	Stage 1 posure, of		Stage 2	31/12/2	2023 Stage 3	Stock of	Stock of Stock	of Coverage Ratio
	Stage 1 exposure nln EUR, %)	which guaranteed amount	Stage 2 exposure	which guaranteed amount	Stage 3 which guaranteed amount	provisions for Stage 1 exposure	provisions for p Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure which guarant amou	of Stage 2 exposure t	exposure, of which guaranteed amount	Stage 3 exposure guara	ch Charact	r provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	gl	which explanations of the state	tage 2 posure g	which	Stage 3 exposure	which guaranteed amount	Stage 1 exposure	ovisions for provision Stage 2 Stage exposure expos	stage 3 exposure
Central banks Central governments Institutions																										
40 41 Corporates 42 Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	87	69	35	5 28	3	0 0	1	0	0.00%	85	68 34	27	6	0	0	1 0	0.00%	84	67	33	26	8	0	0	1	0 0.00%
Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0 0	0	0	-	0	0 (0	0	0	0	0 0 -		0	0	0	0	0	0	0	0	0 -
Retail - Qualifying Revolving Retail - Other Retail	0	0	0	0	0	0 0	0	0	-	0	0 (0	0	0	0	0 0 -		0	0	0	0	0	0	0	0	0 -
Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Retail - Other Retail - Of Which: non-SME																										
52 Securitisation 53 Other non-credit obligation assets 54 IRB TOTAL	97	40	25	20																						26 2007
IND I VIAL	87	69	33	20	3	0 0	1	1	28.48%	85	68 34	27	6	0	0 :	1 2	26.84%	84	67	33	26	8	0	0	1	2 26.29%
JI IND IOIAL	87	69	35	28	3	0 0	1	1	28.48%	85	68 34	Pub	6 blic guarantees - Baselind	0 Scenario	0	1 2	26.84%	84	67	33	26	8	0	0	1	26.29%
JI IND TOTAL	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	31/12/2021 Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	28.48% Coverage Ratio -	Stage 1	68 34	Stage 2	31/12/2022 Stag	e 3 Stock of	Stock of provisions for	Stock of provisions for	26.84% Coverage Ratio -		Stage 1 posure, of		Stage 2	31/12/2 Stage 3	Stage 3 exposure, of	Stock of provisions for pr	Stock of Stock	Coverage Ratio -
Row Num	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3	provisions for	provisions for	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure which guarant amous	, of Stage 2 exposure	Stage 2	31/12/2022	e 3 Stock of			Coverage Ratio - Stage 3 exposure	Stage 1 exposure gu		tage 2 ex posure g	magues of	Stage 3		provisions for pr	Stock of Stock provisions for Stage 2 Stage exposure expos	coverage Ratio - Stage 3
Row	exposure	exposure, of which guaranteed		exposure, of which guaranteed	Stage 3 Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for	provisions for	Coverage Ratio - Stage 3 exposure	Stage 1 exposure which guarant	, of Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12/2022 Stag	e 3 Stock of	r provisions for		Coverage Ratio - Stage 3 exposure	Stage 1 exposure gu	posure, of which uaranteed	tage 2 ex posure g	posure, of which europe	Stage 3	Stage 3 exposure, of which	provisions for pr	ovisions for provision	coverage Ratio - Stage 3
Row Num Central banks Central governments Institutions Corporates Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	exposure	exposure, of which guaranteed		exposure, of which guaranteed	Stage 3 Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for	provisions for	Coverage Ratio - Stage 3 exposure	Stage 1 exposure which guarant	, of Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12/2022 Stag	e 3 Stock of	r provisions for		Coverage Ratio - Stage 3 exposure	Stage 1 exposure gu	posure, of which uaranteed	tage 2 ex posure g	posure, of which europe	Stage 3	Stage 3 exposure, of which	provisions for pr	ovisions for provision	coverage Ratio - Stage 3
Row Num 55 56 57 58 59 60 61 62 63 64 UNITED STATES Central banks Central governments Institutions Corporates Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME	exposure	exposure, of which guaranteed		exposure, of which guaranteed	Stage 3 Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for	provisions for	Coverage Ratio - Stage 3 exposure	Stage 1 exposure which guarant	, of Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12/2022 Stag	e 3 Stock of	r provisions for		Coverage Ratio - Stage 3 exposure	Stage 1 exposure gu	posure, of which uaranteed	tage 2 ex posure g	posure, of which europe	Stage 3	Stage 3 exposure, of which	provisions for pr	ovisions for provision	coverage Ratio - Stage 3
Row Num 55 56 57 58 59 60 61 62 63 64 65 UNITED STATES Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME	exposure	exposure, of which guaranteed		exposure, of which guaranteed	Stage 3 Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for	provisions for	Coverage Ratio - Stage 3 exposure	Stage 1 exposure which guarant	, of Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12/2022 Stag	e 3 Stock of	r provisions for		Coverage Ratio - Stage 3 exposure	Stage 1 exposure gu	posure, of which uaranteed	tage 2 ex posure g	posure, of which europe	Stage 3	Stage 3 exposure, of which	provisions for pr	ovisions for provision	coverage Ratio - Stage 3
Row Num 55 56 57 58 59 60 61 61 62 63 64 Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME	exposure	exposure, of which guaranteed		exposure, of which guaranteed	Stage 3 Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for	provisions for	Coverage Ratio - Stage 3 exposure	Stage 1 exposure which guarant	, of Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12/2022 Stag	e 3 Stock of	r provisions for		Coverage Ratio - Stage 3 exposure	Stage 1 exposure gu	posure, of which uaranteed	tage 2 ex posure g	posure, of which europe	Stage 3	Stage 3 exposure, of which	provisions for pr	ovisions for provision	coverage Ratio - Stage 3
Row Num 55 56 57 58 59 60 61 62 63 64 65 65 66 67 68 69 70 70 70 (max) Central banks Central governments Institutions Corporates Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: smE Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME	exposure	exposure, of which guaranteed		exposure, of which guaranteed	Stage 3 Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for	provisions for	Coverage Ratio - Stage 3 exposure	Stage 1 exposure which guarant	, of Stage 2 exposure	Stage 2 exposure, of which guaranteed amount 0	Stage 3 exposure O O O O O	e 3 lire, of chenteed unt 0 0 0 0	r provisions for		Coverage Ratio - Stage 3 exposure	Stage 1 exposure gu	posure, of which uaranteed	tage 2 ex posure g	posure, of which europe	Stage 3	Stage 3 exposure, of which	provisions for pr	ovisions for provision	coverage Ratio - Stage 3
Row Num 55 56 57 58 59 60 61 61 62 63 64 Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME	exposure	exposure, of which guaranteed		exposure, of which guaranteed	Stage 3 Stage 3 exposure, of which guaranteed	provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure 0 0 0 0 0	provisions for Stage 3 exposure 0 0 0 0	Coverage Ratio - Stage 3 exposure	Stage 1 exposure which guarant amout 0 0 Stage Stage	of Stage 2 exposure to the sta	Stage 2 exposure, of which guaranteed amount 0 0 Pub	Stage 3 exposure Stage 3 exposure 0 0 0 0 1 0 1 1 1 1 1 1 1	Stock of provisions fo Stage 1 exposure 0 0 0 Scenario	provisions for Stage 2 exposure 0 0 0 0	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Ratio - Stage 3 exposure	Stage 1 exposure 0 0 0 0	posure, of which uaranteed amount 0 0 0 Stage 1	tage 2 posure gu 0 0 0 0 0	posure, of which europe	Stage 3	Stage 3 exposure, of which guaranteed amount 0 0 0	provisions for Stage 1 exposure 0 0 0 0 0	ovisions for Stage 2 exposure expos	Coverage Ratio - Stage 3 exposure 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0
Central banks Central banks	exposure O O O Stage 1 exposure	exposure, of which guaranteed amount 0 0 0 0 Stage 1 exposure, of which guaranteed		exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 Stage 2 exposure, of which guaranteed	Stage 3 exposure Stage 3 exposure, of which guaranteed amount 0 0 31/12/2021 Stage 3 exposure, of which guaranteed amount	provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 f Stock of provisions for Stage 1	provisions for Stage 2 exposure 0 0 0 5 0 5 5 5 5 5 5 5 6 6 7 7 8 7 8 8 8 8 8 8 8 8 8 8 8 8 8 8	provisions for Stage 3 exposure 0 0 0 Stock of provisions for	Coverage Patio.	Stage 1 exposure O Stage 1 exposure O Stage 1 exposure Stage 1 exposure Stage 1 exposure Stage 1 exposure	of Stage 2 exposure of the stage 2 exposure of the stage 2 exposure of the stage 2 exposure the stage 2 exposure	Stage 2 exposure, of which guaranteed amount 0 0 Pub Stage 2 exposure, of which guaranteed	Stage 3 exposure Stage 3 exposure O O O O Stage 2 expos wh guara amo O O Stage 3 exposure Stage 3 exposure	Stock of provisions fo Stage 1 exposure 0 0 0 Scenario Stock of provisions fo Stage 1 exposure Stock of provisions fo Stage 1 exposure	provisions for Stage 2 exposure 0 0 Stock of provisions for	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	Stage 1 exposure 0 0 0 Stage 1 exposure exposure	posure, of which uaranteed amount O Stage 1 posure, of which uaranteed Stage 1 posure, of which uaranteed	tage 2 posure guarante outline extrage 2 posure guarante extrage 2 posure	sposure, of which amount 0 0 0 Stage 2 sposure, of which aranteed	Stage 3 0 0 0 0 31/12/2 Stage 3	Stage 3 exposure, of which guaranteed amount 0 0 0 2023 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure O O Stock of provisions for Stage 1	Stage 2 exposure expos O Stage 2 exposure expos O O Stock of covisions for Stage 2 Stage 2 Stage 2 Stage 2 Stock of stock provision Stage 2 Stage 2 Stage 2	O - O - O - O - O - O - O - O -
Central banks Central banks	exposure	exposure, of which guaranteed amount 0 0 0 Stage 1 exposure, of which	exposure 0 0 0 0 Stage 2	exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 Stage 2 exposure, of which	Stage 3 exposure Stage 3 exposure, of which guaranteed amount 0 0 31/12/2021 Stage 3 exposure, of which guaranteed amount	provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 f Stock of provisions for Stage 1	provisions for Stage 2 exposure 0 0 0 5 0 5 5 5 5 5 5 5 6 6 7 7 8 7 8 8 8 8 8 8 8 8 8 8 8 8 8 8	provisions for Stage 3 exposure 0 0 0 0	Coverage Ratio - Stage 3	Stage 1 exposure which guarant amout 0 0 Stage Stage	of Stage 2 exposure of the stage 2 exposure of the stage 2 exposure of the stage 2 exposure the stage 2 exposure	Stage 2 exposure, of which guaranteed amount 0 0 Pub	Stage 3 exposure Stage 3 exposure 0 0 0 0 1 0 1 1 1 1 1 1 1	Stock of provisions fo Stage 1 exposure 0 0 0 Scenario Stock of provisions fo Stage 1 exposure Stock of provisions fo Stage 1 exposure	provisions for Stage 2 exposure 0 0 0 0	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	Stage 1 exposure 0 0 0 Stage 1 exposure exposure	posure, of which uaranteed amount 0 0 0 Stage 1	tage 2 posure guarante outline extrage 2 posure guarante extrage 2 posure	o Stage 2 posure, of which Stage 2 posure, of which	Stage 3 0 0 0 0 31/12/2 Stage 3	Stage 3 exposure, of which guaranteed amount 0 0 0 2023 Stage 3 exposure, of which	Stock of provisions for Stage 1 exposure O O Stock of provisions for Stage 1	Stage 2 exposure expos O Stage 2 exposure expos O O Stock of covisions for Stage 2	O - O - O - O - O - O - O - O -
Row Num 55 56 57 58 58 59 60 60 61 61 62 63 64 UNITED STATES 65 66 67 68 69 69 69 69 70 70 71 71 71 71 72 Row Num Row Num Row Num Central banks Central banks Central governments Institutions Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: son-SME Retail - Qualifying Revolving Retail - Other Retail - Of Which: son-SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL Row Num Central banks Central governments	exposure O O O Stage 1 exposure	exposure, of which guaranteed amount 0 0 0 0 Stage 1 exposure, of which guaranteed	exposure 0 0 0 0 Stage 2	exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 Stage 2 exposure, of which guaranteed	Stage 3 exposure Stage 3 exposure, of which guaranteed amount 0 0 31/12/2021 Stage 3 exposure, of which guaranteed amount	provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 f Stock of provisions for Stage 1	provisions for Stage 2 exposure 0 0 0 5 0 5 5 5 5 5 5 5 6 6 7 7 8 7 8 8 8 8 8 8 8 8 8 8 8 8 8 8	provisions for Stage 3 exposure 0 0 0 Stock of provisions for	Coverage Ratio - Stage 3	Stage 1 exposure O Stage 1 exposure O Stage 1 exposure Stage 1 exposure Stage 1 exposure Stage 1 exposure	of Stage 2 exposure of the stage 2 exposure of the stage 2 exposure of the stage 2 exposure the stage 2 exposure	Stage 2 exposure, of which guaranteed amount 0 0 Pub Stage 2 exposure, of which guaranteed	Stage 3 exposure Stage 3 exposure 0 0 0 0 1 1 1 1 1 1 1 1 1	Stock of provisions fo Stage 1 exposure 0 0 0 Scenario Stock of provisions fo Stage 1 exposure Stock of provisions fo Stage 1 exposure	provisions for Stage 2 exposure 0 0 Stock of provisions for	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	Stage 1 exposure 0 0 0 Stage 1 exposure exposure	posure, of which uaranteed amount O Stage 1 posure, of which uaranteed Stage 1 posure, of which uaranteed	tage 2 posure guarante outline extrage 2 posure guarante extrage 2 posure	sposure, of which amount 0 0 0 Stage 2 sposure, of which aranteed	Stage 3 0 0 0 0 31/12/2 Stage 3	Stage 3 exposure, of which guaranteed amount 0 0 0 2023 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure O O Stock of provisions for Stage 1	Stage 2 exposure expos O Stage 2 exposure expos O O Stock of covisions for Stage 2 Stage 2 Stage 2 Stage 2 Stock of stock provision Stage 2 Stage 2 Stage 2	O - O - O - O - O - O - O - O -
Row Num 55 56 56 57 77 58 Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Securities of Which: SME Retail - Securities of Which: SME Retail - Other Securities of Which: SME	exposure O O O Stage 1 exposure	exposure, of which guaranteed amount 0 0 0 0 Stage 1 exposure, of which guaranteed	exposure 0 0 0 0 Stage 2	exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 Stage 2 exposure, of which guaranteed	Stage 3 exposure Stage 3 exposure, of which guaranteed amount 0 0 31/12/2021 Stage 3 exposure, of which guaranteed amount	provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 f Stock of provisions for Stage 1	provisions for Stage 2 exposure 0 0 0 5 0 5 5 5 5 5 5 5 6 6 7 7 8 7 8 8 8 8 8 8 8 8 8 8 8 8 8 8	provisions for Stage 3 exposure 0 0 0 Stock of provisions for	Coverage Ratio - Stage 3	Stage 1 exposure O Stage 1 exposure O Stage 1 exposure Stage 1 exposure Stage 1 exposure Stage 1 exposure	of Stage 2 exposure of the stage 2 exposure of the stage 2 exposure of the stage 2 exposure the stage 2 exposure	Stage 2 exposure, of which guaranteed amount 0 0 Pub Stage 2 exposure, of which guaranteed	Stage 3 exposure Stage 3 exposure 0 0 0 0 1 1 1 1 1 1 1 1 1	Stock of provisions fo Stage 1 exposure 0 0 0 Scenario Stock of provisions fo Stage 1 exposure Stock of provisions fo Stage 1 exposure	provisions for Stage 2 exposure 0 0 Stock of provisions for	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	Stage 1 exposure 0 0 0 Stage 1 exposure exposure	posure, of which uaranteed amount O Stage 1 posure, of which uaranteed Stage 1 posure, of which uaranteed	tage 2 posure guarante outline extrage 2 posure guarante extrage 2 posure	sposure, of which amount 0 0 0 Stage 2 sposure, of which aranteed	Stage 3 0 0 0 0 31/12/2 Stage 3	Stage 3 exposure, of which guaranteed amount 0 0 0 2023 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure O O Stock of provisions for Stage 1	Stage 2 exposure expos O Stage 2 exposure expos O O Stock of covisions for Stage 2 Stage 2 Stage 2 Stage 2 Stock of stock provision Stage 2 Stage 2 Stage 2	O - O - O - O - O - O - O - O -
Central banks Central banks Central banks Central governments	exposure O O O Stage 1 exposure	exposure, of which guaranteed amount 0 0 0 0 Stage 1 exposure, of which guaranteed	exposure 0 0 0 0 Stage 2	exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 Stage 2 exposure, of which guaranteed	Stage 3 exposure Stage 3 exposure, of which guaranteed amount 0 0 31/12/2021 Stage 3 exposure, of which guaranteed amount	provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 f Stock of provisions for Stage 1	provisions for Stage 2 exposure 0 0 0 5 0 5 5 5 5 5 5 5 6 6 7 7 8 7 8 8 8 8 8 8 8 8 8 8 8 8 8 8	provisions for Stage 3 exposure 0 0 0 Stock of provisions for	Coverage Ratio - Stage 3	Stage 1 exposure O Stage 1 exposure O Stage 1 exposure Stage 1 exposure Stage 1 exposure Stage 1 exposure	of Stage 2 exposure of the stage 2 exposure of the stage 2 exposure of the stage 2 exposure the stage 2 exposure	Stage 2 exposure, of which guaranteed amount 0 0 Pub Stage 2 exposure, of which guaranteed	Stage 3 exposure Stage 3 exposure 0 0 0 0 1 1 1 1 1 1 1 1 1	Stock of provisions fo Stage 1 exposure 0 0 0 Scenario Stock of provisions fo Stage 1 exposure Stock of provisions fo Stage 1 exposure	provisions for Stage 2 exposure 0 0 Stock of provisions for	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	Stage 1 exposure 0 0 0 Stage 1 exposure exposure	posure, of which uaranteed amount O Stage 1 posure, of which uaranteed Stage 1 posure, of which uaranteed	tage 2 posure guarante outline extrage 2 posure guarante extrage 2 posure	sposure, of which amount 0 0 0 Stage 2 sposure, of which aranteed	Stage 3 0 0 0 0 31/12/2 Stage 3	Stage 3 exposure, of which guaranteed amount 0 0 0 2023 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure O O Stock of provisions for Stage 1	Stage 2 exposure expos O Stage 2 exposure expos O O Stock of covisions for Stage 2 Stage 2 Stage 2 Stage 2 Stock of stock provision Stage 2 Stage 2 Stage 2	O - O - O - O - O - O - O - O -
Row Num 55 56 57 58 60 60 61 61 62 63 64 64 65 67 68 68 69 70 71 71 72 72 73 74 75 88 75 80 80 80 80 80 80 80 80 80 80 80 80 80	exposure O O O Stage 1 exposure	exposure, of which guaranteed amount 0 0 0 0 Stage 1 exposure, of which guaranteed	exposure 0 0 0 0 Stage 2	exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 Stage 2 exposure, of which guaranteed	Stage 3 exposure Stage 3 exposure, of which guaranteed amount 0 0 31/12/2021 Stage 3 exposure, of which guaranteed amount	provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 f Stock of provisions for Stage 1	provisions for Stage 2 exposure 0 0 0 5 0 5 5 5 5 5 5 5 6 6 7 7 8 7 8 8 8 8 8 8 8 8 8 8 8 8 8 8	provisions for Stage 3 exposure 0 0 0 Stock of provisions for	Coverage Ratio - Stage 3	Stage 1 exposure O Stage 1 exposure O Stage 1 exposure Stage 1 exposure Stage 1 exposure Stage 1 exposure	of Stage 2 exposure of the stage 2 exposure of the stage 2 exposure of the stage 2 exposure the stage 2 exposure	Stage 2 exposure, of which guaranteed amount 0 0 Pub Stage 2 exposure, of which guaranteed	Stage 3 exposure Stage 3 exposure 0 0 0 0 1 1 1 1 1 1 1 1 1	Stock of provisions fo Stage 1 exposure 0 0 0 Scenario Stock of provisions fo Stage 1 exposure Stock of provisions fo Stage 1 exposure	provisions for Stage 2 exposure 0 0 Stock of provisions for	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	Stage 1 exposure 0 0 0 Stage 1 exposure exposure	posure, of which uaranteed amount O Stage 1 posure, of which uaranteed Stage 1 posure, of which uaranteed	tage 2 posure guarante outline extrage 2 posure guarante extrage 2 posure	sposure, of which amount 0 0 0 Stage 2 sposure, of which aranteed	Stage 3 0 0 0 0 31/12/2 Stage 3	Stage 3 exposure, of which guaranteed amount 0 0 0 2023 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure O O Stock of provisions for Stage 1	Stage 2 exposure expos O Stage 2 exposure expos O O Stock of covisions for Stage 2 Stage 2 Stage 2 Stage 2 Stock of stock provision Stage 2 Stage 2 Stage 2	O - O - O - O - O - O - O - O -
Central banks Central bank	exposure O O O Stage 1 exposure	exposure, of which guaranteed amount 0 0 0 0 Stage 1 exposure, of which guaranteed	exposure 0 0 0 0 Stage 2	exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 Stage 2 exposure, of which guaranteed	Stage 3 exposure Stage 3 exposure, of which guaranteed amount 0 0 31/12/2021 Stage 3 exposure, of which guaranteed amount	provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 f Stock of provisions for Stage 1	provisions for Stage 2 exposure 0 0 0 5 0 5 5 5 5 5 5 5 6 6 7 7 8 7 8 8 8 8 8 8 8 8 8 8 8 8 8 8	provisions for Stage 3 exposure 0 0 0 Stock of provisions for	Coverage Ratio - Stage 3	Stage 1 exposure O Stage 1 exposure O Stage 1 exposure Stage 1 exposure Stage 1 exposure Stage 1 exposure	of Stage 2 exposure of the stage 2 exposure of the stage 2 exposure of the stage 2 exposure the stage 2 exposure	Stage 2 exposure, of which guaranteed amount 0 0 Pub Stage 2 exposure, of which guaranteed	Stage 3 exposure Stage 3 exposure 0 0 0 0 1 1 1 1 1 1 1 1 1	Stock of provisions fo Stage 1 exposure 0 0 0 Scenario Stock of provisions fo Stage 1 exposure Stock of provisions fo Stage 1 exposure	provisions for Stage 2 exposure 0 0 Stock of provisions for	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	Stage 1 exposure 0 0 0 Stage 1 exposure exposure	posure, of which uaranteed amount O Stage 1 posure, of which uaranteed Stage 1 posure, of which uaranteed	tage 2 posure guarante outline extrage 2 posure guarante extrage 2 posure	sposure, of which amount 0 0 0 Stage 2 sposure, of which aranteed	Stage 3 0 0 0 0 31/12/2 Stage 3	Stage 3 exposure, of which guaranteed amount 0 0 0 2023 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure O O Stock of provisions for Stage 1	Stage 2 exposure expos O Stage 2 exposure expos O O Stock of covisions for Stage 2 Stage 2 Stage 2 Stage 2 Stock of stock provision Stage 2 Stage 2 Stage 2	O - O - O - O - O - O - O - O -
Row Num SS 56 57 57 58 69 60 60 61 61 62 63 64 64 65 65 66 67 67 67 70 70 70 71 71 72 Central banks Central covernments Institutions Corporates - Of Which: Specialised Lending Retail - Special on real estate property - Of Which: SME Retail - Other Retail - Of Which: Specialised Lending Retail - Other Retail - Of Which: non-SME Equitation Other non-credit obligation assets IRB 101AL Retail - Specialised Lending Corporates - Of Which: Specialised Le	exposure O O O Stage 1 exposure	exposure, of which guaranteed amount 0 0 0 0 Stage 1 exposure, of which guaranteed	exposure 0 0 0 0 Stage 2	exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 Stage 2 exposure, of which guaranteed	Stage 3 exposure Stage 3 exposure, of which guaranteed amount 0 0 31/12/2021 Stage 3 exposure, of which guaranteed amount	provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 f Stock of provisions for Stage 1	provisions for Stage 2 exposure 0 0 0 5 0 5 5 5 5 5 5 5 6 6 7 7 8 7 8 8 8 8 8 8 8 8 8 8 8 8 8 8	provisions for Stage 3 exposure 0 0 0 Stock of provisions for	Coverage Ratio - Stage 3	Stage 1 exposure O Stage 1 exposure O Stage 1 exposure Stage 1 exposure Stage 1 exposure Stage 1 exposure	of Stage 2 exposure of the stage 2 exposure of the stage 2 exposure of the stage 2 exposure the stage 2 exposure	Stage 2 exposure, of which guaranteed amount O Stage 2 exposure, of which guaranteed amount O O O O O O O O O O O O O	Stage 3 exposure O O O O O O O O O O O O O	e 3 lire, of chenteed unt 0 0 0 0 0 0 Scenario e 3 lire, of chenteed unt 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure 0 0 Stock of provisions for	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	Stage 1 exposure 0 0 0 Stage 1 exposure exposure	posure, of which uaranteed amount O Stage 1 posure, of which uaranteed Stage 1 posure, of which uaranteed	tage 2 posure guarante outline extrage 2 posure guarante extrage 2 posure	sposure, of which amount 0 0 0 Stage 2 sposure, of which aranteed	Stage 3 0 0 0 0 31/12/2 Stage 3	Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure O O Stock of provisions for Stage 1	Stage 2 exposure expos O Stage 2 exposure expos O O Stock of covisions for Stage 2 Stage 2 Stage 2 Stage 2 Stock of stock provision Stage 2 Stage 2 Stage 2	O - O - O - O - O - O - O - O -
Row Num SS 56 57 57 58 69 60 60 61 61 62 63 64 64 65 65 66 67 67 67 70 70 70 71 71 72 Central banks Central covernments Institutions Corporates - Of Which: Specialised Lending Retail - Special on real estate property - Of Which: SME Retail - Other Retail - Of Which: Specialised Lending Retail - Other Retail - Of Which: non-SME Equitation Other non-credit obligation assets IRB 101AL Retail - Specialised Lending Corporates - Of Which: Specialised Le	exposure O O O Stage 1 exposure	exposure, of which guaranteed amount 0 0 0 0 Stage 1 exposure, of which guaranteed	exposure 0 0 0 0 Stage 2 exposure 0 0 0	Stage 2 exposure, of which guaranteed amount Stage 2 exposure, of which guaranteed amount O O O O O O O O O O O O O O O O O O O	Stage 3 exposure which guaranteed amount 0 0 31/12/2021 Stage 3 exposure, of which guaranteed amount 31/12/2021 Stage 3 exposure, of which guaranteed amount 0 0 31/12/2021 Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 1 exposure O O O O O O O O O O O O O O O O O O O	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure O Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure O O O O O O O O O O O O O	Coverage Ratio - Stage 3 exposure	Stage 1 exposure O O Stage 1 exposure O Stage 1 exposure Stage 1 exposure o O Stage 1 exposure Stage 1 exposure Stage 1 exposure Stage 2 exposure o O Stage 2 exposure o O Stage 3 exposure Stage 3 exposure Stage 4 exposure Stage 5 exposure o O Stage 6 exposure Stage 1 exposure Stage 1 exposure Stage 2 exposure o O Stage 1 exposure Stage 3 exposure o O Stage 1 exposure o O Stage 1 exposure o O Stage 1 exposure exposure o o o o o o o o o o o o o	of Stage 2 exposure to the sta	Stage 2 exposure, of which guaranteed amount O Stage 2 exposure, of which guaranteed amount O Pub Stage 2 exposure, of which guaranteed amount O Pub	Stage 3 exposure Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	e 3 Ire, of chenteed unt 0 0 0 0 0 0 0 0 0 0 0 0 Scenario e 3 Ire, of chenteed unt 0 0 Scenario e 3 Ire, of chenteed unt 0 0 0 0 0 0 0 0 0 0 0 0 0	r provisions for Stage 2 exposure 0	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure O O O O Stock of provisions for Stage 3 exposure	Stage 3 exposure Coverage Ratio - Stage 3 exposure 0.00% 0.00% Coverage Ratio - O.00%	Stage 1 exposure 0 0 0 Stage 1 exposure gu 1 1	posure, of which uaranteed amount Stage 1 posure, of which uaranteed amount 1 Stage 1 posure, of which uaranteed amount 1 Stage 1 posure, of which uaranteed amount	tage 2 posure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 sposure, of which uaranteed amount Stage 2 sposure, of which uaranteed amount O Stage 2 sposure, of which uaranteed amount O Stage 2 sposure, of which uaranteed amount	Stage 3 exposure 0 0 0 0 0 31/12/2 Stage 3 exposure 0 0 31/12/2 Stage 3 exposure	Stage 3 exposure, of which guaranteed amount 0 0 0 0 2023 Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure Stock of provisions for Stage 1 exposure O Stock of provisions for Stage 1 exposure O O O O O O O O O O O O O	Stock of stage 2 exposure Stock of stage 2 exposure Stock of stage 2 exposure O Stock of stage 2 exposure O Stage 2 exposure Stock of provision stage 2 exposure O Stock of stock provision stage 2 exposure O Stock of stock provision stage 2 exposure O O Stock of stock provision stage 2 exposure O O O O O O O O O O O O O	of coverage Ratio - Stage 3 exposure O - O - O - O - O - O - O - O - O - O
Central banks Central banks	exposure O O Stage 1 exposure I O O I I I I I I I I I I	exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount 1 Stage 1 exposure, of o	exposure 0 0 0 0 0 Stage 2 exposure 0 0	Stage 2 exposure, of which guaranteed amount Stage 2 exposure, of which guaranteed amount O O Stage 2 exposure, of which guaranteed amount O O O O O O O O O O O O O O O	Stage 3 exposure Stage 3 exposure, of which guaranteed amount 0 0 31/12/2021 Stage 3 exposure, of which guaranteed amount 0 31/12/2021 Stage 3 exposure, of which guaranteed amount 0 0 31/12/2021 Stage 3 exposure, of which guaranteed amount 0 0 Stage 3 exposure, of which guaranteed amount	provisions for Stage 1 exposure O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure O Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure O Stock of provisions for Stage 3 exposure O O	Coverage Ratio - Stage 3 exposure	Stage 1 exposure O O Stage 1 exposure O O O O O O O O O O O O O	of Stage 2 exposure to the stage 3 exposure to the sta	Stage 2 exposure, of which guaranteed amount O Pub Stage 2 exposure, of which guaranteed amount O Pub Stage 2 exposure, of which guaranteed amount O Pub	Stage 3 exposure Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	e 3 Ire, of chenteed unt 0 0 0 0 0 0 0 0 0 0 0 0 Scenario e 3 Ire, of chenteed unt 0 0 Scenario e 3 Ire, of chenteed unt 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure O Stock of provisions for Stage 2 exposure O Stock of provisions for Stage 2 exposure	Stage 3 exposure O O O O O O O O O O O O O O O O O O O	Stage 3 exposure Coverage Ratio - Stage 3 exposure 0.00% 0.00%	Stage 1 exposure O O Stage 1 exposure gu O O Stage 1 exposure gu 1 1 Co O O Co O O Co O O O O O O O O O O O O O	posure, of which uaranteed amount Stage 1 posure, of which uaranteed amount 1 Stage 1 posure, of which uaranteed amount 1	tage 2 posure guarante guarant	Stage 2 sposure, of which amount Stage 2 sposure, of which aranteed amount	Stage 3 exposure 0 0 0 0 0 31/12/2 Stage 3 exposure 0 0 31/12/2 Stage 3 exposure	Stage 3 exposure, of which guaranteed amount 0 0 0 0 2023 Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure Stock of provisions for Stage 1 exposure O O O Stock of provisions for Stage 1 exposure O O O O O O O O O O O O O	Stage 2 exposure expos O Stock of ovisions for Stage 2 exposure O O O O O O O O O O O O O	of coverage Ratio - Stage 3 exposure O - O - O - O - O - O - O - O - O - O
Row Num S5 S6 S7 S8 S9 Central banks Corporates C	exposure O	exposure, of which guaranteed amount O O Stage 1 exposure, of which guaranteed amount 1 Stage 1 exposure, of which guaranteed amount 1 1 1 Stage 1 exposure, of which guaranteed amount	exposure 0 0 0 0 Stage 2 exposure 0 0 0	Stage 2 exposure, of which guaranteed amount Stage 2 exposure, of which guaranteed amount Stage 2 exposure, of which guaranteed amount	Stage 3 exposure Stage 3 exposure, of which guaranteed amount 0 0 31/12/2021 Stage 3 exposure Stage 3 exposure, of which guaranteed amount 0 31/12/2021 Stage 3 exposure, of which guaranteed amount 0 0 31/12/2021 Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0	f Stock of provisions for Stage 1 exposure Stock of provisions for Stage 1 exposure O O O O Stage 1 exposure	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure O Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure O O O O O O O O O O O O O	Coverage Ratio - Stage 3 exposure	Stage 1 exposure O O Stage 1 exposure O Stage 1 exposure Stage 1 exposure O Stage exposure which guarant amount 1 Stage 1 exposure Stage 1 exposure Stage 1 exposure O Stage exposure which guarant amount I Stage amount O O O O O O O O O O O O O	of Stage 2 exposure to the stage 3 exposure to the sta	Stage 2 exposure, of which guaranteed amount O Pub Stage 2 exposure, of which guaranteed amount O Pub Stage 2 exposure, of which guaranteed amount O Pub	Stage 3 exposure Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	e 3 Ire, of chenteed unt 0 0 0 0 0 0 0 0 0 0 0 0 Scenario e 3 Ire, of chenteed unt 0 0 Scenario e 3 Ire, of chenteed unt 0 0 0 0 0 0 0 0 0 0 0 0 0	r provisions for Stage 2 exposure 0	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure O O O O Stock of provisions for Stage 3 exposure	Stage 3 exposure Coverage Ratio - Stage 3 exposure 0.00% 0.00% Coverage Ratio - O.00%	Stage 1 exposure O O Stage 1 exposure gu O O Stage 1 exposure gu 1 1 Co O O Co O O Co O O O O O O O O O O O O O	posure, of which uaranteed amount Stage 1 posure, of which uaranteed amount 1 Stage 1 posure, of which uaranteed amount 1 Stage 1 posure, of which uaranteed amount	tage 2 posure guarante guarant	Stage 2 sposure, of which uaranteed amount Stage 2 sposure, of which uaranteed amount Stage 2 sposure, of which uaranteed amount Stage 2 sposure, of which uaranteed amount	Stage 3 exposure 0 0 0 0 0 31/12/2 Stage 3 exposure 0 0 31/12/2 Stage 3 exposure	Stage 3 exposure, of which guaranteed amount 0 0 0 0 2023 Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure Stock of provisions for Stage 1 exposure O Stock of provisions for Stage 1 exposure O O O O O O O O O O O O O	Stock of covisions for Stage 2 exposure Stock of covisions for Stage 2 exposure O O O O O O O O O O O O O	of coverage Ratio - Stage 3 exposure O - O - O - O - O - O - O - O - O - O
Row Num	exposure O	exposure, of which guaranteed amount O O Stage 1 exposure, of which guaranteed amount 1 Stage 1 exposure, of which guaranteed amount 1 1 1 Stage 1 exposure, of which guaranteed amount	exposure 0 0 0 0 Stage 2 exposure 0 0 0	Stage 2 exposure, of which guaranteed amount Stage 2 exposure, of which guaranteed amount Stage 2 exposure, of which guaranteed amount	Stage 3 exposure Stage 3 exposure, of which guaranteed amount 0 0 31/12/2021 Stage 3 exposure Stage 3 exposure, of which guaranteed amount 0 31/12/2021 Stage 3 exposure, of which guaranteed amount 0 0 31/12/2021 Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0	f Stock of provisions for Stage 1 exposure Stock of provisions for Stage 1 exposure O O O O Stage 1 exposure	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure O Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure O O O O O O O O O O O O O	Coverage Ratio - Stage 3 exposure	Stage 1 exposure O O Stage 1 exposure O Stage 1 exposure Stage 1 exposure O Stage 2 exposure Stage 1 exposure O Stage 1 exposure Stage 1 exposure O Stage exposure Which guarant amount 1 Stage exposure Which guarant amount O O O O O O O O O O O O O	of Stage 2 exposure to the stage 3 exposure to the sta	Stage 2 exposure, of which guaranteed amount O Pub Stage 2 exposure, of which guaranteed amount O Pub Stage 2 exposure, of which guaranteed amount O Pub	Stage 3 exposure Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	e 3 Ire, of chenteed unt 0 0 0 0 0 0 0 0 0 0 0 0 Scenario e 3 Ire, of chenteed unt 0 0 Scenario e 3 Ire, of chenteed unt 0 0 0 0 0 0 0 0 0 0 0 0 0	r provisions for Stage 2 exposure 0	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure O O O O Stock of provisions for Stage 3 exposure	Stage 3 exposure Coverage Ratio - Stage 3 exposure 0.00% 0.00% Coverage Ratio - O.00%	Stage 1 exposure O O Stage 1 exposure gu O O Stage 1 exposure gu 1 1 Co O O Co O O Co O O O O O O O O O O O O O	posure, of which uaranteed amount Stage 1 posure, of which uaranteed amount 1 Stage 1 posure, of which uaranteed amount 1 Stage 1 posure, of which uaranteed amount	tage 2 posure guarante guarant	Stage 2 sposure, of which uaranteed amount Stage 2 sposure, of which uaranteed amount Stage 2 sposure, of which uaranteed amount Stage 2 sposure, of which uaranteed amount	Stage 3 exposure 0 0 0 0 0 31/12/2 Stage 3 exposure 0 0 31/12/2 Stage 3 exposure	Stage 3 exposure, of which guaranteed amount 0 0 0 0 2023 Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure Stock of provisions for Stage 1 exposure O Stock of provisions for Stage 1 exposure O O O O O O O O O O O O O	Stock of covisions for Stage 2 exposure Stock of covisions for Stage 2 exposure O O O O O O O O O O O O O	of coverage Ratio - Stage 3 exposure O - O - O - O - O - O - O - O - O - O
Row Num 155 156 157 158 158 159 159 159 159 159 150 150 151 151 152 153 154 155 155 155 155 155 155 155 155 155	exposure O	exposure, of which guaranteed amount O O Stage 1 exposure, of which guaranteed amount 1 Stage 1 exposure, of which guaranteed amount 1 1 1 Stage 1 exposure, of which guaranteed amount	exposure 0 0 0 0 Stage 2 exposure 0 0 0	Stage 2 exposure, of which guaranteed amount Stage 2 exposure, of which guaranteed amount Stage 2 exposure, of which guaranteed amount	Stage 3 exposure Stage 3 exposure, of which guaranteed amount 0 0 31/12/2021 Stage 3 exposure Stage 3 exposure, of which guaranteed amount 0 31/12/2021 Stage 3 exposure, of which guaranteed amount 0 0 31/12/2021 Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0	f Stock of provisions for Stage 1 exposure Stock of provisions for Stage 1 exposure O O O O Stage 1 exposure	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure O Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure O O O O O O O O O O O O O	Coverage Ratio - Stage 3 exposure	Stage 1 exposure O O Stage 1 exposure O Stage 1 exposure Stage 1 exposure O Stage 2 exposure Stage 1 exposure O Stage 1 exposure Stage 1 exposure O Stage exposure Which guarant amount 1 Stage exposure Which guarant amount O O O O O O O O O O O O O	of Stage 2 exposure to the stage 3 exposure to the sta	Stage 2 exposure, of which guaranteed amount O Pub Stage 2 exposure, of which guaranteed amount O Pub Stage 2 exposure, of which guaranteed amount O Pub	Stage 3 exposure Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	e 3 Ire, of chenteed unt 0 0 0 0 0 0 0 0 0 0 0 0 Scenario e 3 Ire, of chenteed unt 0 0 Scenario e 3 Ire, of chenteed unt 0 0 0 0 0 0 0 0 0 0 0 0 0	r provisions for Stage 2 exposure 0	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure O O O O Stock of provisions for Stage 3 exposure	Stage 3 exposure Coverage Ratio - Stage 3 exposure 0.00% 0.00% Coverage Ratio - O.00%	Stage 1 exposure O O Stage 1 exposure gu O O Stage 1 exposure gu 1 1 Co O O Co O O Co O O O O O O O O O O O O O	posure, of which uaranteed amount Stage 1 posure, of which uaranteed amount 1 Stage 1 posure, of which uaranteed amount 1 Stage 1 posure, of which uaranteed amount	tage 2 posure guarante guarant	Stage 2 sposure, of which uaranteed amount Stage 2 sposure, of which uaranteed amount Stage 2 sposure, of which uaranteed amount Stage 2 sposure, of which uaranteed amount	Stage 3 exposure 0 0 0 0 0 31/12/2 Stage 3 exposure 0 0 31/12/2 Stage 3 exposure	Stage 3 exposure, of which guaranteed amount 0 0 0 0 2023 Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure Stock of provisions for Stage 1 exposure O Stock of provisions for Stage 1 exposure O O O O O O O O O O O O O	Stock of covisions for Stage 2 exposure Stock of covisions for Stage 2 exposure O O O O O O O O O O O O O	of coverage Ratio - Stage 3 exposure O - O - O - O - O - O - O - O - O - O
Row Num Central banks	exposure O	exposure, of which guaranteed amount O O Stage 1 exposure, of which guaranteed amount 1 Stage 1 exposure, of which guaranteed amount 1 1 1 Stage 1 exposure, of which guaranteed amount	exposure 0 0 0 0 Stage 2 exposure 0 0 0	Stage 2 exposure, of which guaranteed amount Stage 2 exposure, of which guaranteed amount Stage 2 exposure, of which guaranteed amount	Stage 3 exposure Stage 3 exposure, of which guaranteed amount 0 0 31/12/2021 Stage 3 exposure Stage 3 exposure, of which guaranteed amount 0 31/12/2021 Stage 3 exposure, of which guaranteed amount 0 0 31/12/2021 Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0	f Stock of provisions for Stage 1 exposure Stock of provisions for Stage 1 exposure O O O O Stage 1 exposure	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure O Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure O O O O O O O O O O O O O	Coverage Ratio - Stage 3 exposure	Stage 1 exposure O O Stage 1 exposure O Stage 1 exposure Stage 1 exposure O Stage 2 exposure Stage 1 exposure O Stage 1 exposure Stage 1 exposure O Stage exposure Which guarant amount 1 Stage exposure Which guarant amount O O O O O O O O O O O O O	of Stage 2 exposure to the stage 3 exposure to the sta	Stage 2 exposure, of which guaranteed amount O Pub Stage 2 exposure, of which guaranteed amount O Pub Stage 2 exposure, of which guaranteed amount O Pub	Stage 3 exposure Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	e 3 Ire, of chenteed unt 0 0 0 0 0 0 0 0 0 0 0 0 Scenario e 3 Ire, of chenteed unt 0 0 Scenario e 3 Ire, of chenteed unt 0 0 0 0 0 0 0 0 0 0 0 0 0	r provisions for Stage 2 exposure 0	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure O O O O Stock of provisions for Stage 3 exposure	Stage 3 exposure Coverage Ratio - Stage 3 exposure 0.00% 0.00% Coverage Ratio - O.00%	Stage 1 exposure O O Stage 1 exposure gu O O Stage 1 exposure gu 1 1 Co O O Co O O Co O O O O O O O O O O O O O	posure, of which uaranteed amount Stage 1 posure, of which uaranteed amount 1 Stage 1 posure, of which uaranteed amount 1 Stage 1 posure, of which uaranteed amount	tage 2 posure guarante guarant	Stage 2 sposure, of which uaranteed amount Stage 2 sposure, of which uaranteed amount	Stage 3 exposure 0 0 0 0 0 31/12/2 Stage 3 exposure 0 0 31/12/2 Stage 3 exposure	Stage 3 exposure, of which guaranteed amount 0 0 0 0 2023 Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure Stock of provisions for Stage 1 exposure O Stock of provisions for Stage 1 exposure O O O O O O O O O O O O O	Stock of covisions for Stage 2 exposure Stock of covisions for Stage 2 exposure O O O O O O O O O O O O O	of coverage Ratio - Stage 3 exposure O - O - O - O - O - O - O - O - O - O
Row Num So Central banks Corporates Corpor	exposure O	exposure, of which guaranteed amount O O Stage 1 exposure, of which guaranteed amount 1 Stage 1 exposure, of which guaranteed amount 1 1 1 Stage 1 exposure, of which guaranteed amount	exposure 0 0 0 0 Stage 2 exposure 0 0 0	Stage 2 exposure, of which guaranteed amount Stage 2 exposure, of which guaranteed amount Stage 2 exposure, of which guaranteed amount	Stage 3 exposure Stage 3 exposure, of which guaranteed amount 0 0 31/12/2021 Stage 3 exposure Stage 3 exposure, of which guaranteed amount 0 31/12/2021 Stage 3 exposure, of which guaranteed amount 0 0 31/12/2021 Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0	f Stock of provisions for Stage 1 exposure Stock of provisions for Stage 1 exposure O O O O Stage 1 exposure	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure O Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure O O O O O O O O O O O O O	Coverage Ratio - Stage 3 exposure	Stage 1 exposure O O Stage 1 exposure O Stage 1 exposure Stage 1 exposure O Stage 2 exposure Stage 1 exposure O Stage 1 exposure Stage 1 exposure O Stage exposure Which guarant amount 1 Stage exposure Which guarant amount O O O O O O O O O O O O O	of Stage 2 exposure to the stage 3 exposure to the sta	Stage 2 exposure, of which guaranteed amount O Pub Stage 2 exposure, of which guaranteed amount O Pub Stage 2 exposure, of which guaranteed amount O Pub	Stage 3 exposure Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	e 3 Ire, of chenteed unt 0 0 0 0 0 0 0 0 0 0 0 0 Scenario e 3 Ire, of chenteed unt 0 0 Scenario e 3 Ire, of chenteed unt 0 0 0 0 0 0 0 0 0 0 0 0 0	r provisions for Stage 2 exposure 0	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure O O O O Stock of provisions for Stage 3 exposure	Stage 3 exposure Coverage Ratio - Stage 3 exposure 0.00% 0.00% Coverage Ratio - O.00%	Stage 1 exposure O O Stage 1 exposure gu O O Stage 1 exposure gu 1 1 Co O O Co O O Co O O O O O O O O O O O O O	posure, of which uaranteed amount Stage 1 posure, of which uaranteed amount 1 Stage 1 posure, of which uaranteed amount 1 Stage 1 posure, of which uaranteed amount	tage 2 posure guarante guarant	Stage 2 sposure, of which uaranteed amount Stage 2 sposure, of which uaranteed amount	Stage 3 exposure 0 0 0 0 0 31/12/2 Stage 3 exposure 0 0 31/12/2 Stage 3 exposure	Stage 3 exposure, of which guaranteed amount 0 0 0 0 2023 Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure Stock of provisions for Stage 1 exposure O Stock of provisions for Stage 1 exposure O O O O O O O O O O O O O	Stock of covisions for Stage 2 exposure Stock of covisions for Stage 2 exposure O O O O O O O O O O O O O	of coverage Ratio - Stage 3 exposure O - O - O - O - O - O - O - O - O - O

2021 EU-wide Stress Test: Credit risk COVID-19 IRB COMMERZBANK Aktiengesellschaft

		50	51	52	53		56			60	61 62		COMMERZBA 64	65	66 67	68 69	70	71		73 74	75	76		
		30	31	32	33	31 33	30	37 30	33	00	01		Public guarantees -	· Baseline Scenari	io	00 03	, 0	7.1	,2	71	/3	70	.,	70 73
						31/12/2021							31/12								/12/2023			
		Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3 exposure, of	Stock of provisions for	Stock of Stock provisions for provision	s for Coverage Ratio -	Stage 1	Stage 1 exposure, of which Stag	Stage 2 exposure,	of Stage 3	Stage 3 exposure, of	Stock of Stock of provisions for	Stock of provisions for	Stage 1	Stage 1 exposure, of	Stage 2 expo	tage 2 Osure, of Which Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of St provisions for provi	ock of Coverage Ratio
Row	(mln EUR, %	exposure	which guaranteed	exposure	which guaranteed	exposure guaranteed	Stage 1 exposure	Stage 2 Stage exposure exposure		exposure	guaranteed expos	sure guarante	ed exposure	which guaranteed	Stage 1 Stage 2 exposure	Stage 3 exposure Stage 3 exposure	exposure	which guaranteed	exposure gua	ranteed exposure	which guaranteed	Stage 1 exposure	Stage 2 St	Coverage Ratio Stage 3 posure Coverage Ratio Stage 3 exposure
109	Central banks	97	amount		amount	amount					amount	amount		amount				amount	ar	mount	amount			
110 111	Central governments Institutions																							
112 113	Corporates Corporates - Of Which: Specialised Lending	4	48 41	2	0	0 (0	0	0 0.00%	48	41	2	2 0	0	0	0 0.00%	47	40	2	2	1 0	0	0	0 0.00%
114	Corporates - Of Which: SME		0 0	0	0	0 (0	0	0	0	0	0 0	0	0		0	0	0	0	0 0	0	0	0 -
116	Retail - Secured on real estate property		0	U	U	0 (0	U	0 -	U	0	O .	0 0	U	0)	0	0	O O	U U	0 0	O O	0	0 -
FRANCE	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME		0 0	0	0	0 (0	0	0 -	0	0	0	0 0	0	0	0 -	0	0	0	0	0 0	0	0	0 -
119 120	Retail - Qualifying Revolving Retail - Other Retail																							
121	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME																							
123	Equity																							
124 125	Securitisation Other non-credit obligation assets																							
126	IRB TOTAL	4	48 41	2	0	0 0	0	0	0 20.00%	48	41	2	2 0	0	0	0 20.51%	47	40	2	2	1 0	0	0	0 21.43%
													Public guarantees -	· Baseline Scenari	io									
						31/12/2021							31/12							31/	/12/2023			
		Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3 exposure, of	Stock of	Stock of Stock	of Coverage Ratio -	Stage 1	Stage 1 exposure, of	Stage 2 exposure,	of	Stage 3 exposure, of	Stock of Stock of	Stock of Coverage Ratio	Stage 1	Stage 1 exposure, of	ovno	tage 2 osure, of	Stage 3 exposure, of	Stock of	Stock of St	ock of Coverage Ratio
Row		Stage 1 exposure	which guaranteed	exposure	which guaranteed	Stage 3 which guaranteed	Stage 1	Stage 2 Stage		Stage 1 exposure	which expos guaranteed	wnich	Stage 3 exposure	which guaranteed	Stage 1 Stage 2	Stage 3 exposure	Stage 1 exposure	which guaranteed	exposure	vhich Stage 3 ranteed exposure	which guaranteed	Stage 1		tage 3
Num 127	(mln EUR, %	o)	amount		amount	amount	exposure	exposure exposi	ire sapatas		amount	amount		amount	exposure exposure	exposure		amount		nount	amount	exposure	exposure ex	posure
128	Central governments Institutions																							
130	Corporates		0 0	0	0	0 (0	0	0 -	0	0	0	0 0	0	0	0 -	0	0	0	0	0 0	0	0	0 -
132	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME																							
133 134	Retail Retail - Secured on real estate property		0 0	0	0	0 (0	0	0 -	0	0	0	0 0	0	0	0 -	0	0	0	0	0 0	0	0	0 -
135 136 JAPAN	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME		0 0	0	0	0 0)	0	0 -	n	0	0	0 0	0	0	0 0 -	0	0	n	0	0 0	0	0	0 -
137	Retail - Qualifying Revolving			U	U		, o	, , ,		U .	Ŭ,	Ŭ,	- 0	U		V)	U U	0	<u> </u>		0	U	- U	
139	Retail - Other Retail Retail - Other Retail - Of Which: SME																							
140	Retail - Other Retail - Of Which: non-SME Equity																							
142 143	Securitisation Other non-credit obligation assets																							
144	IRB TOTAL		0 0	0	0	0	0	0	0 -	0	0	0	0 0	0	0	0 -	0	0	0	0	0 0	0	0	0 -
													Public guarantees -	. Raseline Scenari	io									
						31/12/2021							31/12							31/	/12/2023			
			Stage 1		Stage 2	Stage 3	Stock of	Stock of Stock	of Coverage Ratio -		Stage 1	Stage 2	of .	Stage 3 exposure, of	Stock of Stock of	Stock of Coverage Ratio		Stage 1	avno	tage 2	Stage 3	Stock of	Stock of St	ock of Coverage Ratio
Row		Stage 1 exposure	which	Stage 2 exposure	which	Stage 3 which	provisions for Stage 1	provisions for provision Stage 2 Stage	Stage 3	Stage 1 exposure	exposure, of Stag which expos		Stane 5	which	provisions for provisions for Stage 1 Stage 2	provisions for Stage 3	Stage 1 exposure	exposure, of which	exhosilie	which exposure	which	provisions for Stage 1	provisions for provi	Stage 3
Num	(mln EUR, %	(a)	guaranteed		guaranteed amount	guaranteed amount	exposure	exposure exposi	exposure		guaranteed amount	guarante	ed t	guaranteed amount	exposure exposure	exposure exposure		guaranteed amount	gua	ranteed exposure	guaranteed amount	exposure		posure exposure
146	Central banks Central governments																							
147 148	Institutions Corporates	5	51 50	4	3	0 (0	0	0 0.00%	50	47	5	5 1	1	0	0.00%	49	47	5	5	1 1	0	0	0 0.00%
149 150	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME																							
151 152	Retail Retail - Secured on real estate property		0 0	0	0	0 (0	0	0 0.00%	0	0	0	0 0	0	0	0 0.00%	0	0	0	0	0 0	0	0	0 0.00%
153 154 SWITZERLAND	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME		0 0	0	0	0 (0	0 -	0	0	0	0 0	0	0		0	0	0	0	0 0	0	0	0-
155	Retail - Qualifying Revolving		0	O O	O O			0	O .	J J	U U	- U	0	Ü			0	O O	U U	0	0	J	0	U U
157	Retail - Other Retail Retail - Other Retail - Of Which: SME																							
158 159	Retail - Other Retail - Of Which: non-SME Equity																							
160 161	Securitisation Other non-credit obligation assets																							
162	IRB TOTAL	5	51 50	4	3	0	0	0	0 30.00%	50	48	5	5 1	1	0	0 29.03%	50	47	5	5	1 1	0	0	0 28.72%
													Public guarantees -	· Baseline Scenari	io									
						31/12/2021							31/12							31/	/12/2023			
		Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3 exposure, of	Stock of	Stock of Stock	of Coverage Ratio -	Stage 1	Stage 1 exposure, of which Stag	Stage 2 exposure,		Stage 3 exposure, of	Stock of Stock of	Stock of Coverage Ratio	Stage 1	Stage 1 exposure, of	Stage 2	tage 2 osure, of which Stage 3	Stage 3 exposure, of	Stock of	Stock of St	ock of Coverage Ratio
Row	(mala ELID 0/	exposure	which guaranteed	exposure	which guaranteed	exposure which guaranteed	Stage 1 exposure	Stage 2 Stage exposure exposure	Stage 3 exposure	Stage 1 exposure	which expos	sure which guarante	exposure	which guaranteed	Stage 1 Stage 2 exposure	Stage 3 exposure Stage 3 exposure	Stage 1 exposure	which guaranteed	evnosure	vhich exposure	which guaranteed	Stage 1 exposure	Stage 2 Steeperson	Coverage Ratio Stage 3 posure Coverage Ratio Stage 3 exposure
163	Central banks		amount		amount	amount	- Onposure	Схрозі			amount	amouni		amount	- Exposure			amount	ar	mount	amount		- CX	
165	Central governments Institutions																							
166 167	Corporates Corporates - Of Which: Specialised Lending		0	0	0	0 (0	0	0 -	0	0	0	0 0	0	0	ע 0 -	0	0	0	0	0 0	0	0	0 -
168	Corporates - Of Which: SME Retail		0 0	n	0	0		0	0 -	n	0	0	0	O	0	0 -	0	0	0	0	0 0	0	U	0 -
170 171	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME									<u> </u>	-			Ŭ					-		, , ,		-	
171 172 173 SPAIN	Retail - Secured on real estate property - Of Which: non-SME		0 0	0	0	0 0	0	0	0 -	0	0	0	0 0	0	0	0 -	0	0	0	0	0 0	0	0	0 -
174	Retail - Qualifying Revolving Retail - Other Retail																							
175 176	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME																							
177 178	Equity Securitisation																							
179 180	Other non-credit obligation assets IRB TOTAL		0 0	0	0	0 0	0	0	0 -	0	0	0	0 0	0	0	0 -	0	0	0	0	0 0	0	0	0 -
						<u> </u>			, l						· · · · · · · · · · · · · · · · · · ·	•			· · · · · · · · · · · · · · · · · · ·	<u>'</u>	<u>-</u>			•
													Public guarantees -		io									
			Stage 1		Stage 2	31/12/2021 Stage 3	Stock of	Stock of Stock	of		Stage 1	Stage 2	31/12	/2022 Stage 3	Stock of Stock of	Stock of Company		Stage 1	St	31/ tage 2	/12/2023 Stage 3	Stock of	Stock of St	ock of
		Stage 1	exposure, of which	Stage 2	exposure, of which	Stage 3 exposure, of which	provisions for	provisions for provision	s for Coverage Ratio -	Stage 1	exposure, of Stag	je 2 exposure, which	of Stage 3	exposure, of which	provisions for provisions for	provisions for Stage 3	Stage 1	exposure, of which	Stage 2 expo	osure, of Stage 3	exposure, of which	provisions for	provisions for provi	isions for
Num	(mln EUR, %	exposure b)	guaranteed amount	exposure	guaranteed amount	exposure guaranteed amount	Stage 1 exposure	Stage 2 Stage exposure exposure	OVPOCUEO	exposure	guaranteed expos amount	sure guarante amount	ed exposure	guaranteed amount	Stage 1 Stage 2 exposure	Stage 3 exposure	exposure	guaranteed amount	gua	ranteed exposure	guaranteed amount	Stage 1 exposure	Stage 2 St exposure ex	exposure exposure
181 182	Central banks Central governments																							
183 184	Institutions Corporates	1	12 10	1	n	13 11	L	0	3 19.83%	12	10	1	1 13	11	0	3 19 69%	12	10	1	1	13 11	0	n n	3 19 55%
185	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		10						23.0370					11		13.03 /	**	10			11			13.3370
187	Retail		0 0	0	0	0 0	0	0	0 -	0	0	0	0 0	0	0	0 -	0	0	0	0	0 0	0	0	0 -
189 190 NETHERLANDS	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: pap SME												0											
191	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving		0	0	0	0 0	0	0	U -	0	0	U	0	0	0	- ال	0	0	0	U	U 0	0	0	0 -
192 193	Retail - Other Retail Retail - Other Retail - Of Which: SME																							
194 195	Retail - Other Retail - Of Which: non-SME Equity																							
196 197	Securitisation Other non-credit obligation assets																							
198	IRB TOTAL	1	12 10	1	0	13 11	. 0	0	3 20.06%	12	10	1	1 13	11	0	3 20.14%	12	10	1	1	13 11	0	0	3 20.23%

EBA EUROPEAN BANKING AUTHORITY

2021 EU-wide Stress Test: Credit risk COVID-19 IRB

EBA EUROPEAN BANKING AUTHORITY								2021 El				edit risk)-19 IRE	3						
	80	81	82	83	84	85	86	87	88	89	90 atoria - Adverse S	91	92	93	94	95	96	97	98	99	100
				31/12/2021 Stock of	Stock of	Stock of					31/12/2022 Stock of		Stock of					31/12/2023 Stock of	Stock of	Stock of	
Row Num (mln EUR, %	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure		provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
Central banks Central governments Institutions																					
Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	1,310	505	111	5	5 25	2	9 25.94%	1,316	45	4 15	5	5 20	41	25.95%	1,312	2 415	198	5	17	51	25.91%
Retail COMMERZBANK Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	3,432	2 736	109	9	38	3	6 32.87% 7 16.67%	3,489	62	3 16	5 10	0 31	5	35.26% 17.27%	3,508	549	220	9	28	81	36.74% 17.54%
Aktiengesellschaft Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME	1,093	380	CF	1	1 12		7 10.07%	1,542	32	1 0			1	17.2770	1,900	201	00	1	0	14	17.5470
Retail - Other Retail - Of Which: non-SME Equity Securitisation																					
17 Other non-credit obligation assets 18 IRB TOTAL	4,774	1,249	220	14	64	64	4 29.37%	4,835	1,08	7 32	1 1!	5 51	99	30.74%	4,849	975	419	13	45	133	31.61%
				31/12/2021						Mora	atoria - Adverse So 31/12/2022							31/12/2023			
Pow	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Stage 3	. Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio Stage 3
Num 19 Central banks Central governments Central governments	_			exposure	exposure	exposure	exposure				exposure	exposure	exposure	exposure				exposure	exposure	exposure	exposure
Institutions Corporates Corporates Corporates - Of Which: Specialised Lending	268	3 156	23	0	8		6 25.36%	280	13	7 2	9 (0 6		3 28.43%	289	9 122	35	5 0	5	11	30.08%
Corporates - Of Which: SME Retail Retail - Secured on real estate property	2,212	2 425	50	2	2 22	1	2 24.62%	2,246	36	9 7	3	1 15	1	3 24.70%	2,263	3 329	95	5 1	14	23	24.59%
27 28 29 Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving	1,037	7 196	20	0) 8		3 16.00%	1,055	16	9 2	9 (0 6		5 17.47%	1,066	5 149	38	3 0	5	7	18.17%
Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME																					
Equity Securitisation Other non-credit obligation assets																					
IRB TOTAL	2,480	581	73	2	2 30	19	24.85%	2,526	50	_	-,	2 21	20	25.77%	2,552	2 451	131	. 2	18	34	26.08%
				31/12/2021						Mora	atoria - Adverse Se 31/12/2022							31/12/2023			
Row	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stage 2	Stock of provisions for Stage 3	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stage 2	Stock of provisions for Stage 3	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stage 3	Coverage Ratio Stage 3 exposure
Num 37 38 Central banks Central governments Central governments	0)			exposure	exposure	exposure					exposure	exposure	exposure					exposure	exposure	exposure	
Institutions Corporates Corporates - Of Which: Specialised Lending	612	2 185	67	5	5 11	2	0 29.44%	591	17	6 9	6 !	5 11	2	7 28.48%	570	0 168	126	5 4	10	35	27.82%
Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	1,181	1 305	58	7	7 16	2	3 40.07%	1,205	24	8 9	1 8	8 16	4	43.85%	1,200	5 214	123	3 7	14	57	46.27%
POLAND Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail	840	0 189	25	1	4		4 17.27%	869	15	1 3	4	1 3		5 17.11%	88:	1 130	42	2 1	3	7	16.97%
Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME Equity																					
Securitisation Other non-credit obligation assets IRB TOTAL	1,793	3 490	125	12	2 27	4:	34.35%	1,796	424	4 18	7 13	3 26	67	35.95%	1,776	382	249	11	24	92	36.95%
										Mora	atoria - Adverse S	cenario									
	Stage 1	Stone 2		31/12/2021 Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio	. Stage 1	Stone 2	Stage 2	31/12/2022 Stock of provisions for	Stock of	Stock of provisions for	Coverage Ratio	Stage 1	Stage 2	Stage 2	31/12/2023 Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio
Row Num (min EUR, %	exposure	Stage 2 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
Central banks Central governments Institutions Corporates	177	7 75	5	0) 2		0 4.05%	188	6	0	9	0 1		0 4.03%	194	4 51	12	2 0	1	0	3.88%
Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail	5	5 0	0	0	0		0 11.11%	5		0	0	0 (10.00%		5 1	(0	0	0	9.09%
62 63 64 UNITED STATES Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving	5	5 0	0	0	0		0 11.11%	5		0	0 (0 (10.00%		5 1	(0	0	0	9.09%
66 Retail - Other Retail 67 Retail - Other Retail - Of Which: SME 68 Retail - Other Retail - Of Which: non-SME																					
69 70 Securitisation 71 Other non-credit obligation assets TRB TOTAL	183	3 76	5	0	2		0 4.17%	193	6.	1		1		3.99%	199	52	12	0	1	0	3.92%
INDIVINE	103	, , , , , , , , , , , , , , , , , , , ,	عار	U			т.1/70	, 153	, 0.	Mor	atoria - Adverse S	cenario		J.5570			, 12	, ,		o _l	J.7270
				31/12/2021 Stock of	Stock of	Stock of				Pior	31/12/2022 Stock of		Stock of					31/12/2023 Stock of	Stock of	Stock of	0
Row Num (mln EUR, %	Stage 1 exposure %)	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
73 74 Central banks Central governments The state of the										4											
Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail	6	5 1	0	0	0		0 9.09% 0 50.00%	o 6		1	0	0 (7.32%		5 1	1	0	0	0	7.27%
80 81 82 UNITED KINGDOM Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME	5	5 1	0	0	0		0 0.00%	5		0	0	0 0		33.33%		5 0		0	0	0	20.00%
Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME																					
Equity Securitisation Other non-credit obligation assets																					
90 IRB TOTAL	11	4	0	0	0		11.54%	11		4				10.64%	11	4	1	. 0	0	0	11.11%
				31/12/2021						Mora	31/12/2022							31/12/2023			
Row (all FUD of	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio Stage 3 exposure	. Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stage 2	Stock of provisions for Stage 3	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stage 3	Coverage Ratio Stage 3 exposure
Num 91 92 93 Central banks Central governments Institutions (mln EUR, %	5)			exposure	exposure	exposure					exposure	exposure	exposure					exposure	exposure	exposure	
94 Corporates			0	0	0		0 -	0		n	0	0) -	(0	(0	0	0 -	-
95 Corporates - Of Which: Specialised Lending 96 Corporates - Of Which: SME	0	J U																			
Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	0		0	0	0		0 -	0		0	0 (0 () -		0 0		0	0	0 -	-
96 Corporates - Of Which: SME 97 Retail 98 Retail - Secured on real estate property	0		0	0	0 0		0 -	0		0	0 (0 () -		0 0	(0 0	0	0 -	-

EBA EUROPEAN BANKING AUTHORITY

2021 EU-wide Stress Test: Credit risk COVID-19 IRB

	AUTHORITY								•	ZUZI E		COMMERZE)-19 IKB							
			80	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	100
						31/12/2021						Mora	toria - Adverse So 31/12/2022							31/12/2023			
						Stock of	Stock of	Stock of	Coverage Ratio -				Stock of	Stock of	Stock of	Coverage Ratio -				Stock of	Stock of	Stock of	Coverage Ratio -
Row		Colo EUD 00	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
109		(mln EUR, % Central banks Central governments				ехрозите	ехрозите	exposure					exposure	exposure	exposure					ехрозите	ехрозите	exposure	
111		Institutions Corporates	0		0	0	0	0	-	0	0				0) -	0	0		0 0	0		-
113 114		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME				3																	
115 116		Retail Retail - Secured on real estate property	1	(0	0	0	0	0.00%	1	0	0	() (C	33.33%	1	0)	0 0	0	0	25.00%
117 118	FRANCE	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME	0	(0	0	0	0	0.00%	0	0) C) () (C	0.00%	0	0)	0 0	0) 0	50.00%
119 120		Retail - Qualifying Revolving Retail - Other Retail																					
121		Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity																					
124 125		Securitisation Other non-credit obligation assets																					
126		IRB TOTAL	1	O	0	0	0	0	0.00%	1	0	0	0	0	0	33.33%	1	0		0	0	0	25.00%
												Mora	toria - Adverse Sc	cenario									
						31/12/2021	Charles 6	Charles of					31/12/2022	Charles 6	Charles				1	31/12/2023	Charles	Charle of	
Row			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3
Num		(mln EUR, %		САРОЗИТС	Схроочіс	exposure	exposure	exposure	exposure	САРОЗИІС	САРОЗИІС	Схробиго	exposure	exposure	exposure	exposure	САРОВИТС	САРОЗИІС	САРОЗИІС	exposure	exposure	exposure	exposure
128 129		Central governments Institutions																					
130 131		Corporates Corporates - Of Which: Specialised Lending	0	(0	0	0	0	-	0	0	0	() (C) -	0	0		0 0	0	0 -	
132 133		Corporates - Of Which: SME Retail	0	(0 0	0	0	0	-	0	0) 0) (C) -	0	0)	0 0	0) 0.	-
134 135	JAPAN	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Detail - Secured on real estate property - Of Which: pep SME																					
136 137		Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail	0	(0	0	0	0	-	0	0) C		(C	/ - 	0	0	J	0	0	0 -	
138 139 140		Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME																					
141 142		Equity Securitisation																					
143 144		Other non-credit obligation assets IRB TOTAL	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0		0 0	0	0 -	-
						31/12/2021						Mora	toria - Adverse So 31/12/2022							31/12/2023			
			Stage 1	Stage 2	Stage 2	Stock of	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 2	Stone 2	Stock of provisions for	Stock of	Stock of	Coverage Ratio -	Stone 1	Stage 2	Stage 2	Stock of provisions for	Stock of	Stock of provisions for	Coverage Ratio -
Row		(mln EUR, %	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
145		Central banks Central governments)			Смрови С	одрови с	Олрови С												омровино	одровите — — — — — — — — — — — — — — — — — — —		
147 148		Institutions Corporates	0	(0 0	0	0	0	-	0	0) 0			0) -	0	0		0 0	0		-
149 150		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME																					
151 152		Retail Retail - Secured on real estate property	6	(0	0	0	0	0.00%	6	0	C	() (C	25.00%	6	0		0 0	0	0	12.50%
153 154	SWITZERLAND	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME	4	(0	0	0	0	0.00%	4	0) C	() (C	33.33%	4	0)	0 0	0) 0	20.00%
156 157		Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME																					
158 159		Retail - Other Retail - Of Which: non-SME Equity																					
160 161		Securitisation Other non-credit obligation assets																					
162		IRB TOTAL	6	<u> </u>	0 0	0	0	0	0.00%	6	0	0 0	<u> </u>	0	0	25.00%	6	0	0	<u>0 </u>	0	0	12.50%
												Mora	toria - Adverse So										
						31/12/2021 Stock of	Stock of	Stock of					31/12/2022 Stock of	Stock of	Stock of					31/12/2023 Stock of	Stock of	Stock of	2 2 11
Row			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	provisions for Stage 2	Stage 3	Coverage Ratio - Stage 3 exposure
Num 163		(mln EUR, %)			exposure	exposure	exposure	CAPOSUIC				exposure	exposure	exposure	CAPOSUIC				exposure	exposure	exposure	- Прозите
164 165		Central governments Institutions																					
166 167		Corporates Corporates - Of Which: Specialised Lending	0	(6	0	0	0	0.00%	0	0	0 6			C	0.00%	0	C)	6 0	0	0	0.00%
168 169		Corporates - Of Which: SME Retail Retail - Secured on real estate property	1	(0 0	0	0	0	0.00%	1	0) C	() (C	25.00%	1	0)	0 0	0) 0	16.67%
171 172	SPAIN	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME	1	(0 0	0	0	0	-	1	0) 0			0) -	1	0		0 0	0		-
173 174		Retail - Qualifying Revolving Retail - Other Retail																					
175 176		Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME																					
177 178		Equity Securitisation																					
179 180		Other non-credit obligation assets IRB TOTAL	1	C	6	0	0	0	0.00%	1	0	6	O		0	0.17%	1	0		6 0	0	0	0.17%
												Mora	toria - Adverse So	cenario									
						31/12/2021							31/12/2022							31/12/2023			
			Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 2 exposure	Stage 3	Stock of provisions for		Stock of provisions for	Coverage Ratio -	Stage 1	Stage 2 exposure	Stage 3 exposure	Stock of provisions for	Stock of provisions for	provisions for	Coverage Ratio -
Row Num		(mln EUR, %	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
181 182		Central banks Central governments																					
183 184		Institutions Corporates Corporates - Of Which: Specialized Londing	0	(0 0	0	0	0	-	0	0	0 0) () (C) -	0	0)	0 0	0	0 -	-
185 186		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail	2		1 2	0			50.00%	2	^					40.00%	2			0 ^	^		50.00%
188 189	NETLEDI AND	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	2		0	U	0	0	50.00%	2	0	, ((U	40.00%	2	U		0	0	U	50.00%
190 191	NETHERLANDS	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving	0	(0	0	0	0	-	0	0) C	() (C	-	0	0		0 0	0	0 -	
192 193		Retail - Other Retail Retail - Other Retail - Of Which: SME																					
194 195		Retail - Other Retail - Of Which: non-SME Equity																					
196 197		Securitisation Other non-credit obligation assets	_						50.00%							40.00%							50.00%
198		IRB TOTAL	2		, 0	<u>. </u>	0	0	50.00%	2		, O	·1 C	, <u> </u>	·	∕ <u>1</u> 40.00%	2	0	7	<u>. </u>	0	<u> </u>	50.00%

2021 EU-wide Stress Test: Credit risk COVID-19 IRB COMMERZBANK Aktiengesellschaft

		101	102	103 104	105	106	107	108	109 110	111	112	113 114			117	118 1	9 120	121	122	123	124	125	126	127 128	129	130
			Stage 1	Stage		1/12/2021 Stage 3					Stage 1	Stage 2	31/12	/2022					Stage 1		Stage 2	31/12/20	023 Stage 3			
Row		Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure exposure guarante	Stage 3	exposure, of	Stock of provisions for Stage 1	provisions for prov Stage 2	Stock of visions for Stage 3 exposure	atio - Stage 1 exposure	exposure, of Si	age 2 exposure, which	of Stage 3	exposure, of which	provisions for p	Stock of Sto rovisions for provis Stage 2 Sta exposure exp	ons for Coverage Rati	Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure		Stage 3 exposure	exposure, of which guaranteed amount	Stock of Stock of provisions for Stage 1 Stage 2 exposure exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Num 1 2	Central banks Central governments (mln EUR,	%)	amount	amour		amount	exposure	exposure ex	xposure		guaranteed amount	guarante amount		guaranteed amount	exposure	exposure exp	sure		amount		amount		amount	exposure exposure	exposure	
3 4 5	Institutions Corporates Corporates - Of Which: Specialised Lending	1,597	7 1,351	368	297	67 50	0	14	7 9.	9.85% 1	1,486 1,253	436	366 111	87	0	11	7 5.93	% 1,437	1,211	443	373	152	119	0	9 7	7 4.31%
6 7 8	Corporates - Of Which: SME Retail	609	540	138	120	13 12	0	4	1 11.	67%	568 504	166	146 25	23	0	4	1 5.81	% 550	488	171	151	38	34	0	3 1	1 3.88%
COMMERZBANK Aktiengesellschaft	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME																									
11 12 13	Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME																									
14 15 16	Retail - Other Retail - Of Which: non-SME Equity Securitisation																									
17 18	Other non-credit obligation assets IRB TOTAL	2,207	1,892	506	418	79 62	2	18	14 17.4	41% 2,	,054 1,758	602	512 136	110	2	15	19 14.16	% 1,988	1,701	614	524	190	153	2 1	3 24	12.66%
					24	1/12/2021							Public guarantees									24/42/20	022			
		Stage 1	Stage 1 exposure, of	Stage 2 exposure		1/12/2021 Stage 3 exposure, of	Stock of	Stock of S	Stock of Coverage Ra	atio - Stage 1	Stage 1 exposure, of	Stage 2 exposure,	31/12 of Stage 3	- CI	Stock of	Stock of Sto	one for Coverage Rati	O - Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of			Stock of Stock of	Stock of	Coverage Ratio -
Row Num	(mln EUR,	exposure	which guaranteed amount	exposure guaranto	exposure eed	which guaranteed amount	Stage 1 exposure	Stage 2 Stage exposure exposure	Stage 3 xposure Stage 3	exposure	which ex guaranteed amount	osure which guarante	exposure exposure	which guaranteed amount	Stage 1 exposure	Stage 2 Sta exposure exp	e 3 Stage 3 exposure	Stage 1 exposure	which guaranteed amount	Stage 2 exposure	which guaranteed amount	Stage 3 exposure	which guaranteed amount	Stage 1 Stage 2 exposure exposure	Stage 3 exposure	Stage 3 exposure
19 20 21	Central banks Central governments Institutions																									
22 23	Corporates Corporates - Of Which: Specialised Lending	1,377	1,181	310	258	48 39	0	12	4 8.	3.34% 1	1,271 1,090	378	323 86	74	0	10	4 4.66	% 1,226	1,051	386	331	122	105	0	7 4	3.28%
24 25 26	Corporates - Of Which: SME Retail Retail - Secured on real estate property	608	3 539	137	120	13 12	0	4	1 11.	68%	567 503	165	146 25	23	0	4	1 5.81	% 550	488	171	151	38	34	0	3 1	3.88%
GERMANY	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving	0	0 0	0	0	0 0	0	0	0 -		0 0	0	0 0	0	0	0	0 -	(0	0	0	0	0	0	0 0	0 -
30 31	Retail - Other Retail Retail - Other Retail - Of Which: SME																									
32 33 34	Retail - Other Retail - Of Which: non-SME Equity Securitisation																									
35 36	Other non-credit obligation assets IRB TOTAL	1,986	1,721	447	379	61 51	2	15	10 15.	5.72% 1,	,839 1,594	543	469 111	97	1	13	13 11.95	% 1,777	1,540	557	482	160	139	1 1	1 17	10.38%
													Public guarantees	- Adverse Scenario												
			Stage 1	Stage		1/12/2021 Stage 3	Stock of	Stock of S	Stock of Coverage Ra	atio -	Stage 1	Stage 2	of	/2022 Stage 3	Stock of	Stock of Sto	k of Coverage Rati	n -	Stage 1		Stage 2	31/12/20	023 Stage 3 exposure, of	Stock of Stock of	Stock of	Coverage Ratio -
Row Num	(mln EUR,	Stage 1 exposure %)	which guaranteed	Stage 2 which guarante	Stage 3 exposure	which guaranteed	Stage 1 exposure	Stage 2 Sexposure exposure	visions for Stage 3 xposure exposure	Stage 1 exposure		age 2 which cosure guarante	ed exposure	which guaranteed amount	orovisions for post Stage 1 exposure	rovisions for provis Stage 2 Sta exposure exp	ons for Stage 3 e 3 exposure	Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure	which guaranteed amount	provisions for provisions for Stage 1 Stage 2 exposure exposure	provisions for Stage 3 exposure	Stage 3 exposure
37 38	Central banks Central governments		amount	amour		amount					amount	amoun		amount					amount		amount		amount			
40 41	Institutions Corporates Corporates - Of Which: Specialised Lending	83	8 66	38	30	4 0	0	1	0 0.	0.00%	80 63	37	30 8	0	0	1	0 0.00	% 77	61	36	29	12	0	0	1 0	0.00%
42 43 44	Corporates - Of Which: SME Retail Retail - Secured on real estate property	0	0 0	0	0	0 0	0	0	0 -		0 0	0	0 0	0	0	0	0 -	(0	0	0	0	0	0	0 0	0 -
45 46 POLAND	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME	0	0 0	0	0	0 0	0	0	0 -		0 0	0	0 0	0	0	0	0 -	(0 0	0	0	0	0	0	0 0) -
47 48 49	Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME																									
50 51 52	Retail - Other Retail - Of Which: non-SME Equity Securitisation																									
53 54	Other non-credit obligation assets IRB TOTAL	83	66	38	30	4 0	1	1	1 30.	0.10%	79 63	37	30 8	0	1	1	2 29.62	% 7 6	61	36	29	13	0	0	1 4	29.36%
					•	<u> </u>									•	•					•					
													Public guarantees													
			Stage 1	Stage exposure	2 v of	1/12/2021 Stage 3 exposure, of	Stock of	Stock of S	Stock of Coverage Ra	atio -	Stage 1	Stage 2	31/12	/ 2022 Stage 3	Stock of	Stock of Sto	COVERAGE RAIL	0 -	Stage 1		Stage 2	31/12/20	Stage 3	Stock of Stock of	Stock of	Coverage Ratio -
Row Num	(mln EUR,	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure exposure guarante	y, of Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	provisions for prov Stage 2	Stock of visions for Stage 3 xposure		exposure, of Si which ex guaranteed	exposure, which guarante	of Stage 3 exposure	/2022 Stage 3 exposure, of which	Stock of provisions for provisions	Stock of Sto rovisions for provis Stage 2 Sta exposure exp	ons for Coverage Rati	o - Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed		Stage 3	Stock of Stock of provisions for Stage 1 Stage 2 exposure exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Row Num 55 56 57	(mln EUR, Central banks Central governments	·	exposure, of which	Stage 2 exposure which	y, of Stage 3 exposure	Stage 3 exposure, of which	provisions for provisions for Stage 1	provisions for prov Stage 2	visions for Stage 3	atio - Stage 1 exposure	exposure, of Si which	age 2 exposure, which	of Stage 3 exposure	/2022 Stage 3 exposure, of	Stock of provisions for provisions	rovisions for provis	ons for Coverage Rati	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure			Stage 3	Stock of Stock of provisions for Stage 1 Stage 2 exposure exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Row Num 55 56 57 58 59	(mln EUR, Central banks Central governments Institutions Corporates Corporates Corporates - Of Which: Specialised Lending	·	exposure, of which guaranteed	Stage 2 exposure exposure guarante	y, of Stage 3 exposure	Stage 3 exposure, of which guaranteed	provisions for provisions for Stage 1	provisions for prov Stage 2	visions for Stage 3	Stage 1 exposure	exposure, of Si which ex guaranteed	exposure, which guarante	of Stage 3 exposure	/2022 Stage 3 exposure, of which	Stock of provisions for provisions	rovisions for provis	ons for Coverage Rati	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount		Stage 3	Stock of provisions for Stage 1 Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Row Num 55 56 57 58 59 60 61 62 63	(mln EUR, Central banks Central governments Institutions Corporates Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property	·	exposure, of which guaranteed	Stage 2 exposure exposure guarante	y, of Stage 3 exposure	Stage 3 exposure, of which guaranteed	provisions for provisions for Stage 1	provisions for prov Stage 2	visions for Stage 3	Satio - Stage 1 exposure	exposure, of Si which ex guaranteed	exposure, which guarante	of Stage 3 exposure	/2022 Stage 3 exposure, of which	Stock of provisions for provisions	rovisions for provis	ons for Coverage Rati	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount 0	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount 0		Stage 3	Stock of provisions for Stage 1 Stage 2 exposure 0	Stock of provisions for Stage 3 exposure 0 0 0	Coverage Ratio - Stage 3 exposure
Row Num 55 56 57 58 59 60 61 62 63 64 65 66	(mln EUR, Central banks Central governments Institutions Corporates Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving	·	exposure, of which guaranteed	Stage 2 exposure exposure guarante	y, of Stage 3 exposure	Stage 3 exposure, of which guaranteed	provisions for provisions for Stage 1	provisions for prov Stage 2	visions for Stage 3	Stage 1 exposure	exposure, of Si which ex guaranteed	exposure, which guarante	of Stage 3 exposure	/2022 Stage 3 exposure, of which	Stock of provisions for provisions	rovisions for provis	ons for Coverage Rati	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount 0 0	Stage 2 exposure 0 0	Stage 2 exposure, of which guaranteed amount 0		Stage 3	Stock of provisions for Stage 1 exposure 0 0	Stock of provisions for Stage 3 exposure 0 0 0 0 0	Coverage Ratio - Stage 3 exposure
Row Num 55 56 57 58 59 60 61 62 63 64 65 66 67 68	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME	·	exposure, of which guaranteed	Stage 2 exposure exposure guarante	y, of Stage 3 exposure	Stage 3 exposure, of which guaranteed	provisions for provisions for Stage 1	provisions for prov Stage 2	visions for Stage 3	Satio - Stage 1 exposure	exposure, of Si which ex guaranteed	exposure, which guarante	of Stage 3 exposure	/2022 Stage 3 exposure, of which	Stock of provisions for provisions	rovisions for provis	ons for Coverage Rati	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount 0 0	Stage 2 exposure 0 0	Stage 2 exposure, of which guaranteed amount 0		Stage 3	Stock of provisions for Stage 1 exposure 0 0 0	Stock of provisions for Stage 3 exposure 0 0 0 0 0	Coverage Ratio - Stage 3 exposure
Row Num 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	·	exposure, of which guaranteed	Stage 2 exposure exposure guarante	y, of Stage 3 exposure	Stage 3 exposure, of which guaranteed	provisions for provisions for Stage 1	provisions for prov Stage 2	visions for Stage 3	Stage 1 exposure	exposure, of Si which ex guaranteed	exposure, which guarante	of Stage 3 exposure	/2022 Stage 3 exposure, of which	Stock of provisions for provisions	rovisions for provis	ons for Coverage Rati	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount 0 0 0	Stage 2 exposure 0 0 0	Stage 2 exposure, of which guaranteed amount 0		Stage 3	Stock of provisions for Stage 1 exposure 0 0 0	Stock of provisions for Stage 3 exposure 0 0 0 0 0	Coverage Ratio - Stage 3 exposure
Row Num 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72	(mln EUR, Central banks Central governments Institutions Corporates Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	·	exposure, of which guaranteed	Stage 2 exposure exposure guarante	y, of Stage 3 exposure	Stage 3 exposure, of which guaranteed	provisions for provisions for Stage 1	provisions for prov Stage 2	visions for Stage 3	Stage 1 exposure	exposure, of Si which ex guaranteed	exposure, which guarante	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure, of which guaranteed amount 0 0	Stock of provisions for Stage 1 exposure	rovisions for provis	ons for Coverage Rati	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure 0 0 0 0	Stage 2 exposure, of which guaranteed amount 0 0		Stage 3	Stock of provisions for Stage 1 exposure 0 0 0 0	Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0	Coverage Ratio - Stage 3 exposure
Row Num 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	·	exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure which guarante amount 0 0 0	Stage 3 exposure o o o o o o o o o o o o o	Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 1/12/2021	provisions for provisions for Stage 1	provisions for prov Stage 2	visions for Stage 3	Stage 1 exposure	exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0	exposure, which guarante amount 0 0 0 0	31/12 of Stage 3 exposure 0 0 0 0 0 Public guarantees 31/12	Stage 3 exposure, of which guaranteed amount 0 0 0 - Adverse Scenario	Stock of provisions for Stage 1 exposure	rovisions for provis	ons for Coverage Rati	Stage 1 exposure	exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure 0 0 0 0	exposure, of which guaranteed amount 0 0 0 0		Stage 3 exposure, of which guaranteed amount 0 0 0 0	Stock of provisions for Stage 1 exposure 0 0 0 0 0	Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Ratio - Stage 3 exposure
Row Num 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	%) 0 0 0 0 0 0 Stage 1	exposure, of which guaranteed	Stage 2 exposure O O Stage 2 exposure O Stage 2 exposure Stage 2 exposure Stage 2 exposure which	Stage 3 exposure 0 0 0 1 1 1 1 2 2 3 Stage 3 exposure	Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 1/12/2021 Stage 3 exposure, of which which	provisions for Stage 1 exposure 0 0 0 0 0 Stock of provisions for	Stage 2 exposure 0 0 Stock of provisions for pro	Visions for Stage 3 exposure O - O - O - O - O - O - O - O	Stage 1	exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 Stage 1 exposure, of which which	exposure, which guarante amount 0 0 0 Stage 2 exposure, which guarante amount 0 very stage 2 exposure, which	of Stage 3 exposure 0 0 0 0 0 0 0 Public guarantees 31/12 of Stage 3 exposure	Stage 3 exposure, of which guaranteed amount 0 0 Adverse Scenario /2022 Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure 0 0 0 Stock of provisions for provision	Stock of or ovisions for Stock of orovisions for provisions for pr	Ons for le 3 sure Stage 3 exposure O - O - O - O - O - O - O - O - O - O	Stage 1 exposure	exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	exposure, of which guaranteed amount 0 0 0 0 0 Stage 2	Stage 3 exposure 0 0 0 31/12/20	Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 1 0 0 Stage 3	provisions for Stage 1 exposure 0 0 0 Stock of provisions for Stock of Stock of provisions for Stock of Stock of Provisions for Stock of Sto	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Ratio - Stage 3
Row Num 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72 Row Num 73	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: NME Retail - Other Retail - Of Which: NME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: NME Retail - Other Retail - Of Which:	%) 0 0 0 Stage 1 exposure	exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure O O Stage 2 exposure O Stage 2 Stage exposure	Stage 3 exposure O O Stage 3 exposure O Stage 3 exposure Stage 3 exposure	Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 1/12/2021 Stage 3 exposure, of which which	provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	visions for Stage 3 exposure 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0	Catio - Stage 1 exposure	exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 Stage 1 exposure, of which exposure, of which exposure, of which exposure which exposure which exposure which exposure which exposure exposure.	exposure, which guarante amount 0 0 0 Stage 2 exposure, which guarante amount 0 Stage 2 exposure,	of Stage 3 exposure O O O Public guarantees 31/12 of Stage 3 exposure	Stage 3 exposure, of which guaranteed amount 0 0 Adverse Scenario /2022 Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure 0 0 0 Stock of provisions for provision	stage 2 exposure O O Stock of Sto	Ons for le 3 sure Stage 3 exposure O - O - O - O - O - O - O - O - O - O	Stage 1 exposure	exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure 0 0 0 Stage 2 exposure	exposure, of which guaranteed amount 0 0 0 0 Stage 2	Stage 3 exposure 0 0 0 31/12/20	Stage 3 exposure, of which guaranteed amount 0 0 0 0	provisions for Stage 1 exposure 0 0 0 0 0 0	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 Check of	Coverage Ratio -
Row Num 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72 Row Num 73 74 75 76	(min EUR, Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: some Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL (min EUR, Central banks Central governments Institutions Corporates	%) 0 0 0 Stage 1 exposure	exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure O O Stage 2 exposure O Stage 2 exposure Stage 2 exposure which guarante amount Stage 2 exposure exposure which guarante guarante	Stage 3 exposure O O Stage 3 exposure O Stage 3 exposure Stage 3 exposure	Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 1/12/2021 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	O - Stock of visions for Stage 3 Coverage Rases Stage 3 exposure Coverage Rases Stage 3 exposure	Catio - Stage 1 exposure	exposure, of which guaranteed amount O O O O O O O O O O O O O O O O O O O	exposure, which guarante amount 0 0 0 Stage 2 exposure, which guarante amount 0 0 0 0 0 0 0 0 0 0 0 0 0	of Stage 3 exposure O O O Public guarantees 31/12 of Stage 3 exposure	Stage 3 exposure, of which guaranteed amount 0 0 Adverse Scenario /2022 Stage 3 exposure, of which guaranteed purchased amount p	Stock of provisions for Stage 1 exposure 0 0 0 Stock of provisions for provision	Stock of or ovisions for Stock of orovisions for provisions for pr	Ons for le 3 sure Stage 3 exposure O - O - O - O - O - O - O - O - O - O	Stage 1 exposure	exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	exposure, of which guaranteed amount 0 0 0 Stage 2 exposure, of which guaranteed	Stage 3 exposure 0 0 0 31/12/20	Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 1 0 0 Stage 3	Stage 1 exposure O Stage 2 exposure O O Stage 2 exposure O O Stage 3 O Stage 2 exposure O Stage 3 Stage 3 Stage 3 Stage 1 Stage 2 exposure	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Ratio - Stage 3
Row Num 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72 Row Num 73 74 75 76 77 78 79	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: SME	%) 0 0 0 Stage 1 exposure	exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure O O Stage 2 exposure O Stage 2 exposure Stage 2 exposure which guarante amount Stage 2 exposure exposure which guarante guarante	Stage 3 exposure O O Stage 3 exposure O Stage 3 exposure Stage 3 exposure	Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 1/12/2021 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	O - Stock of visions for Stage 3 Coverage Rases Stage 3 exposure Coverage Rases Stage 3 exposure	Catio - Stage 1 exposure	exposure, of which guaranteed amount O O O O O O O O O O O O O O O O O O O	exposure, which guarante amount 0 0 0 Stage 2 exposure, which guarante amount 0 0 0 0 0 0 0 0 0 0 0 0 0	of Stage 3 exposure O O O Public guarantees 31/12 of Stage 3 exposure	Stage 3 exposure, of which guaranteed amount 0 0 Adverse Scenario /2022 Stage 3 exposure, of which guaranteed purchased amount p	Stock of provisions for Stage 1 exposure 0 0 0 Stock of provisions for provision	Stock of or ovisions for Stock of orovisions for provisions for pr	Ons for le 3 sure Stage 3 exposure O - O - O - O - O - O - O - O - O - O	Stage 1 exposure	exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	exposure, of which guaranteed amount 0 0 0 Stage 2 exposure, of which guaranteed	Stage 3 exposure 0 0 0 31/12/20	Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 1 0 0 Stage 3	Stage 1 exposure O Stage 2 exposure O O Stage 2 exposure O O Stage 3 O Stage 2 exposure O Stage 3 Stage 3 Stage 3 Stage 1 Stage 2 exposure	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Ratio - Stage 3
Row Num 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72 73 74 75 76 77 78 79 80 81 82 UNITED KINGDOM	(min EUR, Central banks Central governments Institutions Corporates Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: Inon-SME Retail - Other Retail - Of Which: Inon-SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: Inon-SME Retail - Other Retail - Of Which: Inon-SME Retail - Other Retail - Of Which: Inon-SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Secured on real estate property	%) 0 0 0 Stage 1 exposure	exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure O O Stage 2 exposure O Stage 2 exposure Stage 2 exposure which guarants amounts Stage 2 exposure stage 2 exposure which guarants	Stage 3 exposure O O Stage 3 exposure O Stage 3 exposure Stage 3 exposure	Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 1/12/2021 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	O - Stock of visions for Stage 3 Coverage Rases Stage 3 exposure Coverage Rases Stage 3 exposure	Catio - Stage 1 exposure	exposure, of which guaranteed amount O O O O O O O O O O O O O O O O O O O	exposure, which guarante amount 0 0 0 Stage 2 exposure, which guarante amount 0 0 0 0 0 0 0 0 0 0 0 0 0	of Stage 3 exposure O O O Public guarantees 31/12 of Stage 3 exposure	Stage 3 exposure, of which guaranteed amount 0 0 Adverse Scenario /2022 Stage 3 exposure, of which guaranteed purchased amount p	Stock of provisions for Stage 1 exposure 0 0 0 Stock of provisions for provision	Stock of or ovisions for Stock of orovisions for provisions for pr	Ons for le 3 sure Stage 3 exposure O - O - O - O - O - O - O - O - O - O	Stage 1 exposure	exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	exposure, of which guaranteed amount 0 0 0 Stage 2 exposure, of which guaranteed	Stage 3 exposure 0 0 0 31/12/20	Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 1 0 0 Stage 3	Stage 1 exposure O Stage 2 exposure O O Stage 2 exposure O O Stage 3 O Stage 2 exposure O Stage 3 Stage 3 Stage 3 Stage 1 Stage 2 exposure	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Ratio - Stage 3
65 66 67 68 69 70 71 72 72 Row Num 73 74 75 76 77 78 79 80	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL Central governments Institutions Corporates - Of Which: Specialised Lending Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail	%) 0 0 0 Stage 1 exposure	exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure O O Stage 2 exposure O Stage 2 exposure Stage 2 exposure which guarants amounts Stage 2 exposure stage 2 exposure which guarants	Stage 3 exposure O O Stage 3 exposure O Stage 3 exposure Stage 3 exposure	Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 1/12/2021 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	O - Stock of visions for Stage 3 Coverage Rases Stage 3 exposure Coverage Rases Stage 3 exposure	Catio - Stage 1 exposure	exposure, of which guaranteed amount O O O O O O O O O O O O O O O O O O O	exposure, which guarante amount 0 0 0 Stage 2 exposure, which guarante amount 0 0 0 0 0 0 0 0 0 0 0 0 0	of Stage 3 exposure O O O Public guarantees 31/12 of Stage 3 exposure	Stage 3 exposure, of which guaranteed amount 0 0 Adverse Scenario /2022 Stage 3 exposure, of which guaranteed purchased amount p	Stock of provisions for Stage 1 exposure 0 0 0 Stock of provisions for provision	Stock of or ovisions for Stock of orovisions for provisions for pr	Ons for le 3 sure Stage 3 exposure O - O - O - O - O - O - O - O - O - O	Stage 1 exposure	exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	exposure, of which guaranteed amount 0 0 0 Stage 2 exposure, of which guaranteed	Stage 3 exposure 0 0 0 31/12/20	Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 1 0 0 Stage 3	Stage 1 exposure O Stage 2 exposure O O Stage 2 exposure O O Stage 3 O Stage 2 exposure O Stage 3 Stage 3 Stage 3 Stage 1 Stage 2 exposure	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Ratio - Stage 3
65 66 67 68 69 70 71 72 72 Row Num 73 74 75 76 77 78 79 80	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME	%) 0 0 0 Stage 1 exposure	exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure O O Stage 2 exposure O Stage 2 exposure Stage 2 exposure which guarants amounts Stage 2 exposure stage 2 exposure which guarants	Stage 3 exposure O O Stage 3 exposure O Stage 3 exposure Stage 3 exposure	Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 1/12/2021 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	O - Stock of visions for Stage 3 Coverage Rases Stage 3 exposure Coverage Rases Stage 3 exposure	Catio - Stage 1 exposure	exposure, of which guaranteed amount O O O O O O O O O O O O O O O O O O O	exposure, which guarante amount 0 0 0 Stage 2 exposure, which guarante amount 0 0 0 0 0 0 0 0 0 0 0 0 0	of Stage 3 exposure O O O Public guarantees 31/12 of Stage 3 exposure	Stage 3 exposure, of which guaranteed amount 0 0 Adverse Scenario /2022 Stage 3 exposure, of which guaranteed purchased amount p	Stock of provisions for Stage 1 exposure 0 0 0 Stock of provisions for provision	Stock of or ovisions for Stock of orovisions for provisions for pr	Ons for le 3 sure Stage 3 exposure O - O - O - O - O - O - O - O - O - O	Stage 1 exposure	exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	exposure, of which guaranteed amount 0 0 0 Stage 2 exposure, of which guaranteed	Stage 3 exposure 0 0 0 31/12/20	Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 1 0 0 Stage 3	Stage 1 exposure O Stage 2 exposure O O Stage 2 exposure O O Stage 3 O Stage 2 exposure O Stage 3 Stage 3 Stage 3 Stage 1 Stage 2 exposure	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Ratio - Stage 3
65 66 67 68 69 70 71 72 72 Row Num 73 74 75 76 77 78 79 80	Central banks Central governments Institutions Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	%) 0 0 0 Stage 1 exposure	exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure O O Stage 2 exposure O Stage 2 exposure Stage 2 exposure which guarants amounts Stage 2 exposure stage 2 exposure which guarants	Stage 3 exposure O O Stage 3 exposure O Stage 3 exposure Stage 3 exposure	Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 1/12/2021 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	O - Stock of visions for Stage 3 Coverage Rases Stage 3 exposure Coverage Rases Stage 3 exposure	Catio - Stage 1 exposure	exposure, of which guaranteed amount O O O O O O O O O O O O O O O O O O O	exposure, which guarante amount 0 0 0 Stage 2 exposure, which guarante amount 0 0 0 0 0 0 0 0 0 0 0 0 0	of Stage 3 exposure O O O Public guarantees 31/12 of Stage 3 exposure	Stage 3 exposure, of which guaranteed amount 0 0 Adverse Scenario /2022 Stage 3 exposure, of which guaranteed purchased amount p	Stock of provisions for Stage 1 exposure 0 0 0 Stock of provisions for provision	Stock of or ovisions for Stock of orovisions for provisions for pr	Ons for le 3 sure Stage 3 exposure O - O - O - O - O - O - O - O - O - O	Stage 1 exposure	exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	exposure, of which guaranteed amount 0 0 0 Stage 2 exposure, of which guaranteed	Stage 3 exposure 0 0 0 31/12/20	Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 1 0 0 Stage 3	Stage 1 exposure O Stage 2 exposure O O Stock of provisions for Stage 1 Stock of provisions for Stage 1 Stage 1 Stock of provisions for Stage 2 exposure	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Ratio - Stage 3
65 66 67 68 69 70 71 72 72 Row Num 73 74 75 76 77 78 79 80	Central banks Central governments Institutions Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	%) 0 0 0 Stage 1 exposure	exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure O O Stage 2 exposure O Stage 2 exposure Stage 2 exposure which guarants amounts Stage 2 exposure stage 2 exposure which guarants	Stage 3 exposure O O Stage 3 exposure O Stage 3 exposure Stage 3 exposure	Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 1/12/2021 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	O - Stock of visions for Stage 3 Coverage Rases Stage 3 exposure Coverage Rases Stage 3 exposure	Catio - Stage 1 exposure	exposure, of which guaranteed amount O O O O O O O O O O O O O O O O O O O	exposure, which guarante amount 0 0 0 Stage 2 exposure, which guarante amount 0 0 0 0 0 0 0 0 0 0 0 0 0	of Stage 3 exposure O O O Public guarantees 31/12 of Stage 3 exposure	Stage 3 exposure, of which guaranteed amount O Adverse Scenario /2022 Stage 3 exposure, of which guaranteed amount O O O O O O O O O O O O O	Stock of provisions for Stage 1	Stock of or ovisions for Stock of orovisions for provisions for pr	Ons for le 3 sure Stage 3 exposure O - O - O - O - O - O - O - O - O - O	Stage 1 exposure	exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	exposure, of which guaranteed amount 0 0 0 Stage 2 exposure, of which guaranteed	Stage 3 exposure 0 0 0 31/12/20	Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 1 0 0 Stage 3	Stage 1 exposure O Stage 2 exposure O O Stock of provisions for Stage 1 Stock of provisions for Stage 1 Stage 1 Stock of provisions for Stage 2 exposure	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Ratio - Stage 3
65 66 67 68 69 70 71 72 72 Row Num 73 74 75 76 77 78 79 80	Central banks Central governments Institutions Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	%) 0 0 0 Stage 1 exposure	exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure O O Stage 2 exposure O Stage 2 exposure Stage 2 exposure which guarants amounts Stage 2 exposure stage 2 exposure which guarants	Stage 3 exposure o o o stage 3 exposure o o o stage 3 exposure o o o o o o o o o o o o o	Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 1/12/2021 Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure 0 0 0 Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	visions for Stage 3 exposure 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0	Stage 1 exposure	exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount 1 1 1 Stage 1 1 1 1 Stage 1 1 1 1	exposure, which guarante amount O Stage 2	31/12 of Stage 3 exposure 0 0 0 0 0 0 Public guarantees 31/12 of Stage 3 exposure 0 0 0 Public guarantees 31/12	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure O Stock of provisions for Stage 1 exposure O O O O O O O O O O O O O	Stage 2 exposure O O Stock of orovisions for Stage 2 exposure O O O O O O O O O O O O O	Coverage Rati Stage 3 exposure 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0	Stage 1 exposure Stage 1 exposure O Stage 1 exposure	exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount 1 1	0 0 0 0 0 0 Stage 2 exposure	exposure, of which guaranteed amount O Stage 2 exposure, of which guaranteed amount O O O O O O O O O O O O O	Stage 3 exposure 0 0 0 31/12/20 Stage 3 exposure 0 0 31/12/20 31/12/20	Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 1 exposure O Stock of provisions for Stage 1 exposure O O O O O O O O O O O O O	Stage 3 exposure O O O O O Stock of provisions for Stage 3 exposure O O O O O O O O O O O O O O O	Coverage Ratio - Stage 3 exposure 0
65 66 67 68 69 70 71 72 72 Row Num 73 74 75 76 77 78 79 80	Central banks Central governments Institutions Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL Central banks Central governments Institutions Corporates - Of Which: Sme Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME	%) O O O O O Stage 1 exposure %) 1 Stage 1 exposure	exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount 1 1	Stage 2 exposure O O Stage 2 exposure O Stage 2 exposure Stage 2 exposure Stage 2 exposure O Stage 2 exposure Stage 2 exposure Which guarante amount O Stage 2 exposure Which guarante amount O Stage 2 exposure Which guarante which guarante amount O Stage 2 exposure Which guarante which guarante which guarante which guarante which guarante	Stage 3 exposure o o o stage 3 exposure o o stage 3 exposure o stage 3 exposure o stage 3 exposure stage 3 exposure stage 3 exposure o stage 3 exposure stage 3 exposure stage 3 exposure	Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 1/12/2021 Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure Stock of provisions for Stage 1 exposure O O O Stock of provisions for Stage 1 exposure	Stage 2 exposure 0 0 Stock of provisions for Stage 2 exposure 0 Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	visions for Stage 3 exposure 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0	Stage 1 exposure	exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed exposure, of which guaranteed	exposure, which guarantee amount of the second of the seco	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount O Adverse Scenario /2022 Stage 3 exposure, of which guaranteed amount O O Adverse Scenario /2022 Stage 3 exposure, of which guaranteed amount O Adverse Scenario P O O P O O O O O O O O O	Stock of provisions for Stage 1 exposure O Stock of provisions for Stage 1 exposure O Stock of provisions for Stage 1 exposure O O O O O O O O O O O O O	Stock of or ovisions for Stage 2 exposure Stock of orovisions for Stage 2 exposure O O Stock of orovisions for Stage 2 exposure O O Stock of orovisions for Stage 2 exposure O O O O O O O O O O O O O	Coverage Rati Stage 3 exposure 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0	Stage 1 exposure Stage 1 exposure O Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	0	exposure, of which guaranteed amount Stage 2 exposure, of which guaranteed amount Stage 2 exposure, of which guaranteed amount Stage 2 exposure, of which guaranteed amount	Stage 3 exposure 0 0 0 31/12/20 Stage 3 exposure 0 0 31/12/20 31/12/20	Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 1 exposure O Stock of provisions for Stage 1 exposure O Stock of provisions for Stage 2 exposure O Stock of provisions for Stage 2 exposure O Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3
65 66 67 68 69 70 71 72 72 Row Num 73 74 75 76 77 78 79 80	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME Retail - Secured to bligation assets IRB TOTAL Central banks Central governments Institutions Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Other Retail - Of Which: SME	%) O O O O O Stage 1 exposure %) 1 Stage 1 exposure	exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount	Stage 2 exposure O O Stage 2 exposure O O Stage 2 exposure Stage 2 exposure Stage 2 exposure O O Stage 2 exposure Stage 2 exposure which guarante amount O Stage 2 exposure which guarante amount O Stage 2 exposure which which stage exposure which which stage exposure exposure O O O O O O O O O O O O O	Stage 3 exposure o o o stage 3 exposure o o stage 3 exposure o stage 3 exposure o stage 3 exposure stage 3 exposure stage 3 exposure o stage 3 exposure stage 3 exposure stage 3 exposure	Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 1/12/2021 Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure Stock of provisions for Stage 1 exposure O O O O O O O O O O O O O	Stage 2 exposure 0 0 Stock of provisions for Stage 2 exposure 0 Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	visions for Stage 3 exposure 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0	Stage 1 exposure	exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount 1 1 1 Stage 1 1 1 1 Stage 1 1 1 1	exposure, which guarantee amount O Stage 2 exposure, which guarantee amount O O	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount 0 0 - Adverse Scenario /2022 Stage 3 exposure, of which guaranteed amount 0 0 - Adverse Scenario /2022 Stage 3 exposure, of which guaranteed amount 0 0 0 - Adverse Scenario /2022 Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure O Stock of provisions for Stage 1 exposure O Stock of provisions for Stage 1 exposure O O O O O O O O O O O O O	Stage 2 exposure O Stock of orovisions for Stage 2 exposure O Stock of orovisions for Stage 2 exposure O O Stock of Stoprovisions for Stage 2 exposure O Stock of Stoprovisions for Stage 3 exposure O Stock of Stoprovisions for Stage 3 exposure O Stock of Stoprovisions for Stage 3 exposure O Stock of Stoprovisions for Stoprovisions for Stage 3 exposure O Stock of Stoprovisions for Stoprovis	Coverage Rati Stage 3 exposure 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0	Stage 1 exposure O - Stage 1 exposure % () () () () () () () () () () () () ()	exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount 1 1	0 0 0 0 0 0 Stage 2 exposure	exposure, of which guaranteed amount O Stage 2 exposure, of which guaranteed amount O O O O O O O O O O O O O	Stage 3 exposure 0 0 0 31/12/20 Stage 3 exposure 0 0 31/12/20 31/12/20	Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 1 exposure O Stock of provisions for Stage 1 exposure O Stock of provisions for Stage 2 exposure O Stock of Stock of provisions for Stage 1 exposure O Stock of Stock of Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure O O O O Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure 0
65 66 67 68 69 70 71 72 72 Row Num 73 74 75 76 77 78 79 80	Central banks Central governments Institutions Corporates Of Which: Specialised Lending Corporates Of Which: Specialised Lending Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Other Retail Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Qualifying Revolving Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME	%) O O O O O Stage 1 exposure %) 1 Stage 1 exposure	exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount 1 1	Stage 2 exposure O O Stage 2 exposure O Stage 2 exposure Stage 2 exposure Stage 2 exposure O Stage 2 exposure Stage 2 exposure Which guarante amount O Stage 2 exposure Which guarante amount O Stage 2 exposure Which guarante which guarante amount O Stage 2 exposure Which guarante which guarante which guarante which guarante which guarante	Stage 3 exposure o o o stage 3 exposure o o stage 3 exposure o stage 3 exposure o stage 3 exposure stage 3 exposure stage 3 exposure o stage 3 exposure stage 3 exposure stage 3 exposure	Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 1/12/2021 Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure Stock of provisions for Stage 1 exposure O O O Stock of provisions for Stage 1 exposure	Stage 2 exposure 0 0 Stock of provisions for Stage 2 exposure 0 Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	visions for Stage 3 exposure 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0	Stage 1 exposure	exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed exposure, of which guaranteed	exposure, which guarantee amount of the second of the seco	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount O Adverse Scenario /2022 Stage 3 exposure, of which guaranteed amount O O Adverse Scenario /2022 Stage 3 exposure, of which guaranteed amount O Adverse Scenario P O O P O O O O O O O O O	Stock of provisions for Stage 1 exposure O Stock of provisions for Stage 1 exposure O Stock of provisions for Stage 1 exposure O O O O O O O O O O O O O	Stock of or ovisions for Stage 2 exposure Stock of orovisions for Stage 2 exposure O O Stock of orovisions for Stage 2 exposure O O Stock of orovisions for Stage 2 exposure O O O O O O O O O O O O O	Coverage Rati Stage 3 exposure 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0	Stage 1 exposure O - Stage 1 exposure % () () () () () () () () () () () () ()	Stage 1 exposure, of which guaranteed amount	0 0 0 0 0 0 Stage 2 exposure	exposure, of which guaranteed amount Stage 2 exposure, of which guaranteed amount Stage 2 exposure, of which guaranteed amount Stage 2 exposure, of which guaranteed amount	Stage 3 exposure 0 0 0 31/12/20 Stage 3 exposure 0 0 31/12/20 31/12/20	Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 1 exposure O Stock of provisions for Stage 1 exposure O Stock of provisions for Stage 2 exposure O Stock of provisions for Stage 2 exposure O Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure 0
65 66 67 68 69 70 71 72 72 Row Num 73 74 75 76 77 78 79 80	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: sme Retail - Secured on real estate property - Of Which: Sme Retail - Secured on real estate property - Of Which: Sme Retail - Other Retail - Of Which: Sme Retail - Secured on real estate property - Of Which: non-Sme Retail - Other Retail - Of Which: Sme Retail - Other Retail - Of Which: Sme Retail - Other Retail - Of Which: Sme Retail - Secured on real estate Sme Property Retail - Secured on real estate Sme Property Retail - Other Retail - Of Which: Sme	%) O O O O O Stage 1 exposure %) 1 Stage 1 exposure	exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount 1 1	Stage 2 exposure O O Stage 2 exposure O Stage 2 exposure Stage 2 exposure Stage 2 exposure O Stage 2 exposure Stage 2 exposure Which guarante amount O Stage 2 exposure Which guarante amount O Stage 2 exposure Which guarante which guarante amount O Stage 2 exposure Which guarante which guarante which guarante which guarante which guarante	Stage 3 exposure o o o stage 3 exposure o o stage 3 exposure o stage 3 exposure o stage 3 exposure stage 3 exposure stage 3 exposure o stage 3 exposure stage 3 exposure stage 3 exposure	Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 1/12/2021 Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure Stock of provisions for Stage 1 exposure O O O Stock of provisions for Stage 1 exposure	Stage 2 exposure 0 0 Stock of provisions for Stage 2 exposure 0 Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	visions for Stage 3 exposure 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0	Stage 1 exposure	exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed exposure, of which guaranteed	exposure, which guarantee amount of the second of the seco	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount O Adverse Scenario /2022 Stage 3 exposure, of which guaranteed amount O O Adverse Scenario /2022 Stage 3 exposure, of which guaranteed amount O Adverse Scenario P O O P O O O O O O O O O	Stock of provisions for Stage 1 exposure O Stock of provisions for Stage 1 exposure O Stock of provisions for Stage 1 exposure O O O O O O O O O O O O O	Stock of or ovisions for Stage 2 exposure Stock of orovisions for Stage 2 exposure O O Stock of orovisions for Stage 2 exposure O O Stock of orovisions for Stage 2 exposure O O O O O O O O O O O O O	Coverage Rati Stage 3 exposure 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0	Stage 1 exposure O - Stage 1 exposure % () () () () () () () () () () () () ()	Stage 1 exposure, of which guaranteed amount	0 0 0 0 0 0 Stage 2 exposure	exposure, of which guaranteed amount Stage 2 exposure, of which guaranteed amount Stage 2 exposure, of which guaranteed amount Stage 2 exposure, of which guaranteed amount	Stage 3 exposure 0 0 0 31/12/20 Stage 3 exposure 0 0 31/12/20 31/12/20	Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 1 exposure O Stock of provisions for Stage 1 exposure O Stock of provisions for Stage 2 exposure O Stock of provisions for Stage 2 exposure O Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure 0
65 66 67 68 69 70 71 72 72 Row Num 73 74 75 76 77 78 79 80	Central banks Central governments Institutions Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Outil retail - Of Which: SME Retail - Outil retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: sme Retail - Other Retail - Of Which: sme Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Secured on real estate property - Of Which: sme	%) O O O O O Stage 1 exposure %) 1 Stage 1 exposure	exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount 1 1	Stage 2 exposure O O Stage 2 exposure O Stage 2 exposure Stage 2 exposure Stage 2 exposure O Stage 2 exposure Stage 2 exposure Which guarante amount O Stage 2 exposure Which guarante amount O Stage 2 exposure Which guarante which guarante amount O Stage 2 exposure Which guarante which guarante which guarante which guarante which guarante	Stage 3 exposure o o o stage 3 exposure o o stage 3 exposure o stage 3 exposure o stage 3 exposure stage 3 exposure stage 3 exposure o stage 3 exposure stage 3 exposure stage 3 exposure	Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 1/12/2021 Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure Stock of provisions for Stage 1 exposure O O O Stock of provisions for Stage 1 exposure	Stage 2 exposure 0 0 Stock of provisions for Stage 2 exposure 0 Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	visions for Stage 3 exposure 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0	Stage 1 exposure	exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed exposure, of which guaranteed	exposure, which guarantee amount of the second of the seco	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount O Adverse Scenario /2022 Stage 3 exposure, of which guaranteed amount O O Adverse Scenario /2022 Stage 3 exposure, of which guaranteed amount O Adverse Scenario P O O P O O O O O O O O O	Stock of provisions for Stage 1 exposure O Stock of provisions for Stage 1 exposure O Stock of provisions for Stage 1 exposure O O O O O O O O O O O O O	Stock of or ovisions for Stage 2 exposure Stock of orovisions for Stage 2 exposure O O Stock of orovisions for Stage 2 exposure O O Stock of orovisions for Stage 2 exposure O O O O O O O O O O O O O	Coverage Rati Stage 3 exposure 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0	Stage 1 exposure O - Stage 1 exposure % () () () () () () () () () () () () ()	Stage 1 exposure, of which guaranteed amount	0 0 0 0 0 0 Stage 2 exposure	exposure, of which guaranteed amount Stage 2 exposure, of which guaranteed amount Stage 2 exposure, of which guaranteed amount Stage 2 exposure, of which guaranteed amount	Stage 3 exposure 0 0 0 31/12/20 Stage 3 exposure 0 0 31/12/20 31/12/20	Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 1 exposure O Stock of provisions for Stage 1 exposure O Stock of provisions for Stage 2 exposure O Stock of provisions for Stage 2 exposure O Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure 0
Row Num 73 74 75 76 77 78 79 80 81 82 83 84 85 86 87 88 89 90 Row Num 91 92 93 94 95 96 97 98	Central banks Central governments Institutions Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property - Of Which: smE Retail - Secured on real estate property - Of Which: smE Retail - Secured on real estate property - Of Which: smSE Retail - Outilifying Revolving Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: smSE Retail - Secured on real estate property - Of Which: smSE Retail - Secured on real estate property - Of Which: smSE Retail - Other Retail - Of Which: smSE Retail - Secured on real estate property - Of Which: smSE Retail - Other Retail - Of Which: smSE Retail - Other Retail - Of Which: smSE Retail - Secured on real estate property - Of Which: smSE Retail - Secured on real estate property - Of Which: smSE Retail - Secured on real estate property - Of Which: smSE Retail - Secured on real estate property - Of Which: smSE Retail - Secured on real estate property - Of Which: smSE Retail - Secured on real estate property - Of Which: smSE Retail - Other Retail - Of Which: smSE	%) O O O O O Stage 1 exposure %) 1 Stage 1 exposure	exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount 1 1	Stage 2 exposure O O Stage 2 exposure O Stage 2 exposure Stage 2 exposure Stage 2 exposure O Stage 2 exposure Stage 2 exposure Which guarante amount O Stage 2 exposure Which guarante amount O Stage 2 exposure Which guarante which guarante amount O Stage 2 exposure Which guarante which guarante which guarante which guarante which guarante	Stage 3 exposure o o o stage 3 exposure o o stage 3 exposure o stage 3 exposure o stage 3 exposure stage 3 exposure stage 3 exposure o stage 3 exposure stage 3 exposure stage 3 exposure	Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 1/12/2021 Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure Stock of provisions for Stage 1 exposure O O O Stock of provisions for Stage 1 exposure	Stage 2 exposure 0 0 Stock of provisions for Stage 2 exposure 0 Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	visions for Stage 3 exposure 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0	Stage 1 exposure	exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed exposure, of which guaranteed	exposure, which guarantee amount of the second of the seco	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount O Adverse Scenario /2022 Stage 3 exposure, of which guaranteed amount O O Adverse Scenario /2022 Stage 3 exposure, of which guaranteed amount O Adverse Scenario P O O P O O O O O O O O O	Stock of provisions for Stage 1 exposure O Stock of provisions for Stage 1 exposure O Stock of provisions for Stage 1 exposure O O O O O O O O O O O O O	Stock of or ovisions for Stage 2 exposure Stock of orovisions for Stage 2 exposure O O Stock of orovisions for Stage 2 exposure O O Stock of orovisions for Stage 2 exposure O O O O O O O O O O O O O	Coverage Rati Stage 3 exposure 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0	Stage 1 exposure O - Stage 1 exposure % () () () () () () () () () () () () ()	Stage 1 exposure, of which guaranteed amount	0 0 0 0 0 0 Stage 2 exposure	exposure, of which guaranteed amount Stage 2 exposure, of which guaranteed amount Stage 2 exposure, of which guaranteed amount Stage 2 exposure, of which guaranteed amount	Stage 3 exposure 0 0 0 31/12/20 Stage 3 exposure 0 0 31/12/20 31/12/20	Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 1 exposure O Stock of provisions for Stage 1 exposure O Stock of provisions for Stage 2 exposure O Stock of provisions for Stage 2 exposure O Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure 0
Row Num 73 74 75 76 77 78 79 80 81 82 83 84 85 86 87 88 89 90 Row Num 91 92 93 94 95 96 97 98	Central banks Central governments Institutions Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Outlifying Revolving Retail - Outlifying Revolving Retail - Other Retail - Of Which: SME Retail - Secured on real estate property Retail - Other Retail - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Other Retail - Oth	%) O O O O O Stage 1 exposure %) 1 Stage 1 exposure	exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount 1 1	Stage 2 exposure O O Stage 2 exposure O Stage 2 exposure Stage 2 exposure Stage 2 exposure O Stage 2 exposure Stage 2 exposure Which guarante amount O Stage 2 exposure Which guarante amount O Stage 2 exposure Which guarante which guarante amount O Stage 2 exposure Which guarante which guarante which guarante which guarante which guarante	Stage 3 exposure o o o stage 3 exposure o o stage 3 exposure o stage 3 exposure o stage 3 exposure stage 3 exposure stage 3 exposure o stage 3 exposure stage 3 exposure stage 3 exposure	Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 1/12/2021 Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure Stock of provisions for Stage 1 exposure O O O Stock of provisions for Stage 1 exposure	Stage 2 exposure 0 0 Stock of provisions for Stage 2 exposure 0 Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	visions for Stage 3 exposure 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0	Stage 1 exposure	exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed exposure, of which guaranteed	exposure, which guarantee amount of the second of the seco	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount O Adverse Scenario /2022 Stage 3 exposure, of which guaranteed amount O O Adverse Scenario /2022 Stage 3 exposure, of which guaranteed amount O Adverse Scenario P O O P O O O O O O O O O	Stock of provisions for Stage 1 exposure O Stock of provisions for Stage 1 exposure O Stock of provisions for Stage 1 exposure O O O O O O O O O O O O O	Stock of or ovisions for Stage 2 exposure Stock of orovisions for Stage 2 exposure O O Stock of orovisions for Stage 2 exposure O O Stock of orovisions for Stage 2 exposure O O O O O O O O O O O O O	Coverage Rati Stage 3 exposure 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0	Stage 1 exposure O - Stage 1 exposure % () () () () () () () () () () () () ()	Stage 1 exposure, of which guaranteed amount	0 0 0 0 0 0 Stage 2 exposure	exposure, of which guaranteed amount Stage 2 exposure, of which guaranteed amount Stage 2 exposure, of which guaranteed amount Stage 2 exposure, of which guaranteed amount	Stage 3 exposure 0 0 0 31/12/20 Stage 3 exposure 0 0 31/12/20 31/12/20	Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 1 exposure O Stock of provisions for Stage 1 exposure O Stock of provisions for Stage 2 exposure O Stock of provisions for Stage 2 exposure O Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure 0

2021 EU-wide Stress Test: Credit risk COVID-19 IRB COMMERZBANK Aktiengesellschaft

			101	102	103	104	105	106	107	108	109	110	111	112	113	114	115	116	117	118	119	120	121	122	123	124	125	126	127	128	129	130
							31/12/20										Public guarantees 31/12	2/2022	0								31/1	2/2023				
Pow			Stage 1 exposure	Stage 1 exposure, of which	Stage 2 exposure	Stage 2 exposure, of which	Stage 3 exposure	Stage 3 exposure, of which	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1 exposure	Stage 1 exposure, of which	Stage 2 exposure	Stage 2 exposure, of which	Stage 3 exposure	Stage 3 exposure, of which	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure
Num 109		Central banks (mln EUR,	•	guaranteed amount	ехрозите	guaranteed amount		guaranteed amount	exposure	exposure	exposure	exposure	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	exposure	exposure	Stage 3 exposure	exposure	ехрозите	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
110 111		Central governments Institutions Corporates		47 40	2	0	0	0	0	0	0	0.0004	16	20	4	3	2	1		0	0	0.0004	/E	20		3		1 1	0		0	0.0004
112 113 114		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		47 40	3			0	0	0	0	0.00%	40	39	4	3		1		0	0	0.00%	45	36	-	3		1 1			0	0.00%
115 116		Retail Retail - Secured on real estate property Detail - Secured on real estate property - Of Which SME		0 0	0	0	0	0	0	0	0	-	0	0	0	C	0	0	(0	0	-	0	0		C) (0 0	0	0	0 -	
FR	ANCE	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving		0 0	0	0	0	0	0	0	0	-	0	0	0	C	0 0	0	(0	0	-	0	0	(C		0 0	0	0	0 -	
120 121		Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME																														
123 124		Equity Securitisation																														
125 126		Other non-credit obligation assets IRB TOTAL	4	47 40	3	0	0	0	0	0	0	16.22%	46	39	4	3	3 1	1	0	0	0	14.46%	45	38		3	1	1 1	0	0	0	12.88%
																	Public guarantees	- Adverse Scenari	0													
				Stage 1		Stage 2	31/12/20	021 Stage 3	Stock of	Stock of	Stock of			Stage 1		Stage 2	31/12	2/2022 Stage 3	Stock of	Stock of	Stock of			Stage 1		Stage 2	31/1	2/2023 Stage 3	Stock of	Stock of	Stock of	
Row			Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed amount	provisions for		provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
127 128		Central banks Central governments	%) 	amount		amount		amount	exposure	exposure	exposure			amount		amount		guaranteed amount	exposure	exposure	exposure			amount		amount		amount	exposure	exposure	exposure	
129 130		Institutions Corporates		0 0	0	0	0	0	0	0	0	-	0	0	0	C	0 0	0	(0	0	-	0	0) (C) (0 0	0	0	0 -	
131 132 133		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail		0 0	0	0	0	0	0	0	0	-	0	0	0	C	0 0	0	(0	0 -	-	0	0		C		0 0	0	0	0 -	
134 135	APAN	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME		0																						-		0				
137 138		Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail		0	0	0	0	0	0	0	0	-		0	0	C	0	0	(0	0	-	0	0		C		υ 0	0	0	0 -	
139 140		Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME																														
141 142 143		Equity Securitisation Other non-credit obligation assets																														
144		IRB TOTAL		0 0	0	0	0	0	0	0	0	<u> -</u>	0	0	0	0	0	0	0	0	0 -	-	0	0	<u> </u>	0) <u> </u>	0	0	0	0 -	
							31/12/20	021									Public guarantees	- Adverse Scenari 2/2022	0								31/1	2/2023				
			Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of	Coverage Ratio -	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which		Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which		Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	overage Ratio -
Row Num		(mln EUR,	exposure	which guaranteed amount	exposure	which guaranteed amount	exposure	which guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	which guaranteed amount	Stage 2 exposure	which guaranteed amount	Stage 3 exposure	which guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	which guaranteed amount	Stage 2 exposure	which guaranteed amount	Stage 3 exposure	which guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Coverage Ratio - Stage 3 exposure
145 146 147		Central banks Central governments Institutions																														
148 149		Corporates Corporates - Of Which: Specialised Lending		50 49	5	3	0	0	0	0	0	0.00%	48	46	7	6	5 1	1	(0	0	0.00%	47	45	7	6	1	1 1	0	0	0	0.00%
150 151 152		Corporates - Of Which: SME Retail Retail - Secured on real estate property		0 0	0	0	0	0	0	0	0	0.00%	0	0	0	C	0	0	(0	0	0.00%	0	0	(C) (0 0	0	0	0	0.00%
153 154 155 156 SWITZ	ZERLAND	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving		0 0	0	0	0	0	0	0	0	-	0	0	0	C	0 0	0	(0	0	-	0	0	(C	(0 0	0	0	0 -	
156 157		Retail - Other Retail Retail - Other Retail - Of Which: SME																														
158 159 160		Retail - Other Retail - Of Which: non-SME Equity Securitisation																														
161 162		Other non-credit obligation assets IRB TOTAL		50 49	5	3	0	0	0	0	0	29.55%	48	46	7	6	5 1	1	0	0	0	29.47%	48	45	7	6	1	1 1	0	0	0	28.77%
																	Public guarantees	- Adverse Scenari	0													
				Stage 1		Stage 2	31/12/20	021 Stage 3	Stock of	Stock of	Stock of			Stage 1		Stage 2	31/12	2/2022 Stage 3	Stock of	Stock of	Stock of			Stage 1		Stage 2	31/1	2/2023 Stage 3	Stock of	Stock of	Stock of	
Row		(mla EUD.)	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
163 164		Central banks Central governments	70)	amount		amount		amount	exposure		SAPOSUIC S			amount		amount		amount	мрозите	мрозите	жрозагс			amount		amount		amount	мрозите	posare	- CAPOSCI C	
165 166		Institutions Corporates Corporates - Of Which: Specialised Lending		0 0	0	0	0	0	0	0	0	-	0	0	0	C	0 0	0	(0	0	-	0	0	(C		0 0	0	0	0 -	
168 169		Corporates - Of Which: SME Retail		0 0	0	0	0	0	0	0	0	-	0	0	0	C	0 0	0	(0	0	-	0	0	(C		0 0	0	0	0 -	
170 171 172 SI	PAIN	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME		0 0	0	0	0	0	0	0	0	_	0	0	0) 0	0		0	01-	-	0	0				0 0	0	0,	0 -	
173 174		Retail - Qualifying Revolving Retail - Other Retail						Š							,						3											
175 176 177		Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity																														
178 179		Securitisation Other non-credit obligation assets			0			0	0	0	0				0			0		0	0			0							0	
100		IRB TOTAL		U _I U _I	U	, U	, U	υ	U	U	U		U	, U	ı U		-			, U	υ -		U					-, 0	. U		- υ -	
							31/12/20	021									Public guarantees 31/12	- Adverse Scenari 2/2022	0								31/1	2/2023				
			Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3	Stage 1 exposure	Stage 1 exposure, of which	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3 exposure
Num 181		(mln EUR, Central banks	%)	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
182 183		Central governments Institutions		12			12					10.700		10			1 12					40 5007					4-	3				10.2427
185 186		Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		10	1	0	13	11	0	Ü	3	19./6%		10	1	1	13	11	(0	3	19.52%		9		1	13	J 11	0	0	3	19.31%
187 188		Retail Retail - Secured on real estate property		0 0	0	0	0	0	0	0	0	-	0	0	0	C	0	0	(0	0	_	0	0	(C	(0 0	0	0	0 -	
190 NETHE	ERLANDS	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving		0 0	0	0	0	0	0	0	0	-	0	0	0	C	0	0	(0	0	-	0	0	(C	(0 0	0	0	0 -	
192 193 194		Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME																														
195 196		Equity Securitisation																														
197 198		Other non-credit obligation assets IRB TOTAL		12 10	1	0	13	11	0	0	3	20.06%	11	10	1	1	13	11	O	0	3	20.12%	11	9	1	1	13	3 11	0	0	3	20.21%

EBA EUROPEAN BANKING AUTHORITY

2021 EU-wide Stress Test: Credit risk COVID-19 STA

BANKING		20	/21 LU-	-wide 3			RANK Aktiona														
		1	2	3	4	COMMERZ 5	ZBANK Aktieng 6 Moratoria	7		9	10	11	12		13	14	15	16	17	18 Public gu	
					Stage 1		31/12/2 Stage 2		Stage 3	Stock of	Stock of	Stock of	Comment					Stage 1		31 Stage 2	1/12/
	(mln EU	Exposure value	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	exposure, of which expired moratoria	Stage 3 exposure	exposure, of which expired moratoria	provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Exp	oosure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	exposure, o which guaranteed amount	of d
	Central banks Central governments																	amount		amount	
	Regional governments or local authorities Public sector entities Multilateral Development Banks																				
	International Organisations Institutions Corporates	21	.6 23	34 6	7 67	7 7	73 46	70	0	0		3	7 10.09%		8	7		7 6		1	0
COMMERZBANK	of which: SME Retail of which: SME	15	50 11	7 13	1 127	7 2	29 28	7	6	1		2	2 33.59%		7 0	5 0 0		7 5 0 0 0 0		0	0
Aktiengesellschaft	Secured by mortgages on immovable property of which: non-SME	26	58 14	15 9	5 9:	1 17	78 92	0	0	0		5	0 14.29%		0	0		0 0		0 0	0
	Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment																				
	Collective investments undertakings (CIU) Equity Securitisation																				
	Other exposures Standardised Total	64	10 50	00 29	6 287	7 28	33 168	77	6	2	10	0	9 12.07%		8	7		7 6		1	0
							Moratoria · 31/12/2													Public gu	iarante 1/12/2
		Exposure value	Risk exposure	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3	Exp	oosure values	Risk exposure	Stage 1	Stage 1 exposure, of which	Stage 2 exposure	Stage 2 exposure, o which	
	(mln EU	R, %)	amounts	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure			amounts	exposure	guaranteed amount	exposure	guaranteed amount	d
	Central governments Regional governments or local authorities Public sector entities																				
	Multilateral Development Banks International Organisations																				
	Institutions Corporates of which: SME		0	0	0 (0	0 0	0	0	0		0	0 -		0	0		0 0		0	0
GERMANY	Retail of which: SME	14	14 11	2 12	8 124	4 2	27 26	5	5	1		2	2 38.37%		0	0		0 0		0 0	0
	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk		0	0	0 (0	0 0	0	0	0		0	0 -		0	0		0 0		0	0 0
	Covered bonds Claims on institutions and corporates with a ST credit assessment																				
	Collective investments undertakings (CIU) Equity Securitisation																				
	Other exposures Standardised Total	14	11	2 129	9 125	5 2	27 26	5	5	1		2	2 38.37%		0	0		0 0		0	0
							Moratoria · 31/12/2													Public gu 31	uaranto 1/12/2
		Exposure value	Risk exposure	Stage 1	Stage 1 exposure, of which expired	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3	Eve	oosure values	Risk exposure	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, o which	
	(mln EU		s amounts	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	EX	Josaic Values	amounts	exposure	guaranteed amount	exposure	guaranteed amount	
	Central governments Regional governments or local authorities																				
	Public sector entities Multilateral Development Banks International Organisations																				
	Institutions Corporates of which: SME	21	.6 23	6	7 67	7 7	73 46	70	0	0		3	7 10.09%		8	7 5		7 6 7 5		1 0	0
POLAND	Retail of which: SME		6	5	3 2	2	2 2	2	2	0		0	0 18.87%		0	0		0 0 0		0	0
	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk	26	58 14	9.	5 9:	1 17	78 92	0	0	0		5	0 14.29%		0	0		0 0		0	0
	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)																				
	Equity Securitisation Other exposures																				
	Standardised Total	49	96 38	16	8 162	2 25	Moratoria	72	2	0		8	7 10.27%		8	7		7 6		1 Public gu	0
					Stage 1		31/12/2 Stage 2		Stage 3	Stock of	Stock of	Stock of						Stage 1		31 Stage 2	1/12/2
	(mln EU	Exposure value	Risk exposure amounts	Stage 1 exposure	exposure, of which expired moratoria	Stage 2 exposure	exposure, of which expired moratoria	Stage 3 exposure	exposure, of which expired moratoria	provisions for Stage 1 exposure	provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Ехр	oosure values	Risk exposure amounts	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, o which guaranteed	of d
	Central banks Central governments																	amount		amount	
	Regional governments or local authorities Public sector entities Multilateral Development Banks																				
	International Organisations Institutions Corporates		0	0	0	0	0 0	0	0	0		0	0 -		0	0		0 0		0	0
	of which: SME Retail		0	0	0 (0	0 0	0	0	0		0	0 -		0	0		0 0 0		0	0
UNITED STATES	of which: SME Secured by mortgages on immovable property of which: non-SME		0	0	0 (0	0 0	0	0	0		0	0 -		0 0	0 0 0		0 0 0 0		0 0	0 0
	Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment																				
	Collective investments undertakings (CIU) Equity																				
	Securitisation Other exposures Standardised Total		0	0	0 (0	0 0	0	0	0		0	0 -		0	0		0 0		0	0
							Moratoria ·													Public gu	
		E	Risk exposure	Stage 1	Stage 1 exposure, of	Stage 2	31/12/2 Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for Stage 3	Coverage Ratio -		20611110	Risk exposure	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, o which	1/12/2 of
	(mln EU	Exposure value	s amounts	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Exp	oosure values	amounts	exposure	which guaranteed amount	Stage 2 exposure	which guaranteed amount	d
	Central banks Central governments Regional governments or local authorities																				
	Public sector entities Multilateral Development Banks International Organisations																				
	Institutions Corporates of which: SME		0	0	0 (0	0 0	0	0	0		0	0 -		0	0		0 0		0	0
JNITED KINGDOM	Retail of which: SME		0	0	0 (0	0 0	0	0	0		0	0 -		0	0		0 0		0 0	0
	of which: non-SME Items associated with particularly high risk		0	0	0 (0	0 0	0	0	0		0	0 -		0	0		0 0		0	0
	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)																				
	Equity Securitisation																				
	Other exposures Standardised Total		0	0	0 (0	0 0	0	0	0		0	0 -		0	0		0 0		0	0

Stock of provisions for Stage 1 Stage 2 exposure Stock of provisions for Stage 3 exposure Coverage Ratio - Stage 3 exposure

Stock of provisions for Stage 1 Stage 2 Stage 3 exposure Stock of provisions for Stage 3 exposure Stage 3

Stock of provisions for Stage 1 Stage 2 exposure Stage 2 exposure Stock of provisions for Stage 3 exposure Coverage Ratio - Stage 3 exposure

EBA EUROPEAN BANKING AUTHORITY

2021 EU-wide Stress Test: Credit risk COVID-19 STA

EBA BANKIN AUTHOR	EAN NG RITY		20)21 EU-	-wide S	Stress T		redit ris ZBANK Aktien			STA 9	10	11	12		13	14	15	16	17	18	19	20	21	22	23	
								31/12	a - Actual 2/2020										Stane 1		31/	rantees - Actual 12/2020	Stano 3				
Row Num		(mln EUR,	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Ex	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Covera St ex
106 107 108	Central banks Central governments Regional governments or local authorities	(IIIII EOIX,	70)									Схрозиго	Схрозиге						amount		amount		amount			Схроваге	
109 110 111	Public sector entities Multilateral Development Banks International Organisations																										
112 113 114	Institutions Corporates of which: SME			0 0	0	0 (0	0 0		0	0 (0 (0	0 -		0	0	0	0)	0	0	0	0 (0	0	0 0 0 C	-
115 116 117	Retail			0 0	0	0	0	0 0		0	0 (0 (0	0 -		0	0	0	0 0 0		0 0	0 0 0	0 0 0	0 (0	0	0 0 0 0 0 C	- -) -
118 119 120	of which: non-SME Items associated with particularly high risk Covered bonds			0 0	0	0	0	0 0		0	0 (0 (0	0 -		0	0	0	0		0	0	0	0 (0 0	-
121 122 123	Claims on institutions and corporates with a S Collective investments undertakings (CIU) Equity	Γ credit assessment																									
124 125 126	Securitisation Other exposures Standardised Total			0 0	0	0 (0	0 0		0	0 (0 (0	0 -		0	0	0	0		0	0	0	0)	0 () -
250				<u> </u>		·			a - Actual	<u>'</u>						3,						rantees - Actual	·				
Row				Risk exposure	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2	2/2020 Stage 3	Stage 3	Stock of provisions for	Stock of provisions for	Stock of	Coverage Ratio -			Risk exposure	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2	/12/2020 Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of	Covera
Num	Control banks	(mln EUR,	%)	amounts	Stage 1 exposure	which expired moratoria	Stage 2 exposure	exposure, of which expired moratoria	exposure	exposure, of which expired moratoria	Stage 1 exposure	Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Ex	Exposure values	amounts	Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure	exposure, of which guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stock of provisions for Stage 3 exposure	Sta exp
127 128 129	Central banks Central governments Regional governments or local authorities Public sector entities																										
131 132	Multilateral Development Banks International Organisations Institutions																										
135 134 135	Corporates of which: SME Retail			0 0	0	0	0	0 0		0	0 (0 (0	0 -		0	0	0	0		0	0	0	0 0	0	0 0 0	-
137 FRAN	of which: SME Secured by mortgages on immovable propert of which: non-SME			0 0	0	0	0			0	0	0 (0	0 -		0	0	0	0		0	0	0	0 (0 0 0	-
140 141	Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a S	C cradit assassment														Ů,	v										
142 143 144	Collective investments undertakings (CIU) Equity Securitisation	redit assessment																									
145 146 147	Other exposures Standardised Total			0 (0	0	0	0 0		0	0 (0 (0	0 -		0	0	0	0		0	0	0	0	0	0 0	_
									a - Actual 2/2020													rantees - Actual					
Row			Exposure values	Risk exposure		Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	exposure, of	provisions for	Stock of provisions for	provisions for	Coverage Ratio - Stage 3	Ex	Exposure values	Risk exposure	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Covera Sta
148	Central banks	(mln EUR,	%)	amounts	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure			amounts	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	ехр
149 150 151	Central governments Regional governments or local authorities Public sector entities																										
152 153 154	Multilateral Development Banks International Organisations Institutions																										
155 156 157	Corporates of which: SME Retail			0 0	0	0 0	0	0 0		0	0 (0 (0	0 -		0 0 0	0 0 0	0 0 0	0 0)	0 0 0	0 0	0 0	0 0	0	0 0 0 0 0 C	
158 159 160	Secured by mortgages on immovable propert of which: non-SME			0 0	0	0 (0	0 0		0	0 (0 (0	0 -		0 0 0	0 0 0	0	0 0)	0 0 0	0 0	0 0	0 0	0	0 0 0 0 0 C	
161 162 163	Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a S	Γ credit assessment																									
164 165 166	Collective investments undertakings (CIU) Equity Securitisation																										
167 168	Other exposures Standardised Total			0 0	0	0	0	0 0		0	0 (0 (0	0 -		0	0	0	0		0	0	0	0	0	0 0	-
									a - Actual 2/2020												31/	rantees - Actual 12/2020					
Row Num			Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired	Stage 2 exposure	Stage 2 exposure, of which expired	Stage 3 exposure	Stage 3 exposure, of which expired	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3	Ex	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which	Stage 2 exposure	Stage 2 exposure, of which	Stage 3 exposure	Stage 3 exposure, of which	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3 exposure	Covera
169 170	Central banks Central governments	(mln EUR,	%)			moratoria		moratoria		moratoria	exposure	Stage 2 exposure	Stage 3 exposure	exposure					guaranteed amount		guaranteed amount		guaranteed amount	exposure	exposure	exposure	ехр
171 172 173	Regional governments or local authorities Public sector entities Multilateral Development Banks																										
173 174 175	International Organisations Institutions Corporates			0 (0	0	0	0 0		0	0	0 (0	0 -		0	0	0	0		0	0	0	0	1) -
177 178 179 SWITZE	of which: SME Retail			0 0	0	0 (0	0 0		0	0 (0 (0	0 -		0	0	0	0		0	0	0	0 (0 0 0	-
180 181	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk			0 0	0	0 (0	0 0		0	0 (0 (0	0 -		0	0	0	0		0	0	0	0 (0	0 0 0	-
183 184	Covered bonds Claims on institutions and corporates with a S Collective investments undertakings (CIU)	Γ credit assessment																									
186 187	Equity Securitisation																										
189	Other exposures Standardised Total			0 (0	0	0	0 0		0	0	0 (0	0 -		0	0	0	0		0	0	0	0		0 0	-
								31/12	a - Actual 2/2020	CI.	C	CI - I	CI						Stage 1			rantees - Actual 12/2020	Stage 3	Ct. J	C	St. of all	
Row Num		/ 1 · =	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired	Stage 2 exposure	Stage 2 exposure, of which expired	Stage 3 exposure	Stage 3 exposure, of which expired	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Ex	Exposure values	Risk exposure amounts	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Sta
190 191	Central banks Central governments	(mln EUR,	70)			moratoria		moratoria		moratoria	exposure	exposure	exposure						amount		amount		amount	exposure	exposure	exposure	
192 193 194	Regional governments or local authorities Public sector entities Multilateral Development Banks																										
195 196 197	International Organisations Institutions Corporates			0 0	0	0	0	0 0		0	0 (0 (0	0 -		0	0	0	0		0	0	0	0 (0	0 0	, -
198 199 200 SPA	of which: SME Retail of which: SME			0 0	0	0	0	0 0		0	0 (0 (0	0 -		0 0 0	0 0 0	0 0	0 0		0	0	0	0 (0	0	U 0 0 0 0 C	
201 202 203	Secured by mortgages on immovable propert of which: non-SME Items associated with particularly high risk			0 0	0	0 (0	0 0		0	0 (0 (0	0 -		0	0	0	0		0	0	0	0 (0	0 0	-
204 205 206	Covered bonds Claims on institutions and corporates with a S Collective investments undertakings (CIU)	Γ credit assessment																									
207 208 209	Equity Securitisation Other exposures																										
210	Standardised Total			0 0	0	0	0	0 0 Moratori	a - Actual	0	0	0 (0	0 -		0	0	0	0		Public qua	o rantees - Actual	0	0		0 0	
						Stage 1			2/2020	Stage 3	Stock of	Stock of	Stock of	Coversor					Stage 1		31/ Stage 2	12/2020	Stage 3	Stock of	Stock of	Stock of	Com
Row Num		(mln EUR,	Exposure values %)	Risk exposure amounts	Stage 1 exposure	exposure, of which expired moratoria	Stage 2 exposure	exposure, of which expired moratoria	Stage 3 exposure	exposure, of which expired moratoria		provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Ex	Exposure values	Risk exposure amounts	Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure	exposure, of which guaranteed amount	provisions for Stage 1 exposure	provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Sta exp
211 212 213	Central banks Central governments Regional governments or local authorities	(251)																	amount		amount		amount				
214 215 216	Public sector entities Multilateral Development Banks																										
217 218	International Organisations Institutions Corporates of which: SME			0 0	0	0 (0	0 0		0	0 (0 (0	0 -		0	0	0	0		0	0	0	0 (0	0	0 0	-
219 220 221 NETHER	of which: SME Retail of which: SME Secured by mortgages on immovable prepart			0 0	0	0	0	0 0		0	0 (0 (0	0 -		0 0 0	0 0 0	0 0	0 0		0	0	0	0 (0	0	0 0 0 0	-
222 223 224	of which: non-SME Items associated with particularly high risk			0 (0	0	0	0 0		0	0 (0 (0	0 -		0	0	0	0		0	0	0	0	0	0 0	-
225 226 227	Covered bonds Claims on institutions and corporates with a S Collective investments undertakings (CIU)	Γ credit assessment																									
228 229 230	Equity Securitisation Other exposures																										
231	Standardised Total			0 (0	0	0	0 0		0	0 (0	0	0 -		0	0	0	0		0	0	0	0	0	0 0	-

2021 Ell wide Strees Tosti Credit rick COVID 10 STA

EBA EUROPEAN BANKING AUTHORITY								20	21 EU-						D-19 S	STA				2021 EU-wide Stress Test: Credit risk COVID-19 STA COMMERZBANK Aktiengesellschaft 25 26 27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45													
								30	31	32	32 33 34 35 Moratoria - Baseline Scenario				36 37 38 ario			39 40 41															
Row Num		e	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2021 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2023 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stage 3	Coverage Ratio - Stage 3 exposure										
1 2 3 4 5 6 7 8 9 10 11 12 Aktiengesellschaft 13 14 15 16 17 18	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity	n EUR, %)	85 130	49 27 67	7 10	exposure 7	exposure	exposure	9 11.66% 5 44.99% 2 16.69%	92 134 213	37 20 42	7 8 0 1:	exposure 1 3	exposure 0 0 2	exposure 10 2	12.48% 48.94%	96	29	85	exposure 1 0 0	exposure 0 2	exposure 11 8	13.13% 51.18%										
19 20 21	Securitisation Other exposures Standardised Total		411	144	10:	1 1	<u> </u>	9 1	6 15.73%	444	100		•		19	17.28%	459	75	121	1	4	22	18.34%										
Row Num	(min		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2021 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2022 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2023 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure										
24 25 26 27	Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations																																
28 29 30 31 32 33 34 35 36 37 38 39 40 41 42	Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)		0 126	0 25	5 9	0 (. 4	1 1 0	0 - 50.06%	0 130	0 19		0 (0	0 0	2. 6	53.57%	0 132	15	13	0	0	0	- 55.40%										
	Equity Securitisation Other exposures Standardised Total		126	25	5	9 1	. 4	4	4 50.00%	130	19) 1:	1 () 2	!! 6	53.57%	132	15	13	0	2	7	55.40%										
Row Num 43 44 45 46 47 48 49 50 51 52 53 54 55 56 57 58 59 60 61 62 63	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates	n EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2021 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2023 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure										
	of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total		193	119	7 13	2 (5 1.	0 18.90% 2 16.69% 2 12.56%	213	42		2 (0 0 2	3 14	18.56% 16.44% 13.32%	222	30	21	0	1	3	18.45%										
Row Num	(mln		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2021 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2022 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2023 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stage 3	Coverage Ratio - Stage 3 exposure										
64 65 66 67 68 69 70 71 72 73 74 75 76 77 78 79 80 81 82 83	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property		0	0		0 (0 -	0	0		0 (0 0			0	0		0	0	0	-										
	of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures		0	0		0 (0 -	0	0		0	0			0	0		0	0	0	-										
Row Num		n EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2021 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2023 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure										
85 86 87 88 89 90 91 92 93	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME		0	0		0 (0 -	0	0		0 (0 0) -	0	C		0	0	0	-										
94 95 96 97 98 99 100 101 102 103 104	Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total		0	0					0 -	0	0		0 (0			0	0	0	-										

EBA EUROPEA BANKING

2021 EU-wide Stress Test: Credit risk COVID-19 STA

BANKING AUTHORITY							20)21 EU-			est: Cr BANK Aktien			[D-19 S	OIA							
		25	26	27			30	31	32	33	34 Mora	35 toria - Baseline Sc	36 cenario	37	38	39	40	41	42		44	45
		Stage 1	Stage 2	Stage 3	31/12/2021 Stock of provisions for		Stock of provisions for	Coverage Ratio -	Stage 1	Stage 2	Stage 3	31/12/2022 Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 2	Stage 3	31/12/2023 Stock of provisions for	_	Stock of provisions for	Coverage Stag
	(mln EUR	exposure	Stage 2 exposure	exposure	Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	exp
	Central governments Regional governments or local authorities Public sector entities																					
	Multilateral Development Banks International Organisations																					
	Institutions Corporates of which: SME		0 (0	0	0	0	0 -	C	0	0	C	0 (0	-		0 (0	0 () -
ITALY	Retail of which: SME Secured by mortgages on immovable property		0 (0	0	0	0	0 -	C	0	0	C	0 0	0	-		0 0)	0	0 () -
	of which: non-SME Items associated with particularly high risk Covered bonds		0 (0	0	0	0	0 -	C	0		C	0 0	0	-		0 (0	0 () -
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)																					
	Equity Securitisation Other exposures Standardised Total		0	0	0	0	0	0 -		0					-		0		0	0		0 -
	Standardised Total		0	<u> </u>	<u> </u>	0	0	<u> </u>		0	Mora	toria - Baseline Sc	cenario	5, 0			0	51	0	0	,	<u>1</u> -
					31/12/2021 Stock of	Stock of provisions for	Stock of	Coverage Batio				31/12/2022 Stock of	Stock of provisions for	Stock of	Coverage Patie				31/12/2023 Stock of provisions for	_	Stock of provisions for	Covera
	(mln EUR	Stage 1 exposure %)	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Covera St ex
	Central banks Central governments Regional governments or local authorities																					
	Public sector entities Multilateral Development Banks																					
	International Organisations Institutions Corporates		0 (0	0	0	0	0 -	C	0		C	0 (0 0	-		0 (0	0 (0 -
FRANCE	of which: SME Retail of which: SME		0 (0	0	0	0	0 -	C	0) (C	0 0	0	-		0 0	0	0	0 () -
1100100	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk		0 (0	0	0	0	0 -	C	0	0	C	0 (0	-		0 ()	0	0 (0 -
	Covered bonds Claims on institutions and corporates with a ST credit assessment																					
	Collective investments undertakings (CIU) Equity Securitisation																					
	Other exposures Standardised Total		0 (0	0	0	0	0 -	C	0) (C	0 0	0	-		0 0		0	0 () -
					31/12/2021						Mora	toria - Baseline Sc 31/12/2022	cenario						31/12/2023			
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1		provisions for	Coverage Ratio - Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Covera
	Central banks (mln EUR	· ·			exposure	exposure	exposure	exposure				exposure	exposure	Stage 3 exposure	exposure				exposure	exposure	exposure	ex
	Central governments Regional governments or local authorities Public sector entities																					
	Multilateral Development Banks International Organisations Institutions																					
	Corporates of which: SME Retail		0 (0	0	0	0	0 -	(0		C	0 (0	-		0 0		0	0 () -
JAPAN	of which: SME Secured by mortgages on immovable property																					
	of which: non-SME Items associated with particularly high risk Covered bonds		0 (0	0	0	0	0 -		0		C	0 (0	-		0 0)	0	0		1 -
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity																					
	Securitisation Other exposures Standardised Total		0	0	0	0	0	0 -		0					-		0		0	0		0 -
	Standardised Total		0	<u> </u>	<u> </u>	0	0	<u> </u>		0	Mora	toria - Baseline Sc	cenario	5, 0			0	<u> </u>	0	0	,	<u>1</u> -
					31/12/2021 Stock of	Stock of provisions for	Stock of provisions for	Coverage Ratio -				31/12/2022 Stock of	Stock of provisions for	Stock of provisions for	Coverage Ratio -				31/12/2023 Stock of	Stock of	Stock of	Covera
	(mln EUR	Stage 1 exposure %)	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	St ex
	Central banks Central governments Regional governments or local authorities																					
	Public sector entities Multilateral Development Banks International Organisations																					
	Institutions Corporates		0 (0	0	0	0	0 -	C	0) (C	0 (0	-		0 0)	0	0 () (0 -
SWITZERLAND	of which: SME Retail of which: SME		0 (0	0	0	0	0 -	C	0) (C	0 0	0 0	-		0 0)	0	0 () -
	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk		0 (0	0	0	0	0 -	C	0	0 0	C	0 (0 0	-		0 (0	0	0 (J -
	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)																					
	Equity Securitisation																					
	Other exposures Standardised Total		0 (0	0	0	0	0 -	C	0		C	0 0	0	-		0 0		0	0) -
					31/12/2021						Mora	toria - Baseline Sc 31/12/2022	cenario						31/12/2023			
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	31
	Central banks Central governments	%)			exposure	exposure	exposure	exposure				exposure	exposure	exposure	exposure				exposure	exposure	exposure	ex
	Regional governments or local authorities Public sector entities																					
	Multilateral Development Banks International Organisations Institutions																					
	Corporates of which: SME Retail		0 (0	0	0	0	0 -		0			0 0	0 0	-		0 0		0	0 (0 -
SPAIN	of which: SME Secured by mortgages on immovable property of which: non-SME		0 (0	0	0	0	0 -		0			n (0	-		0 (1	0	0 (0 -
	Items associated with particularly high risk Covered bonds																					
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation																					
	Securitisation Other exposures Standardised Total		0 (0	0	0	0	0 -	(0		C	0 (0	-		0 (0	0 (0 -
											Mora	toria - Baseline Sc	cenario									
		Stage 1	Stage 2	Stage 3	31/12/2021 Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 2	Stage 3	31/12/2022 Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 2	Stage 3	31/12/2023 Stock of provisions for	Stock of	Stock of provisions for	Cover
	(mln EUR	exposure	Stage 2 exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	S ex
	Central banks Central governments Regional governments or local authorities																					
	Public sector entities Multilateral Development Banks International Organisations																					
	Institutions Corporates of which: SME		0 (0	0	0	0	0 -	C	0	0 0	C	0 (0 0	-		0 0	0	0	0 (J -
NETHERLANDS	Retail of which: SME		0 (0	0	0	0	0 -	C	0	0	C	0 (0	-		0 (0	0 () -
	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk		0 (0	0	0	0	0 -	C	0	0 0	C	0 0	0	-		0 0)	0	0 () -
	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)																					
	Equity Securitisation Other exposures																					
	VIII DALLO DE LA CONTRACTOR DE LA CONTRA																					

2021 EU-wide Stress Test: Credit risk COVID-19 STA COMMERZBANK Aktiengesellschaft

AUTHORITY		46	47	40	40	50	F1	F2	F2	F4		F.C.	F7		COMMERZB		gesellschaft		62		C.F.		67	69	60	70	71	72	72	74	75
		70	47	70	טד	31/12/20		JZ	JJ	J T	J.J	30	3/	30		Public guarantees			03	UT	03	00	07	00	U J	31/12		12	73	/1	/3
Row		Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which		Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1 exposure	Stage 1 exposure, of which	Stage 2 exposure	Stage 2 exposure, of which	Stage 3 exposure	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -
1 2 3 4 5 6 7 8	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME	exposure 7	guaranteed amount 7 6	exposure 1	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure 0	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure 0.00%	exposure	guaranteed amount	exposure 1	guaranteed amount	exposure 0	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure 0.00%	exposure 7	guaranteed amount	exposure 5 1	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure 0.00%
COMMERZBANK Aktiengesellschaft Aktiengesellschaft Aktiengesellschaft 13 14 15 16 17 18 19 20	of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation	0	0 0	0	0	0	0	0	0	0				0	0	0	0	0	0	0	-	0	(0 0	0	0	0	0	0	0 -	
21	Other exposures Standardised Total	7	7 6	1	0	0	0	0	0	0	33.33%		6	1	0 P	0 Public guarantees	0 - Baseline Scenario	0	0	0	33.33%	7	5	1	0	0	0	0	0	0	34.09%
Row Num 22 23	(min EUR, % Central banks Central governments	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	31/12 Stage 3 exposure		Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	31/12 Stage 3 exposure	2/2023 Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
24 25 26 27 28 29	Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME	0	0 0	0	0	0	0	0	0	0) -		0	0	0	0	0	0	0	0	-	0	C) 0	0	0	0	0	0	0 -	
31 32 33 34 35 36 37 38 39 40	Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation	0	0 0	0	0	0	0	0	0	0) -		0	0	0	0	0	0	0	0	-	0	(0 0	0	0	0	0	0	0 -	
41 42	Other exposures Standardised Total	0	0 0	0	0	0	0	0	0	0) -	(0	0	0	0	0	0	0	0	-	0	C	0	0	0	0	0	0	0 -	
Row Num	(mln EUR, %	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	O21 Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Public guarantees - 31/12 Stage 3 exposure		Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	31/12 Stage 3 exposure	2/2023 Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
44 45 46 47 48 49	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions																														
50 51 52 53 54 55 56	Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk	0	0 0	0	0	0	0	0	0	0	0.00%		0 0	0	0	0	0	0	0	0	-	0	(0 0	0 0	0	0	0	0	0 -	0.00%
57 58 59 60 61 62 63	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total	7	7 6	1	0	0	0	0	0	0	33.33%		6	1	0	0	0	0	0	0	33.33%	7	5	5 1	0	0	0	0	0	0	34.09%
Row Num	(mln EUR, %	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	exposure	O21 Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Public guarantees - 31/12 Stage 3 exposure		Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	31/12 Stage 3 exposure	2/2023 Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
64 65 66 67 68 69 70	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates		0 0	0	0	0	0	0	0	0				0	0	0	0	0	0	0	-	0			0	0	0	0	0	0 -	
72 73 74 75 76 77 78 79	Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0	0 0	0	0	0	0	0	0	0) -		0 0	0	0	0	0	0	0	0	-	0	(0 0	0	0	0	0	0	0 -	
81 82 83 84	Equity Securitisation Other exposures Standardised Total	0	0 0	0	0	0	0	0	0	0) -		0	0	0	0	0	0	0	0	-	0	C) 0	0	0	0	0	0	0 -	
			Stage 1		Stage 2	31/12/202	021 Stage 3	Charles 6	Charles 6	Charles			Stage 1		P Stage 2	Public guarantees · 31/12			Charles of	Charles			Stage 1		Stage 2	31/12	2/2023 Stage 3	Charles 6	Charles of	Charles 6	
Row Num 85 86 87	Central banks Central governments Regional governments or local authorities	Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	exposure	exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure	exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
88 89 90 91 92 93	Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail	0	0 0	0	0	0	0	0	0	0) -		0	0	0	0	0	0	0	0	-	0	(0 0	0	0	0	0	0	0 -	
95 96 97 98 99 100 101	of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0	0 0	0	0	0	0	0	0	0) -		0	0	0	0	0	0	0	0	-	0	(0	0	0	0	0	0	0 -	
102 103 104 105	Equity Securitisation Other exposures Standardised Total	0	0 0	0	0	0	0	0	0	0) -		0	0	0	0	0	0	0	0	-	0	C	0	0	0	0	0	0	0 -	

2021 EU-wide Stress Test: Credit risk COVID-19 STA COMMERZBANK Aktiengesellschaft

	46 47 48	49 50	51 52	53 54 55	56 57	58 59	BANK Aktiengesellschaft 60 61	62 63 64	65 66	67 68	69 70 71	72 73	74 75
	Stage 1		12/2021 Stage 3		Stage 1		Public guarantees - Baseline Scenario 31/12/2022 Stage 2			Stage 1	31/12/2023 Stage 2		
Row Num	Stage 1 exposure, of which exposure guaranteed Stage 1 exposure	Stage 2 exposure, of which guaranteed Stage 3 exposure	Stage 3 exposure, of which guaranteed amount Stage 1 exposure	Stock of provisions for Stage 2 Stage 3 exposure Coverage Ratio Stage 3 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure, of which guaranteed	Stage 3 exposure, of prov	tock of Stock of Stock of provisions for provisions for provisions for Stage 1 Stage 2 Stage 3 consure exposure	Coverage Ratio - Stage 3 exposure Stage 1 exposure	Stage 1 exposure, of which guaranteed Stage 2 exposure	Stage 2 Stage 3 exposure, of Stage 3 which exposure guaranteed guarantee	provisions for provisions for Stage 1 Stage 2	Stock of provisions for Stage 3 exposure
106 Central banks 107 Central governments	%) amount	amount	guaranteed exposure	exposure exposure	amount	amount	guaranteed	cposure exposure exposure	exposure	amount	guaranteed guarantee amount amount	exposure exposure	exposure exposure
108 Regional governments or local authorities 109 Public sector entities 110 Multilateral Development Banks													
International Organisations Institutions Corporates Institutions					0			0	0 -				0 -
114 of which: SME 115 Retail	0 0	0 0 0	0 0 0	0 0 -	0	0 0	0 0	0 0	0 -	0 0	0 0 0	0 0 0	0 -
116 117 118 of which: SME Secured by mortgages on immovable property of which: non-SME	0 0	0 0 0	0 0 0	0 0 -	0	0 0	0 0	0 0	0 -	0	0 0 0	0 0 0	0 -
119Items associated with particularly high risk120Covered bonds121Claims on institutions and corporates with a ST credit assessment													
Collective investments undertakings (CIU) Equity Securitisation													
125 Other exposures 126 Standardised Total	0 0	0 0 0	0 0 0	0 0 -	0	0 0	0 0	0 0	0 -	0 0	0 0 0	0 0 0	0 -
		31/1	12/2021				Public guarantees - Baseline Scenario 31/12/2022				31/12/2023		
Row	Stage 1 exposure, of Stage 2	Stage 2 exposure, of	Stage 3 exposure, of Stock of	Stock of Stock of provisions for provisions for Stock of Coverage Ratio	Stage 1 exposure, of	Stage 2 exposure, of	Stage 3 Sexposure, of	tock of Stock of Stock of visions for provisions for	Coverage Ratio - Stage 1	Stage 1 exposure, of Stage 2	Stage 2 Stage 3	Stock of Stock of provisions for	Stock of provisions for Stock 3
Num (mln EUR, o	exposure will exposur	re which exposure amount	which Stage 1 amount exposure	provisions for provisions for Stage 3 exposure exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure, of which guaranteed amount	exposure which sugaranteed exposure amount	tock of Stock of Provisions for Provisions for Stage 1 Stage 2 Stage 3 Stock of Provisions for P	Stage 3 Stage 1 exposure	exposure, of which guaranteed amount Stage 2 exposure	exposure, of which guaranteed amount Stage 3 exposure exposure guarantee amount amount	d Stage 1 Stage 2 exposure	Stage 3 exposure Stage 3 exposure
128 Central governments 129 Regional governments or local authorities													
Public sector entities Multilateral Development Banks International Organisations													
133 Institutions 134 Corporates 135 of which: SME	0 0	0 0 0	0 0 0	0 0 -	0	0 0	0 0	0 0	0 -	0 0	0 0 0	0 0 0	0 -
136 137 FRANCE 138 Retail of which: SME Secured by mortgages on immovable property	0 0	0 0 0	0 0 0	0 0 -	0	0 0	0 0	0 0	0 -	0 0	0 0 0	0 0 0	0 -
of which: non-SME Items associated with particularly high risk													
Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)													
144 Equity 145 Securitisation 146 Other exposures													
147 Standardised Total	0 0	0 0	0 0 0	0 0 -	0	0 0	Public guarantees - Baseline Scenario	0 0	0 -	0	0 0 0	0 0 0	0 -
	Stage 1	Stage 2	12/2021 Stage 3 Stock of	Stock of Stock of	Stage 1	Stage 2	31/12/2022 Stage 3	tock of Stock of Stock of		Stage 1	31/12/2023 Stage 2 Stage 3	Stock of Stock of	Stock of Covers Batis
Row Num	Stage 1 exposure, of which exposure guaranteed exposur	2 exposure, of Stage 3 re guaranteed	exposure, of which guaranteed amount Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 Stage 3 exposure Coverage Ratio Stage 3 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure, of which guaranteed	Stage 3 exposure, of prov	tock of Stock of Stock of provisions for provisions for Stage 1 Stage 2 Stage 3 Exposure exposure	Coverage Ratio - Stage 3 exposure Stage 1 exposure	exposure, of which guaranteed Stage 2 exposure	exposure, of which guaranteed Stage 3 exposure, which guaranteed guarantee	of Stock of Stock of provisions for Stage 1 Stage 2 exposure exposure	provisions for Stage 3 exposure Coverage Ratio - Stage 3
148 Central banks 149 Central governments	amount	amount	amount	exposure exposure	amount	amount	amount	exposure exposure		amount	amount	exposure	exposure
150 Regional governments or local authorities 151 Public sector entities 152 Multilateral Development Banks													
153 154 155 International Organisations Institutions Corporates	0 0		0 0 0	0 0-	0			0 0	0 -				0 -
156 of which: SME Retail	0 0	0 0 0	0 0 0	0 0 -	0	0 0 0	0 0	0 0	0 -	0 0	0 0 0	0 0 0	0 -
158 159 160 Of which: SME Secured by mortgages on immovable property of which: non-SME	0 0	0 0 0	0 0 0	0 0 -	0	0 0	0 0	0 0	0 -	0	0 0 0	0 0 0	0 -
161Items associated with particularly high risk162Covered bonds163Claims on institutions and corporates with a ST credit assessment													
Collective investments undertakings (CIU) Equity Securitisation													
167 Other exposures 168 Standardised Total	0 0	0 0 0	0 0 0	0 0 -	0	0 0	0 0	0 0	0 -	0 0	0 0 0	0 0 0	0 -
		31/1	12/2021				Public guarantees - Baseline Scenario 31/12/2022				31/12/2023		
Pow	Stage 1	Stage 2				Ct 2					, , , , , , , , , , , , , , , , , , ,		
Row	Stage 1 exposure, of Stage 1 which Stage 2	exposure, of Stage 3	Stage 3 exposure, of provisions for which	Stock of Stock of Coverage Ratio	Stage 1 exposure, of which	Stage 2 exposure, of which	Stage 3 exposure, or prov	tock of Stock of Stock of provisions for provisions for	Coverage Ratio - Stage 1	Stage 1 exposure, of which Stage 2	Stage 2 Stage 3 exposure, of Stage 3 which Stage 3	Stock of Stock of provisions for	Stock of provisions for Stage 3
Num (mln EUR, G	Stage 1 exposure, of which exposure exposure	overaging of	exposure of			Stage 2 exposure, of which guaranteed amount	Stage 3 exposure, of prov		Coverage Ratio - Stage 3 exposure Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	2277227772	provisions for provisions for	Coverage Ratio -
169 170 171 Central banks Central governments Regional governments or local authorities	Stage 1 exposure, of which exposure guaranteed Stage 2	2 exposure, of Stage 3 re guaranteed	exposure, of which guaranteed amount Stage 3 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure Stage 2 exposure Stage 3 exposure Coverage Ratio Stage 3 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure, of which guaranteed	Stage 3 exposure, of prov	visions for provisions for provisions for		exposure, of which guaranteed Stage 2 exposure	exposure, of which Stage 3 exposure, which	provisions for provisions for	provisions for Stage 3
Central banks Central governments Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations	Stage 1 exposure, of which exposure guaranteed Stage 2	2 exposure, of Stage 3 re guaranteed	exposure, of which guaranteed amount Stage 3 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure Stage 2 exposure Stage 3 exposure Coverage Ratio Stage 3 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure, of which guaranteed	Stage 3 exposure, of prov	visions for provisions for provisions for		exposure, of which guaranteed Stage 2 exposure	exposure, of which Stage 3 exposure, which	provisions for provisions for	provisions for Stage 3
Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME	Stage 1 exposure, of which exposure guaranteed Stage 2	2 exposure, of Stage 3 re guaranteed	exposure, of which guaranteed amount Stage 3 Exposure, of provisions for Stage 1 Exposure O O O O	Stock of provisions for Stage 2 exposure Stage 2 exposure Coverage Ratio Stage 3 exposure Coverage Ratio Stage 3 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure, of which guaranteed	Stage 3 exposure, of prov	visions for provisions for provisions for		exposure, of which guaranteed Stage 2 exposure	exposure, of which Stage 3 exposure, which	provisions for provisions for	provisions for Stage 3
Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property	Stage 1 exposure, of which exposure guaranteed Stage 2	2 exposure, of Stage 3 re guaranteed	Stage 3 exposure, of which guaranteed amount Stage 1 exposure 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure Stage 2 exposure Coverage Ratio Stage 3 exposure Stage 3 exposure O O O O O	Stage 1 exposure, of which guaranteed	Stage 2 exposure, of which guaranteed	Stage 3 exposure, of prov	visions for provisions for provisions for		exposure, of which guaranteed Stage 2 exposure	exposure, of which Stage 3 exposure, which	provisions for provisions for	provisions for Stage 3
Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates Of which: SME Retail Of which: SME	Stage 1 exposure, of which exposure guaranteed Stage 2	2 exposure, of Stage 3 re guaranteed	Stage 3 exposure, of which guaranteed amount Stage 1 exposure O O O O O O O O O	Stock of provisions for Stage 2 exposure Stage 2 exposure Coverage Ratio Stage 3 exposure Coverage Ratio Stage 3 exposure O O O O O O O O O O O O O O O O O O O	Stage 1 exposure, of which guaranteed	Stage 2 exposure, of which guaranteed	Stage 3 exposure, of prov	visions for provisions for provisions for		exposure, of which guaranteed Stage 2 exposure	exposure, of which Stage 3 exposure, which	provisions for provisions for	provisions for Stage 3
Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	Stage 1 exposure, of which exposure guaranteed Stage 2	2 exposure, of Stage 3 re guaranteed	Stage 3 exposure, of which guaranteed amount O O O O O O O O O O O O	Stock of provisions for Stage 2 exposure Stage 2 exposure Coverage Ratio Stage 3 exposure Coverage Ratio Stage 3 exposure Coverage Ratio Stage 3 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure, of which guaranteed	Stage 3 exposure, of prov	visions for provisions for provisions for		exposure, of which guaranteed Stage 2 exposure	exposure, of which Stage 3 exposure, which	provisions for provisions for	provisions for Stage 3
Central banks Central governments Regional governments or local authorities Public sector entities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures	Stage 1 exposure, of which exposure guaranteed Stage 2	2 exposure, of Stage 3 re guaranteed	Stage 3 exposure, of which guaranteed amount O O O O O O O O O O O O O	Stock of provisions for Stage 2 exposure Stage 2 exposure Coverage Ratio Stage 3 exposure Coverage Ratio Stage 3 exposure Coverage Ratio Stage 3 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure, of which guaranteed	Stage 3 exposure, of prov	visions for provisions for provisions for		exposure, of which guaranteed Stage 2 exposure	exposure, of which Stage 3 exposure, which	provisions for provisions for	provisions for Stage 3
Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Collective investments undertakings (CIU) Equity Securitisation	Stage 1 exposure, of which exposure guaranteed Stage 2	2 exposure, of Stage 3 re guaranteed	Stage 3 exposure, of which guaranteed amount O O O O O O O O O O O O O O O O O O O	Stock of provisions for Stage 2 exposure Stage 2 exposure Coverage Ratio Stage 3 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure, of prov	visions for provisions for provisions for		exposure, of which guaranteed Stage 2 exposure	exposure, of which Stage 3 exposure, which	provisions for provisions for	provisions for Stage 3
Central banks Central governments Regional governments or local authorities Public sector entities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures	Stage 1 exposure which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure, of which guaranteed amount O	exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure Stage 3 exposure O O O O O O O O O O O O O O O O O O O	Stage 1 exposure Stage 1 exposure O O O Stage 1 O Stage 1 O Stage 1 O Stage 1	Stage 2 exposure which guaranteed amount 0	Stage 3 exposure Stage 3 exposure Provide the service of which guaranteed amount Public guarantees - Baseline Scenario	risions for Stage 2 exposure Provisions for Stage 3 exposure 0 0 0 0 0 0 0 tock of Stock of Stock of	Stage 3 exposure O - O - O - O - O - O - O - O	exposure, of which guaranteed amount O O O O O O O O O O O O O O O O O O O	exposure, of which guaranteed amount Stage 3 exposure which guarantee amount 0 0 0 0 0 0 0 0 0 0 0 0 0 10 0 0 0 10 0 0 0 10 0 0 0 10 0 0 0	provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure 0 - 0 - 0 - 0 - 0 - 0 - 0 -
Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total	Stage 1 exposure Stage 2 exposure Stage 2 exposure O O O O O O Stage 2 exposure O O O O Stage 2 exposure O O O Stage 2 exposure O O O Stage 2 exposure O O Stage 2 exposure	exposure, of which guaranteed amount Stage 3 exposure O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O Stage 2 exposure, of which guaranteed guaranteed	exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure Stage 3 exposure O O O O O O O O O O O O O O O O O O O	Stage 1 exposure Stage 1 exposure O O Stage 1 exposure, of which guaranteed amount O Stage 1 exposure Stage 1 exposure Stage 1 exposure, of which guaranteed	Stage 2 exposure exposure, of which guaranteed amount 0	Stage 3 exposure Stage 3 exposure Provide the service of which guaranteed amount Public guarantees - Baseline Scenario	risions for Stage 1 Stage 2 exposure exposure 0 0 0 0 0 0 0 tock of risions for Stock of provisions for Stock of provisions for provisions for stage 3 exposure		exposure, of which guaranteed amount Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure, of which guaranteed amount Stage 3 exposure which guarantee amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 31/12/2023 Stage 2 exposure, of stage 3 exposure, which guarantee amount	provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure Coverage Ratio - Stage 3 exposure
Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total Row Num Central banks Central banks Central governments Central governments Central governments Central governments	Stage 1 exposure Stage 2 exposure, of which guaranteed amount O O O O O O O Stage 2 exposure O O O Stage 2 exposure O Stage 2 exposure O Stage 2 exposure Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which stage 2 exposure Stage 1 exposure, of which stage 2 exposure Stage 1 exposure, of which stage 2 exposure	exposure, of which guaranteed amount O	exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure Stage 3 exposure O O O O O O O O O O O O O O O O O O O	Stage 1 exposure Stage 1 exposure O O O Stage 1 O Stage 1 O Stage 1 O Stage 1	Stage 2 exposure which guaranteed amount 0	Stage 3 exposure Public guarantees - Baseline Scenario 31/12/2022 Stage 3 exposure, of which guaranteed amount Stage 3 exposure, of sprow	risions for Stage 2 exposure Provisions for Stage 3 exposure 0 0 0 0 0 0 0 tock of Stock of Stock of	Stage 3 exposure Stage 1 exposure O - O - O - Coverage Ratio - Stage 1 exposure	exposure, of which guaranteed amount O O O O O O O O O O O O O O O O O O O	exposure, of which guaranteed amount Stage 3 exposure which guarantee amount 0 0 0 0 0 0 0 0 0 0 0 0 0 10 0 0 0 10 0 0 0 10 0 0 0 10 0 0 0	provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure Coverage Ratio - Stage 3 exposure 0 - 0 - 0 - 0 - 0 - Coverage Ratio - Stage 3 exposure
Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail SWITZERLAND SWITZER	Stage 1 exposure Stage 2 exposure Stage 2 exposure O O O O O O Stage 2 exposure O O O O Stage 2 exposure O O O Stage 2 exposure O O O Stage 2 exposure O O Stage 2 exposure	exposure, of which guaranteed amount Stage 3 exposure O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O Stage 2 exposure, of which guaranteed guaranteed	exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure Stage 3 exposure O O O O O O O O O O O O O O O O O O O	Stage 1 exposure Stage 1 exposure O O Stage 1 exposure, of which guaranteed amount O Stage 1 exposure Stage 1 exposure Stage 1 exposure, of which guaranteed	Stage 2 exposure exposure, of which guaranteed amount 0	Stage 3 exposure Stage 3 exposure Provide the service of which guaranteed amount Public guarantees - Baseline Scenario	risions for Stage 1 Stage 2 exposure exposure 0 0 0 0 0 0 0 tock of risions for Stock of provisions for Stock of provisions for provisions for stage 3 exposure	Stage 3 exposure Stage 1 exposure O - O - O - Coverage Ratio - Stage 1 exposure	exposure, of which guaranteed amount Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure, of which guaranteed amount Stage 3 exposure which guarantee amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 31/12/2023 Stage 2 exposure, of stage 3 exposure, which guarantee amount	provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure Coverage Ratio - Stage 3 exposure
Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total Row Num Central banks Central governments Regional governments Regional governments Regional governments Regional governments Regional governments Multilateral Development Banks International Organisations Institutions Institutions International Organisations Institutions	Stage 1 exposure Stage 2 exposure Stage 2 exposure O O O O O O Stage 2 exposure O O O O Stage 2 exposure O O O Stage 2 exposure O O O Stage 2 exposure O O Stage 2 exposure	exposure, of which guaranteed amount Stage 3 exposure O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O Stage 2 exposure, of which guaranteed guaranteed	exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure Stage 3 exposure O O O O O O O O O O O O O O O O O O O	Stage 1 exposure Stage 1 exposure O O Stage 1 exposure, of which guaranteed amount O Stage 1 exposure Stage 1 exposure Stage 1 exposure, of which guaranteed	Stage 2 exposure exposure, of which guaranteed amount 0	Stage 3 exposure Stage 3 exposure Provide the service of which guaranteed amount Public guarantees - Baseline Scenario	risions for Stage 1 Stage 2 exposure exposure 0 0 0 0 0 0 0 tock of risions for Stock of provisions for Stock of provisions for provisions for stage 3 exposure	Stage 3 exposure Stage 1 exposure O - O - O - Coverage Ratio - Stage 1 exposure	exposure, of which guaranteed amount Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure, of which guaranteed amount Stage 3 exposure which guarantee amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 31/12/2023 Stage 2 exposure, of stage 3 exposure, which guarantee amount	provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure Coverage Ratio - Stage 3 exposure
Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: son-SME Items associated with particularly high risk Covered bonds Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total Row Num Row Row Num Row Row Num Row Row Row Row Row Row Row Row Row Ro	Stage 1 exposure Stage 2 exposure Stage 2 exposure O O O O O O Stage 2 exposure O O O O Stage 2 exposure O O O Stage 2 exposure O O O Stage 2 exposure O O Stage 2 exposure	exposure, of which guaranteed amount Stage 3 exposure O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O Stage 2 exposure, of which guaranteed guaranteed	exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure Stage 3 exposure O O O O O O O O O O O O O O O O O O O	Stage 1 exposure Stage 1 exposure O O Stage 1 exposure, of which guaranteed amount O Stage 1 exposure Stage 1 exposure Stage 1 exposure, of which guaranteed	Stage 2 exposure exposure, of which guaranteed amount 0	Stage 3 exposure Stage 3 exposure Provide the service of which guaranteed amount Public guarantees - Baseline Scenario	risions for Stage 1 Stage 2 exposure exposure 0 0 0 0 0 0 0 tock of risions for Stock of provisions for Stock of provisions for provisions for stage 3 exposure	Stage 3 exposure Stage 1 exposure O - O - O - Coverage Ratio - Stage 1 exposure	exposure, of which guaranteed amount Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure, of which guaranteed amount Stage 3 exposure which guarantee amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 31/12/2023 Stage 2 exposure, of stage 3 exposure, which guarantee amount	provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure Coverage Ratio - Stage 3 exposure
Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SNE Retall Of which: SNE Secured by mortgages on immovable property of which: non-SME Institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total Row Num Row Num Central banks Central governments Regional governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Institutions Standardised Total SPAIN SPAIN SPAIN SPAIN Secured by mortgages on immovable property of which: con-SME International Organisations Institutions Corporates of which: SME Secured by mortgages on immovable property of which: SME Secured by mortgages on immovable property of which: SME Secured by mortgages on immovable property of which: SME Secured by mortgages on immovable property of which: SME Secured by mortgages on immovable property of which: SME Secured by mortgages on immovable property of which: SME Secured by mortgages on immovable property of which: SME	Stage 1 exposure Stage 2 exposure Stage 2 exposure O O O O O O Stage 2 exposure O O O O Stage 2 exposure O O O Stage 2 exposure O O O Stage 2 exposure O O Stage 2 exposure	exposure, of which guaranteed amount Stage 3 exposure O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O Stage 2 exposure, of which guaranteed guaranteed	exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure Stage 3 exposure O O O O O O O O O O O O O O O O O O O	Stage 1 exposure Stage 1 exposure O O Stage 1 exposure, of which guaranteed amount O Stage 1 exposure Stage 1 exposure Stage 1 exposure, of which guaranteed	Stage 2 exposure exposure, of which guaranteed amount 0	Stage 3 exposure Stage 3 exposure Provide the service of which guaranteed amount Public guarantees - Baseline Scenario	risions for Stage 1 Stage 2 exposure exposure 0 0 0 0 0 0 0 tock of risions for Stock of provisions for Stock of provisions for provisions for stage 3 exposure	Stage 3 exposure Stage 1 exposure O - O - O - Coverage Ratio - Stage 1 exposure	exposure, of which guaranteed amount Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure, of which guaranteed amount Stage 3 exposure which guarantee amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 31/12/2023 Stage 2 exposure, of stage 3 exposure, which guarantee amount	provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure Coverage Ratio - Stage 3 exposure
Central banks Central governments Regional governments or local authorities Public sector entities Mutilateral Development Banks International Organisations Institutions Corporates of which: SME Retail SWITZERLAND SWITZERLAND SWITZERLAND SWITZERLAND SWITZERLAND SWITZERLAND Retail Of which: SME Retail Of which: SME Secured by mortgages on immovable property of which: son-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total Row Num Central banks Central governments or local authorities Public sector entities Mutilateral Development Banks International Organisations Institutions Corporates Of which: SME Retail Of which: SME Secured by mortgages on immovable property of which: SME Retail Of which: SME Secured by mortgages on immovable property of which: SME Secured by mortgages on immovable property of which: SME Secured by mortgages on immovable property of which: SME Secured by mortgages on immovable property of which: SME Secured by mortgages on immovable property of which: SME Secured by mortgages on immovable property of which: SME Secured by mortgages on immovable property of which: SME Secured by mortgages on immovable property of which: SME Secured by mortgages on immovable property of which: SME Secured by mortgages on immovable property of which: SME Secured by mortgages on immovable property of which: small small associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment	Stage 1 exposure Stage 2 exposure Stage 2 exposure O O O O O O Stage 2 exposure O O O O Stage 2 exposure O O O Stage 2 exposure O O O Stage 2 exposure O O Stage 2 exposure	exposure, of which guaranteed amount Stage 3 exposure O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O Stage 2 exposure, of which guaranteed guaranteed	exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure Stage 3 exposure O O O O O O O O O O O O O O O O O O O	Stage 1 exposure Stage 1 exposure O O Stage 1 exposure, of which guaranteed amount O Stage 1 exposure Stage 1 exposure Stage 1 exposure, of which guaranteed	Stage 2 exposure exposure, of which guaranteed amount 0	Stage 3 exposure Stage 3 exposure Provide the service of which guaranteed amount Public guarantees - Baseline Scenario	risions for Stage 1 Stage 2 exposure exposure 0 0 0 0 0 0 0 tock of risions for Stock of provisions for Stock of provisions for provisions for stage 3 exposure	Stage 3 exposure Stage 1 exposure O - O - O - Coverage Ratio - Stage 1 exposure	exposure, of which guaranteed amount Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure, of which guaranteed amount Stage 3 exposure which guarantee amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 31/12/2023 Stage 2 exposure, of stage 3 exposure, which guarantee amount	provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure Coverage Ratio - Stage 3 exposure
Central banks International Organisations Institutions and corporates with a ST credit assessment Institutions Institutions and corporates with a ST credit assessment Institutions Institutions and corporates with a ST credit assessment Institutions Institution	Stage 1 exposure Stage 2 exposure Stage 2 exposure O O O O O O Stage 2 exposure O O O O Stage 2 exposure O O O Stage 2 exposure O O O Stage 2 exposure O O Stage 2 exposure	exposure, of which guaranteed amount Stage 3 exposure O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O Stage 2 exposure, of which guaranteed guaranteed	exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure Stage 3 exposure O O O O O O O O O O O O O O O O O O O	Stage 1 exposure Stage 1 exposure O O Stage 1 exposure, of which guaranteed amount O Stage 1 exposure Stage 1 exposure Stage 1 exposure, of which guaranteed	Stage 2 exposure exposure, of which guaranteed amount 0	Stage 3 exposure Stage 3 exposure Provide the service of which guaranteed amount Public guarantees - Baseline Scenario	risions for Stage 1 Stage 2 exposure exposure 0 0 0 0 0 0 0 tock of risions for Stock of provisions for Stock of provisions for provisions for stage 3 exposure	Stage 3 exposure Stage 1 exposure O - O - O - Coverage Ratio - Stage 1 exposure	exposure, of which guaranteed amount Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure, of which guaranteed amount Stage 3 exposure which guarantee amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 31/12/2023 Stage 2 exposure, of stage 3 exposure, which guarantee amount	provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure Coverage Ratio - Stage 3 exposure
Central banks Central bank	Stage 1 exposure Stage 2 exposure Stage 2 exposure O O O O O O Stage 2 exposure O O O O Stage 2 exposure O O O Stage 2 exposure O O O Stage 2 exposure O O Stage 2 exposure	exposure, of which guaranteed amount Stage 3 exposure O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O Stage 2 exposure, of which guaranteed guaranteed	exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure Stage 3 exposure O O O O O O O O O O O O O O O O O O O	Stage 1 exposure Stage 1 exposure O O Stage 1 exposure, of which guaranteed amount O Stage 1 exposure Stage 1 exposure Stage 1 exposure, of which guaranteed	Stage 2 exposure exposure exposure, of which guaranteed amount 0	Stage 3 exposure exposure exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 Public guarantees - Baseline Scenario 31/12/2022 Stage 3 exposure, of which guaranteed amount Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	risions for Stage 1 Stage 2 exposure exposure 0 0 0 0 0 0 0 tock of risions for Stock of provisions for Stock of provisions for provisions for stage 3 exposure	Stage 3 exposure Stage 1 exposure O - O - O - Coverage Ratio - Stage 1 exposure	exposure, of which guaranteed amount Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure, of which guaranteed amount Stage 3 exposure which guarantee amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 31/12/2023 Stage 2 exposure, of stage 3 exposure, which guarantee amount	provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure Coverage Ratio - Stage 3 exposure
Central banks International Organisations Institutions and corporates with a ST credit assessment Institutions Institutions and corporates with a ST credit assessment Institutions Institutions and corporates with a ST credit assessment Institutions Institution	Stage 1 exposure which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure Stock of provisions for Stage 3 exposure Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure Coverage Ratio Stage 3 exposure	Stage 1 exposure O O O Stage 1 exposure, of which guaranteed amount O Stage 1 exposure O Stage 1 exposure, of which guaranteed amount O O O O O O O O O O O O O	Stage 2 exposure which guaranteed amount Stage 2 exposure O O O O O O O O O O O O O O O O O O O	Stage 3 exposure which guaranteed amount 0	tock of risions for Stage 1 exposure Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure Stage 2 exposure Stock of provisions for Stage 3 exposure O O O O O O O O O O O O O O O O O O O	Stage 3 exposure Stage 1 exposure O - O - O - Coverage Ratio - Stage 1 exposure	exposure, of which guaranteed amount Stage 2 exposure of the guaranteed amount Stage 1 exposure, of which guaranteed amount Stage 2 exposure Of the guaranteed amount Of	exposure, of which guaranteed amount Stage 3 exposure which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 31/12/2023 Stage 2 exposure, of which guaranteed amount Stage 3 exposure which guaranteed amount 0 0 0 0 0 31/12/2023 Stage 3 exposure which guaranteed amount 31/12/2023	provisions for Stage 1 exposure O	Stage 3 exposure O - O - O - O - Stage 3 exposure Coverage Ratio - Stage 3 exposure Coverage Ratio - Stage 3 exposure Coverage Ratio - Stage 3 exposure O - O - O - O - O - O - O - O - O - O
Central panks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail Of which: SME Retail SE Claims on institutions and corporates with a ST credit assessment Collective investments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporate of which: SME Retail Of which: SME Retail Of which: SME Retail Of which: SME Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securities on the section of th	Stage 1 exposure which guaranteed amount Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount Stage 2 exposure exposure Stage 1 exposure of which guaranteed amount Stage 2 exposure exposure exposure of which guaranteed amount Stage 2 exposure exposure exposure exposure exposure exposure of which guaranteed exposure	2 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure Coverage Ratio Stage 3 exposure Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure Stage 3 exposure Coverage Ratio Stage 3 exposure	Stage 1 exposure Stage 1 exposure O O Stage 1 exposure O Stage 1 exposure O Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount O Stage 1 exposure Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount O Stage 1 exposure, of which guaranteed amount	Stage 2 exposure which guaranteed amount Stage 2 exposure which guaranteed amount Stage 2 exposure Stage 2 exposure, of which guaranteed amount Stage 2 exposure which guaranteed amount Stage 2 exposure of which guaranteed amount Stage 2 exposure of which guaranteed amount Stage 2 exposure of which guaranteed amount	Stage 3 exposure which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure O	Stage 3 exposure Stage 1 exposure O - O - O - O - Stage 3 exposure Coverage Ratio - Stage 3 exposure Stage 1 exposure O - O - O - O - O - O - O - O - O - O	exposure, of which guaranteed amount Stage 2 exposure o	exposure, of which guaranteed amount Stage 3 exposure which guarantee amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 1 exposure Description Provisions for Stage 2 exposure	provisions for Stage 3 exposure O - O - O - O - Stock of provisions for Stage 3 exposure Coverage Ratio - Stage 3 exposure Coverage Ratio - Stage 3 exposure Coverage Ratio - Stage 3 exposure Coverage Ratio - Stage 3 exposure Coverage Ratio - Stage 3 exposure Coverage Ratio - Stage 3 exposure Coverage Ratio - Stage 3 exposure
Central banks Central bank	Stage 1 exposure which guaranteed amount Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount Stage 2 exposure exposure Stage 1 exposure of which guaranteed amount Stage 2 exposure exposure exposure of which guaranteed amount Stage 2 exposure exposure exposure exposure exposure exposure of which guaranteed exposure	2 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure Coverage Ratio Stage 3 exposure Stock of provisions for Stage 3 exposure Stage 3 exposure Stock of provisions for Stage 3 exposure Stage 3 exposure Stock of provisions for Stage 3 exposure	Stage 1 exposure O O O Stage 1 exposure O O Stage 1 exposure O Stage 1 exposure O Stage 1 exposure, of which guaranteed amount O O Stage 1 exposure, of which guaranteed amount O O O O O O O O O O O O O	Stage 2 exposure which guaranteed amount Stage 2 exposure Stage 2 exposure, of which guaranteed amount Stage 2 exposure which guaranteed amount Stage 2 exposure, of which guaranteed amount Stage 2 exposure, of which guaranteed amount Stage 2 exposure, of which guaranteed amount	Stage 3 exposure which guaranteed amount 0	provisions for Stage 1 exposure exposure O O O O O O O O O O O O O O O O O O	Stage 3 exposure Stage 1 exposure O - O - Coverage Ratio - Stage 3 exposure Stage 1 exposure O - O - O - O - O - Coverage Ratio - Stage 3 exposure O - O - O - O - O - O - O - O	exposure, of which guaranteed amount Stage 2 exposure o	exposure, of which guaranteed amount O O O O O O O O O O O O O O O O O O O	provisions for Stage 1 exposure Description Provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure Coverage Ratio - Stage 3 exposure
Central banks	Stage 1 exposure which guaranteed amount Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount Stage 1 exposure Stage 1 exposure, of which guaranteed amount Stage 2 exposur	exposure, of which guaranteed amount O O O O O O O O O O O O O O O O O O O	exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure Coverage Ratio Stage 3 exposure Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure Stage 3 exposure Coverage Ratio Stage 3 exposure	Stage 1 exposure O O O Stage 1 exposure O O Stage 1 exposure O Stage 1 exposure O Stage 1 exposure, of which guaranteed amount O Stage 1 exposure, of which guaranteed amount O Stage 1 exposure, of which guaranteed amount O Stage 1 exposure, of which guaranteed guaranteed amount O O O O O O O O O O O O O	Stage 2 exposure which guaranteed amount Stage 2 exposure guaranteed amount Stage 2 exposure Stage 2 exposure, of which guaranteed amount Stage 2 exposure guaranteed amount Stage 2 exposure guaranteed amount Stage 2 exposure, of which guaranteed guaranteed amount Stage 2 exposure, of which guaranteed guaranteed	Stage 3 exposure which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure O	Stage 3 exposure Stage 1 exposure O - O - O - O - Stage 3 exposure Coverage Ratio - Stage 3 exposure Stage 1 exposure O - O - O - O - O - O - O - O - O - O	exposure, of which guaranteed amount Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure, of which guaranteed amount Stage 3 exposure which guarantee amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 1 exposure Description Provisions for Stage 2 exposure	provisions for Stage 3 exposure O - O - O - O - Stock of provisions for Stage 3 exposure Coverage Ratio - Stage 3 exposure Coverage Ratio - Stage 3 exposure Coverage Ratio - Stage 3 exposure Coverage Ratio - Stage 3 exposure Coverage Ratio - Stage 3 exposure Coverage Ratio - Stage 3 exposure Coverage Ratio - Stage 3 exposure
Security	Stage 1 exposure which guaranteed amount Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount Stage 1 exposure Stage 1 exposure, of which guaranteed amount Stage 2 exposur	exposure, of which guaranteed amount O O O O O O O O O O O O O O O O O O O	exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure Coverage Ratio Stage 3 exposure Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure Stage 3 exposure Coverage Ratio Stage 3 exposure	Stage 1 exposure O O O Stage 1 exposure O O Stage 1 exposure O Stage 1 exposure O Stage 1 exposure, of which guaranteed amount O Stage 1 exposure, of which guaranteed amount O Stage 1 exposure, of which guaranteed amount O Stage 1 exposure, of which guaranteed guaranteed amount O O O O O O O O O O O O O	Stage 2 exposure which guaranteed amount Stage 2 exposure guaranteed amount Stage 2 exposure Stage 2 exposure, of which guaranteed amount Stage 2 exposure guaranteed amount Stage 2 exposure guaranteed amount Stage 2 exposure, of which guaranteed guaranteed amount Stage 2 exposure, of which guaranteed guaranteed	Stage 3 exposure which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure O	Stage 3 exposure Stage 1 exposure O - O - O - O - Stage 3 exposure Coverage Ratio - Stage 3 exposure Stage 1 exposure O - O - O - O - O - O - O - O - O - O	exposure, of which guaranteed amount Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure, of which guaranteed amount Stage 3 exposure which guarantee amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 1 exposure Description Provisions for Stage 2 exposure	provisions for Stage 3 exposure O - O - O - O - Stock of provisions for Stage 3 exposure Coverage Ratio - Stage 3 exposure Coverage Ratio - Stage 3 exposure Coverage Ratio - Stage 3 exposure Coverage Ratio - Stage 3 exposure Coverage Ratio - Stage 3 exposure Coverage Ratio - Stage 3 exposure Coverage Ratio - Stage 3 exposure
169 Central banks Central governments or local authorities	Stage 1 exposure which guaranteed amount Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount Stage 1 exposure Stage 1 exposure, of which guaranteed amount Stage 2 exposur	exposure, of which guaranteed amount O O O O O O O O O O O O O O O O O O O	exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure Coverage Ratio Stage 3 exposure Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure Stage 3 exposure Coverage Ratio Stage 3 exposure	Stage 1 exposure O O O Stage 1 exposure O O Stage 1 exposure O Stage 1 exposure O Stage 1 exposure, of which guaranteed amount O Stage 1 exposure, of which guaranteed amount O Stage 1 exposure, of which guaranteed amount O Stage 1 exposure, of which guaranteed guaranteed amount O O O O O O O O O O O O O	Stage 2 exposure which guaranteed amount Stage 2 exposure guaranteed amount Stage 2 exposure Stage 2 exposure, of which guaranteed amount Stage 2 exposure guaranteed amount Stage 2 exposure guaranteed amount Stage 2 exposure, of which guaranteed guaranteed amount Stage 2 exposure, of which guaranteed guaranteed	Stage 3 exposure which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure O	Stage 3 exposure Stage 1 exposure O - O - O - O - Stage 3 exposure Coverage Ratio - Stage 3 exposure Stage 1 exposure O - O - O - O - O - O - O - O - O - O	exposure, of which guaranteed amount Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure, of which guaranteed amount Stage 3 exposure which guarantee amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 1 exposure Description Provisions for Stage 2 exposure	provisions for Stage 3 exposure O - O - O - O - Stock of provisions for Stage 3 exposure Coverage Ratio - Stage 3 exposure Coverage Ratio - Stage 3 exposure Coverage Ratio - Stage 3 exposure Coverage Ratio - Stage 3 exposure Coverage Ratio - Stage 3 exposure Coverage Ratio - Stage 3 exposure Coverage Ratio - Stage 3 exposure
Security	Stage 1 exposure which guaranteed amount Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount Stage 1 exposure Stage 1 exposure, of which guaranteed amount Stage 2 exposur	exposure, of which guaranteed amount O O O O O O O O O O O O O O O O O O O	exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure Coverage Ratio Stage 3 exposure Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure Stage 3 exposure Coverage Ratio Stage 3 exposure	Stage 1 exposure O O O Stage 1 exposure O O Stage 1 exposure O Stage 1 exposure O Stage 1 exposure, of which guaranteed amount O Stage 1 exposure, of which guaranteed amount O Stage 1 exposure, of which guaranteed amount O Stage 1 exposure, of which guaranteed guaranteed amount O O O O O O O O O O O O O	Stage 2 exposure which guaranteed amount Stage 2 exposure guaranteed amount Stage 2 exposure Stage 2 exposure, of which guaranteed amount Stage 2 exposure guaranteed amount Stage 2 exposure guaranteed amount Stage 2 exposure, of which guaranteed guaranteed amount Stage 2 exposure, of which guaranteed guaranteed	Stage 3 exposure which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure O	Stage 3 exposure Stage 1 exposure O - O - O - O - Stage 3 exposure Coverage Ratio - Stage 3 exposure Stage 1 exposure O - O - O - O - O - O - O - O - O - O	exposure, of which guaranteed amount Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure, of which guaranteed amount Stage 3 exposure which guarantee amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 1 exposure Description Provisions for Stage 2 exposure	provisions for Stage 3 exposure O - O - O - O - Stock of provisions for Stage 3 exposure Coverage Ratio - Stage 3 exposure Coverage Ratio - Stage 3 exposure Coverage Ratio - Stage 3 exposure Coverage Ratio - Stage 3 exposure Coverage Ratio - Stage 3 exposure Coverage Ratio - Stage 3 exposure Coverage Ratio - Stage 3 exposure
Central banks Central bank	Stage 1 exposure which guaranteed amount Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount Stage 1 exposure Stage 1 exposure, of which guaranteed amount Stage 2 exposur	exposure, of which guaranteed amount O O O O O O O O O O O O O O O O O O O	exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure Coverage Ratio Stage 3 exposure Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure Stage 3 exposure Coverage Ratio Stage 3 exposure	Stage 1 exposure O O O Stage 1 exposure O O Stage 1 exposure O Stage 1 exposure O Stage 1 exposure, of which guaranteed amount O Stage 1 exposure, of which guaranteed amount O Stage 1 exposure, of which guaranteed amount O Stage 1 exposure, of which guaranteed guaranteed amount O O O O O O O O O O O O O	Stage 2 exposure which guaranteed amount Stage 2 exposure guaranteed amount Stage 2 exposure Stage 2 exposure, of which guaranteed amount Stage 2 exposure guaranteed amount Stage 2 exposure guaranteed amount Stage 2 exposure, of which guaranteed guaranteed amount Stage 2 exposure, of which guaranteed guaranteed	Stage 3 exposure which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure O	Stage 3 exposure Stage 1 exposure O - O - O - O - Stage 3 exposure Coverage Ratio - Stage 3 exposure Stage 1 exposure O - O - O - O - O - O - O - O - O - O	exposure, of which guaranteed amount Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure, of which guaranteed amount Stage 3 exposure which guarantee amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 1 exposure Description Provisions for Stage 2 exposure	provisions for Stage 3 exposure O - O - O - O - Stock of provisions for Stage 3 exposure Coverage Ratio - Stage 3 exposure Coverage Ratio - Stage 3 exposure Coverage Ratio - Stage 3 exposure Coverage Ratio - Stage 3 exposure Coverage Ratio - Stage 3 exposure Coverage Ratio - Stage 3 exposure Coverage Ratio - Stage 3 exposure
Central banks	Stage 1 exposure which guaranteed amount Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount Stage 1 exposure Stage 1 exposure, of which guaranteed amount Stage 2 exposur	exposure, of which guaranteed amount O O O O O O O O O O O O O O O O O O O	exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure Coverage Ratio Stage 3 exposure Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure Stage 3 exposure Coverage Ratio Stage 3 exposure	Stage 1 exposure O O O Stage 1 exposure O O Stage 1 exposure O Stage 1 exposure O Stage 1 exposure, of which guaranteed amount O Stage 1 exposure, of which guaranteed amount O Stage 1 exposure, of which guaranteed amount O Stage 1 exposure, of which guaranteed guaranteed amount O O O O O O O O O O O O O	Stage 2 exposure which guaranteed amount Stage 2 exposure guaranteed amount Stage 2 exposure Stage 2 exposure, of which guaranteed amount Stage 2 exposure guaranteed amount Stage 2 exposure guaranteed amount Stage 2 exposure, of which guaranteed guaranteed amount Stage 2 exposure, of which guaranteed guaranteed	Stage 3 exposure which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure O	Stage 3 exposure Stage 1 exposure O - O - O - O - Stage 3 exposure Coverage Ratio - Stage 3 exposure Stage 1 exposure O - O - O - O - O - O - O - O - O - O	exposure, of which guaranteed amount Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure, of which guaranteed amount Stage 3 exposure which guarantee amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 1 exposure Description Provisions for Stage 2 exposure	provisions for Stage 3 exposure O - O - O - O - Stock of provisions for Stage 3 exposure Coverage Ratio - Stage 3 exposure Coverage Ratio - Stage 3 exposure Coverage Ratio - Stage 3 exposure Coverage Ratio - Stage 3 exposure Coverage Ratio - Stage 3 exposure Coverage Ratio - Stage 3 exposure Coverage Ratio - Stage 3 exposure
Second	Stage 1 exposure which guaranteed amount Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount Stage 1 exposure Stage 1 exposure, of which guaranteed amount Stage 2 exposur	exposure, of which guaranteed amount O O O O O O O O O O O O O O O O O O O	exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure Coverage Ratio Stage 3 exposure Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure Stage 3 exposure Coverage Ratio Stage 3 exposure	Stage 1 exposure O O O Stage 1 exposure O O Stage 1 exposure O Stage 1 exposure O Stage 1 exposure, of which guaranteed amount O Stage 1 exposure, of which guaranteed amount O Stage 1 exposure, of which guaranteed amount O Stage 1 exposure, of which guaranteed guaranteed amount O O O O O O O O O O O O O	Stage 2 exposure which guaranteed amount Stage 2 exposure guaranteed amount Stage 2 exposure Stage 2 exposure guaranteed amount Stage 2 exposure guaranteed amount Stage 2 exposure guaranteed amount Stage 2 exposure, of which guaranteed amount Stage 2 exposure, of which guaranteed guaranteed guaranteed guaranteed	Stage 3 exposure which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure O	Stage 3 exposure Stage 1 exposure O - O - O - O - Stage 3 exposure Coverage Ratio - Stage 3 exposure Stage 1 exposure O - O - O - O - O - O - O - O - O - O	exposure, of which guaranteed amount Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure, of which guaranteed amount Stage 3 exposure which guarantee amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 1 exposure Description Provisions for Stage 2 exposure	provisions for Stage 3 exposure O - O - O - O - Stock of provisions for Stage 3 exposure Coverage Ratio - Stage 3 exposure Coverage Ratio - Stage 3 exposure Coverage Ratio - Stage 3 exposure Coverage Ratio - Stage 3 exposure Coverage Ratio - Stage 3 exposure Coverage Ratio - Stage 3 exposure Coverage Ratio - Stage 3 exposure

Other exposures
Standardised Total

EBA EUROPEAN BANKING AUTHORITY											COMMERZ	BANK Aktier	ngesellschaft		D-19 S							
		76	77	78	31/12/2021			82	83	84		atoria - Adverse So 31/12/2022	cenario		89	90	91	92	31/12/2023			96
Row Num	(mln EUR, %	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1 2 3 4	Central banks Central governments Regional governments or local authorities Public sector entities																					
5 6 7 8	Multilateral Development Banks International Organisations Institutions Corporates	8	80 5	51 7	79	1	1 1	0 12.63%	6 85	5 38	3 8	7	1 1	. 12	2 14.15%	88	3 30	0 9	1	1	14	15.27%
COMMERZBANK Aktiengesellschaft	of which: SME Secured by mortgages on immovable property	12	27 2	29 1	12	1	7	6 54.09%	6 128	3 23	3 10	6	1 5	5 9	56.91%	129) 19	9 1	1	4	11	58.40%
13 14 15 16	of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment	18	85 /	/2 1	16	J .	9	3 18.35%	0 202	2 4,	/ 2!	5	J 6		19.09%	207	/ 34	4 3	0	4	6	19.27%
17 18 19 20	Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total	30	96 15	3 10	0.7	2 1	6 1	9 17.97%	6 420	100	129	8	2 12	26	5 20.36%	470	λ 83	3 14	2	9	32	21.90%
2.1	Standardised Fotal		10		31/12/2021			17.137			Mora	atoria - Adverse So 31/12/2022	cenario		20.00%			1.	31/12/2023		32	21/50/0
Row Num	(mln EUR, %	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
22 23 24	Central banks Central governments Regional governments or local authorities Public sector entities																					
25 26 27 28	Multilateral Development Banks International Organisations Institutions						0													0	0	
30 31 32 GERMANY	Corporates of which: SME Retail of which: SME	12	23 2	27 1	10	1	7	6 60.08%	6 124	1 22	2 14	4	1 5	5 9	61.65%	125	5 18	8 1	1	4	11	62.44%
33 34 35 36	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds		0	0	0	0	0	0 -	C) (0	0 0	() -	() (0	0	0	0	-
37 38 39 40	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation																					
41 42	Other exposures Standardised Total	12	23 2	27 1	10	1	7	6 60.08%	ó 124	1 22	2 14	4 atoria - Adverse So	1 5 cenario	5 9	61.61%	125	5 18	8 1	1	4	11	62.40%
Row		Stage 1	Stage 2 exposure	Stage 3 exposure	31/12/2021 Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3	Stage 1	Stage 2 exposure	Stage 3 exposure	31/12/2022 Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2023 Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3
Num 43 44	Central banks Central governments	exposure 6)	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
45 46 47 48	Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations																					
49 50 51 52	Institutions Corporates of which: SME Retail	8	80 5	1	2	1	1 1	0 12.63% 0 18.79%	6 85	38	1	7	1 1	. 12	14.15%	88	3 30	0 9	0	0	14	15.27% 18.97%
53 POLAND 55 56	of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds	18	85 7	72 1	16	0	9	3 18.35%	6 202	2 47	7 2!	5	0 6	5	19.09%	207	7 34	4 3	. 0	4	6	19.27%
57 58 59 60	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation																					
62 63	Other exposures Standardised Total	27	73 12	25 9	97	1 1	0 1	3 13.71%	6 295	5 87	7 114	4	1 6	5 17	7 15.33%	304	1 65	5 12	1	4	21	16.35%
Row		Stage 1	Stage 2	Stage 3	31/12/2021 Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	. Stage 1	Stage 2		31/12/2022 Stock of provisions for	Stock of	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 2	Stage 3	31/12/2023 Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -
Num 64 65	Central banks Central governments	exposure	exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	Stage 2 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
66 67 68 69	Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations																					
70 71 72 73	Institutions Corporates of which: SME Retail		0	0	0 0	0	0	0 -	() (0) (0	0 0) -	() (0	0 0	0	0	-
74 UNITED STATES 76 77	of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds		0	0	0	0	0	0 -	(0	0 0) -	(0	0	0	0	-
78 79 80 81	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity																					
82 83 84	Securitisation Other exposures Standardised Total		0	0	0	0	0	0 -	(0 () (0	0 0) -	() (0	0	0	0	-
					31/12/2021 Stock of	Stock of	Stock of provisions for	Coverage Ratio -				31/12/2022 Stock of	Stock of	Stock of	Coverage Ratio -				31/12/2023 Stock of	Stock of	Stock of	Coverage Ratio -
Num 85	(mln EUR, %	Stage 1 exposure 6)	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Stage 3 exposure
86 87 88 89	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks																					
90 91 92 93	International Organisations Institutions Corporates of which: SME		0	0	0	0	0	0 -	(0 (0	0 0) -	() (0	0	0	0	-
94 95 96 97	Secured by mortgages on immovable property of which: non-SME		0	0	0	0	0	0 -) (0	0 0) -	() (0	0	0	0	-
98 99 100 101	Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)																					
102 103 104	Equity Securitisation Other exposures																					

EBA EUROPEA BANKING AUTHORI

2021 EU-wide Stress Test: Credit risk COVID-19 STA

BANKING AUTHORITY											COMMERZE	BANK Aktien	gesellschaf									
		76	77	78	79 31/12/2021	80	81	82	83 	84		86 toria - Adverse So 31/12/2022		88	89	90	91	92	93 31/12/2023		95	96
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for	Stock of provisions for Stage 3	Coverage Stag expos
	Central banks Central governments	•			exposure	exposure	exposure	exposure				exposure	Stage 2 exposure	exposure	exposure				exposure	Stage 2 exposure	Stage 3 exposure	expo
	Regional governments or local authorities Public sector entities Multilateral Development Banks																					
	International Organisations Institutions Corporates		0	0	0	0	0	0 -		0 (0 0	0		0 0	-		0 (0	0	0	0 (() -
ITALY	of which: SME Retail of which: SME		0	0	0	0	0	0 -	(0	0 0	0) (0 0	-	(0 (0	0	0 (() -
	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk		0	0	0	0	0	0 -	(0	0 0	0) (0 0	-		0 (0	0	0 (C) -
	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)																					
	Equity Securitisation Other exposures																					
	Standardised Total		0	0	0	0	0	0 -		0	0 0 Mora	toria - Adverse Sc	enario	0 0	-		0 0	0	0	0 0) C	-
					31/12/2021 Stock of	Stock of provisions for	Stock of provisions for	Coverage Ratio -				31/12/2022 Stock of	Stock of	Stock of provisions for	Coverage Ratio -				31/12/2023 Stock of	Stock of	Stock of	Covera
	(mln EU	Stage 1 exposure JR, %)	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage State
	Central banks Central governments Regional governments or local authorities																					
	Public sector entities Multilateral Development Banks International Organisations																					
	Institutions Corporates of which: SME		0	0	0	0	0	0 -	(0	0 0	0) (0 0	-		0 (0	0	0 (() -
FRANCE	Retail of which: SME Secured by mortgages on immovable property		0	0	0	0	0	0 -		0	0 0	0		0 0	-		0 (0	0	0 (C	-
	of which: non-SME Items associated with particularly high risk Covered bonds		0	0	0	0	0	0 -		0	0 0	0)	0 0	-		0 (0	0	0 ((-
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity																					
	Securitisation Other exposures Standardised Total		0	0	0	0	0	0 -	(0	0 0	0) (0 0	-	-	0 (0	0	0 () -
					31/12/2021						Mora	toria - Adverse So 31/12/2022	enario						31/12/2023			
		Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for		Coverage Ratio - Stage 3	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for Stage 3	Covera
	Central banks (min EU	JR, %)	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	ex
	Central governments Regional governments or local authorities Public sector entities																					
	Multilateral Development Banks International Organisations Institutions																					
JADANI	Corporates of which: SME Retail		0	0	0	0	0	0 -		0	0 0	0)	0 0	-		0 (0	0	0 0) -
JAPAN	of which: SME Secured by mortgages on immovable property of which: non-SME		0	0	0	0	0	0 -	(0	0 0	0) (0 0	-		0 (0	0	0 (() -
	Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment																					
	Collective investments undertakings (CIU) Equity Securitisation																					
	Other exposures Standardised Total		0	0	0	0	0	0 -	(0	0 0	0		0 0	-	(0 (0	0	0 (C	1-
					31/12/2021 Stock of	Stock of	Stock of				Mora	toria - Adverse So 31/12/2022 Stock of		Stock of					31/12/2023		Stock of	
	(mln EL	Stage 1 exposure JR, %)	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Covera St exp
	Central banks Central governments Regional governments or local authorities																					
	Public sector entities Multilateral Development Banks International Organisations																					
	Institutions Corporates of which: SME		0	0	0	0	0	0 -	(0	0 0	0) (0 0	-		0 (0	0	0 (C) -
SWITZERLAND	Retail of which: SME Secured by mortgages on immovable property		0	0	0	0	0	0 -		0	0	0		0 0	-		0 (0	0	0 (C	-
	of which: non-SME Items associated with particularly high risk Covered bonds		0	0	0	0	0	0 -			0	U		0 0	-			0	0	0		-
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity																					
	Securitisation Other exposures Standardised Total		0	0	0	0	0	0 -	(0	0 0	0		0 0	-		0 (0	0	0 0) () -
					31/12/2021						Mora	toria - Adverse So 31/12/2022	enario						31/12/2023			
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Covera
	Central banks Central governments		ехрозите	Exposure	exposure	exposure	exposure	exposure	CAPOSUIC	Схрозигс	CAPOSUIC	exposure	exposure	exposure	exposure	CAPOSUIC	Схрозигс	Схрозигс	exposure	exposure	exposure	ex
	Regional governments or local authorities Public sector entities Multilateral Development Banks																					
	International Organisations Institutions Corporates		0	0	0	0	0	0 -			0 0	0		0 0	-			0	0	0		2)-
SPAIN	of which: SME Retail of which: SME		0	0	0	0	0	0 -		0	0 0	0		0 0	-		0 (0	0	0 () -
SPAIN	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk		0	0	0	0	0	0 -	(0	0 0	0) (0 0	-		0 (0	0	0 (() -
	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)																					
	Equity Securitisation Other exposures																					
	Standardised Total		0	0	0	0	0	0 -		0	0 0 Mora	toria - Adverse So	enario	0 0	-		0 (0	0	0 ((-
					31/12/2021 Stock of	Stock of	Stock of	Coverage Patie -				31/12/2022 Stock of		Stock of	Coverage Batie -				31/12/2023 Stock of		Stock of	Covers
	(mln EL	Stage 1 exposure JR, %)	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Covera St ex
	Central banks Central governments Regional governments or local authorities																					
	Public sector entities Multilateral Development Banks International Organisations																					
	Institutions Corporates of which: SME		0	0	0	0	0	0 -	(0	0 0	0) (0 0	-		0 (0	0	0 ((-
NETHERLANDS	Secured by mortgages on immovable property		0	0	0	0	0	0 -		0	0	0		0 0	-		0 (0	0	0 0	(
	of which: non-SME Items associated with particularly high risk Covered bonds		U	U	U	U	U	0 -		U	0	0)	0	-		U (U	U	U (-
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation																					
	Securitisation Other exposures																					

2021 EU-wide Stress Test: Credit risk COVID-19 STA COMMERZBANK Aktiengesellschaft

AUTHORITY											BANK Aktiengese											
	97 98	99	100 101	102	103	104 105	106	107	108		111 Public guarantees - Adve		114	115 116	117	118	119	120 1	21 122	123 124	125	126
			:	31/12/2021							31/12/2022	se scenario							31/12/2023			
Row	Stage 1 exposur		Stage 2 exposure, of Stage 3	Stage 3 exposure, of	Stock of	Stock of Stock		Stage 1	Stage 1 exposure, of	Stage 2 exposure, of	ovn	sage 3 Stock of provisions for		cock of Coverage Risions for		Stage 1 exposure, of	Stage 2 expo	tage 2 osure, of Sta	Stage 3 exposure, of	Stock of Stock of provisions for provisions for	Stock of Control of Co	Coverage Ratio -
Num (mln EUR	exposure	ch Stage 2 exposure	which stage 3 guaranteed exposur	re which guaranteed amount	Stage 1 exposure	provisions for provision Stage 2 Stage exposure exposu	Stage 3 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure, of which guaranteed		vhich Stage 1 ranteed exposure		tage 3 Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	exposure guai	ranteed expo	which guaranteed amount	Stage 1 Stage 2 exposure exposure	Stage 3 exposure	Stage 3 exposure
Central banks	amou	unt	amount	amount					amount	amount	a	nount				amount	an	mount	amount			
Central governments Regional governments or local authorities																						
Public sector entities Multilateral Development Banks International Organisations																						
Institutions																						
Corporates of which: SME	7	6	1 0	0 0	0	0	0 0.00%	6 7	5	1	0 0	0	0 0	0 (.00% 6	5	1	0	1 0	0	0 0	0.00%
10 COMMERZBANK Retail of which: SME	0	0	0 0	0 0	0	0	0 -	0	0	0	0 0	0	0 0	0 -	0	0	0	0	0 0	0	0 0-	-
Aktiengesellschaft Secured by mortgages on immovable property of which: non-SME	0	0	0 0	0 0	0	0	0 -	0	0	0	0 0	0	0 0	0 -	0	0	0	0	0 0	0	0 0-	-
14 Items associated with particularly high risk 15 Covered bonds																						
Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)																						
Equity Securitisation																						
Other exposures Standardised Total	7	6	1 0	0 0	0	0	0 35.00%	6 7	5	1	0 0	0	0 0	0 37	.78% 6	5	1	0	1 0	0	0 0	37.68%
						,				<u>'</u>	Public guarantees - Adve	se Scenario					<u>'</u>		<u>'</u>	,		
			:	31/12/2021							31/12/2022								31/12/2023			
Pow	Stage 1 exposur	re, of	Stage 2 exposure, of	Stage 3 exposure, of		Stock of Stock provisions for provision		Stage 1	Stage 1 exposure, of	Stage 2 exposure, of	OVE	sage 3 Stock of	Stock of Stock of provisions for prov	cock of Coverage Risions for	tio - Stage 1	Stage 1 exposure, of	OVIDA	tage 2 osure, of	Stage 3 exposure, of	Stock of Stock of	Stock of Control of the Provisions for	Coverage Ratio -
Num (mln EUR	Stage 1 whice guarant	ch Stage 2 exposure	which guaranteed Stage 3	re which guaranteed	provisions for p Stage 1 exposure	provisions for provision Stage 2 Stage exposure exposu	Stage 3 3 exposure	Stage 1 exposure	guaranteeu	Stage 2 exposure, of which guaranteed	Stage 3 exposure gua	which Stage 1 mount exposure	Stage 2 Si exposure ex	tage 3 Stage 3 exposur	Stage 1 exposure	guaranteeu		ranteed expo	ge 3 which guaranteed amount	Stage 1 Stage 2 exposure exposure	Stage 3 exposure	Stage 3 exposure
22 Central banks	amou	unt	amount	amount	exposure	exposure exposu			amount	amount	a	nount	exposure ex	posure		amount	an	mount	amount	exposure exposure	ехрозите	
23 Central governments 24 Regional governments or local authorities																						
Public sector entities Multilateral Development Banks																						
International Organisations Institutions																						
29 Corporates 30 of which: SME	0	0	0 0	0 0	0	0	0 -	0	0	0	0 0	0	0 0	0 -	0	0	0	0	0 0	0	0 0-	-
Retail	0	0	0 0	0 0	0	0	0 -	0	0	0	0 0	0	0 0	0 -	0	0	0	0	0 0	0	0 0-	-
32 GERMANY 33 of which: SME Secured by mortgages on immovable property	0	0	0 0	0 0	0	0	0 -	0	0	0	0 0	0	0 0	0 -	0	0	0	0	0 0	0	0 0-	-
34 of which: non-SME 35 Items associated with particularly high risk																						
Covered bonds Claims on institutions and corporates with a ST credit assessment																						
Collective investments undertakings (CIU) Equity																						
40 Securitisation 41 Other exposures																						
Standardised Total	0	0	0 0	0 0	0	0	0 -	0	0	0	0 0	0	0 0	0 -	0	0	0	0	0 0	0	0 0-	-
											Public guarantees - Adve	se Scenario										
	Stage	e 1		31/12/2021 Stage 3	G: 1 C				Stage 1	Stage 2	31/12/2022 S	age 3	9:16			Stage 1	St	tage 2	31/12/2023 Stage 3		0.16	
Row	Stage 1 exposure which	re, of Stage 2	Stage 2 exposure, of which Stage 3	Stage 3 exposure, of which	Stock of provisions for p	provisions for provision	of s for Stage 3	Stage 1 exposure	exposure, of which	Stage 2 exposure exposure exposure exposure exposure exposure exposure	Stage 3 exp	sage 3 Stock of provisions for Stage 1	Stock of Stock of provisions for prov	cock of Coverage Raisions for Stage 3	tio - Stage 1 exposure	exposure, of which	Stage 2	osure, of Sta	Stage 3 exposure, of which	Stock of Stock of provisions for Stock of		Coverage Ratio - Stage 3
Num (mln EUR	exposure	iteed	guaranteed exposur amount	guaranteed amount	Stage 1 exposure	Stage 2 Stage exposure exposu	Stage 3 3 exposure	exposure	guaranteed amount	exposure guaranteed amount	exposure gua a	ranteed Stage 1 nount exposure	Stage 2 Si exposure ex	tage 3 Stage 3 exposure	exposure	which guaranteed amount		ranteed expo	which guaranteed amount	Stage 1 Stage 2 exposure	Stage 3 exposure	exposure
43 Central banks 44 Central governments																						
45 Regional governments or local authorities 46 Public sector entities																						
47 Multilateral Development Banks 48 International Organisations																						
Institutions Corporates	7	6	1 0	0 0	0	0	0 0.00%	6 7	5	1	0 0	0	0 0	0 0	.00% 6	5	1	0	1 0	0	0 0	0.00%
51 of which: SME 52 Retail	0	0	0 0	0 0	0	0	0 -	0	0	0	0 0	0	0 0	0 -	0	0	0	0	0 0	0	0 0-	-
53 POLAND of which: SME 54 Secured by mortgages on immovable property	0	0	0 0	0 0	0	0	0 -	0	0	0	0 0	0	0 0	0 -	0	0	0	0	0 0	0	0 0-	-
of which: non-SME Items associated with particularly high risk																						
Covered bonds Claims on institutions and corporates with a ST credit assessment																						
Collective investments undertakings (CIU)																						
60 Equity 61 Securitisation 62 Other exposures																						
62 Other exposures 63 Standardised Total	7	6	1 0	0 0	0	0	0 35.00%	6 7	5	1	0 0	0	0 0	0 37	.78% 6	5	1	0	1 0	0	0 0	37.68%
											Public guarantees - Adve	se Scenario										
	Stage	e 1	Stage 2	31/12/2021 Stage 3			.		Stage 1	Stage 2	31/12/2022 S	age 3 Stock of				Stage 1	St	tage 2	31/12/2023 Stage 3			
Row	Stage 1 exposur		exposure, of which exposur	arma arma af	provisions for p	Stock of Stock provisions for provision	s for	Stage 1 exposure		Stage 2 exposure, of which	Stage 3 exp	osure, of provisions for	provisions for prov	cock of Coverage Raisions for Stage 3			Stage 2 expo	osure, of Sta	ge 3 exposure, of	Stock of Stock of provisions for provisions for	r provisions for	Coverage Ratio - Stage 3
Num (mln EUR	exposure	iteed	guaranteed exposur amount	guaranteed amount	Stage 1 exposure	Stage 2 Stage exposure exposur	Stage 3 exposure	exposure	guaranteed amount	exposure guaranteed amount	yuc	ranteed Stage 1 nount exposure	Stage 2 Si exposure ex	tage 3 Stage 3 exposure	exposure	guaranteed amount	guai	ranteed expo	guaranteed amount	Stage 1 Stage 2 exposure	Stage 3 exposure	exposure
64 Central banks 65 Central governments 66 Regional governments or local authorities																						
Public sector entities																						
68 Multilateral Development Banks 69 International Organisations																						
70 Institutions 71 Corporates	0	0	0 0	0 0	0	0	0 -	0	0	0	0 0	0	0 0	0 -	0	0	0	0	0 0	0	0 0-	-
72 of which: SME 73 Retail	0	0	0 0	0 0	0	0	0 -	0	0	0	0 0	0	0 0	0 -	n	0	0	0	0 0	0	0 0-	-
UNITED STATES of which: SME Secured by mortgages on immovable property	0	0	0 0	0 0	n n	0	0 -	n	0	0	0 0	0	0 0	0 -	n	0	0	0	0 0	0	0 0-	-
76 of which: non-SME The secured by mortgages on miniovable property Items associated with particularly high risk				0	J	, ,				•		<u> </u>						0	0	0		
78 Covered bonds																						
Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)																						
81 Equity 82 Securitisation																						
83 Other exposures 84 Standardised Total	0	0	0 0	0 0	0	0	0 -	0	0	0	0 0	0	0 0	0 -	0	0	0	0	0 0	0	0 0-	-
											Public guarantees - Adve	se Scenario										
	Stage	0.1		31/12/2021					Stage 1	Stage 2	31/12/2022	200 2				Stage 1	C+	tago 2	31/12/2023			
Row	Stage 1 exposure exposure guarant	e 1 re, of ch exposure	Stage 2 exposure, of which guaranteed Stage 3	Stage 3 exposure, of which	provisions for p	Stock of Stock provisions for provision	s for	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure exposure exposure guaranteed	Stage 3 exp	sage 3 Stock of provisions for Stock 1	provisions for prov	cock of Coverage Raisions for		Stage 1 exposure, of which guaranteed		tage 2 osure, of vhich	ge 3 exposure, of which	Stock of Stock of provisions for provisions fo	r provisions for	Coverage Ratio - Stage 3
Num (mln EUR	exposure guarant	exposure	guaranteed exposur	re guaranteed amount	Stage 1 exposure	Stage 2 Stage exposure exposu	Stage 3 exposure	exposure	guaranteed	exposure guaranteed amount	exposure gua	ranteed Stage 1 mount exposure	Stage 2 Stage 2 exposure ex	tage 3 posure Stage 3 exposur	exposure	guaranteed	guai	ranteed expo	guaranteed amount	Stage 1 Stage 2 exposure	Stage 3 exposure	exposure
85 Central banks 86 Central governments	amou			ZINOUIL.					SANGGIIL.	amount						GINOUIL	al		- Intolute			
Regional governments or local authorities																						
Public sector entities Multilateral Development Banks International Organisations																						
90 International Organisations 91 Institutions Corporates			0										0								0	
92 Corporates 93 of which: SME	0	U (0	0	0	0	U -	0	0	0	0	U	0	0 -	0	0	0	0	0 0	0	0 -	-
94 95 UNITED KINGDOM Retail 96 of which: SME	0	0	0	0 0	0	0	0 -	0	0	0	0	0	0 0	0 -	0	0	0	0	0 0	0	0 -	-
96 Secured by mortgages on immovable property 97 of which: non-SME	0	0	0 0	0 0	0	0	0 -	0	0	0	0	0	0 0	0 -	0	0	0	0	0 0	0	0 0 -	-
98 Items associated with particularly high risk 99 Covered bonds																						
Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)																						
103 Securitisation																						
Equity Securitisation Other exposures Standardised Total	0	0	0 0	0 0	0	0	0 -	0	0	0	0 0	0	0 0	0 -	n	0	0	0	0 0	0	0 0 -	-

2021 EU-wide Stress Test: Credit risk COVID-19 STA COMMERZBANK Aktiengesellschaft

	97 98 99	100 101	102 103	104 105 106	107 108	109 110		113 114 115	116 117	118 119	120 121 122	123 124	125 126
	Stage 1	31, Stage 2	/12/2021 Stage 3 Stock of	Shook of Shook of	Stage 1	Stage 2	Public guarantees - Adverse Scenario 31/12/2022 Stage 3	hade of Charles		Stage 1	31/12/2023 Stage 2 Stage 3	Charle of Charle of	Shock of
Row Num (mln EUR, %	Stage 1 exposure, of which exposure guaranteed	e 2 exposure, of Stage 3 ure guaranteed exposure	exposure, of which guaranteed amount Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 Stage 3 exposure Coverage Rate Stage 3 exposure	tio - Stage 1 exposure, of which guaranteed	Stage 2 exposure, of which guaranteed	Stage 3 exposure, of prov	tock of Stock of Stock of provisions for provisions for provisions for tage 1 Stage 2 Stage 3 cposure exposure	Coverage Ratio - Stage 3 Exposure Stage 1 Exposure	exposure, of Stage 2 exposure	exposure, of which exposure guaranteed Stage 3 which guaranteed	Stock of Stock of provisions for Stage 1 Stage 2 exposure exposure	Stock of provisions for Stage 3 exposure
Central banks Central governments Regional governments or local authorities Public sector entities	amount	amount	amount	exposure exposure	amount	amount	amount	exposure exposure		amount	amount amount	exposure exposure	exposure
110 Multilateral Development Banks 111 International Organisations 112 Institutions													
Corporates of which: SME Retail	0 0	0 0	0 0 0	0 0 0 -	0	0 0 0	0 0 0	0 0	0 - 0	0	0 0 0	0 0 0	0 -
of which: SME Secured by mortgages on immovable property of which: non-SME Thoms associated with particularly high rick	0 0	0 0	0 0 (0 0 -	0	0 0 0	0 0	0 0	0 - 0	0	0 0	0 0 0	0 -
119Items associated with particularly high risk120Covered bonds121Claims on institutions and corporates with a ST credit assessment122Collective investments undertakings (CIU)													
Equity Securitisation Other exposures													
126 Standardised Total	0 0	0 0	0 0 (0 0 -	0	0 0 0	0 0 0 Public guarantees - Adverse Scenario	0 0	0 - 0	0	0 0	0 0 0	0 -
	Stage 1 exposure, of Stage	Stage 2	/12/2021 Stage 3 exposure, of provisions for	Stock of Stock of Coverage Rat	Stage 1	Stage 2	31/12/2022 Stage 3	tock of Stock of Stock of provisions for provisions for	Coverage Ratio -	Stage 1	Stage 2 Stage 3 exposure of	Stock of Stock of	Stock of Coverage Ratio -
Num (mln EUR, %	exposure which exposu	which stage 3 guaranteed amount	which stage 1 amount provisions for stage 1 exposure	provisions for provisions for Stage 3 exposure exposure	stage 1 exposure, of which guaranteed amount	Stage 2 exposure, or which guaranteed amount	Judge 5	tock of Stock of provisions for provisions for tage 1 Stage 2 Stage 3 exposure exposure	Stage 3 exposure Stage 1 exposure	exposure, of which guaranteed amount Stage 2	exposure, of which guaranteed amount Stage 3 exposure, of which guaranteed amount	provisions for provisions for Stage 1 Stage 2 exposure exposure	provisions for Stage 3 exposure
127 128 129 Regional governments or local authorities Public porton authorities													
Public sector entities Multilateral Development Banks International Organisations Institutions													
Corporates of which: SME Retail	0 0	0 0	0 0 0	0 0 0 -	0	0 0 0	0 0 0	0 0	0 - 0	0	0 0 0	0 0 0	0 -
137 138 139 FRANCE of which: SME Secured by mortgages on immovable property of which: non-SME	0 0	0 0	0 0 (0 0 -	0	0 0 0	0 0 0	0 0	0 - 0	0	0 0 0	0 0 0	0 -
Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment													
Collective investments undertakings (CIU) Equity Securitisation Other exposures													
146 Other exposures 147 Standardised Total	0 0	0 0	0 0 0	0 0 -	0	0 0 0	0 0 0 Public guarantees - Adverse Scenario	0 0	0 - 0	0	0 0	0 0 0	0 -
	Stage 1	Stage 2	/12/2021 Stage 3 Stock of	Stock of Stock of Coverage Pat	Stage 1	Stage 2	31/12/2022 Stage 3	tock of Stock of Stock of	Coverage Patie	Stage 1	31/12/2023 Stage 2 Stage 3	Stock of Stock of	Stock of Coverage Patio -
Row Num (mln EUR, %	Stage 1 exposure, of which exposure guaranteed amount	ure exposure	which provisions for	Stock of provisions for Stage 2 Stage 3 exposure Stock of provisions for Stage 3 exposure	tio - Stage 1 exposure, of which guaranteed amount	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure, or prov	tock of Stock of Stock of provisions for provisions for provisions for tage 1 Stage 2 Stage 3 exposure exposure	Coverage Ratio - Stage 3 exposure exposure	exposure, of which guaranteed amount Stage 2	exposure, of which guaranteed amount Stage 3 exposure, of which guaranteed amount	provisions for provisions for	provisions for Stage 3 exposure Coverage Ratio - Stage 3 exposure
148 Central banks Central governments 150 Regional governments or local authorities													
Public sector entities Multilateral Development Banks International Organisations Institutions													
155 156 157 Corporates of which: SME Retail	0 0	0 0	0 0 0	0 0 0 -	0	0 0 0	0 0 0	0 0	0 - 0	0		0 0 0	0 -
158 159 160 Of which: SME Secured by mortgages on immovable property of which: non-SME	0 0	0 0	0 0 (0 0 -	0	0 0 0	0 0 0	0 0	0 - 0	0	0 0 0	0 0 0	0 -
Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment													
Collective investments undertakings (CIU) Equity Securitisation Other exposures													
167 Other exposures 168 Standardised Total	0 0	0 0	0 0 0	0 0 -	0	0 0	0 0 0 Public guarantees - Adverse Scenario	0 0	0 - 0	0	0 0	0 0	0 -
	Stage 1 exposure, of	Stage 2	/12/2021 Stage 3 exposure, of	Stock of Stock of Coverage Rat	Stage 1	Stage 2	31/12/2022 Stage 3	tock of Stock of Stock of	Coverage Ratio -	Stage 1 exposure, of	Stage 2 Stage 3 exposure, of exposure, of	Stock of Stock of	Stock of Coverage Ratio -
Num (min EUR, %	Stage 1 exposure, of which exposure guaranteed amount	e 2 exposure, of which guaranteed amount Stage 3	exposure, of which guaranteed amount Stock of provisions for Stage 1 exposure	provisions for Stage 2 Stage 3 exposure exposure	tio - Stage 1 exposure exposure guaranteed amount	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure, of proventies of which sugaranteed exposure exposure exposure, of proventies of pr	risions for provisions for provisions for tage 1 Stage 2 Stage 3 cposure exposure	Stage 3 exposure Stage 1 exposure	exposure, of which guaranteed amount Stage 2 exposure	exposure, of which guaranteed amount Stage 3 exposure exposure guaranteed amount amount	Stage 1 Stage 2 exposure exposure	Stage 3 exposure Stage 3 exposure
169 170 Central banks Central governments 171 Regional governments or local authorities 172 Public sector entities													
173 Multilateral Development Banks 174 International Organisations 175 Institutions													
176 177 178 Corporates of which: SME Retail	0 0	0 0	0 0 0	0 0-									
CMITZEDI AND	0 0	0 0	0 0 (0 0 -	0	0 0 0	0 0 0	0 0	0 - 0	0	0 0 0	0 0 0	0 -
SWITZERLAND of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk	0 0	0 0	0 0 0	0 0 0 -	0	0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 - 0	0		0 0 0 0 0 0 0 0 0	0 - 0 -
Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment	0 0	0 0	0 0 0	0 0 0 -	0	0 0 0		0 0 0 0 0 0	0 - 0	0			0 -
Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures		0 0	0 0 0	0 0 0 -	0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 - 0	0			0 -
Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation	0 0	0 0	0 0 0	0 0 0 -	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 - 0	0			0 -
Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2	0 0 0 (0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	O O O O O O O O O O O O O O O O O O O	0 0 0 Stage 1 exposure, of	Stage 2	31/12/2022 Stage 3	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 - 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 Stage 1 exposure, of	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	O O O O O O O O O O O O O O O O O O O	0 - 0 - 0 - 0 - 0 - Coverage Ratio - Stage 2
Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total Row Num (min EUR, %	Stage 1 exposure, of which exposure exposure	Stage 2	Stage 3 Stock of	0 0 0 0 - 0 0 0 - 0 0 0 - 0 0 0 - 0 0 0 - Stock of provisions for Stage 2 exposure Stage 3 exposure Coverage Rat Stage 3 exposure	tio - exposure, of		31/12/2022 Stage 3 exposure, of prov	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Ratio - Stage 1 exposure	O Stage 1 exposure, of which guaranteed amount Stage 2 exposure	Stage 2 Stage 3	Stock of provisions for Stage 1 exposure Stock of provisions for Stage 2 exposure	O - O - O - O - O - O - O - Coverage Ratio - Stage 3 exposure Coverage 3 exposure
Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total Row Num Central banks Central governments Regional governments or local authorities Public sector entities	Stage 1 exposure, of which exposure guaranteed	Stage 2 exposure, of which exposure guaranteed	Stage 3 exposure, of which Stock of provisions for	O O O O O O O O O O O O O O O O O O O	tio - Stage 1 exposure, of which guaranteed	Stage 2 exposure, of which guaranteed	31/12/2022 Stage 3	risions for provisions for provisions for	St240 1	exposure, of which guaranteed Stage 2 exposure	Stage 2 Stage 3 exposure, of	provisions for provisions for	provisions for Stage 3
Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total Row Num Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks Institutions Institutions	Stage 1 exposure, of which exposure guaranteed	Stage 2 exposure, of which exposure guaranteed	Stage 3 exposure, of which Stock of provisions for	O O O O O O O O O O O O O O O O O O O	tio - Stage 1 exposure, of which guaranteed	Stage 2 exposure, of which guaranteed	31/12/2022 Stage 3	risions for provisions for provisions for	St240 1	exposure, of which guaranteed Stage 2 exposure	Stage 2 Stage 3 exposure, of	provisions for provisions for	provisions for Stage 3
Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total Row Num Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks Institutions Corporates of which: SME Retail	Stage 1 exposure, of which exposure guaranteed	Stage 2 exposure, of which exposure guaranteed	Stage 3 exposure, of which Stock of provisions for	O O O O O O O O O O O O O O O O O O O	tio - Stage 1 exposure, of which guaranteed	Stage 2 exposure, of which guaranteed	31/12/2022 Stage 3	risions for provisions for provisions for	St240 1	exposure, of which guaranteed Stage 2 exposure	Stage 2 Stage 3 exposure, of	provisions for provisions for	provisions for Stage 3
Row Num Row Num Row Num Row Num Secured by mortgages on immovable property of which: son-SME Row Num Securitisation Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions SPAIN Securitisation Other exposures Standardised Total (min EUR, % (mi	Stage 1 exposure, of which exposure guaranteed	Stage 2 exposure, of which exposure guaranteed	Stage 3 exposure, of which Stock of provisions for	O	tio - Stage 1 exposure, of which guaranteed	Stage 2 exposure, of which guaranteed	31/12/2022 Stage 3	risions for provisions for provisions for	St240 1	exposure, of which guaranteed Stage 2 exposure	Stage 2 Stage 3 exposure, of	provisions for provisions for	provisions for Stage 3
Secured by mortgages on immovable property	Stage 1 exposure, of which exposure guaranteed	Stage 2 exposure, of which exposure guaranteed	Stage 3 exposure, of which Stock of provisions for	O O O O O O O O O O O O O O O O O O O	tio - Stage 1 exposure, of which guaranteed	Stage 2 exposure, of which guaranteed	31/12/2022 Stage 3	risions for provisions for provisions for	St240 1	exposure, of which guaranteed Stage 2 exposure	Stage 2 Stage 3 exposure, of	provisions for provisions for	provisions for Stage 3
Secured by mortgages on immovable property of which: non-SME	Stage 1 exposure, of which exposure guaranteed	Stage 2 exposure, of which exposure guaranteed	Stage 3 exposure, of which Stock of provisions for	Stock of provisions for Stage 2 exposure O O O O O O O O O O O O O O O O O O O	tio - Stage 1 exposure, of which guaranteed	Stage 2 exposure, of which guaranteed	31/12/2022 Stage 3	risions for provisions for provisions for	St240 1	exposure, of which guaranteed Stage 2 exposure	Stage 2 Stage 3 exposure, of	provisions for provisions for	provisions for Stage 3
Row Num Row Num Central banks Central governments or local authorities Regional governments or local authorities Multilateral Development Banks International Organisations Institutions SPAIN SPAIN SPAIN Secured by mortgages on immovable property of which: non-SME Regional governments with a ST credit assessment (min EUR, %) (m	Stage 1 exposure, of which exposure guaranteed	Stage 2 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure, of which guaranteed amount O	Stock of provisions for Stage 2 exposure Stage 3 exposure Stage 3 exposure O	tio - Stage 1 exposure, of which guaranteed	Stage 2 exposure Stage 2 exposure, of which guaranteed amount 0 0 0 (0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure Stage 3 exposure, of which guaranteed amount O	risions for provisions for provisions for	St240 1	exposure, of which guaranteed Stage 2 exposure	Stage 2 exposure, of which guaranteed amount Stage 3 exposure, of which guaranteed amount O	provisions for provisions for	provisions for Stage 3
Secured by mortgages on immovable property of which: non-SME	Stage 1 exposure which guaranteed amount 0 0 0 0 0 0 0 Stage 1 Stage 2 exposure, of which guaranteed amount	Stage 2 exposure, of which guaranteed amount O O O O O O O O O O O O O O O O O O O	Stage 3 exposure, of which guaranteed amount 0	provisions for Stage 2 exposure Stage 3 exposure Stage 3 exposure O O O O O O O O O O O O O O O O O O O	Stage 1 exposure Stage 1 exposure, of which guaranteed amount	Stage 2 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 Stage 2 exposure, of which guaranteed amount	Stage 3 exposure Stage 3 exposure, of which guaranteed amount 0	risions for tage 1 Stage 2 exposure exposure 0 0 0 0 0 0 0 0 0 tock of risions for Stock of provisions for	Stage 3 exposure Stage 1 exposure O - O - O - O - O - O - O - O - O - O	exposure, of which guaranteed amount O O O Stage 2 exposure	Stage 2 exposure, of which guaranteed amount Stage 3 exposure which guaranteed amount 0	provisions for Stage 1 exposure exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure O - O - O - O - O - O - O - O
Secured by mortgages on immovable property of which; non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total Row Num Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks Institutions Institutions Institutions Institutions Institutions SPAIN SPAIN SPAIN SPAIN SPAIN SPAIN Corporates of which; SME Retail Of which; SME Retail Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Security Standardised Total Row Num Num Num Num (min EUR, % Central banks	Stage 1 exposure Stage 1 exposure O O O O O O O Stage 1 exposure O O O Stage 1 exposure O Stage 2 exposure O Stage 2 exposure O Stage 1 exposure O Stage 2 e	Stage 2 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 Stage 3 exposure	Stage 3 exposure, of which guaranteed amount O O O O O O O O O O O O O O O O O O O	provisions for Stage 2 exposure Stage 3 exposure O O O O O O O O O O O O O O O O O O O	Stage 1 exposure Stage 1 exposure, of which guaranteed amount	Stage 2 exposure Stage 2 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure Stage 3 exposure, of which guaranteed amount 0	risions for tage 1 Stage 2 exposure exp	Stage 3 exposure O - O - O - O - O - O - O - O - O - O	exposure, of which guaranteed amount O O O O O O O	Stage 2 exposure, of which guaranteed amount Stage 3 exposure which guaranteed amount 0	provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure Coverage Ratio - Stage 3 exposure Coverage Ratio - Stage 3 exposure Coverage Ratio - Stage 3 exposure
Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total Row Num Central banks Central governments Public sector entities Public sector entities International Organisations Institutions Corporates Of which: SME Retail Collective investments on immovable property of which: non-SME Secured by mortgages on immovable property Other exposures Covered bonds Covere	Stage 1 exposure which guaranteed amount 0 0 0 0 0 0 0 0 0 Stage 1 exposure exposure, of which guaranteed amount Stage 1 exposure exposure, of which guaranteed exposure Stage 1 exposure of which guaranteed	Stage 2 exposure, of which guaranteed amount Stage 3 exposure Stage 3 exposure O O O O O O O O O O O O O O O O O O O	Stage 3 exposure, of which guaranteed amount 0	provisions for Stage 2 exposure Stage 3 exposure Stage 3 exposure O O O O O O O O O O O O O O O O O O O	Stage 1 exposure Stage 1 exposure O O Stage 1 exposure, of which guaranteed amount O Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed	Stage 2 exposure Stage 2 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 Stage 2 exposure, of which guaranteed amount Stage 2 exposure, of which guaranteed guaranteed	Stage 3 exposure Stage 3 exposure, of which guaranteed amount 0	risions for tage 1 Stage 2 exposure exposure 0 0 0 0 0 0 0 0 0 tock of risions for Stock of provisions for	Stage 3 exposure Stage 1 exposure O - O - O - O - O - O - O - O - O - O	Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed guaranteed Stage 2 exposure	Stage 2 exposure, of which guaranteed amount Stage 3 exposure which guaranteed amount 0	provisions for Stage 1 exposure exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure Coverage Ratio - Stage 3 exposure Coverage Ratio - Stage 3 exposure Coverage Ratio - Stage 3 exposure
Secured by mortgages on immovable property of which: non-SME	Stage 1 exposure which guaranteed amount 0 0 0 0 0 0 0 0 0 Stage 1 exposure exposure, of which guaranteed amount Stage 1 exposure exposure, of which guaranteed exposure Stage 1 exposure of which guaranteed	Stage 2 exposure, of which guaranteed amount Stage 3 exposure Stage 3 exposure O O O O O O O O O O O O O O O O O O O	Stage 3 exposure, of which guaranteed amount 0	provisions for Stage 2 exposure Stage 3 exposure Stage 3 exposure O O O O O O O O O O O O O O O O O O O	Stage 1 exposure Stage 1 exposure O O Stage 1 exposure, of which guaranteed amount O Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed	Stage 2 exposure Stage 2 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 Stage 2 exposure, of which guaranteed amount Stage 2 exposure, of which guaranteed guaranteed	Stage 3 exposure Stage 3 exposure, of which guaranteed amount 0	risions for tage 1 Stage 2 exposure exposure 0 0 0 0 0 0 0 0 0 tock of risions for Stock of provisions for	Stage 3 exposure Stage 1 exposure O - O - O - O - O - O - O - O - O - O	Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed guaranteed Stage 2 exposure	Stage 2 exposure, of which guaranteed amount Stage 3 exposure which guaranteed amount 0	provisions for Stage 1 exposure exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure Coverage Ratio - Stage 3 exposure Coverage Ratio - Stage 3 exposure Coverage Ratio - Stage 3 exposure
Row Num	Stage 1 exposure which guaranteed amount 0 0 0 0 0 0 0 0 0 Stage 1 exposure exposure, of which guaranteed amount Stage 1 exposure exposure, of which guaranteed exposure Stage 1 exposure of which guaranteed	Stage 2 exposure, of which guaranteed amount Stage 3 exposure Stage 3 exposure O O O O O O O O O O O O O O O O O O O	Stage 3 exposure, of which guaranteed amount 0	provisions for Stage 2 exposure Stage 3 exposure Stage 3 exposure O O O O O O O O O O O O O O O O O O O	Stage 1 exposure Stage 1 exposure O O Stage 1 exposure, of which guaranteed amount O Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed	Stage 2 exposure Stage 2 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 Stage 2 exposure, of which guaranteed amount Stage 2 exposure, of which guaranteed guaranteed	Stage 3 exposure Stage 3 exposure, of which guaranteed amount 0	risions for tage 1 Stage 2 exposure exposure 0 0 0 0 0 0 0 0 0 tock of risions for Stock of provisions for	Stage 3 exposure Stage 1 exposure O - O - O - O - O - O - O - O - O - O	Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed guaranteed Stage 2 exposure	Stage 2 exposure, of which guaranteed amount Stage 3 exposure which guaranteed amount 0	provisions for Stage 1 exposure exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure Coverage Ratio - Stage 3 exposure Coverage Ratio - Stage 3 exposure Coverage Ratio - Stage 3 exposure
Secured by mortgages on immovable property	Stage 1 exposure which guaranteed amount 0 0 0 0 0 0 0 0 0 Stage 1 exposure exposure, of which guaranteed amount Stage 1 exposure exposure, of which guaranteed exposure Stage 1 exposure of which guaranteed	Stage 2 exposure, of which guaranteed amount Stage 3 exposure Stage 3 exposure O O O O O O O O O O O O O O O O O O O	Stage 3 exposure, of which guaranteed amount 0	provisions for Stage 2 exposure Stage 3 exposure Stage 3 exposure O O O O O O O O O O O O O O O O O O O	Stage 1 exposure Stage 1 exposure O O Stage 1 exposure, of which guaranteed amount O Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed	Stage 2 exposure Stage 2 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 Stage 2 exposure, of which guaranteed amount Stage 2 exposure, of which guaranteed guaranteed	Stage 3 exposure Stage 3 exposure, of which guaranteed amount 0	risions for tage 1 Stage 2 exposure exposure 0 0 0 0 0 0 0 0 0 tock of risions for Stock of provisions for	Stage 3 exposure Stage 1 exposure O - O - O - O - O - O - O - O - O - O	Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed guaranteed Stage 2 exposure	Stage 2 exposure, of which guaranteed amount Stage 3 exposure which guaranteed amount 0	provisions for Stage 1 exposure exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure Coverage Ratio - Stage 3 exposure Coverage Ratio - Stage 3 exposure Coverage Ratio - Stage 3 exposure
Secured by mortgages on immovable property	Stage 1 exposure which guaranteed amount 0 0 0 0 0 0 0 0 0 Stage 1 exposure exposure, of which guaranteed amount Stage 1 exposure exposure, of which guaranteed exposure Stage 1 exposure of which guaranteed	Stage 2 exposure, of which guaranteed amount Stage 3 exposure Stage 3 exposure O O O O O O O O O O O O O O O O O O O	Stage 3 exposure, of which guaranteed amount 0	provisions for Stage 2 exposure Stage 3 exposure Stage 3 exposure O O O O O O O O O O O O O O O O O O O	Stage 1 exposure Stage 1 exposure O O Stage 1 exposure, of which guaranteed amount O Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed	Stage 2 exposure Stage 2 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 Stage 2 exposure, of which guaranteed amount Stage 2 exposure, of which guaranteed guaranteed	Stage 3 exposure Stage 3 exposure, of which guaranteed amount 0	risions for tage 1 Stage 2 exposure exposure 0 0 0 0 0 0 0 0 0 tock of risions for Stock of provisions for	Stage 3 exposure Stage 1 exposure O - O - O - O - O - O - O - O - O - O	Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed guaranteed Stage 2 exposure	Stage 2 exposure, of which guaranteed amount Stage 3 exposure which guaranteed amount 0	provisions for Stage 1 exposure exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure Coverage Ratio - Stage 3 exposure Coverage Ratio - Stage 3 exposure Coverage Ratio - Stage 3 exposure
Secured by mortgages on immovable property	Stage 1 exposure which guaranteed amount 0 0 0 0 0 0 0 0 0 Stage 1 exposure exposure, of which guaranteed amount Stage 1 exposure exposure, of which guaranteed exposure Stage 1 exposure of which guaranteed	Stage 2 exposure, of which guaranteed amount Stage 3 exposure Stage 3 exposure O O O O O O O O O O O O O O O O O O O	Stage 3 exposure, of which guaranteed amount 0	provisions for Stage 2 exposure Stage 3 exposure Stage 3 exposure O O O O O O O O O O O O O O O O O O O	Stage 1 exposure Stage 1 exposure O O Stage 1 exposure, of which guaranteed amount O Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed	Stage 2 exposure Stage 2 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 Stage 2 exposure, of which guaranteed amount Stage 2 exposure, of which guaranteed guaranteed	Stage 3 exposure Stage 3 exposure, of which guaranteed amount 0	risions for tage 1 Stage 2 exposure exposure 0 0 0 0 0 0 0 0 0 tock of risions for Stock of provisions for	Stage 3 exposure Stage 1 exposure O - O - O - O - O - O - O - O - O - O	Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed guaranteed Stage 2 exposure	Stage 2 exposure, of which guaranteed amount Stage 3 exposure which guaranteed amount 0	provisions for Stage 1 exposure exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure Coverage Ratio - Stage 3 exposure Coverage Ratio - Stage 3 exposure Coverage Ratio - Stage 3 exposure



2021 EU-wide Stress Test: Securitisations

			1	2	3	4	5	6	7
			Actual		Baseline Scenario			Adverse Scenario	
Row Num		(mln EUR)	31/12/2020	31/12/2021	31/12/2022	31/12/2023	31/12/2021	31/12/2022	31/12/2023
1		SEC-IRBA	10,148						
2		SEC-SA	3,563						
3	Exposure values	SEC-ERBA	9,753						
4		SEC-IAA	0						
5		Total	23,464						
6		SEC-IRBA	1,914	2,296	2,918	2,993	5,063	5,145	5,173
7		SEC-SA	595	713	786	808	826	1,364	1,485
8	DEA	SEC-ERBA	2,105	2,159	2,324	2,450	2,949	3,828	4,751
9	REA	SEC-IAA	0	0	0	0	0	0	0
10		Additional risk exposure amounts	0	0	0	0	0	0	0
11		Total	4,614	5,168	6,028	6,250	8,838	10,337	11,409
12	Impairments	Total banking book others than assessed at fair value	_	11	10	10	13	13	13



2021 EU-wide Stress Test: Risk exposure amounts

		1	2	3	4	5	6	7
	_	Actual	2	Baseline scenario	0	ļ	Adverse scenario	
RowN um	(mln EUR)	31/12/2020	31/12/2021	31/12/2022	31/12/2023	31/12/2021	31/12/2022	31/12/2023
1	Risk exposure amount for credit risk	147,963	149,778	150,213	150,607	159,631	164,635	167,307
2	Risk exposure amount for securitisations and re-securitisations	4,614	5,168	6,028	6,250	8,838	10,337	11,409
3	Risk exposure amount other credit risk	143,349	144,610	144,185	144,356	150,793	154,298	155,898
4	Risk exposure amount for market risk	12,333	12,333	12,333	12,333	15,836	15,836	15,836
5	Risk exposure amount for operational risk	18,287	18,287	18,287	18,890	18,397	19,298	21,027
6	Other risk exposure amounts	1	1	1	1	1	1	1
7	Total risk exposure amount	178,585	180,400	180,835	181,832	193,866	199,770	204,172
8	Total Risk exposure amount (transitional)	178,585	180,636	181,001	181,940	194,219	200,024	204,334
9	Total Risk exposure amount (fully loaded)	178,585	180,400	180,835	181,832	193,866	199,770	204,172



2021 EU-wide Stress Test: Capital

			1	2	3	4	5	6	7	8
			IFRS 9 first implementation	Actual		Baseline Scenario		Ad	verse Scenario	
N		(mln EUR 0/)	01/01/2018	31/12/2020	2021	2022	2023	2021	2022	2023
	A	OWN FUNDS (mln EUR,%)		31,603	31,890	31,693	31,633	27,850	26,579	25,34
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)		23,611	24,154		24,256	20,181	18,983	17,4:
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)		12,734	12,734		12,734	12,734	12,734	12,7
	A.1.1.1	Of which: CET1 instruments subscribed by Government		1,987	1,987		1,987	1,987	1,987	1,9
	A.1.2	Retained earnings		14,220	14,510		15,232	10,654	10,051	9,1
	A.1.3	Accumulated other comprehensive income		-2,186	-2,186		-2,186	-2,740	-2,740	-2,7
	A.1.3.1	Arising from full revaluation, cash flow hedge and liquidity reserves		-488	-488		-488	-1,444	-1,444	-1,4
	A.1.3.2	OCI Impact of defined benefit pension plans [gain or (-) loss]		-1,699	-1,699		-1,699	-1,296	-1,296	-1,2
	A.1.3.3	Other OCI contributions		-1,099	-1,099	-1,099	-1,699	-1,290	-1,290	-1,2
				0						
	A.1.4	Other Reserves		0	0	0				
	A.1.5	Funds for general banking risk		C 47		677		704		
	A.1.6	Minority interest given recognition in CET1 capital		647	680		670	701	737	
	A.1.7	Adjustments to CET1 due to prudential filters		-233	-233		-233	-422	-422	-
	A.1.7.1	(-) Value adjustments due to the requirements for prudent valuation (AVA)		-189	-189		-189	-342	-342	-:
	A.1.7.2	Cash flow hedge reserve		-42	-42	-42	-42	-80	-80	
	A.1.7.3	Other adjustments		-1	-1	-1	-1	-1	-1	
	A.1.8	(-) Intangible assets (including Goodwill)		-457	-358		-381	-358	-383	-(
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs		-288	-288	-288	-288	-288	-288	-
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses		-148	-295	-389	-354	0	0	
	A.1.11	(-) Deduction due to the application of Regulation (EU) No 2019/630 amending Regulation (EU) No 575/2013 as regards minimum loss coverage for non-performing exposures ("NPL calendar")		0	-20	-134	-428	-22	-149	-
	A.1.12	(-) Defined benefit pension fund assets		-68	-68	-68	-68	-210	-210	-
	A.1.13	(-) Reciprocal cross holdings in CET1 Capital		0	0	0	0	0	0	
	A.1.14	(-) Excess deduction from AT1 items over AT1 Capital		0	0	0	0	0	0	
	A 1 15	() Deductions valeted to see to which any altermatively be subject to a 1.2500/ viel, weight		170	-178	-178	-178	170	-178	
	A.1.15	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight		-178	-1/8	-1/8	-1/8	-178	-1/8	-
	A.1.15.1	Of which: from securitisation positions (-)		-178	-178	-178	-178	-178	-178	-
	A.1.16	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a		0				0		
	A.1.17	significant investment (-) Deductible DTAs that rely on future profitability and arise from temporary differences		-344	-294	-282	-285	-872	-981	-1,
	A.1.17			-344	-294	-202	-205	-0/2	-901	-1,
		(-) CET1 instruments of financial sector entities where the institution has a significant investment		0						
	A.1.19	(-) Amount exceeding the 17.65% threshold		0						
OWN FUNDS	A.1.20	(-) Additional deductions of CET1 Capital due to Article 3 CRR		0	0	-87	0	0	0	
	A.1.21	CET1 capital elements or deductions - other		-87	-87	9,	-87	-87	-8/	
	A.1.22	Amount subject to IFRS 9 transitional arrangements Increase in IFRS 9 ECL provisions net of EL as of 01/01/2018 compared to related IAS 39 figures as at		0	-165	-155	-151	-801	-740	
	A.1.22.1	31/12/17 ("static part") Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at	U	0						
	A.1.22.2	between 01/01/2018 and 31/12/2019 ("old dynamic part")		0	U	U	- 0			
	A.1.22.3	Increase of CET1 capital due to the tax deductibility of the amounts above ("static part + old dynamic part") Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at		0	0	0	0	0	0	
	A.1.22.4	01/01/2020 ("new dynamic part")		0	236		216	1,267	1,198	1,
	A.1.22.4.1	Increase of CET1 capital due to the tax deductibility of the amounts above ("new dynamic part")		0	71	67	65	466	459	
	A.1.23	Transitional adjustments		0	236	166	108	1,267	899	
	A.1.23.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)		0	0	0	0	0	0	
	A.1.23.2	Transitional adjustments due to additional minority interests (+/-)		0	0	0	0	0	0	
	A.1.23.3	Adjustments due to IFRS 9 transitional arrangements		0	236	166	108	1,267	899	(
	A.1.23.3.1	From the increased IFRS 9 ECL provisions net of EL		0	165	117	76	801	555	
	A.1.23.3.2	From the amount of DTAs that is deducted from CET1 capital		0	71	50	32	466	344	
	A.1.23.4	Other transitional adjustments to CET1 Capital		0	0	0	0	0	0	
	A.1.23.4.1	Of which: due to DTAs that rely on future profitability and do not arise from temporary differences		0	0	0	0	0	0	
	A.1.23.4.2	Of which: due to DTAs that rely on future profitability and arise from temporary differences and CET1 instruments of financial sector entities where the institution has a significant investment		0	0	0	0	0	0	
	A.1.23.4.3	Of which: due to unrealised gains and losses measured at fair value through other comprehensive income in view of COVID-19 pandemic		0	0	0	0	0	0	
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)		3,179	2,972	2,745	2,731	2,860	2,647	2,0
	A.2.1	Additional Tier 1 Capital instruments		2,727	2,747	2,745	2,731	2,634	2,647	2,
	A.2.2	(-) Excess deduction from T2 items over T2 capital		0	0	0	0	0	0	
	A.2.3	Other Additional Tier 1 Capital components and deductions		0	0	0	0	0	0	
	A.2.4	Additional Tier 1 transitional adjustments		452	226	0	0	226	0	
	A.2.4.1	Of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)		26,790	27,126		26,987	23,041	21,630	20,
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)		4,813	4,763	4,660	4,645	4,810	4,949	5,
	A.4.1	Tier 2 Capital instruments		4,661	4,687	4,660	4,645	4,734	4,734	4
	A.4.2	Other Tier 2 Capital components and deductions		0	0	0	0	915	860	1
	A.4.3	Tier 2 transitional adjustments		152	76			-838	-645	
	A.4.3	ner z transitional adjustments		152	/6	1	U	-038	-045	-
	A.4.3.1	Of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	-915	-645	-!



2021 EU-wide Stress Test: Capital

			COMMERZDAINK AKUENGESENSCHARL	1	2	3	4	5	6	7	8
				IFRS 9 first implementation	Actual		Baseline Scenario		Ac	dverse Scenario	
RowN um			(mln EUR,%)	01/01/2018	31/12/2020	2021	2022	2023	2021	2022	2023
61		В	TOTAL RISK EXPOSURE AMOUNT		178,585	180,400	180,835	181,832	193,866	199,770	204,172
62	TOTAL RISK EXPOSURE AMOUNT	B.1	Of which: Transitional adjustments included		0	0	0	0	0	0	0
63		B.2	Adjustments due to IFRS 9 transitional arrangements		0	236	166	108	353	254	163
64		C.1	Common Equity Tier 1 Capital ratio		13.22%	13.37%	13.42%	13.33%	10.39%	9.49%	8.52%
65	CAPITAL RATIOS (%) Transitional period	C.2	Tier 1 Capital ratio		15.00%	15.02%	14.94%	14.83%	11.86%	10.81%	9.84%
66		C.3	Total Capital ratio		17.70%	17.65%	17.51%	17.39%	14.34%	13.29%	12.40%
67		D.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded)		23,611	23,918	24,121	24,148	18,913	18,084	16,735
68	Fully loaded CAPITAL	D.2	TIER 1 CAPITAL (fully loaded)		26,338	26,664	26,866	26,879	21,547	20,731	19,434
69		D.3	TOTAL CAPITAL (fully loaded)		30,999	31,352	31,526	31,524	27,196	26,325	25,183
70		E.1	Common Equity Tier 1 Capital ratio		13.22%	13.26%	13.34%	13.28%	9.76%	9.05%	8.20%
71	CAPITAL RATIOS (%) Fully loaded	E.2	Tier 1 Capital ratio		14.75%	14.78%	14.86%	14.78%	11.11%	10.38%	9.52%
72		E.3	Total Capital ratio		17.36%	17.38%	17.43%	17.34%	14.03%	13.18%	12.33%
73		F	Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2021 - 2023 period (cumulative conversions) (1)		0	0	0	0	0	0	0
74		G	Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event (2)		0	0	0	0	0	0	0
75		G.1	Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario (2)		0	0	0	0	0	0	0
76	Memorandum items	H.1	Total leverage ratio exposures (transitional)		541,412	541,412	541,412	541,412	541,412	541,412	541,412
77		H.2	Total leverage ratio exposures (fully loaded)		541,412	541,412	541,412	541,412	541,412	541,412	541,412
78		Н.3	Leverage ratio (transitional)		4.95%	5.01%	4.99%	4.98%	4.26%	4.00%	3.71%
79		H.4	Leverage ratio (fully loaded)		4.86%	4.92%	4.96%	4.96%	3.98%	3.83%	3.59%
80		P.1	Capital conservation buffer		2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
81		P.2	Countercyclical capital buffer		0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%
82		P.3	O-SII buffer		1.25%	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%
83	Transitional combined buffer requirements (%)	P.4	G-SII buffer		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
84	,	P.5	Systemic risk buffer applied to all exposures according to article 133 (4) of CRD IV		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
85		P.5.1	Systemic risk buffer applied to domestic exposures only according to article 133 (5) of CRD IV		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
86		P.6	Combined buffer		3.77%	3.77%	3.77%	3.77%	3.77%	3.77%	3.77%
87		R.1	Pillar 2 capital requirement		2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
88		R.1.1	Of which: CET1		1.13%	1.13%	1.13%	1.13%	1.13%	1.13%	1.13%
89	Pillar 2 (%)	R.2	Total SREP capital requirement (applicable requirement to be met at all times - including adverse scenario - according to EBA/GL/2018/03)		10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%
90		R.2.1	Of which: CET1		5.63%	5.63%	5.63%	5.63%	5.63%	5.63%	5.63%
91		R.3	Overall capital requirement (applicable requirement under the baseline scenario according to EBA/GL/2018/03)		13.77%	13.77%	13.77%	13.77%	13.77%	13.77%	13.77%
92		R.3.1	Of which: CET1 (relevant input for maximum distributable amount calculation according to Art 141 CRD)		9.39%	9.40%	9.40%	9.40%	9.40%	9.40%	9.40%



2021 EU-wide Stress Test: P&L

		1	2	3	4	5	6	7
	_	Actual		Baseline scenario			Adverse scenario	
Rowl um	(mln EUR)	31/12/2020	31/12/2021	31/12/2022	31/12/2023	31/12/2021	31/12/2022	31/12/2023
1	Net interest income	4,977	4,803	4,748	4,630	4,294	4,075	3,879
2	Interest income	7,586	19,638	18,615	17,848	19,292	18,236	17,084
3	Interest expense	-2,609	-14,834	-13,867	-13,218	-14,998	-14,161	-13,205
4	Dividend income	46	45	46	46	35	30	34
5	Net fee and commission income	3,306	3,299	3,259	3,207	2,874	2,874	2,874
6	Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	-183	134	134	134	-563	100	100
7	Gains or losses on non-trading financial assets mandatorily at fair value through profit or loss by instrument and Gains or losses on financial assets and liabilities designated at fair value through profit or loss					-368		
8	Other operating income not listed above, net	324	38	38	38	-82	6	6
9	Total operating income, net	8,469	8,319	8,225	8,055	6,190	7,086	6,893
10	Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-1,551	-650	-364	-421	-2,336	-760	-887
11	Other income and expenses not listed above, net	-9,546	-7,048	-6,992	-6,992	-7,815	-6,875	-6,846
12	Profit or (-) loss before tax from continuing operations	-2,628	621	868	642	-3,962	-550	-840
13 14	Tax expenses or (-) income related to profit or loss from continuing operations Profit or (-) loss after tax from discontinued operations	-263 30	-74	-104	-77	0	0	0
15	Profit or (-) loss for the year	-2,861	546	764	565	-3,962	-550	-840
16	Amount of dividends paid and minority interests after MDA-related adjustments	117	255	337	271	-397	53	63
17	Attributable to owners of the parent net of estimated dividends	-2,978	291	428	294	-3,565	-604	-902
18	Memo row: Impact of one-off adjustments		814	814	814	814	814	814
19	Total post-tax MDA-related adjustment		0	0	0	0	151	151



2021 EU-wide Stress Test

Major capital measures and realised losses

	(mln EUR)	1
Row um	Issuance of CET 1 Instruments 01 January to 31 March 2021	Impact on Common Equity Tier 1
1	Raising of capital instruments eligible as CET1 capital (+)	0
2	Repayment of CET1 capital, buybacks (-)	0
3	Conversion to CET1 of hybrid instruments (+)	0

um	Net issuance of Additional Her 1 and Her 2 Instruments 01 January to 31 March 2021	Impact on Additional Tier 1 and Tier 2
4	Net issuance of Additional Tier 1 and T2 Instruments with a trigger at or above bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0
5	Net issuance of Additional Tier 1 and T2 Instrument with a trigger below bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0

RowN um	Realised losses 01 January to 31 March 2021	
6	Realised fines/litigation costs (net of provisions) (-)	0
7	Other material losses and provisions (-)	0