

## **COMMERZBANK Update – 2023 EU-Wide Stress Test Results.**

**COMMERZBANK** was subject to the 2023 EU-wide stress test conducted by the European Banking Authority (EBA), in cooperation with the Single Supervisory Mechanism (SSM), the European Central Bank (ECB), and the European Systemic Risk Board (ESRB).

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

The 2023 EU-wide stress test does not contain a pass fail threshold and instead is designed to be used as an important source of information for the purposes of the SREP. The results will assist competent authorities in assessing **COMMERZBANK's** ability to meet applicable prudential requirements under stressed scenarios.

The adverse stress test scenario was set by the ECB/ESRB and covers a three-year time horizon (2023-2025). The stress test has been carried out applying a static balance sheet assumption as of December 2022, and therefore does not take into account future business strategies and management actions. It is not a forecast of **COMMERZBANK** profits.



# 2023 EU-wide Stress Test

<b>Bank Name</b>	COMMERZBANK Aktiengesellschaft
<b>LEI Code</b>	851WYGNLUQLFZBSYGB56
<b>Country Code</b>	DE

## 2023 EU-wide Stress Test: Summary

COMMERZBANK Aktiengesellschaft

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

IFRS 9 transitional arrangements?	No
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2023 EU-wide Stress Test: Credit risk IRB  
COMMERZBANK Aktiengesellschaft

		Actual 31/12/2022*														
		Exposure values				Risk exposure amounts				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
		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
(min EUR, %)																
COMMERZBANK Aktiengesellschaft	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Central governments	1,154	0	0	0	1,341	0	0	0	0	0	0	0	0	0	0
	Institutions	13,771	31	0	0	9,949	0	0	0	11,750	2,664	70	112	49	20	86.68%
	Corporates	119,399	1,411	0	0	56,971	1,426	0	0	69,297	16,626	3,291	129	229	1,273	51.42%
	Corporates - Of Which: Specialised Lending	6,639	215	0	0	2,652	0	0	0	8,899	713	209	11	11	63	29.48%
	Corporates - Of Which: SME	7,494	394	0	0	3,475	290	0	0	9,896	3,376	362	17	60	394	53.48%
	Retail	152,753	1,109	0	0	21,488	11,200	0	0	139,027	13,276	3,107	154	492	492	45.25%
	Retail - Secured on real estate property	89,360	432	0	0	7,884	570	0	0	87,376	6,230	439	33	81	128	29.24%
	Retail - Secured on real estate property - Of Which: SME	15,423	201	0	0	1,255	121	0	0	13,968	1,496	109	14	23	23	19.12%
	Retail - Secured on real estate property - Of Which: non-SME	74,138	325	0	0	6,629	377	0	0	73,477	4,735	330	21	59	105	32.95%
	Retail - Qualifying Revolving	11,965	28	0	0	1,223	18	0	0	10,259	890	31	13	38	18	52.77%
	Retail - Other Retail	42,227	649	0	0	12,381	392	0	0	49,391	5,556	637	98	296	347	54.42%
	Retail - Other Retail - Of Which: SME	20,555	376	0	0	5,104	300	0	0	15,988	3,372	365	57	182	203	56.18%
	Retail - Other Retail - Of Which: non-SME	21,672	273	0	0	7,277	292	0	0	24,403	2,184	272	41	85	144	52.07%
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation	5,955	0	0	0	8,995	0	0	0	0	0	0	0	0	0	0	
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
IRB TOTAL	307,132	3,551	0	0	99,337	2,526	0	0	235,084	29,876	3,529	315	734	1,797	50.91%	

		Actual 31/12/2022*														
		Exposure values				Risk exposure amounts				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
		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
(min EUR, %)																
GERMANY	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Central governments	29	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	6,651	0	0	0	1,489	0	0	0	3,210	152	0	1	1	0	66.26%
	Corporates	55,317	1,124	0	0	28,111	701	0	0	43,524	8,184	1,101	83	230	661	59.91%
	Corporates - Of Which: Specialised Lending	2,482	0	0	0	621	0	0	0	2,209	200	0	0	0	0	0
	Corporates - Of Which: SME	5,110	217	0	0	2,450	198	0	0	3,990	1,205	310	12	58	160	52.50%
	Retail	137,623	600	0	0	16,607	373	0	0	123,992	10,266	599	98	331	194	32.44%
	Retail - Secured on real estate property	85,485	245	0	0	6,528	153	0	0	80,080	5,405	245	28	69	29	11.69%
	Retail - Secured on real estate property - Of Which: SME	14,810	77	0	0	1,267	45	0	0	13,429	1,281	77	7	18	0	11.68%
	Retail - Secured on real estate property - Of Which: non-SME	70,675	168	0	0	5,261	108	0	0	66,651	4,124	168	21	51	29	13.79%
	Retail - Qualifying Revolving	10,375	28	0	0	678	17	0	0	9,313	582	28	0	10	10	59.28%
	Retail - Other Retail	41,763	327	0	0	9,361	208	0	0	37,208	4,659	321	63	218	149	41.72%
	Retail - Other Retail - Of Which: SME	17,408	200	0	0	3,637	131	0	0	13,253	3,073	209	24	158	68	46.85%
	Retail - Other Retail - Of Which: non-SME	24,355	117	0	0	5,724	77	0	0	22,442	1,796	117	27	61	81	43.85%
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation	4,263	0	0	0	7,729	0	0	0	0	0	0	0	0	0	0	
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
IRB TOTAL	203,883	1,725	0	0	51,799	1,078	0	0	172,134	19,194	1,704	181	562	857	50.26%	

		Actual 31/12/2022*														
		Exposure values				Risk exposure amounts				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
		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
(min EUR, %)																
POLAND	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	900	0	0	0	250	0	0	0	378	0	0	0	0	0	0
	Corporates	6,691	375	0	0	4,048	150	0	0	5,211	794	379	16	13	200	52.69%
	Corporates - Of Which: Specialised Lending	1,206	189	0	0	923	0	0	0	1,020	189	180	7	5	61	24.07%
	Corporates - Of Which: SME	1,290	75	0	0	795	100	0	0	1,627	161	46	1	11	28	61.39%
	Retail	13,317	499	0	0	4,810	733	0	0	11,057	1,516	497	44	20	296	59.51%
	Retail - Secured on real estate property	7,074	184	0	0	1,223	351	0	0	5,266	733	189	44	10	49	51.50%
	Retail - Secured on real estate property - Of Which: SME	490	30	0	0	167	63	0	0	393	77	33	1	1	12	37.95%
	Retail - Secured on real estate property - Of Which: non-SME	6,584	154	0	0	1,056	287	0	0	6,001	655	156	3	7	87	55.49%
	Retail - Qualifying Revolving	1,425	0	0	0	538	0	0	0	847	251	2	1	11	1	26.99%
	Retail - Other Retail	4,768	318	0	0	2,999	384	0	0	3,813	533	306	36	45	194	63.99%
	Retail - Other Retail - Of Which: SME	2,943	165	0	0	1,454	168	0	0	2,294	259	154	17	23	108	68.82%
	Retail - Other Retail - Of Which: non-SME	1,825	153	0	0	1,545	216	0	0	1,519	274	152	19	22	96	59.08%
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation	1,231	0	0	0	866	0	0	0	0	0	0	0	0	0	0	
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
IRB TOTAL	22,146	873	0	0	9,953	885	0	0	16,696	2,318	877	60	82	496	56.56%	

		Actual 31/12/2022*														
		Exposure values				Risk exposure amounts				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
		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
(min EUR, %)																
UNITED STATES	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	1,919	0	0	0	96	0	0	0	868	31	0	0	0	0	0
	Corporates	11,924	0	0	0	5,769	0	0	0	8,838	89	1	11	4	1	100.00%
	Corporates - Of Which: Specialised Lending	1,110	0	0	0	292	0	0	0	1,057	21	0	0	0	0	0
	Corporates - Of Which: SME	137	0	0	0	14	0	0	0	204	0	0	0	0	0	0
	Retail	137	0	0	0	14	0	0	0	119	18	0	0	1	0	22.46%
	Retail - Secured on real estate property	78	0	0	0	0	0	0	0	75	2	0	0	0	0	19.01%
	Retail - Secured on real estate property - Of Which: SME	2	0	0	0	0	0	0	0	2	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	76	0	0	0	0	0	0	0	73	2	0	0	0	0	19.01%
	Retail - Qualifying Revolving	51	0	0	0	1	0	0	0	41	11	0	0	0	0	46.54%
	Retail - Other Retail	51	0	0	0	0	0	0	0	36	13	0	0	1	0	24.13%
	Retail - Other Retail - Of Which: SME	20	0	0	0	0	0	0	0	14	5	0	0	1	0	98.33%
	Retail - Other Retail - Of Which: non-SME	31	0	0	0	0	0	0	0	22	9	0	0	0	0	21.89%
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
IRB TOTAL	13,970	3	0	0	6,342	2	0	0	10,825	850	1	11	5	1	81.29%	

2023 EU-wide Stress Test: Credit risk IRB

COMMERZBANK Aktiengesellschaft

		Actual 31/12/2022*															
		Exposure values				Risk exposure amounts				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	
		A-IRB		F-IRB		A-IRB		F-IRB									
(min EUR, %)		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted								
UNITED KINGDOM	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	912	0	0	0	343	0	0	0	181	21	0	0	0	0	0	0
	Corporates	6,942	0	0	0	3,724	0	0	0	4,741	424	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	904	0	0	0	138	0	0	0	455	49	0	0	0	0	0	0
	Corporates - Of Which: SME	127	0	0	0	18	0	0	0	17	0	0	0	0	0	0	0
	Retail	105	0	0	0	15	0	0	0	97	10	0	0	0	0	0	57.57%
	Retail - Secured on real estate property	59	0	0	0	4	0	0	0	57	3	0	0	0	0	0	52.30%
	Retail - Secured on real estate property - Of Which: SME	4	0	0	0	0	0	0	0	4	0	0	0	0	0	0	52.30%
	Retail - Secured on real estate property - Of Which: non-SME	55	0	0	0	4	0	0	0	53	3	0	0	0	0	0	52.30%
	Retail - Qualifying Revolving	43	0	0	0	0	0	0	0	36	0	0	0	0	0	0	77.60%
	Retail - Other Retail	43	0	0	0	11	0	0	0	34	0	0	0	0	0	0	58.95%
	Retail - Other Retail - Of Which: SME	12	0	0	0	3	0	0	0	10	2	0	0	0	0	0	71.78%
	Retail - Other Retail - Of Which: non-SME	29	0	0	0	8	0	0	0	24	4	0	0	0	0	0	58.58%
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
IRB TOTAL	7,366	0	0	0	4,092	0	0	0	5,022	485	0	0	0	0	0	57.57%	

		Actual 31/12/2022*															
		Exposure values				Risk exposure amounts				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	
		A-IRB		F-IRB		A-IRB		F-IRB									
(min EUR, %)		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted								
ITALY	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	249	0	0	0	130	0	0	0	19	25	0	0	0	0	0	0
	Corporates	1,035	0	0	0	1,023	0	0	0	556	468	0	0	0	0	0	52.33%
	Corporates - Of Which: Specialised Lending	39	0	0	0	4	0	0	0	39	0	0	0	0	0	0	0
	Corporates - Of Which: SME	20	0	0	0	0	0	0	0	20	0	0	0	0	0	0	0
	Retail	293	0	0	0	7	0	0	0	293	7	0	0	0	0	0	26.48%
	Retail - Secured on real estate property	16	0	0	0	1	0	0	0	15	1	0	0	0	0	0	0.02%
	Retail - Secured on real estate property - Of Which: SME	2	0	0	0	0	0	0	0	2	0	0	0	0	0	0	0.02%
	Retail - Secured on real estate property - Of Which: non-SME	14	0	0	0	1	0	0	0	13	1	0	0	0	0	0	0
	Retail - Qualifying Revolving	4	0	0	0	0	0	0	0	3	0	0	0	0	0	0	75.90%
	Retail - Other Retail	9	0	0	0	2	0	0	0	7	7	0	0	0	0	0	34.22%
	Retail - Other Retail - Of Which: SME	3	0	0	0	2	0	0	0	2	1	0	0	0	0	0	86.54%
	Retail - Other Retail - Of Which: non-SME	6	0	0	0	0	0	0	0	4	6	0	0	0	0	0	28.79%
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other non-credit obligation assets	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
IRB TOTAL	1,912	1	0	0	1,156	0	0	0	600	497	0	1	4	0	0	40.09%	

		Actual 31/12/2022*															
		Exposure values				Risk exposure amounts				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	
		A-IRB		F-IRB		A-IRB		F-IRB									
(min EUR, %)		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted								
FRANCE	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	2,982	0	0	0	653	0	0	0	701	30	0	0	0	0	0	0
	Corporates	5,574	0	0	0	3,156	0	0	0	3,955	885	0	0	0	0	0	82.32%
	Corporates - Of Which: Specialised Lending	942	0	0	0	295	0	0	0	478	68	0	0	0	0	0	0
	Corporates - Of Which: SME	27	0	0	0	2	0	0	0	3	3	0	0	0	0	0	0
	Retail	763	0	0	0	7	0	0	0	68	7	0	0	0	0	0	21.66%
	Retail - Secured on real estate property	45	0	0	0	4	0	0	0	41	4	0	0	0	0	0	0.00%
	Retail - Secured on real estate property - Of Which: SME	6	0	0	0	1	0	0	0	5	1	0	0	0	0	0	0.00%
	Retail - Secured on real estate property - Of Which: non-SME	39	0	0	0	3	0	0	0	36	3	0	0	0	0	0	0
	Retail - Qualifying Revolving	9	0	0	0	1	0	0	0	8	1	0	0	0	0	0	54.85%
	Retail - Other Retail	22	0	0	0	2	0	0	0	19	2	0	0	0	0	0	40.50%
	Retail - Other Retail - Of Which: SME	1	0	0	0	0	0	0	0	1	0	0	0	0	0	0	69.99%
	Retail - Other Retail - Of Which: non-SME	18	0	0	0	2	0	0	0	16	2	0	0	0	0	0	39.11%
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
IRB TOTAL	8,037	0	0	0	3,817	0	0	0	4,723	922	0	0	0	0	0	80.35%	

		Actual 31/12/2022*															
		Exposure values				Risk exposure amounts				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	
		A-IRB		F-IRB		A-IRB		F-IRB									
(min EUR, %)		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted								
SWITZERLAND	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	1,063	0	0	0	124	0	0	0	9	22	0	0	0	0	0	0
	Corporates	3,921	31	0	0	1,727	21	0	0	2,874	545	33	7	10	0	0	29.20%
	Corporates - Of Which: Specialised Lending	13	0	0	0	6	0	0	0	13	0	0	0	0	0	0	0
	Corporates - Of Which: SME	626	2	0	0	94	2	0	0	533	81	0	0	2	0	0	46.12%
	Retail	262	0	0	0	46	0	0	0	310	53	0	0	0	0	0	10.52%
	Retail - Secured on real estate property	54	0	0	0	17	0	0	0	26	27	0	0	0	0	0	9.46%
	Retail - Secured on real estate property - Of Which: SME	955	1	0	0	27	0	0	0	284	26	0	0	0	0	0	10.74%
	Retail - Secured on real estate property - Of Which: non-SME	17	0	0	0	1	0	0	0	15	1	0	0	0	0	0	48.10%
	Retail - Qualifying Revolving	246	1	0	0	49	1	0	0	208	37	0	0	0	0	0	69.37%
	Retail - Other Retail	46	0	0	0	11	0	0	0	44	0	0	0	0	0	0	69.54%
	Retail - Other Retail - Of Which: SME	205	0	0	0	43	0	0	0	164	35	0	0	0	0	0	43.30%
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
IRB TOTAL	5,045	36	0	0	1,946	22	0	0	3,416	657	36	4	4	11	0	29.99%	

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		Actual 31/12/2022*														
		Exposure values				Risk exposure amounts				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
		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
(min EUR, %)																
NETHERLANDS	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	527	0	0	0	772	0	0	0	49	16	0	0	0	0	0
	Corporates	3,727	28	0	0	3,841	13	0	0	2,727	206	43	1	43	1	43
	Corporates - Of Which: Specialised Lending	179	0	0	0	58	0	0	0	176	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
	Retail	0	0	0	0	7	0	0	0	51	17	0	0	0	0	0
	Retail - Secured on real estate property	33	0	0	0	2	0	0	0	31	11	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	23	0	0	0	0	0	0	0	23	11	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	10	0	0	0	2	0	0	0	8	0	0	0	0	0	0
	Retail - Qualifying Revolving	5	0	0	0	0	0	0	0	4	0	0	0	0	0	62.02%
	Retail - Other Retail	20	0	0	0	3	0	0	0	16	6	0	0	0	0	52.26%
	Retail - Other Retail - Of Which: SME	8	0	0	0	1	0	0	0	7	4	0	0	0	0	84.35%
	Retail - Other Retail - Of Which: non-SME	12	0	0	0	2	0	0	0	11	1	0	0	0	0	56.16%
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
IRB TOTAL	4,323	28	0	0	1,920	13	0	0	7,858	227	43	1	2	43	99.93%	

		Actual 31/12/2022*														
		Exposure values				Risk exposure amounts				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
		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
(min EUR, %)																
JAPAN	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	192	0	0	0	66	0	0	0	3	11	0	0	0	0	0
	Corporates	974	74	0	0	296	46	0	0	605	409	74	0	1	0	11.01%
	Corporates - Of Which: Specialised Lending	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
	Retail	5	0	0	0	0	0	0	0	5	0	0	0	0	0	81.69%
	Retail - Secured on real estate property	2	0	0	0	0	0	0	0	2	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	2	0	0	0	0	0	0	0	2	0	0	0	0	0	0
	Retail - Qualifying Revolving	3	0	0	0	0	0	0	0	3	0	0	0	0	0	84.98%
	Retail - Other Retail	3	0	0	0	0	0	0	0	3	0	0	0	0	0	81.88%
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	3	0	0	0	0	0	0	0	3	0	0	0	0	0	81.88%
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
IRB TOTAL	1,171	74	0	0	362	46	0	0	413	410	74	0	1	1	11.01%	

		Actual 31/12/2022*														
		Exposure values				Risk exposure amounts				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
		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
(min EUR, %)																
SPAIN	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	1,262	0	0	0	273	0	0	0	484	13	0	0	0	0	0
	Corporates	1,297	16	0	0	970	10	0	0	1,017	367	16	1	1	0	50.62%
	Corporates - Of Which: Specialised Lending	215	0	0	0	111	0	0	0	159	51	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	52	0	0	0	4	0	0	0	48	4	0	0	0	0	67.40%
	Retail - Secured on real estate property	23	0	0	0	3	0	0	0	22	2	0	0	0	0	0.89%
	Retail - Secured on real estate property - Of Which: SME	2	0	0	0	2	0	0	0	2	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	22	0	0	0	1	0	0	0	20	2	0	0	0	0	0.89%
	Retail - Qualifying Revolving	3	0	0	0	0	0	0	0	4	0	0	0	0	0	63.52%
	Retail - Other Retail	26	0	0	0	1	0	0	0	23	2	0	0	0	0	68.86%
	Retail - Other Retail - Of Which: SME	4	0	0	0	1	0	0	0	3	1	0	0	0	0	76.01%
	Retail - Other Retail - Of Which: non-SME	20	0	0	0	0	0	0	0	19	1	0	0	0	0	68.13%
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
IRB TOTAL	3,194	16	0	0	1,247	10	0	0	1,476	388	16	1	1	0	50.89%	

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



2023 EU-wide Stress Test: Credit risk IRB

COMMERZBANK Aktiengesellschaft

	Baseline Scenario																					
	31/12/2023				31/12/2024				31/12/2025													
(m 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 2 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0
Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0
Institutions	376	26	2	0	0	0	12.80%	372	29	4	0	0	0	14.65%	369	30	0	0	0	0	0	16.40%
Corporates	4,289	889	16	4	11	2	46.01%	4,144	1,013	12	11	26	11	43.82%	4,023	1,023	60	11	26	23	46.03%	
Corporates - Of Which: Specialised Lending	430	73	1	0	1	1	53.25%	423	79	3	0	1	2	54.69%	416	83	0	0	1	2	55.87%	
Corporates - Of Which: SME	36	11	0	0	0	0	38.51%	35	15	0	0	0	0	38.47%	35	15	0	0	0	0	38.32%	
Retail	95	11	1	0	0	0	27.31%	95	15	1	0	0	0	25.98%	95	11	0	0	0	0	25.88%	
Retail - Secured on real estate property	54	5	0	0	0	0	23.95%	54	5	0	0	0	0	18.82%	55	4	0	0	0	0	16.32%	
Retail - Secured on real estate property - Of Which: SME	5	1	0	0	0	0	2.34%	6	1	0	0	0	0	2.39%	6	1	0	0	0	0	2.49%	
Retail - Secured on real estate property - Of Which: non-SME	49	4	0	0	0	0	25.73%	49	4	0	0	0	0	20.50%	49	4	0	0	0	0	18.00%	
Retail - Qualifying Revolving	0	0	0	0	0	0	35.19%	0	0	0	0	0	0	55.85%	0	0	0	0	0	0	54.60%	
Retail - Other Retail	35	5	0	0	0	0	26.99%	35	10	1	0	0	0	23.95%	35	10	0	0	0	0	25.99%	
Retail - Other Retail - Of Which: SME	10	2	0	0	0	0	43.69%	10	2	0	0	0	0	43.78%	10	2	0	0	0	0	43.93%	
Retail - Other Retail - Of Which: non-SME	25	4	0	0	0	0	23.38%	25	8	1	0	0	0	20.18%	25	8	0	0	0	0	19.39%	
Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	0	
Securitisation	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	0	
Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	0	
IRB TOTAL	4,561	927	19	4	31	8	41.18%	4,411	1,058	38	4	26	16	41.63%	4,338	1,112	57	4	26	24	42.04%	

	Baseline Scenario																				
	31/12/2023				31/12/2024				31/12/2025												
(m 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 2 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	0
Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	0
Institutions	17	28	0	0	0	0	32.99%	16	28	1	0	0	0	32.77%	16	28	1	0	0	0	32.99%
Corporates	671	347	2	0	0	0	37.93%	668	321	13	0	0	0	33.95%	668	318	23	0	0	0	35.93%
Corporates - Of Which: Specialised Lending	38	2	0	0	0	0	34.24%	37	2	0	0	0	0	34.24%	38	1	0	0	0	0	34.22%
Corporates - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Retail	275	27	2	0	0	0	33.20%	275	27	2	0	0	0	35.99%	275	27	2	0	0	0	35.51%
Retail - Secured on real estate property	15	1	0	0	0	0	5.30%	15	1	0	0	0	0	7.31%	15	1	0	0	0	0	8.04%
Retail - Secured on real estate property - Of Which: SME	2	0	0	0	0	0	0.62%	2	0	0	0	0	0	2.00%	2	0	0	0	0	0	2.68%
Retail - Secured on real estate property - Of Which: non-SME	13	1	0	0	0	0	13.65%	13	1	0	0	0	0	12.93%	13	1	0	0	0	0	12.40%
Retail - Qualifying Revolving	0	0	0	0	0	0	64.42%	0	0	0	0	0	0	61.90%	0	0	0	0	0	0	60.62%
Retail - Other Retail	7	1	0	0	0	0	41.25%	7	1	0	0	0	0	42.90%	7	1	0	0	0	0	43.25%
Retail - Other Retail - Of Which: SME	2	1	0	0	0	0	56.21%	2	1	0	0	0	0	54.99%	2	0	0	0	0	0	53.89%
Retail - Other Retail - Of Which: non-SME	4	0	0	0	0	0	26.46%	4	0	0	0	0	0	24.33%	4	0	0	0	0	0	23.96%
Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	0
Securitisation	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	0
Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	0
IRB TOTAL	712	377	8	1	3	3	37.49%	726	353	16	1	2	6	37.41%	727	348	23	1	2	9	37.35%

	Baseline Scenario																				
	31/12/2023				31/12/2024				31/12/2025												
(m EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	0
Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	0
Institutions	65	63	3	0	0	0	17.93%	65	70	3	0	0	0	18.44%	65	74	0	0	0	0	19.28%
Corporates	3,883	1,024	21	4	11	11	55.13%	3,695	1,145	39	4	14	16	47.72%	3,548	1,226	63	11	18	28	46.20%
Corporates - Of Which: Specialised Lending	474	69	3	1	2	2	59.40%	462	72	1	0	0	0	59.18%	461	75	0	1	1	1	59.93%
Corporates - Of Which: SME	4	2	0	0	0	0	0.25%	4	2	0	0	0	0	0.30%	4	1	0	0	0	0	0.34%
Retail	668	347	0	0	0	0	18.94%	668	411	11	0	0	0	17.93%	668	358	0	0	0	0	18.92%
Retail - Secured on real estate property	40	5	0	0	0	0	4.82%	40	4	0	0	0	0	6.63%	41	4	0	0	0	0	7.50%
Retail - Secured on real estate property - Of Which: SME	5	1	0	0	0	0	1.29%	5	1	0	0	0	0	1.99%	5	1	0	0	0	0	3.29%
Retail - Secured on real estate property - Of Which: non-SME	36	3	0	0	0	0	10.33%	36	3	0	0	0	0	10.49%	36	3	0	0	0	0	10.55%
Retail - Qualifying Revolving	8	0	0	0	0	0	55.41%	8	0	0	0	0	0	55.19%	8	0	0	0	0	0	54.84%
Retail - Other Retail	20	2	0	0	0	0	25.05%	20	1	0	0	0	0	21.19%	20	0	0	0	0	0	19.77%
Retail - Other Retail - Of Which: SME	3	0	0	0	0	0	30.83%	3	0	0	0	0	0	22.31%	3	0	0	0	0	0	26.94%
Retail - Other Retail - Of Which: non-SME	17	1	0	0	0	0	24.50%	17	1	0	0	0	0	20.28%	17	1	0	0	0	0	18.50%
Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	0
Securitisation	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	0
Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	0
IRB TOTAL	4,537	1,093	24	4	12	12	49.95%	4,384	1,226	49	4	19	20	43.78%	4,267	1,316	71	4	19	29	41.22%

	Baseline Scenario																				
	31/12/2023				31/12/2024				31/12/2025												
(m EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	0
Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	0
Institutions	111	39	0	0	0	0	39.94%	113	10	0	0	0	0	39.38%	114	16	0	0	0	0	39.02%
Corporates	2,653	753	46	2	16	16	35.04%	2,559	802	59	2	4	21	35.16%	2,567	814	73	2	6	23	35.27%
Corporates - Of Which: Specialised Lending	140	0	0	0	0	0	30.56%	137	0	0	0	0	0	30.55%	137	0	0	0	0	0	30.55%
Corporates - Of Which: SME	9																				



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	Baseline Scenario																					
	31/12/2023				31/12/2024				31/12/2025													
(mB 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 2 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 2 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 2 exposure	
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Institutions	46	19	0	0	0	0	27.30%	43	21	1	0	0	0	26.03%	40	24	2	0	0	0	0	25.13%
Corporates - Of Which: Specialised Lending	2,572	362	50	0	0	48	89.30%	2,433	504	62	0	0	0	79.66%	2,245	381	72	1	0	0	0	70.32%
Corporates - Of Which: SME	167	8	0	0	0	0	49.76%	160	15	1	0	0	0	51.54%	153	21	0	0	1	0	0	52.07%
Retail	0	0	0	0	0	0	41.23%	0	0	0	0	0	0	41.23%	0	0	0	0	0	0	0	41.23%
Retail - Secured on real estate property	52	5	0	0	0	0	30.15%	52	4	1	0	0	0	25.37%	52	4	1	0	0	0	0	23.73%
Retail - Secured on real estate property - Of Which: SME	30	2	0	0	0	0	11.01%	30	2	0	0	0	0	11.31%	30	2	0	0	0	0	0	11.61%
Retail - Secured on real estate property - Of Which: non-SME	22	1	0	0	0	0	19.22%	22	1	0	0	0	0	14.04%	22	1	0	0	0	0	0	10.11%
Retail - Qualifying Revolving	4	0	0	0	0	0	62.04%	4	0	0	0	0	0	58.34%	4	0	0	0	0	0	0	56.46%
Retail - Other Retail	12	2	0	0	0	0	28.80%	12	2	0	0	0	0	25.87%	12	2	0	0	0	0	0	24.70%
Retail - Other Retail - Of Which: SME	6	2	0	0	0	0	20.44%	6	2	0	0	0	0	18.99%	6	2	0	0	0	0	0	20.26%
Retail - Other Retail - Of Which: non-SME	6	0	0	0	0	0	41.97%	6	0	0	0	0	0	36.88%	6	0	0	0	0	0	0	34.45%
Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
IRB TOTAL	2,671	406	51	0	0	0	89.33%	2,534	530	64	0	0	0	78.27%	2,436	609	83	1	0	0	0	68.62%

	Baseline Scenario																					
	31/12/2023				31/12/2024				31/12/2025													
(mB 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 2 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 2 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 2 exposure	
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Institutions	454	348	86	0	2	9	10.22%	494	298	96	0	1	0	9.73%	521	261	100	0	0	1	10	9.42%
Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	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	0	0	0	0	0
Retail	5	0	0	0	0	0	42.20%	5	0	0	0	0	0	32.22%	5	0	0	0	0	0	0	28.05%
Retail - Secured on real estate property	3	0	0	0	0	0	8.97%	3	0	0	0	0	0	8.97%	3	0	0	0	0	0	0	8.95%
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	3.39%	0	0	0	0	0	0	3.40%	0	0	0	0	0	0	0	1.41%
Retail - Secured on real estate property - Of Which: non-SME	3	0	0	0	0	0	10.57%	3	0	0	0	0	0	10.80%	3	0	0	0	0	0	0	10.70%
Retail - Qualifying Revolving	1	0	0	0	0	0	73.80%	1	0	0	0	0	0	68.32%	1	0	0	0	0	0	0	65.63%
Retail - Other Retail	1	0	0	0	0	0	63.08%	1	0	0	0	0	0	53.58%	1	0	0	0	0	0	0	48.38%
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	44.80%	0	0	0	0	0	0	45.08%	0	0	0	0	0	0	0	43.49%
Retail - Other Retail - Of Which: non-SME	1	0	0	0	0	0	64.35%	1	0	0	0	0	0	54.51%	1	0	0	0	0	0	0	48.75%
Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
IRB TOTAL	461	349	86	0	2	9	10.23%	501	299	96	0	1	0	9.74%	528	262	100	0	1	10	9.42%	

	Baseline Scenario																					
	31/12/2023				31/12/2024				31/12/2025													
(mB 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 2 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 2 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 2 exposure	
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Institutions	376	45	0	0	1	0	18.50%	365	58	1	0	1	0	18.53%	358	63	0	0	0	0	0	18.54%
Corporates	962	399	20	0	1	10	49.30%	958	417	25	1	2	12	48.39%	935	435	31	1	13	13	47.73%	
Corporates - Of Which: Specialised Lending	156	52	1	0	1	1	62.87%	153	54	2	0	2	2	61.15%	149	56	0	0	1	2	59.54%	
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
Retail	48	4	0	0	0	0	51.34%	48	4	1	0	0	0	41.84%	48	4	1	0	0	0	0	36.63%
Retail - Secured on real estate property	22	2	0	0	0	0	8.03%	22	2	0	0	0	0	8.00%	22	1	0	0	0	0	0	7.98%
Retail - Secured on real estate property - Of Which: SME	2	0	0	0	0	0	5.56%	2	0	0	0	0	0	5.50%	2	0	0	0	0	0	0	4.46%
Retail - Secured on real estate property - Of Which: non-SME	20	2	0	0	0	0	8.21%	20	2	0	0	0	0	8.20%	20	1	0	0	0	0	0	8.14%
Retail - Qualifying Revolving	5	0	0	0	0	0	66.73%	5	0	0	0	0	0	63.94%	5	0	0	0	0	0	0	63.26%
Retail - Other Retail	22	2	0	0	0	0	51.22%	22	2	0	0	0	0	41.40%	22	0	0	0	0	0	0	36.32%
Retail - Other Retail - Of Which: SME	3	1	0	0	0	0	56.38%	3	1	0	0	0	0	47.87%	3	1	0	0	0	0	0	43.81%
Retail - Other Retail - Of Which: non-SME	19	1	0	0	0	0	50.48%	19	1	0	0	0	0	40.21%	19	0	0	0	0	0	0	38.56%
Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
IRB TOTAL	1,406	447	20	1	3	10	48.74%	1,371	477	26	1	3	12	47.28%	1,341	500	33	1	4	13	46.39%	

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

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

	Adverse Scenario																				
	31/12/2023							31/12/2024							31/12/2025						
	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
(m EUR, %)																					
Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Institutions	10,061	3,489	294	19	94	74	25.13%	10,091	3,805	549	52	78	127	22.28%	9,599	3,939	925	42	107	204	22.10%
Corporates	79,402	26,536	2,292	156	502	1,609	48.03%	78,872	28,031	2,350	179	619	1,947	48.70%	78,665	28,116	2,479	153	495	2,231	47.19%
Corporates - Of Which: Specialised Lending	5,617	915	290	21	27	135	46.48%	5,454	991	376	20	24	176	46.90%	5,359	1,006	456	18	20	211	47.06%
Corporates - Of Which: SME	15,622	5,000	491	17	52	229	46.05%	15,449	5,443	631	13	53	265	42.99%	15,330	5,543	753	162	46	293	39.24%
Retail	133,992	13,274	1,144	119	925	816	38.05%	133,106	12,951	1,410	167	826	1,209	39.31%	133,009	13,915	1,476	196	679	1,630	38.36%
Retail - Secured on real estate property	83,490	9,703	853	20	431	212	25.49%	83,045	9,703	1,258	16	324	298	22.95%	83,084	9,248	1,711	14	278	372	21.76%
Retail - Secured on real estate property - Of Which: SME	13,402	1,892	207	5	42	42	28.31%	13,420	1,764	212	1	70	61	18.46%	13,529	1,528	456	54	27	34	19.05%
Retail - Secured on real estate property - Of Which: non-SME	70,088	7,811	646	15	340	175	27.15%	69,626	7,939	983	15	253	237	24.07%	69,561	7,674	1,307	11	223	295	22.60%
Retail - Qualifying Revolving	10,120	887	121	13	35	61	49.83%	10,025	861	237	11	63	115	48.56%	9,955	833	342	0	39	164	47.94%
Retail - Other Retail	38,362	4,586	1,170	85	429	538	45.95%	38,034	4,623	1,873	140	439	793	42.19%	38,009	4,835	2,692	139	349	1,094	40.65%
Retail - Other Retail - Of Which: SME	15,444	3,665	675	52	234	330	47.45%	15,345	3,287	1,052	114	224	471	43.16%	15,252	2,824	1,649	111	165	670	40.88%
Retail - Other Retail - Of Which: non-SME	22,918	1,276	496	26	212	212	42.90%	22,691	1,336	799	26	214	322	40.83%	22,737	1,011	1,044	23	172	428	40.37%
Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0
IRB TOTAL	222,056	41,601	5,731	290	1,522	2,498	43.59%	216,065	45,011	8,309	393	1,523	3,274	39.40%	213,284	44,960	11,145	351	1,281	4,145	37.19%

	Adverse Scenario																				
	31/12/2023							31/12/2024							31/12/2025						
	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
(m EUR, %)																					
Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Institutions	2,947	370	45	1	2	1	3.05%	2,807	460	94	1	1	1	3.70%	2,699	511	153	11	6	4	4.16%
Corporates	40,412	10,911	1,524	64	322	791	31.94%	38,164	12,646	2,041	108	591	961	48.50%	38,005	13,244	2,084	98	248	118	42.95%
Corporates - Of Which: Specialised Lending	2,088	319	14	6	6	6	44.03%	2,051	301	14	1	1	1	44.93%	2,015	413	43	31	11	13	45.05%
Corporates - Of Which: SME	4,856	1,260	395	8	42	188	47.64%	4,785	1,254	477	6	46	212	44.49%	4,754	1,218	538	5	38	230	42.72%
Retail	129,336	13,190	1,366	96	795	621	29.37%	129,317	14,231	2,210	110	617	810	27.81%	129,117	14,668	3,100	110	443	549	27.71%
Retail - Secured on real estate property	76,720	8,398	612	17	404	302	16.72%	76,739	8,004	987	17	486	219	12.09%	77,188	7,187	1,307	12	223	232	12.24%
Retail - Secured on real estate property - Of Which: SME	13,921	1,253	162	4	83	27	16.44%	13,045	1,095	252	3	61	43	16.38%	13,157	1,394	320	2	46	54	16.61%
Retail - Secured on real estate property - Of Which: non-SME	62,799	7,145	450	13	319	75	16.92%	63,694	7,909	735	10	178	176	12.45%	64,031	5,831	987	8	172	174	12.45%
Retail - Qualifying Revolving	9,270	588	65	4	23	28	57.88%	9,281	553	252	3	18	50	56.99%	9,289	502	320	3	12	24	56.38%
Retail - Other Retail	34,316	4,174	603	32	252	292	32.62%	34,313	4,124	1,124	38	298	368	34.52%	34,638	4,801	1,661	36	208	526	33.66%
Retail - Other Retail - Of Which: SME	13,114	1,283	421	25	192	176	41.72%	13,192	1,292	692	88	181	273	39.42%	13,253	1,458	1,092	89	118	419	38.17%
Retail - Other Retail - Of Which: non-SME	21,202	2,891	262	10	160	81	31.07%	21,158	2,765	432	6	120	114	26.66%	21,387	2,423	564	6	89	140	24.89%
Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0
IRB TOTAL	163,665	26,440	2,929	122	1,019	1,189	40.61%	161,340	27,340	4,355	217	907	1,572	36.10%	160,722	26,362	5,949	200	697	2,024	34.02%

	Adverse Scenario																				
	31/12/2023							31/12/2024							31/12/2025						
	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
(m EUR, %)																					
Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Institutions	335	46	6	1	0	0	28.65%	309	72	1	0	1	1	28.77%	292	88	4	0	1	1	28.26%
Corporates	5,051	864	210	17	20	250	49.13%	4,807	953	663	30	19	291	41.84%	4,562	1,028	833	26	21	317	40.39%
Corporates - Of Which: Specialised Lending	1,032	164	515	13	5	80	37.43%	1,033	124	262	15	4	96	38.09%	989	114	240	14	4	114	38.80%
Corporates - Of Which: SME	2,162	295	87	6	3	171	42.80%	2,053	245	139	6	3	45	31.64%	2,186	279	189	6	5	55	29.05%
Retail	10,140	1,183	758	61	130	413	54.48%	9,281	2,722	1,150	55	208	578	50.23%	8,799	3,096	1,586	46	227	738	47.79%
Retail - Secured on real estate property	8,800	1,150	236	32	112	112	49.81%	8,424	1,508	288	31	39	123	41.41%	8,019	1,611	378	38	143	143	37.79%
Retail - Secured on real estate property - Of Which: SME	942	111	39	1	4	14	36.42%	951	147	51	1	1	1	32.92%	951	163	163	3	20	30	35.55%
Retail - Secured on real estate property - Of Which: non-SME	5,548	1,081	187	2	18	98	52.99%	5,141	1,429	236	2	21	108	45.24%	4,752	1,752	309	2	42	121	39.34%
Retail - Qualifying Revolving	751	293	57	32	32	23	40.50%	646	321	112	8	46	52	41.82%	620	320	208	4	46	86	42.41%
Retail - Other Retail	3,499	478	50	72	27	27	58.37%	3,118	730	45	48	124	398	54.64%	2,812	898	1,003	38	131	528	52.65%
Retail - Other Retail - Of Which: SME	2,177	282	249	26	29	143	57.38%	1,999	318	391	24	42	190	50.09%	1,835	333	540	22	46	252	46.69%
Retail - Other Retail - Of Which: non-SME	1,322	416	226	23	52	134	39.45%	1,119	349	340	20	82	202	39.44%	976	525	463	16	38	276	39.99%
Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0
IRB TOTAL	15,526	3,096	1,268	89	148	663	52.31%	14,314	3,758	1,818	86	228	870	47.86%	13,252	4,212	2,427	73	249	1,097	45.20%

	Adverse Scenario																				
	31/12/2023							31/12/2024							31/12/2025						
	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
(m EUR, %)																					
Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Institutions	82	77	2	1	5	1	47.43%	785	110	10	1	10	1	49.84%	755	126	15	1	11	15	52.97%
Corporates	5,837	1,723	52	11																	







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

		Actual 31/12/2022*										
		Exposure values		Risk exposure amounts		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
		Non-defaulted	Defaulted	Non-defaulted	Defaulted							
UNITED KINGDOM	(inb EUR, %)											
	Central banks	2,701	0	0	0	113	0	0	0	0	0	0.00%
	Central governments	180	0	0	0	953	0	0	0	0	0	0.00%
	Regional governments or local authorities	2,409	0	482	0	1,917	470	0	0	0	0	0.00%
	Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
	Multilateral Development Banks	63	0	0	0	23	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
	Institutions	556	0	107	0	38	1	0	0	0	0	0.00%
	Corporates	4,136	0	2,473	0	1,571	971	0	0	0	0	0.00%
	— of which: SME	2	0	0	0	0	0	0	0	0	0	0.00%
	Retail	0	0	0	0	0	0	0	0	0	0	0.00%
	— of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
	Secured by mortgages on immovable property	5	0	2	0	5	0	0	0	0	0	0.00%
	— of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
	Items associated with particularly high risk	124	0	186	0	0	0	0	0	0	0	0.00%
	Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
	Collective Investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
	Equity	13	0	13	0	0	0	0	0	0	0	0.00%
	Securitisation	26	0	56	0	0	0	0	0	0	0	0.00%
Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%	
Standardised Total	12,824	0	3,378	0	4,179	652	0	4	0	0	66.93%	

		Actual 31/12/2022*										
		Exposure values		Risk exposure amounts		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
		Non-defaulted	Defaulted	Non-defaulted	Defaulted							
ITALY	(inb EUR, %)											
	Central banks	0	0	0	0	0	0	0	0	0	0	0.00%
	Central governments	5,162	0	105	0	17	5,124	0	0	13	0	0.00%
	Regional governments or local authorities	1,011	20	292	30	62	419	0	2	0	0	0.00%
	Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
	Institutions	0	0	0	0	0	0	0	0	0	0	0.00%
	Corporates	1	0	1	0	0	0	0	0	0	0	0.00%
	— of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
	Retail	0	0	0	0	0	0	0	0	0	0	0.00%
	— of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0.00%
	— of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
	Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
	Collective Investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
	Equity	0	0	0	0	0	0	0	0	0	0	0.00%
	Securitisation	0	0	0	0	0	0	0	0	0	0	0.00%
Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%	
Standardised Total	10,175	20	389	30	62	5,124	0	2	0	0	39.93%	

		Actual 31/12/2022*										
		Exposure values		Risk exposure amounts		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
		Non-defaulted	Defaulted	Non-defaulted	Defaulted							
FRANCE	(inb EUR, %)											
	Central banks	35	0	0	0	10	0	0	0	0	0	0.00%
	Central governments	0	0	0	0	212	0	0	0	0	0	0.00%
	Regional governments or local authorities	76	0	15	0	0	0	0	0	0	0	0.00%
	Public sector entities	323	0	0	0	0	0	0	0	0	0	0.00%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
	Institutions	89	0	84	0	14	0	0	0	0	0	0.00%
	Corporates	156	11	66	16	146	11	0	0	0	0	0.00%
	— of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
	Retail	1	0	0	0	1	0	0	0	0	0	48.21%
	— of which: SME	0	0	0	0	0	0	0	0	0	0	47.71%
	Secured by mortgages on immovable property	3	0	1	0	3	0	0	0	0	0	0.00%
	— of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
	Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
	Collective Investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
	Equity	0	0	0	0	0	0	0	0	0	0	0.00%
	Securitisation	5	0	1	0	0	0	0	0	0	0	0.00%
Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%	
Standardised Total	1,791	11	177	16	372	38	11	0	0	0	0.16%	

		Actual 31/12/2022*										
		Exposure values		Risk exposure amounts		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
		Non-defaulted	Defaulted	Non-defaulted	Defaulted							
SWITZERLAND	(inb EUR, %)											
	Central banks	234	0	0	0	234	0	0	0	0	0	0.00%
	Central governments	431	0	0	0	389	0	0	0	0	0	0.00%
	Regional governments or local authorities	78	0	142	0	474	0	0	0	0	0	0.00%
	Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
	Institutions	26	0	10	0	10	0	0	0	0	0	0.00%
	Corporates	110	0	102	0	102	20	0	0	0	0	0.00%
	— of which: SME	25	0	21	0	21	0	0	0	0	0	0.00%
	Retail	3	0	0	0	3	0	0	0	0	0	21.62%
	— of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0.00%
	— of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
	Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
	Collective Investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
	Equity	5	0	1	0	0	0	0	0	0	0	0.00%
	Securitisation	0	0	0	0	0	0	0	0	0	0	0.00%
Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%	
Standardised Total	1,236	0	315	0	1,420	218	0	0	0	0	29.65%	

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		Actual 31/12/2022*										
		Exposure values		Risk exposure amounts		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
		Non-defaulted	Defaulted	Non-defaulted	Defaulted							
NETHERLANDS	(inb EUR, %)											
	Central banks	0	0	0	0	0	0	0	0	0	0	0.00%
	Central governments	148	0	0	0	14	23	0	0	0	0	0.00%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
	Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
	Institutions	0	0	0	0	0	0	0	0	0	0	0.00%
	Corporates	361	0	338	0	263	132	0	1	1	0	0.00%
	of which: SME	15	0	11	0	9	0	0	0	0	0	0.00%
	Real estate	1	0	0	0	1	0	0	0	0	0	47.72%
	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
	Secured by mortgages on immovable property	264	0	30	0	262	3	0	0	0	0	0.00%
	of which: SME	76	0	22	0	72	3	0	0	0	0	0.00%
	Items associated with particular high risk	81	0	122	0	0	0	0	0	0	0	0.00%
	Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
	Equity	0	0	0	0	0	0	0	0	0	0	0.00%
	Securitisation	1	0	1	0	0	0	0	0	0	0	0.00%
Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%	
Standardised Total	836	0	551	0	650	158	0	1	1	0	47.72%	

		Actual 31/12/2022*										
		Exposure values		Risk exposure amounts		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
		Non-defaulted	Defaulted	Non-defaulted	Defaulted							
JAPAN	(inb EUR, %)											
	Central banks	3,721	0	514	0	3,721	0	0	0	0	0	0.00%
	Central governments	536	0	102	0	536	0	0	0	0	0	0.00%
	Regional governments or local authorities	151	0	26	0	151	0	0	0	0	0	0.00%
	Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
	Institutions	20	0	20	0	0	0	0	0	0	0	0.00%
	Corporates	69	0	69	0	0	0	0	0	0	0	0.00%
	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
	Real estate	0	0	0	0	0	0	0	0	0	0	0.00%
	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0.00%
	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
	Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
	Equity	1	0	1	0	0	0	0	0	0	0	0.00%
	Securitisation	0	0	0	0	0	0	0	0	0	0	0.00%
Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%	
Standardised Total	3,500	0	693	0	3,484	0	0	0	0	0	0.00%	

		Actual 31/12/2022*										
		Exposure values		Risk exposure amounts		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
		Non-defaulted	Defaulted	Non-defaulted	Defaulted							
SPAIN	(inb EUR, %)											
	Central banks	20	0	0	0	0	0	0	0	0	0	0.00%
	Central governments	973	0	72	0	89	399	0	0	2	0	0.00%
	Regional governments or local authorities	365	0	0	0	144	159	0	0	0	0	0.00%
	Public sector entities	42	0	17	0	0	4	0	0	0	0	0.00%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
	Institutions	1	0	0	0	0	0	0	0	0	0	0.00%
	Corporates	0	0	0	0	0	0	0	0	0	0	0.00%
	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
	Real estate	0	0	0	0	0	0	0	0	0	0	0.00%
	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0.00%
	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
	Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
	Equity	0	0	0	0	0	0	0	0	0	0	0.00%
	Securitisation	0	0	0	0	0	0	0	0	0	0	0.00%
Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%	
Standardised Total	1,394	0	83	0	124	470	0	0	2	0	0.00%	

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

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	Baseline Scenario													Baseline Scenario												
	31/12/2023						31/12/2024						31/12/2025						31/12/2025							
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 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						
(mli EUR, %)																										
Central banks	18,574	56	724	1	0	10	18,554	61	721	1	0	10	2,620	18,551	66	715	1	0	11	2,705	18,548	69	712			
Central governments	13,299	5,505	89	0	0	31	13,299	5,472	87	0	0	31	43	13,299	5,481	84	0	0	31	5,625	13,299	5,474	81			
Regional governments or local authorities	19,070	1,328	89	0	0	17	19,070	1,403	87	0	0	17	17	19,070	1,374	85	0	0	17	16	19,070	1,374	85			
Public sector entities	2,486	56	1	0	0	0	2,486	56	1	0	0	0	0	2,486	56	1	0	0	0	0	2,486	56	1			
Multilateral Development Banks	1,274	0	1	0	0	0	1,274	0	1	0	0	0	0	1,274	0	1	0	0	0	0	1,274	0	1			
International Organisations	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
Institutions	52	154	4	0	0	0	100,000	58	147	0	0	0	0	100,000	58	147	0	0	0	0	100,000	58	147			
Corporates	10,244	2,809	856	30	69	456	10,248	2,844	1,006	14	69	461	147	10,244	2,809	856	1,422	69	461	147	10,244	2,809	856			
of which: SME	1,000	384	26	0	0	0	1,000	384	26	0	0	0	0	1,000	384	26	0	0	0	0	1,000	384	26			
Retail	5,274	1,053	220	7	69	120	5,344	915	289	6	51	180	51,526	5,274	1,053	220	44	69	120	44	5,274	1,053	220			
of which: SME	1,000	384	26	0	0	0	1,000	384	26	0	0	0	0	1,000	384	26	0	0	0	0	1,000	384	26			
Secured by mortgages on immovable property	8,838	223	65	0	0	11	8,795	223	65	0	0	11	23	8,838	223	65	0	0	11	23	8,838	223	65			
of which: SME	2,893	505	30	1	1	4	18,616	2,862	996	37	1	1	1	18,576	2,861	991	53	1	1	1	18,576	2,861	991			
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			
Covered bonds	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
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			
Standardised Total	80,781	13,094	1,960	63	240	640	80,451	13,966	2,417	48	200	772	31,924	80,311	13,795	2,297	47	186	892	31,648	80,200	13,648	1,960			

	Baseline Scenario													Baseline Scenario												
	31/12/2023						31/12/2024						31/12/2025						31/12/2025							
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 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						
(mli EUR, %)																										
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
Central governments	2,624	11	0	0	0	0	2,624	11	0	0	0	0	0	2,624	11	0	0	0	0	0	2,624	11				
Regional governments or local authorities	11,214	195	4	1	2	1	11,224	281	3	1	2	3	40,000	11,224	342	13	1	2	5	40,000	11,224	342				
Public sector entities	2,429	241	1	1	1	1	2,429	241	1	1	1	1	14,000	2,429	241	1	1	1	1	14,000	2,429	241				
Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
International Organisations	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
Institutions	60	11	3	1	2	88,624	59	0	0	1	4	0	0	59	8	0	0	0	0	0	59	8				
Corporates	3,112	1,230	226	4	13	16,600	3,263	1,161	365	2	10	93	16,500	3,210	1,115	465	3	8	3	16,500	3,210	1,115				
of which: SME	1,288	293	39	4	13	24,824	1,290	293	39	22	12	22	31,314	1,294	297	89	3	10	3	31,314	1,294	297				
Retail	4,725	910	166	83	83	48,914	4,894	744	222	4	42	188	48,624	4,811	620	366	4	31	12	47,790	4,797	620				
of which: SME	2,564	228	13	0	0	26,300	2,564	228	13	0	0	0	26,300	2,564	228	13	0	0	0	26,300	2,564	228				
Secured by mortgages on immovable property	4,847	600	22	1	4	43,700	4,936	618	41	1	7	17,934	4,936	613	59	1	11	11	18,100	4,936	613					
of which: SME	2,096	450	17	1	1	19,370	2,089	460	31	0	0	0	19,400	2,088	466	46	0	0	0	19,400	2,088	466				
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				
Covered bonds	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
Other exposures	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
Standardised Total	29,574	3,031	424	17	83	130	29,466	2,926	439	14	61	184	28,876	29,378	2,849	893	14	51	229	28,488	29,378	2,849				

	Baseline Scenario													Baseline Scenario												
	31/12/2023						31/12/2024						31/12/2025						31/12/2025							
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 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						
(mli EUR, %)																										
Central banks	5,641	2	4	1	0	1	5,633	3	12	1	0	2	15,400	5,634	4	19	1	0	3	15,700	5,634	4				
Central governments	6,369	341	22	2	3	0	6,101	881	41	1	6	16	40,000	6,101	798	45	1	7	18	40,000	6,101	798				
Regional governments or local authorities	1	0	0	0	0	0	1	0	0	0	0	0	0	1	0	0	0	0	0	0	1	0				
Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
International Organisations	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
Institutions	22	0	0	0	0	0	22	0	0	0	0	0	0	22	0	0	0	0	0	0	22	0				
Corporates	1,860	69	183	10	109	59,370	1,863	69	221	16	117	172	57,000	1,774	208	17	144	109	164	57,000	1,774	208				
of which: SME	493	21	36	4	20	54,600	499	17	47	3	24	31	50,000	467	15	35	3	0	0	27	467	15				
Retail	62	0	15	0	0	13	64,000	38	15	0	13	62,000	64	12	17	0	0	0	14	64	12					
of which: SME	3,112	190	26	0	0	0	2,073	312	43	0	0	0	0	2,054	326	40	0	0	0	0	2,054	326				
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				
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				
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				
Covered bonds	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
Equity	0	0	0	0	0																					











2023 EU-wide Stress Test: Credit risk STA  
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	31/12/2023							31/12/2024							31/12/2025						
	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
	(mln EUR, %)																				
Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
Central governments	76	10	0	0	0	0	40.00%	75	20	0	0	0	40.00%	74	21	0	0	0	0	0	40.00%
Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
Institutions	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
Corporates	261	61	62	12	12	18.7%	18.7%	239	45	10	10	10	19.2%	238	32	14	14	14	14	14	19.9%
of which: SME	10	1	0	0	0	0	14.0%	10	4	1	1	1	14.5%	10	4	2	2	2	2	2	14.5%
Real estate	1	0	0	0	0	0	22.0%	1	0	0	0	0	18.0%	1	0	0	0	0	0	0	17.2%
of which: SME	0	0	0	0	0	0	15.0%	0	0	0	0	0	13.0%	0	0	0	0	0	0	0	11.0%
Secured by mortgages on immovable property	269	14	1	0	0	30.1%	229	23	1	0	0	0	31.2%	230	32	3	0	0	0	0	32.9%
of which: SME	97	14	0	0	0	24.5%	95	11	1	0	0	0	25.6%	92	12	1	0	0	0	0	27.7%
Items associated with particularly high risk	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
Covered bonds	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
Collective Investments Undertakings (CIU)	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
Equity	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
Securitisation	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
Other exposures	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
Standardised Total	576	85	83	5	7	17	18.7%	546	84	120	4	4	25	19.5%	522	85	150	3	3	31	20.3%

	31/12/2023							31/12/2024							31/12/2025						
	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
	(mln EUR, %)																				
Central banks	270	0	1	0	0	0	0.0%	271	0	2	0	0	0.0%	271	2	2	0	0	0	0	0.0%
Central governments	102	16	1	0	1	1	49.0%	102	20	1	0	1	49.0%	106	21	1	1	1	1	1	49.0%
Regional governments or local authorities	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 sector entities	0	0	0	0	0	0	0.0%	0	0	0	0	0	0.0%	0	0	0	0	0	0	0	0.0%
Multilateral Development Banks	0	0	0	0	0	0	0.0%	0	0	0	0	0	0.0%	0	0	0	0	0	0	0	0.0%
International Organisations	0	0	0	0	0	0	0.0%	0	0	0	0	0	0.0%	0	0	0	0	0	0	0	0.0%
Institutions	0	0	0	0	0	0	0.0%	0	0	0	0	0	0.0%	0	0	0	0	0	0	0	0.0%
Corporates	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	0	0	0	0	0	0	0.0%	0	0	0	0	0	0.0%	0	0	0	0	0	0	0	0.0%
Real estate	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	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	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	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	0	0	0	0	0	0	0.0%	0	0	0	0	0	0.0%	0	0	0	0	0	0	0	0.0%
Covered bonds	0	0	0	0	0	0	0.0%	0	0	0	0	0	0.0%	0	0	0	0	0	0	0	0.0%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%	0	0	0	0	0	0.0%	0	0	0	0	0	0	0	0.0%
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0.0%	0	0	0	0	0	0.0%	0	0	0	0	0	0	0	0.0%
Equity	0	0	0	0	0	0	0.0%	0	0	0	0	0	0.0%	0	0	0	0	0	0	0	0.0%
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%
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%
Standardised Total	3,223	199	3	0	2	1	37.4%	3,121	244	7	0	2	39.8%	3,107	284	13	0	2	4	3	32.5%

	31/12/2023							31/12/2024							31/12/2025						
	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
	(mln EUR, %)																				
Central banks	0	0	0	0	0	0	0.0%	0	0	0	0	0	0.0%	0	0	0	0	0	0	0	0.0%
Central governments	162	188	4	0	3	1	40.0%	175	172	5	0	2	40.0%	188	157	8	0	2	3	0	40.0%
Regional governments or local authorities	165	127	2	0	1	1	42.0%	184	117	3	0	1	42.0%	192	102	4	0	1	1	0	42.0%
Public sector entities	0	0	0	0	0	0	0.0%	0	0	0	0	0	0.0%	0	0	0	0	0	0	0	0.0%
Multilateral Development Banks	0	0	0	0	0	0	0.0%	0	0	0	0	0	0.0%	0	0	0	0	0	0	0	0.0%
International Organisations	0	0	0	0	0	0	0.0%	0	0	0	0	0	0.0%	0	0	0	0	0	0	0	0.0%
Institutions	0	0	0	0	0	0	0.0%	0	0	0	0	0	0.0%	0	0	0	0	0	0	0	0.0%
Corporates	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	0	0	0	0	0	0	0.0%	0	0	0	0	0	0.0%	0	0	0	0	0	0	0	0.0%
Real estate	1	1	0	0	0	0	15.4%	1	0	0	0	0	12.5%	1	0	0	0	0	0	0	11.4%
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%
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%
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%
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%
Covered bonds	0	0	0	0	0	0	0.0%	0	0	0	0	0	0.0%	0	0	0	0	0	0	0	0.0%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%	0	0	0	0	0	0.0%	0	0	0	0	0	0	0	0.0%
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0.0%	0	0	0	0	0	0.0%	0	0	0	0	0	0	0	0.0%
Equity	0	0	0	0	0	0	0.0%	0	0	0	0	0	0.0%	0	0	0	0	0	0	0	0.0%
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%
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%
Standardised Total	328	321	6	0	5	2	37.4%	361	294	5	0	4	37.9%	387	264	13	0	3	5	3	38.2%

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









































## 2023 EU-wide Stress Test: Securitisations

COMMERZBANK Aktiengesellschaft

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



# 2023 EU-wide Stress Test: Risk exposure amounts

## COMMERZBANK Aktiengesellschaft

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

# 2023 EU-wide Stress Test: Capital

COMMERZBANK Aktiengesellschaft

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

# 2023 EU-wide Stress Test: Capital

COMMERZBANK Aktiengesellschaft

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

# 2023 EU-wide Stress Test: Capital

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

# 2023 EU-wide Stress Test: Capital

COMMERZBANK Aktiengesellschaft

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

# 2023 EU-wide Stress Test: P&L

COMMERZBANK Aktiengesellschaft

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

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

COMMERZBANK Aktiengesellschaft

(mln EUR)

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

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

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