



2022 EU-wide Transparency Exercise

Bank Name	COMMERZBANK Aktiengesellschaft
LEI Code	851WYG NLUQLFZBSYGB56
Country Code	DE

The information on Collateral valuation - loans and advances applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above, therefore this bank is not required to report it to the EBA.

2022 EU-wide Transparency Exercise

Key Metrics

COMMERZBANK Aktiengesellschaft

(min EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	23,666	23,765	23,715	24,015	C 01.00 (r0020,c0010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	23,666	23,765	23,715	24,015	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	27,141	27,215	26,949	27,247	C 01.00 (r0015,c0010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	27,141	27,215	26,949	27,247	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	32,174	32,182	31,574	31,612	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	32,174	32,182	31,574	31,612	C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)	Articles 4(118) and 72 of CRR
Risk exposure amounts						
Total risk exposure amount	175,217	175,188	175,106	175,047	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	175,217	175,188	175,106	175,047	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	13.51%	13.57%	13.54%	13.72%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	13.51%	13.57%	13.54%	13.72%	(C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	15.49%	15.54%	15.39%	15.57%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	15.49%	15.54%	15.39%	15.57%	(C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	18.36%	18.37%	18.03%	18.06%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	18.36%	18.37%	18.03%	18.06%	(C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	589,100	520,528	577,634	588,651	C 47.00 (r0300,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	4.61%	5.23%	4.67%	4.63%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



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Leverage ratio

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(mln EUR, %)		As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	27,141	27,215	26,949	27,247	C 47.00 (r0320,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	26,915	26,990	26,949	27,247	C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	589,100	520,528	577,634	588,651	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	589,100	520,528	577,634	588,651	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	4.61%	5.23%	4.67%	4.63%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	4.57%	5.19%	4.67%	4.63%	[A.2]/[B.2]	

		(in EUR, %)						
		As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION	
OWN FUNDS Transitional period	A	OWN FUNDS	32,174	32,182	31,574	31,612	C.01.00 (0050,0050)	Articles 4(18) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	23,666	23,765	23,715	24,015	C.01.00 (0020,0050)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	12,734	11,326	11,326	11,326	C.01.00 (0030,0050)	Articles 36(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	12,377	14,150	14,900	15,314	C.01.00 (0130,0050)	Articles 36(1) points (c), 36(2) and 36(1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	349	83	-792	-481	C.01.00 (0180,0050)	Articles 4(50), 36(1) point (e) and 36(1) point (f) of CRR
	A.1.4	Other Reserves	0	0	0	0	C.01.00 (0200,0050)	Articles 4(17) and 36(1) point (a) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C.01.00 (0210,0050)	Articles 4(12), 36(1) point (f) and 36(1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	682	590	575	552	C.01.00 (0230,0050)	Article 81 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-177	-161	-323	-531	C.01.00 (0250,0050)	Articles 52 to 55 and 36(1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-544	-490	-539	-440	C.01.00 (0280,0050) + C.01.00 (0290,0050)	Articles 4(13), 36(1) point (b) and 37 of CRR, Articles 4(15), 36(1) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences not of associated DTAs	-356	-295	-245	-216	C.01.00 (0370,0050)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IBB shortfall of credit risk adjustments to expected losses	-191	0	0	-125	C.01.00 (0380,0050)	Articles 36(1) points (e), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-643	-480	-269	-621	C.01.00 (0390,0050)	Articles 4(20), 36(1) point (a) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C.01.00 (0400,0050)	Articles 4(22), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C.01.00 (0440,0050)	Article 36(1) point (b) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-192	-183	-175	-158	C.01.00 (0460,0050) + C.01.00 (0460,0050) + C.01.00 (0467,0050) + C.01.00 (0471,0050) + C.01.00 (0472,0050)	Articles 4(30), 36(1) point (k) (i) and (ii) and 89 to 91 of CRR, Articles 36(1) point (k) (i), 24(3) point (b), 24(1) point (b) and 258 of CRR, Article 36(1) point (k) (ii) and 270(3) of CRR, Article 36(1) point (k) (iv) and 153(b) of CRR and Article 36(1) point (k) (v) and 155(4) of CRR
	A.1.14.1	Of which: from securitisation positions (-)	-192	-183	-175	-158	C.01.00 (0460,0050)	Articles 36(1) point (k) (i), 24(3) point (b), 24(3) point (b) and 258 of CRR
	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	C.01.00 (0480,0050)	Articles 4(27), 36(1) point (l), 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	-145	-536	-583	-306	C.01.00 (0490,0050)	Articles 36(1) point (c) and 38, Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C.01.00 (0500,0050)	Articles 4(27), 36(1) point (l), 43, 45, 47, 48(1) point (b), 4(1) (3) and 74 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	C.01.00 (0510,0050)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	-1	-5	-4	-27	C.01.00 (0510,0050)	Articles 36(1) point (m) and Article 470 of CRR
	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C.01.00 (0514,0050)	Articles 36(1) point (n) and Article 133(2) of CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C.01.00 (0520,0050)	Article 36(1) point (l) of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	-78	C.01.00 (0524,0050)	Article 3 of CRR
	A.1.20	CET1 capital elements or deductions - other	-226	-234	-234	-196	C.01.00 (0520,0050)	-
	A.1.21	Transitional adjustments	0	0	0	0	SA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.20)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C.01.00 (0520,0050)	Articles 48(1) to (3), and 481 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C.01.00 (0520,0050)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	0	0	C.01.00 (0520,0050)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	3,475	3,451	3,234	3,232	C.01.00 (0530,0050)	Article 41 of CRR
	A.2.1	Additional Tier 1 Capital instruments	3,249	3,225	3,234	3,232	C.01.00 (0540,0050) + C.01.00 (0570,0050)	-
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C.01.00 (0570,0050)	-
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C.01.00 (0600,0050) + C.01.00 (0670,0050) + C.01.00 (0670,0050) + C.01.00 (0670,0050) + C.01.00 (0670,0050) + C.01.00 (0670,0050) + C.01.00 (0670,0050)	-	
A.2.4	Additional Tier 1 transitional adjustments	226	226	0	0	C.01.00 (0660,0050) + C.01.00 (0660,0050) + C.01.00 (0670,0050)	-	
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	27,141	27,215	26,949	27,247	C.01.00 (0050,0050)	Article 25 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	5,033	4,966	4,625	4,365	C.01.00 (0570,0050)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	4,677	4,821	4,427	4,326	C.01.00 (0670,0050) + C.01.00 (0690,0050)	-	
A.4.2	Other Tier 2 Capital components and deductions	0	25	157	0	C.01.00 (0690,0050) + C.01.00 (0690,0050) + C.01.00 (0690,0050) + C.01.00 (0690,0050) + C.01.00 (0690,0050) + C.01.00 (0690,0050) + C.01.00 (0690,0050) + C.01.00 (0690,0050) + C.01.00 (0690,0050) + C.01.00 (0690,0050)	-	
A.4.3	Tier 2 transitional adjustments	357	120	41	39	C.01.00 (0680,0050) + C.01.00 (0690,0050) + C.01.00 (0690,0050)	-	
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	175,217	175,188	175,106	175,047	C.02.00 (0010,0050)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	0	0	0	0	C.05.01 (0010,0040)	-
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	13.51%	13.57%	13.54%	13.72%	CA1 (1)	-
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	15.49%	15.54%	15.39%	15.57%	CA1 (2)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	18.36%	18.37%	18.03%	18.06%	CA2 (3)	-
	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	23,666	23,765	23,715	24,015	SA1-A.1.13-A.1.21-MINA.2-A.1.13-A.1.21-A.1.14-MINA.4-A.1.21-A.1.13-A.1.21	-
Memo Items	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	13.51%	13.57%	13.54%	13.72%	(B.1)/(B-1)	-
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C.05.01 (0040,0050)	-
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C.05.01 (0040,0050)	-
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C.05.01 (0040,0040)	-

(1) The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulatory point of view at the reporting date are not taken into account in this calculation. Fully loaded CET1 capital ratio estimation is based on the formula stated in column "COREP CODE" - please note that this might lead to differences to fully loaded CET1 capital ratios published by the participating banks e.g. in their Pillar 3 disclosure.



2022 EU-wide Transparency Exercise

Overview of Risk exposure amounts

COMMERZBANK Aktiengesellschaft

	RWAs				COREP CODE
	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	
(min EUR, %)					
Credit risk (excluding CCR and Securitisations) ¹	130,590	130,702	130,195	131,828	C 02.00 (r0040, c0010) - [C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0470, c0010) + C 02.00 (r0460, c0010)]
Of which the standardised approach	20,443	21,004	20,423	21,111	C 02.00 (r0060, c0010) - [C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001)]
Of which the foundation IRB (FIRB) approach	0	0	0	0	C 02.00 (r0250, c0010) - [C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002)]
Of which the advanced IRB (AIRB) approach	105,179	104,028	104,214	102,186	C 02.00 (r0310, c0010) - [C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001)]
Of which equity IRB	0	0	0	0	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) ²	11,611	10,123	10,043	9,824	C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0460, c0010)]
Credit valuation adjustment - CVA	2,891	2,663	2,558	2,387	C 02.00 (r0640, c0010)
Settlement risk	0	1	0	1	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	4,491	4,382	4,545	4,569	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	5,841	7,517	7,874	6,547	C 02.00 (r0520, c0010)
Of which the standardised approach	365	390	414	303	C 02.00 (r0530, c0010)
Of which IMA	5,475	7,128	7,461	6,244	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00 (r0010, c0601)*12.5 + C 20.00 (r0010, c0450)*12.5 + MAX(C 24.00 (r0010, c0090), C 24.00 (r0010, c0100), C 24.00 (r0010, c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	19,795	19,799	19,891	19,891	C 02.00 (r0590, c0010)
Of which basic indicator approach	0	0	0	0	C 02.00 (r0600, c0010)
Of which standardised approach	0	19,799	19,891	19,891	C 02.00 (r0610, c0010)
Of which advanced measurement approach	19,795	0	0	0	C 02.00 (r0620, c0010)
Other risk exposure amounts	0	0	0	0	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	175,217	175,188	175,106	175,047	

¹ The positions "of which" are for information and do not need to sum up to Credit risk (excluding CCR and Securitisations)

² On-balance sheet exposures related to Free Deliveries [according to Article 379(1)] have not been included in 'Counterparty Credit Risk (CCR, excluding CVA)'. They are instead reported in the 'Credit Risk (excluding CCR and Securitisations)' section.

2022 EU-wide Transparency Exercise
P&L
 COMMERZBANK Aktiengesellschaft

(m€ EUR)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022
Interest income	5,359	7,239	1,979	4,181
Of which debt securities income	724	961	267	569
Of which loans and advances income	3,824	5,107	1,399	2,992
Interest expenses	1,782	2,390	578	1,301
Of which deposits expenses	688	951	236	576
Of which debt securities issued expenses	532	700	173	356
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	12	25	0	9
Net Fee and commission income	2,652	3,573	963	1,851
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	38	48	-12	-29
Gains or (-) losses on financial assets and liabilities held for trading, net	447	422	196	215
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	201	604	220	307
Gains or (-) losses from hedge accounting, net	-84	-96	13	-41
Exchange differences (gain or (-) loss), net	7	-44	-5	-44
Net other operating income /(expenses)	-215	-592	39	39
TOTAL OPERATING INCOME, NET	6,635	8,788	2,816	5,186
(Administrative expenses)	3,816	5,173	1,245	2,472
(Cash contributions to resolution funds and deposit guarantee schemes)	402	467	347	491
(Depreciation)	653	870	204	409
Modification gains or (-) losses, net	0	0	0	1
(Provisions or (-) reversal of provisions)	1,299	1,437	117	19
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	1	55	85	2
(Other provisions)	1,298	1,382	32	17
Of which pending legal issues and tax litigation ¹⁾	0	-24	0	0
Of which restructuring ²⁾	0	398	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ²⁾	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	266	525	380	570
(Financial assets at fair value through other comprehensive income)	4	5	-1	18
(Financial assets at amortised cost)	262	520	381	551
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	209	213	-4	-16
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	4	6	0	4
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	-7	109	528	1,247
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	38	353	330	822
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	38	353	330	822
Of which attributable to owners of the parent	9	430	298	768

¹⁾ Information available only as of end of the year

²⁾ For IFRS compliance banks "zero" in cell "Increases or (-) decreases of the fund for general banking risks, net" must be read as "n.a."

2022 EU-wide Transparency Exercise

Total Assets: fair value and impairment distribution

COMMERZBANK Aktiengesellschaft

(mín EUR)	As of 30/09/2021					As of 31/12/2021				As of 31/03/2022				As of 30/06/2022				References
	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy				
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		
Cash, cash balances at central banks and other demand deposits	103,251				49,480				99,507				104,650				IAS 1.54 (f)	
Financial assets held for trading	45,015	5,617	37,957	1,442	40,290	3,917	35,102	1,271	39,545	4,748	33,104	1,693	41,316	4,781	34,719	1,816	IFRS 7.8(a)(i); IFRS 9. Appendix A	
Non-trading financial assets mandatorily at fair value through profit or loss	39,968	511	36,637	2,819	28,058	507	24,956	2,595	36,166	565	33,032	2,569	38,104	740	34,931	2,434	IFRS 7.8(a)(i); IFRS 9.4.1.4	
Financial assets designated at fair value through profit or loss	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5	
Financial assets at fair value through other comprehensive income	40,169	29,132	10,635	402	40,114	24,445	14,896	774	35,428	24,385	10,293	749	33,940	24,427	8,844	669	IFRS 7.8(h); IFRS 9.4.1.2A	
Financial assets at amortised cost	295,989				296,623				299,962				305,120				IFRS 7.8(f); IFRS 9.4.1.2	
Derivatives – Hedge accounting	919	0	919	0	846	0	846	0	1,158	0	1,158	0	1,754	0	1,754	0	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26	
Fair value changes of the hedged items in portfolio hedge of interest rate risk	534				508				-935				-2,733				IAS 39.89A(a); IFRS 9.6.5.8	
Other assets ¹	15,392				17,124				15,264				13,418					
TOTAL ASSETS	541,236				473,043				526,094				535,569				IAS 1.9(a), IAS 6	

⁽¹⁾ Portfolios, which are nGAAP specific, i.e. which are not applicable for IFRS reporting banks, are considered in the position "Other assets".

(mín EUR)	As of 30/09/2021						As of 31/12/2021						As of 31/03/2022						As of 30/06/2022						References	
	Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾				
	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets		
Financial assets at fair value through other comprehensive income	Debt securities	39,578	171	0	-9	-3	0	39,615	119	0	-11	-2	0	34,913	168	0	-11	-1	0	33,527	84	35	-10	-5	-20	Annex V.Part 1.31, 44(b)
	Loans and advances	433	0	0	0	0	393	0	0	-1	0	0	359	0	0	0	0	0	330	0	0	0	0	0	Annex V.Part 1.32, 44(a)	
Financial assets at amortised cost	Debt securities	33,089	478	0	-23	-17	0	31,858	535	0	-22	-18	0	31,484	506	0	-22	-18	0	31,961	470	0	-23	-18	0	Annex V.Part 1.31, 44(b)
	Loans and advances	248,526	12,937	3,250	-267	-678	-1,741	249,679	13,854	3,110	-271	-739	-1,736	252,032	15,531	3,100	-278	-1,013	-1,714	255,252	16,676	3,392	-288	-883	-1,749	Annex V.Part 1.32, 44(a)

⁽¹⁾ This table covers IFRS 9 specific information and as such only applies for IFRS reporting banks.

⁽²⁾ From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

2022 EU-wide Transparency Exercise

Breakdown of liabilities

COMMERZBANK Aktiengesellschaft

(mln EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	
Financial liabilities held for trading	34,768	32,957	34,765	38,909	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	34,783	19,735	30,451	30,990	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	426,444	375,947	418,934	426,983	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ¹	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	5,699	6,816	5,548	4,139	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	671	209	-1,459	-3,051	IAS 39.89A(b); IFRS 9.6.5.8
Provisions	3,753	3,748	3,892	3,366	IAS 37.10; IAS 1.54(l)
Tax liabilities	578	560	564	564	IAS 1.54(n-o)
Share capital repayable on demand	0	0	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	3,359	2,519	2,986	2,628	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	1,432	730	535	586	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ¹	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	511,486	443,222	496,218	505,115	IAS 1.9(b);IG 6
TOTAL EQUITY	29,749	29,821	29,876	30,454	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	541,236	473,043	526,094	535,569	IAS 1.IG6

(1) Portfolios which are nGAAP specific, i.e. which are not applicable for IFRS reporting banks

2022 EU-wide Transparency Exercise

Breakdown of liabilities

COMMERZBANK Aktiengesellschaft

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	
Derivatives		38,945	38,391	37,690	39,375	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	11	7	12	2	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	1,227	907	1,247	1,787	Annex V.Part 1.31
Deposits	Central banks	43,326	41,032	41,416	41,135	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	1,641	1,417	1,667	1,689	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	7,168	4,387	7,284	7,458	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	4,549	2,779	3,814	3,203	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	57,828	38,484	57,498	64,712	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	15,293	8,306	13,911	18,274	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	52,692	32,689	49,047	47,654	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	12,359	7,759	14,373	13,310	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	105,906	85,515	98,947	101,347	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	90,241	74,766	85,308	85,929	ECB/2013/33 Annex 2.Part 2.9.1
	Households	150,612	150,067	152,390	153,982	Annex V.Part 1.42(f), 44(c)
of which: Current accounts / overnight deposits	137,330	137,168	139,679	140,062	Annex V.Part 1.42(f), 44(c)	
Debt securities issued		42,014	42,044	42,303	41,759	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		6,214	6,252	5,587	5,598	Annex V.Part 1.37
Other financial liabilities		1,966	1,932	1,866	1,810	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		501,694	435,455	489,699	501,021	

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
Consolidated data	Central governments or central banks	99,507	103,660	653		60,311	18,176	64,529	768
	Regional governments or local authorities	18,414	18,461	456		14,758	14,864	18,422	414
	Public sector entities	5,104	7,179	161		4,995	6,950	6,950	162
	Multilateral Development Banks	1,221	1,221	0		1,220	1,220	0	0
	International Organisations	521	521	0		585	585	0	0
	Institutions	3,830	3,856	640		3,877	3,855	705	0
	Corporates	12,572	10,645	5,251		11,588	9,971	5,386	0
	of which: SME	790	405	150		735	373	402	0
	Retail	9,789	5,831	4,361		9,389	5,215	3,890	0
	of which: SME	666	137	80		673	134	79	0
	Secured by mortgages on immovable property	2,825	2,817	1,012		3,485	3,474	1,118	0
	of which: SME	103	10	4		8	8	0	0
	Exposures in default	462	82	33	281	407	174	231	224
	Items associated with particularly high risk	503	503	755		475	475	713	0
	Covered bonds	0	0	0		0	0	0	0
Claims on institutions and corporates with a ST credit assessment	98	98	11		75	75	15	0	
Collective Investments Undertakings (CIU)	2,461	2,461	863		2,240	2,240	771	0	
Equity	781	781	1,105		1,005	1,005	1,627	0	
Other exposures	511	511	572		715	715	870	0	
Standardised Total ²	159,420	166,448	21,330	391	119,741	126,446	21,537	339	

¹ Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

² Standardised Total does not include the securitisation position unless in the results prior to the 2022 exercise.

³ Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterpart covering up to 90% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
GERMANY	Central governments or central banks	69,331	72,839	0		27,822	30,352	0	
	Regional governments or local authorities	14,812	15,110	0		14,758	14,864	0	
	Public sector entities	4,704	6,793	148		4,614	6,584	143	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,463	1,460	273		1,489	1,489	475	
	Corporates	1,280	1,073	204		1,217	1,208	807	
	of which: SME	81	44	34		77	43	33	
	Retail	8,279	4,569	3,462		8,059	4,132	3,078	
	of which: SME	653	134	79		660	131	77	
	Secured by mortgages on immovable property	53	53	19		53	48	19	
	of which: SME	10	10	4		8	8	3	
	Exposures in default	119	21	8	59	114	53	31	33
	Items associated with particularly high risk	62	62	94		65	65	98	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective Investments Undertakings (CIU)	1,798	1,798	807		1,715	1,715	723		
Equity	52	52	71		71	71	1,349		
Other exposures	2,445	2,445	5,670		2,430	2,430	6,055		
Standardised Total ²	111,420	116,448	14,110	11	89,741	96,446	14,110	89	

¹ Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

² Total value adjustments and provisions per country of counterpart excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
POLAND	Central governments or central banks	14,400	14,400	22		14,414	14,414	483	
	Regional governments or local authorities	46	62	12		40	37	7	
	Public sector entities	21	0	0		0	0	0	
	Multilateral Development Banks	640	640	0		636	636	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	199	221	46		191	214	31	
	Corporates	3,960	2,545	2,474		3,676	2,584	2,470	
	of which: SME	93	57	30		63	55	45	
	Retail	300	294	220		285	278	209	
	of which: SME	4	0	0		3	0	0	
	Secured by mortgages on immovable property	2,872	2,864	1,012		3,137	3,126	1,100	
	of which: SME	10	10	4		8	8	3	
	Exposures in default	30	121	158	195	255	112	143	142
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective Investments Undertakings (CIU)	0	0	0		0	0	0		
Equity	63	63	75		62	62	73		
Other exposures	11	11	11		11	11	11		
Standardised Total ²	11,420	11,448	1,110	237	11,420	11,446	1,110	246	

¹ Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

² Total value adjustments and provisions per country of counterpart excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
UNITED STATES	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	1,688	1,687	287		1,685	1,684	283	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	178	178	8		173	173	9	
	Corporates	193	1,055	504		193	1,055	487	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	161	161	192		162	162	193	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective Investments Undertakings (CIU)	0	0	0		0	0	0	
Equity	95	95	103		95	95	103		
Other exposures	3	3	3		3	3	3		
Standardised Total ²	3,420	3,448	4,110	4	3,420	3,446	4,110	2	

¹ Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

² Total value adjustments and provisions per country of counterpart excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
UNITED KINGDOM	Central governments or central banks	92	92	0		100	100	0	
	Regional governments or local authorities	50	51	11		51	51	11	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	64	64	0		64	64	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	164	164	60		165	167	60	
	Corporates	5,897	5,665	1,264		5,181	4,964	1,307	
	of which: SME	0	0	0		0	0	0	
	Retail	1	0	0		1	1	1	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	105	105	157		105	105	157	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective Investments Undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ²	6,420	6,448	7,110	1	6,420	6,446	7,110	1	

¹ Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

² Total value adjustments and provisions per country of counterpart excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
FRANCE	Central governments or central banks	13	279	0	0	326	1,291	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	348	348	0	1	317	317	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	669	669	17	0	423	423	12	0
	Corporates	39	39	3	0	3	3	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	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
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total ²				0				0	0

⁽¹⁾ Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

⁽²⁾ Total value adjustments and provisions per country of counterparties excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
SWITZERLAND	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	39	39	3	0	38	38	0	0
	Corporates	4	4	1	0	3	3	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	21	21	2	0	21	21	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	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
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	1	1	0	0	1	1	0	0	
Other exposures	2	2	2	0	1	1	1	0	
Standardised Total ²				0				0	0

⁽¹⁾ Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

⁽²⁾ Total value adjustments and provisions per country of counterparties excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
ITALY	Central governments or central banks	7,259	7,210	0	0	7,211	7,205	0	0
	Regional governments or local authorities	186	186	0	33	182	181	0	32
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	1	1	0	0	1	1	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	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
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total ²				11				10	0

⁽¹⁾ Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

⁽²⁾ Total value adjustments and provisions per country of counterparties excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
NETHERLANDS	Central governments or central banks	132	211	0	0	0	50	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	100	100	150	0	188	188	281	0
	Covered bonds	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
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	1	1	1	0	1	1	1	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total ²				0				0	0

⁽¹⁾ Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

⁽²⁾ Total value adjustments and provisions per country of counterparties excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
SPAIN	Central governments or central banks	2,201	2,207	0	0	2,201	2,209	0	0
	Regional governments or local authorities	821	814	0	0	809	802	0	17
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	29	46	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	5	5	0	0	5	5	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	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
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	1	1	1	0	1	1	1	0	
Standardised Total ²				0				0	0

⁽¹⁾ Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

⁽²⁾ Total value adjustments and provisions per country of counterparties excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
LUXEMBOURG	Central governments or central banks	61	63	0	0	32	35	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	211	211	0	0	213	213	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	78	78	16	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	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
Collective Investments Undertakings (CIU)	32	32	32	0	470	470	30	0	
Equity	36	36	36	0	0	0	0	0	
Other exposures	1	1	1	0	1	1	1	0	
Standardised Total ²				0				0	0

⁽¹⁾ Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

⁽²⁾ Total value adjustments and provisions per country of counterparties excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure ⁽¹⁾	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ⁽³⁾
(in EUR, %)									
Consolidated data	Central governments or central banks	59,364	103,602	1,344		100,720	104,824	690	
	Regional governments or local authorities	22,921	23,501	388		21,621	22,268	344	
	Public sector entities	4,894	6,794	161		4,820	6,519	162	
	Multilateral Development Banks	1,051	1,051	0		1,224	1,224	0	
	International Organisations	591	591	0		440	440	0	
	Institutions	4,246	4,260	511		4,411	4,424	570	
	Corporates	11,171	9,272	4,651		11,329	9,172	4,911	
	of which: SME	758	588	482		858	672	561	
	Retail	9,203	5,216	3,889		9,761	5,203	3,947	
	Secured by mortgages on immovable property	662	140	82		775	140	82	
	of which: SME	3,362	3,302	1,189		3,361	3,349	1,179	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	415	172	212	233	1,211	908	1,317	290
	Items associated with particularly high risk	397	397	596		385	385	577	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	72	72	14		18	18	4		
Collective investments undertakings (CIU)	2,277	2,277	774		2,261	2,261	952		
Equity	981	981	1,328		917	917	1,223		
Other exposures	5,333	5,333	5,783		5,480	5,480	5,714		
Standardised Total ⁽²⁾	157,911	158,263	20,788	323	166,569	159,971	21,549	403	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Standardised Total does not include the Securitisation position unless in the results prior to the 2019 exercise.

(3) Only the most relevant countries are disclosed. These have been selected under the following risk. Courtesy of counterparties covering up to 95% of total original exposure or Top 10 countries valued by original exposure, disclosed in full quarter.

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure ⁽¹⁾	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ⁽³⁾
(in EUR, %)									
GERMANY	Central governments or central banks	22,282	25,279	0		26,221	29,261	0	
	Regional governments or local authorities	21,911	24,241	0		21,610	24,108	0	
	Public sector entities	4,530	6,445	139		4,445	6,160	138	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2,820	2,822	294		3,171	3,177	366	
	Corporates	1,137	924	608		1,282	1,128	64	
	of which: SME	85	48	37		128	82	84	
	Retail	7,987	4,247	3,164		8,451	4,225	3,154	
	Secured by mortgages on immovable property	652	136	80		762	137	80	
	of which: SME	48	18	18		47	17	17	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	145	62	82	50	112	44	62	50
	Items associated with particularly high risk	98	98	147		94	94	141	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	1,697	1,697	725		1,818	1,818	887		
Equity	763	763	1,043		751	751	940		
Other exposures	2,452	2,452	2,690		2,315	2,315	2,438		
Standardised Total ⁽²⁾				82				82	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure ⁽¹⁾	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ⁽³⁾
(in EUR, %)									
POLAND	Central governments or central banks	13,552	13,552	672		13,221	13,221	690	
	Regional governments or local authorities	41	36	7		37	33	7	
	Public sector entities	12	12	0		12	12	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	178	197	35		138	156	30	
	Corporates	4,012	2,618	2,550		4,260	2,681	2,611	
	of which: SME	668	424	422		727	485	485	
	Retail	305	297	223		399	390	292	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	3,314	3,304	1,162		3,314	3,303	1,162	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	265	114	143	140	254	98	122	154
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	64	64	74		55	55	65		
Equity	0	0	0		0	0	0		
Other exposures	11	11	11		11	11	11		
Standardised Total ⁽²⁾				196				196	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure ⁽¹⁾	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ⁽³⁾
(in EUR, %)									
UNITED STATES	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	1,880	1,880	264		1,899	1,899	231	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	172	172	8		335	335	30	
	Corporates	990	744	383		834	644	465	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	123	123	19		123	123	19	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	96	96	104		93	93	100		
Other exposures	0	0	0		0	0	0		
Standardised Total ⁽²⁾				0				2	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure ⁽¹⁾	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ⁽³⁾
(in EUR, %)									
UNITED KINGDOM	Central governments or central banks	102	102	0		139	139	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	102	100	48		108	72	36	
	Corporates	4,951	4,948	1,045		4,678	4,671	1,021	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	108	108	162		108	108	162	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ⁽²⁾				0				2	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(in EUR, %)									
FRANCE	Central governments or central banks	31	361	0	0	40	378	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	295	295	0	0	305	305	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	616	616	16	0	413	413	11	0
	Corporates	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
Covered bonds	0	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	
Collective Investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total²				0				0	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(in EUR, %)									
SWITZERLAND	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	50	50	11	0	40	40	0	0
	Corporates	3	3	0	0	3	3	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	21	0	0	0	24	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
Covered bonds	0	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	
Collective Investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total²				0				0	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(in EUR, %)									
ITALY	Central governments or central banks	7,077	9,351	0	0	6,347	6,441	0	0
	Regional governments or local authorities	158	158	32	0	154	154	31	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	1	0	0	0	1	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
Covered bonds	0	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	
Collective Investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total²				0				10	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(in EUR, %)									
NETHERLANDS	Central governments or central banks	0	69	0	0	0	69	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	74	74	111	0	87	87	131	0
Covered bonds	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	
Collective Investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total²				0				0	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(in EUR, %)									
SPAIN	Central governments or central banks	1,442	1,442	0	0	1,421	1,421	0	0
	Regional governments or local authorities	425	425	0	0	394	393	0	0
	Public sector entities	0	0	0	0	22	0	18	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
Covered bonds	0	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	
Collective Investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total²				0				0	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(in EUR, %)									
LUXEMBOURG	Central governments or central banks	31	30	0	0	51	53	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	207	207	0	0	216	216	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	1	1	0	0	4	4	1	0
	Corporates	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
Covered bonds	0	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	
Collective Investments undertakings (CIU)	31	31	31	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	15	15	15	0	
Standardised Total²				0				0	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		IRB Approach											
		As of 30/09/2021						As of 31/12/2021					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions			
		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted				
FRANCE	(in EUR, %)												
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	4,785	0	4,723	577	0	3,792	0	3,656	580	0	0	
	Corporates	11,617	98	6,185	5,624	33	13,708	131	6,028	3,877	55	23	
	Corporates - Of Which: Specialised Lending	554	22	460	249	0	580	22	483	239	0	3	
	Corporates - Of Which: SME	6	0	6	2	0	6	0	6	3	0	0	
	Retail	87	0	82	10	0	84	0	79	8	0	0	
	Retail - Secured on real estate property	69	0	69	5	0	67	0	67	4	0	0	
	Retail - Secured on real estate property - Of Which: SME	6	0	6	1	0	6	0	6	1	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	43	0	43	4	0	41	0	41	4	0	0	
	Retail - Qualifying Revolving	12	0	9	1	0	13	0	9	1	0	0	
	Retail - Other Retail	25	0	24	4	0	25	0	24	3	0	0	
	Retail - Other Retail - Of Which: SME	5	0	4	1	0	4	0	4	0	0	0	
Retail - Other Retail - Of Which: non-SME	21	0	20	4	0	21	0	20	3	0	0		
Equity	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		
IRB Total													

¹ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach											
		As of 30/09/2021						As of 31/12/2021					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions			
		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted				
SWITZERLAND	(in EUR, %)												
	Central banks and central governments	251	0	667	22	0	289	0	694	22	0	0	
	Institutions	2,169	0	2,184	239	0	2,057	0	2,074	214	0	0	
	Corporates	6,489	82	3,710	1,886	48	6,800	40	3,977	1,801	20	11	
	Corporates - Of Which: Specialised Lending	195	0	192	18	0	184	0	181	14	0	0	
	Corporates - Of Which: SME	22	1	21	6	1	15	1	14	6	1	1	
	Retail	627	2	579	78	1	638	2	586	77	1	1	
	Retail - Secured on real estate property	324	2	324	27	1	327	1	327	27	1	0	
	Retail - Secured on real estate property - Of Which: SME	27	0	27	2	0	27	0	27	2	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	297	1	297	25	0	300	1	300	25	0	0	
	Retail - Qualifying Revolving	25	0	17	1	0	25	0	17	1	0	0	
	Retail - Other Retail	278	1	237	50	0	287	1	242	48	0	1	
	Retail - Other Retail - Of Which: SME	59	0	67	10	0	63	0	68	10	0	0	
Retail - Other Retail - Of Which: non-SME	219	1	190	40	0	226	1	193	38	0	1		
Equity	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		
IRB Total													

¹ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach											
		As of 30/09/2021						As of 31/12/2021					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions			
		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted				
ITALY	(in EUR, %)												
	Central banks and central governments	338	0	306	473	0	304	0	302	477	0	0	
	Institutions	1,374	0	1,314	1,571	0	1,227	0	1,166	1,490	0	9	
	Corporates	3,027	2	1,960	950	0	2,759	2	1,655	884	0	2	
	Corporates - Of Which: Specialised Lending	90	0	87	15	0	90	0	87	16	0	0	
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail	29	0	26	3	0	32	0	26	4	0	0	
	Retail - Secured on real estate property	14	0	14	1	0	14	0	14	1	0	0	
	Retail - Secured on real estate property - Of Which: SME	2	0	2	0	0	2	0	2	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	12	0	12	1	0	12	0	12	1	0	0	
	Retail - Qualifying Revolving	5	0	4	0	0	5	0	4	0	0	0	
	Retail - Other Retail	18	0	10	2	0	18	0	8	3	0	0	
	Retail - Other Retail - Of Which: SME	5	0	5	1	0	7	0	4	2	0	0	
Retail - Other Retail - Of Which: non-SME	5	0	4	1	0	5	0	4	1	0	0		
Equity	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		
IRB Total													

¹ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach											
		As of 30/09/2021						As of 31/12/2021					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions			
		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted				
NETHERLANDS	(in EUR, %)												
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	538	0	550	153	0	470	0	454	128	0	0	
	Corporates	4,766	149	4,377	2,266	19	5,098	140	4,198	2,114	19	63	
	Corporates - Of Which: Specialised Lending	682	0	651	158	0	4	0	667	133	0	8	
	Corporates - Of Which: SME	68	0	65	9	0	65	0	61	9	0	0	
	Retail	79	0	75	3	0	82	0	76	4	0	0	
	Retail - Secured on real estate property	35	0	35	2	0	32	0	32	2	0	0	
	Retail - Secured on real estate property - Of Which: SME	7	0	7	0	0	7	0	7	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	27	0	27	2	0	25	0	25	2	0	0	
	Retail - Qualifying Revolving	26	0	25	6	0	25	0	24	6	0	0	
	Retail - Other Retail	11	0	10	2	0	9	0	9	2	0	0	
	Retail - Other Retail - Of Which: SME	15	0	15	4	0	15	0	15	4	0	0	
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0		
Equity	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		
IRB Total													

¹ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach											
		As of 30/09/2021						As of 31/12/2021					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions			
		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted				
SPAIN	(in EUR, %)												
	Central banks and central governments	0	0	155	38	0	0	0	159	38	0	0	
	Institutions	4,140	18	2,312	1,125	10	4,204	18	2,327	1,136	10	10	
	Corporates	189	0	181	39	0	169	0	162	42	0	0	
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: SME	70	0	65	3	0	58	0	54	3	0	0	
	Retail	21	0	21	1	0	20	0	20	1	0	0	
	Retail - Secured on real estate property	1	0	1	0	0	2	0	2	0	0	0	
	Retail - Secured on real estate property - Of Which: SME	20	0	20	1	0	19	0	19	1	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	8	0	8	0	0	8	0	8	0	0	0	
	Retail - Qualifying Revolving	41	0	38	2	0	30	0	28	2	0	0	
	Retail - Other Retail	4	0	2	0	0	4	0	2	0	0	0	
	Retail - Other Retail - Of Which: SME	36	0	36	1	0	26	0	25	1	0	0	
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0		
Equity	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		
IRB Total													

¹ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach											
		As of 30/09/2021						As of 31/12/2021					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions			
		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted				
LUXEMBOURG	(in EUR, %)												
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	1,130	0	829	76	0	641	0	508	49	0	0	
	Corporates	4,415	0	4,023	1,942	13	4,466	5	4,082	1,876	2	14	
	Corporates - Of Which: Specialised Lending	1,045	0	984	327	0	1,015	0	951	347	0	5	
	Corporates - Of Which: SME	2	0	2	0	0	0	0	0	0	0	0	
	Retail	38	0	38	4	0	36	0	36	4	0	0	
	Retail - Secured on real estate property	19	0	19	1	0	19	0	19	1	0	0	
	Retail - Secured on real estate property - Of Which: SME	2	0	2	0	0	2	0	2	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	17	0	17	1	0	17	0	17	1	0	0	
	Retail - Qualifying Revolving	2	0	2	0	0	2	0	2	0	0	0	
	Retail - Other Retail	19	0	20	3	0	15	0	15	2	0	0	
	Retail - Other Retail - Of Which: SME	16	0	16	1	0	14	0	14	1	0	0	
Retail - Other Retail - Of Which: non-SME	13	0	13	2	0	13	0	13	1	0	0		
Equity	0	0	0										

		IRB Approach											
		As of 31/03/2022					As of 30/06/2022						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Of which: defaulted	Of which: defaulted		
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted					
Consolidated data	(in EUR, %)												
	Central banks and central governments	26,156	33	27,380	3,778	0	7	27,278	27	26,964	3,954	0	2
	Institutions	43,842	45	38,504	14,912	25	45	44,481	79	39,818	13,909	18	165
	Corporates	218,475	2,669	135,857	70,975	1,121	2,892	223,960	3,066	138,533	70,545	1,322	2,286
	Corporates - Of Which: Specialised Lending	21,238	345	19,264	9,973	0	255	21,465	348	19,576	9,117	0	272
	Corporates - Of Which: SME	11,631	508	8,296	4,240	342	296	11,212	515	8,001	4,107	394	283
	Retail	186,949	1,208	196,719	24,159	997	919	186,404	1,194	196,359	23,036	1,016	919
	Retail - Secured on real estate property	93,366	455	93,252	8,522	506	218	93,228	463	93,415	8,601	498	228
	Retail - Secured on real estate property - Of Which: SME	15,998	112	15,607	1,520	171	43	15,463	115	15,466	1,479	176	46
	Retail - Secured on real estate property - Of Which: non-SME	77,788	322	77,645	7,012	235	175	78,065	328	77,949	7,123	322	182
	Retail - Qualifying Revolving	13,944	22	16,637	642	14	32	15,780	25	12,214	1,209	15	59
	Retail - Other Retail	59,628	751	62,813	14,984	478	668	57,956	727	59,711	13,226	503	612
Retail - Other Retail - Of Which: SME	27,673	426	21,602	5,497	245	241	27,553	426	21,560	5,463	235	243	
Retail - Other Retail - Of Which: non-SME	31,955	325	31,209	9,487	233	228	29,543	301	29,171	7,763	268	288	
Equity	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	8,531	0	
IRB Total													

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 (2) IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercises.
 (3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of countryparty covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

		IRB Approach											
		As of 31/03/2022					As of 30/06/2022						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Of which: defaulted	Of which: defaulted		
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted					
GERMANY	(in EUR, %)												
	Central banks and central governments	114	0	113	2	0	123	0	120	2	0	0	
	Institutions	4,422	0	4,262	1,685	0	4,328	0	4,228	1,401	0	0	
	Corporates	101,198	1,640	67,262	29,891	739	2,071	102,859	1,400	67,513	30,246	597	1,253
	Corporates - Of Which: Specialised Lending	12,122	46	10,049	4,017	0	59	12,512	47	11,376	4,515	0	67
	Corporates - Of Which: SME	7,979	415	6,209	2,928	218	237	7,280	402	5,729	2,609	208	222
	Retail	189,477	642	139,965	17,020	384	443	189,036	652	139,679	17,211	378	448
	Retail - Secured on real estate property	94,153	243	94,146	6,720	152	108	94,253	242	94,256	6,803	151	109
	Retail - Secured on real estate property - Of Which: SME	14,822	77	14,515	1,209	48	28	14,794	79	14,777	1,163	49	29
	Retail - Secured on real estate property - Of Which: non-SME	69,231	166	69,231	5,511	104	81	69,549	164	69,549	5,637	102	80
	Retail - Qualifying Revolving	13,772	22	16,320	628	33	32	13,794	24	16,328	625	13	54
	Retail - Other Retail	51,552	397	45,300	10,564	219	303	50,918	386	44,772	9,360	212	304
Retail - Other Retail - Of Which: SME	24,083	265	18,213	3,865	138	174	23,993	263	18,278	3,804	137	176	
Retail - Other Retail - Of Which: non-SME	27,469	132	27,086	6,699	80	129	26,925	123	26,594	5,556	75	126	
Equity	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	
IRB Total													

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach											
		As of 31/03/2022					As of 30/06/2022						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Of which: defaulted	Of which: defaulted		
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted					
POLAND	(in EUR, %)												
	Central banks and central governments	75	0	75	15	0	74	0	73	12	0	0	
	Institutions	797	0	823	0	0	838	0	838	246	0	0	
	Corporates	6,737	251	7,614	5,038	192	222	10,002	272	7,759	5,199	232	233
	Corporates - Of Which: Specialised Lending	1,991	43	1,838	1,325	0	64	2,065	43	1,851	1,360	0	65
	Corporates - Of Which: SME	2,369	67	1,741	1,046	188	117	2,551	68	1,818	1,167	174	154
	Retail	15,408	533	14,881	6,021	605	469	15,317	531	14,818	5,608	630	462
	Retail - Secured on real estate property	5,270	188	5,113	1,757	351	189	5,180	186	5,024	1,717	294	116
	Retail - Secured on real estate property - Of Which: SME	665	31	580	201	123	15	560	36	560	209	167	110
	Retail - Secured on real estate property - Of Which: non-SME	7,654	153	7,533	1,436	229	93	7,620	152	7,514	1,418	127	106
	Retail - Qualifying Revolving	2	0	2	0	0	0	1,629	0	1,528	0	0	23
	Retail - Other Retail	7,185	346	6,746	4,284	254	360	5,334	333	5,225	3,340	286	322
Retail - Other Retail - Of Which: SME	2,265	136	2,162	1,263	104	164	2,269	139	2,164	1,600	116	161	
Retail - Other Retail - Of Which: non-SME	3,620	180	3,604	2,701	150	196	2,665	174	2,661	1,740	170	160	
Equity	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	
IRB Total													

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach											
		As of 31/03/2022					As of 30/06/2022						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Of which: defaulted	Of which: defaulted		
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted					
UNITED STATES	(in EUR, %)												
	Central banks and central governments	12,885	0	13,003	0	0	10,997	0	10,999	0	0	0	
	Institutions	18,641	0	1,897	1,494	0	3,837	0	3,599	1,375	0	0	
	Corporates	19,949	8	12,551	7,307	5	17	21,951	8	13,297	7,460	5	21
	Corporates - Of Which: Specialised Lending	944	0	798	325	0	11	555	0	607	326	0	2
	Corporates - Of Which: SME	10	0	10	4	0	0	11	0	11	4	0	0
	Retail	15	1	137	15	0	0	148	0	133	14	1	1
	Retail - Secured on real estate property	75	0	75	5	0	0	75	0	73	5	1	0
	Retail - Secured on real estate property - Of Which: SME	2	0	2	0	0	0	2	0	2	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	73	0	73	5	0	0	73	0	71	5	1	0
	Retail - Qualifying Revolving	13	0	9	0	0	0	13	0	8	0	0	0
	Retail - Other Retail	63	0	94	10	0	0	62	0	52	9	0	0
Retail - Other Retail - Of Which: SME	28	0	20	4	0	0	20	0	20	4	0	0	
Retail - Other Retail - Of Which: non-SME	34	0	34	6	0	0	31	0	31	4	0	0	
Equity	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	
IRB Total													

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach											
		As of 31/03/2022					As of 30/06/2022						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Of which: defaulted	Of which: defaulted		
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted					
UNITED KINGDOM	(in EUR, %)												
	Central banks and central governments	3,609	0	4,013	550	0	3,662	0	3,988	260	0	0	
	Institutions	4,689	0	4,559	2,223	0	0	4,378	0	4,301	2,239	0	41
	Corporates	14,347	1	9,960	8,977	0	5	13,373	0	9,183	7,416	0	11
	Corporates - Of Which: Specialised Lending	2,211	0	2,157	1,255	0	0	2,060	0	1,946	1,564	0	3
	Corporates - Of Which: SME	12	0	10	4	0	0	11	0	10	5	0	0
	Retail	100	0	100	11	0	0	107	0	99	10	0	0
	Retail - Secured on real estate property	60	0	60	4	0	0	60	0	60	4	0	0
	Retail - Secured on real estate property - Of Which: SME	2	0	2	0	0	0	2	0	2	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	23	0	23	3	0	0	23	0	23	3	0	0
	Retail - Qualifying Revolving	11	0	7	0	0	0	12	0	8	0	0	0
	Retail - Other Retail	38	0	34	7	0	0	34	0	30	6	0	0
Retail - Other Retail - Of Which: SME	9	0	5	1	0	0	9	0	5	1	0	0	
Retail - Other Retail - Of Which: non-SME	29	0	29	6	0	0	26	0	26	5	0	0	
Equity	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	
IRB Total													

2022 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

COMMERZBANK Aktiengesellschaft

As of 31/12/2021

(min EUR)		Direct exposures														Risk weighted exposure amount
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet						
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures				
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortized cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions			
		559	559	0	0	0	0	559	0	0	0	0	0	121	0	
f 0 - 3M f		38	38	29	0	0	0	9	0	0	0	0	0	19	0	
f 1Y - 2Y f		2	2	2	0	0	0	0	0	0	0	0	0	116	0	
f 2Y - 3Y f		52	51	48	0	0	0	3	0	0	0	0	0	0	0	
f 3Y - 5Y f		155	155	117	0	0	0	39	0	0	0	0	0	0	0	
f 5Y - 10Y f		156	156	105	0	0	0	51	0	0	0	0	0	0	0	
f 10Y - more		56	55	0	0	0	0	55	0	0	0	0	0	0	0	
Total		1,019	1,018	301	0	0	0	217	0	0	0	0	0	257	0	286
f 0 - 3M f		281	281	0	0	187	0	94	0	0	0	0	0	26	0	
f 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
f 1Y - 2Y f		1	1	1	0	0	0	0	0	0	0	0	0	0	0	
f 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	91	0	
f 3Y - 5Y f		68	67	0	0	0	0	67	0	0	0	0	0	0	0	
f 5Y - 10Y f		80	80	0	0	0	0	80	0	0	0	0	0	0	0	
f 10Y - more		72	72	0	0	0	0	72	0	0	0	0	0	0	0	
Total		502	501	1	0	187	0	313	0	0	0	0	0	117	0	287

Notes and definitions

Information disclosed in this template is sourced from COREP template C 33, introduced with the reporting framework 2.7, applicable for reports as of 31 March 2018.

(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

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

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

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

(5) Residual countries not reported separately in the Transparency exercise

Regions:

Other advanced non EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.

Other CEE non EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey.

Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, Congo, The Democratic Republic Of The, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, Tanzania, United Republic Of, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

(6) The columns "Total carrying amount of non-derivative financial assets (net of short positions)" provide information on a net basis, whilst the related "of which" positions present information on a gross basis.

(7) The values for the "Other" bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.

(8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAAP

2022 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

COMMERZBANK Aktiengesellschaft

As of 30/06/2022

		Direct exposures														Risk weighted exposure amount
		On balance sheet				Derivatives				Off balance sheet						
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures					
			Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortized cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions			
	Finland	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	France	660	660	207	0	0	453	0	0	0	0	0	0	0	0	0
	Germany	850	850	104	0	332	414	4	730	2	250	721	0	0	0	0
	Croatia	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Greece	513	513	5	0	0	0	0	0	0	0	0	0	0	0	0
	Hungary	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Ireland	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Italy	506	506	6	0	0	500	0	0	0	0	0	0	0	0	0
	Latvia	8	8	0	0	0	0	0	0	0	0	0	0	0	0	0
	Total	12,424	12,474	570	0	3,016	8,789	1,500	14,328	922	7,674	841	0	0	0	71

2022 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

COMMERZBANK Aktiengesellschaft

As of 30/06/2022

(min EUR)		Direct exposures															Risk weighted exposure amount
		On balance sheet								Derivatives				Off balance sheet			
		Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
						of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortized cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions		
	Africa	323	323	0	0	0	0	323	0	0	0	0	0	159	0		
f 0 - 3M f		135	135	135	0	0	0	0	0	0	0	0	0	33	0		
f 1Y - 2Y f		68	68	68	0	0	0	0	0	0	0	0	0	85	0		
f 2Y - 3Y f		36	36	29	0	0	0	7	0	0	0	0	0	0	0		
f 3Y - 5Y f		183	183	106	0	0	0	77	0	0	0	0	0	67	0		
f 5Y - 10Y f		101	101	45	0	0	0	56	0	0	0	0	0	0	0		
f 10Y - more		88	88	0	0	0	0	88	0	0	0	0	0	0	0		
Total		934	934	384	0	0	0	550	0	0	0	0	0	341	0	379	
	Others	315	315	122	0	78	0	115	0	0	0	0	0	9	0		
f 0 - 3M f		1	1	0	0	0	0	0	0	0	0	0	0	0	0		
f 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	75	0		
f 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
f 2Y - 3Y f		133	133	0	0	0	0	133	0	0	0	0	0	0	0		
f 3Y - 5Y f		1	1	1	0	0	0	0	0	0	0	0	0	0	0		
f 5Y - 10Y f		85	85	0	0	0	0	85	0	0	0	0	0	0	0		
f 10Y - more		85	85	0	0	0	0	85	0	0	0	0	0	0	0		
Total		539	539	127	0	78	0	335	0	0	0	0	0	84	0	291	

Notes and definitions

Information disclosed in this template is sourced from COREP template C 33, introduced with the reporting framework 2.7, applicable for reports as of 31 March 2018.

(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

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

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

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

(5) Residual countries not reported separately in the Transparency exercise

Regions:

Other advanced non EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.

Other CEE non EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey.

Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, Congo, The Democratic Republic Of The, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, Tanzania, United Republic Of, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

(6) The columns "Total carrying amount of non-derivative financial assets (net of short positions)" provide information on a net basis, whilst the related "of which" positions present information on a gross basis.

(7) The values for the "Other" bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.

(8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAAP

2022 EU-wide Transparency Exercise
Performing and non-performing exposures
COMMERZBANK Aktiengesellschaft

	As of 30/09/2021										As of 31/12/2021												
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽¹⁾					Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽¹⁾					Collaterals and financial guarantees received on non-performing exposures	
	Of which performing but past due >30 days and <=90 days		Of which non-performing ²			On performing exposures ³	On non-performing exposures ³		Of which performing but past due >30 days and <=90 days	Of which non-performing ³		On performing exposures ³	On non-performing exposures ³		Collaterals and financial guarantees received on non-performing exposures								
			Of which: defaulted	Of which Stage 3	Of which Stage 3		Of which defaulted	Of which Stage 3		Of which defaulted			Of which Stage 3										
Cash balances at central banks and other demand deposits	94,107	0	0	0	0	0	0	0	0	40,292	0	0	0	0	0	0	0	0	0	0	0	0	
Debt securities (including at amortised cost and fair value)	77,663	0	0	0	0	53	0	0	0	75,596	23	0	0	0	53	0	0	0	0	0	0	0	
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
General governments	35,942	0	0	0	0	36	0	0	0	35,329	0	0	0	0	36	0	0	0	0	0	0	0	
Credit institutions	18,003	0	0	0	0	4	0	0	0	16,930	0	0	0	0	3	0	0	0	0	0	0	0	
Other financial corporations	16,093	0	0	0	0	2	0	0	0	15,281	23	0	0	0	2	0	0	0	0	0	0	0	
Non-financial corporations	7,565	0	0	0	0	11	0	0	0	6,667	0	0	0	0	12	0	0	0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	389,819	334	3,896	3,896	3,250	959	1,911	1,741	985	291,356	282	3,541	3,541	3,110	1,020	1,861	1,736	840					
Central banks	7,520	0	0	0	0	1	0	0	0	10,701	0	0	0	0	1	0	0	0	0	0	0	0	
General governments	16,148	0	39	39	39	2	1	1	38	15,177	0	37	37	37	20	1	1	1	38				
Credit institutions	28,344	3	42	42	39	27	3	3	1	22,336	26	37	37	34	16	3	2	1	1				
Other financial corporations	30,735	0	40	40	15	6	17	12	4	20,107	0	40	40	15	5	16	12	7					
Non-financial corporations	92,446	211	2,788	2,788	2,186	612	1,400	1,306	646	95,333	118	2,425	2,425	2,064	645	1,354	1,240	510					
of which: small and medium-sized enterprises	25,213	61	839	839	737	122	430	399	176	25,544	83	951	951	853	136	447	417	272					
of which: Loans collateralised by commercial immovable property	16,212	2	841	841	491	45	312	214	391	15,624	4	603	603	488	38	240	199	298					
Households	125,635	120	1,017	1,017	924	310	431	428	294	127,683	138	1,003	1,003	960	324	488	474	298					
of which: Loans collateralised by residential immovable property	101,191	66	459	459	449	93	110	109	272	101,783	83	449	449	445	93	114	113	261					
of which: Credit for consumption	8,383	42	388	388	356	93	246	237	3	8,311	42	383	383	354	104	244	236	4					
DEBT INSTRUMENTS other than MPT	472,529	334	3,896	3,896	3,250	1,012	1,911	1,741	985	407,244	305	3,541	3,541	3,110	1,073	1,861	1,736	840					
OFF-BALANCE SHEET EXPOSURES	186,455		492	492	116	338	165	24	44	183,005		708	708	151	356	202	41	45					

⁽¹⁾ For the definition of non-performing exposures please refer to Article 4(7a)(2) of Regulation (EU) No 575/2013 (CRD).

⁽²⁾ Institutions report here the cumulative amount of assessed credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.

⁽³⁾ Institutions report here the cumulative amount of assessed credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.

⁽⁴⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of value is reported according to the PFRSP framework (paragraph F 19.05), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2014/51 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the PFRSP sign convention. This is because, based on the sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

⁽⁵⁾ From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

2022 EU-wide Transparency Exercise
Performing and non-performing exposures
COMMERZBANK Aktiengesellschaft

	As of 31/03/2022										As of 30/06/2022									
	Gross carrying amount/ Nominal amount				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽¹⁾				Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount/ Nominal amount				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽¹⁾				Collaterals and financial guarantees received on non-performing exposures		
	Of which performing but past due > 30 days and <=90 days		Of which non-performing ⁽²⁾		On performing exposures ⁽³⁾	On non-performing exposures ⁽⁴⁾		Of which performing but past due > 30 days and <=90 days		Of which non-performing ⁽²⁾		On performing exposures ⁽³⁾	On non-performing exposures ⁽⁴⁾							
			Of which: defaulted	Of which Stage 3				Of which: defaulted	Of which Stage 3				Of which: defaulted	Of which Stage 3						
Cash balances at central banks and other demand deposits	90,395	0	0	0	0	0	0	0	0	0	294	294	294	0	0	0	0	0	0	
Debt securities (including at amortised cost and fair value)	71,670	23	0	0	0	0	0	0	0	70,711	18	35	35	35	56	20	20	0	0	
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
General governments	31,395	0	0	0	0	36	0	0	30,346	0	0	0	0	35	0	0	0	0	0	
Credit institutions	17,691	0	0	0	0	3	0	0	16,386	0	0	0	0	2	0	0	0	0	0	
Other financial corporations	15,392	23	0	0	0	2	0	0	17,651	18	0	0	0	2	0	0	0	0	0	
Non-financial corporations	7,271	0	0	0	0	1	0	0	6,328	0	35	35	35	16	20	20	0	0	0	
Loans and advances (including at amortised cost and fair value)	302,365	286	3,592	3,592	3,100	1,303	1,825	1,714	838	308,772	377	3,762	3,762	3,392	1,168	1,863	1,749	928	928	
Central banks	9,189	0	0	0	0	0	0	0	0	9,850	0	0	0	0	1	0	0	0	0	
General governments	14,778	0	31	31	31	40	1	1	14,444	0	20	20	20	41	0	0	0	0	0	
Credit institutions	27,463	12	34	34	32	13	2	2	29,932	77	75	75	93	35	36	18	0	0	0	
Other financial corporations	24,510	0	28	28	15	4	16	12	26,521	0	29	29	16	4	16	12	7	7	7	
Non-financial corporations	97,160	127	2,410	2,410	2,060	924	1,237	1,221	98,220	144	2,656	2,656	2,307	748	1,333	1,251	624	624	624	
of which: small and medium-sized enterprises	25,722	97	966	966	864	144	438	413	25,772	103	954	954	854	147	446	420	273	273	273	
of which: Loans collateralised by commercial immovable property	15,402	3	583	583	476	38	194	179	15,507	4	580	580	480	39	201	188	203	203	203	
Households	129,182	147	997	997	955	322	489	478	129,772	156	973	973	930	338	476	468	297	297	297	
of which: Loans collateralised by residential immovable property	104,030	82	456	456	444	97	116	115	104,701	84	461	461	450	100	123	121	121	121	121	
of which: Credit for consumption	8,294	44	379	379	333	105	244	237	8,283	48	360	360	338	108	233	226	226	226	226	
DEBT INSTRUMENTS other than HFT	464,327	309	3,592	3,592	3,100	1,355	1,825	1,714	838	475,123	395	4,090	4,090	3,721	1,224	1,935	1,821	928	928	
OFF-BALANCE SHEET EXPOSURES	183,661		583	583	155	462	181	36	53	186,038		1,142	1,142	122	339	227	34	48	48	

(1) For the definition of non-performing exposures please refer to Article 474(3) of Regulation (EU) No 575/2013 (CRD).
(2) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.
(3) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than HFT and provisions for off-balance sheet exposures.
(4) For the on-balance sheet items, accumulated impairment and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the PFRSP Parameters (Annexes F, 18.02 / F 18.02), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same sign (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the PFRSP sign convention. This is because, based on the sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.
(5) From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

2022 EU-wide Transparency Exercise

Forborne exposures

COMMERZBANK Aktiengesellschaft

	As of 30/09/2021					As of 31/12/2021						
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		
	Of which non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures	Of which collateral and financial guarantees received on non-performing exposures with forbearance measures	Of which non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures	Of which non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures	Of which collateral and financial guarantees received on non-performing exposures with forbearance measures				
(min EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	0	0	0	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	3,386	1,356	588	549	1,286	501	3,367	1,418	695	658	1,178	405
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	33	33	1	1	32	32	31	31	1	1	30	30
Credit institutions	1	1	0	0	0	0	0	0	0	0	0	0
Other financial corporations	12	12	8	8	2	2	16	16	8	8	6	6
Non-financial corporations	2,727	1,068	503	471	959	375	2,714	1,138	612	582	856	281
of which: small and medium-sized enterprises	599	297	131	124	212	124	644	343	138	131	242	124
Households	613	242	77	69	293	92	607	233	75	68	286	89
DEBT INSTRUMENTS other than HFT	3,386	1,356	588	549	1,286	501	3,367	1,418	695	658	1,178	405
Loan commitments given	529	142	56	52	13	2	627	207	62	59	13	2
QUALITY OF FORBEARANCE²												
Loans and advances that have been forborne more than twice ³	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	0						0					

¹⁾ Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

²⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

³⁾ The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above.

2022 EU-wide Transparency Exercise

Forborne exposures

COMMERZBANK Aktiengesellschaft

	As of 31/03/2022						As of 30/06/2022					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(mln EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	3,325	1,451	762	707	1,205	414	3,501	1,473	747	690	1,042	389
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	31	31	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	16	16	8	8	6	6	16	16	8	8	6	6
Non-financial corporations	2,686	1,184	675	628	912	321	2,884	1,244	660	611	740	299
of which: small and medium-sized enterprises	666	392	159	151	247		610	386	150	143	230	
Households	592	220	79	71	287	87	601	213	79	71	296	83
DEBT INSTRUMENTS other than HFT	3,325	1,451	762	707	1,205		3,501	1,473	747	690	1,042	
Loan commitments given	570	209	61	55	14	3	564	168	60	54	13	4
QUALITY OF FORBEARANCE²												
Loans and advances that have been forborne more than twice ³	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	0						0					

(1) Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

(2) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ("Accumulated impairment, accumulated changes in fair value due to credit risk and provisions") is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

(3) The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above.

2022 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading
 COMMERZBANK Aktiengesellschaft

(mln EUR)	As of 30/09/2021						As of 31/12/2021						As of 31/03/2022						As of 30/06/2022					
	Gross carrying amount		Of which: non-performin of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²	Gross carrying amount		Of which: non-performin of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²	Gross carrying amount		Of which: non-performin of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²	Gross carrying amount		Of which: non-performin of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²
A Agriculture, forestry and fishing	539	9	9	428	3	0	516	9	9	515	3	0	423	5	5	422	3	0	437	5	5	436	3	0
B Mining and quarrying	1,907	33	33	1,907	24	0	2,116	4	4	2,116	2	0	2,662	4	4	2,661	4	0	2,460	28	28	2,460	212	0
C Manufacturing	29,935	889	889	29,008	774	1	28,669	792	792	28,167	751	1	30,523	783	783	29,641	888	1	30,582	861	861	29,975	756	1
D Electricity, gas, steam and air conditioning supply	8,588	21	21	8,123	18	2	9,120	21	21	9,109	19	2	8,878	21	21	8,808	21	2	8,462	22	22	8,452	17	2
E Water supply	1,536	6	6	1,524	5	0	1,559	6	6	1,550	7	0	1,635	6	6	1,625	6	0	1,728	7	7	1,729	6	0
F Construction	2,690	81	81	2,674	71	1	2,597	103	103	2,592	72	2	2,759	83	83	2,743	80	2	3,179	109	109	3,165	78	1
G Wholesale and retail trade	13,958	446	446	12,901	353	4	14,494	404	404	14,423	378	4	14,360	420	420	14,094	328	4	14,855	418	418	14,835	328	4
H Transport and storage	6,028	85	85	5,989	54	22	6,326	93	93	6,343	65	22	6,269	92	92	6,292	52	22	6,016	74	74	6,008	87	1
I Accommodation and food service activities	1,066	93	93	1,062	47	1	1,184	96	96	1,181	47	1	1,817	88	88	1,813	37	1	1,943	83	83	1,940	38	0
J Information and communication	5,706	250	250	5,656	218	1	6,157	249	249	6,443	229	1	6,231	249	249	6,608	223	1	6,510	69	69	6,462	45	1
K Financial and insurance activities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
L Real estate activities	12,668	658	658	12,459	231	80	12,741	419	419	12,708	222	4	12,510	437	437	12,478	283	4	12,481	412	412	12,452	289	4
M Professional, scientific and technical activities	2,663	67	67	2,628	50	2	2,571	64	64	2,536	60	2	2,650	64	64	2,621	60	2	2,599	50	50	2,486	49	2
N Administrative and support service activities	3,771	62	62	3,765	40	1	4,076	65	65	4,070	40	1	3,789	94	94	3,783	54	1	4,332	101	101	4,327	82	1
O Public administration and defence, compulsory social security	7	0	0	7	0	0	7	0	0	7	0	0	7	0	0	7	0	0	10	0	0	10	0	0
P Education	132	6	6	130	6	0	138	3	3	137	3	0	163	3	3	160	3	0	133	3	3	131	2	0
Q Human health services and social work activities	1,000	8	8	996	21	0	897	8	8	893	20	0	957	9	9	953	22	0	965	9	9	961	22	0
R Arts, entertainment and recreation	396	5	5	394	4	0	392	5	5	390	4	0	324	5	5	323	4	0	346	6	6	344	4	0
S Other services	1,185	57	57	1,118	38	1	1,339	56	56	1,273	37	1	1,215	47	47	1,145	33	1	1,511	46	46	1,439	36	1
Loans and advances	92,446	2,758	2,758	90,890	1,956	116	95,353	2,425	2,425	94,447	1,959	40	97,460	2,410	2,410	96,092	2,200	42	98,250	2,656	2,656	97,211	2,062	19

⁽¹⁾ The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F 06.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting.