

Bank Name	COMMERZBANK Aktiengesellschaft
LEI Code	851WYGNLUQLFZBSYGB56
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.



# **Key Metrics**

(min EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	24,065	23,854	24,368	25,116	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	24,065	23,854	24,368	25,116	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	27,292	27,074	27,592	28,336	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	27,292	27,074	27,592	28,336	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	31,985	31,928	32,487	33,093	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	31,985	31,928	32,487	33,093	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	174,464	168,731	171,528	173,977	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	174,464	168,731	171,528	173,977	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	13.79%	14.14%	14.21%	14.44%	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	13.79%	14.14%	14.21%	14.44%	(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	15.64%	16.05%	16.09%	16.29%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	15.64%	16.05%	16.09%	16.29%	(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	18.33%	18.92%	18.94%	19.02%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	18.33%	18.92%	18.94%	19.02%	(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	609,853	547,702	571,883	580,420	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	4.48%	4.94%	4.82%	4.88%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



# Leverage ratio

	(min EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	27,292	27,074	27,592	28,336	C 47.00 (r0320,c0010)	
A.2	Tier 1 capital - fully phased-in definition	27,292	27,074	27,592	28,336	C 47.00 (r0310,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	609,853	547,702	571,883	580,420	C 47.00 (r0300,c0010)	CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	609,853	547,702	571,883	580,420	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	4.48%	4.94%	4.82%	4.88%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	4.48%	4.94%	4.82%	4.88%	[A.2]/[B.2]	



# 2023 EU-wide Transparency Exercise Capital COMMERZBANK Aktiengesellschaft

			As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
	А	(min EUR, %) OWN FUNDS	31.985	31,928	32,487	33.093	C 01.00 (r0010.c0010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying	24,065	23,854	24,368	25,116	C 01.00 (r0020.c0010)	Article SO of CRR
	A.1.1	transitional adjustments)  Capital instruments eligible as CET1 Capital (including share premium and net own capital	11,326	11,326	11,326	11,314	C 01.00 (r0030,c0010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	instruments)	15,414	15,710	16,240	16,509		
	-	Retained earnings					C 01.00 (r0130,c0010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (i) of CRR
	A.1.3 A.1.4	Accumulated other comprehensive income	-468 0	-649 0	-673 0	-536 0	C 01.00 (r0180,c0010)	Articles 4(109), 26(1) point (d) and 36 (1) point (f) of CRR
	-	Other Reserves					C 01.00 (r0200,c0010)	Articles 4(117) and 25(1) point (e) of CBR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (r0210,c0010)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	626	574	584	559	C 01.00 (r0230,c0010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-637	-479	-545	-538	C 01.00 (r0250,c0010)	Articles 32 to 35 of and 36 (1) point (f) of CNR  Articles 4(113), 36(1) point (b) and 37 of CNR. Articles 4(115), 36(1) point (b) and 37 point (a) of COR.
	A.1.8	(-) Intangible assets (including Goodwill)  (-) DTAs that rely on future profitability and do not arise from temporary differences net of	-505	-473	-543	-500	C 01.00 (r0300,c0010) + C 01.00 (r0340,c0010)	
	A.1.9	associated DTLs	-208	-260	-259	-213	C 01.00 (r0370,c0010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-160	-179	-277	-204	C 01.00 (r0380,c0010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-609	-616	-593	-504	C 01.00 (r0390,c0010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (r0430,c0010)	Articles 4(122), 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 (r0440,c0010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-138	-129	-122	-113	C 01.00 (r0450,c0010) + C 01.00 (r0450,c0010) + C 01.00 (r0470,c0010) + C 01.00 (r0471,c0010) + C 01.00 (r0472,c0010)	Articles 4(36), 36(1) point (b) (i) and 89 to 91 of CRR; Articles 36(1) point (b) (i), 343(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point (b) (ii) and 379(3) of CRR; Articles 36(1) point (b) (iii) and 379(3) of CRR; Articles 36(1) point (b) (iv) and 153(6) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	-138	-129	-122	-113	C 01.00 (r0460,c0010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) 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 (r0480,c0010)	Articles 4(27), 36(1) point (h); 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	-209	-505	-296	-132	C 01.00 (r0490,c0010)	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 (r0500,c0010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	0	0	C 01.00 (r0510,c0010)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	-60	-104	-103	-113	C 01.00 (r0513,c0010)	Article 36(1), point (m) and Article 47c CRR
OWN FUNDS Transitional period	A.1.188	(-) Minimum value commitment shortfalls	0	0	0	0	C 01.00 (r0514,c0010)	Article 36(1), point (n) and Article 132x(2) CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C 01.00 (r0515,c0010)	Article 36(1), point (I) CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	-78	-134	-143	-143	C 01.00 (r0524,r0010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-228	-228	-227	-269	C 01.00 (r0529,r0010)	
	A.1.21	Transitional adjustments	0	0	0	0	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (r0220,c0010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (r0240,c0010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	0	0	C 01.00 (r0520,c0010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	3,226	3,219	3,224	3,220	C 01.00 (r0530,c0010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	3,226	3,219	3,224	3,220	C 01.00 (r0540,c0010) + C 01.00 (r0670,c0010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (r0720,r0010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (r0999,c0010) + C 01.00 (r0709,c0010) + C 01.00 (r0710,c0010) + C 01.00 (r0740,c0010) + C 01.00 (r0744,c0010) + C 01.00 (r0740,c0010)	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (r0660,c0010) + C 01.00 (r0680,c0010) + C 01.00 (r0730,c0010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	27,292	27,074	27,592	28,336	C 01.00 (r0015,c0010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	4,693	4,854	4,895	4,756	C 01.00 (r0750,c0010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	4,655	4,820	4,863	4,687	C 01.00 (r0760,c0010) + C 01.00 (r0990,c0010)	
	A.4.2	Other Tier 2 Capital components and deductions	0	0	0	39	$\begin{array}{c} C1.00 \; (e9240,c0010) + C \; 01.00 \\ (e9220,c0010) + C \; 01.00 \; (e9920,c0010) + C \\ 01.00 \; (e9940,c0010) + C \; 01.00 \; (e9950,c0010) \\ + C \; 01.00 \; (e9940,c0010) + C \; 01.00 \; (e9950,c0010) \\ (e9970,c0010) + C \; 01.00 \; (e9974,c0010) + C \\ 01.00 \; (e9970,c0010) + C \; 01.00 \; (e9974,c0010) + C \\ \end{array}$	
	A.4.3	Tier 2 transitional adjustments	38	34	32	31	C 01.00 (r0880,c0010) + C 01.00 (r0900,c0010) + C 01.00 (r0960,c0010)	
	В	TOTAL RISK EXPOSURE AMOUNT	174,464	168,731	171,528	173,977	(r0900,c0010) + C 01.00 (r0960,c0010) C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
OWN FUNDS REQUIREMENTS	B.1	TOTAL RISK EXPOSURE AMOUNT  Of which: Transitional adjustments included	174,464	168,731	171,528	173,977	C 02.00 (+0010,c0010) C 05.01 (+0010,c0040)	Process AU, 2), 70, 70 all 2 20 of LUC
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	13.79%	14.14%	14.21%	14.44%	CA3 (1)	
CAPITAL RATIOS (%)	C.2	TIER 1 CAPITAL RATIO (transitional period)	15.64%	16.05%	16.09%	16.29%	CA3 (3)	
Transitional period	C.3	TOTAL CAPITAL RATIO (transitional period)	18.33%	18.92%	18.94%	19.02%	CA3 (5)	
CET1 Capital	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	24,065	23,854	24,368	25,116	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13- A.2.2-A.2.4+MIN(A.4+A.2.2-	
Fully loaded CET1 RATIO (%)	E	COMMON EQUITY TIER 1 CAPITAL (ILIII) IOSUBU)  COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	13.79%	14.14%	14.21%	14.44%	A.4.3.03.031 [D.1]/[B-B.1]	
Fully loaded <sup>1</sup>	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	13.79%	14.14%	14.21%	14.44%	C 05.01 (10440.c0010)	
	-	Adjustments to CET1 due to IFRS 9 transitional arrangements  Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,00010)	
Memo items	$\vdash$							
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0040)	
	rtimate calcul	ated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a re- sed on the formulae stated in column "CORPE CORE" – please note that this might lead to differences to full	outstony point of years at the cor	corting date are not taken into a	and the state and address			

<sup>(1)</sup>The fully loaded CETI ratio is an estimate calculated based on bank's supervisory recording. Therefore, any capital indusments that are not eliable from a repulsabory coint of view at the recording date are not balen into account in this calculation.
Fully loaded CETI capital ratio estimation is based on the formulae stated in column "COSEP CODE" – please note that this might load to differences to fully loaded CETI capital ratio published by the participating banks e.g. in their Filter 3 disclosure



#### Overview of Risk exposure amounts

		RWAs			
(min EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE
Credit risk (excluding CCR and Securitisations) <sup>1</sup>	129,776	126,151	125,975	128,823	C 02.00 (n0040, c0010) -{C 07.00 (n0040, c0220, s001) + C 07.00 (n0110, c0220, s001) + C 07.00 (n0130, c0220, s001) + C 08.01 (n0040, c0220, s001) + C 08.01 (n0040, c0220, s001) + C 08.01 (n0040, c0220, s002) + C 02.00 (n0470, c0010) + C 02.00 (n0460, c0010)]
Of which the standardised approach	21,504	32,443	32,359	32,454	C 02.00 (r0050, 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	99,850	85,113	83,664	85,037	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) <sup>2</sup>	10,479	9,784	12,091	11,590	$\begin{array}{l} C07.00(n0990,c0220,s001) + C07.00(n0110,c0220,s001) + C07.00(n0130,c0220,s001) + C08.01\\ (n0040,c0260,s001) + C08.01(n0050,c0260,s001) + C08.01(n0060,c0260,s001) + C08.01(n0040,c0260,s002) + C08.01(n0050,c0260,s002) + C08.01$
Credit valuation adjustment - CVA	2,247	1,994	1,975	2,022	C 02.00 (r0640, c0010)
Settlement risk	0	0	0	1	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	4,533	4,538	4,801	4,388	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	7,537	5,066	5,613	6,304	C 02.00 (+0520, c0010)
Of which the standardised approach	310	291	325	810	C 02.00 (r0530, c0010)
Of which IMA	7,227	4,775	5,288	5,494	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00 (40010, cd601)*12.5+C 20.00 (40010,cd450)*12.5+MAX(C 24.00(40010, cd090),C 24.00(40010,cd100),C 24.00(40010,cd100),C 24.00(40010,cd100)*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	19,891	21,199	21,074	20,849	C 02.00 (r0590, c0010)
Of which basic indicator approach	0	0	0	0	C 02.00 (r0600, c0010)
Of which standardised approach	19,891	21,199	21,074	20,849	C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (10620, c0010)
Other risk exposure amounts	0	0	0	0	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	174,464	168,731	171,528	173,977	

<sup>&</sup>lt;sup>1</sup> The positions "of which" are for information and do not need to sum up to Credit risk (excluding CCR and Securitisations)

<sup>&</sup>lt;sup>2</sup> 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 CVA)' and Securitisations' section.



# 2023 EU-wide Transparency Exercise P&L COMMERZBANK Aktiengesellschaft

(min EUR)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023
Interest income	6,690	10,305	3,784	8,203
Of which debt securities income	967	1,431	520	1,085
Of which loans and advances income	4,977	8,282	3,259	7,079
Interest expenses	2,190	3,845	1,845	4,144
(Of which deposits expenses)	1,153	2,529	1,528	3,509
(Of which debt securities issued expenses)	564	797	262	543
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	23	34	1	6
Net Fee and commission income	2,691	3,489	910	1,746
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	-43	-70	13	11
Gains or (-) losses on financial assets and liabilities held for trading, net	267	81	-117	-129
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	469	456	50	50
Gains or (-) losses from hedge accounting, net	-80	-113	-3	7
Exchange differences [gain or (-) loss], net	-80	-23	18	16
Net other operating income /(expenses)	-662	-823	-121	-366
TOTAL OPERATING INCOME, NET	7,086	9,490	2,689	5,400
(Administrative expenses)	3,707	5,060	1,286	2,561
(Cash contributions to resolution funds and deposit guarantee schemes)	583	642	260	312
(Depreciation)	610	809	185	379
Modification gains or (-) losses, net	1	6	0	0
(Provisions or (-) reversal of provisions)	41	182	-49	43
(Payment commitments to resolution funds and deposit quarantee schemes)	0	0	0	0
(Commitments and guarantees given)	-6	48	-48	-55
(Other provisions)	47	134	-1	98
Of which pending legal issues and tax litigation <sup>1</sup>	0	-21	0	0
Of which restructuring <sup>1</sup>	0	-586	0	0
(Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup>	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	661	831	122	337
(Financial assets at fair value through other comprehensive income)	18	12	-2	-5
(Financial assets at amortised cost)	644	819	124	342
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	-20	-16	15	17
(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 subsidaries, joint ventures and associates	9	13	1	3
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	1,513	2,001	871	1,755
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	861	1,390	592	1,138
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	861	1,390	592	1,138
Of which attributable to owners of the parent	963	1,435	580	1,145

U 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."



#### Total Assets: fair value and impairment distribution

(min EUR)		As of 30/09/20	22			As of 31	12/2022			As of 31/	/03/2023			As of 30/	06/2023		
		Fa	ir value hierarc	hy		Fa	ir value hierard	:hy		Fa	ir value hierard	:hy		Fa	ir value hieraro	hy	
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References
Cash, cash balances at central banks and other demand deposits	117,593				75,141				87,532				84,859				IAS 1.54 (i)
Financial assets held for trading	42,692	3,951	37,409	1,333	31,720	3,322	27,328	1,070	28,120	5,582	21,437	1,102	27,068	5,192	20,467	1,408	IFRS 7.8(a)(i);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	35,410	510	32,866	2,034	29,622	529	25,337	3,756	36,544	852	33,725	1,967	40,952	790	37,883	2,279	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	31,260	21,790	8,908	562	34,887	16,692	17,875	321	36,709	26,827	9,548	334	37,245	27,972	8,951	322	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	318,300				309,186				311,821				317,222				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	2,534	0	2,534	0	1,729	0	1,729	0	1,561	0	1,561	0	1,706	0	1,706	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	-4,154				-3,935				-3,624				-3,666				IAS 39.89A(a); IFRS 9.6.5.8
Other assets <sup>1</sup>	13,308				12,103				12,066				13,560				
TOTAL ASSETS	556,943				490,453				510,729				518,946				IAS 1.9(a), IG 6

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

(min	EUR)			ls of 30/09/20	22			As of 31/12/2022								As of 31	/03/2023			As of 30/06/2023						
		Gross carry	ing amount <sup>(2)</sup>		Accum	ulated impairn	nent <sup>(2)</sup>	Gros	s carrying amo	unt <sup>(2)</sup>	Accun	nulated impairr	nent <sup>(2)</sup>	Gros	s carrying amo	unt <sup>(2)</sup>	Accur	mulated impairr	nent <sup>(2)</sup>	Gros	s carrying amo	unt <sup>(2)</sup>	Accun	nulated impairn	nent <sup>(2)</sup>	
Breakdown of financial assets by instrument and by counterparty sector <sup>1</sup>		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	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	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	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	References
Financial assets at fair value through other	Debt securities	30,825	60	90	-9	-6	-17	34,519	60	58	-10	-4	-9	36,325	98	41	-9	-4	-7	36,765	194	36	-8	-2	-6	Annex V.Part 1.31, 44(b)
comprehensive income	Loans and advances	318	0	0	0	0	0	273	0	0	0	0	0	265	0	0	0	0	0	266	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at	Debt securities	43,025	465	0	-23	-21	0	41,881	565	0	-24	-22	0	42,705	393	0	-22	-19	0	46,454	525	0	-20	-18	0	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	257,147	16,506	3,755	-279	-795	-1,799	249,544	15,839	4,053	-293	-731	-1,918	251,788	15,600	4,066	-288	-780	-1,944	253,642	15,304	4,152	-296	-840	-2,022	Annex V.Part 1.32, 44(a)

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

<sup>(7)</sup> 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.



# **Breakdown of liabilities**

COMMERZBANK Aktiengesellschaft

(mln EUR)

		Carrying	amount		
LIABILITIES:	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	References
Financial liabilities held for trading	37,396	24,759	20,832	18,737	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities <sup>1</sup>	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	32,465	25,018	34,855	38,460	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	437,370	392,136	404,310	406,956	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method <sup>1</sup>	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	3,912	3,113	3,318	3,494	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	-4,861	-4,840	-4,347	-4,339	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	3,401	3,514	3,567	3,355	IAS 37.10; IAS 1.54(I)
Tax liabilities	590	830	870	644	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	15,625	15,026	15,566	19,704	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	545	0	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value <sup>1</sup>	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	526,444	459,556	478,971	487,010	IAS 1.9(b);IG 6
TOTAL EQUITY	30,499	30,897	31,758	31,935	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	556,943	490,453	510,729	518,946	IAS 1.IG6

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



### **Breakdown of liabilities**

COMMERZBANK Aktiengesellschaft

(mln EUR)

			Carrying	amount		1
Breakdown of financial liabilities	by instrument and by counterparty sector	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	References
Derivatives		39,032	26,429	20,401	19,666	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	3	0	1	2	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
Short positions	Debt securities	1,089	970	2,547	1,576	Annex V.Part 1.31
	Central banks	40,181	11,728	13,057	7,415	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	1,357	880	1,211	1,500	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	8,461	9,310	8,521	12,645	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	2,843	2,541	2,282	2,379	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	67,541	48,964	55,745	59,060	Annex V.Part 1.42(c),44(c)
Danasika	of which: Current accounts / overnight deposits	17,277	13,752	13,975	14,870	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	Other financial corporations	47,246	35,341	46,935	49,090	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	12,065	9,547	10,900	11,828	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	106,907	108,524	111,513	108,780	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	85,860	84,321	82,856	80,013	ECB/2013/33 Annex 2.Part 2.9.1
	Households	158,069	159,861	158,349	160,553	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposit		140,243	134,696	135,517	Annex V.Part 1.42(f), 44(c)
Debt securities issued		40,867	42,193	44,546	47,199	Annex V.Part 1.37, Part 2.98
Of which: Subordin	nated Debt securities issued	6,093	6,355	6,484	6,519	Annex V.Part 1.37
Other financial liabilities		1,749	1,707	1,700	1,661	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		511,143	445,026	463,315	467,647	



# 2023 EU-wide Transparency Exercise Market Risk

Val	1	SA															***						
TOTAL RISK EXPOSURE AMOUNT   TOTAL RISK EXP		SA		VaR (Memoran	dum item)	STRESSED VaR (/		INCREME AND MIG	RATION RISK	ALL PRICE		AL CHARGE		, i	andum item)	STRESSED VaR (A		INCREI DEFAU MIGRATI	LT AND ON RISK	ALL PRICE			
Traded Debt Instruments	(min EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS		FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS		AVERAGE		FLOOR	AVERAGE		EXPOSURE	FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS		FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS	LATEST AVAILABLE (SVaRt	AVERAGE	LASI	FLOOR	AVERAGE	LAST	TOTAL RISK EXPOSURE AMOUNT
Of which: General risk 195 1171 96 15 197 43 9 151 28 9 151 28 9 151 28 9 151 28 9 151 28 9 151 28 9 151 28 9 151 28 9 151 28 9 151 28 9 151 28 9 151 28 9 151 28 9 151 28 9 151 28 9 151 28 9 151 28 9 151 28 9 151 28 9 151 28 9 151 28 9 151 28 9 151 28 9 151 28 9 151 28 9 151 28 9 151 28 9 151 28 9 151 28 9 151 28 9 151 28 9 151 28 9 151 28 9 151 28 9 151 28 9 151 28 9 151 28 9 151 28 9 151 28 9 151 28 9 151 28 9 151 28 9 151 28 9 151 28 9 151 28 9 151 28 9 151 28 9 151 28 9 151 28 9 151 28 9 151 28 9 151 28 9 151 28 9 151 28 9 151 28 9 151 28 9 151 28 9 151 28 9 151 28 9 151 28 9 151 28 9 151 28 9 151 28 9 151 28 9 151 28 9 151 28 9 151 28 9 151 28 9 151 28 9 151 28 9 151 28 9 151 28 9 151 28 9 151 28 9 151 28 9 151 28 9 151 28 9 151 28 9 151 28 9 151 28 9 151 28 9 151 28 9 151 28 9 151 28 9 151 28 9 151 28 9 151 28 9 151 28 9 151 28 9 151 28 9 151 28 9 151 28 9 151 28 9 151 28 9 151 28 9 151 28 9 151 28 9 151 28 9 151 28 9 151 28 9 151 28 9 151 28 9 151 28 9 151 28 9 151 28 9 151 28 9 151 28 9 151 28 9 151 28 9 151 28 9 151 28 9 151 28 9 151 28 9 151 28 9 151 28 9 151 28 9 151 28 9 151 28 9 151 28 9 151 28 9 151 28 9 151 28 9 151 28 9 151 28 9 151 28 9 151 28 9 151 28 9 151 28 9 151 28 9 151 28 9 151 28 9 151 28 9 151 28 9 151 28 9 151 28 9 151 28 9 151 28 9 151 28 9 151 28 9 151 28 9 151 28 9 151 28 9 151 28 9 151 28 9 151 28 9 151 28 9 151 28 9 151 28 9 151 28 9 151 28 9 151 28 9 151 28 9 151 28 9 151 28 9 151 28 9 151 28 9 151 28 9 151 28 9 151 28 9 151 28 9 151 28 9 151 28 9 151 28 9 151 28 9 151 28 9 151 28 9 151 28 9 151 28 9 151 28 9 151 28 9 151 28 9 151 28 9 151 28 9 151 28 9 151 28 9 151 28 9 151 28 9 151 28 9 151 28 9 151 28 9 151 28 9 151 28 9 151 28 9 151 28 9 151 28 9 151 28 9 151 28 9 151 28 9 151 28 9 151 28 9 151 28 9 151 28 9 151 28 9 151 28 9 151 28 9 151 28 9 151 28 9 151 28 9 151 28 9 151 28 9 151 28 9 151 28 9 151 28 9 151 28 9 151 28 9 151 28 9 151 28 9 151 28 9 151 28 9 151 28 9 151 28 9 151 28 9 151 28 9 151 28 9 151 28 9 151 28 9 151 28 9 151 28 9 151 28 9 151 28 9 151 28 9 151 28 9 1		As of 30/09/2022	As of 31/12/2022				As of 30/	/09/2022									As of 31/1	2/2022					
Of which General risk 0 0 0 0 5 1 1 13 3 3 1 0 0 0 0 7,227 54 6 38 0 0 0 4,775    As of \$31/03/2023	Of which: General risk Of which: Specific risk		171		18 15 9	197 151								80 71 31	35 33 9	123							
Commotities mix   0   0   49   11   233   25   5   5   5   5   5   5   5   5	Of which: General risk Of which: Specific risk	0 0 0	0 0 0	5 5 0	1 1 0	13 0	3 3 0							3 3 0	1 1 0	9 9 0	5 5 0						
As of 31/03/2023  As of 30/06/2023  Traded Debt Instruments 312 271 94 35 151 51 51 75 22 198 54 66 67 Whithis Septem risk 105 105 33 21 90 33 51 164 61 68 68 68 68 68 68 68 68 68 68 68 68 68	Commodities risk	0 0 294	0 0 275	64 49 138	11	233	25	51	52	0	0	0	7.227	57 33 94	19 10 <b>44</b>	151	41 41 <b>75</b>	46	38	0		0	4.775
Of which: General risk 205 164 81 36 113 46 72 23 138 44 Of which: Specific risk 105 105 33 21 90 33 51 21 12 1 161 48 51 21 161 48 51 21 1 17 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1							As of 31/	/03/2023										5/2023					
Of which: Specific risk  105  105  33  21  90  33  51  21  161  48  60  60  12  12  12  13  10  11  10  10  10  10  10  10  10	Traded Debt Instruments	312	271	94	35	151	51							75	22	198	54						
Equities 0 0 0 2 0 10 3 12 1 21 3 0 0 Which: Ceneral risk 0 0 0 2 0 10 3 0 11 1 1 21 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			164	81	36	113	46							72	23	138	44						
Of Which: Central risk         0         0         2         0         10         3           Of Which: Societies         0         0         0         0         0         1         0         1         0         1         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0		105	105	33	21	90	33							51	21		48						
Of which: Seeclic risk 0 0 0 0 0 0 0 0 1 0 1 0 1 0 0 1 0 0 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0	0	2	0	10	3							12	1	21	3						
Foreign exchange risk 0 538 42 14 74 27 44 18 69 24 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5		0	0	0	0	10	0							11	0	20	0						
	Foreign exchange risk	ŏ	538	42	14									44	18		24						
	Commodities risk Total	0 312	0 809	44 110	9 36	183 259	57 80	54	54	0	0	0	5,288	45 101	21	151 257	61 89	72	82	0	0	0	5,494

Market risk template does not include CIU positions under the particular approach for position risk in CIUs (Articles 348(1), 350 (3) c) and 364 (2) a) CRR), which instead are included in the RWA OVI template.



					Standardised A	pproach									
		As of 30/09/2022 As of 31/12/2022													
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>4</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions						
	(min EUR, %)	116.592	120.907	594		107.537	111.915	1.817							
	Central governments or central banks	116,592	120,907	340		23.180	111,915 24.318	1,817							
	Regional governments or local authorities Public sector entities	4.827	6.392	151		3,998	5,486	1,634							
	Multilateral Development Banks	1,360	1,360			1,917	3,102	14							
	International Organisations	425	425	0		669	669	17							
	Institutions	3.547	3.715	626		5.095	5.020	971							
	Corporates	11,299	8,965	4,740		24,325	18,604	12,883							
	of which: SME	822	644	542		2,761	2,126	1,760							
	Retail	9,693	5,211	3,886		9,998	5,097	3,780							
Consolidated data		768	135	79		1,292	248	144							
Consolidated data	Secured by mortoages on immovable property	3,376	3,365	1,194		9,324	9,246	3,482							
	of which: SME	6	6	2		3,486	3,438	1,228							
	Exposures in default	1,594	1,303	1,915	278	1,688	966	1,393	470						
	Items associated with particularly high risk	395	395	593		578	490	723							
	Covered bonds Claims on institutions and corporates with a ST credit assessment	73	22	0		17	17	0							
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	2,343	2343	832		2,925	2,925	1 201							
	Equity	2,342 2,343 832 2,955 2,955 1,201 980 960 1,286 935 935 1,234													
	Other exposures	2,508 2,508 5,810 2,477 2,477 5,756													
	Standardised Total <sup>2</sup>	174,651	173,768	21,972	392		191,269	35,029	697						
		(2) Original exposure, unlike Exposure valu	o is accounted bullets taking int	a necessary new officer days to one	dt communica factors er crodit	isk mitigation techniques for a	shelitation officets)								

"Obtain causes untile Discover value is seconde lafere later source and or which also to call converse feature or cold not destinate inchristics. Les, significant orfects, in the contract of the contract of the contract or cold not destinate inchristics. Les, significant orfects, in the contract of the contract or cold not destinate inchristics in the contract or cold not destinate inchristics. Les, significant orfects, in the contract or cold not destinate inchrists in the contract or cold not destinate inchrists. The contract or cold not destinate inchrists in the contract or cold not destinate inchrists in the contract or cold not destinate inchrists. In the contract or cold not destinate inchrists in the cold not destinate in the co

		· · Starting from the 2023 electric, value	-,		g	,			
					Standardised A	pproach			
			As of 30/09	2022			As of 31	/12/2022	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(min EUR, %) Central governments or central banks	92,005	94,907			56.823	59,700		
	Central governments or central banks Regional governments or local authorities	13.679	13.821	ï		14.710	14.971	1	
	Public sector entities	4.479	6.061	127		3,618	5,120	119	
	Multilateral Development Banks		0	0		69	69	14	
	International Organisations	0	0	0		0	0		
	Institutions	1,999	2,001	338		1,335	1,394	226	
	Corporates	1,292	1,050	913		7,265	5,074	4,363	
	of which: SME	122	79	63		1,878	1,381	1,130	
	Retail	8,427	4,196	3,126		8,769	4,123	3,050	
GERMANY	of which: SME	754	132	78		1,278	245		
OLIV-IAIVI	Secured by mortoages on immovable property	92	91	40		5,082 3,184	5,015 3.137		
	of which: SME	106	6	47		3,184 124	3,137		
	Exposures in default  Items associated with particularly high risk	100	41	145	33	208	134	196	30
	Covered bands			140		200	1.74		
	Claims on institutions and corporates with a ST credit assessment	i i	i i	0		ů			
	Collective investments undertakings (CIU)	1,807	1,807	815		2,131	2,131	1.162	
	Equity	778	778	1,026		776	776	1,028	
	Other exposures	2,289	2,289	5,377		2,262	2,262	5,339	
	Standardised Total <sup>2</sup>				96				160

<sup>(1)</sup> Orional exosure, unlike Exosure value, is recorded before taking into account any effect due to credit convenien factors or credit risk mitiaation technicuss (u.o. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitazion exposures but includes general credit risk adjustments.

		(2) Total value augustinists and provision	.,,,,,,,,,,,,,		.,				
					Standardised A	proach			
			As of 30/09/	2022			As of 31,	12/2022	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(min BUR, %) Central governments or central banks	12.796	12.797	585		15.496	15,499	658	
	Regional governments or local authorities	27	27	4		21,490	19	4	
	Public sector entities	12	8	6		1	1	ó	
	Multilateral Development Banks	753	753	0		792	792	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	180	194	31		75	90	16	
	Corporates	4,340	2,575	2,508		3,945	2,386	2,324	
	of which: SME	690	558	473		698	573	489	
	Retail	342	333	249		294	285	214	
POLAND	of which: SME	3	1	0		3	1	0	
10040	Secured by mortgages on immovable property	3,263	3,253	1,144		3,388	3,380	1,190	
	of which: SME	245		124	148	222	- 0	80	146
	Exposures in default  Items associated with particularly high risk	243	70	124	145	222	/3	00	140
1	Items associated with particularly high risk Covered bonds	i i	0	0		0			
	Claims on institutions and corporates with a ST credit assessment	i i	ů o	i o		ŏ	ŏ	l ő	
	Collective investments undertakings (CIU)		ō	o o		o o	ō	i o	
	Equity	39	39	49		43	43	52	
	Other exposures	141	141	321		127	127	289	
	Standardised Total <sup>2</sup>				186				182

		(2) Total value adjustments and provision	is per country of counterparty	ocludes those for securitisation	exposures but includes general	credit risk adjustments.			
					Standardised A	pproach			
			As of 30/09	2022			As of 31	/12/2022	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
UNITED STATES	Control Construence Control Co	1,200 877 0 0 0 741 25 3 3 0 0 0 0 15 15 2 2 2 2 2 2 2 2 3 3 3 3 3 4 3 4 3 4 3 4	1,059 878 0 0 0 942 555 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 233 0 0 141 349 0 0 0 0 0 23 25 25 25 25 25 25 25 25 25 25 25 25 25	0	9,725 3,144 0 0 705 2,660 5 5 5 3 0 0 0 0 8 8 0 17 17 0 0 0	9,766 3,139 0 0 9151 2,2445 54 0 0 0 8 8 17 17 552 1	671 0 0 0 148	
	Standardised Total <sup>2</sup>				5				13

					Standardised A	pproach			
			As of 30/09/	2022		As of 31/12/2022			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(min EUR, %)								
	Central governments or central banks	151	151			2,898	3,511 2,409	482	
	Regional governments or local authorities	46	49	10		2,408	2,409	482	
	Public sector entities Multilateral Development Banks			0		0		0	
	Multilateral Development Banks International Organisations		00	0		0.3	0.3		
	Institutions	64	67	28		525	556	197	
	Corporates	4.686	4.683	866		6.238	6.116		
	of which: SME	0		0		8	7	6	
	Retail	3	1	0		3	0	0	
LINITED KINCDOM	of which: SME Socured by mortgages on immovable property	0	0	0		0	0	0	
UNITED KINGDOM	Secured by mortgages on immovable property	0	0	0		5	5	2	
1		0	0	0		0	0	0	
	Exposures in default	0			0		174		
i	Items associated with particularly high risk	113	113	169		124	124	186	
	Covered bonds Claims on institutions and corporates with a ST credit assessment		U			0			
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)		0	0					
	Collective investments undertakings (CIU) Equity	12	12	12		12	12	12	
	Other exposures	22	22	55		26	26	66	
	Standardised Total <sup>2</sup>				1			-	12

1.

"Obtainal excouser, untilse Excouser value, is recorded before takino into account any effect due to credit convenion factors or credit risk mitization techniques (e.e., substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitarizon exposures but includes general credit risk adjustments.



					Standardised A	proach				
			As of 30/09/	2022		As of 31/12/2022				
	(min EUR, %))	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	
FRANCE	Central governments or central stanical  seguinal governments or bodal arthritises  seguinal government or bodal arthritises  seguinal government stanical  lateratations of consenses fastiva  lateratations of consenses fastiva  lateratations of consenses of consenses of  defaults (50%  stanial  defaults (50%  stanial  defaults (50%  stanial  consenses of seguinal  lateratations of  consenses of seguinal  lateratations and  consenses of  consenses of  defaults  lateratations and  defaults  lateratations  defa	28 0 279 0 286 0 0 0 0 0 0 0 0 0 0	362 0 279 0 0 2856 0 0 1 1 0 0 0 0	0 0 0	0	23 76 323 0 882 155 155 3 3 3 3 11 0 0	335 76 223 0 0 8999 150 1 1 0 3 3 3 111 0 0	0 15 0 0 89 66 0 0 0 1 1 16 0 0	0	
	Collective investments undertakinos (CIU) Eouitv Other exosures	0	0 0 4	0		0 5	0 0 S	0 0 S		
	Standardised Total <sup>2</sup>				0				1	

(ii) Obtainal aurencies unilla Ferniuma valua in rennete hafnes takinn into aircrust anu affert rius in raudit rennerion factor, or rendit risk indivation techniques (a.n. substitution afferts).
(2) Total value adjustments and provisions per country of counterparty excludes those for securification exposures but includes general credit risk adjustments.

					Standardised A	pproach			
			As of 30/09/	2022			As of 31;	12/2022	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments an provisions <sup>2</sup>
	(min EUR, %)								
	Central governments or central banks	5,886	5,979	0		9,052	9,162	155	
	Regional governments or local authorities	151	151	30		1,021	1,011	202	
	Public sector entities Multilateral Development Banks		U	0		0		0	
	Multilateral Development Banks International Organisations			0		0			
	International Organisations Institutions		0	0					
	Corporates	i i	0	0		1	1	1	
	of which: SME	o o	ō	i i		ò	i i	i	
	Retail	1	0	0		2	0	0	
ITALY	of which: SME	0	0	0		0	0	0	
TIALT	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		27	26	38	
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	9	0	0		0		0	
	Claims on institutions and corporates with a ST credit assessment		0	0		0	0		
	Collective investments undertakings (CIU)		U	0					
	Equity Other exposures		0						
	Other exposures Standardised Total <sup>2</sup>				11				

					Standardised Ap	proach			
			As of 30/09	2022			As of 31;	12/2022	
	(min EUR. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
SWITZERLAND	Central consuments or central stanks Sectional consuments to be plantfulfiles Sectional consuments to be plantfulfiles Sectional consuments to be plantfulfiles Sectional Central Central Sectional Section Sectional Sectional Sectional Sectional Sectional Sectional Section Sectional Sectional Sectional Sectional Sectional Sectional Sectional Sectional Sectional Section Section Section Section Sectional Section	0 0 0 0 0 0 2 2 4 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 10 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	2244 735 0 0 0 30 771 26 82 27 0 0 0 0 0 5	665 735 0 0 0 0 210 225 3 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 147 0 0 0 0 10 110 110 110 110 110 110 110	o
	Standardised Total <sup>2</sup>								1

\*\*\*Channel exposure, untile Decision value, in recorded before takino into account any effect due to credit convenien factors or credit risk intolation tedrelosues (i.e.a. substitution effectal).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitation exposures but includes general credit risk adjustments.

					Standardised Ap	proach			
			As of 30/09/	/2022			As of 31/	12/2022	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments a
	(min BUR, %)								
	Central governments or central banks Regional governments or local authorities	0	128 0	0		0	148 0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	9	0	0		0	0	0	
	International Organisations Institutions		0			0		1 0	
	Corporates	6	5			413	339	338	
	of which: SME	6	5	5		17	15	11	
	Retail	3	1	0		3	1	0	
THERLANDS	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	9	0	0		264 76	264	90	
	of which: SME Exposures in default		0		0	/6	/6	251	
	Items associated with particularly high risk	87	87	131		81	81	122	
	Covered bonds		0			0	0	0	
d	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	1	1			1		1	
	Standardised Total <sup>2</sup>				1 0				d .

					Standardised Ap	pproach			
			As of 30/09	/2022					
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(min EUR, %)		16			20	22		
	Central governments or central banks Regional governments or local authorities	14	16	0		20	22		
	Public sector entities	0	0	0		ō	0	0	
	Multilateral Development Banks	226	226	. 0		208	208	0	
	International Organisations	0	0	0		670	0 542	108	
	Institutions Corporates	0				991	542 879	108	
	of which: SME	ő	o o	ő		78	69	58	
	Retail	2	0	0		2	0	0	
LUXEMBOURG	of which: SME					0 475	0 473	200	
LOXELIBOOITO	Secured by mortgages on immovable property of which: SME	21	21	10		4/5	4/3 139	200	
	Exposures in default	ů o	i i	ő	0	3	2	2	
	Items associated with particularly high risk	0	0	0		78	65	90	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0				300	300	0 20	
	Collective investments undertakings (CIU) Equity	15	15	16		15	15	16	
	Other exposures	15	15	15		14	14	14	
	Standardised Total <sup>2</sup>				0				9

Control deverymental or circuits at beautiful provisional and the PLR, No.   Lists			(2) Total value adjustments and provision	(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.										
Control concernments or control brings   Control control control brings   Control control control brings   Control control control brings   Control contr						Standardised A	pproach							
Control over-monetar or credent business   Control over-monetar or				As of 30/09/	2022			As of 31;	12/2022					
Could all ownerments or control a busines   1,001   1,007   6   1,002   72			Original Exposure <sup>s</sup>	Exposure Value <sup>1</sup>	Risk exposure amount		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>				
South	SPAIN	Control ownerments or central basins Revised ownerments or local authorities Revised of the comment of local authorities Revised of the comment thanks Hotelitated Development basins Hotelitated Development basins Hotelitated Hotelitated Development basins Hotelitated Ho	373	1,079 373 45 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 19 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	345		72 0 17 0 0 0 0 1 1 0 0 0 0 0 0 0 0 0 0 0	0				

					Standardisc	d Approach			
			As of 31,	03/2023					
	(min EUR. %).	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions
	Central governments or central banks	114,715	118,799	1,755		110,903	114,734	1,559	
	Regional governments or local authorities	23,637	24,660	1,617		23,527	24,654	1,563	
	Public sector entities	4,348	5,756	138		4,410	5,732	140	
	Multilateral Development Banks	1,970	3,092	14		2,062	2,987	14	
I	International Organisations	808	808	0		844	843	0	
	Institutions	5,855	5,725	1,207		6,296	6,202	1,283	
	Corporates	25,657	19,660	13,603		26,671	20,410	13,559	
	of which: SME	3,187	2,376	1,997		3,206	2,421	2,021	
	Retail	9,862	4,998	3,708		9,282	4,794	3,571	
Consolidated data	of which: SME	1,257	241	140		778	148	87	
consolidated data	Secured by mortoages on immovable property	9,414	9,351	3,527		9,461	9,386	3,545	
	of which: SME	3,396	3,360	1,188		3,362	3,313	1,175	
	Exposures in default	1,484	792	1,149	443	1,548	854	1,232	459
	Items associated with particularly high risk	554	472	703		611	524	779	
	Covered bonds Claims on institutions and corporates with a ST credit assessment	19	19	0		171 46	171	18	
c	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	2,586	2,586	1,151		2,610	2,610	941	
	Equity	853	853	1,134		916	916	1,209	
	Other emosures	2.502	2.502	5,828		2,519	2,519	5.897	
	Standardised Total <sup>2</sup>	204.264	200.074	35,538	652	201.877	197,383	35,321	696
		(1) Original exposure, unlike Ex							

(1) Opportune species, while Exposure usin, a support latin takey are source and any or of the first source for the are used to entire for the supportune of the source of the source for the source of the source o

					Standardisc	d Approach			
			As of 31,	03/2023			As of 30,	06/2023	
	(min BUR. %).	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments as provisions <sup>2</sup>
	Central governments or central banks	65,437	68,241	2		53,730	56,585	2	
	Regional governments or local authorities	15,197	15,346	1		15,267	15,549	1	
	Public sector entities	3,919	5,343	120		3,946	5,299	124	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,401	1,460	241		2,279	2,291	411	
	Corporates	7,394	5,415	4,605		7,676	5,212	4,336	
	of which: SME	1,821	1,367	1,118		1,979	1,457	1,189	
	Retail	8,603	4,003	2,962		8,025	3,801	2,827	
GERMANY	of which: SME	1,245	238	138		766	144	85	
GERMANY	Secured by mortgages on immovable property	5,104	5,050	1,965		5,077	5,013	1,957	
	of which: SME	3,141	3,105	1,101		3,084	3,035	1,078	
	Exposures in default	112	44	51	54	111	44	51	
	Items associated with particularly high risk	202	132	193		221	145	211	
	Covered bonds	0	0	0		6	6	1	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	2,098	2,098	1,142		2,067	2,067	903	
	Equity	692	692	924		746	746	991	
	Other exposures	2,334	2,334	5,524		2,395	2,395	5,698	
	Standardised Total <sup>2</sup>				149				

149

(3) Original exposure, untille Exposure value, is reported before taking into account any effect due to orekt convenion factors or credit nik mitigation techniques (e.g., substitution effects).

(2) Yould value adjustments and provisions per country of counterparty excludes those for excutations exposures but includes general credit ink adjustments.

		(2) Total value adjustments an	a provisions per country or cor	anapaty encouses orose for se	LUIDING OPPOSITE OF THE	ser germa creat rat aujustine			
					Standardisc	d Approach			
			As of 31,	03/2023			As of 30	/06/2023	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(min BJR, %) Central governments or central banks	16,068	16.091	666		16.680	16,949	741	
l	Central governments or central banks Regional governments or local authorities	10,000	20	000		10,000	10,949	741	
	Public sector entities	5	3	,		1		0	
	Multilateral Development Banks	811	811	i i		854	854	0	
	International Organisations	0	0	0		0		ō	
	Institutions	640	650	87		129	113	29	
	Corporates	4,489	2,475	2,341		4,656	2,540	2,450	
	of which: SME	1,205	877	772		1,095	834	725	
	Retail	333	323	242		337	328	246	
POLAND	of which: SME	4	1	0		3	1	0	
FULAND	Secured by mortgages on immovable property	3,427	3,419	1,204		3,478	3,470	1,222	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	162	38	40	124	210	72	83	138
	Items associated with particularly high risk	0		0		0		0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0						0	
	Collective investments undertakinos (CIU)	AS AS	AC AC	56		AC AC	46	67	
	Other exposures	40 01	43	175		40	40	37	
	Standardised Total <sup>2</sup>	- 01	01	1/3	158	42	42	/2	175

(1) Original opposing, unlike Exposine value, in reported before taking into account any effect due to credit convenient before or credit risk intigation techniques (e.g., substitution effects).

(2) Total value adjustments and provisions per country of counterparty encludes those for securitisation exposures but includes general credit risk adjustments.

		(2) Total value adjustments as	nd provisions per country of co-	interparty excludes those for se	cuntration exposures but induc	des general credit risk adjustme	nts.		
					Standardise	d Approach			
			As of 31,	03/2023			As of 30,	06/2023	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments as provisions <sup>2</sup>
UNITED STATES	Control Construence of the Control Con	10,929 3,111 0 0 754 2,613 3 0 0 0 0 8 8 0 19	10,997 3,107 0 0 0 969 2,232 77 0 0 0 0 0 8 10 119	0 660 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		21,594 2,904 0 0 678 2,548 16 16 0 0 0 0 19 0 46 0 99	21,642 2,900 0 0 0 973 2,427 15 0 0 0 0 0 19 19	0 600 0 0 0 155 1.337 12 0 0 0 0 0 2 9 0 0 2 9	
	Standardised Total <sup>2</sup>				13				

		(2) Total value adjustments and previous per country of countrysity excludes those for excurbilation exposures but includes general credit risk adjustments.  Standardisord Approach												
					Standardisc	d Approach								
			As of 31,	03/2023			As of 30,	06/2023						
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>					
	(mh B/R. %) Central governments or central banks Regional governments or local authorities	2,486 2.371	3,158 2,371	0 474		275 2.420	941 2.421	0 484						
	Public sector entities	. 0		0		. 0	. 0	0						
	Multilateral Development Banks International Organisations	63 0	63	0		62 0	62 0	0						
	Institutions Corporates	627 6.664	634 6,494	241 2,699		622 7.054	628 6.890	210 2.591						
	of which: SME	8	8	6		8	8	6						
UNITED KINGDOM	Retail of which: SME	3 0	0	0		3 0	1 0	0						
UNITED KINGDOM	Secured by mortgages on immovable property of which: SMF	5 0	5 0	2 0		5 0	5 0	2 0						
	Exposures in default	0	0	0	0	0	0	0 165						
	Items associated with particularly high risk Covered bonds	0	0	0		5	5	100						
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0	0	0		0	0	0						
	Equity Other exposures	13 28	13 28	13		13 26	13	13						
	Standardised Total <sup>2</sup>	2.0	20	,,,	12		20		10					

12
(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit covered conservation factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Yould value adjustments and provisions per country of counterparty excludes those in executivation exposures but includes general credit risk adjustments.

# 2023 EU-wide Transparency Exercise Credit Risk - Standardised Approach COMMERZBANK Aktiengesellschaft

				Standardise	d Approach			
		As of 31,	03/2023			As of 30	06/2023	
(min EUR. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
Control governments or control shares  Regional governments or local arbitroffice  Public security entires  Public security  Pub	7 7 77 356 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	310 777 356 0 618 188 1 18 1 0 0 0 3 3 1 11 0 0 0 0 0 7	0 15 15 15 0 0 88 88 68 0 1 1 1 1 1 1 5 0 0 0 0 0 0 1 1 1 5 1 5		13 765 0 0 0 0 727 138 0 0 3 1 10 0 0 0 0 0 0 0 0 0 0 0 0 0 0	328 395 305 0 0 744 99 1 1 0 3 3 3 111 0 0 0 0	0 155 15 0 0 101 246 0 1 1 1 1 1 1 6 0 0 0 0 0 1 0 0 0 0 0	0

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit convenion 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 but includes general credit risk adjustments.

					· ·				
					Standardisc	d Approach			
			As of 31,	03/2023			As of 30,	06/2023	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(min BUR, %)								
	Central governments or central banks	9,184 1,029	9,293	159		9,175 1.014	9,284	156	
	Regional governments or local authorities	1,029	1,020	204		1,014	1,006	201	
	Public sector entities Multilateral Development Banks	0				ů		0	
	International Organisations	0		ů		ů		0	
	Institutions	0	ō	ō		ō	ō	0	
	Corporates	0	0	0		122	61	31	
	of which: SNE	0	0	0		0	0	0	
	Retail	2	0	0		2	1	0	
ITALY	of which: SME	0	0	0		0	0	0	
1111111	Secured by mortgages on immovable property	0		0		9		0	
	of which: SME	· · ·	0			0		20	
	Exposures in default  Items associated with particularly high risk	20	23	37		43	23	33	
	Covered bonds	0	0	ů		ů		0	
	Claims on institutions and corporates with a ST credit assessment	0	ō	ō		ō	ō	0	
	Collective investments undertakings (CIU)	0	0	o o		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	1	1	1		0	0	0	
	Standardised Total <sup>2</sup>				20				

					· ·				
					Standardisc	d Approach			
			As of 31,	03/2023			As of 30/	06/2023	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(min BJR, %)								
	Central governments or central banks Regional governments or local authorities	230 723	671 723	145		224 737	661 737	147	
	Regional governments or local authorities  Public sector entities	/23	/23	143		/3/	/3/	147	
	Multilateral Development Banks	0	0			0	ů	0	
	International Organisations	ō	ō	i i		ō	ō	ō	
	Institutions	31	31	10		27	27	9	
	Corporates	781	226	124		766	339	152	
	of which: SME	25	24	20		24	24	20	
	Retail	24	3	2		24	3	2	
SWITZERLAND	of which: SME	1	0	0		1	0	0	
SITTLETE	Secured by mortgages on immovable property	67	67	29 24		67	67	29	
	of which: SME Exposures in default	5/	5/	24		5/	5/	24	
	Exposures in default  Items associated with particularly high risk	0						0	· ·
	Covered bonds	0	0	0		0	ů	0	
	Claims on institutions and corporates with a ST credit assessment	ō	ō	i i		ō	ō	ō	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	5	5	5		5	5	5	
	Other exposures	5	5	5		5	5	5	
	Standardised Total <sup>2</sup>				1				1

(2) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit convenient 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 but includes general credit risk adjustments.

		(4)							
					Standardisc	d Approach			
			As of 31,	03/2023			As of 30,	/06/2023	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(min BJR, %)								
	Central governments or central banks	0	135	0		0	136	0	
	Regional governments or local authorities	0		0				0	
	Public sector entities Multilateral Development Banks	0		0		ů		0	
	International Organisations	0	0	0		ů		0	
	Institutions	0	i i	0		0		n n	
	Corporates	436	377	375		435	365	364	
	of which: SME	10	8	6		5	5	3	
	Retail	4	1	1		3	1	0	
NETHERLANDS	of which: SME	0	0	0		0	0	0	
METHERDANDS	Secured by mortgages on immovable property	265	264	91		267	266	91	
	of which: SME	77	76	25		78	78	25	
	Exposures in default	0		141	0	0		136	
	Items associated with particularly high risk Covered bonds	94	94	141		91	91	130	
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0	0			0			
	Collective investments undertakings (CIU)	ő	ŏ	, o		ŏ	ŏ	i o	
	Equity	ō	ō	0		ō	ō	0	
	Other exposures	1	1	1		1	1	1	
	Standardised Total <sup>2</sup>				7				10

		(2) Total value adjustments an	d provisions per country of co	unterparty excludes those for se	curitisation exposures but inclu	des general credit risk adjustme	rts.		
					Standardise	ed Approach			
			As of 31,	/03/2023			As of 30/	06/2023	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(min BUR, %)		40			51			
	Central governments or central banks Regional governments or local authorities	4/	40	0		31	32	0	
	Public sector entities	0		0		ů		0	
	Multilateral Development Banks	208	208	0		206	206	0	
	International Organisations	0		o o		0	0	0	
	Institutions	791	655	131		870	735	147	
	Corporates	1,052	894	881		1,086	1,066	958	
	of which: SME	100	74	61		77	77	65	
	Retail	2	0	0		2	0	0	
LUXEMBOURG	of which: SME	0	0	0		0	0	0	
LUALI-IDUUKG	Secured by mortgages on immovable property	520	519			544	542	236	
	of which: SME	107	107	34		130	129	44	
ĺ	Exposures in default	3	2	103		3 84	2 73	109	
1	Items associated with particularly high risk	80	69	103		159	159	109	
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0		0		139	139	10	
1	Claims on institutions and corporates with a 51 credit assessment Collective investments undertakings (CIU)	0							
	Equity	14	14	14		14	14	14	
	Other exposures	12	12	12		11	11	11	
1	Charles Control Total		**	**					

					Standardise	d Approach			
			As of 31/	03/2023			As of 30/	06/2023	
(min BJR, %)	Original Expo	ure¹ Expo	sure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments ar provisions <sup>2</sup>
Control communities for control above and the control of the contr	ıt.	654 345 38 0 0 0 5 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	834 345 54 0 0 0 9 0 1 1 0 0 0 0 0 0 0	70 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	٠	242 336 38 0 0 0 5 5 0 0 0 0 0 0 0	413 336 0 0 0 15 0 1 1 0 0 0 0 0 0 0 0 0 0 0 0	26 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	

Credit Risk - IRB Approach COMMERZBANK Aktiengesellschaft

								IRB Ap	proach					
					As of :	10/09/2022					As of :	31/12/2022		
			Original Exposure Exposure Risk exposure amount Value adjustments Value and							xposure¹	Exposure Value <sup>1</sup>	Risk exposure	e amount	Value adjustments
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	provisions
	Central b	sanks and central governments	30,558 45,927	27 62	32,171 41.305	3,402 13,633	0 17	4 136	1,574 36.719	0 38	1,154 33,302	1,341 9.943	0	0
	Corporat		227,652	3.180	140.575	69,686	1.371	2.276	202,344	3.285	116.810	58.377	1,404	2.043
		Corporates - Of Which: Specialised Lending	21,472	330	19,629	9,312	0	363	7,985	262	6,854	2,652	0	78
		Corporates - Of Which: SME	11,253	503	8,119	4,058		274	10,393	472	7,799	3,774	299	257
	Retail		165,502	1,194	155,526	23,035	1,066	924	163,772	1,168	153,862	22,607	1,120	917
		Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME	93,226 15.494	438 111	93,143 15.497	8,211 1.414	455 160	233 45	94,052 15,527	433 108	93,993 15,529	8,393 1.387	509 132	233 45
Consolidated data		Retail - Secured on real estate property - Of Which: SHE Retail - Secured on real estate property - Of Which: non-Si		328	77.647	6.796	295	188	78.526	326	78.463	7.007	377	188
		Retail - Qualifying Revolving	15,591	27	12.054	1.199	17	61	15,533	29	11,995	1.241	18	66
		Retail - Other Retail	56,685	728	50,329	13,625	594	630	54,187	705	47,875	12,973	592	618
			27,521	433	21,505	5,486	300	352	26,890	428	20,931	5,405	300	359
			29,164	295	28,824	8,139	294	278	27,297	277	26,944	7,569	292	258
	Equity		0	0	0	0			0	0	0	0	0	
		n credit-obligation assets				8,423						8,595		
	IRB Tota	il <sup>2</sup>				118,178						100,863		

110 Opposed opposes, unlike Exposes values, in responsibilities the lating that is careed any effect of our to creat consession factors or outh risk miligations benchesses by a substitute effection.)

(1) 100 Entition con extraction the Succession position unlike in the second paper to the 2019 exercise.

(2) 100 Entit Succession on Extraction the Succession position unlike in the second paper to the 2019 exercise.

(3) 100 Entit Succession on Extraction Succession position unlike in the second paper to the 2019 exercise.

(4) 100 Entit Succession Succession on Extraction Succession Succ

							IRB Ap	proach					
				As of	0/09/2022					As of 3	1/12/2022		
		Original Exposure Exposure Risk exposure amount Value adjustments						Original E	nal Exposure Exposure Value				Value adjustme
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisio
	Central banks and central governments	111	0	111	3	0	0	28	0	28	1	0	0
	Institutions	4,529	0	6,770	1,525	0	1	4,388	0	6,655	1,489	0	1
	Corporates	110,886	1,452	67,525	30,751	666	1,299	100,224	1,547	56,441	26,815	703	1,2
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	12,466 7.231	407	11,375 5.709	4,549 2.675	0 209	60 222	2,834 7.250	389	2,487 5.627	621 2.648	0 198	4 20
	Corporates - Ut Which: SME Retail	7,231 149,264	407 650	139.953	2,6/5 17,430	209	464	147,479	589 657	138.221	2,648	198 375	48
	Retail - Secured on real estate property	84,910	238	84,903	6.598	149	106	85,734	245	85.731	6.682	153	12
	Retail - Secured on real estate property - Of Which: SME	14.845	73	14.838	1.117	46	26	14,890	77	14.887	1.115	48	30
GERMANY	Retail - Secured on real estate property - Of Which: non-5		165	70.065	5.481	103	79	70,844	168	70,844	5,566	105	91
	Retail - Qualifying Revolving	13,684	27	10,497	670	16	40	13,580	29	10,403	695	17	44
	Retail - Other Retail	50,669	385	44,553	10,161	211	318	48,165	378	42,087	9,465	204	31
	Retail - Other Retail - Of Which: SME	24,056	269	18,238	3,856	139	195	23,354	259	17,617	3,747	131	19
	Retail - Other Retail - Of Which: non-SME	26,614	116	26,315	6,305	71	124	24,811	120	24,470	5,718	73	12
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of	30/09/2022					As of :	31/12/2022		
		Original E	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments	75	0	74	12	0	0	1	0	1	0	0	0
	Institutions	642	0	564	186	0	0	1,093	0	900	259	0	0
	Corporates	10,269	280	7,930	4,991	162	215	9,407	397	7,066	4,198	150	222
	Corporates - Of Which: Specialised Lending	2,005	70	1,795	1,273	0	65	1,603	188	1,397	922	0	70
	Corporates - Of Which: SME	2,769	75	2,059	1,139	109	47	2,623	82	1,834	895	100	55
	Retail	14,167	532	13,692	5,376	679	451	14,294	505	13,816	5,545	735	426
	Retail - Secured on real estate property	7,312	196	7,237	1,527	300	125	7,313	183	7,257	1,623	351	110
POI AND	Retail - Secured on real estate property - Of Which: SME	523	37	533	278	114	18	514	30	520	250	83	15
FOLAND	Retail - Secured on real estate property - Of Which: non-Si		159	6,704	1,249	186	107	6,799	153	6,737	1,373	267	96
	Retail - Qualifying Revolving	1,736	0	1,440	522	0	20	1,783	0	1,475	538	0	22
	Retail - Other Retail	5,118	337	5,015	3,327	379	306	5,198	322	5,084	3,383	384	294
	Retail - Other Retail - Of Which: SME	3,135	161	3,035	1,591	159	154	3,218	167	3,108	1,623	168	161
	Retail - Other Retail - Of Which: non-SME	1,984	176	1,980	1,736	220	152	1,980	154	1,976	1,761	216	133
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

						IRB Ap	proach					
			As of :	10/09/2022					As of :	31/12/2022		
	Original E	exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments	Original E	xposure¹	Exposure	Risk exposure	amount	Value adjustments
(min EUR, %)		Of which: defaulted			Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
		0		0	0	0	0	0	0	0	0	0
		0			0	5		0			0	0
		8			5	21		5			2	11
		0		329		1		0			0	0
		0		4		0		U			0	0
		0		13		1		0		15	0	1
		0	76	5		0	78	0	78	5	0	0
Retail - Secured on real estate property - Of Which: SME		0	ź.				2	0	4.	0		
		0		1				0	76	5		0
Retail - Qualifying Revolving		0	8					0	8	1		
		0		8		0		0		9	0	1 0
				1		0		0		7		0
	-23		- 23	7			31		31	3		0
Chloron and habitation and		- 0	- 0	0	0	0	0	- 0		- 0		
	control blanks and control governments Corporates Corporates: Of Which: Sponsised Lending Corporates: Of Which: Sponsised Lending Corporates: Of Which: Sponsised Lending Retail Retail Sounded on red estate property Retail Control Control Control Control Control Retail Control Control Retail Control Retail Of Which: SHE Retail Control Retail Control Retail Control Control Retail Control Reta	inh Est, 4)  Control hashes and central governments  1.52 M.  Corporates  Corporates  Corporates - Of Which Socialised Lending  Logo  Corporates - Of Which Socialised Lending  Logo  Retal - Social - Of Which Socialised Lending  Retal - College Control on and Settle property - Of Which Soft  Retal - College Control on and Settle property - Of Which Soft  Retal - College Control on and Settle - Of Which Soft  Retal - College Control - Of Which Soft  Retal - College Control - Of Which Soft  Retal - College Retal - Of Which Soft  Zi  College Coll	Control   Cont	Original Exposure*   Exposure*   Value*   Control Sanks and contain generalments   13,55%   0   17,000	Control blanks and control governments	Control banks and control growners   Control banks   Con	As of 39/09/2022   Vision   Exposure   First exposure	Column   Expenses   Colu	As of 30(07)2022	As of 30/09/2022 As of	As of 31/12/2022   As of 31/12/2022   As of 31/12/2022	As of 3x(09/2022   As of 3x(09

							IRB Ap	proach					
				As of	30/09/2022					As of	31/12/2022		
		Original I	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure	Risk exposun	e amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>t</sup>		Of which: defaulted	and provisions
	Central banks and central governments	3,373	0	3,851	373	0	0	0	0	0	0	0	0
	Institutions Corporates	4,245 12,946	0	4,156 8.693	2,143 5.789	0	33 10	1,019 11.062	0	912 6.347	343 3.734	0	
	Corporates - Of Which: Specialised Lending	1.813	0	1,702	1,344	0	20	549	0	504	136	0	
	Corporates - Of Which: SME	19	0	17	6	0	n	19	0	17	8	0	ů
	Retail	108	ō	99	11	1	ō	109	ō	108	15	ō	ō
	Retail - Secured on real estate property	61	0	61	4	0	0	60	0	60	4	0	0
LINITED KINGDOM	Retail - Secured on real estate property - Of Which: SME	7	0	7	0	0	0	6	0	6	0	0	0
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: non-S		0	54	3	0	0	53	0	53	4	0	0
	Retail - Qualifying Revolving	11	0	8	0	0	0	11	0	8	0	0	0
	Retail - Other Retail	35	0	31	7	0	0	38	0	41	10	0	0
	Retail - Other Retail - Of Which: SME	8	0	4	1	0	0	9	0	12	3	0	0
	Retail - Other Retail - Of Which; non-SME	27	0	27	6	0	0	29	0	29	7	0	
	Equity Other non credit-obligation assets	0	0	0	0			0	0		0		- 0
	Uther non creat-obligation assets IRB Total											-	1
	IKB lotal	0											

### 2023 EU-wide Transparency Exercise Credit Risk - IRB Approach

							IRB Ap	proach					
				As of	30/09/2022					As of 3	1/12/2022		
		Original E	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposur	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	3,109	0	2,999	767	0	0	3,096	0	2,982	653	0	1
	Corporates	11,181	40	5,912	3,304	13	16	10,165	8	5,582	3,161	5	12
	Corporates - Of Which: Specialised Lending	571	17	496	234	0	2	611	0	543	249	0	1
	Corporates - Of Which: SME Retail	10 83	0	10 78	3	0	0	7 81	0	7 76	2	0	0
		83 46	0		8			45	0	/b 45			
	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME	46	0	46			0	40	0	45			0
FRANCE	Retail - Secured on real estate property - Ut Which: SME Retail - Secured on real estate property - Of Which: non-St	39	0	39	1	0	0	39	0	39	1	0	0
	Retail - Qualifying Revolving	13	0	39	3	0	0	13	0	39	3		0
	Retail - Other Retail	26		23			0	23		22			0
	Retail - Other Retail - Of Which: SME	4	0	23	3	0	0	4	0	3	3		0
	Retail - Other Retail - Of Which: non-SME	20	0	20	3	0	0	19	0	18	2	0	o o
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets		_		-				_	_	-		
	IRB Total												

							IRB Ap	proach					
				As of	30/09/2022					As of	31/12/2022		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	e amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
ITALY	Control banks and control governments Destinations Corporates Corporates Corporates Corporates Corporates Corporates Corporates Corporates Corporates Retail Secured on real exists property Retail Secured on real exists property Retail Secured on real exists property of Which; SNC Retail Country Resolving Retail Corporates Retail Corpo	288 1,209 3,294 41 0 32 15 2 13 5 12 6	0 27 2 0 0 0 0 0 0	288 1,147 1,870 41 0 28 15 2 13 4 9	266 1,152 962 4 0 3 1 0 1	0 17 0 0 0 0 0	0 8 3 0 0 0 0	0 317 3,099 39 0 32 16 2 14 5	0 2 0 0 0 0	0 249 1,635 39 0 28 16 2 14 4 8	0 130 1,023 4 0 3 1 0 1 0 2 2	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
	Retail - Other Retail - Of Which: non-SME Equity Other non credit-obligation assets	6	0	6	0	0	0	5	0	5	0	0	0
	IRB Total												

							IRB Ap	proach					
				As of	30/09/2022					As of	31/12/2022		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	: amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	e amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	provisions
	Central banks and central governments	1,519	0	1,972	23	0	0	0	0	0	0	0	0
	Institutions	1,896		1,910	189	0	0	1,083	0	1,062	124	0	0
	Corporates	7,637 166	66	4,185 164	1,754 22	25	15	7,119	66	3,955	1,748	21	13
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	156	0	164	5		0	13	0	13	6	0	0
	Retail	703	0	650	101			655		629	96		
	Retail - Secured on real estate property	359	1	359	42	1	3	364	3	364	45	1	3
	Retail - Secured on real estate property - Of Which: S		n	52	15	n n	â	54	n	54	17	n n	i
SWITZERLAND	Retail - Secured on real estate property - Of Which: n		1	307	27	ō	ō	310	1	310	28	1	i
	Retail - Qualifying Revolving	25	0	17	1	0	0	25	0	17	1	0	0
	Retail - Other Retail	319	1	274	57	1	2	265	1	247	50	1	2
	Retail - Other Retail - Of Which: SME	60	1	46	7	1	1	63	1	47	7	1	1
	Retail - Other Retail - Of Which: non-SME	259	0	227	50	0	1	203	0	200	43	0	1
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

		Ī						IRB Ap	proach					
					As of	30/09/2022					As of	31/12/2022		
			Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	e amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central b	anks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutio		633	0	595	83	0	0	534	0	527	72	0	0
	Corporat		7,446	126	4,812	2,404	20	58	6,509	126	3,765	1,858	17	44
		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	972 10	0	916	449	0	9	190	0	179	58	0	0
	Retail	culputates - or willor: sine	63	0	59	7	0	0	62	0	58	7	0	
	recum	Retail - Secured on real estate property	32	0	32	ź	0	0	33	0	33	ź	0	0
		Retail - Secured on real estate property - Of Which: SME	6	0	6	0	0	0	6	0	6	0	0	0
NETHERLANDS		Retail - Secured on real estate property - Of Which: non-St	26	ō	26	2	ō	ō	27	ō	27	2	ō	ō
		Retail - Qualifying Revolving	7	0	5	0	0	0	7	0	5	0	0	0
		Retail - Other Retail	23	0	22	4	0	0	22	0	20	5	0	0
		Retail - Other Retail - Of Which: SME	9	0	8	2	0	0	10	0	8	2	0	0
		Retail - Other Retail - Of Which: non-SME	14	0	14	3	0	0	12	0	12	3	0	0
	Equity		0	0	0	0	0	0	0	0	0	0	0	0
		n credit-obligation assets												
	IRB Total													

								IRB Ap	proach					
					As of :	30/09/2022					As of :	31/12/2022		
			Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposur	e amount	Value adjustments
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	provisions
		ks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions		1,217	0	1,056	97	0	0	232	0	218	73	0	0
	Corporates		5,388 1.114	9	4,531 1.087	2,211 731	4	17	3,699	4	2,849	1,346	3	8
		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	1,119	3	1,087	/31	0	6	129	0	41		0	0
	Retail	culputates - or willor: sine	32	0	30	1	0	0	34	0	31	1		0
	Recall	Retail - Secured on real estate property	17	0	17	3	0	0	17	0	17	3	0	0
		Retail - Secured on real estate property - Of Which: SME	2	0	2	n	0	0	2	0	2	n	0	0
LUXEMBOURG		Retail - Secured on real estate property - Of Which: non-St	15	0	15	1	0	0	16	0	16	1	0	0
		Retail - Qualifying Revolving	2	ō	1	ō	ō	ō	2	ō	1	ō	ō	ō
		Retail - Other Retail	14	0	12	2	0	0	14	0	12	2	0	0
		Retail - Other Retail - Of Which: SME	3	0	2	0	0	0	4	0	3	1	0	0
		Retail - Other Retail - Of Which: non-SME	10	0	10	2	0	0	10	0	10	1	0	0
	Equity			0	0		0	0	0	0	0		0	
	IRB Total	redit-obligation assets												

							IRB Ap						
				As of	30/09/2022		ікв ар	proacn		As of	31/12/2022		
		Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure	Risk exposure	e amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
	Central banks and central governments Institutions	0 1,316	0	169 1,284	57 246	0	0 0	0 1,371	0	0 1,342	0 273	0	0
	Corporates	3,826 258	18	1,706	908	10	10	3,954	18	1,813	980	10	10
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	258	0	205 0	69	0	0	248 0	0	215 0	111 0	0	0
	Retail	57	0	54	4	0	0	56	0	53	4	0	0
	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: S	23	0	23	1	0	0	23	0	23	1	0	0
SPAIN	Retail - Secured on real estate property - Of Which: S		0	21	1	0	0	22	0	22	1	0	0
	Retail - Qualifying Revolving	8	0	5	0	0	0	8	0	5	0	0	0
	Retail - Other Retail Retail - Other Retail - Of Which: SME	27	0	25	3	0	0	24	0	24	2	0	0
	Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME	22	0	21	2	0	0	20	0	20	2	0	0
	Equity	0	0	0	0	ō	0	0	0	0	0	0	0
	Other non credit-obligation assets												

<sup>(</sup>ii) Original emposure, unlike Emposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g., substitution effects)

### 2023 EU-wide Transparency Exercise Credit Risk - IRB Approach

COMMERZBANK Aktiengesellschaft

							IRB Ap	proach					
				As of	31/03/2023					As of 3	0/06/2023		
		Original I	xposure¹	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original E	xposure <sup>s</sup>	Exposure Value <sup>1</sup>	Risk exposur	e amount	Value adjustment
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	value.		Of which: defaulted	provisions
	Central banks and central governments Institutions	1,590	0	1,203	1,302 11,474	0	0	1,704	5	1,260	1,281	0	0
		41,985 198,234	52 3.257	38,231 115.300	11,474 57.319	1.478	65 2.046	43,250 205.002	41 3.189	39,189 119.069	11,233 58.715	19	2.095
	Corporates - Of Which: Specialised Lending	7.824	3,25/	6.956	2.419	1,478	2,046	205,002 8.246	3,189 299	7.170	2.514	1,420 17	2,095
	Corporates - Of Which: SME	10.488	444	7,972	3.935	311	262	10.123	412	7,170	3.867	261	242
	Retail	162,843	1.177	153.063	22.390	1.068	918	161.799	1.265	152,146	22.309	1,170	975
	Retail - Secured on real estate property	94.431	423	94,386	8.369	440	225	93,595	468	93,547	8,269	486	228
Consultation of data	Retail - Secured on real estate property - Of Which: SME	15,549	107	15,557	1,388	130	44	15,385	124	15,391	1,393	152	46
Consolidated data	Retail - Secured on real estate property - Of Which: non-Si	78,882	316	78,829	6,981	310	181	78,210	345	78,156	6,875	335	182
	Retail - Qualifying Revolving	15,515	90	11,977	1,294	97	98	15,719	102	12,132	1,338	110	104
	Retail - Other Retail	52,898	663	46,701	12,728	532	595	52,485	695	46,467	12,702	574	643
	Retail - Other Retail - Of Which: SME	26,815	435	20,965	5,467	310	363	26,983	464	21,191	5,551	338	414
	Retail - Other Retail - Of Which: non-SME	26,083	229	25,736	7,261	221	232	25,502	231	25,276	7,151	236	228
	Equity			. 0	0	0		. 0		. 0	0	0	
	Other non credit-obligation assets				9,951						11,331		
	IRB Total <sup>2</sup>				102,437						104,870		

(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).

(3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparty covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter

		as of last quarter											
							IRB Ap	proach					
				As of	31/03/2023					As of 1	80/06/2023		
		Original i	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure	Risk exposur	e amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	provisions
	Central banks and central governments	58	0	58	2	0	0	0	0	0	0	0	0
	Institutions	4,796	0	6,843	1,488	0	1	5,017	0	6,725	1,390	0	1
	Corporates	99,715	1,588	57,004	26,686	723	1,312	102,453	1,661	58,707	27,540	742	1,380
	Corporates - Of Which: Specialised Lending	2,757	0	2,447	541	0	4	2,879	0	2,535	574	0	/
	Corporates - Of Which: SME Retail	7,413 146,692	354 652	5,817 137.508	2,769 16.714	181 374	204 479	7,065 145.338	319 684	5,534 136.318	2,725 16.508	153 397	180 491
	Retail - Secured on real estate property	86,225	233	86,222	6.760	146	111	85,456	267	85.452	6,700	167	111
	Retail - Secured on real estate property - Of Which		74	14.912	1.120	45	28	14,759	84	14,756	1.122	52	27
GERMANY	Retail - Secured on real estate property - Of Which		159	71.310	5,640	99	83	70,697	184	70,697	5,578	115	83
	Retail - Qualifying Revolving	13.513	32	10,346	677	19	44	13,628	38	10,426	695	23	49
	Retail - Other Retail	46,955	387	40.941	9.277	209	324	46.254	379	40,440	9.113	207	331
	Retail - Other Retail - Of Which: SME	23,302	258	17,626	3,775	130	195	23,242	258	17,647	3,777	132	209
	Retail - Other Retail - Of Which: non-SME	23,653	129	23,314	5,502	79	129	23,012	121	22,793	5,336	75	123
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	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)

								proach					
				As of	31/03/2023					As of 3	0/06/2023		
		Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original E	xposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
Retail POLAND Retail Retail	the CF Which Specialized Lending also of Which Specialized Lending also of Which Specialized Property Securities and or root cases property of Which Specialized Specialized Conference Cases Specialized Conference Conference Conference Conference Conference Conference Conference Conference (Conference Conference	1 1,350 9,570 1,627 2,572 14,163 7,185 506 6,680 1,832 5,146 3,243 1,903 0	0 452 186 87 515 186 32 153 58 272 175 97	0 1,139 7,211 1,441 1,819 13,696 7,143 516 6,628 1,515 5,038 3,137 1,902 0	0 265 4,354 949 921 5,458 1,517 244 1,273 610 3,332 1,661 1,671	0 247 0 128 685 289 83 206 77 319 180 140 0	0 251 79 55 402 111 15 96 53 267 167	9 1,344 9,642 1,575 2,710 14,508 7,171 516 6,655 1,917 5,420 3,450 1,970 0	0 0 381 181 80 568 194 37 157 64 310 204 106 0	8 959 7,291 1,414 1,893 14,016 7,126 526 6,601 1,587 5,304 3,335 1,969 0	7 225 4,389 910 929 5,604 1,496 262 1,234 635 3,473 1,741 1,732 0	0 179 0 99 764 313 98 215 86 364 205 160 0	0 0 223 84 56 478 115 18 97 54 308 206
Other non credit-ob IRB Total	ligation assets												

(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 Ap	proach					
				As of	31/03/2023					As of 3	30/06/2023		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original E	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments
	(min ELR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	2,831	9	2,681	750	0	0	2,921	5	2,728	702	1	0
	Corporates	19,283 1,382	5	10,511 1.230	5,059	3	12	20,205	5	11,033 1.360	5,213 397	3	9
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	1,382 52		1,230	334 13		0	1,601		1,360	39/		0
	Retail	143		135	12			186		156	15		
	Retail - Secured on real estate property	79	1	135	12	0	0	186 78	1	156 78	15	0	0
	Retail - Secured on real estate property - Of Which: SME	79		79	3		0	70	1	70	3		0
UNITED STATES	Retail - Secured on real estate property - Of Which: non-S	77		77			0	76	1	76			0
	Retail - Qualifying Revolving	13			0	0	0	13		,,,	0	0	0
	Retail - Other Retail	51	0	48	6	0	0	94	0	69	9	0	0
	Retail - Other Retail - Of Which: SME	18	0	15	1	ő	ŏ	64	ı ö	39	5	ő	0
	Retail - Other Retail - Of Which: non-SME	33	0	33	5	ō	ō	31	ō	31	4	o o	ō
	Equity	0	0	0	0		0		0		0		0
	Other non credit-obligation assets												
	TRR 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 Ap	proach					
				As of	31/03/2023					As of 3	30/06/2023		l ,
		Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure	Risk exposur	e amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions Corporates	1,244 10,187	0	1,139 5.910	495 3.889	0	0	1,613 10.354	0	1,497 5.965	481 3.476	0	0
	Corporates - Of Which: Specialised Lending	595	0	555	168		1	713	0	5,963	233	0	1
	Corporates - Of Which: SME	19	ő	16	8	ő	ô	18	ő	16	8	ő	ô
	Retail	117	0	116	16	0	0	111	0	103	12	0	0
	Retail - Secured on real estate property	65	0	65	4	0	0	64	0	64	4	0	0
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: SME	7	0	7	0	0	0	10	0	10	0	0	0
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: non-Si	58	0	58	4	0	0	54	0	54	3	0	0
	Retail - Qualifying Revolving	11	0	7	0	0	0	12	0	8	0	0	0
	Retail - Other Retail	41	0	44	11	0	0	36	0	31	8	0	0
	Retail - Other Retail - Of Which: SME	10	0	13	3		0	9 26	0	5 26	2	0	0
	Retail - Other Retail - Of Which: non-SME Equity	31		31	8		0	26	0	26	ь.	0	
	Equity Other non credit-obligation assets	0			U		- 0		0		U		
	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)

### 2023 EU-wide Transparency Exercise Credit Risk - IRB Approach

							IRB Ap	proach					
				As of	31/03/2023					As of 3	0/06/2023		
		Original I	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure	Risk exposur	re amount	Value
	(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	provisi
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	3,287	0	3,132	641	0	0	3,667	0	3,528	647	0	0
	Corporates	10,039	8	5,631	3,099	5	11	9,933	7	5,650	3,044	4	1
	Corporates - Of Which: Specialised Lending	472	0	426	191	0	1	474	0	432	157		1 0
	Corporates - Of Which: SME	83	0	79	1		0	83	0	6 78	1		0
		83 47		47			0	83	0	/8 47			0
	Retail - Secured on real estate property	4/		4/	4		0	4/	0	6			0
FRANCE	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SV	41	0	41	1	0	0	41	0	41	1		0
	Retail - Qualifying Revolving	13	0	41	3		0	14		10	3		0
	Retail - Other Retail	23		22	,	0	0	22		21	,		
	Retail - Other Retail - Of Which: SME	4	0	4	í	0	0	4		3	,		0
	Retail - Other Retail - Of Which: non-SME	18	0	18	;	0	0	18	0	18	3	0	0
	Equity	0	0	0	0		0	0	0	0	0		0
	Other non credit-obligation assets		- i	ŭ		, i	ŭ	Ů	ŭ		_	l i	Ĭ
	IRB Total												

							IRB Ap	proach					
				As of	31/03/2023					As of 3	80/06/2023		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original E	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	557	0	504	215	0	0	416	0	361	176	0	0
	Corporates	2,937	2	1,559	944	0	- 2	3,164	2	1,768	990	0	2
	Corporates - Of Which: Specialised Lending	38		38	3	0	0	36	0	36	3	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	33 19	0	31 19	3		0	33 18	0	30 18	2	0	0
	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME	19	0	19	1	0	0	18	0	18	1	0	0
ITALY	Retail - Secured on real estate property - Of Which: non-Sh	16	0	16			0	14	0	14			
	Retail - Qualifying Revolving	10	0	10	1		0			14	1		0
	Retail - Other Retail		0		2	0	0			8	1		0
	Retail - Other Retail - Of Which: SME	2	0	2	î		0	ź		1			0
	Retail - Other Retail - Of Which: non-SME	5	0	6	i		0	8	0	7	ĭ		0
	Equity	ń	0	ı	0	0	0	n n	0	ń	0	0	ı ö
	Other non credit-obligation assets												
	IRB Total												

								IRB Ap	proach					
					As of	31/03/2023					As of 3	80/06/2023		
			Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central ba	inks and central governments	0 1.540	0	0 1.504	0 625	0	0	0 1.557	0	0 1.538	0 524	0	0
	Corporate		6.823	41	3,862	1.769	24	16	7.443	52	3.931	1.821	31	22
	Corporate	Corporates - Of Which: Specialised Lending	0,022	0	0	0	0	0	0,000	0	0,331	0	0	0
		Corporates - Of Which: SME	13	0	13	9	ō	ō	13	11	13	8	7	3
	Retail		670	2	645	91	1	3	634	4	615	75	2	2
		Retail - Secured on real estate property	366	1	366	44	1	1	334	3	334	29	2	1
SWITZERI AND		Retail - Secured on real estate property - Of Which: SME	54	0	54	17	0	1	31	2	31	3	1	0
SWITZEREAND		Retail - Secured on real estate property - Of Which: non-Si		1	312	27	1	1	304	1	304	26	1	1
		Retail - Qualifying Revolving	25	0	17	1	0	0	26	0	18	1	0	0
		Retail - Other Retail  Retail - Other Retail - Of Which: SME	279 61	0	262 45	46	0	1	273 47	1	263 38	45	0	1
		Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	219		45 217	40		0	226		38 224	39	1 0	0
	Equity	Retail - Other Retail - Of Which: non-SME	0		0	~		0	226	1	224	0	1 0	1
		credit-obligation assets			,	, ,	ů		,	ů	ů			Ů
	IRB Total													

		i						IRB Ap	nroach					
					As of	31/03/2023					As of :	30/06/2023		
			Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments
		(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
	Central b	anks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutio		778 6.392	0 69	776	138	0	0	855	0	844	192	0	0
	Corporates				3,919	1,896	7	22	7,217	67	4,166	1,889	- 6	22
		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	249	0	237	48		0	255	0	214	33		0
	Retail	Corporates - Ut Which: SME	59	0	56	0	0	0	63	0	57	0	0	0
	Poecan	Retail - Secured on real estate property	32	0	32	,	0	0	32	0	32	,	0	0
		Retail - Secured on real estate property - Of Which: SME	5.	0				0	5.	0	5			0
NETHERLANDS		Retail - Secured on real estate property - Of Which: non-Sh	27	0	27	2	0	0	77	0	27	1	0	0
		Retail - Qualifying Revolving	7	ō	5	0	ō	ō	8	ō	6	ō	ō	ō
		Retail - Other Retail	20	0	18	4		0	24	0	20	4		0
		Retail - Other Retail - Of Which: SME	8	0	7	2	0	ō	11	ō	8	2	0	ō
	Retail - Other Retail - Of Which: SN Retail - Other Retail - Of Which: no			0	11	3	0	0	12	0	12	3	0	0
	Equity		0	0	0	0	0	0	0	0	0	0	0	0
	Other no	n credit-obligation assets												
	<b>IRB</b> Tota													

							IRB Ap	proach					
				As of	31/03/2023					As of 3	30/06/2023		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	222	0	216	81	0	0	219	0	217	76	0	0
	Corporates	3,681	4	2,953	1,396	3	6	3,550	4	2,747	1,237	2	4
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	35		34			0	33		33	3		0
	Retail - Secured on real estate property	17		17	7		0	17		17	3		0
	Retail - Secured on real estate property - Of Which: SME	2	0	2	n n	0	0	2	0	2	n n	0	0
LUXEMBOURG	Retail - Secured on real estate property - Of Which; non-:	16	0	16	2		0	16	0	16	2	0	0
	Retail - Qualifying Revolving	2	ō	2	ō	ō	ō	2	ō	2	ō	ō	ō
	Retail - Other Retail	15	ō	15	2	ō	ō	14	ō	14	1	ō	ō
1	Retail - Other Retail - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Other Retail - Of Which: non-SME	14	0	14	1	0	0	13	0	13	1	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
1	Other non credit-obligation assets												
1	TRR Total												

						IRB Ap	proach					
			As of	31/03/2023					As of	30/06/2023		
	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and
(min EUR, %)		Of which: defaulted	· ince		Of which: defaulted	provisions		Of which: defaulted	· · · · ·		Of which: defaulted	provisions
Central banks and central governments	0	0	0	0	0	0	0	0	6	2	0	0
Institutions	1,466	0	1,439	319	0	0	1,662	0	1,624	289	0	0
Corporates	4,059	18	1,891	983	10	9	4,267	17	1,959	1,025	9	9
Corporates - Of Which: Specialised Lending	244	0	221	114	0	0	239	0	220	114	0	0
Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Retail	57	0	53	4	0	0	55	0	51	4	0	0
Retail - Secured on real estate property	25	0	25	1	0	0	22	0	22	1	0	0

				Value <sup>1</sup>			and			Value <sup>1</sup>			adjustifier
	(min EUR, %)		Of which: defaulted	•		Of which: defaulted	provisions		Of which: defaulted	*****		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	6	2	0	0
	Institutions	1,466	0	1,439	319	0	0	1,662	0	1,624	289	0	0
	Corporates	4,059	18	1,891	983	10	9	4,267	17	1,959	1,025	9	9
	Corporates - Of Which: Specialised Lending	244	0	221	114	0	0	239	0	220	114	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	57	0	53	4	0	0	55	0	51	4	0	0
	Retail - Secured on real estate property	25	0	25	1	0	0	22	0	22	1	0	0
SPAIN	Retail - Secured on real estate property - Of Which: SME	2	0	2	0	0	0	2	0	2	0	0	0
SPAIN	Retail - Secured on real estate property - Of Which: non-Si	22	0	22	1	0	0	20	0	20	1	0	0
	Retail - Qualifying Revolving	8	0	5	0	0	0	8	0	6	0	0	0
	Retail - Other Retail	24	0	23	2	0	0	25	0	23	3	0	0
	Retail - Other Retail - Of Which: SME	4	0	3	1	0	0	4	0	3	1	0	0
	Retail - Other Retail - Of Which: non-SME	20	0	20	1	0	0	20	0	20	2	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												



General governments exposures by country of the counterparty

						CO	MMERZBANK Aktiengesel							
							As of 31/12/2022							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sl	neet exposures	
					Non-derivative financial as	ssets by accounting portfoli	•	Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
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)	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 amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[ 0 - 3M [	Austria	33 16 16 36 566	5 365	0 0 0 0 0 0		33 6 1 161 203	364	0 0 0 0 0 0 0 0	0 0 0 0 20 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0		
[ 0 - 3M [	Belgium	4. 11 8. 144	2 42 0 0 0 0 0 0 0 6 16 7 87 0 0	0 0 0 0 0	(	4: 6 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	2 0 0 0 0 0 0 0 0 0 6 0 7 0 0 0		0	0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0		
[ 0 - 3M [	Bulgaria	12	3 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	(	( ) ( ) 2) ( )	3 0 0 0 0 0 0 2 0 0	000	0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		17
[ 0 - 3M [	Cyprus													
[ 0 - 3M [	Czech Republic		4 4 4 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	(		4 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		
[ 0 - 3M     13M - 1Y     11Y - 2Y     22Y - 3Y     13Y - 5Y     15Y - 10Y     10Y - more	Denmark													
10 - 3M	Estonia													



General governments exposures by country of the counterparty

							MMERZBANK Aktiengese							
						Pin-	As of 31/12/2022	<u> </u>						
						Dire	ct exposures					0551.1		
	(min EUR)			On balance s	neet				Deriva	tives		Off balar	nce sheet	-
												Off-balance sh	neet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	sitive fair value	Derivatives with	negative fair value			
			Total carrying amount of											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short											exposure amount
			assets (net of short positions)									Nominal	Provisions	
				of which: Financial assets held for trading	of which: Financial assets designated at fair value	fair value through other	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
					through profit or loss	comprehensive income								
[ 0 - 2M [		0		0	0	0	0			0		0		
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y		0	o o	0	0	0	0	0	0	0	0	0	Ċ	
2Y - 3Y     13Y - 5Y     15Y - 10Y	Finland	0 0 17	0	0	0	0	0 0 13		0 0	0 0 0	0	0	0	
Total		48 <b>65</b> 411	48 <b>65</b> 411	0 4 21	0	0	48 <b>61</b> 390	0	0 0	0 0	0	0 0	0	0
[0 - 3M [		1	1	1 0	0	0	0	d	0	0	0	0	i i	
[3Y - 5Y [  5Y - 10Y	France	34 121	34 121	34 86	0	0	0	0	0	0	0	0	0	
Total		3 569 790	3 569 790	3 144 0	0	35 379	390 411	0	0 0 1 165	0 0	0 0 105			15
[ 0 - 3M [		759 478 974 813 2,967 2,719 4,062	478 974	0 62	0	379 64 556 505 877 320	411 413 356 308 2,080 2,333 4,062	10	165 625 374	7 14 113	105 332 591	501 93 0	c c	
[ 2Y - 3Y [ [3Y - 5Y ] [5Y - 10Y ]	Germany	2,967 2,719	813 2,967 2,719 4,062 12,803	9	0	877 320	2,080 2,333	221 558	288 3.254 4.422 3,368 12,496	38 188	690 1,747	1	0	
[10Y - more Total [ 0 - 3M [		4,052 12,803	12,803	138 0	0	2,701	9,963 0	393 1,205	3,368 12,496	628 988 0	4,552 <b>8,626</b> 0	595 0	0	4
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y]		0	0	0	0	0	0	0	0 0	0	0	0	0	
13Y - 5Y I	Croatia	0	o o	0	0	0	0	0	0	0	0	0	0	
[10Y - more     Total     Total     Total     Total   Total		0 0 203	0 203	0	0	0	0	0	0	<b>0</b>	0	<b>0</b>	0	0
[ 3M - 1Y [	_	208 0 0	208	25	0	0	0 0 0	0	0 0	0 65 0	0 1.300 0	0	0	
[3Y - 5Y   [5Y - 10Y   [10Y - more	Greece	14 15	14 15	0	0	0	0	0	0	0 62	0 400 250	0	C C	
Total		440	440	25 0	0	0	0	0	0	193 0	1,950 0	0	0	0
[ 0 - 3M [	Hungary	0	0	0	0	0	0		0 0	0 0 0	0 0 0	0 0	0	
[5Y - 10Y]	nungary	0 48 0	47 0	0	0	47 0	0 0 0	0	0 0	0	0	0	0	
[10Y - more Total [ 0 - 3M [		58	<b>56</b>	0	0	56	0	0	0	0	0	0	0	28
[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y]	Ireland	0	0	0	0	0	0		0 0	0 0 0	0 0 0	0	0	
	Arcund	0 3 0	3	0 3 0	0	0	0	0	0 0	0 0 n	0	0	0	
15Y - 10Y   110Y - more Total 10 - 3M   1 3M - 1Y   1 1Y - 2Y   1 2Y - 3Y   1 3Y - 5Y   15Y - 10Y   10Y - more Total		3 458	3 458	3	0	0	<b>0</b>	0	0	0	0	0	0	0
[ 1Y - 2Y [	Italy	0	0	0	0	0	0		0 0	0	0	0	0	
[3Y - 5Y   [5Y - 10Y   [10Y - more	2007	1,814 1,910 3,432 <b>7,616</b>	1,814 1,910 3,411 <b>7,594</b>	0	0	0	1,814 1,910 3,411 <b>7,594</b>	0 0 73	0 0	0 0 0	0 0	0 0 0	0	
Total I 0 - 3M I		7,616	7,594	0	0	12	7,594	23	108	0	0	0	0	394
TO - 3M	Latvia	0	0	0	0	0	0		0 0	0	0	0	0	
[3Y - 5Y [ [5Y - 10Y [	Latria	0 36 0	36 36	0	0	0 36 0	0 0 0	0	0 0	0 0 0	0 0	0	0	
f 10Y - more Total	1	48	48	i o	Ö	48	0	0	ı ö	Ŏ	Ŏ	ő	Ö	0



General governments exposures by country of the counterparty

						CO	MMERZBANK Aktiengesel	Ischaft						
							As of 31/12/2022							
						Dire	ct exposures							
	(min EUR)			On balance sl	heet				Deriva	tives		Off bala	nce sheet	
	(min-Eok)				Non-derivative financial as	sets by accounting portfolio	,	Derivatives with pos	itive fair value	Derivatives with	negative fair value	Off-balance sl	neet exposures	
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)	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 amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y]	Lithuania													
Total  [ 0 - 3M [	Luxembourg	0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	(	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[ 0 - 3M [	Maita													
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 15Y - 10Y	Netherlands	32 0 0 3 3 5 6	32 0 0 3 3 9 0	4 0 0 3 3 9 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	28 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0
[ 0 - 3M [	Poland	4.240 1,777 1,512 712 1,216 555 8	8	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	3,920 1,257 833 532 442 0 0 0	648 177 763 555 7	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 6 0 0 0		0 0 0 0 0 0 0 0
[ 0 - 3M	Portugal	26 6 6 9 9 0 333	26 0 6 9 0 0 337 397	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	26 0 6 9 0 0 357 397	0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Romania	3,1	37.	·			337	·		, and the second		·		
[ 0 - 3M [	Slovakia	11 7 180 6 6 6 7	11 7 180 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	11 7 186 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
10 - 3M     13M - 1Y     13M - 1Y     13Y - 2Y     12Y - 3Y     13Y - 5Y     15Y - 10Y     10Y - more   Total	Slovenia	10 0 0 11 13	10 0 0 0 10 33 1	0 0 0 0 10 0 1	000000000000000000000000000000000000000	10 0 0 0 0 33 33	0	0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	(	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0



General governments exposures by country of the counterparty

						CO	MMERZBANK Aktiengesel	llschaft						
							As of 31/12/2022	2						
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balaı	nce sheet	
												Off-balance sl	neet exposures	
					Non-derivative financial as	sets by accounting portfolio	•	Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted
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)	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 amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[ 0 - 3M [	Spain	68 461 0 0 161 40 64 339	0 161 40 64 352	1 0 0 0 0 0	000000000000000000000000000000000000000	26 393 ( 161 ( ( ( 580	0 0 40 64 352	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0	0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[ 0 - 3M [	Sweden	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	(	0 0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[ 0 - 3M [	United Kingdom	179 110 2 4 4 53 2,328 2,528	129 11 0 2 4 5 3 2,327	0 0 0 4 0 0	000000000000000000000000000000000000000	(	129 11 0 2 0 53 2,327 2,521	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
10 - 3M     10 - 3M     13M - 1Y     11Y - 2Y     12Y - 3Y     13Y - 5Y     15Y - 10Y     110Y - more   Total	Iceland	000000000000000000000000000000000000000	0 0 0	0 0 0 0 0	0 0 0 0 0	(	0 0	0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0
Total   Tota	Liechtenstein	U	0	U	U	0	U	0	0	U	U	0		0
[ 0 - 3M [	Norway													
[ 0 - 3M [	Australia	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	()	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
Total   Tota	Canada	0 0 0 0 170 156 5 327	0	0 0 0 0 0 0	0 0 0 0 0	(	0 0 0 0 170 156 0 327		0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
Total   Tota	Hong Kong	3	32,	·			32.							



General governments exposures by country of the counterparty

							As of 31/12/2022							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sl	neet exposures	
			Total carrying amount of non-derivative financial		Non-derivative financial as	sets by accounting portfolion	,	Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	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 amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[ 0 - 3M [	Japan	445 ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( (	5 445 0 0 0 0 0 0 0 0 0 0 0 0 2 91 48 5 \$85	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0	(	445 0 0 0 0 91 48 585	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0		0 0 0 0 0 0 0 0
[ 0 - 3M [	u.s.	363 1,252 177 77 100 599 280 2,1,355	363 3 1,233 4 174 5 10 70 6 109 6 289 2 1,346	7	0	1,00 16 6 6 6 6 7	195 156 70 109 541 283 1,246	0	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0	5 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[ 0 - 3M [	China		0 0 0 4 4 4 4 9 9 9 9	000000000000000000000000000000000000000	000000000000000000000000000000000000000	(	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0
[ 0 - 3M [	Switzerland	3 133 36 36 180 ( 53 734	0 5 365 180 0 0 3 53	0	0	3 ( 44 ( ( (	0 104 0 316 180 0 53 <b>652</b>	11 0 0 0 0 0 0	711 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0		0 0 0 0 0 0 0 0
Total	Other advanced economies non EEA	47. 17. 7. 6- 6-	473 0 0	0 143 0 0 66	0 0 0	22 22 21 (	0	0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Other Central and eastern Europe countries non EEA		33 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000		(	0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 119 0 0		9 137 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
Total [0-3M[ 13M-1Y[ 11Y-2Y[ 12Y-3Y[ 13Y-5Y[ 15Y-10Y[ 10Y-more Total	Middle East	277 (7 (8) (8) (2) (13) (2) (4)	24	174 0 0 0 0 0		0 6 86 0 0	97 0 0 24 137 24	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	119 103 0 0 113 0 0 0 20		0 52 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
Total	Latin America and the Caribbean	54/ 1 ( 6 1, 1, 4 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1,	7 17 17 1 1 1 1 1 0 0 0 0 0 0 0 4 4 64 12 2 1 12 3 4 3 3	0 0 0 0 0 43		91 ( ( ( 64 1: ( 76	0 0 0 0 0	0	0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0		361 0 0 0 0 0 0 0



#### General governments exposures by country of the counterparty

COMMERZBANK Aktiengesellschaft

						CO	TITLE ALDAINE ARTICINGESE	iiscriure						
							As of 31/12/2022	2						
						Direc	t exposures							
	(mln EUR)			On balance sh	neet				Deriva	tives		Off balar	nce sheet	
	) · · · · ·											Off-balance sh	heet exposures	
					Non-derivative financial as	sets by accounting portfolic		Derivatives with pos	sitive fair value	Derivatives with	negative fair value			
Residual Maturity	Country / Region Total gross carrying amount of non-derivative financial assets assets (net of state o	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 amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount	
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Africa	41 ( ) 3 3 133 255 166 100 738	1 41 50 5 5 35 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5	0 0 33 117 191 75 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	41 0 2 18 58 91 108	000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000	341 63 58 0 69 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Others	63-6 ( ( ( 11-11-11-11-11-11-11-11-11-11-11-11-11-	4 634 634 0 0 0 0 0 0 0 0 0 0 0 15 15 14 114 0 0 0 0 0 0 8 108	175 0 0 0 0 0	0 0 0 0 0	353 0 0 0 0 0 0 0 0	106 0 0 15 114 0	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6	0 0 0	331 4 0 52 0 126 0 0		0 332 0 0 0 0 0 0 0 0 0 0 0 0

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 counterparts 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 counterparts (other than sovereign) or sovereign credit risk (i.e. CDS, financial quarantees) booled in all the accounting portfolio (on-off balance sheet). Interpe

(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.

Listin America Argentina, Boilze, Bolivis, Brazil, Chille, Colombia, Cocia Rica, Dominica, Domin

Africa: Apprils, Egypt, Morocco, South Africa: Apprils, Epypt, Morocco, South Africa: Apprils, Epytholis, Chand, Commors, Congo, The Democratic Republic (O'Thire Congo, Cite D'Noire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gamba, Guinea, Guinea,

(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.



General governments exposures by country of the counterparty

				COMMERZBANK Aktiengesellschaft										
							As of 30/06/2023							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												06 1-1	neet exposures	
												Off-balance si	neet exposures	
					Non-derivative financial as	sets by accounting portfoli	0	Derivatives with po	sitive fair value	Derivatives with	negative fair value			
			Total carrying amount of non-derivative financial											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	assets (net of short											
			positions)			of which: Financial assets at						Nominal	Provisions	
				of which: Financial assets held for trading	designated at fair value	fair value through other	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
					through profit or loss	comprehensive income								
[ 0 - 3M [ [ 3M - 1Y [		35 40	35	1 21	G G	3	19	(	0	0	0	0		0
[ 1Y - 2Y [ [ 2Y - 3Y [	Austria		0	0	0		0	C C	0	0	0	0		0
[3Y - 5Y [ [5Y - 10Y [		402	0 0	0	0	40.	0 0		20	0	0	0		
[10Y - more Total		363 841	363 841	2 24	0	436	362 381	2	20	0	0	0		0
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [		40	0 40	1 0	0	3	0		0	0	0	0		
[ 1Y - 2Y [	Belgium	16 (16	167 167	0	0	16 16	0		0	0	0	0		
[5Y - 10Y [ [10Y - more Total	4	228	5	5 6	0		0		0	0	0	0		
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [			3	0	0		0	(	0	0	0	0		0
	Bulgaria	0	0 12	0	0	1	0	(	0	0	0	0		
127 - 371   137 - 57     157 - 107     1107 - more   Total		21	21 0	0	0	2:	0		0	0	0	0		
[ 0 - 3M [   3M - 1Y		33	35			35						0		,
[ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [	Cyprus													
[5Y - 10Y [ [10Y - more														
Total   0 - 3M     3M - 1Y			0	0	0		0		0	0	0	0		0
[ 1Y - 2Y [	Czech Republic		0	0	0		0		0	0	0	0		
[3Y - 5Y   [5Y - 10Y	CZCCII REPUBIC		0	0	0		0	0	0	0	0	0		
[10Y - more Total [0 - 3M [ [3M - 1Y]		0	0	0	Ō		0	Ö	0	0	0	0		0
[ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [														
[3Y - 5Y [ [5Y - 10Y [	Denmark													
10Y - more   Total   0 - 3M	1													
[ 3M - 1Y [ [ 1Y - 2Y [														
[ 2Y - 3Y [ [3Y - 5Y [ [5Y - 10Y [	Estonia													
[10Y - more Total	1													



General governments exposures by country of the counterparty

				COMMERZBANK Aktiengesellschaft										
							As of 30/06/2023							
						Dire	ct exposures							
	(min EUR)			On balance sl	heet				Deriva	tives		Off balar	nce sheet	
	,				Non-derivative financial as	sets by accounting portfoli	0	Derivatives with pos	itive fair value	Derivatives with	negative fair value	Off-balance sl	neet exposures	
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)	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 amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[ 0 - 3M [	Finland	0 0 0 0 1 12 46 5	0 0 0 0 0 1 12 46 5	0 0 0 0 0 0	000000000000000000000000000000000000000		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[ 0 - 3M [	France	474 51 11 1 1 71 12 6	474 51 11 1 1 7 7 11 0 619	52 49 11 1 71 11 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	3	392 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 1 0 0 0	0 24 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0		0 0 0 0 0 0 0 0
Total	Germany	700 905 1,175 888 2,041 2,744 4,545 13,876	706 968 5 1,175 8 88 5 2,843 2,746	8 115 170 96 95 109	0	25 35 64 48 44 36	44444444444444444444444444444444444444	6 1 3 53 196 513	641 72 77 778 3.821 4.073 2,799	0 4 16 107 39 203 588 <b>958</b>	74 598 583 585 580 2.094	539 79		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
Total	Croatia		0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	2,33	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
Total	Greece	166 16 111 14 22 18	160 160 10 10 110 110 120 16 16	0 0 0 0 0 0 4 16	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 0 58 60 60 179	0 0 1.300 0 400 0 250	0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[ 0 - 3M	Hungary	53 53 66	8 0 0 0 0 0 5 5 2 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	5	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0
[ 0 - 3M [   13M - 1Y   1   1   1   1   1   1   1   1   1	Ireland		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0
[ 0 - 3M [	Italy	443 6 77 2,036 1,645 <b>7,744</b>	443 1 0 7 6 3 1,639 3,533 7,725	0 0 0 0 15 0 0 0	000000000000000000000000000000000000000		443 1 0 0 0 76 0 1,639 3,533 3,733	0 0 0 0 0 0 23 23	0 0 0 0 0 0 108	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0
[ 0 - 3M	Latvia	11 0 0 10 12 22 44	11 0 0 0 0 1 10 8 28 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	11 2 2 44	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0



General governments exposures by country of the counterparty

					COMMERZBANK Aktiengesellschaft									
							As of 30/06/2023							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	nce sheet	
	(				Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	negative fair value	Off-balance sl	neet exposures	
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)									Nominal	Provisions	Risk weighted exposure amount
				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 amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[ 0 - 3M   1   1   1   1   1   1   1   1   1	Lithuania													
[ 0 - 3M [	Luxembourg	25 25	0 0 0 0 25 0	0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 25 0 25	0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		
[ 0 - 3M [	Maita													
Total	Netherlands	1 0 70 0	1 0 70 0 0 5	1 0 0 70 0 0 5	0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	(	
To - 3M     3M - 1Y     1Y - 2Y     1Y - 2Y     12Y - 3Y     13Y - 5Y     5Y - 10Y     10Y - more	Poland	5.02 2.365 1,145 253 1,415 733 730 1,0,930	0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	5,013 1,487 564 82 423 13 0	156 979 632 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	11 0 0 0 0 0		
Total	Portugal	22 22 11 12 6 6 333	28 0 12 0 0 0 0 352	0 0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	28 0 12 0 0 0 0 352 392	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
[0 - 3M] [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Romania	392	392	U	U	U	392	v	U	U	U			
Total   Tota	Slovakia	8 191 0 0 0 0	0 0 0	0 0 0 0 0 0	0 0 0 0 0	8 191 0 0 0 0 0	0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		
Total	Slovenia	5 6 9 9 47	9 0 0 6 9 47 0	0 0 0 6 6 9 1 1	000000000000000000000000000000000000000	9 0 0 0 46	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	(	



General governments exposures by country of the counterparty

						CO	MMERZBANK Aktiengese	llschaft						
							As of 30/06/2023	3						
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balaı	nce sheet	
												Off-balance sl	neet exposures	
					Non-derivative financial as	sets by accounting portfoli	•	Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted
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)	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 amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[ 0 - 3M [	Spain	55 88 55 54 355 510	5 65 85 5 0 0 0 0 5 65 655 6 44 44 344 5 604	10 15 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		55 67 0 0 0 65 44 344 574		000000000000000000000000000000000000000	0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0		0
[ 0 - 3M [	Sweden		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0		0
Total  [ 0 - 3M	United Kingdom	13 ( ( ( 5 5 2,234 2,238	132 6 7 8 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		132 6 0 0 0 0 0 52 2,344 2,534		0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		482
Total [0 - 3M   [3 M - 1 Y   [1 Y - 2 Y   [2 Y - 3 Y   [3 Y - 5 Y   [5 Y - 10 Y   [10 Y - more Total	Iceland		0 0 0	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(	0	0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0	
Total     Total     Total     Total     Total     Total       Total     Total     Total     Total     Total     Total     Total     Total     Total     Total     Total     Total     Total     Total     Total     Total     Total     Total     Total       Total     Total     Total     Total     Total     Total     Total     Total     Total     Total     Total     Total     Total     Total     Total     Total     Total     Total     Total       Total       Total	Liechtenstein				·		v			·				0
10 - 3M	Norway													
[0 - 3M [   13M - 1Y     11Y - 2Y     12Y - 3Y     13Y - 5Y     15Y - 10Y     10Y - more	Australia		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0	C C C C C C C C C C C C C C C C C C C	0
To - 3M	Canada	24 3 12 12 6	243 6 6 6 7 0 0 8 4 34 2 2 12 14 6 6 6 6 315	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		243 6 0 34 12 14 6 315	(	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	22
Total	Hong Kong	313	315	U	0		315		0	0	U	0	U	65



General governments exposures by country of the counterparty

				COMMERZBANK Aktiengesellschaft										
							As of 30/06/2023							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	1
	(min Eory)													1
												Off-balance sh	neet exposures	
					Non-derivative financial as	sets by accounting portfoli	,	Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted
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)	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 amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[ 0 - 3M [	Japan	235 ( ( ( 99 ( 50 (	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		239 0 0 0 0 0 90 50	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0		0 0 0 0 0 0
[ 0 - 3M [		379 1,198	1,198	8	0	98:	378 207	0	0	0	0	5		0 115
[ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y   [ 10Y - more	U.S.	8; 8; 44 5666 844 765 <b>3,</b> 585	82 44 5 5 8 849	0 0 68 41 0	0 0 0 0		36 81 44 497 809 763 2,438	0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0		0 0 0 0 0 0 0 0
Total  [ 0 - 3M	China	3,200	3,363 0 0 0 0 5 5 0 0 0	0 0 0 0 0 0	0 0 0 0 0	983	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0		733 0 0 0 0 0 0 0
Total	Switzerland	5 14( 10) 26/ 177 5: 738	0 104 6 264 179 0 5	0	0 0 0 0 0	5. ( ) ( ) ( )	0 104 212 179 0 53	0	881 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 19 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
Total	Other advanced economies non EEA	233 633 777 90 90 100 100 100 100 100 100 100 100 1	620 171 190 7 107 8 23 6 63	0 136 0 0 0 0 63	0	33 ( 22 2 2 ( )	0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	0	000000000000000000000000000000000000000	1 0 0 0 0		0 151 0 0 0 0 0 0 0 0 0 0
Total	Other Central and eastern Europe countries non EEA	A.927	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	9-1	1 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 114 60 0		0 0 0 0 0 0 0 0
[ 0 - 3M [	Middle East	3 47: 4- 55: 11: 93: 33:	3 473 44 59 9 9 5 3 3 5	315 0 0 0 0 0	000000000000000000000000000000000000000	44.4.	154 0 17 19 99 35	0 0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	54 0 0 99 0 0		80 0 0 0 0 0 0 0
Total  [ 0 - 3M [	Latin America and the Caribbean	725 11 77	729 1 1 11 0 0 78 8 78	315 1 111 0 0 0	0 0 0 0	90	323 0 0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0 0	152 0 0 0 0 0		0 375 0 0 0 0 0 0
[10Y - more Total		133	133	43	0	78	0	0	0	0	0	0		0 D 16



#### General governments exposures by country of the counterparty

COMMERZBANK Aktiengesellschaft

							As of 30/06/2023	3						
						Dire	ct exposures							
	(mln EUR)			On balance sl	neet				Deriva	tives		Off balar	nce sheet	
												Off-balance sh	neet exposures	
					Non-derivative financial as	ssets by accounting portfolio	•	Derivatives with po	sitive fair value	Derivatives with	negative fair value			
ual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	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 amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
0 - 3M [ 3M - 1Y [ 1Y - 2Y [ 2Y - 3Y [ 3Y - 5Y [ 5Y - 10Y [ 0Y - more Total	Africa		834	149 30 96 4 4 5 59 0 0 342		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	134 3 8 50 43 112 142 492		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	C C C C C C C C C C C C C C C C C C C	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	876 25 57 60 86 0 0		2
0 - 3M [ 3M - 1Y [ 1Y - 2Y [ 2Y - 3Y [ 3Y - 5Y [ 5Y - 10Y [ 0Y - more	Others	899 11 0 5 126 0	899 10 0 51 126 0	247 0 0 0 0 0		0 630 0 0 0 0 0 0 0 0 0 0	22 10 0 51 126 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2 26 0 0 124 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
3 1 2 3 3 1 2 3 3 1 2 3 3 0	0 - 3M f M - 1Y f Y - 2Y f Y - 3Y f Y - 5Y f Y - 10Y f Y - more Total 0 - 3M f M - 1Y f Y - 2Y f Y - 5Y f Y - 5Y f	al Maturity Country / Region  2- 3M f M - 3 V f M - 3 V f Y - 2 V f Y - 3 V f Y - more  Others  - 1 V f Y - 1 V f Y - 2 V f Y - 2 V f Y - 2 V f Y - 2 V f Y - 3 V f Y - 3 V f Y - 3 V f Y - 3 V f Y - 3 V f Y - 3 V f Y - 3 V f Y - 3 V f Y - 3 V f Y - 3 V f Y - 3 V f Y - 3 V f Y - 3 V f Y - 3 V f Y - 3 V f Y - 3 V f Y - 3 V f Y - 3 V f Y - 3 V f Y - 3 V f Y - 3 V f Y - 3 V f Y - 3 V f Y - 3 V f Y - 3 V f Y - 3 V f Y - 3 V f Y - 3 V f Y - 3 V f Y - 3 V f Y - 3 V f Y - 3 V f Y - 3 V f Y - 3 V f Y - 3 V f Y - 3 V f Y - 3 V f Y - 3 V f Y - 3 V f Y - 3 V f Y - 3 V f Y - 3 V f Y - 3 V f Y - 3 V f Y - 3 V f Y - 3 V f Y - 3 V f Y - 3 V f Y - 3 V f Y - 3 V f Y - 3 V f Y - 3 V f Y - 3 V f Y - 3 V f Y - 3 V f Y - 3 V f Y - 3 V f Y - 3 V f Y - 3 V f Y - 3 V f Y - 3 V f Y - 3 V f Y - 3 V f Y - 3 V f Y - 3 V f Y - 3 V f Y - 3 V f Y - 3 V f Y - 3 V f Y - 3 V f Y - 3 V f Y - 3 V f Y - 3 V f Y - 3 V f Y - 3 V f Y - 3 V f Y - 3 V f Y - 3 V f Y - 3 V f Y - 3 V f Y - 3 V f Y - 3 V f Y - 3 V f Y - 3 V f Y - 3 V f Y - 3 V f Y - 3 V f Y - 3 V f Y - 3 V f Y - 3 V f Y - 3 V f Y - 3 V f Y - 3 V f Y - 3 V f Y - 3 V f Y - 3 V f Y - 3 V f Y - 3 V f Y - 3 V f Y - 3 V f Y - 3 V f Y - 3 V f Y - 3 V f Y - 3 V f Y - 3 V f Y - 3 V f Y - 3 V f Y - 3 V f Y - 3 V f Y - 3 V f Y - 3 V f Y - 3 V f Y - 3 V f Y - 3 V f Y - 3 V f Y - 3 V f Y - 3 V f Y - 3 V f Y - 3 V f Y - 3 V f Y - 3 V f Y - 3 V f Y - 3 V f Y - 3 V f Y - 3 V f Y - 3 V f Y - 3 V f Y - 3 V f Y - 3 V f Y - 3 V f Y - 3 V f Y - 3 V f Y - 3 V f Y - 3 V f Y - 3 V f Y - 3 V f Y - 3 V f Y - 3 V f Y - 3 V f Y - 3 V f Y - 3 V f Y - 3 V f Y - 3 V f Y - 3 V f Y - 3 V f Y - 3 V f Y - 3 V f Y - 3 V f Y - 3 V f Y - 3 V f Y - 3 V f Y - 3 V f Y - 3 V f Y - 3 V f Y - 3 V f Y - 3 V f Y - 3 V f Y - 3 V f Y - 3 V f Y - 3 V f Y - 3 V f Y - 3 V f Y - 3 V f Y - 3 V f Y - 3 V f Y - 3 V f Y - 3 V f Y - 3 V f Y - 3 V f Y - 3 V f Y - 3 V f Y - 3 V f Y - 3 V f Y - 3 V f Y - 3 V f Y - 3 V f Y - 3 V f Y - 3 V f Y - 3 V f Y - 3 V f Y - 3 V f Y - 3 V f Y - 3 V f Y - 3 V f Y - 3 V f Y - 3 V f Y - 3 V f Y - 3 V f Y - 3 V f Y	al Maturity  Country / Region  Total gross carrying amount of non-derivative financial assets  3-3Mf	Total gross carrying amount of non- derivative financial assets  Total carrying amount of non- nen-derivative financial assets  assets (net of short positions)  Total carrying amount of non- nen-derivative financial assets  Total carrying amount of nen- nen-derivative financial assets  Total carrying anount for nen- nen-derivative financial assets  Total	Total gross carrying amount of non-derivative financial assets   Total carrying amount of non-derivative financial assets   Total carrying amount of non-derivative financial assets (set of short positions)	Total gross carrying amount of non-derivative financial assets (net of short positions)  Total gross carrying amount of non-derivative financial assets (net of short positions)  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 through profit or loss (net of short positions)  A 1971  A 1972  A 1973  A 1974  A 1974  A 1975  A 1975	(min EUR)  Total gross carrying amount of non-derivative financial assets by accounting portfolic assets (net of short positions)  Total gross carrying amount of non-derivative financial assets of which: Financial assets designated at fair value through profit or loss of which: Financial assets and positions)  Total gross carrying amount of non-derivative financial assets (net of short positions)  Total carrying amount of non-derivative financial assets of which: Financial assets designated at fair value through profit or loss of which: Financial assets at designated at fair value through profit or loss of which: Financial assets at fair value through 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non-derivative financial assets (net of short positions)  Total carrying amount of non-derivative financial assets (net of short positions)  of which: Financial assets at fair value through profit or loss  of which: Financial assets at fair value through profit or loss  amortised cost  Carrying amount  Notional amount  Notional amount  Africa  Af	Country / Region   Total gross carrying amount of non-derivative financial assets by accounting portfolio   Derivatives with positive fair value   Derivatives with positives w	Country / Region  Total gross carrying amount of non-derivative financial assets by accounting portfolio  Total gross carrying amount of non-derivative financial assets by accounting portfolio  Total gross carrying amount of non-derivative financial assets by accounting portfolio  Total gross carrying amount of non-derivative financial assets by accounting portfolio  Total gross carrying amount of non-derivative financial assets by accounting portfolio  Total gross carrying amount of non-derivative financial assets by accounting portfolio  Total gross carrying amount of non-derivative financial assets by accounting portfolio  Total gross carrying amount of non-derivative financial assets by accounting portfolio  Total gross carrying amount of non-derivative financial assets by accounting portfolio  Total gross carrying amount of non-derivative financial assets by accounting portfolio  Total gross carrying amount of non-derivative financial assets by accounting portfolio  Total gross carrying amount of non-derivative financial assets by accounting portfolio  Total gross carrying amount of non-derivative financial assets by accounting portfolio  Total gross carrying amount of non-derivative financial assets by accounting portfolio  Total gross carrying amount of non-derivative financial assets by accounting portfolio  Total gross carrying amount of non-derivative financial assets by accounting portfolio  Total gross carrying amount of non-derivative financial assets by accounting portfolio  Total gross carrying amount of non-derivative financial assets by accounting portfolio  Total gross carrying amount of non-derivative financial assets by accounting portfolio  Total gross carrying amount of non-derivative financial assets by accounting portfolio  Total gross carrying amount of non-derivative financial assets by accounting portfolio  Total gross carrying amount of non-derivative financial assets by accounting portfolions of which: Financial assets by accounting portfolions of which: Financial assets at fair val	Country / Region   Total gross carrying amount of non-derivative financial assets   Non-derivative financi	Country / Region   Total gross carrying amount of non-derivative financial assets by accounting portfolio   Derivatives with positive fair value   Derivatives with negative

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

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.

Listin America Argentina, Boilze, Bolivis, Brazil, Chille, Colombia, Cocia Rica, Dominica, Domin

Africa: Apprils, Egypt, Morocco, South Africa: Apprils, Epypt, Morocco, South Africa: Apprils, Epytholis, Chand, Commors, Congo, The Democratic Republic (O'Thire Congo, Cite D'Noire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gamba, Guinea, Guinea,

(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 nGAMP

# Performing and non-performing exposures COMMERZBANK Aktiengesellschaft

					As of 30/09/2022									As of 31/12/2022				
		Gross	carrying amount/ Nomina	I amount		Accumulated impa value due to credi	airment, accumulated ne It risk and provisions <sup>4</sup>	egative changes in fair	Collaterals and		Gross car	rrying amount/ Nomina	I amount		Accumulated imp	airment, accumulated no it risk and provisions	egative changes in fair	Collaterals and
		Of which performing but past due >30 days		Of which non-performing <sup>1</sup>		On performing exposures <sup>2</sup>	On non-perform	ning exposures <sup>3</sup>	financial guarantees received on non- performing exposures		Of which performing but past due >30 days and <=90 days		Of which non-performing		On performing exposures <sup>2</sup>	On non-perform	ning exposures <sup>3</sup>	financial guarantees received on non- performing exposures
(ede EUR)		and <=90 days		Of which: defaulted	Of which Stage 31			Of which Stage 31			and <=90 days		Of which: defaulted	Of which Stage 3 <sup>8</sup>			Of which Stage 3 <sup>s</sup>	
Cash balances at central banks and other demand deposits	116,52	4	294	294	294		51	51		74,069		691	691	691		10	10	0
Debt securities (including at amortised cost and fair value)	78,16		90	90	90	61	17	17		79,403	14	58	58	58	60	9		
Central banks		0			0	0				0	0	0						
General governments	27,37	2	0	0	0	39	0		0	28,848	0	0			39			0
Credit institutions	15,44	12			0	2	0			15,653	0	0			2			
Other financial corporations	30,00		0	0	0	2	0		0	29,755	14	0			5			0
Non-financial corporations	5,34	10	90	90	90	18	17	17	0	5,148	0	58	58	SE	14	9	9	0
Loans and advances(including at amortised cost and fair value)	309,06	6 44	4,092	4,092	3,755	1,072	1,888	1,799	1,009	296,656	336	4,354	4,354	4,053	1,040	1,987	1,918	1,230
Central banks	10,50	17	0	0	0	1	0			11,415	0	0	0		1			
General governments	14,43	13	27	27	27	34	0		0	15,009	2	117	117	117	2	1	1	110
Credit institutions	27.46	is 2	62	62	58	33	18	17	4	22.261	57	59	59	55	31	23	22	4
Other financial corporations	26,37	7	26	26	13	12	13	5	7	20,619	2	25	25	12	4	13	9	7
	100.44		3.015	3.015		596	1 385	1.313		97.146		3.208	3.208	2,960	547	1.513	1.461	
Non-financial corporations	100,44		3,013	3,015	2,731	330	1,303	1,313	090	97,140	103	3,206	3,206	2,960	347	1,513	1,461	700
of which: small and medium-sized enterprises	25,52	15	914	914	831	158	444	432	242	27,356	87	970	970	885	184	462	445	261
of which: Loans collateralised by commercial immovable property	15,69	13	617	617	533	45	207	205	301	15,338	2	614	614	508	47	229	211	267
Households	129,83	16 16	962	962	925	396	472	460	302	130,207	172	945	945	908	456	438	426	322
of which: Loans collateralised by residential immovable property	104,37	16 8	431	431	420	106	124	122	241	105,798	97	450	450	439	123	121	117	259
of which: Credit for consumption	8,18	19 4	364	364	341	113	225	217	4	7,990	54	339	339	318	122	199	192	4
DEBT INSTRUMENTS other than HFT	503,75	1 46	4,476	4,476	4,138	1,133	1,956	1,867	1,009	450,129	350	5,103	5,103	4,802	1,100	2,005	1,937	1,230
OFF-BALANCE SHEET EXPOSURES	186,52	,	585	585	193	351	211	36	40	185,580		824	824	417	386	226	46	22
OFFISADANCE SHEET EXPOSURES	186,52	4	1 585	585	193	351	211	35	49	185,580		824	824	417	386	226	46	32

Performing and non-performing exposures
COMMERZBANK Aktiengesellschaft

					As of 31/03/2023									As of 30/06/2023				
		Gross cz	arrying amount/ Nomina	l amount			airment, accumulated no lit risk and provisions <sup>4</sup>	gative changes in fair	Collaterals and		Gross ca	arrying amount/ Nomina	I amount			pairment, accumulated n lit risk and provisions <sup>4</sup>	egative changes in fair	Collaterals and
		Of which performing but past due >30 days		Of which non-performing	i .	On performing exposures <sup>2</sup>	On non-perform	ning exposures <sup>3</sup>	financial guarantees received on non- performing exposures		Of which performing but past due >30 days		Of which non-performing	ř	On performing exposures <sup>2</sup>	On non-perfor	ming exposures <sup>1</sup>	financial guarantees received on non- performing exposures
(min EUR)		and <=90 days		Of which: defaulted	Of which Stage 3 <sup>8</sup>			Of which Stage 3 <sup>s</sup>			and <=90 days		Of which: defaulted	Of which Stage 3 <sup>s</sup>			Of which Stage 3 <sup>1</sup>	
Cash balances at central banks and other demand deposits	86,508		590	590	590	0	9	9	0	83,821		589	589	589	0	9	9	. 0
Debt securities (including at amortised cost and fair value)	82,955	14	41	41	41	54	7	7	0	86,776	12	36	36	36	48	6	6	
Central banks		0	0	0		0	0	0	0		0	0	0	0	0		0	. 0
General governments	30,609	0	0	0	0	37	0	0	0	29,47		0	0	0	36	0	0	0
Credit institutions	16,730		0	0	0	3	0	0	0	17,91		0	0	0	3		0	0
Other financial corporations	30,290		0	0	0	3	0	0	0	34,39		0	0	0	2		0	0
Non-financial corporations	5,326		41	41	41	12	7	7	0	4,99		36	36	36	7	•	6	0
Loans and advances(including at amortised cost and fair value)	304,519	331	4,393	4,393	4,066	1,069	2,022	1,944	1,230	311,17	464	4,491	4,491	4,152	1,138	2,098	2,022	1,279
Central banks	8,496	0	0	0	0	1	0	0	0	7,03	0	0	0	0	1		0	0
General governments	15,250	0	126	126	124	1	2	2	123	15,60	0	129	129	124	2	2	2	119
Credit institutions	30,413	23	77	77	73	23	27	26	4	34,96	7	29	29	28	24	18	18	. 6
Other financial corporations	23,822	. 1	39	39	26	6	13	9	7	25,98	68	19	19	19	7	10	10	. 1
Non-financial corporations	96,822	122	3,200	3,200	2,931	511	1,540	1,478	771	98,22	202	3,306	3,306	3,016	620	1,595	1,531	796
of which: small and medium-sized enterprises	27,432	99	960	960	873	187	456	447	264	27,27	91	959	959	878	227	483	478	275
of which: Loans collateralised by commercial immovable property	15,496	14	606	606	518	51	237	223	266	14,85	9	658	658	564	57	255	241	296
Households	129,717	185	951	951	912	527	440	429	325	129,39	186	1,008	1,008	966	484	473	461	358
of which: Loans collateralised by residential immovable property	106,676	92	453	453	441	122	120	117	263	106,58	115	490	490	477	122	121	118	293
of which: Credit for consumption	7,876	50	350	350	328	117	205	198	4	7,89	53	372	372	350	114	215	211	4
DEBT INSTRUMENTS other than HFT	473,983	345	5,024	5,024	4,697	1,123	2,038	1,959	1,230	481,77	476	5,116	5,116	4,777	1,186	2,112	2,036	1,279
OFF-BALANCE SHEET EXPOSURES	184,124		788	788	332	290	234	40	25	186,93		758	758	327	307	212	51	. 28

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#### Forborne exposures

			As of 30/						As of 31/			
		ring amount of with forbearance	Accumulated i accumulated c value due to co provisions for forbearance m	hanges in fair edit risk and exposures with	Collateral and fina received on ex forbearance	posures with		ying amount of with forbearance	Accumulated in accumulated co value due to cr provisions for forbearance m	hanges in fair edit risk and exposures with	Collateral and fin- received on ea forbearance	xposures with
(min EUR)		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 collateral and financial guarantees received on non- performing exposures with forbearance measures
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)	3,672	1,662	833	784	1,119	391	3,228	1,749	909	872	1,067	512
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	13	12	4	4	6	6	60	12	4	4	18	6
Non-financial corporations	3,032	1,439	748	708	795	302	2,528	1,517	821	795	720	414
of which: small and medium-sized enterprises	635	401	164	156	230		706	435	195	184	239	
Households	627	210	81	72	318	84	640	220	84	73	329	92
DEBT INSTRUMENTS other than HFT	3,672	1,662	833	784	1,119		3,228	1,749	909	872	1,067	
Loan commitments given	481	214	60	53	18	5	599	239	68	60	17	6
QUALITY OF FORBEARANCE <sup>2</sup>												
Loans and advances that have been forborne more than twice ${}^{\it 3}$	0						0					
Non-performing forborne loans and advances that failed to meet the non- performing exit criteria <sup>3</sup>	0						0					

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

<sup>&</sup>lt;sup>10</sup>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 operally recorded with a positive sign.

commitments are generally reported with a positive sign.

10 The information applies only to bank 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.



#### Forborne exposures

COMMERZBANK Aktiengesellschaft

			As of 31/	03/2023					As of 30/	06/2023		
		ring amount of with forbearance	Accumulated in accumulated co value due to cr provisions for forbearance m	hanges in fair edit risk and exposures with	Collateral and fina received on ex forbearance	posures with		ing amount of with forbearance	Accumulated ir accumulated cl value due to cr provisions for forbearance m	hanges in fair edit risk and exposures with	received on e	nancial guarantees exposures with the measures
(min EUR)		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 collateral and financial guarantees received on non-performing exposures with forbearance measures
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	o	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)	3,442	1,812	954	911	1,077	498	3,356	1,670	900	860	1,057	460
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	73	12	6	4	16	6	79	1	3	0	12	. 1
Non-financial corporations	2,707	1,569	865	834	715	400	2,634	1,434	815	788	693	354
of which: small and medium-sized enterprises	700	425	188	179	240		631	305	147	135	220	
Households	661	231	83	73	345	92	643	235	82	72	352	106
DEBT INSTRUMENTS other than HFT	3,442	1,812	954	911	1,077		3,356	1,670	900	860	1,057	
Loan commitments given	538	211	57	49	15	4	563	236	63	55	16	8
QUALITY OF FORBEARANCE <sup>2</sup>												
Loans and advances that have been forborne more than twice $^{\it 3}$	0						0					
Non-performing forborne loans and advances that failed to meet the non- performing exit criteria <sup>3</sup>	0						0					

<sup>(1)</sup> 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- TTS 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 enerally reported with a positive sign.

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.



2023 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading
COMMERZBANK Aktiengesellschaft

	AS 01 30/09/2022 A												AS 01 31/03/2023						AS 01 30/06/2023					
	Gross carrying amount						As of 31/12/2022 Gross carrying amount						Gross carrying amount						Gross carrying amount					T
(min EUR)		Of which non- performi	of which: defaulted	Of which loans and advances subject to impairment				Of which non- performi	ar mi su	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>		Of which non- performi	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>		Of which non- performi	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	
A Agriculture, forestry and fishing	669	14	14	668	8	0	639	16	16	638	9	0	607	17	17	607	9	0	684	17	17	591	9	0
B Mining and guarrying	2,003	469	469	2,003	207	0	1,728	657	657	1,728	227	0	1,797	600	600	1,797	209	0	1,355	574	574	1,355	208	0
C Manufacturing	32.090	1.094	1.094	31.662	791	1	31.005	1.173	1.173	30.657	846	1	32.181	1.165	1.165	31.433	836	1	33.019	1.214	1.214	32.382	918	1
D Electricity, gas, steam and air conditioning supply	8,513	22	22	8,403	20	2	8,786	19	19	8,786	28	0	9,214	14	14	9,140	29	0	9,804	12	12	9,804	45	0
E Water supply	1,746	7	7	1,742	5	0	1,779	8	8	1,771	5	0	1,813	6	6	1,805	4	0	1,863	8	8	1,855	4	0
F Construction	2.905	109	109	2.892	75	1	2.937	117	117	2.921	89	1	2.967	119	119	2.955	91	1	2.976	114	114	2.964	94	1
G Wholesale and retail trade	15.374	405	405	15.269	270	4	14.727	397	397	14.631	255	3	13.802	415	415	13.727	264	3	13.411	430	430	13.341	300	3
H Transport and storage	6,183	145	145	6,176	56	1	5,907	126	126	5,901	52	1	5,631	123	123	5,625	51	1	6,096	126	126	6,090	55	1
I Accommodation and food service activities	1,983	82	82	1,981	35	0	942	43	43	939	30	0	978	45	45	976	29	0	919	68	68	917	30	0
3 Information and communication	6.836	58	58	6.732	29	1	6.392	53	53	6.144	33	0	5.850	61	61	5.606	35	0	5.851	66	66	5.844	38	0
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	12,677	391	391	12,649	297	4	12,493	388	388	12,469	303	4	12,435	391	391	12,411	310	4	12,377	376	376	12,354	322	5
M Professional, scientific and technical activities	3,697	95	95	3,669	77	2	3,496	70	70	3,472	66	1	3,683	86	86	3,660	73	1	3,872	90	90	3,851	75	1
N Administrative and support service activities	3,145	39	39	3,141	33	1	3,447	100	100	3,442	43	1	3,064	97	97	3,060	39	0	3,082	147	147	3,078	37	0
O Public administration and defence,	38	27	27	38	0	0	77	0	0	77	0	0	17	0	0	17	0	0	15	0	0	15	0	0
P Education	139	3	3	137	2	0	127	6	6	125	3	0	130	4	4	128	3	0	156	3	3	154	3	0
Q Human health services and social work	933	8	8	929	20	0	981	9	9	978	21	0	1,033	10	10	1,030	22	0	1,085	11	11	1,082	25	0
R Arts, entertainment and recreation	309	3	3	308	3	0	412	4	4	411	4	0	490	4	4	489	5	0	512	5	5	510	5	0
S Other services	1,209	44	44	1,105	34	1	1,273	22	22	1,191	33	1	1,129	44	44	1,047	32	1	1,152	45	45	1,082	33	1
Loans and advances	100.448	3.015	3.015	99,504	1.964	18	97.146	3.208	3 208	96 281	2.046	14	96.822	3.200	3 200	95 514	2.037	13	98 227	3 306	3 306	97 269	2 201	15

<sup>(1)</sup> The Rems' 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 (5.01), which follows a sign convention based on a credit/debt convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation ((10) 2001/43-11 TSO subjectively reporting.