



## 2025 EU-wide Transparency Exercise

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.

## 2025 EU-wide Transparency Exercise

### Leverage ratio

COMMERZBANK Aktiengesellschaft

(mln EUR, %)		As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	28,535	30,558	30,210	29,100	C 47.00 (r0320,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	28,535	30,558			C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	642,657	632,751	659,554	672,701	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	642,657	632,751			C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	4.44%	4.83%	4.58%	4.33%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	4.44%	4.83%			[A.2]/[B.2]	

2025 EU-wide Transparency Exercise  
Capital

COMMERZBANK Aktiengesellschaft

		(note EUR, %)	As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	COMP CODE	REGULATION
OWN FUNDS Transitional period	A	OWN FUNDS	33,892	36,378	36,083	35,397	C 01.00 (0010)-(010)	Articles 41(1)(b) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	25,316	26,212	26,272	25,642	C 01.00 (0020)-(010)	Article 58 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and not own capital instruments)	15,327	15,296	15,270	15,270	C 01.00 (0030)-(010)	Articles 24(1) points (a) and (b), 27 to 29, 36, 36(2) point (a) and (b) and (3) of CRR
	A.1.2	Retained earnings	16,820	17,512	17,524	17,480	C 01.00 (0010)-(010)	Articles 24(1) point (a), 36(2) and 74 (1) points (a) and (b) of CRR
	A.1.3	Accumulated other comprehensive income	-311	-261	-54	-169	C 01.00 (0040)-(010)	Articles 41(1)(b), 24(1) point (a) and 36 (1) point (b) of CRR
	A.1.4	Other Reserves	0	0	0	0	C 01.00 (0050)-(010)	Articles 41(1)(b) and 24(1) point (a) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (0070)-(010)	Articles 41(1)(b), 24(1) point (f) and 36 (1) point (b) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	627	699	766	800	C 01.00 (0070)-(010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-422	-383	-500	-605	C 01.00 (0050)-(010)	Articles 32 to 35 of and 36 (1) point (b) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-852	-836	-884	-794	C 01.00 (0080)-(010) + C 01.00 (0040)-(010)	Articles 41(1)(b), 34(1) point (b) and 57 of CRR, Articles 43 (1)(b), 34(2) point (b) and 57 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences, net of associated DTAs	-181	-150	-132	-152	C 01.00 (0070)-(010)	Articles 34(1) point (c) and 56 of CRR
	A.1.10	(-) IBS shortfall of credit risk adjustments to expected losses	-277	-232	-318	-215	C 01.00 (0080)-(010)	Articles 34(1) point (d), 40 and 109 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-623	-698	-675	-890	C 01.00 (0090)-(010)	Articles 41(1)(b), 34(1) point (e) and 61 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (0040)-(010)	Articles 41(1)(b), 34(1) point (g) and 64 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (0040)-(010)	Articles 34(1) point (h) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1250% risk weight	-88	-48	-47	-27	C 01.00 (0060)-(010) + C 01.00 (0080)-(010) + C 01.00 (0090)-(010) + C 01.00 (0070)-(010) + C 01.00 (0040)-(010)	Articles 41(1)(b), 34(1) point (i) and (j) and 81 of CRR, Articles 34(2) point (b) (i), 34(3) point (b), 34(4) point (b) and 258 of CRR, Articles 34(1) point (i) and 170(2) of CRR, Articles 34(2) point (a) (i) and 110(1) of CRR and Articles 34(2) point (i) (a), and 110(1) of CRR
	A.1.14.1	Of which: from securitisation positions (-)	-88	-47	-43	-27	C 01.00 (0040)-(010)	Articles 34(1) point (b) (i), 24(1) point (b), 24(2) 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 (0080)-(010)	Articles 41(1)(b), 34(1) point (k), 43 to 46, 48 (2) and (3) and 78 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (0040)-(010)	Articles 34(1) point (c) and 56, Articles 48(2) point (c) 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 (0080)-(010)	Articles 41(1)(b), 34(1) point (l), 43, 45, 47, 48(2) point (b), 48(2) to (3) and 78 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	C 01.00 (0010)-(010)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	-189	-183	-157	-156	C 01.00 (0010)-(010)	Articles 34(1) point (m) and Article 47(1) CRR
	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C 01.00 (0010)-(010)	Articles 34(1) point (n) and Article 124(2) CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C 01.00 (0010)-(010)	Articles 34(1) point (o) CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	-174	-174	-192	-172	C 01.00 (0010)-(010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-320	-329	-329	-328	C 01.00 (0010)-(010)	-
	A.1.21	Transitional adjustments	0	0	0	0	CRR (1.1.1.6 + 1.1.1.8 + 1.1.1.3c)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (v/-)	0	0	0	0	C 01.00 (0020)-(010)	Articles 488(2) to (3), and 488 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (v/-)	0	0	0	0	C 01.00 (0020)-(010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (v/-)	0	0	0	0	C 01.00 (0020)-(010)	Articles 488 to 475, 478 and 482 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	3,219	4,346	3,999	3,458	C 01.00 (0030)-(010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	3,219	4,346	3,999	3,458	C 01.00 (0040)-(010) + C 01.00 (0070)-(010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (0070)-(010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (0040)-(010) + C 01.00 (0080)-(010) + C 01.00 (0090)-(010) + C 01.00 (0070)-(010) + C 01.00 (0040)-(010)	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (0040)-(010) + C 01.00 (0080)-(010) + C 01.00 (0070)-(010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	28,535	30,558	30,270	29,100	C 01.00 (0010)-(010)	Article 54 of CRR
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	5,397	5,720	5,813	6,297	C 01.00 (0070)-(010)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	5,337	5,668	5,558	6,119	C 01.00 (0070)-(010) + C 01.00 (0080)-(010)		
A.4.2	Other Tier 2 Capital components and deductions	0	35	299	178	C 01.00 (0040)-(010) + C 01.00 (0080)-(010) + C 01.00 (0090)-(010) + C 01.00 (0070)-(010) + C 01.00 (0040)-(010) + C 01.00 (0070)-(010) + C 01.00 (0080)-(010) + C 01.00 (0090)-(010) + C 01.00 (0070)-(010)		
A.4.3	Tier 2 transitional adjustments	20	17	16	0	C 01.00 (0080)-(010) + C 01.00 (0090)-(010) + C 01.00 (0040)-(010)		
OWN FUNDS REQUIREMENTS	B.1	TOTAL RISK EXPOSURE AMOUNT	170,865	173,378	174,269	176,134	C 02.00 (0010)-(010)	Articles 92(1), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	0	0			C 01.00 (0070)-(010)	
B.2	TOTAL RISK EXPOSURE AMOUNT - PRE FLOOR			174,269	176,134	C 02.00 (0010)-(010)		
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	14.82%	15.12%	15.08%	14.56%	CRR (1)	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	16.76%	17.63%	17.34%	16.52%	CRR (2)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	19.84%	20.92%	20.71%	20.18%	CRR (3)	-
CAPITAL RATIOS (%) Transitional period - pre floor (CRR3)	C.4	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period - pre floor)			15.08%	14.56%		
	C.5	TIER 1 CAPITAL RATIO (transitional period - pre floor)			17.34%	16.52%		
	C.6	TOTAL CAPITAL RATIO (transitional period - pre floor)			20.71%	20.18%		
CET1 Capital Fully loaded (CRR2)	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	25,316	26,212			JA 4 A.1.13 A.1.21-488(1)(a)-(b), 4.1.13 A.2.3 A.2.4-488(1)(a)-(b), 4.1.13 A.3 A.3.1	-
CET1 RATIO (%) Fully loaded (CRR2) <sup>11</sup>	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	14.82%	15.12%			JO 1(1)(9 A.1)	-
Memo Items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0			C 01.00 (0040)-(010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0			C 01.00 (0040)-(010)	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0			C 01.00 (0040)-(010)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0			C 01.00 (0040)-(010)	

<sup>10</sup> The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulatory point of view at the reporting date are not taken into account in this calculation.

Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COMP CODE" - please note that this might lead to differences to fully loaded CET1 capital ratios published by the participating banks e.g. in their Pillar 3 disclosure.

The differences between the reference dates of 31 December 2024 and 31 March 2025 reflect not only the change in reporting period but also the impact of a new regulatory framework. Regulation (EU) 2024/2225, which amends Regulation (EU) No 575/2013 with respect to credit risk, credit valuation adjustment (CVA) risk, operational risk, and the introduction of the output floor (commonly referred to as CRR3, entered into force on 1 January 2025).

The main changes introduced under CRR3, compared to the previously applicable framework, affect the calculation of exposures and the resulting risk-weighted assets (RWA) for credit risk and operational risk (OpRisk). In addition, CRR3 introduces an aggregate output floor, which limits the variability of capital requirements for institutions using internal models.

## 2025 EU-wide Transparency Exercise

Overview of Risk exposure amounts  
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(min EUR, %)	RWAs				COREP CODE
	As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	
Credit risk (excluding CCR and Securitisations) <sup>(1)</sup>	127,964	128,681	126,881	128,073	C 02.00 (r0040, c0010) - [C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0470, c0010) + C 02.00 (r0460, c0010)]
Of which the standardised approach	30,635	31,418	35,480	35,629	C 02.00 (r0060, c0010) - [C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001)]
Of which the foundation IRB (FIRB) approach	0	0	37,491	37,694	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	84,969	85,720	40,086	41,006	C 02.00 (r0110, 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>	8,556	7,708	9,829	9,253	C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0460, c0010)]
Credit valuation adjustment - CVA	1,152	1,021	840	834	C 02.00 (r0640, c0010)
Settlement risk	0	0	0	0	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	4,736	5,318	5,026	5,532	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk) <sup>(3)</sup>	5,821	6,512	7,048	7,788	C 02.00 (r0520, c0010) + [C 002.00.a (r755, c010) + C 002.00.a (r7770, c010)]
Of which the standardised approach	1,114	1,273	1,097	1,243	C 02.00 (r0530, c0010)
Of which IMA	4,707	5,239	5,893	6,505	C 02.00 (r0580, c0010) + C 002.00.a (r755, c010)
Of which securitisations and resecutitisations in the trading book	0	0	0	0	C 19.00 (r0010, c0001)*12.5 + C 20.00 (r0010, c0400)*12.5 + MAX(C 24.00(r0010, c0000), C 24.00(r0010, c0100), C 24.00(r0010, c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	22,576	24,093	24,644	24,644	C 02.00 (r0590, c0010)
Of which basic indicator approach	0	0			C 02.00 (r0600, c0010)
Of which standardised approach	22,576	24,093			C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0			C 02.00 (r0620, c0010)
Other risk exposure amounts <sup>(1)</sup>	59	43	0	0	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010) - [C 002.00.a (r755, c010) + C 002.00.a (r7770, c010)]
Total risk exposure amount pre-floor			174,269	176,124	
Floor adjustment			0	0	C 02.00 (r0035, c0010)
Total	170,865	173,378	174,269	176,124	

<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>(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 CCR and Securitisations)' section.<sup>(3)</sup> In response to changes to the reporting framework, certain RWA arising from market risks, previously presented under 'Other risk exposure amounts', are presented in the row 'Position, foreign exchange and commodities risks (Market risk)' starting from March 2025.

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(min EUR)	As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025
Interest income	15,761	20,738	4,791	9,631
Of which debt securities income	2,125	2,913	851	1,735
Of which loans and advances income	13,636	17,824	3,939	7,895
Interest expenses	9,855	12,899	2,813	5,624
(Of which deposits expenses)	8,608	11,209	2,330	4,546
(Of which debt securities issued expenses)	1,125	1,532	459	1,020
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	31	46	5	21
Net Fee and commission income	2,687	3,631	1,013	2,016
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	119	148	29	103
Gains or (-) losses on financial assets and liabilities held for trading, net	-11	63	-31	-142
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-76	-4	48	82
Gains or (-) losses from hedge accounting, net	18	25	71	112
Exchange differences [gain or (-) loss], net	1	-11	40	62
Net other operating income / (expenses)	4	-49	-27	-52
<b>TOTAL OPERATING INCOME, NET</b>	<b>8,678</b>	<b>11,688</b>	<b>3,126</b>	<b>6,209</b>
(Administrative expenses)	3,977	5,466	1,398	2,783
(Cash contributions to resolution funds and deposit guarantee schemes)	230	283	104	162
(Depreciation)	592	804	204	415
Modification gains or (-) losses, net	-32	-21	-3	-4
(Provisions or (-) reversal of provisions)	495	583	80	615
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	-4	47	1	-42
(Other provisions)	499	537	79	656
Of which pending legal issues and tax litigation <sup>(1)</sup>	0	300	0	0
Of which restructuring <sup>2</sup>	0	-198	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)	522	696	123	318
(Financial assets at fair value through other comprehensive income)	-2	0	0	-4
(Financial assets at amortised cost)	524	696	123	322
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	-5	3	28	55
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	2	1	0	2
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	0	0
<b>PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS</b>	<b>2,837</b>	<b>3,833</b>	<b>1,184</b>	<b>1,859</b>
<b>PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS</b>	<b>2,030</b>	<b>2,845</b>	<b>880</b>	<b>1,406</b>
Profit or (-) loss after tax from discontinued operations	0	0	0	0
<b>PROFIT OR (-) LOSS FOR THE YEAR</b>	<b>2,030</b>	<b>2,845</b>	<b>880</b>	<b>1,406</b>
Of which attributable to owners of the parent	1,926	2,677	834	1,296

<sup>(1)</sup> Information available only as of end of the year

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

## 2025 EU-wide Transparency Exercise

Total Assets: fair value and impairment distribution

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(mn EUR)		As of 30/09/2024				As of 31/12/2024				As of 31/03/2025				As of 30/06/2025				References
ASSETS:	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy				
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		
Cash, cash balances at central banks and other demand deposits	95,137				72,907				76,934				72,367				IAS 1.54 (i)	
Financial assets held for trading	29,448	7,261	21,554	633	34,557	5,600	28,301	657	29,324	6,355	22,382	587	29,145	2,741	25,884	520	IFRS 7.8(a)(i); IFRS 9 Appendix A	
Non-trading financial assets mandatorily at fair value through profit or loss	67,866	423	65,554	1,888	67,752	297	65,187	2,267	70,301	546	67,373	2,382	73,827	714	70,515	2,598	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	50,270	37,219	12,288	763	56,725	33,433	22,418	873	65,828	51,530	13,423	875	67,460	49,981	16,729	750	IFRS 7.8(p); IFRS 9.4.1.2a	
Financial assets at amortised cost	328,405				328,378				336,477				343,037				IFRS 7.8(f); IFRS 9.4.1.2	
Derivatives – Hedge accounting	1,451	0	1,451	0	1,280	0	1,280	0	1,467	0	1,467	0	1,304	0	1,304	0	IFRS 9.6.2.1; Annex V Part 1.2.2; Annex V Part 1.26	
Fair value changes of the hedged items in portfolio hedge of interest rate risk	-1,586				-1,546				-2,043				-1,872				IAS 39.89A(d); IFRS 9.6.5.8	
Other assets <sup>(1)</sup>	11,892				11,941				12,761				13,823					
TOTAL ASSETS	582,884				571,994				591,050				599,092				IAS 1.9(a); IAS 6	

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

(mn EUR)		As of 30/09/2024						As of 31/12/2024						As of 31/03/2025						As of 30/06/2025						References
		Gross carrying amount <sup>(1)</sup>			Accumulated impairment <sup>(1)</sup>			Gross carrying amount <sup>(1)</sup>			Accumulated impairment <sup>(1)</sup>			Gross carrying amount <sup>(1)</sup>			Accumulated impairment <sup>(1)</sup>			Gross carrying amount <sup>(1)</sup>			Accumulated impairment <sup>(1)</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	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	
Financial assets at fair value through other comprehensive income	Debt securities	49,538	532	0	-12	-5	0	55,899	654	0	-12	-7	0	65,120	550	0	-14	-6	0	66,829	479	0	-12	-3	0	Annex V Part 1.31, 44(b)
	Loans and advances	217	0	0	0	0	0	191	0	0	0	0	0	177	0	0	0	0	0	168	0	0	0	0	0	Annex V Part 1.32, 44(a)
Financial assets at amortised cost	Debt securities	48,022	881	0	-20	-35	0	48,511	475	870	-19	-17	-34	49,573	487	853	-25	-15	-34	50,232	492	842	-20	-14	-10	Annex V Part 1.31, 44(b)
	Loans and advances	234,884	43,099	4,367	-257	-831	-2,000	233,190	43,657	4,476	-262	-767	-2,037	241,125	42,750	4,350	-217	-759	-2,060	245,259	44,234	4,622	-207	-730	-2,100	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>(2)</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.

## 2025 EU-wide Transparency Exercise

### Breakdown of liabilities

COMMERZBANK Aktiengesellschaft

(mln EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	
Financial liabilities held for trading	18,300	23,227	17,026	19,918	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	66,393	46,513	58,473	55,350	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	439,055	442,534	454,348	464,032	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	2,844	2,306	2,160	2,061	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	-2,401	-2,262	-2,094	-1,872	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	3,692	3,745	3,664	3,702	IAS 37.10; IAS 1.54(l)
Tax liabilities	552	510	446	498	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	19,658	19,706	20,736	20,101	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	7	7	83	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	548,094	536,287	554,765	563,873	IAS 1.9(b);IG 6
TOTAL EQUITY	34,790	35,707	36,285	35,219	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	582,884	571,994	591,050	599,092	IAS 1.IG6

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

## 2025 EU-wide Transparency Exercise

## Breakdown of liabilities

COMMERZBANK Aktiengesellschaft

(min EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	
Derivatives		18,328	24,009	16,742	19,881	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	0	0	19	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	1,743	1,305	2,104	1,563	Annex V.Part 1.31
Deposits	Central banks	9,195	6,480	11,550	10,957	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	777	898	1,133	684	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	7,983	6,968	8,552	8,970	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	2,977	3,029	2,731	3,249	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	71,153	60,176	65,885	66,531	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	13,380	13,722	14,968	17,981	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	56,201	50,503	55,884	53,209	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	13,581	14,283	13,748	15,047	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	122,496	124,934	118,398	119,596	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	88,085	94,465	84,584	86,421	ECB/2013/33 Annex 2.Part 2.9.1
	Households	185,276	185,101	182,519	184,294	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	161,367	162,117	160,108	162,885	Annex V.Part 1.42(f), 44(c)
Debt securities issued		52,642	53,544	68,828	74,866	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		7,163	7,686	7,469	8,600	Annex V.Part 1.37
Other financial liabilities		1,577	1,559	1,526	1,494	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		526,592	514,581	532,006	541,360	



2025 EU-wide Transparency Exercise

Market Risk

COMMERZBANK Aktiengesellschaft

(min EUR)	SA				IM										IM									
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP		TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP		TOTAL RISK EXPOSURE AMOUNT				
			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (mi) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE		LAST MEASURE	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (mi) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR		12 WEEKS AVERAGE MEASURE	LAST MEASURE		
As of 30/09/2024	As of 31/12/2024	As of 30/09/2024										As of 31/12/2024												
Traded Debt Instruments	491	361	44	14	199	61						49	15	184	78									
Of which: General risk	381	226	39	12	161	53						45	13	154	66									
Of which: Specific risk	110	134	23	9	128	42						23	8	124	43									
Equities	0	0	3	1	9	3						3	1	7	4									
Of which: General risk	0	0	3	1	9	3						3	1	7	4									
Of which: Specific risk	0	0	0	0	0	0						0	0	0	0									
Foreign exchange risk	621	911	32	13	84	25						33	11	71	26									
Commodities risk	0	0	20	4	105	28						18	7	124	50									
Total	1,113	1,273	56	19	225	65	94	96	0	0	0	4,707	56	20	218	89	119	145	0	0	0	5,239		
As of 31/03/2025	As of 30/06/2025	As of 31/03/2025										As of 30/06/2025												
Traded Debt Instruments	386	507	46	16	180	51						50	18	193	53									
Of which: General risk	262	308	43	18	167	61						47	16	170	46									
Of which: Specific risk	123	199	23	9	143	40						26	9	123	38									
Equities	0	0	2	1	5	1						3	1	6	2									
Of which: General risk	0	0	2	1	5	1						2	1	5	2									
Of which: Specific risk	0	0	0	0	0	0						1	0	1	0									
Foreign exchange risk	711	736	37	14	75	27						79	22	97	24									
Commodities risk	0	0	20	4	137	27						15	7	77	39									
Total	1,097	1,243	64	19	222	76	139	186	0	0	0	5,893	95	25	235	89	190	172	0	0	0	6,505		

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). For internal model banks, it also does not include certain add-ons imposed by the supervisor as part of the ongoing review of internal models (Article 110 CRR). Both the own fund requirements for these CIU positions and those resulting from the add-on for internal model banks re in the RWEA OV1 template.

Standardised Approach							
As of 30/09/2024				As of 31/12/2024			
Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
2024-09-30							
Central governments or central banks	151,140	151,121	2,801	154,500	153,117	4,388	
Regional governments or local authorities	25,480	26,554	1,272	27,388	28,544	1,257	
Public sector entities	4,883	5,893	212	5,217	6,305	221	
Multilateral Development Banks	2,301	2,751	8	2,477	2,873	9	
International Organisations	1,886	1,886	0	1,177	1,177	0	
Institutions	10,676	9,386	1,811	9,897	8,517	1,853	
Corporates	21,792	17,843	11,640	21,117	17,161	11,928	
of which: SME	5,412	3,485	2,142	5,077	3,248	1,857	
Real	8,211	4,746	3,517	8,550	4,821	3,681	
of which: SME	1,838	1,055	79	228	57	21	
Secured by mortgages on immovable property and AOC exposures	9,640	9,512	3,588	9,602	9,515	3,565	
of which: SME	1,551	1,461	1,217	1,638	1,564	1,268	
Exposures in default	897	300	341	743	289	318	
Items associated with particularly high risk	604	549	823	585	522	783	
Subordinated debt exposures							260
Covered bonds	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	20	20	0	0	0	0	
Collective investments undertakings (CIU)	2,129	2,129	961	2,586	2,586	1,115	
Equity	1,079	1,079	968	978	978	978	
Other exposures	2,046	2,046	4,587	1,347	1,346	4,567	
Standardised Total <sup>(4)</sup>	275,282	218,407	35,578	286,157	204,283	39,234	860

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

<sup>(2)</sup> Standardised Total does not include the securitisation position, unless in the results prior to the 2024 exercise.

<sup>(3)</sup> Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparties covering up to 95% of total original exposure or Top 10 countries covered by original exposure, whichever is of less impact.

<sup>(4)</sup> Starting from the 2024 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of counterparty.

Standardised Approach							
As of 30/09/2024				As of 31/12/2024			
Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
2024-09-30							
Central governments or central banks	67,720	65,511	41	62,682	61,510	39	
Regional governments or local authorities	26,472	27,481	21	27,488	27,877	30	
Public sector entities	4,138	5,113	208	4,519	5,679	201	
Multilateral Development Banks	0	0	0	0	0	0	
International Organisations	0	0	0	0	0	0	
Institutions	4,046	3,430	583	2,794	2,448	392	
Corporates	6,742	4,432	3,348	7,126	4,684	3,889	
of which: SME	1,511	1,082	878	1,601	1,107	901	
Real	6,771	3,188	2,478	6,911	3,088	2,701	
of which: SME	479	101	59	51	21	12	
Secured by mortgages on immovable property and AOC exposures	5,586	5,446	2,110	5,546	5,462	2,105	
of which: SME	1,182	1,086	1,108	1,108	1,125	1,112	
Exposures in default	145	46	58	139	51	62	
Items associated with particularly high risk	138	271	412	228	179	288	
Subordinated debt exposures	0	0	0	0	0	0	
Covered bonds	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	
Collective investments undertakings (CIU)	1,889	1,889	886	2,112	2,112	980	
Equity	401	401	710	481	481	701	
Other exposures	1,816	1,816	4,371	1,920	1,920	4,225	
Standardised Total <sup>(4)</sup>			240			240	

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

<sup>(2)</sup> Total value adjustments and provisions per country of counterparty include those for securitisation exposures but exclude general credit risk adjustments.

Standardised Approach							
As of 30/09/2024				As of 31/12/2024			
Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
2024-09-30							
Central governments or central banks	15,540	15,511	670	24,594	24,524	804	
Regional governments or local authorities	1,641	1,641	0	1,641	1,641	0	
Public sector entities	7	4	1	1	1	1	
Multilateral Development Banks	1,148	1,148	0	1,141	1,141	0	
International Organisations	488	488	0	0	0	0	
Institutions	391	121	79	130	129	70	
Corporates	5,271	3,071	2,861	6,075	3,062	2,869	
of which: SME	1,486	1,122	952	1,306	999	820	
Real	180	113	273	461	414	301	
of which: SME	2	0	0	2	0	0	
Secured by mortgages on immovable property and AOC exposures	1,972	1,968	698	1,968	1,968	698	
of which: SME	0	0	0	0	0	0	
Exposures in default	211	39	36	150	74	81	
Items associated with particularly high risk	0	0	107	0	0	118	
Subordinated debt exposures	0	0	0	0	0	0	
Covered bonds	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	
Equity	77	77	112	77	77	112	
Other exposures	271	271	51	81	81	101	
Standardised Total <sup>(4)</sup>			201			201	

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

<sup>(2)</sup> Total value adjustments and provisions per country of counterparty include those for securitisation exposures but exclude general credit risk adjustments.

Standardised Approach							
As of 30/09/2024				As of 31/12/2024			
Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
2024-09-30							
Central governments or central banks	16,549	16,519	0	16,550	16,545	0	
Regional governments or local authorities	1,641	1,641	484	1,641	1,641	484	
Public sector entities	0	0	0	0	0	0	
Multilateral Development Banks	0	0	0	0	0	0	
International Organisations	0	0	0	0	0	0	
Institutions	1,049	1,797	208	1,798	2,148	262	
Corporates	1,507	1,448	839	1,436	2,419	1,324	
of which: SME	151	111	111	16	16	11	
Real	1	0	0	1	0	0	
of which: SME	0	0	0	0	0	0	
Secured by mortgages on immovable property and AOC exposures	0	0	0	0	0	0	
of which: SME	0	0	0	0	0	0	
Exposures in default	0	0	0	0	0	0	
Items associated with particularly high risk	17	17	24	17	17	26	
Subordinated debt exposures							0
Covered bonds	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	20	20	4	30	30	10	
Collective investments undertakings (CIU)	42	42	0	0	0	0	
Equity	38	38	46	42	42	49	
Other exposures	7	7	0	0	0	0	
Standardised Total <sup>(4)</sup>			21			14	

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

<sup>(2)</sup> Total value adjustments and provisions per country of counterparty include those for securitisation exposures but exclude general credit risk adjustments.

Standardised Approach							
As of 30/09/2024				As of 31/12/2024			
Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
2024-09-30							
Central governments or central banks	677	1,399	1	2,438	1,228	1	
Regional governments or local authorities	1,641	890	179	793	799	159	
Public sector entities	0	0	0	0	0	0	
Multilateral Development Banks	0	0	0	0	0	0	
International Organisations	0	0	0	0	0	0	
Institutions	780	675	271	798	675	251	
Corporates	4,479	4,405	1,702	3,787	3,718	1,769	
of which: SME	176	144	119	116	144	111	
Real	151	36	17	161	11	19	
of which: SME	149	36	11	160	11	18	
Secured by mortgages on immovable property and AOC exposures	1	1	1	1	1	1	
of which: SME	1	1	0	1	1	0	
Exposures in default	1	1	0	1	1	0	
Items associated with particularly high risk	115	115	173	120	120	189	
Subordinated debt exposures							0
Covered bonds	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	
Other exposures	71	71	221	61	61	15	
Standardised Total <sup>(4)</sup>			21			21	

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

<sup>(2)</sup> Total value adjustments and provisions per country of counterparty include those for securitisation exposures but exclude general credit risk adjustments.

Standardised Approach								
As of 30/09/2024				As of 31/12/2024				
Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	
FRANCE								
Central governments or central banks	119	759	11	127	257	1		
Regional governments or local authorities	66	66	0	61	61	0		
Public sector entities	557	557	19	551	551	19		
Multilateral Development Banks	0	0	0	0	0	0		
International Organisations	0	0	0	0	0	0		
Institutions	866	869	59	739	721	68		
Corporates	1382	2262	47	228	287	76		
of which: SME	0	0	0	0	0	0		
Real	0	1	1	1	1	1		
of which: SME	0	0	0	0	0	0		
Secured by mortgages on immovable property and AOC exposures	2	2	1	2	2	1		
of which: SME	2	2	1	2	2	1		
Exposures in default	0	0	0	0	0	0		0
Items associated with particularly high risk	0	0	0	0	0	0		
Subordinated debt exposures	0	0	0	0	0	0		
Crowned bonds	0	0	0	0	0	0		
Claims on institutions and corporates with a 1T credit assessment	0	0	0	0	0	0		
Collective investments undertakings (CIS)	168	168	47	288	288	62		
Equity	1	1	1	1	1	1		
Other exposures	0	0	0	0	0	0		
Standardised total <sup>(4)</sup>			0					1

<sup>(1)</sup> Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).<sup>(2)</sup> Total value adjustments and provisions are country of counterparties includes those for securitisation exposures but includes general credit risk adjustments.

Standardised Approach								
As of 30/09/2024				As of 31/12/2024				
Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	
ITALY								
Central governments or central banks	5,599	9,513	169	9,448	9,524	159		
Regional governments or local authorities	109	109	0	918	911	181		
Public sector entities	0	0	0	0	0	0		
Multilateral Development Banks	0	0	0	0	0	0		
International Organisations	0	0	0	0	0	0		
Institutions	129	61	36	123	61	30		
Corporates	0	0	0	0	0	0		
of which: SME	0	0	0	0	0	0		
Real	1	0	0	1	0	0		
of which: SME	0	0	0	0	0	0		
Secured by mortgages on immovable property and AOC exposures	0	0	0	0	0	0		
of which: SME	0	0	0	0	0	0		
Exposures in default	24	12	12	0	0	0		0
Items associated with particularly high risk	0	0	0	0	0	0		
Subordinated debt exposures	0	0	0	0	0	0		
Crowned bonds	0	0	0	0	0	0		
Claims on institutions and corporates with a 1T credit assessment	0	0	0	0	0	0		
Collective investments undertakings (CIS)	0	0	0	0	0	0		
Equity	0	0	0	0	0	0		
Other exposures	0	0	0	0	0	0		
Standardised total <sup>(4)</sup>			29					27

<sup>(1)</sup> Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).<sup>(2)</sup> Total value adjustments and provisions are country of counterparties includes those for securitisation exposures but includes general credit risk adjustments.

Standardised Approach								
As of 30/09/2024				As of 31/12/2024				
Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	
SWITZERLAND								
Central governments or central banks	565	1,221	0	298	945	25		
Regional governments or local authorities	621	621	121	628	628	118		
Public sector entities	0	0	0	0	0	0		
Multilateral Development Banks	0	0	0	0	0	0		
International Organisations	0	0	0	0	0	0		
Institutions	12	12	24	0	24	0		
Corporates	429	238	135	770	911	175		
of which: SME	39	98	83	12	12	0		
Real	1	1	1	1	1	1		
of which: SME	0	0	0	0	0	0		
Secured by mortgages on immovable property and AOC exposures	14	14	0	0	0	0		
of which: SME	0	0	0	0	0	0		
Exposures in default	31	0	0	0	0	0		0
Items associated with particularly high risk	0	0	0	0	0	0		
Subordinated debt exposures	0	0	0	0	0	0		
Crowned bonds	0	0	0	0	0	0		
Claims on institutions and corporates with a 1T credit assessment	0	0	0	0	0	0		
Collective investments undertakings (CIS)	10	10	10	10	10	10		
Equity	0	0	0	0	0	0		
Other exposures	0	0	0	0	0	0		
Standardised total <sup>(4)</sup>			0					2

<sup>(1)</sup> Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).<sup>(2)</sup> Total value adjustments and provisions are country of counterparties includes those for securitisation exposures but includes general credit risk adjustments.

Standardised Approach								
As of 30/09/2024				As of 31/12/2024				
Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	
NETHERLANDS								
Central governments or central banks	27	177	0	44	218	0		
Regional governments or local authorities	0	0	0	0	0	0		
Public sector entities	0	0	0	0	0	0		
Multilateral Development Banks	0	0	0	0	0	0		
International Organisations	0	0	0	0	0	0		
Institutions	121	45	0	109	21	0		
Corporates	436	346	339	447	358	358		
of which: SME	31	31	24	30	30	0		
Real	1	1	0	1	0	0		
of which: SME	0	0	0	0	0	0		
Secured by mortgages on immovable property and AOC exposures	84	84	28	84	84	28		
of which: SME	69	69	22	69	69	22		
Exposures in default	30	0	0	0	0	0		0
Items associated with particularly high risk	0	0	0	0	0	0		
Subordinated debt exposures	0	0	0	0	0	0		
Crowned bonds	0	0	0	0	0	0		
Claims on institutions and corporates with a 1T credit assessment	0	0	0	0	0	0		
Collective investments undertakings (CIS)	0	0	0	0	0	0		
Equity	1	1	1	1	1	1		
Other exposures	0	0	0	0	0	0		
Standardised total <sup>(4)</sup>			0					26

<sup>(1)</sup> Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).<sup>(2)</sup> Total value adjustments and provisions are country of counterparties includes those for securitisation exposures but includes general credit risk adjustments.

Standardised Approach								
As of 30/09/2024				As of 31/12/2024				
Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	
LUXEMBOURG								
Central governments or central banks	1,561	1,561	0	1,561	1,561	0		
Regional governments or local authorities	0	0	0	0	0	0		
Public sector entities	0	0	0	0	0	0		
Multilateral Development Banks	0	0	0	0	0	0		
International Organisations	0	0	0	0	0	0		
Institutions	1,098	901	181	1,275	825	166		
Corporates	688	797	634	670	861	655		
of which: SME	278	244	204	117	114	95		
Real	1	0	0	1	0	0		
of which: SME	0	0	0	0	0	0		
Secured by mortgages on immovable property and AOC exposures	650	647	274	661	658	267		
of which: SME	285	279	94	278	271	119		
Exposures in default	114	66	66	112	61	61		29
Items associated with particularly high risk	55	55	83	60	57	85		
Subordinated debt exposures	0	0	0	0	0	0		
Crowned bonds	0	0	0	0	0	0		
Claims on institutions and corporates with a 1T credit assessment	0	0	0	0	0	0		
Collective investments undertakings (CIS)	0	0	0	0	0	0		
Equity	16	16	16	16	16	16		
Other exposures	0	0	0	0	0	0		
Standardised total <sup>(4)</sup>			0					35

<sup>(1)</sup> Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).<sup>(2)</sup> Total value adjustments and provisions are country of counterparties includes those for securitisation exposures but includes general credit risk adjustments.

Standardised Approach								
As of 30/09/2024				As of 31/12/2024				
Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	
SPAIN								
Central governments or central banks	240	355	22	387	509	21		
Regional governments or local authorities	264	264	0	266	266	0		
Public sector entities	141	141	0	140	140	0		
Multilateral Development Banks	0	0	0	0	0	0		
International Organisations	0	0	0	0	0	0		
Institutions	0	0	0	0	0	0		
Corporates	0	129	0	0	129	0		
of which: SME	0	0	0	0	0	0		
Real	0	0	0	0	0	0		
of which: SME	0	0	0	0	0	0		
Secured by mortgages on immovable property and AOC exposures	0	0	0	0	0	0		
of which: SME	0	0	0	0	0	0		
Exposures in default	0	0	0	0	0	0		0
Items associated with particularly high risk	0	0	0	0	0	0		
Subordinated debt exposures	0	0	0	0	0	0		
Crowned bonds	0	0	0	0	0	0		
Claims on institutions and corporates with a 1T credit assessment	0	0	0	0	0	0		
Collective investments undertakings (CIS)	0	0	0	0	0	0		
Equity	0	0	0	0	0	0		
Other exposures	0	0	0	0	0	0		
Standardised total <sup>(4)</sup>			0					0

<sup>(1)</sup> Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).<sup>(2)</sup> Total value adjustments and provisions are country of counterparties includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		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>
Consolidated data	Central governments or central banks	112,254	112,254	4,425		111,804	111,881	4,491	
	Regional governments or local authorities	29,002	30,080	1,177		29,809	30,759	1,086	
	Public sector entities	7,434	8,182	289		8,057	8,753	288	
	Multilateral Development Banks	2,882	3,186	7		3,247	3,613	7	
	International Organisations	2,382	2,382	0		2,851	2,851	0	
	Institutions	11,139	10,343	2,453		10,267	9,706	2,475	
	Corporates	24,477	19,240	13,979		24,138	19,147	14,240	
	of which: SME	502	460	371		464	347	303	
	Retail	8,767	5,130	3,884		8,614	5,137	3,886	
	of which: SME	204	79	61		205	79	60	
	Secured by mortgages on immovable property and ADC exposures	12,645	12,399	7,772		12,628	12,250	7,338	
	of which: SME	4,802	4,584	3,043		5,124	5,006	3,298	
	Exposures in default	1,002	402	572	262	924	448	604	321
	Items associated with particularly high risk								
	Subordinated debt exposures	94	94	245		128	127	105	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	12	12	4		0	0	0	
	Collective investments undertakings (CIU)	2,614	2,614	1,963		2,770	2,770	2,000	
	Equity	979	979	4,560		912	912	5,014	
	Other exposures	2,010	2,006	4,143		1,883	1,882	3,805	
	Standardised Total <sup>(3)</sup>	227,832	224,209	59,985	960	229,113	225,542	49,931	972

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

(2) Standardised Total does not include the securitisation position unless in the results prior to the 2025 exercise.

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

(4) Starting from the 2024 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of counterparty.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		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>
GERMANY	Central governments or central banks	42,833	42,830	33		42,882	42,882	33	
	Regional governments or local authorities	24,195	24,195	18		25,271	25,177	36	
	Public sector entities	5,907	6,861	187		6,387	7,088	185	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	3,280	2,885	789		3,586	3,089	870	
	Corporates	5,384	3,252	2,130		5,754	3,533	2,185	
	of which: SME	449	329	270		461	303	250	
	Retail	6,930	3,890	2,771		6,874	3,677	2,749	
	of which: SME	40	35	9		52	21	12	
	Secured by mortgages on immovable property and ADC exposures	7,544	7,333	5,085		7,554	7,212	4,903	
	of which: SME	4,347	4,311	2,817		4,627	4,519	3,042	
	Exposures in default	1,044	1,175	170	79	280	176	242	72
	Items associated with particularly high risk								
	Subordinated debt exposures	51	51	77		62	62	117	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	2,103	2,103	1,488		2,096	2,096	1,613	
	Equity	545	545	907		408	408	776	
	Other exposures	3,709	3,709	3,833		3,601	3,601	5,134	
	Standardised Total <sup>(3)</sup>				239				261

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

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

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		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>
POLAND	Central governments or central banks	20,080	20,080	81		21,094	21,094	80	
	Regional governments or local authorities	12	12	18		12	12	2	
	Public sector entities	7	6	5		2	1	1	
	Multilateral Development Banks	188	188	0		1,072	1,072	0	
	International Organisations	0	0	0		469	469	0	
	Institutions	380	380	39		417	339	40	
	Corporates	6,408	3,587	3,400		6,706	3,706	3,107	
	of which: SME	0	0	0		0	0	0	
	Retail	176	160	180		180	164	214	
	of which: SME	2	0	0		2	0	0	
	Secured by mortgages on immovable property and ADC exposures	2,803	2,280	1,803		2,800	2,444	1,877	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	204	74	85	124	182	64	73	110
	Items associated with particularly high risk								
	Subordinated debt exposures	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	7	7	3		0	0	0	
	Equity	79	79	89		63	63	77	
	Other exposures	45	45	43		61	61	61	
	Standardised Total <sup>(3)</sup>				163				162

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

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

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		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	Central governments or central banks	27,228	27,228	0		22,360	22,360	0	
	Regional governments or local authorities	3,446	3,446	80		3,277	3,277	394	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	3,200	3,071	780		3,706	2,776	486	
	Corporates	1,329	2,028	1,400		1,363	2,504	1,399	
	of which: SME	0	0	0		0	0	0	
	Retail	80	34	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property and ADC exposures	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk								
	Subordinated debt exposures	40	40	0		36	36	54	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	33	33	34		9	9	1	
	Collective investments undertakings (CIU)	68	68	74		76	76	39	
	Equity	57	57	74		42	42	51	
	Other exposures	11	11	11		22	22	22	
	Standardised Total <sup>(3)</sup>				14				9

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

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

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		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 KINGDOM	Central governments or central banks	4,112	4,081	0		4,990	5,781	0	
	Regional governments or local authorities	687	687	139		901	100	118	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1	1	0		1	0	0	
	Corporates	4,477	4,384	2,227		4,333	4,344	2,091	
	of which: SME	30	30	9		9	9	9	
	Retail	126	57	49		142	53	45	
	of which: SME	134	57	49		142	53	45	
	Secured by mortgages on immovable property and ADC exposures	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk								
	Subordinated debt exposures	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	137	137	201		80	80	126	
	Equity	70	70	80		60	60	70	
	Other exposures								
	Standardised Total <sup>(3)</sup>				12				12

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

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

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		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 banks	826	1,290	0		1,201	1,384	0	
	Regional governments or local authorities	80	80	0		80	80	0	
	Public sector entities	1,847	1,847	76		1,548	1,548	102	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,099	1,043	132		977	969	139	
	Corporates	877	484	388		170	184	132	
	of which: SME	0	0	0		0	0	0	
	Retail	0	1	0		0	1	1	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property and ADC exposures	2	2	0		0	0	0	
	of which: SME	2	2	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Subordinated debt exposures	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	1	1	1		1	1	1	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		22	22	22	
	Standardised Total <sup>(3)</sup>				2				2

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

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

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		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>
ITALY	Central governments or central banks	9,164	9,730	133		10,161	10,489	0	
	Regional governments or local authorities	80	80	0		80	80	176	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	1	
	Corporates	122	49	24		122	49	24	
	of which: SME	0	0	0		0	0	0	
	Retail	2	1	0		1	1	1	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property and ADC exposures	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	25	12	18	0	22	12	17	10
	Items associated with particularly high risk	0	0	0		0	0	0	
	Subordinated debt exposures	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	1	1	
	Standardised Total <sup>(3)</sup>				12				27

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

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

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		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 governments or central banks	238	855	0		220	864	0	
	Regional governments or local authorities	80	80	122		519	519	104	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	608	264	139		606	263	142	
	of which: SME	12	5	0		17	5	0	
	Retail	17	1	0		1	1	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property and ADC exposures	1	85	127		80	80	128	
	of which: SME	1	1	1		1	1	1	
	Exposures in default	33	1	1	1	13	1	1	1
	Items associated with particularly high risk	0	0	0		0	0	0	
	Subordinated debt exposures	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	20	20	26		12	12	15	
	Equity	2	2	2		2	2	2	
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>(3)</sup>				2				2

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

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

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		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>
NETHERLANDS	Central governments or central banks	0	0	0		13	140	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	128	66	13		122	72	14	
	Corporates	425	333	332		445	350	349	
	of which: SME	6	0	0		0	0	0	
	Retail	4	1	1		1	1	1	
	of which: SME	1	0	0		1	0	0	
	Secured by mortgages on immovable property and ADC exposures	107	107	70		106	106	68	
	of which: SME	71	70	31		70	70	30	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Subordinated debt exposures	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		19	19	19	
	Equity	0	0	0		46	46	46	
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>(3)</sup>				18				22

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

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

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		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>
LUXEMBOURG	Central governments or central banks	1,840	1,840	0		2,170	2,170	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,729	1,381	486		1,740	1,410	515	
	Corporates	136	543	436		300	523	385	
	of which: SME	30	94	79		50	54	49	
	Retail	2	0	0		2	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property and ADC exposures	875	880	545		854	895	554	
	of which: SME	140	140	71		140	140	206	
	Exposures in default	165	136	163	25	217	130	186	86
	Items associated with particularly high risk	0	0	0		0	0	0	
	Subordinated debt exposures	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	9	9	9		23	23	23	
	Equity	17	17	17		17	17	17	
	Other exposures	4	4	4		4	4	4	
	Standardised Total <sup>(3)</sup>				48				112

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

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

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		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>
SPAIN	Central governments or central banks	1,140	1,140	0		1,074	2,081	0	
	Regional governments or local authorities	471	467	0		468	464	0	
	Public sector entities	142	147	0		241	241	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	2	1	0		2	1	1	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property and ADC exposures	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Subordinated debt exposures	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	10	10	10		9	9	9	
	Other exposures	1	1	1		1	1	1	
	Standardised Total <sup>(3)</sup>				4				4

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

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

		IBS Approach											
		As of 30/09/2024						As of 31/12/2024					
		Original Exposure <sup>(1)</sup>	Risk exposure amount		Value adjustments and provisions	Original Exposure <sup>(1)</sup>	Risk exposure amount		Value adjustments and provisions				
			Exposure Value <sup>(2)</sup>	Of which: defaulted			Exposure Value <sup>(2)</sup>	Of which: defaulted					
										Of which: defaulted	Of which: defaulted		
(in EUR, %)													
Consolidated data	Financial banks and central governments <sup>(3)</sup>	1,797	0	1,538	1,169	0	1,943	0	1,476	1,261	0	0	0
	Institutions	55,246	82	49,197	12,570	49	67	59,920	101	52,567	11,974	49	60
	Corporates	208,532	5,134	118,201	57,114	1,477	1,812	211,348	4,267	117,894	57,279	1,417	1,974
	Corporates - Of Which: Specialized Lending	10,072	240	8,626	3,666	31	157	11,334	255	9,748	4,273	28	146
	Corporates - Of Which: SME	10,099	433	7,990	4,498	347	209	9,216	450	7,363	4,485	227	237
	Retail	158,275	1,513	148,838	20,517	1,472	1,205	158,908	1,595	145,108	20,886	1,292	1,267
	Retail - Secured on real estate property	108,724	669	108,424	9,741	668	341	109,980	729	109,590	9,678	400	301
	Retail - Secured on real estate property - Of Which: SME	26,759	242	26,614	2,899	234	89	3,396	154	1,187	687	77	49
	Retail - Secured on real estate property - Of Which: non-SME	87,945	427	87,811	7,643	434	241	106,585	575	106,403	8,991	323	256
	Retail - Qualifying Revolving	15,571	99	11,801	1,481	103	111	15,321	97	11,689	1,526	126	124
	Retail - Other Retail	14,455	158	13,939	4,398	247	186	18,673	271	14,028	5,402	215	202
	Retail - Other Retail - Of Which: SME	20,015	547	14,673	4,897	454	455	15,024	497	9,911	4,080	331	391
	Retail - Other Retail - Of Which: non-SME	14,455	158	13,939	4,398	247	186	18,673	271	14,028	5,402	215	202
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0
	Other non-credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0
	IBS Total <sup>(4)</sup>				120,220						11,943		
											302,944		

<sup>(1)</sup> Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).<sup>(2)</sup> Incl. MGAs and PDs from Q1 2025.<sup>(3)</sup> IBS Total does not include the Securitisation position unless in the results prior to the 2019 exercise.<sup>(4)</sup> Only the most exposed countries are disclosed. These have been selected under the following rule: Countries of counterparties counting up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter

		IBS Approach											
		As of 30/09/2024						As of 31/12/2024					
		Original Exposure <sup>(1)</sup>		Risk exposure amount		Value adjustments and provisions	Original Exposure <sup>(1)</sup>		Risk exposure amount		Value adjustments and provisions		
		Exposure Value <sup>(2)</sup>	Of which: defaulted	Exposure Value <sup>(2)</sup>	Of which: defaulted		Exposure Value <sup>(2)</sup>	Of which: defaulted					
(in EUR, %)													
GERMANY	Central banks and central governments <sup>(3)</sup>	1	0	254	0	0	1	0	100	0	0	0	
	Institutions	8,194	0	9,405	1,619	0	1	8,346	0	9,512	1,645	0	
	Corporates	105,146	2,227	59,036	27,148	1,028	1,294	107,146	2,389	58,399	27,093	1,008	
	Corporates - Of Which: Specialized Lending	8,820	0	3,824	909	0	0	4,018	0	1,739	1,117	0	
	Corporates - Of Which: SME	6,007	328	4,929	2,611	152	135	5,746	320	4,759	2,140	165	
	Retail	142,778	899	138,088	15,469	1,016	850	143,138	1,016	134,138	15,479	514	
	Retail - Secured on real estate property	99,655	461	99,448	8,118	285	231	100,802	548	100,576	7,978	332	
	Retail - Secured on real estate property - Of Which: SME	20,116	200	19,943	1,812	122	82	2,912	113	2,738	1,442	61	
	Retail - Secured on real estate property - Of Which: non-SME	79,538	261	79,505	6,286	163	149	97,890	434	97,839	7,436	271	
	Retail - Qualifying Revolving	13,248	43	10,115	863	27	54	13,236	44	10,049	870	27	
	Retail - Other Retail	19,817	395	14,425	4,099	108	140	20,256	433	15,704	7,532	215	
	Retail - Other Retail - Of Which: SME	16,830	299	11,657	3,457	142	235	11,918	269	4,998	2,484	121	
	Retail - Other Retail - Of Which: non-SME	12,987	92	12,768	3,502	56	105	17,379	164	16,746	4,548	91	
	Equity	0	0	0	0	0	0	0	0	0	0	0	
	Collective Investments Undertakings (CIU)												
	Other non-credit-obligation assets												
	IBS Total												

<sup>(1)</sup> Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).<sup>(2)</sup> Incl. MGAs and PDs from Q1 2025.

IBS Approach												
As of 30/09/2024												
	Original Exposure <sup>(1)</sup>	Risk exposure amount		Value adjustments and provisions		Original Exposure <sup>(1)</sup>	Risk exposure amount		Value adjustments and provisions			
		Exposure Value <sup>(2)</sup>	Of which: defaulted				Exposure Value <sup>(2)</sup>	Of which: defaulted				
(in EUR, %)												
POLAND	Central banks and central governments <sup>(3)</sup>	12	0	8	5	0	0	14	0	10	4	0
	Institutions	2,546	0	2,443	275	0	0	2,351	0	979	146	0
	Corporates	12,448	371	9,475	6,772	293	239	11,623	387	9,154	7,080	136
	Corporates - Of Which: Specialized Lending	2,038	129	1,772	1,207	0	67	2,057	111	1,883	1,308	0
	Corporates - Of Which: SME	3,762	105	2,482	1,740	195	70	3,089	130	2,389	1,796	62
	Retail	13,698	594	13,148	4,388	945	460	13,945	552	13,178	4,830	668
	Retail - Secured on real estate property	7,913	189	7,760	1,516	569	105	7,956	170	7,707	1,401	61
	Retail - Secured on real estate property - Of Which: SME	486	38	495	232	110	17	464	40	436	143	16
	Retail - Secured on real estate property - Of Which: non-SME	7,426	151	7,264	1,284	219	88	7,492	130	7,261	1,258	45
	Retail - Qualifying Revolving	1,930	55	1,567	607	75	58	1,913	52	1,582	645	98
	Retail - Other Retail	3,917	350	3,821	2,265	501	298	3,977	330	3,879	2,584	509
	Retail - Other Retail - Of Which: SME	2,994	245	2,899	1,419	311	238	3,013	227	2,917	1,587	389
	Retail - Other Retail - Of Which: non-SME	923	105	921	847	190	80	964	103	962	996	120
	Equity	0	0	0	0	0	0	0	0	0	0	0
	Collective Investments Undertakings (CIU)											
	Other non-credit-obligation assets											
	IBS Total											

<sup>(1)</sup> Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).<sup>(2)</sup> Incl. MGAs and PDs from Q1 2025.

IBS Approach												
As of 30/09/2024						As of 31/12/2024						
	Original Exposure <sup>(1)</sup>	Risk exposure amount		Value adjustments and provisions		Original Exposure <sup>(1)</sup>	Risk exposure amount		Value adjustments and provisions			
		Exposure Value <sup>(2)</sup>	Of which: defaulted				Exposure Value <sup>(2)</sup>	Of which: defaulted				
(in EUR, %)												
UNITED STATES	Central banks and central governments <sup>(3)</sup>	0	0	0	0	0	0	0	0	0	0	0
	Institutions	2,746	0	2,428	655	0	0	2,744	0	2,391	686	0
	Corporates	20,129	12	11,788	5,181	5	18	22,052	14	12,328	5,999	8
	Corporates - Of Which: Specialized Lending	2,434	9	2,138	782	2	9	3,233	10	2,765	889	5
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail	144	7	138	15	4	1	139	1	134	15	1
	Retail - Secured on real estate property	109	6	108	10	4	0	103	1	103	10	1
	Retail - Secured on real estate property - Of Which: SME	14	0	14	1	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	95	6	95	9	4	0	103	1	103	10	1
	Retail - Qualifying Revolving	14	0	9	1	0	0	13	0	9	1	0
	Retail - Other Retail	22	0	20	5	0	0	22	0	21	5	0
	Retail - Other Retail - Of Which: SME	13	0	11	1	0	0	3	0	2	0	0
	Retail - Other Retail - Of Which: non-SME	9	0	9	4	0	0	19	0	19	4	0
	Equity	0	0	0	0	0	0	0	0	0	0	0
	Collective Investments Undertakings (CIU)											
	Other non-credit-obligation assets											
	IBS Total											

<sup>(1)</sup> Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).<sup>(2)</sup> Incl. MGAs and PDs from Q1 2025.

IBS Approach													
As of 30/09/2024						As of 31/12/2024							
	Original Exposure <sup>(1)</sup>	Risk exposure amount		Value adjustments and provisions		Original Exposure <sup>(1)</sup>	Risk exposure amount		Value adjustments and provisions				
		Exposure Value <sup>(2)</sup>	Of which: defaulted				Exposure Value <sup>(2)</sup>	Of which: defaulted					
(in EUR, %)													
UNITED KINGDOM	Central banks and central governments <sup>(3)</sup>	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	1,797	47	1,872	433	27	3	1,934	47	1,788	431	27	2
	Corporates	10,121	2	9,700	1	2,611	1	10,576	866	9,390	1,321	5	17
	Corporates - Of Which: Specialised Lending	613	0	521	255	0	1	994	0	117	266	0	0
	Corporates - Of Which: SME	10	0	9	9	0	11	0	11	9	9	0	0
	Retail	180	1	118	18	1	1	127	100	15	0	1	0
	Retail - Secured on real estate property	0	1	85	11	1	0	83	0	85	10	0	0
	Retail - Secured on real estate property - Of Which: SME	14	0	14	1	0	1	0	1	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	71	1	71	10	1	0	82	10	10	0	0	0
	Retail - Other Retail	12	0	9	0	11	7	0	11	7	0	0	0
Retail - Other Retail - Of Which: SME	33	0	21	6	0	33	0	20	1	0	0	0	
Retail - Other Retail - Of Which: non-SME	21	0	9	4	0	18	0	9	1	0	0	0	
Finely	12	0	12	2	0	14	0	14	0	0	0	0	
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	14	0	0	0	0	

<sup>(2)</sup> 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)

<sup>(2)</sup> 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)

<sup>(1)</sup> 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)

<sup>(2)</sup> Ind. RGLAs and PSEs from Q3 2025

<sup>(2)</sup> 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)

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

		IRB Approach															
		As of 31/03/2025						As of 30/06/2025									
		Original Exposure <sup>(1)</sup>		Exposure Value <sup>(2)</sup>		Risk exposure amount		Value adjustments and provisions		Original Exposure <sup>(1)</sup>		Exposure Value <sup>(2)</sup>		Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
		(in EUR, %)															
Consolidated data	Federal banks and central authorities <sup>(3)</sup>		463	0	411	302	0	0	409	0	351	209	0	0	0	0	
	Institutions		50,901	3	47,024	10,833	0	13	52,247	3	48,358	10,620	0	284	13	13	
	Corporates		222,714	4,368	114,756	51,180	988	1,977	224,217	4,466	115,496	52,029	1,881	0	0	0	
	Corporates - Of Which: Specialised Lending		12,136	241	12,115	4,513	21	141	12,452	303	10,441	4,853	124	25	25	25	
	Corporates - Of Which: SME		17,110	525	13,769	6,844	212	288	17,713	515	14,288	7,673	228	301	201	201	
	Retail		119,053	1,175	149,603	20,574	1,403	1,675	114,978	1,455	148,902	20,605	1,518	0	0	0	
	Retail - Secured on real estate property		105,162	579	105,942	8,919	322	249	104,985	579	105,713	8,745	313	201	201	201	
	Retail - Secured on real estate property - Of Which: SME		2,086	31	1,971	321	12	36	1,990	35	1,968	328	15	15	15	15	
	Retail - Secured on real estate property - Of Which: non-SME		104,156	548	103,971	8,598	311	213	102,995	545	103,777	8,417	286	186	186	186	
	Retail - Qualifying Revolving		15,289	91	11,847	1,653	149	207	15,139	89	11,603	1,704	133	133	133	133	
	Retail - Other Retail		33,502	895	30,264	10,051	931	710	38,254	887	37,218	10,216	1,624	0	0	0	
	Retail - Other Retail - Of Which: SME		16,719	588	11,392	4,467	631	423	16,915	657	11,511	4,573	717	475	475	475	
	Retail - Other Retail - Of Which: non-SME		21,783	317	20,622	5,584	300	287	21,239	130	20,215	5,582	308	234	234	234	
	Equity		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Collective Investments Undertakings (CIU)		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	IRB Total <sup>(4)</sup>					86,518						87,111					

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

(2) Incl. RGAs and P&amp;Is from Q3 2025

(3) IRB Total does not include the Securitisation position unless in the results prior to the 2013 exercise.

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

		IRB Approach											
		As of 31/03/2025						As of 30/06/2025					
		Original Exposure <sup>(1)</sup>		Risk exposure amount		Value adjustments and provisions	Original Exposure <sup>(1)</sup>		Risk exposure amount		Value adjustments and provisions		
		Exposure Value <sup>(2)</sup>	Of which: defaulted	Exposure Value <sup>(2)</sup>	Of which: defaulted		Exposure Value <sup>(2)</sup>	Of which: defaulted	Exposure Value <sup>(2)</sup>	Of which: defaulted			
(in EUR, %)													
GERMANY	Central banks and central governments <sup>(3)</sup>	176	0	164	34	0	0	313	0	175	40	0	0
	Institutions	9,314	0	10,989	1,674	0	1	9,380	0	10,841	1,497	0	1,074
	Corporates	107,818	2,424	53,356	21,863	644	1,370	108,321	2,613	54,215	22,376	663	1,824
	Corporates - Of Which: Specialised Lending	4,507	0	3,263	1,186	0	13	4,468	0	3,264	0	14	0
	Corporates - Of Which: SME	9,316	283	7,411	3,107	151	141	9,711	298	7,780	1,509	158	160
	Retail	143,836	1,010	134,374	15,282	512	651	143,541	1,004	133,294	14,932	579	658
	Retail - Secured on real estate property	98,841	466	98,425	7,733	283	190	97,601	464	98,144	7,640	284	176
	Retail - Secured on real estate property - Of Which: SME	1,994	31	1,960	319	12	16	1,979	35	1,945	327	15	15
	Retail - Secured on real estate property - Of Which: non-SME	96,847	435	96,465	7,414	272	214	95,622	429	96,400	7,313	269	160
	Retail - Qualifying Revolving	13,211	42	10,063	972	26	52	13,111	40	9,989	939	25	31
	Retail - Other Retail	31,764	503	25,687	6,577	243	411	30,843	560	24,891	6,594	270	479
	Retail - Other Retail - Of Which: SME	12,839	308	7,965	2,545	130	214	11,972	382	8,030	2,543	140	253
	Retail - Other Retail - Of Which: non-SME	18,925	194	17,722	4,032	112	197	17,870	208	16,860	3,791	121	179
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0
	IRB Total												

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

(2) Incl. RGAs and P&amp;Is from Q3 2025

IRB Approach											
As of 31/03/2025											
As of 30/06/2025											
	Original Exposure <sup>(1)</sup>		Risk exposure amount		Value adjustments and provisions	Original Exposure <sup>(1)</sup>		Risk exposure amount		Value adjustments and provisions	
	Exposure Value <sup>(2)</sup>		Exposure Value <sup>(2)</sup>			Exposure Value <sup>(2)</sup>		Exposure Value <sup>(2)</sup>			
	Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted			
(in EUR, %)											
POLAND	Central banks and central governments <sup>(3)</sup>	7	0	10	5	0	0	0	0	0	0
	Institutions	2,665	0	1,267	205	0	1,170	0	1,609	299	0
	Corporates	12,707	406	9,285	7,596	204	256	11,039	369	9,673	8,221
	Corporates - Of Which: Specialised Lending	2,001	111	2,194	1,600	0	57	2,622	82	2,317	1,717
	Corporates - Of Which: SME	4,339	211	3,339	2,456	56	114	4,820	211	3,780	3,009
	Retail	14,277	549	10,554	5,121	841	415	14,499	542	14,017	5,495
	Retail - Secured on real estate property	6,152	103	6,152	1,089	13	56	6,212	104	6,212	1,007
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	6,152	103	6,152	1,089	13	56	6,212	104	6,212	1,007
	Retail - Qualifying Revolving	1,885	48	1,465	669	122	54	1,855	47	1,515	712
	Retail - Other Retail	6,239	398	5,934	3,383	686	305	6,833	392	6,490	3,737
	Retail - Other Retail - Of Which: SME	36,838	279	3,307	1,911	301	718	36,838	279	3,307	1,911
	Retail - Other Retail - Of Which: non-SME	2,401	139	2,579	1,452	186	87	3,018	117	2,997	1,737
	Equity	0	0	0	0	0	0	0	0	0	0
	Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0
	IRB Total										

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

(2) Incl. RGAs and P&amp;Is from Q3 2025

		IRB Approach											
		As of 31/03/2025						As of 30/06/2025					
		Original Exposure <sup>(1)</sup>		Risk exposure amount		Value adjustments and provisions	Original Exposure <sup>(1)</sup>		Risk exposure amount		Value adjustments and provisions		
		Exposure Value <sup>(2)</sup>		Exposure Value <sup>(2)</sup>			Exposure Value <sup>(2)</sup>		Exposure Value <sup>(2)</sup>				
		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted				
(in EUR, %)													
UNITED STATES	Central banks and central governments <sup>(3)</sup>	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	1,776	0	1,347	414	0	2,946	0	2,505	539	0	0	
	Corporates	21,380	4	12,307	4,629	2	15	21,997	3	12,970	2	15	
	Corporates - Of Which: Specialised Lending	3,113	0	2,805	807	0	0	2,997	0	2,878	751	0	
	Corporates - Of Which: SME	1,616	0	1,467	365	0	0	1,427	0	1,288	322	0	
	Retail	172	1	136	15	0	0	135	1	126	12	1	
	Retail - Secured on real estate property	97	1	97	9	0	0	95	1	96	1	0	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	97	1	97	9	0	0	95	1	96	1	0	
	Retail - Qualifying Revolving	13	0	9	1	0	0	13	0	9	1	0	
	Retail - Other Retail	62	0	31	6	0	0	27	0	22	4	0	
	Retail - Other Retail - Of Which: SME	42	0	11	3	0	0	7	0	2	0	0	
	Retail - Other Retail - Of Which: non-SME	20	0	20	3	0	0	20	0	20	3	0	
Equity	0	0	0	0	0	0	0	0	0	0	0		
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0		
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0		
IRB Total													

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

(2) Incl. RGAs and P&amp;Is from Q3 2025

		IRB Approach											
		As of 31/03/2025						As of 30/06/2025					
		Original Exposure <sup>(1)</sup>		Risk exposure amount		Value adjustments and provisions	Original Exposure <sup>(1)</sup>		Risk exposure amount		Value adjustments and provisions		
		Exposure Value <sup>(2)</sup>		Exposure Value <sup>(2)</sup>			Exposure Value <sup>(2)</sup>		Exposure Value <sup>(2)</sup>				
		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted				
(in EUR, %)													
UNITED KINGDOM	Central banks and central governments <sup>(3)</sup>	83	0	24	4	0	0	82	0	23	4	0	
	Institutions	12,516	901	6,593	2,317	28	17	11,947	876	5,888	2,076	1	
	Corporates	855	0	652	290	0	1	847	0	672	306	0	
	Corporates - Of Which: Specialised Lending	368	0	333	165	0	0	368	0	327	167	0	
	Corporates - Of Which: SME	125	0	108	13	0	0	116	0	102	12	1	
	Retail	81	79	8	8	0	0	74	74	0	0	0	
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Qualifying Residential	11	0	7	1	0	0	11	0	7	1	0	
	Retail - Other Retail	13	0	21	4	0	0	31	0	20	4	0	
	Retail - Other Retail - Of Which: SME	19	0	8	1	0	0	17	0	7	0	0	
	Retail - Other Retail - Of Which: non-SME	14	0	14	3	0	0	13	0	13	3	0	
	Equity	0	0	0	0	0	0	0	0	0	0	0	
	Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0		
G88 Total													



		IRB Approach											
		As of 31/03/2025						As of 30/06/2025					
		Original Exposure <sup>(1)</sup>		Risk exposure amount		Value adjustments and provisions		Original Exposure <sup>(1)</sup>		Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
FRANCE	(in EUR, %)												
	Central banks and central governments <sup>(2)</sup>	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	5,781	0	5,852	1,149	0	0	5,807	0	5,885	1,198	0	0
	Corporates	9,575	18	9,577	2,118	0	13	9,814	18	9,570	2,129	0	16
	Corporates - Of Which: Specialised Lending	489	0	487	183	0	1	321	0	475	238	0	5
	Corporates - Of Which: SME	569	0	568	90	0	1	483	0	482	720	0	5
	Retail	67	1	62	7	1	0	66	1	62	7	1	0
	Retail - Secured on real estate property	47	1	47	5	0	0	46	1	46	4	0	0
	Retail - Secured on real estate property - Of Which: SME	4	0	4	1	0	0	4	0	4	1	0	0
	Retail - Secured on real estate property - Of Which: non-SME	43	1	43	4	0	0	42	1	42	4	0	0
	Retail - Qualifying Revolving	13	0	9	1	0	0	13	0	10	1	0	1
	Retail - Other Retail	7	0	6	1	0	0	7	0	7	1	0	0
	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	6	0	6	1	0	0	6	0	6	1	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0
	IRB Total												

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

(2) Incl. RGAs and PSEs from Q2 2025

		IRB Approach											
		As of 31/03/2025						As of 30/06/2025					
		Original Exposure <sup>(1)</sup>		Risk exposure amount		Value adjustments and provisions		Original Exposure <sup>(1)</sup>		Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
ITALY	(in EUR, %)												
	Central banks and central governments <sup>(2)</sup>	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	1,289	0	1,246	292	0	0	1,245	0	979	240	0	0
	Corporates	2,831	14	1,059	557	0	5	2,829	13	1,018	550	0	5
	Corporates - Of Which: Specialised Lending	86	0	60	15	0	0	83	0	57	15	0	0
	Corporates - Of Which: SME	82	0	59	15	0	0	79	0	53	15	0	0
	Retail	35	0	32	3	0	0	33	0	31	3	0	0
	Retail - Secured on real estate property	33	0	29	2	0	0	33	0	29	2	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	23	0	29	2	0	0	22	0	29	2	0	0
	Retail - Qualifying Revolving	6	0	4	0	0	0	6	0	4	0	0	0
	Retail - Other Retail	6	0	5	1	0	0	5	0	4	0	0	0
	Retail - Other Retail - Of Which: SME	2	0	2	0	0	0	2	0	2	0	0	0
	Retail - Other Retail - Of Which: non-SME	4	0	4	0	0	0	3	0	3	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0
	IRB Total												

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

(2) Incl. RGAs and PSEs from Q2 2025

		IRB Approach											
		As of 31/03/2025						As of 30/06/2025					
		Original Exposure <sup>(1)</sup>		Risk exposure amount		Value adjustments and provisions		Original Exposure <sup>(1)</sup>		Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
SWITZERLAND	(in EUR, %)												
	Central banks and central governments <sup>(2)</sup>	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	1,244	0	1,244	292	0	0	1,215	0	1,009	240	0	0
	Corporates	8,296	52	3,773	1,573	16	44	8,330	44	3,519	1,436	11	28
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	3	0	3	3	0	0	3	0	3	3	0	0
	Retail	599	3	562	62	2	2	633	5	585	65	3	3
	Retail - Secured on real estate property	380	2	379	35	1	403	4	403	39	3	2	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	380	2	379	35	1	1	403	4	403	39	3	2
	Retail - Qualifying Revolving	27	0	19	0	0	0	27	0	19	2	0	0
	Retail - Other Retail	192	1	183	25	0	1	205	1	183	24	0	1
	Retail - Other Retail - Of Which: SME	36	0	12	3	0	0	37	0	19	5	0	0
	Retail - Other Retail - Of Which: non-SME	156	1	152	22	0	1	168	1	164	20	0	1
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0
	IRB Total												

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

(2) Incl. RGAs and PSEs from Q2 2025

		IRB Approach											
		As of 31/03/2025						As of 30/06/2025					
		Original Exposure <sup>(1)</sup>		Risk exposure amount		Value adjustments and provisions		Original Exposure <sup>(1)</sup>		Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
NETHERLANDS	(in EUR, %)												
	Central banks and central governments <sup>(2)</sup>	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	1,711	0	1,683	322	0	0	1,833	0	1,800	326	0	0
	Corporates	7,050	70	4,121	1,654	6	7	6,586	0	3,671	1,609	0	3
	Corporates - Of Which: Specialised Lending	239	0	233	68	0	0	227	0	227	70	0	0
	Corporates - Of Which: SME	167	0	164	60	0	0	166	0	162	62	0	0
	Retail	51	0	43	6	0	0	52	0	45	6	0	0
	Retail - Secured on real estate property	31	0	31	3	0	0	33	0	33	3	0	0
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	30	0	30	3	0	0	32	0	32	2	0	0
	Retail - Qualifying Revolving	8	0	5	1	0	0	8	0	5	1	0	0
	Retail - Other Retail	12	0	7	1	0	0	12	0	6	3	0	0
	Retail - Other Retail - Of Which: SME	6	0	3	1	0	0	6	0	1	1	0	0
	Retail - Other Retail - Of Which: non-SME	6	0	6	2	0	0	5	0	5	2	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0
	IRB Total												

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

(2) Incl. RGAs and PSEs from Q2 2025

		IRB Approach											
		As of 31/03/2025						As of 30/06/2025					
		Original Exposure <sup>(1)</sup>		Risk exposure amount		Value adjustments and provisions		Original Exposure <sup>(1)</sup>		Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
(in EUR, %)		Exposure Value <sup>(1)</sup>						Exposure Value <sup>(1)</sup>					
LUXEMBOURG	Central banks and central governments <sup>(2)</sup>	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	3,443	0	3,467	224	0	3,009	6	3,081	154	0	0	0
	Corporates	0	0	2,349	0	0	1	5,437	6	2,444	720	0	1
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	3	0	2	0	0	0	4	0	3	0	0	0
	Retail	38	0	38	3	0	0	32	0	31	3	0	0
	Retail - Secured on real estate property	19	0	19	2	0	0	18	0	18	2	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	19	0	19	2	0	0	18	0	18	2	0	0
	Retail - Qualifying Revolving	2	0	2	0	0	0	2	0	2	0	0	0
	Retail - Other Retail	17	0	17	1	0	0	11	0	11	1	0	0
	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	17	0	17	1	0	0	11	0	11	1	0	0
Equity	0	0	0	0	0	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit obligation assets													
IRB Total													

## 2025 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

COMMERZBANK Aktiengesellschaft

[illegible]

2025 EU-wide Transparency Exercise  
General governments exposures by country of the counterparty

COMMERZBANK Aktiengesellschaft

As of 31/12/2024

		As of 31/12/2024																
		Direct exposures																
		On balance sheet								Derivatives						Off balance sheet		
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		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	Nominal	Provisions					
[ 0 - 3M ]	Finland	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3Y - 5Y ]		10	10	0	0	0	0	10	0	0	0	0	0	0	0	0	0	
[ 5Y - 10Y ]		26	26	0	0	0	26	0	0	0	0	0	0	0	0	0	0	
[ 10Y - more ]	40	40	0	0	0	0	40	0	0	0	0	0	0	0	0	0		
Total	76	76	0	0	0	26	50	0	0	0	0	0	0	0	0	0	0	
[ 0 - 3M ]	France	70	70	0	0	0	0	70	0	0	0	0	0	0	0	0	0	
[ 3M - 1Y ]		0	0	0	0	0	0	0	20	0	0	0	0	0	0	0	0	
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y ]		19	19	0	0	0	19	0	0	0	0	0	0	0	0	0	0	
[ 3Y - 5Y ]		67	67	0	0	0	67	0	0	0	0	0	0	0	0	0	0	
[ 5Y - 10Y ]		51	51	0	0	0	51	0	0	0	0	0	0	0	0	0	0	
[ 10Y - more ]	5	5	0	0	0	5	0	0	0	0	0	0	0	0	0	0		
Total	212	212	0	0	0	24	70	0	20	0	0	0	0	0	0	0	15	
[ 0 - 3M ]	Germany	570	568	52	0	468	405	1	212	1	60	474	0	0	0	0	0	
[ 3M - 1Y ]		850	850	0	0	288	562	2	385	103	315	17	0	0	0	0	0	
[ 1Y - 2Y ]		1,403	1,403	11	0	510	882	34	964	22	153	0	0	0	0	0	0	
[ 2Y - 3Y ]		1,732	1,732	11	0	308	1,413	63	1,864	4	95	0	0	0	0	0	0	
[ 3Y - 5Y ]		2,920	2,920	149	0	840	1,931	44	1,126	44	926	1	0	0	0	0	0	
[ 5Y - 10Y ]		4,511	4,511	93	0	1,721	2,697	364	4,865	178	1,593	0	0	0	0	0	0	
[ 10Y - more ]	7,905	7,905	2	0	66	7,837	298	3,253	472	2,475	0	0	0	0	0	0		
Total	20,251	20,289	288	0	4,201	15,791	810	12,671	824	491	0	0	0	0	0	0	0	
[ 0 - 3M ]	Croatia	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 5Y - 10Y ]		24	24	0	0	0	24	0	0	0	0	0	0	0	0	0	0	
[ 10Y - more ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total	24	24	0	0	0	24	0	0	0	0	0	0	0	0	0	0	0	
[ 0 - 3M ]	Greece	46	46	46	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3M - 1Y ]		1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y ]		1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y ]		15	15	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3Y - 5Y ]		36	36	0	0	13	0	0	0	0	400	0	0	0	0	0	0	
[ 5Y - 10Y ]		8	8	0	0	8	0	0	0	43	250	0	0	0	0	0	0	
[ 10Y - more ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total	106	106	66	0	21	0	0	74	650	0	0	0	0	0	0	0	0	
[ 0 - 3M ]	Hungary	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3Y - 5Y ]		70	69	0	0	0	69	0	0	0	0	0	0	0	0	0	0	
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 10Y - more ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total	74	73	0	0	0	73	0	0	0	0	0	0	0	0	0	0	0	
[ 0 - 3M ]	Ireland	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 10Y - more ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 0 - 3M ]	Italy	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y ]		169	169	15	0	0	154	0	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y ]		1,624	1,624	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3Y - 5Y ]		379	379	0	0	0	299	0	0	0	0	0	0	0	0	0	0	
[ 5Y - 10Y ]		2,108	2,096	0	0	0	1,990	0	0	0	0	0	0	0	0	0	0	
[ 10Y - more ]	3,623	3,612	0	0	0	3,612	21	108	0	0	0	0	0	0	0	0		
Total	7,203	7,880	15	0	0	7,679	21	108	0	0	0	0	0	0	0	0	373	

2025 EU-wide Transparency Exercise  
General governments exposures by country of the counterparty

COMMERZBANK Aktiengesellschaft

As of 31/12/2024

		As of 31/12/2024														Risk weighted exposure amount
		Direct exposures														
(min EUR)		On balance sheet								Derivatives				Off balance sheet		
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures				
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions			
[ 0 - 3M ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 5Y - 10Y ]		10	10	0	0	0	10	0	0	0	0	0	0	0	0	
[ 10Y - more ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		54	54	0	0	0	54	0	0	0	0	0	0	0	0	
[ 0 - 3M ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 10Y - more ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 0 - 3M ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 5Y - 10Y ]		42	42	0	0	0	42	0	0	0	0	0	0	0	0	
[ 10Y - more ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		42	42	0	0	0	42	0	0	0	0	0	0	0	0	
[ 0 - 3M ]																
[ 3M - 1Y ]																
[ 1Y - 2Y ]																
[ 2Y - 3Y ]																
[ 3Y - 5Y ]																
[ 5Y - 10Y ]																
[ 10Y - more ]																
Total																
[ 0 - 3M ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 10Y - more ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 0 - 3M ]		143	143	0	0	0	48	0	0	0	0	0	0	0	0	
[ 3M - 1Y ]		2,710	2,748	11	0	0	2,108	0	0	0	0	0	1	0	0	
[ 1Y - 2Y ]		2,813	2,850	43	0	0	1,437	0	1,170	0	6	0	0	0	0	
[ 2Y - 3Y ]		1,106	1,105	51	0	0	482	0	572	0	0	0	0	0	0	
[ 3Y - 5Y ]		2,287	2,285	33	0	0	91	0	2,162	0	0	0	0	0	0	
[ 5Y - 10Y ]		583	682	66	0	0	66	0	814	0	0	0	0	0	0	
[ 10Y - more ]		13	13	10	0	0	3	0	3	0	0	0	0	0	0	
Total		10,034	10,027	215	0	0	4,166	5,646	0	0	0	0	7	0	20	
[ 0 - 3M ]		40	40	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3M - 1Y ]		3	3	0	0	0	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 10Y - more ]		364	364	0	0	0	0	0	364	0	0	0	0	0	0	
Total		407	407	0	0	0	407	0	0	0	0	0	0	0	1	
[ 0 - 3M ]																
[ 3M - 1Y ]																
[ 1Y - 2Y ]																
[ 2Y - 3Y ]																
[ 3Y - 5Y ]																
[ 5Y - 10Y ]																
[ 10Y - more ]																

## 2025 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

COMMERZBANK Aktiengesellschaft

[illegible]

2025 EU-wide Transparency Exercise  
General governments exposures by country of the counterparty

COMMERZBANK Aktiengesellschaft

As of 31/12/2024

		As of 31/12/2024															Risk weighted exposure amount
		Direct exposures															
(min EUR)		On balance sheet								Derivatives				Off balance sheet			
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures					
				of which: Financial assets held for trading	of which: Financial assets designated at fair-value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions				
[ 0 - 3M ]	Australia	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0			
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0			
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0			
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0			
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0			
[ 10Y - more ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 0 - 3M ]	Canada	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 3M - 1Y ]		59	59	0	0	0	59	0	0	0	0	0	0	0			
[ 1Y - 2Y ]		87	87	0	0	0	87	0	0	0	0	0	0	0			
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0			
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0			
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0			
[ 10Y - more ]		15	15	0	0	0	15	0	0	0	0	0	0	0	0		
Total		162	162	0	0	0	162	0	0	0	0	0	0	0	0	32	
[ 0 - 3M ]	Hong Kong																
[ 3M - 1Y ]																	
[ 1Y - 2Y ]																	
[ 2Y - 3Y ]																	
[ 3Y - 5Y ]																	
[ 5Y - 10Y ]																	
[ 10Y - more ]																	
Total																	
[ 0 - 3M ]	Japan	417	417	0	0	0	417	0	0	0	0	0	0	0	0		
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0			
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0			
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0			
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0			
[ 5Y - 10Y ]		127	127	0	0	0	127	0	0	0	0	0	0	0			
[ 10Y - more ]		15	15	0	0	0	15	0	0	0	0	0	0	0	0		
Total		559	559	0	0	0	559	0	0	0	0	0	0	0	0	151	
[ 0 - 3M ]	U.S.	1,723	1,723	0	0	1,448	275	0	0	0	0	0	0	0	0		
[ 3M - 1Y ]		26	26	0	0	0	26	0	0	0	0	0	0	0			
[ 1Y - 2Y ]		113	113	0	0	0	113	0	0	0	0	0	0	0			
[ 2Y - 3Y ]		168	168	0	0	0	168	0	0	0	0	0	0	0			
[ 3Y - 5Y ]		409	409	0	0	0	409	0	0	0	0	0	0	0			
[ 5Y - 10Y ]		2,134	2,134	10	0	1,446	678	0	0	0	0	0	0	0			
[ 10Y - more ]		1,105	1,104	14	0	468	621	0	0	0	0	0	0	0	0		
Total		5,679	5,677	25	0	3,362	2,290	0	0	0	0	0	0	0	0	674	
[ 0 - 3M ]	China	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 3M - 1Y ]		5	5	0	0	5	0	0	0	0	0	0	0	0			
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0			
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0			
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0			
[ 5Y - 10Y ]		171	171	0	0	0	0	0	0	0	0	0	0	0			
[ 10Y - more ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		176	176	0	0	5	0	0	0	0	0	0	0	0	0	33	
[ 0 - 3M ]	Switzerland	3	3	0	0	0	1	1	77	0	0	0	0	0	0		
[ 3M - 1Y ]		382	382	0	0	54	327	0	3	0	0	0	0	0			
[ 1Y - 2Y ]		54	54	0	0	0	54	0	0	0	0	0	0	0			
[ 2Y - 3Y ]		137	137	0	0	0	137	0	0	0	0	0	0	0			
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0			
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0			
[ 10Y - more ]		55	55	0	0	0	55	0	0	0	0	0	0	0	0		
Total		631	631	0	0	54	576	1	80	0	0	0	0	0	0	126	
[ 0 - 3M ]	Other advanced economies non-EEA	115	115	0	0	0	1	10	0	0	0	0	0	1	0		
[ 3M - 1Y ]		314	314	199	0	314	0	0	0	0	0	0	0	0			
[ 1Y - 2Y ]		170	170	59	0	27	0	0	0	0	0	0	0	0			
[ 2Y - 3Y ]		178	178	0	0	0	0	0	0	0	0	0	0	0			
[ 3Y - 5Y ]		291	291	0	0	291	0	0	0	0	0	0	0	0			
[ 5Y - 10Y ]		107	107	0	0	107	0	0	0	0	0	0	0	0			
[ 10Y - more ]		1	1	0	0	1	0	0	0	0	0	0	0	0	0		
Total		1,275	1,275	656	0	32	10	0	0	0	0	0	1	0	0	45	

2025 EU-wide Transparency Exercise  
General governments exposures by country of the counterparty

COMMERZBANK Aktiengesellschaft

As of 31/12/2024

		As of 31/12/2024															Risk weighted exposure amount
		Direct exposures															
		On balance sheet								Derivatives				Off balance sheet			
														Off-balance sheet 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)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Nominal	Provisions				
				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						
(min EUR)																	
[ 0 - 3M ]	Other Central and eastern Europe countries non EEA	5	5	0	0	0	0	5	0	0	0	0	0	0	0		
[ 3M - 1Y ]		1	1	0	0	0	0	1	0	0	0	0	120	0	0		
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	66	0	0		
[ 5Y - 10Y ]	Middle East	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 10Y - more ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		17	17	0	0	0	0	17	0	0	0	0	186	0	80		
[ 0 - 3M ]	Latin America and the Caribbean	362	361	268	0	0	0	93	0	0	0	0	33	0	0		
[ 3M - 1Y ]		4	4	0	0	0	0	4	0	0	0	0	0	0	0		
[ 1Y - 2Y ]		10	10	0	0	0	0	10	0	0	0	0	0	0	0		
[ 2Y - 3Y ]		41	41	0	0	0	0	41	0	0	0	0	0	0	0		
[ 3Y - 5Y ]		96	96	0	0	0	0	96	0	0	0	0	0	0	0		
[ 5Y - 10Y ]	Africa	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 10Y - more ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		513	512	268	0	0	0	244	0	0	0	0	33	0	248		
[ 0 - 3M ]	Others <sup>(2)</sup>	128	128	128	0	0	0	0	0	0	0	0	0	0	0		
[ 3M - 1Y ]		139	139	139	0	0	0	0	0	0	0	0	0	0	0		
[ 1Y - 2Y ]		71	70	0	0	0	0	70	0	0	0	0	0	0	0		
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 3Y - 5Y ]		14	14	0	0	0	0	14	0	0	0	0	0	0	0		
[ 5Y - 10Y ]	Africa	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 10Y - more ]		45	45	0	0	0	0	0	0	0	0	0	0	0	0		
Total		396	396	312	0	84	0	0	0	0	0	0	0	0	17		
[ 0 - 3M ]	Africa	81	81	0	0	0	0	81	0	0	0	0	100	0	0		
[ 3M - 1Y ]		12	12	0	0	0	0	12	0	0	0	0	86	0	0		
[ 1Y - 2Y ]		14	14	0	0	0	0	14	0	0	0	0	180	1	0		
[ 2Y - 3Y ]		28	28	0	0	0	0	28	0	0	0	0	0	0	0		
[ 3Y - 5Y ]		41	41	0	0	0	0	41	0	0	0	0	353	0	0		
[ 5Y - 10Y ]	Others <sup>(2)</sup>	156	155	0	0	0	0	155	0	0	0	0	0	0	0		
[ 10Y - more ]		193	191	0	0	0	0	191	0	0	0	0	0	0	0		
Total		526	523	0	0	0	0	523	0	0	0	0	719	1	842		
[ 0 - 3M ]	Others <sup>(2)</sup>	1,211	1,211	22	0	0	1,170	19	0	0	0	0	10	0	0		
[ 3M - 1Y ]		15	15	0	0	0	0	15	0	0	0	0	0	0	0		
[ 1Y - 2Y ]		32	32	0	0	0	0	32	0	0	0	0	73	0	0		
[ 2Y - 3Y ]		68	68	0	0	0	0	68	0	0	0	0	174	0	0		
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 5Y - 10Y ]	Others <sup>(2)</sup>	130	130	0	0	0	0	130	0	0	0	0	0	0	0		
[ 10Y - more ]		81	81	0	0	0	0	81	0	0	0	0	0	0	0		
Total		1,538	1,537	22	0	0	1,170	346	0	0	0	0	258	0	272		

## Notes and definitions

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

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

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

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

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

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

## Regions:

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

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

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

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

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

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

(7) The values for the "Other" bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of €04.

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

## 2025 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

COMMERZBANK Aktiengesellschaft

[illegible]



2025 EU-wide Transparency Exercise  
General governments exposures by country of the counterparty

COMMERZBANK Aktiengesellschaft

As of 30/06/2025

		As of 30/06/2025																
		Direct exposures																
		On balance sheet								Derivatives				Off balance sheet			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)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures						
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions					
[ 0 - 3M ]	Finland	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 3Y - 5Y ]		8	8	0	0	0	0	8	8	0	0	0	0	0	0	0	0	
[ 5Y - 10Y ]		229	229	0	0	0	0	229	229	0	0	0	0	0	0	0	0	
[ 10Y - more ]	39	39	0	0	0	0	39	39	0	0	0	0	0	0	0	0		
Total		277	278	0	0	0	229	47	0	0	0	0	0	0	0	0	0	
[ 0 - 3M ]	France	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 3M - 1Y ]		13	13	0	0	0	13	0	0	19	0	0	0	0	0	0		
[ 1Y - 2Y ]		105	105	0	0	0	56	49	0	0	0	0	0	0	0	0		
[ 2Y - 3Y ]		136	136	0	0	0	63	73	0	0	0	0	0	0	0	0		
[ 3Y - 5Y ]		379	379	38	0	0	310	30	0	0	0	0	0	0	0	0		
[ 5Y - 10Y ]		574	574	22	0	0	500	0	0	0	0	0	0	0	0	0		
[ 10Y - more ]	4	4	0	0	0	4	0	0	0	0	0	0	0	0	0			
Total		1,211	1,211	61	0	0	946	152	0	19	0	0	0	0	0	0	102	
[ 0 - 3M ]	Germany	811	811	7	0	0	165	646	0	3	590	107	281	65	0	0		
[ 3M - 1Y ]		1,205	1,205	5	0	0	539	661	12	595	0	0	11	0	0	0		
[ 1Y - 2Y ]		1,167	1,167	12	0	0	205	960	19	1,272	24	524	0	0	0	0		
[ 2Y - 3Y ]		2,052	2,052	103	0	0	336	1,613	26	643	28	844	1	0	0	0		
[ 3Y - 5Y ]		3,316	3,316	36	0	0	1,147	2,133	39	913	17	292	0	0	0	0		
[ 5Y - 10Y ]		5,942	5,942	57	0	0	3,346	2,540	391	4,603	179	1,487	0	0	0	0		
[ 10Y - more ]	8,498	8,498	23	0	0	74	8,401	221	2,005	596	3,703	0	0	0	0			
Total		22,893	22,892	242	0	0	5,812	16,938	711	10,420	952	7,331	667	0	0	3		
[ 0 - 3M ]	Croatia	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 5Y - 10Y ]		24	24	0	0	0	24	0	0	0	0	0	0	0	0	0		
[ 10Y - more ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
Total		24	24	0	0	0	24	0	0	0	0	0	0	0	0	0	0	
[ 0 - 3M ]	Greece	30	30	30	0	0	0	0	0	0	0	0	0	0	0	0		
[ 3M - 1Y ]		1	1	0	0	0	1	0	0	0	0	0	0	0	0	0		
[ 1Y - 2Y ]		15	15	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 2Y - 3Y ]		1	1	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 3Y - 5Y ]		16	16	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 5Y - 10Y ]		9	9	0	0	0	0	0	0	0	44	250	0	0	0	0		
[ 10Y - more ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
Total		72	72	41	0	0	0	0	0	44	250	0	0	0	0	0	0	
[ 0 - 3M ]	Hungary	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 3Y - 5Y ]		71	71	0	0	0	71	0	0	0	0	0	0	0	0	0		
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 10Y - more ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
Total		71	71	0	0	0	71	0	0	0	0	0	0	0	0	0	0	
[ 0 - 3M ]	Ireland	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 10Y - more ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 0 - 3M ]	Italy	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 3M - 1Y ]		76	76	0	0	0	0	76	0	76	0	0	0	0	0	0		
[ 1Y - 2Y ]		78	78	0	0	0	0	78	0	0	0	0	0	0	0	0		
[ 2Y - 3Y ]		1,522	1,522	0	0	0	0	1,522	0	0	0	0	0	0	0	0		
[ 3Y - 5Y ]		606	606	0	0	0	92	300	0	0	0	0	0	0	0	0		
[ 5Y - 10Y ]		3,097	3,071	0	0	0	942	2,129	0	0	0	0	0	0	0	0		
[ 10Y - more ]	3,512	3,512	0	0	0	10	3,512	20	108	0	0	0	0	0	0			
Total		8,890	8,864	0	0	0	1,034	7,616	20	108	0	0	0	0	0	0	354	

## 2025 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

COMMERZBANK Aktiengesellschaft

[illegible]

## 2025 EU-wide Transparency Exercise

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

COMMERZBANK Aktiengesellschaft

[illegible]

2025 EU-wide Transparency Exercise  
General governments exposures by country of the counterparty

COMMERZBANK Aktiengesellschaft

As of 30/06/2025

		As of 30/06/2025														
		Direct exposures														
(min EUR)		On balance sheet							Derivatives				Off balance sheet			
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		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	Nominal	Provisions			
[ 0 - 3M ]	Australia	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 10Y - more ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 0 - 3M ]	Canada	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3M - 1Y ]		48	48	0	0	0	0	48	0	0	0	0	0	0	0	
[ 1Y - 2Y ]		30	30	0	0	0	0	30	0	0	0	0	0	0	0	
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3Y - 5Y ]		51	51	0	0	0	0	51	0	0	0	0	0	0	0	
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 10Y - more ]		14	14	0	0	0	0	14	0	0	0	0	0	0	0	
Total		143	143	0	0	0	0	143	0	0	0	0	0	0	0	50
[ 0 - 3M ]	Hong Kong															
[ 3M - 1Y ]																
[ 1Y - 2Y ]																
[ 2Y - 3Y ]																
[ 3Y - 5Y ]																
[ 5Y - 10Y ]																
[ 10Y - more ]																
Total																
[ 0 - 3M ]	Japan	632	632	0	0	0	0	632	0	0	0	0	0	0	0	
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 5Y - 10Y ]		125	125	0	0	0	0	125	0	0	0	0	0	0	0	
[ 10Y - more ]		15	15	0	0	0	0	15	0	0	0	0	0	0	0	
Total		773	773	0	0	0	0	773	0	0	0	0	0	0	0	193
[ 0 - 3M ]	U.S.	1,936	1,936	0	0	1,694	0	242	0	0	0	0	0	0	0	
[ 3M - 1Y ]		94	94	0	0	85	9	9	0	0	0	0	0	0	0	
[ 1Y - 2Y ]		160	160	0	0	0	160	0	0	0	0	0	0	0	0	
[ 2Y - 3Y ]		226	226	0	0	0	226	0	0	0	0	0	0	0	0	
[ 3Y - 5Y ]		465	465	0	0	239	226	207	0	0	0	0	0	0	0	
[ 5Y - 10Y ]		1,936	1,937	19	0	1,321	597	597	0	0	0	0	0	0	0	
[ 10Y - more ]		891	891	0	0	420	471	471	0	0	0	0	0	0	0	
Total		5,718	5,709	19	0	3,779	1,812	1,812	0	0	0	0	0	0	0	537
[ 0 - 3M ]	China	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3M - 1Y ]		5	5	0	0	5	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 5Y - 10Y ]		155	155	0	0	0	0	0	0	0	0	0	0	0	0	
[ 10Y - more ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		160	160	0	0	5	0	0	0	0	0	0	0	0	0	30
[ 0 - 3M ]	Switzerland	275	275	0	0	55	0	220	4	189	0	0	0	0	0	
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y ]		189	189	0	0	0	189	0	0	0	0	0	0	0	0	
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 5Y - 10Y ]		4	4	4	0	0	0	0	0	0	0	0	0	0	0	
[ 10Y - more ]		55	55	0	0	0	55	0	0	0	0	0	0	0	0	
Total		523	523	4	0	55	484	4	4	189	0	0	0	0	0	106
[ 0 - 3M ]	Other advanced economies non-EEA	83	83	0	0	26	0	57	0	0	0	0	1	0	0	
[ 3M - 1Y ]		272	272	191	0	0	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y ]		118	118	0	0	27	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y ]		172	172	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3Y - 5Y ]		35	35	35	0	0	0	0	0	0	0	0	0	0	0	
[ 5Y - 10Y ]		34	34	34	0	0	0	0	0	0	0	0	0	0	0	
[ 10Y - more ]		1	1	0	0	1	0	0	0	0	0	0	0	0	0	
Total		715	715	261	0	53	14	0	0	0	0	0	1	0	0	22

2025 EU-wide Transparency Exercise  
General governments exposures by country of the counterparty

COMMERZBANK Aktiengesellschaft

As of 30/06/2025

		As of 30/06/2025															
		Direct exposures															
(min EUR)		On balance sheet								Derivatives				Off balance sheet		Risk weighted exposure amount	
		Non-derivative financial assets by accounting portfolio								Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet 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				
[ 0 - 3M ]	Other Central and eastern Europe countries non EEA	5	5	0	0	0	5	0	0	0	0	0	0	0			
[ 3M - 1Y ]		2	2	0	0	0	2	0	0	0	0	111	0	0			
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0			
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	59	0	0			
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0			
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0			
[ 10Y - more ]	21	21	0	0	0	0	21	0	0	0	0	0	0	0			
Total		28	28	0	0	0	28	0	0	0	0	170	0	82			
[ 0 - 3M ]	Middle East	324	324	238	0	2	2	85	0	0	0	101	0				
[ 3M - 1Y ]		5	5	0	0	0	0	5	0	0	0	0	0				
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0				
[ 2Y - 3Y ]		34	34	0	0	0	0	34	0	0	0	0	0				
[ 3Y - 5Y ]		168	168	81	0	0	0	87	0	0	0	0	0				
[ 5Y - 10Y ]		48	48	0	0	48	0	0	0	0	0	0	0				
[ 10Y - more ]	0	0	0	0	0	0	0	0	0	0	0	0	0				
Total		580	580	238	0	50	2	212	0	0	0	101	0	195			
[ 0 - 3M ]	Latin America and the Caribbean	409	409	409	0	0	0	336	0	0	0	0	0	0			
[ 3M - 1Y ]		354	354	0	0	0	0	0	0	0	0	0	0	0			
[ 1Y - 2Y ]		72	72	0	0	72	0	72	0	0	0	0	0	0			
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0			
[ 3Y - 5Y ]		14	14	0	0	14	0	0	0	0	0	0	0	0			
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0			
[ 10Y - more ]	40	40	0	0	40	0	0	0	0	0	0	0	0				
Total		889	889	803	0	86	0	406	0	0	0	0	0	17			
[ 0 - 3M ]	Africa	87	88	47	0	0	0	39	0	0	0	25	0				
[ 3M - 1Y ]		98	97	0	0	0	0	97	0	0	0	239	0				
[ 1Y - 2Y ]		20	20	0	0	0	0	20	0	0	0	0	0				
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	126	0				
[ 3Y - 5Y ]		47	47	0	0	0	0	47	0	0	0	213	0				
[ 5Y - 10Y ]		143	143	0	0	143	0	0	0	0	0	0	0				
[ 10Y - more ]	212	210	0	0	0	0	210	0	0	0	0	0	0				
Total		608	603	47	0	143	0	556	0	0	0	603	1	818			
[ 0 - 3M ]	Others <sup>(2)</sup>	2,810	2,810	185	0	2,627	0	7	0	0	0	15	0				
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0				
[ 1Y - 2Y ]		21	21	0	0	0	0	21	0	0	0	48	0				
[ 2Y - 3Y ]		54	54	0	0	0	0	54	0	0	0	172	0				
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0				
[ 5Y - 10Y ]		123	123	0	0	0	0	123	0	0	0	0	0				
[ 10Y - more ]	100	100	0	0	0	0	100	0	0	0	0	0	0				
Total		3,118	3,118	185	0	2,627	0	306	0	0	0	235	0	225			

## 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 counterpart with full or partial government guarantees.

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

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

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

## Regions:

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

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

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

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

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

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

(7) The values for the "Other" bucket is calculated subtracting from the reported "Total" the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of €04.

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

	As of 30/09/2024														As of 30/09/2024															
	Gross carrying amount / Nominal amount														Gross carrying amount / Nominal amount															
	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions <sup>(1)</sup>														Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions <sup>(1)</sup>															
	Collateral and financial guarantees received on non-performing exposures														Collateral and financial guarantees received on non-performing exposures															
	Of which performing	Of which stage 2	Of which performing not past due 90 days and <180 days	Of which non-performing <sup>(1)</sup>	Of which stage 2	Of which defaulted	Of which stage 3 <sup>(1)</sup>	Of performing exposures <sup>(1)</sup>	Of non-performing exposures <sup>(1)</sup>	Of which stage 2	Of which defaulted	Of which stage 3 <sup>(1)</sup>	Of performing exposures <sup>(1)</sup>	Of non-performing exposures <sup>(1)</sup>	Of which stage 2	Of which defaulted	Of which stage 3 <sup>(1)</sup>	Of performing exposures <sup>(1)</sup>	Of non-performing exposures <sup>(1)</sup>	Of which stage 2	Of which defaulted	Of which stage 3 <sup>(1)</sup>	Of performing exposures <sup>(1)</sup>	Of non-performing exposures <sup>(1)</sup>	Of which stage 2	Of which defaulted	Of which stage 3 <sup>(1)</sup>	Of performing exposures <sup>(1)</sup>	Of non-performing exposures <sup>(1)</sup>	
(in € bn)																														
Cash balances at central banks and other demand deposits	94,341	94,341	238	0	0	0	0	0	0	0	0	0	0	0	71,836	71,836	188	0	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	108,683	101,685	1,813	0	0	0	0	72	46	0	0	0	0	0	103,333	100,654	1,133	7	870	0	870	870	54	35	34	24	637	0	84	637
Central banks	2,058	2,058	0	0	0	0	0	0	0	0	0	0	0	0	4,803	4,803	0	0	0	0	0	0	1	0	0	0	0	0	0	0
General governments	30,005	30,009	486	0	0	0	0	32	15	0	0	0	0	0	33,389	33,393	529	0	0	0	0	31	15	0	0	0	0	0	0	0
Credit institutions	27,267	27,267	0	0	0	0	0	4	7	0	0	0	0	0	21,878	21,222	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	34,768	34,768	0	0	0	0	0	24	14	0	0	0	0	0	34,610	34,577	33	7	81	0	82	82	7	3	1	0	3	0	3	0
Non-financial corporations	5,589	5,589	0	0	0	0	0	14	8	0	0	0	0	0	5,081	5,102	244	0	179	0	179	179	11	5	7	0	7	0	177	0
Loans and advances (including at amortised cost and fair value)	347,362	342,796	43,009	361	4,658	0	4,658	4,267	1,090	831	2,071	0	2,080	1,302	346,596	346,193	43,423	468	4,806	0	4,806	4,676	1,622	743	2,108	0	2,087	1,602	0	2,087
Central banks	6,521	6,521	0	0	0	0	0	1	0	0	0	0	0	0	6,531	6,531	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	17,550	17,396	341	0	154	0	154	126	3	1	13	0	8	128	19,207	19,052	912	3	155	0	155	134	3	1	13	0	7	124	0	124
Credit institutions	41,684	41,552	2,340	24	82	0	82	80	33	24	18	0	18	0	44,852	44,740	1,867	79	117	0	117	105	22	15	19	0	18	19	0	19
Other financial corporations	51,481	51,423	1,189	0	58	0	58	51	9	4	12	0	12	1	46,654	46,574	1,866	1	80	0	80	78	11	7	14	0	14	3	0	14
Non-financial corporations	99,178	95,980	23,415	101	1,189	0	1,189	2,088	608	475	1,508	0	1,458	804	96,455	93,375	23,811	217	1,240	0	1,240	1,055	624	884	1,547	0	1,501	873	0	1,501
of which: small and medium sized enterprises	28,817	27,682	6,634	89	1,155	0	1,155	1,088	267	189	1,517	0	1,518	142	28,827	27,634	6,671	119	1,181	0	1,181	1,122	285	202	142	0	152	133	0	152
of which: Loans collateralised by commercial immovable property	15,120	14,403	4,868	4	717	0	717	677	69	34	313	0	304	250	14,680	13,889	4,765	1	802	0	802	851	70	51	334	0	331	279	0	331
Households	120,954	120,784	15,814	171	1,102	0	1,102	1,181	436	127	1,310	0	104	458	120,541	120,221	15,610	159	1,219	0	1,219	1,153	388	261	514	0	487	385	0	487
of which: Loans collateralised by residential immovable property	108,878	108,778	12,722	108	588	0	588	576	182	143	134	0	127	378	109,425	108,808	11,483	90	617	0	617	589	182	143	109	0	181	487	0	181
of which: Credit for consumption	7,587	7,544	1,301	43	381	0	381	361	131	99	220	0	208	7	7,368	7,353	1,234	44	388	0	388	342	143	104	221	0	202	4	202	4
DEBT INSTRUMENTS other than HTF	582,275	586,616	44,794	368	6,898	0	6,898	4,267	1,170	878	2,071	0	2,080	1,303	582,199	581,483	44,974	465	5,075	0	5,075	5,086	1,600	798	2,141	0	2,079	2,080	0	2,079
DEBT-BALANCE SHEET EXPOSURES	107,348	106,416	23,640	368	6,898	0	6,898	4,648	302	155	214	0	389	189	107,325	106,579	23,645	368	6,898	4,648	302	155	215	220	0	389	189	0	389	189

<sup>(1)</sup> For the definition of an off-balance sheet exposure refer to Article 12(1) of Regulation (EU) No 1774/2015 (SME)

<sup>(2)</sup> Institutions must have the cumulative amount of selected credit losses since initial recognition for financial instruments subject to measurement and provisions for off-balance sheet measures.

<sup>(3)</sup> Institutions must have the cumulative amount of selected credit losses since initial recognition for financial instruments subject to measurement. The accumulated credit losses at the value due to credit risk for financial instruments measured at the value through profit or loss other than HTF and provisions for off-balance sheet measures.

<sup>(4)</sup> For the on-balance sheet items, accumulated impairment and accumulated negative changes in fair value due to credit risk are disclosed with positive sign if they are decreasing items. Following this sign convention, information is reported according to the IFRS9 framework (paragraph 18.20 / 18.25), which follows a sign convention based on a credit/loss convention, as explained in Annex 2 Part 1 paragraphs 12 and 13 (paragraphs 20.123-412). If an institution is reporting, however, for the off-balance sheet instruments, the same sign (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the related sign convention. This is because, based on this sign convention, the provision on off-balance sheet commitments are generally reported with positive sign.

<sup>(5)</sup> From June 2024, the gross carrying amount of assets and accumulated impairments that are purchased or originated in credit impaired or close to credit impairment are not included in the impairment stage, as it was the case in previous periods.

Performer not on performer's expense

COMMERZBANK Aktiengesellschaft

[illegible]

## 2025 EU-wide Transparency Exercise

### Forborne exposures

COMMERZBANK Aktiengesellschaft

	As of 30/09/2024						As of 31/12/2024					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>(2)</sup>		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>(2)</sup>		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(mln EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	682	682	25	25	657	657
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		503	503	18	18	485	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		179	179	7	7	172	
Loans and advances (including at amortised cost and fair value)	4,422	1,971	801	761	1,233	487	4,340	2,033	915	877	1,350	598
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	27	27	5	5	21	21	27	27	5	5	18	18
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	56	3	1	1	18	1	13	4	1	1	2	2
Non-financial corporations	3,734	1,688	714	685	868	348	3,676	1,744	831	803	979	441
of which: small and medium-sized enterprises	597	313	123	113	232		680	404	151	142	276	
Households	606	253	81	71	326	116	624	259	78	68	351	138
DEBT INSTRUMENTS other than HFT	4,422	1,971	801	761	1,233		5,022	2,716	940	902	2,008	
Loan commitments given	1,075	287	76	71	18	4	1,114	333	96	84	19	6
QUALITY OF FORBEARANCE												
Loans and advances that have been forborne more than twice <sup>(3)</sup>	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>(2)</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 generally reported with a positive sign.

<sup>(3)</sup> 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.



## 2025 EU-wide Transparency Exercise

## Forborne exposures

COMMERZBANK Aktiengesellschaft

	As of 31/03/2025						As of 30/06/2025					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures (2)		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures (2)		Collateral and financial guarantees received on exposures with forbearance measures	
(mln 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)	671	671	25	25	646	646	666	666	24	24	642	642
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	497	497	18	18	479		493	493	18	18	475	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	174	174	7	7	168		173	173	7	7	167	
Loans and advances (including at amortised cost and fair value)	4,572	2,316	1,003	956	1,149	593	4,637	2,324	967	915	1,761	557
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	25	25	4	4	18	18	24	24	4	4	16	16
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	17	14	5	5	3	2	52	39	1	1	14	2
Non-financial corporations	3,913	2,011	908	875	799	436	3,947	1,991	879	838	1,403	411
of which: small and medium-sized enterprises	628	392	143	135	230		677	393	139	124	263	
Households	617	267	85	71	329	137	614	271	83	71	329	127
DEBT INSTRUMENTS other than HFT	5,243	2,988	1,028	980	1,795		5,303	2,990	992	940	2,403	
Loan commitments given	1,025	322	137	125	26	5	1,110	334	85	73	18	2
QUALITY OF FORBEARANCE												
Loans and advances that have been forborne more than twice (1)	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria (1)	0						0					

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

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

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

**2025 EU-wide Transparency Exercise**  
Breakdown of loans and advances to non-financial corporations other than held for trading  
COMMERZBANK Aktiengesellschaft

(mln EUR)	As of 30/09/2024						As of 31/12/2024						As of 31/03/2025						As of 30/06/2025					
	Gross carrying amount			Accumulated impairment <sup>(1)</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>(1)</sup>	Gross carrying amount			Accumulated impairment <sup>(1)</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>(1)</sup>	Gross carrying amount			Accumulated impairment <sup>(1)</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>(1)</sup>	Gross carrying amount			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-perform	Of which: defaulted	Of which loans and advances subject to impairment			Of which: non-perform	Of which: defaulted	Of which loans and advances subject to impairment			Of which: non-perform	Of which: defaulted	Of which loans and advances subject to impairment			Of which: non-perform	Of which: defaulted	Of which loans and advances subject to impairment						
A Agriculture, forestry and fishing	692	10	10	692	6	0	670	10	10	670	6	0	555	10	10	555	6	0	534	9	9	534	6	0
B Mining and quarrying	1,535	64	64	1,535	19	0	1,050	64	64	1,050	7	0	717	64	64	717	16	0	761	64	64	761	16	0
C Manufacturing	32,881	1,471	1,471	32,317	970	5	30,123	1,450	1,450	29,459	1,063	5	31,514	1,613	1,613	30,971	1,013	5	32,394	1,566	1,566	31,743	967	5
D Electricity, gas, steam and air conditioning supply	10,291	75	75	10,195	75	0	11,106	89	89	11,106	78	0	11,671	63	63	11,447	69	0	12,629	63	63	12,422	88	0
E Water supply	2,261	6	6	2,254	6	0	2,339	9	9	2,329	6	0	2,455	12	12	2,454	7	0	2,582	12	12	2,571	8	0
F Construction	2,968	105	105	2,959	89	1	2,740	136	136	2,732	81	1	2,942	137	137	2,934	84	1	3,267	135	135	3,259	88	1
G Wholesale and retail trade	13,061	667	667	13,000	398	2	12,956	692	692	12,893	387	2	13,792	673	673	13,676	454	2	13,620	740	740	13,496	459	2
H Transport and storage	5,508	132	132	5,504	62	1	5,338	109	109	5,335	59	0	5,280	111	111	5,276	59	1	5,016	104	104	5,013	61	0
I Accommodation and food service activities	792	37	37	790	27	0	701	20	20	701	14	0	881	20	20	880	14	0	689	28	28	688	14	0
J Information and communication	4,965	77	77	4,882	52	0	5,349	77	77	5,330	59	0	5,771	75	75	5,766	59	0	4,014	68	68	4,009	57	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	13,179	265	265	13,168	187	2	13,470	328	328	13,459	179	1	13,202	295	295	13,192	193	1	13,278	390	390	13,269	196	1
M Professional, scientific and technical activities	4,809	129	129	4,791	92	1	5,113	134	134	5,096	94	1	5,083	130	130	5,067	101	1	5,093	190	190	5,078	128	1
N Administrative and support service activities	3,153	83	83	3,119	34	0	2,749	56	56	2,747	34	0	2,914	57	57	2,900	35	0	2,670	54	54	2,656	34	0
O Public administration and defence, compulsory social security	11	0	0	11	0	0	14	0	0	14	0	0	14	0	0	14	0	0	20	0	0	20	1	0
P Education	173	14	14	172	6	0	140	14	14	139	6	0	146	15	15	145	7	0	157	14	14	156	7	0
Q Human health services and social work activities	1,166	19	19	1,164	32	0	1,226	20	20	1,224	32	0	1,337	19	19	1,335	33	0	1,281	19	19	1,279	35	0
R Arts, entertainment and recreation	582	19	19	581	20	0	597	4	4	596	4	0	601	10	10	600	6	0	600	9	9	599	6	0
S Other services	1,152	16	16	1,110	28	0	931	28	28	892	51	0	1,393	13	13	1,353	53	0	3,613	27	27	3,572	36	0
Loans and advances	99,179	3,189	3,189	98,242	2,104	12	96,615	3,240	3,240	95,772	2,160	11	100,200	3,318	3,318	99,281	2,209	11	102,218	3,492	3,492	101,124	2,207	10

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

The 'NACE codes' disclosed in this template F 06.01 are the codes included in Regulation (EC) No 1893/2006 of the European Parliament and of the Council (NACE rev. 2). The latter has been reviewed by the Commission Delegated Regulation (EU) 2023/137 of 10 October 2022 (NACE rev. 2.1) which shall apply to the data transmissions to the Commission (Eurostat) relating to each reference period from 1 January 2025. Until the Commission Implementing Regulation (EU) 2021/451 is amended to include the new codes (NACE rev. 2.1), institutions are asked to keep reporting the outdated codes (NACE rev. 2). (ref: EBA's Q&A 2024\_7158)