

2021 EU-wide Stress Test

Bank Name	COMMERZBANK Aktiengesellschaft 851WYGNLUQLFZBSYGB56									
LEI Code	851WYGNLUQLFZBSYGB56									
Country Code	DE									



2021 EU-wide Stress Test: Summary

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

¹ Conversions not considered for CET1 computation

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

17	IFRS 9 transitional arrangements?	Yes (dynamic only)

18

New definition of default?

Yes





										Actual					
										31/12/2020					
				Exposu	re values			Risk expos	ure amounts						
			A-I	RB	F-If	RB	A-I	RB	(F-1	IRB			Stock of	Stock of Stock	
RowN um		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure Stage 3 exposu	e provisions for Stage 1 exposure	provisions for provision Stage 2 exposure Stage 3 ex	S TOP
19	Central banks		0	0	0	C) 0	0	0		0 0	0	0	0 0	0 -
20	Central governments		155	0	0	C) 7	0	0		0 10	0	0	0 0	0 -
21	Institutions		6,097	0	0	C	1,392	0	0		0 3,098	80	0	1 0	0 -
22	Corporates		62,849	1,434	0	C	30,672	838	0		0 49,773	6,842 1,4	15 4	9 576	942 66.58%
23	Corporates - Of Which: Specialised Lending		11,293	188	0	C	4,653	77	0		0 10,049	1,125 1	88 2	1 42	59 31.49%
24	Corporates - Of Which: SME		6,242	316	0	C	2,948	199	0		0 5,164	1,266 3	16 1	0 26	175 55.46%
25	Retail		128,812	742	0	C	16,258	464	0		0 119,955	6,557 7·	42 7	8 122	264 35.63%
26	Retail - Secured on real estate property		81,501	274	0	C	7,014	171	0		0 77,796	3,705 2	74 2	6 50	32 11.51%
GERMANY	Retail - Secured on real estate property - Of Which: SME		14,369	79	0	C	1,176	50	0		0 13,392	976	79	6 11	9 10.879
28 GERMANT	Retail - Secured on real estate property - Of Which: non-SME		67,132	195	0	C	5,838	122	0		0 64,403	1 –	95 2	1 39	23 11.77%
29	Retail - Qualifying Revolving		10,509	20	0	C	1,049	12	0		0 9,725		20	6 13	11 56.06°
30	Retail - Other Retail		36,802	448	0	C) 8,195	280	0		0 32,434		48 4	5 59	11 56.06% 222 49.49%
31	Retail - Other Retail - Of Which: SME		16,120	275	0	C	3,691	172	0		0 13,779	,	76 2	4 34	135 48.889 87 50.469
32	Retail - Other Retail - Of Which: non-SME		20,682	173	0	C	4,504	108	0		0 18,655	849 1	72 2	1 25	87 50.46°
33	Equity		0	0			0	0			0	0	0	0 0	0 -
34	Securitisation														
35	Other non-credit obligation assets		15,958	0			5,019	0			0	0	0	0 0	0 0.00%
36	IRB TOTAL		213,870	2,176	0	0	53,348	1,302	0		0 172,836	13,479 2,15	57 12	699	1,207 55.94%

		Actual 31/12/2020													
									31/12/2020						
			Expos	sure values			Risk expos	ure amounts							
		A	IRB	F	IRB	A-IF	RB	F-1	RB			Stock of	Stock of	Stock of	Coverage Ratio
wN n	(ml	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage I exposure	Stage 2 exposure Stage 3 exposure	e provisions for Stage 1 exposure	provisions for Stage 2 exposure Sta	provisions for	Change 2 and a sec
	Central banks		כ	0 () (0 0	C	0		0 0	0	0 (0 0	0) -
3 - I	Central governments	16	2	0) (0 41	C	0		0 0	0	0 (0 0	0) -
	Institutions	34	5	0) (200	0	0		0 267	ý 5	0 (0 0	0) -
	Corporates	8,78	7 3	30 () (6,801	232	0		0 7,107	1,082 32	9 2!	5 23	178	3 54.13 ^o
	Corporates - Of Which: Specialised Lending	2,04	4 1	12 () (1,772	C	0		0 1,785	187 10	4 !	5 6	26	5 25.26 ^o
	Corporates - Of Which: SME	2,42	1	59 () () 1,545	78	0		0 1,855		6 8	8 7	29	62.939
	Retail	13,45) 5	28 () (3,692	517	0		0 10,536	· · · · · · · · · · · · · · · · · · ·	2 35	5 74	289	58.739
	Retail - Secured on real estate property	7,41	9 2	01) (1,036	329	0		0 6,229	1,079 20	7	2 9	95	5 45.90 ^o
POLAND	Retail - Secured on real estate property - Of Which: SME	56	ס	29) (168	71	0		0 488	61 3	0	1 1	13	3 43.17 ^o
FOLAND	Retail - Secured on real estate property - Of Which: non-SME	6,85	9 1	72) (868	258	0		0 5,741	1,018 17	7	1 8	82	2 46.37 ^o
	Retail - Qualifying Revolving		1	0) (0 0	C	0		0 1	0	0 (0 0	0	50.00%
	Retail - Other Retail	6,03) 3	28 () (2,656	188	0		0 4,307	1,093 28	5 33	3 65	194	4 68.02°
	Retail - Other Retail - Of Which: SME	2,76	4 1	41 () (932	62	0		0 2,095	378 11	5 1!	5 22	79	68.729
	Retail - Other Retail - Of Which: non-SME	3,26	5 1	87 () (1,724	126	0		0 2,212	715 17	0 18	8 43	115	5 67.56°
	Equity)	0		0	C			0	0	0 (0	0) -
	Securitisation														
	Other non-credit obligation assets	1,11	Ð	0		800	0			0	0	0 (0	0) -
	IRB TOTAL	23,864	l 8!	59 (0	11,535	749	0		0 17,910	3,259 82	2 60	97	467	56.89%

									Actual						
									31/12/2020						
			Expos	ure values			Risk expos	sure amounts							
		A-1	RB	F	IRB	A-I	RB	F-1	(RB			Stock of	Stock of	Stock of	Coverage Ratio -
RowN um	(mln EUR	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure Stage 3 exposure	e provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
55	Central banks	1,077		0)	0 0		0 0		0 1,077	0	0 () (0 0	-
56	Central governments	183		0)	0 0		0 0		0 90	12	0) (0 0	1-
57	Institutions	4,484		0)	0 1,978		0 0		0 1,629	529	0) 1	1 0	1-
58	Corporates	11,715		3)	0 6,528		2 0		0 8,553	965	3	5 4	4 3	100.00%
59	Corporates - Of Which: Specialised Lending	450		0)	0 130		0 0		0 447	3	0) (0 0	-
60	Corporates - Of Which: SME	17		0)	0 8		0 0		0 7	0	0) (0 0	-
61	Retail	131		0)	0 14		0 0		0 122	7	0) (0 0	33.33% 10.00%
62	Retail - Secured on real estate property	86		0)	0 5		0 0		0 82	4	0) (0 0	10.009
	Retail - Secured on real estate property - Of Which: SME	3		0)	0 0		0 0		0 3	0	0) (0 0	-
UNITED STATES	Retail - Secured on real estate property - Of Which: non-SME	83		0)	0 5		0 0		0 79	4	0) (0 0	10.00%
65	Retail - Qualifying Revolving	10		0)	0 2		0 0		0 9	0	0 () (0 0	66.67%
66	Retail - Other Retail	35		0)	0 7		0 0		0 31	3	0) (0 0	35.29%
67	Retail - Other Retail - Of Which: SME	15		0)	0 3		0 0		0 13	1	0) (0 0	100.00%
68	Retail - Other Retail - Of Which: non-SME	20		0)	0 3		0 0		0 18	2	0) (00	10.00% 66.67% 35.29% 100.00% 31.25%
69	Equity	0		0		0		0		0	0	0) (0 0	l
70	Securitisation														
71	Other non-credit obligation assets	320		0		118		0		0	0	0) (0 0	
72	IRB TOTAL	17,910		4 (0 8,638		2 0		0 11,472	1,513	4 7	/ 5	5 3	94.04%

	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
								Actual							
								31/12/2020							
		Exposur	e values			Risk exposu	re amounts								
	A-IRB	3	F-IF	RB	A-IF	RB	F-1	RB	Stage 1 expective	Stage 2 expecture	Stage 3 exposure	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -
	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage I exposure	Stage 2 exposure	Stage 5 exposure		Stage 2 exposure		Stage 3 exposure
(mln EUR, %)	8,931	0	0	0	660	0	0		0 8,755	51	0	0	0	0	-
	8,997	1	0	0	2,979	0	0		0 4,602	560		0	0	0	87.78%
	40,085		0		15,156	0	0		0 17,697	4,068		16	53	3	48.61%
	133,111	2,698	0		73,863	1,388	0		0 100,817	12,487		114		1,617	60.51%
	19,350	734		0	9,161	148	0		0 16,446	1,802		34		277	38.48%
	9,379	404		0	4,985	295	0		0 7,225	1,636		18	33	212	54.03%
	144,138	1,283		0	20,174	990	0		132,218			115			44.74%
	89,984	480		C	8,130	504	0		0 85,032	4,841	-	29			26.11%
	15,037	109		C	1,350	122	0	(0 13,980	1,045		6	12	22	19.69%
	74,947	371	0	C	6,780	383	0	(0 71,051	3,796		23	47	105	
	10,629	20		C	1,067	13	0	(9,825	365		6	13	11	56.16%
	43,525	783	0	C	10,977	473	0	(37,361	3,650		79	125	419	56.67%
	19,099	420		C	4,668	237	0	(16,064	2,045		39		216	54.74%
	24,425	363	0	C	6,309	236	0	(21,297	1,605	346	40	69	203	58.87%
	0	0			0	0			0	0	0	0	0	0	-
	24,687	0			7,454	0			0	0	0	0	0	0	0.00%
	359,949	3,989	0	0	120,286	2,378	0	(264,089	26,022	3,925	245	892	2,178	55.49%

EBA	EUROPEAN BANKING AUTHORITY
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											Actual							
											31/12/2020							
					Exposu	re values			Risk expos	ure amounts								
				A-II	RB	F-II	RB	A-1	RB	F-I	RB				Stock of	Stock of	Stock of	Coverage Ratio -
RowN um			(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	e Stage 3 exposure	e provisions for Stage 1 exposure S	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
91		Central banks		0	() 0	(0 0	(0 0		0 0		0	0 0	C	0) -
92		Central governments		401	(0	(539	(0 0		0 0	29	1 (0 0	1	0) -
93		Institutions		1,127	(0 0	(1,469	(0 0		0 549	39	7 (0 1	g	0) -
94		Corporates		1,813	(0 0	(1,009	(0 0		0 1,191	. 108	8 (0 2	6	0	54.55%
95		Corporates - Of Which: Specialised Lending		115	(0 0	(66	(0 0		0 88	3 2	7 (0 0	5	0) -
96		Corporates - Of Which: SME		7	(0 0	() 7	(0 0		0 0		0	0 0	C	0) -
97		Retail		27	(0 0	() 3	(0 0		0 25	5	1 (0 0	C	0	34.29% 10.00% 0.00% 16.67%
98		Retail - Secured on real estate property		16	(0 0	() 1	(0 0		0 16	j l	1 (0 0	C	0	10.00%
99		Retail - Secured on real estate property - Of Which: SME		3	(0 0	(0 0	(0 0		0 2	2	1 (0 0	C	0	0.00%
100	ITALY	Retail - Secured on real estate property - Of Which: non-SME		14	(0 0	() 1	(0 0		0 13	3	0 (0 0	C	0	16.67%
101		Retail - Qualifying Revolving		4	(0 0	(0 0	(0 0		0 3	3	0 (0 0	C	0	100.00%
102		Retail - Other Retail		6	() 0	() 1	(0 0		0 6	j l	1 (0 0	C	0	64.29%
103		Retail - Other Retail - Of Which: SME		3	() 0	() 1	(0 0		0 3	3	1 (0 0	C	0	100.00%
104		Retail - Other Retail - Of Which: non-SME		3	(0	(0	(0 0		0 3	3	0 (0 0	0	0	100.00% 64.29% 100.00% 44.44%
105		Equity		0	()		0	(0		C		0 (0 0	C	0) -
106		Securitisation																
107		Other non-credit obligation assets		160	()		86	(0		C		0 (0 0	C	0) -
108		IRB TOTAL		3,529	1	. 0	C	3,105	1	1 0		0 1,764	797	7 1	L 3	15	0	42.11%

											Actual						
											31/12/2020						
					Exposu	re values			Risk expos	ure amounts							
				A-I	RB	F-II	RB	A-IR	RB	F-1	IRB			Stock of	Stock of	Stock of	Coverage Ratio -
RowN um			(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure Stage 3 exposure	e provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
109		Central banks		0	(0	(0	0) 0		0 0	0	D	0 0) 0	-
110		Central governments		0	(0	C	0 0	C) 0		0 0	0	D	0 0) 0	-
111		Institutions		3,776	(0	C	537	C) 0		0 1,853	31	D	0 0) 0	-
112		Corporates		6,258	55	0	C	9 4,111	33	3 0		0 5,109	651 5	4	4 4	15	28.53%
113		Corporates - Of Which: Specialised Lending		432	14	0	C	207	15	5 0		0 395	36 1	4	0 3	3 0	0.00%
114		Corporates - Of Which: SME		13	(0	C) 7	C) 0		0 3	2	D	0 0) 0	-
115		Retail		90	(0	C	17	C) 0		0 69	21	D) 1	. 0	30.95%
116		Retail - Secured on real estate property		51	(0	C	5	C) 0		0 47	4	D	0 0) 0	0.00%
117	FRANCE	Retail - Secured on real estate property - Of Which: SME		6	(0	C	0 0	C) 0		0 5	1	D	0 0) 0	0.00%
118	INANCL	Retail - Secured on real estate property - Of Which: non-SME		45	(0	C) 4	C) 0		0 42	3	D	0 0) 0	0.00%
119		Retail - Qualifying Revolving		9	(0	C	1	C) 0		0 8	0	D	0 0) 0	33.33% 63.16%
120		Retail - Other Retail		30	(0	C	12	C) 0		0 14	17	D) 1	. 0	63.16%
121		Retail - Other Retail - Of Which: SME		3	(0	C	0 1	C) 0		0 3	0	D	D () 0	66.67%
122		Retail - Other Retail - Of Which: non-SME		28	(0	C	11	C) 0		0 11	17	D) 1	. 0	62.50%
123		Equity		0	(0	C			0	0	0	0 0) 0	-
124		Securitisation															
125		Other non-credit obligation assets		1,201	(118	C			0	0	D	0 0) 0	-
126		IRB TOTAL		11,324	56	0	0	4,783	33	0		0 7,031	704 54	1	l 5	15	28.55%

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

ſ	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
								Actual							
								31/12/2020							
		Exposur	re values			Risk exposu	ire amounts								
	A-II	RB	F-I	RB	A-I	RB	F-I	RB				Stock of	Stock of	Stock of	Coverage Patie -
(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
(2014)	0	0	0	0	0	0	0	0	0	C) 0	0	0	0	-
	0	0	0	0	0	0	0	0	0	C) 0	0	0	0	-
	4,621	0	0	0	1,937	0	0	0	2,998	27	· 0	1	0	0	0.00%
	11,025	0	0	0	8,685	0	0	0	5,067	535	5 0	4	3	0	-
	1,724	0	0	0	823		0	0	1,019	99) 0	1	2	0	-
	334	0	0	0	207	0	0	0	7	0	0 0	0	0	0	-
	89	1	0	0	7	1	0	0	83		5 1	0	0	0	45.16%
	62	0	0	0	3	1	0	0	59		8 0	0	0	0	21.74%
	9	0	0	0	0	0	0	0	9	0	0 0	0	0	0	-
	53	0	0	0	3	1	0	0	50	2	2 0	0	0	0	21.74%
	8	0	0	0	1	0	0	0	/ 17		0	0	0	0	100.00%
	19	0	0	0	3	0	0	0	I/	2	0	0	0	0	57.89% 50.00%
	13	0	0	0	1	0	0	0	ح 12	1	. 0	0	0	0	58.33%
	13	0	0	0	2	0	0	0	12		0	0	0	0	-
	0	0			0	0			0		0	0	0	0	-
	4,407	0			151	0			0	() 0	0	0	0	-
	20,141	1	0	0	10,780	1	0	0	8,147	567	· 1	5	3	0	42.42%



		1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
									Actual 31/12/2020							
			Expos	ure values			Risk expos	ure amounts	51/12/2020							
		A	-IRB	F-1	IRB	A-I		F-1	IRB				Stock of	Stock of	Stock of provisions for	Coverage Ratio
	(mln	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 2 evenes
	Central banks	35	7	0 0		0 1	(0		0 35	7) () 0	(C	ງ -
	Central governments	38	8	0 0		0 17	(0		0 358	3 30) () 0	(C	<u>)</u> -
	Institutions	2,20		0 0		0 290		0		0 626		L () 0	0	C	J -
	Corporates	3,90	3 8	4 0		0 1,774	35	0		0 3,314	1 29	5 84	1 2	(7	7 8.2
	Corporates - Of Which: Specialised Lending	19	9	0 0		0 30	(0		0 199	9) (0 0	(0	<u>ງ</u> -
	Corporates - Of Which: SME	2	9	1 0		0 10	1	0		0 29	9) 1	0	(1	1 80.4
	Retail	59	1	2 0		0 74	1	0		0 562	2 20	5 2	2 0	(1	1 32.7
	Retail - Secured on real estate property	34	4	1 0		0 30	1	0		0 32	1	7 1	0	(0	0 12.3
SWITZERLAND	Retail - Secured on real estate property - Of Which: SME	2	5	0 0		0 1	(0		0 24	1	L (0 0	(0	0 0.0
SWITZERLAND	Retail - Secured on real estate property - Of Which: non-SME	31	9	1 0		0 29	(0		0 303	3 10	5 1	0	(0	0 15.1
	Retail - Qualifying Revolving	1	6	0 0		0 1	(0		0 14	1	1 (0	0	0	0 75.0
	Retail - Other Retail	23	1	1 0		0 43	(0		0 22		9 1	0	C	C	0 59.7
	Retail - Other Retail - Of Which: SME	5	5	0 0		0 10	(0		0 54	1	1 (0 0	0	0	0 50.00
	Retail - Other Retail - Of Which: non-SME	17	6	1 0		0 33	(0		0 16	7	3 1	0	C	C	0 60.3
	Equity		0	0		0				() (0 0	C	C	<u>)</u> -
	Securitisation															
	Other non-credit obligation assets		0	0		0	()) (0 0	(0	<u>ງ</u> -
	IRB TOTAL	7,44	4 8	6 0		0 2,155	37	0		0 5,218	363	86	3	1	7	7 8.74

										Actual						
										31/12/2020						
				Exposu	re values			Risk expos	ure amounts							
			A-1	IRB	F-IR	В	A-1	RB	F-1	IRB			Stock of	Stock of	Stock of	Coverage Ratio -
RowN um		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure Stage 3 exposure	e provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Change 2 and a second
163	Central banks		0	C	0	C	0 0	0	0		0 0	0	D	0 (0) –
164	Central governments		150	C	0	C) 62	C	0		0 150	0	D	0 (0) –
165	Institutions		1,150	C	0	C) 583	0	0		0 3	460	D	0 (0) –
166	Corporates		2,069	16	0	C	1,107	10	0		0 1,479	122 1	6	1 (8	53.32%
167	Corporates - Of Which: Specialis	ed Lending	172	C	0	C) 44	C	0		0 171	. 1	0	0 (0) –
168	Corporates - Of Which: SME		22	0	0	C) 5	0	0		0 0	0	0	0 (0) –
169	Retail		59		0	C) 3	0	0		0 55	3	0	0 (0	50.00%
170	Retail - Secured on real estat		17	(0	C) 1	0	0		0 15	2	0	0 (0	0.00%
171 SPA	TNI Retail - Secured on real estat		2	0	0	C	0	0	0		0 2	0	0	0 (0) –
172 SFA	Retail - Secured on real estat	e property - Of Which: non-SME	15	0	0	C) 1	0	0		0 13	2	D	0 (0	0.00%
173	Retail - Qualifying Revolving		5	C	0	C	0	0	0		0 4	0	D	0 0	0	50.00%
174	Retail - Other Retail		37	C	0	C) 2	0	0		0 35	1	D	0 (0	55.56% 0.00%
175	Retail - Other Retail - Of Whi		1	C	0	C	0	C	0		0 1	0	D	0 (0	0.00%
176	Retail - Other Retail - Of Whi	ch: non-SME	35	C	0	C) 1	C	0		0 34	1	D	0 (0	62.50%
177	Equity		0	C			0	C			C	0	0	0 (0) –
178	Securitisation															
179	Other non-credit obligation asse	its	0	0			0	0			C	0	0	0 0	0) _
180	IRB TOTAL		3,428	16	0	0	1,755	10	0		0 1,686	585 10	5	1	8	53.29%

										Actual							
										31/12/2020							
				Exposure	e values			Risk expos	ure amounts								
			A-IRE	В	F-I	RB	A-II	RB	F-	IRB				Stock of	Stock of	Stock of	Coverage Ratio
owN um		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposi	ure Stage 3 exposure	e provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	
181	Central banks		0	0	0	C	0 0	(0 0		0 0)	0	0 (0 (0 (0 -
182	Central governments		0	0	0	C	0 0	(0 0		0 0)	0	0 (0 (0 (0 -
183	Institutions		528	0	0	C	0 115	(0 0		0 84	ł	9	0 (0 (0 (0 -
184	Corporates		4,379	51	0	C	0 2,457	32	2 0		0 3,967	7	187 5	0	4 5	5 35	5 70.25
185	Corporates - Of Which: Specialised Lending		913	0	0	C	318		0 0		0 796	5	119	0	1 5	5 (0.00
186	Corporates - Of Which: SME		9	0	0	C	0 4	(0 0		0 7	7	0	0 (0 (0 (0 -
187	Retail		74	0	0	C	0 10		0 0		0 71		3	0 (0 (0 (0 44.44
188	Retail - Secured on real estate property		46	0	0	C	0 4		0 0		0 45	5	2	0 (0 (0 (0 25.00
NETHERLANDS	Retail - Secured on real estate property - Of Which: SME		7	0	0	0	0 0	(0 0		0 7	7	0	0 (0 (0 (0 -
190 NETTERCANDO	Retail - Secured on real estate property - Of Which: non-SME		39	0	0	0	0 3	(0 0		0 37	7	1	0 (0 (0 (0 25.00
191	Retail - Qualifying Revolving		5	0	0	C	0 1	(0 0		0 5	5	0	0 0	0 (0 (0 66.67 ⁴ 0 57.14
192	Retail - Other Retail		23	0	0	0	0 5	(0 0		0 21		1	0 0	0 (0 (
193	Retail - Other Retail - Of Which: SME		8	0	0	C	0 2	(0 0		0 8	3	0	0 0	0 (0 (0 100.00
194	Retail - Other Retail - Of Which: non-SME		15	0	0	0	0 3		0 0		0 13	3	1	0 0	0 (0 (0 50.00
195	Equity		0	0			0	()		0)	0	0 (0 (0 (0 -
196	Securitisation																
197	Other non-credit obligation assets		0	0			0	()		0)	0	0 0	0 (0 (0 -
198	IRB TOTAL		4,982	51	0	0	2,582	32	0		0 4,122	1	199 5	0 4	4 5	35	5 70.16 °



													Baseline Scenario										
						31/12/2021							31/12/2022		1					31/12/2023			
		(mln EUR, %)		Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure Sta	age 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Sta	age 2 exposure Stage 3	3 exposure	Stock of provisions for Stage 1 exposure Si	Stock of provisions for tage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage F Stage 3 exp
	Central banks		0	0 0	(0	0 0	0	-	0	0	0	0	0)	0 -	0	0	0	0	0)	0 -
	Central governments		10) 0	0	D	0 0	0	40.00%	10	0	0	0	C)	0 40.00%	10	0	0	0	0		0
	Institutions		2,963	3 210	6	5	1 2	1	. 20.66%	2,935	231	13	1	1	L	2 18.37%	2,913	244	22	1	2		4
	Corporates		45,816	5 10,216	1,997	7 4	1 174	1,107	55.42%	44,456	11,111	2,462	33	150) 1,21	2 49.21%	43,584	11,578	2,868	33	146	1,30	9
	Corporates - Of Which: Specialised Lending		9,215	5 1,721	427	7 1	0 20	132	30.90%	9,001	1,763	599	7	19	9 15	9 26.54%	8,877	1,760	726	7	18	18	3
	Corporates - Of Which: SME		4,865	5 1,472	409	Ð	7 37	200	48.91%	4,836	1,430	480	6	29	9 21	9 45.55%	4,802	1,400	543	6	27	23	5
	Retail		108,658	3 17,182	1,413	3 3	7 231	368	26.07%	107,434	17,730	2,089	34	200) 46	9 22.43%	107,054	17,412	2,787	33	202	56	7
	Retail - Secured on real estate property		73,745	5 7,498	531	1	7 80	54	10.19%	73,831		777	5	62	2 7	6 9.76%	74,184	6,579	1,013	6	59	9	7
	Retail - Secured on real estate property - Of Which: SME		12,763	3 1,546	139	Ð	2 17	14	9.84%	12,844	1,408	196	1	13	3 1	9 9.46%	12,938	1,261	249	1	12	2	3
GERMANY	Retail - Secured on real estate property - Of Which: non-SME		60,982	2 5,953	392	2	5 63	40	10.31%	60,987	5,759	581	4	50) 5	7 9.86%	61,246	5,317	764	4	48	3 7	4
	Retail - Qualifying Revolving		9,586	5	42	2	3 11	22	52.03%	9,563	472	64	2	9	9 3	2 50.05%	9,527	486	86	2	8	3 4	2
	Retail - Other Retail		25,327	9,213	840) 2	8 140	292	. 34.81%	24,040	10,091	1,248	26	129	9 36	1 28.89%	23,343	10,347	1,688	25	135	42	9
	Retail - Other Retail - Of Which: SME		12,812	2,492	399	9 1	1 55	170	42.46%	12,821	2,371	511	10	45	5 20	0 39.20%	12,835	2,251	617	10	43	23	0
	Retail - Other Retail - Of Which: non-SME		12,515	6,721	440) 1	7 85	123	27.88%	11,220	7,719	737	16	84	16	0 21.73%	10,508	8,096	1,071	15	92	20	0
	Equity		0	0 0	(D	0 0	0) -	0	0	0	0	C)	0 -	0	0	0	0	0)	0 -
	Securitisation																						
	Other non-credit obligation assets		0) 0	0	D	0 0	0	0.00%	0	0	0	0	0)	0.00%	0	0	0	0	0		0
	IRB TOTAL		157,447	27,609	3,416	5 7	9 406	1,476	43.22%	154,835	29,072	4,565	68	352	1.68	3 36.86%	153,560	29,235	5,676	66	350	1,88	0 33.



													Baseline Scenario										
						31/12/2021							31/12/2022							31/12/2023			
RowN um		(mln EUR, %)		Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	e Stage 2 exposure Sta	age 3 exposure	Stock of provisions for Stage 1 exposure St	Stock of provisions for age 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stag	e 2 exposure Stage 3 e	exposure Si	Stock of provisions for age 1 exposure	Stock of provisions for Stage 2 exposure S	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
55	Central banks		1,077	C) 0	(0 0	C) -	1,07	7 0	0	0	C	0	-	1,077	0	0	0	0	(<u>ر</u>
56	Central governments		96	6	5 0	(0 0	C	40.00%	93	3 8	0	0	C	0	40.00%	92	9	1	0	0	<u></u> ر	0 40.00%
57	Institutions		1,652	504	2	(3 3	0) 27.57%	1,692	2 463	3	0	2	1	28.60%	1,727	426	5	0	2	1	29.56%
58	Corporates		8,143	1,335	5 44		5 18	16	35.69%	7,752	2 1,690	80	4	19	26	32.65%	7,507	1,900	115	4	21	3f	ر 31.52%
59	Corporates - Of Which: Specialised Lending		428	22	2 1	(0 0	0	14.68%	41:	1 37	3	0	C	0	14.64%	398	48	4	0	0		14.63%
60	Corporates - Of Which: SME		6	1	. 0		0 0	C) 39.04%	(6 1	0	0	C	0	39.02%	6	1	0	0	0	<u></u> ر	J 39.00%
61	Retail		117	12	2 1	(0 0	C) 19.58%	117	7 11	1	0	C	0	16.14%	117	10	2	0	0	<u> </u>	J 14.67%
62	Retail - Secured on real estate property		79	7	" 0	(0 0	C	8.22%	79	9 7	0	0	C	0	7.69%	79	6	1	0	0	ſ	J 7.46%
⁶³ UNITED STATES	Retail - Secured on real estate property - Of Which: SME		3	C) 0	(0 0	C	4.23%		3 0	0	0	C	0	4.24%	3	0	0	0	0	ſ	J 4.26%
64 UNITED STATES	Retail - Secured on real estate property - Of Which: non-SME		76	7	" 0	(0 0	C	8.28%	70	6 6	0	0	C	0	7.76%	76	6	1	0	0	ſ	J 7.53%
65	Retail - Qualifying Revolving		9	C) 0	(0 0	C	63.28%	(9 0	0	0	C	0	60.62%	9	0	0	0	0	ſ	0 58.46%
66	Retail - Other Retail		29	4	ł 0	(0 0	C	19.30%	30	0 4	1	0	C	0	15.88%	30	4	1	0	0	ſ	0 14.54%
67	Retail - Other Retail - Of Which: SME		12	2	2 0	(0 0	C	10.66%	12	2 2	0	0	C	0	9.13%	12	2	0	0	0	ſ	J 8.96%
68	Retail - Other Retail - Of Which: non-SME		18	2	2 0	(0 0	C	26.51%	18	8 2	0	0	C	0	23.36%	18	2	0	0	0	ſ	J 21.25%
69	Equity		0	C) 0	(00	C) -	(0 0	0	0	C	0	-	0	0	0	0	0	ſ	J -
70	Securitisation																						
71	Other non-credit obligation assets		0	C) 0	(0 0	C) -		0 0	0	0	C	0	-	0	0	0	0	0	ſ	J
72	IRB TOTAL		11,086	1,856	47	5	5 21	16	35.17%	10,731	1 2,172	85	4	21	27	32.30%	10,521	2,346	122	4	23	38	8 31.26%

	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36
											Baseline Scenario										
				31/12/2021							31/12/2022							31/12/2023			
n EUR, %)		Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure Sta	age 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposu
	8,755	51	0) 0	0	() -	8,755	51	. C	0	C) 0	-	8,755	51	0	0	C) (Ĵ-
	4,723	431	10) 0	1	2	2 20.70%	4,675	472	. 17	0	1	. 3	18.52%	4,660	480	23	0	1	L	4 18.17
	17,132	4,483	156	j 9	96	34	1 21.98%		4,372	. 277	6	65	61	22.20%	17,234	4,155	382	6	55	5 85	5 22.34
	17,132 93,585	4,483 18,680 2,539	3,711	. 96	337	2,061	L 55.54%	90,501	20,900	4,575	81	300) 2,275	49.71%	88,504	4,155 22,126 2,685 1,886 19,026	5,346	79	298	3 2,476	
	15,318	2,539	1,110		36	526		14,919	2,652	1,396	16	34	575	41.21%	14,671	2,685	1,612	16	31	L 620	/38.4 ز
	6,834	1,875	545		44	252	46.30%		1,897	673		37	' 285		6,579	1,886	788	13	34	4 314	ł 39.91
	121,410	18,730	2,180	86	285	762	2 34.97%	119,896	19,348	3,075	74	252	949	30.86%	119,323	19,026	3,970	72	242	2 1,124	4 28.3
	81,509	8,061	788	8 8	85	156	5 19.77%	81,535	7,766 1,459 6,307	1,058		67	' 181	17.07%	81,861	7,181 1,312	1,317	7	64	4 204	4 15.52
	13,364	1,594		3 2	17	28	3 15.73%	13,437	1,459	240	2	13	34	14.00%	13,526	1,312	298	2	13	39 39) 13.07
	68,145 9,690	6,467	610) 7	67	128	3 20.95%	68,098	6,307	818	5	53	3 147	17.98%	68,335	5,869 492	1,019	5	51	L 166	9 13.03 6 16.24 2 48.32
			-	3 3	11	22	2 52.12%	9,667	478	65	2	ç	33	50.13%	9,630		87	2	8	3 42	48.37
	30,211	10,192	1,349		190	584	43.31%	28,695	11,104	1,952		177	736	37.69%	27,832	11,353	2,566		171	L 878	8 34.20 1 39.89 7 30.39
	14,989	2,894		. 29	76	286	5	b 14,864	2,809 8,295	831		68	350	42.13%	14,778	2,697	1,029		60) 411	L 39.89
	15,222	7,297	728	45	113	299	9 41.00%	13,831	8,295	1,121	39	109	386	34.40%	13,054	8,656	1,537	38	111	L 467	/ 30.39
	0	0	0	00	0	() -	0	0) (0	C	0 0	-	0	0	0	0	C) (<i>j</i>
	0	0	0	0	0	(0.00%	0	0		Λ	ſ		0.00%	0	0	0	0			
	245,604	42,376	6,057	/ 191	720	2,860		240,949	45,143	7,944	162	619	3,288		238,477	45,840	9,720	157	597	3,689	0 0.00 9 37.95

											Baseline Scenario									
				31/12/2021							31/12/2022						31/12/2023			
(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	0	0	C	0 0	0	0	-	0	0	0	0	0	0	-	0	0 0	0	0	0	-
	0	0	C	0	0	0	-	0	0	0	0	0	0	-	0	0 0	0	0	0	-
	227	44	1	. 0	0	0	35.52%	221	50	1	0	0	0	34.84%	218 5	2 2		0	1	34.68%
	6,914	1,126	478	8 25	22	. 221	46.25%	6,576	1,326	616	21	23	258	41.84%	6,348 1,42	6 744	21	20	292	39.27%
	1,821	114	142	6	4	35	24.44%	1,786	116	175	5	3	41	23.75%	1,753 12	0 203	5	2	47	23.34%
	1,778	376	104	9	7	45	42.62%	1,662	438	159	8	7	58	36.52%	1,593 45	7 208	3 7	6	70	33.76%
	11,088	1,367	747	48	52	389	52.06%	10,794	1,449		40	50	474	49.48%	10,594 1,45	8 1,148	39	38	549	47.84%
	6,802	464	248	8 2	4	101	40.69%	6,740	505	269	1	4	104	38.60%	6,708 51	7 289	1	4	107	36.86%
	504	37	38	8 0	1	14	37.83%	496	41	42	0	1	15	35.27%	490 4	2 47	· (1	16	33.23%
	6,298	427	211	. 1	3	87	41.20%	6,244	465	227	1	3	89	39.23%	6,218 47	6 242	. 1	3	91	37.57%
	1	0	C	0 0	0	0	59.04%	1	0	0	0	0	0	58.67%	1	0 0	0	0	0	58.31%
	4,284	903	498	46	48	288	57.72%	4,053	943	689	39	47	370	53.72%	3,885 94	1 859	37	35	443	51.54%
	1,996	376	210	5 18	21	114	52.70%	1,863	412	312	15	23	147	47.04%	1,763 42		15	16	178	44.16%
	2,288	527	283	28	28	174	61.56%	2,189	531	377	23	24	223	59.25%	2,122 51	9 457	23	19	265	58.05%
	0	0	C	0	0	0	-	0	0	0	0	0	0	-	0	0 0	(0	0	-
	0	0	C	0	0	0	-	0	0	0	0	0	0	-	0	0 0)	0	0	-
	18,228	2,538	1,225	73	75	610	49.79%	17,590	2,825	1,576	62	73	732	46.48%	17,161 2,930	5 1,894	59	59	842	44.47%





RowN			
um			(mln EUR, %
109		Central banks	
110		Central governments	
111		Institutions	
112		Corporates	
113		Corporates - Of Which: Specialised Lending	
114		Corporates - Of Which: SME	
115		Retail	
116		Retail - Secured on real estate property	
117	FRANCE	Retail - Secured on real estate property - Of Which: SME	
118	INANCL	Retail - Secured on real estate property - Of Which: non-SME	
119		Retail - Qualifying Revolving	
120		Retail - Other Retail	
121		Retail - Other Retail - Of Which: SME	
122		Retail - Other Retail - Of Which: non-SME	
123		Equity	
124		Securitisation	
125		Other non-credit obligation assets	
126		IRB TOTAL	

RowN			
um			(mlr
127		Central banks	
128		Central governments	
129		Institutions	
130		Corporates	
131		Corporates - Of Which: Specialised Lending	
132		Corporates - Of Which: SME	
133		Retail	
134		Retail - Secured on real estate property	
135	JAPAN	Retail - Secured on real estate property - Of Which: SME	
136	JAFAN	Retail - Secured on real estate property - Of Which: non-SME	
137		Retail - Qualifying Revolving	
138		Retail - Other Retail	
139		Retail - Other Retail - Of Which: SME	
140		Retail - Other Retail - Of Which: non-SME	
141		Equity	
142		Securitisation	
143		Other non-credit obligation assets	
144		IRB TOTAL	

	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36
											Baseline Scenario										
				31/12/2021							31/12/2022							31/12/2023			
(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	0	C) (0 0) 0	0	-	0	0	C	0	C	0	-	0	0	0	0	0	0	-
	0	0) (0 0) 0	0	-	0	0	C	0	C	0	-	0	0	0	0	0	0	-
	2,883	137	2	4 1	. 11	1	25.92%	2,834	183	8	0	8	2	28.46%	2,806 4,473	208	11	0	7	3	29.83%
	2,883 4,734	838	3 29	9 4	17	8	26.96%	4,575	970	57	3	16	17	29.31%	4,473	1,044	85	3	17	26	31.04%
	959	147	' 12	2 1	. 2	2	19.26%	923	172	23	1	3	6	24.83%	902	183	33	1	3	10	29.07%
	6	C) (0 0) 0	0	39.61% 35.17%	6	0	C	0	C	0	39.61%	6	0	0	0	0	0	39.61% 27.43% 10.99%
	80	7	1	1 0) 0	0		80	7	1	0	C	0	30.37%	81	6	1	0	0	0	27.43%
	58	4	(0 0) 0	0	14.54%	58	4	1	0	C	0	12.20%	58	3	1	0	0	0	10.99%
	9	0) (0 0	0	0	6.12%	9	1	C	0	C	0	6.08%	9	1	0	0	0	0	6.03%
	49	3	6	0 0	0	0	14.83%	49	3	1	0	C	0	12.53%	49	3	1	0	0	0	11.33%
	7	0) (0 0	0 0	0	62.84%	7	0	C	0	C	0	57.51%	7	0	0	0	0	0	54.42% 42.76%
	16	3	6	0 0	0 0	0	51.59%	16	3	1	0	C	0	46.56%	16	2	1	0	0	0	42.76%
	4	1	. (0 0	0 0	0	34.72%	4	1	C	0	C	0	29.36%	4	1	0	0	0	0	26.96%
	11	2	2 (0 0	0 0	0	53.50%	12	1	C	0	C	0	49.30%	12	1	1	0	0	0	45.85%
	0	0) (0 0	0 0	0	-	0	0	C	0	C	0	-	0	0	0	0	0	0	-
	_	-		-		-		-	_				_		-	-	-	-	_	-	
	0	0		0 0	0 0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	7,698	983	34	4 4	- 29	9	27.05%	7,489	1,160	66	4	24	19	29.23%	7,359	1,259	97	4	25	30	30.85%

											Baseline Scenario)									
				31/12/2021							31/12/2022							31/12/2023			
२, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	0	0	(0 (0 () 0) –	0	0	0		0 0) (D -	0	0) C) C	0	0	-
	42	248	(0 (0 1	. 0	40.00%	74	216			0 0) (0 40.00%		188	31	. 0	0	0	40.00% 36.70% 36.21%
	602	343	2	2 (2 4	1	35.60%	645				0 3	3 1	1 36.36%		262	. 5	бС	3	2	36.70%
	1,076	209	13	3	1 4	5	37.15%	1,057	220	22		1 4	1 8	8 36.64%		225	30) 1	3	11	36.21%
	84	25	E	6 (0 2	2 3	42.45%	81	24	10		0 1	۷ ۷	4 42.73%	79	24	12	C 0	1	5	43.02%
	0	0	C	0 (0 0) 0) –	0	0	0		0 0) (D -	0	0) C	0 0	0	0	-
	24	2	(0 (0 0) 0	33.00%	24	2	0		0 0) (0 31.14%	24	2	2 1	. 0	0	0	29.59%
	15	1	C	0 (0 0) 0	9.83%	15	1	0		0 0) (9.65%	15	1	. C	0	0	0	29.59% 9.48% 2.29% 13.44%
	2	0	(0 (0 0) 0	0.89%	3	0	0		0 0) (0 1.69%		0) C	0	0	0	2.29%
	13	1	C	0 (0 0) 0	15.42%	13	1	0		0 0) (0 14.34%		1	. C	0 0	0	0	13.44%
	3	0	(0 (0 0) 0	83.45%	3	0	0		0 0) (0 73.03%	3	0	0	0	0	0	66.49%
	6	1	(0 (0 0) 0	59.24%	6	1	0		0 0) (0 54.11%	6	1	. C	0	0	0	50.25% 66.89%
	3	1	(0 (0 () 0	83.84%	3	1	0		0 0) (0 73.87%		1	. C	0 0	0	0	66.89%
	3	0	(0 (0 0) 0	43.26%	3	0	0		D C) (0 39.98%	3	0) C	0	0	0	37.42%
	0	0	(0 (0 0) 0	-	0	0	0		0 0) (0 -	0	0	C	0	0	0	-
	0	0	(0 (0 0) 0	-	0	0	0		0 0) (0 -	0	0	0	0	0	0	-
	1,744	803	15	5 1	L 9	6	36.95%	1,800	736	27	1	L 7	10	36.61%	1,849	677	36	1	7	13	36.29%

1								Baseline Scenario							
			31/12/2021					31/12/2022					31/12/2023		
R, %)	Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of Stock of provisions for Stage 1 exposure Stage 2 exposure	Stock of provisions for Stage 3 exposure	erage Ratio - ge 3 exposure	Stage 1 exposure Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage 2 exposur	Stock of Stage 3 exposure provisions for Stage 1 exposure	Stock of Stock of provisions for provisions for Stage 2 exposure Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	0	0 0	0 0	0 -		0 0	0	0	0	0	-	0	0 0	0 0 0	-
	0	0 0	0 0	0 -		0 0	0	0	0	0	-	0	0 0	0 0 0	-
	1,793	88 4	0 0	0	4.54%	1,764 113	7	0	0	0	4.77%	1,741 13		0 0 0	4.97%
	4,697	1,042 75	4 26	24	32.02%	4,498 1,219	97	3	25	33	34.06%	4,352 1,34	2 120	3 28 42	35.24%
	375	50 21	1 2	. 3	13.00%	359 61	. 26	1	2	5	19.65%	350 6	6 30	0 2 7	35.24% 23.30% 0.29%
	5	1 0	0 0	0	0.22%	5 1	. 0	0	0	0	0.26%	5	1 0	0 0 0	
	72	16 1	0 0	0	22.23%	75 13	2	0	0	0	20.70%	77	1 2	0 0 0	20.11%
	45	6 0	0 0	0	4.07%	45 5	1	0	0	0	5.40%	46	5 1	0 0 0	6.09%
	5	1 0	0 0	0	1.11%	5 1	. 0	0	0	0	1.75%	5	1 0	0 0 0	2.29%
	40	5 0	0 0	0	7.99%	40 5	0	0	0	0	8.24%	41	4 0	0 0 0	8.29%
	8	0 0	0 0	0	50.19%	8 0	0	0	0	0	50.09%	8	0 0	0 0 0	49.27%
	20	10 1	0 0	0	28.65%	22 7	' 1	0	0	0	25.63%	24	5 2	0 0 0	24.74%
	2	0 0	0 0	0	47.15%	2 0	0 0	0	0	0	36.73%	2	0 0	0 0 0	31.04%
	18	10 1	0 0	0	27.55%	20 7	' 1	0	0	0	25.03%	21	5 2	0 0 0	24.39%
	0	0 0	0 0	0 -		0 0	0	0	0	0	-	0	0 0	0 0 0	-
	0	0 0	0 0	0 -	20,400/	0 0	0	0	0	0	-	0			-
	6,562	1,146 80	4 26	24	30.49%	6,338 1,345	105	3	26	34	32.00%	6,170 1,48	7 131	3 28 43	32.89%

									Baseline Scenari	0								
			31/12/2021						31/12/2022						31/12/2023			
(mln EUR, %)		Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure Stage 3 exp	Stock of osure provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for p Stage 2 exposure Sta	Stock of provisions for age 3 exposure	Coverage Ratio - Stage 3 exposure
	7,193	0 0	0 0	0) () -	7,193	0	0	0 (0 0) –	7,193	3 0	0 (0	0	-
	1,103	48	1 0	0) 1	40.00%	1,078	72	3	0 () 1	40.00%	1,062	2 87	4 (0	2	40.00%
	72	5 (0 0	0) (40.96%	70	7	0	0 (0 0) 41.04%	69	8	0 (0	0	41.01%
	226	15	1 0	0) (26.37%	220	20	2	0 () 1	27.20%	216	5 23	3 (0	1	28.03%
	0	0 0	0 0	0) () -	0	0	0	0 (0 0) -	(0	0 (0	0	-
	0	0 0	0 0	0) () -	0	0	0	0 (0 0) -	(0	0 (0	0	-
	6	1 0	0 0	0) (28.00%	6	11	0	0 0	0 0	26.93%	e	5 0	0 (0	0	26.12%
	3	0 0	0 0	0) (0 6.05%	3	0	0	0 (0 0	6.05%	3	3 0	0 (0	0	6.04%
	0	0 0	0 0	0) (3.81%	0	0	0	0 (0 0	3.81%	(0	0 (0	0	3.80%
	3	0 0	0 0	0) (6.43%	3	0	0	0 (0 0	6.43%	3	3 0	0 (0	0	6.43% 46.13%
	1	0 0	0 0	0) (0 46.98%	1	0	0	0 (0 0	46.65%	1	1 0	0 (0	0	46.13%
	1	0 0	0 0	0) (35.58%	1	0	0	0 (0 0) 35.41%	1	1 0	0 (0	0	35.24%
	1	0 0	0 0	0) (35.43%	1	0	0	0 (0 0) 35.38%	1	1 0	0 (0	0	35.39%
	1	0 0	0 0	0) (36.94%	1	0	0	0 (0 0	35.62%	1	0	0 (0	0	34.11%
	0	0 (0 0	0) () -	0	0	0	0 (0 0) -	(0	0 (0	0	
	0	0 (0 0	0) ()-	0	0	0	0 (0 0) -	(0 0	0 (0	0	-
	8,601	69 2	0	1]	L 34.39%	8,568	99	5	U 1	2	34.78%	8,547	7 118 7	/	1	2	35.10%

		16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36
												Baseline Scenario										
					31/12/2021							31/12/2022	1					1	31/12/2023			
	(mln	Stage 1 exposure	e Stage 2 exposur	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure St	Stock of provisions for age 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure St	age 2 exposure	Stage 3 exposure	Stock of e provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverag Stage 3
	Central banks	35	57	0 0	0	0	0) -	357	0		0 0	C		0 -	357	((D C) () (0 -
	Central governments	38	33	5 1	0	0	0	40.00%	381	7		1 0	C)	0 40.00%	379	8		1 C) ()	1
	Institutions	61	13 2	23 0	0	0	0	9.44%	604	32		1 0	0)	0 9.01%	598	38		1 C) () (0
	Corporates	3,15	56 44	42 96	2	5	18	3 18.82%	3,016	569	10)9 2	5	2	2 20.07%	2,917	653	123	3 2	2 6	5 26	.6
	Corporates - Of Which: Specialised Lending	16	58 3	30 1	0	0	0) 17.45%	160	37		2 0	0		0 16.01%	156	39		3 0) () (0
	Corporates - Of Which: SME	2	26	2 1	0	0	1	L 75.37%	25	3		2 0	0		1 70.72%	24	2		2 0) ()	1
	Retail	53	33 5	54 4	. 0	1	1	L 21.74%	532	52		6 0	1		1 18.73%	534	48	8	3 C)	L :	1
	Retail - Secured on real estate property	31	11 3	32 2	0	0	0	10.48%	311	31		3 0	0		0 9.78%	313	28		4 C) () (0
SWITZERLAND	Retail - Secured on real estate property - Of Which: SME	2	22	2 0	0	0	0) 4.38%	22	2		0 0	0)	0 5.19%	23	2	(0 0) () (0
SWITZERLAND	Retail - Secured on real estate property - Of Which: non-SME	28	38 3	30 2	0	0	0	11.36%	289	28		3 0	0)	0 10.33%	290	26		4 C) () (0
	Retail - Qualifying Revolving	1	14	1 0	0	0	0	63.38%	o 14	1		0 0	0)	0 58.28%	14	1	(0 0) () (0
	Retail - Other Retail	20	08 2	21 2	0	0	1	l 33.46%	207	21		3 0	0		1 27.26%	207	20		4 C) ()	1
	Retail - Other Retail - Of Which: SME	4	19	5 0	0	0	0	26.15%	o 48	6		1 0	0)	0 24.25%	47	6		1 C) () (0
	Retail - Other Retail - Of Which: non-SME	15	59 1	15 1	0	0	0	35.62%	o 159	15		2 0	0)	1 28.43%	160	14		3 0) ()	1
	Equity		0	0 0	0	0	0) -	0	0		0 0	0)	0 -	0	((0 0) () (0 -
	Securitisation																					
	Other non-credit obligation assets		0	0 0	0	0	0) -	0	0		0 0	0		0 -	0	((0 0) () (0 -
	IRB TOTAL	5,04	2 52	24 101	2	6	19	19.01%	4,890	660	11	7 2	6	2	3 20.09%	4,785	748	134	4 2	2 7	28	28

											Baseline Scenario									
					31/12/2021						31/12/2022						31/12/2023			
		(mln EUR, %)		Stage 2 exposure Stage 3 ex	Stock of osure provisions fo Stage 1 expos	Stock of r provisions for ure Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	e Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposur	Stock of provisions for e Stage 3 exposur	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stag	e 2 exposure Stage 3 exposu	Stock of re provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposur	Stock of provisions for e Stage 3 exposur	Coverage R Stage 3 exp
	Central banks		0	0	0	0	0	0 -		0 0	0 0		0	0 -	0	0	0 (0	0	0 -
	Central governments		148	2	0	0	0	0 40.00%	ю́ 14	6 3	0 0		0	0 40.00%	145	4	0 (0	0	0
	Institutions		83	378	1	0	4	0 17.23%	ю́ 14	4 316	3 0		2	0 17.23%	188	271	4 (0	2	1
	Corporates		1,384	211	22	1	4 1	0 46.74%	b 1,33	5 254 2	.7 1		4	2 43.42%	1,311	272	33	1	4 1	14 4
	Corporates - Of Which: Specialised Lending		162	9	2	0	0	0 19.54%	b 15	6 13	3 0		0	1 21.86%	152	16	5 (0	0	1
	Corporates - Of Which: SME		0	0	0	0	0	D -		0 0	0 0		0	0 -	0	0	0 (0	0	0 -
	Retail		52	6	0	0	0	0 26.95%	, o 5	6	1 0		0	0 19.18%	52	5	1 (0	0	0 1
	Retail - Secured on real estate property		15	2	0	0	0	0 5.86%	, 0 1	5 2	0 0		0	0 6.29%	15	2	0 (0	0	0 6
SPAIN	Retail - Secured on real estate property - Of Which: SME		2	0	0	0	0	0 3.80%	, 0	2 0	0 0		0	0 3.91%	2	0	0 (0	0	0
SPAIN	Retail - Secured on real estate property - Of Which: non-SME		13	2	0	0	0	0 6.14%	, 0 1	3 2	0 0		0	0 6.60%	13	2	0 (0	0	0 6
	Retail - Qualifying Revolving		4	0	0	0	0	0 50.48%	, 0	4 0	0 0		0	0 49.95%	4	0	0 (0	0	0 48
	Retail - Other Retail		33	3	0	0	0	0 29.50%	ő 3	3 4	0 0		0	0 19.95%	33	4	1 (0	0	0 15
	Retail - Other Retail - Of Which: SME		1	0	0	0	0	0 44.59%	, 0	1 0	0 0		0	0 38.86%	1	0	0 (0	0	0 35
	Retail - Other Retail - Of Which: non-SME		32	3	0	0	0	0 27.52%	3	2 3	0 0		0	0 17.75%	32	3	0	0	0	0 13.
	Equity		0	0	0	0	0	0 -		0 0	0 0		0	0 -	0	0	0	0	0	0 -
	Securitisation																			
	Other non-credit obligation assets		0	0	0	0	0	0 -		0 0	0 0		0	0 -	0	0	0	0	0	0 -
	IRB TOTAL		1,667	596	24	1	8 10	0 44.59%	1,67	8 578 3:	1 1		6 1	3 40.75%	1,697	552	38	1	6 1	15 38.6

													Baseline Scenario)								
						31/12/2021							31/12/2022			_			31/12/2023			
		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of e provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposu	Stock of provisions for re Stage 3 exposur	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage	e 2 exposure Stage 3 expos	Stock of ure provisions for Stage 1 exposu	Stock of provisions for re Stage 2 exposur	Stock of provisions for e Stage 3 exposur	Coverage Ra e Stage 3 expe
	Central banks		0	0	0	(0 () C	-	0) C) (0 ()	0	0 -	0	0	0	0	0	0 -
	Central governments		0	0	0	(0 (0 0	-	0) C) (0 ()	0	0 -	0	0	0	0	0	0 -
	Institutions		86	6	0		0 (0 0	21.79%	86	5 7	'	1 ()	0	0 22.59%	85	7	1	0	0	0 22.
	Corporates		3,561	541	102		3 9	9 42	41.18%	3,456	607	' 140	10 2	2	8 4	8 34.51%	3,394	639	171	2	9 5	55 32.
	Corporates - Of Which: Specialised Lending		726	150	39	1	1 2	2 3	7.15%	697	' 153	66	56	L	2	5 7.95%	679	154	83	1	2	7 8.
	Corporates - Of Which: SME		6	1	0		0 (0 0	1.91%	6	5 1	. (0 ()	0	0 1.91%	6	1	0	0	0	0 1.
	Retail		67	6	0	(0 (0 0	27.54%	67	6	5	1 ()	0	0 23.93%	67	6	1	0	0	0 22.3
	Retail - Secured on real estate property		43	3	0	(0 (0 0	14.07%	43	3 3	(0 ()	0	0 12.02%	43	3	0	0	0	0 11.0
NETHERLANDS	Retail - Secured on real estate property - Of Which: SME		7	0	0	(0 (0 0	8.31%	7	۲ C) (0 ()	0	0 8.34%) 7	0	0	0	0	0 8.3
NETTERLANDS	Retail - Secured on real estate property - Of Which: non-SME		36	3	0	() (D C	14.48%	36	5 3	(0 ()	0	0 12.41%	36	3	0	0	0	0 11.3
	Retail - Qualifying Revolving		4	0	0	() (D C	64.81%	4	F C) (0 ()	0	0 62.32%	4	0	0	0	0	0 59.7
	Retail - Other Retail		20	3	0	(0 (D C	35.60%	20) 3	; (0 ()	0	0 30.87%	20	2	1	0	0	0 28.7
	Retail - Other Retail - Of Which: SME		7	1	0	() (D C	37.25%	7	' 1	. (0 ()	0	0 32.38%	7	1	0	0	0	0 30.6
	Retail - Other Retail - Of Which: non-SME		13	2	0	() (0 0	34.82%	13	3 2	2 (0 ()	0	0 30.04%	13	1	0	0	0	0 27.7
	Equity		0	0	0	() (0 0	-	0) C) (0 ()	0	0 -	0	0	0	0	0	0 -
	Securitisation																					
	Other non-credit obligation assets		0	0	0	() (0 0	-	0) C) (0 ()	0	0 -	0	0	0	0	0	0 -
	IRB TOTAL		3,714	553	103		3 9	42	41.07%	3,609	620	142	2 3	8	8 4	9 34.41%	3,547	651	173	2	9 5	5 31.9

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



						31/12/2021							31/12/2022							31/12/2023			
		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stag	je 2 exposure Stage	3 exposure	Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions fo e Stage 3 exposu	Coverage Ratio Stage 3 exposur	Stade 1 evhocul	e Stage 2 exposu	re Stage 3 exposur	Stock of provisions for	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	
	Central banks		0	0	0		D C) C) –	0	0	0	(0	0	0 -		0	0	0 ()		0 -
	Central governments		10	0	0		D C) C	40.00%	10	0	0	(0	0	0 40.00	%	0	1	0 ())	0
	Institutions		2,922	247	10		2 6	3	3 26.99%	2,846	308	24	1	1	7	6 25.289	% 2,7	96 3	40 4	3 1		7 1	10
	Corporates		44,853	10,842	2,334	10	9 353	1,243	53.26%	42,672	12,189	3,169	97	7 32	21 1,4	81 46.759	% 41,4)7 12,6	58 3,96	4 84	28	1,71	19
	Corporates - Of Which: Specialised Lending		9,066	1,793	504	1	2 37	' 174	34.55%	8,893	1,792	677	5	8 2	26	10 30.959	% 8,7	94 1,7	73 79	5 8	3 23	3 24	40
	Corporates - Of Which: SME		4,774	1,546	426	1	1 73	211	49.44%	4,644	1,576	525	5	8 6	58	42 46.09	% 4,5	75 1,5	59 61	1 8	3 58	3 26	69
	Retail		110,798	14,916	1,540	12	4 646	5 495	32.16%	108,702	16,044	2,508	144	4 57	71	72 30.80	% 107,1	64 16,3	93 3,69	6 122	2 60!	5 1,10	07
	Retail - Secured on real estate property		73,094	8,108	573	1	8 288	89	15.53%	72,754	8,125	896	18	8 23	30	48 16.50	% 72,59	97 7,9	10 1,26	8 16	5 229	9 21	15
	Retail - Secured on real estate property - Of Which: SME		12,630	1,668	150		4 59	22	14.68%	12,634	1,590	225	2	4 4	16	35 15.579	% 12,6	35 1,5	07 30	7 3	3 44	1 4	49
GERMANY	Retail - Secured on real estate property - Of Which: non-SME		60,464	6,440	423	1	4 229	67	15.84%	60,120	6,535	671	14	4 18	34	13 16.800	% 59,9	6,4	04 96	2 12	. 18	5 16	66
	Retail - Qualifying Revolving		9,496		53		5 20) 30) 55.88%	9,395	613	92		5 1	9	50 54.259	% 9,29	95 6	73 13	1 5	5 19	9 7	70
	Retail - Other Retail		28,207	6,258	914	10	0 337	, 377	41.18%	26,553	7,306	1,520	12:	1 32	21	75 37.829	% 25,2	73 7,8	09 2,29	6 102	. 35	5 82	23
	Retail - Other Retail - Of Which: SME		12,492	2,653	559	6	3 138	3 240) 42.94%	12,229	2,561	914	78	8 11	.3	72 40.66 ⁰	% 11,9	50 2,3	99 1,34	4 65	5 103	3 52	29
	Retail - Other Retail - Of Which: non-SME		15,715	3,605	356	3	7 199	137	38.43%	14,324	4,746	606	43	3 20)8	03 33.549	% 13,3	3 5,4	10 95	2 36	5 253	3 29	93
	Equity		0	0	0		D C) () -	0	0	0	(0	0	0 -		0	0	0 ())	0 -
	Securitisation																						
	Other non-credit obligation assets		0	0	0		D C) C	0.00%	0	0	0	(0	0	0.00	%	0	0	0 ()	0
	IRB TOTAL		158,582	26,005	3,884	23	5 1,005	1,741	44.82%	154,229	28,541	5,701	243	3 89	9 2.2	50 39.64 %	/ 151,37	7 29,39	91 7.70	3 207	893	2,83	36 30



												Adverse Scenario										
					31/12/2021							31/12/2022						31/12/2	023			
RowN um	(min EU		e Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	e Stage 2 exposure Si	tage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for e Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage	2 exposure Stage 3 exp	Stock o osure provision: Stage 1 exp	of St s for prov posure Stage	Stock of Sto visions for provis 2 exposure Stage 3	ock of sions for exposure	erage Ratio - Je 3 exposure
55	Central banks	1,07	7	0 0) (0 0	() -	1,07	7 0	0	0 0		0 0	-	1,077	0	0	0	0	0 -	
56	Central governments	9	5	6 0) (0 0	(40.00%	92	2 9	0	0 0		0 0	40.00%	90	11	1	0	0	0	40.00%
57	Institutions	1,63	3 52	2 3	6	0 8	1	L 31.49%	1,65	0 501	6	5 0		9 2	33.01%	1,664	484	10	0	11	4	33.80%
58	Corporates	7,97	4 1,49	6 53	6	6 31	18	34.51%	7,49	5 1,927	100) 5	3	34 32	31.86%	7,233	2,144	146	4	32	45	31.00%
59	Corporates - Of Which: Specialised Lending	42	8 2	1 1	. (0 0	() 14.71%	41	1 37	2	2 0		0 0	14.66%	o 398	48	4	0	0	1	14.64%
60	Corporates - Of Which: SME		6	1 0)	0 0	(39.04%		6 1	0	0 0		0 0	39.02%	6	1	0	0	0	0	39.00%
61	Retail	11	6 1	3 1	. (0 0	(21.22%	11	5 13	2	2 0		0 0	18.86%	o 114	13	2	0	0	0	18.03%
62	Retail - Secured on real estate property	7	8	7 0) (0 0	(12.35%	78	8 8	1	1 0		0 0	12.90%	o 77	8	1	0	0	0	13.16%
	Retail - Secured on real estate property - Of Which: SME		3	0 0) (0 0	(6.12%		3 0	0	0 0		0 0	6.23%	3	0	0	0	0	0	6.38%
⁶³ 64 UNITED STATES	Retail - Secured on real estate property - Of Which: non-SME	7	6	7 0) (0 0	(12.45%	7:	5 7	1	1 0		0 0	13.04%	o 75	7	1	0	0	0	13.32%
65	Retail - Qualifying Revolving		9	1 0) (0 0	(61.91%	8	8 1	0	0 0		0 0	58.47%	8	1	0	0	0	0	55.79%
66	Retail - Other Retail	29	9	5 0)	0 0	(19.76%	29	9 4	1	1 0		0 0	17.29%	29	4	1	0	0	0	16.69%
67	Retail - Other Retail - Of Which: SME	1	2	2 0)	0 0	(9.89%	1	1 2	0	0 0		0 0	8.79%	o 11	2	1	0	0	0	8.81%
68	Retail - Other Retail - Of Which: non-SME	1	7	3 0)	0 0	(28.97%	18	8 2	0	0 0		0 0	27.24%	18	2	0	0	0	0	26.05%
69	Equity		0	0 0) (0 0	() -		0 0	0	0 0		0 0	-	0	0	0	0	0	0 -	
70	Securitisation																					
71	Other non-credit obligation assets		0	0 0)	0 0	() -		0 0	0	0 0		0 0	-	0	0	0	0	0	0 -	
72	IRB TOTAL	10,89	5 2,03	6 57	i e	5 39	19	34.17%	10,430	0 2,450	108	3 5	4	3 34	31.78%	10,178	2,651	159	5	43	49	31.05%

	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57
											Adverse Scenario										
				31/12/2021							31/12/2022							31/12/2023			
ln EUR,%)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure Sta	age 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposur
	8,755	5 51	() C	0	0	-	8,755	51	0	0	C	0	-	8,755	51	0	0	0	0	-
	4,547	' 584	32	2 1	. 4	4	11.17%	4,433	673	57	1	4	6	10.69%	4,375	709	79	1	3	9	10.989
	16,630 91,254) 4,916		5 15	214	51	22.81%	16,263 86,913	5,073 23,438 2,673	435	11	167	101	23.21%	16,100	5,036 24,679	636	10	150	149	10.98° 23.48° 44.02°
	91,254	20,489	4,233	191	. 735	2,259	53.37%		23,438	5,625	170	645	2,662	47.33%	84,342	24,679	6,955	149	563	3,061	44.020
	15,123	3 2,616		3 28	63	577	46.98%	14,762	2,673	1,532	23	47	642	41.91%	14,528	2,678	1,761	22	42	701	39.839
	6,685	5 1,991	577	27	<i>'</i> 102	270	46.82%	6,396	2,090	767	24	96	328	42.70%	6,207		949	21	77	382	39.83° 40.25° 35.38° 20.79°
	123,412	2 16,567 8 8,732	2,340) 204	769	908		120,865	17,817	3,637	231	710	i = =		118,928	18,206	5,186	195	723	1,835	35.389
	80,788			22	302	196	23.35%	80,318	8,833 1,648	1,208	21	244	263	21.77%	80,064	8,665	1,630	19	243	339	20.799
	13,225) 5	63	37	19.55%	13,215		274	5	49	52	18.94%	13,205	1,567	365	4	48	68	18.58° 21.42° 53.17°
	67,563	7,011		17	239	159	24.47%	67,103	7,186	934	17	195	211	22.59%	66,859		1,265	15	196	271	21.429
	9,599			6	5 21	30	55.93%	9,497	620	93	5	20	50	54.28%	9,395		133	-	19	71	53.179
	33,025			176	446	682	47.13%	31,051	8,364	2,336	204	446	1,019	43.62%	29,469	8,859			460	1,426	41.649
	14,647		788	8 89	176	360	45.64%	14,222	3,011	1,271	105	156	540	42.48%	13,810	2,854	1,840		147	752	40.900
	18,378	4,210	659	87	271	322	48.90%	16,828	5,353	1,066	99	290	479	44.97%	15,659	6,005	1,583	83	313	673	42.519
	0	00	() C	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	-	-			-	_			-		-	-	-		-	-	-	_	_	-	
	0	0 0	(0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00° 39.32 %
	244,598	42,608	6,831	412	1,722	3,222	47.18%	237,230	47,052	9,754	413	1,526	4,101	42.05%	232,500	48,681	12,855	355	1,439	5,054	39.32%

Adverse Scenario

											Adverse Scenario)									
				31/12/2021							31/12/2022							31/12/2023			
(mln EUR, %)		e Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	(0 0)	0 0	0 0) 0	-	0	0	0	(0	0 0) –	0	0	C	(0	0	-
	(0 0		0 0	0 0) 0) –	0	0	0	(0	0 0) –	0	0	0	(0	0	-
	195	5 75	5	1 (2	2 0	35.10%	187	82	3	(0	1 1	. 35.15%	183	85	4	(1	1	35.07%
	6,738	8 1,265	5 51	5 45	5 88	3 244	47.35%	6,307	1,471	741	42	2 9	313	42.30%	5,974	1,570	975	37	64	384	39.44%
	1,816	6 114	1 14	6 10	0 10) 36	24.90%	1,772	107	197	1:	1 8	3 49	24.74%	1,725	99	253	10	7	62	24.59%
	1,730	0 411	l 11	7 16	5 25	5 51	43.53%	1,575	479	205	1!	5 2	7 76	37.08%	1,457	504	297	13	18	102	34.38%
	10,975	5 1,449	77	7 79	9 116	6 406	52.30%	10,532	1,574	1,095	86	6 13 [.]	4 551	. 50.32%	10,139	1,619	1,444	72	. 112	716	49.62%
	6,743	3 515	5 25	7 4	1 11	106	41.19%	6,617	600	298	4	4 13	2 113	38.05%	6,523	649	342	3	12	121	35.45%
	499	9 41	L 39	9 1	1 4	l 15	38.66%	486	46	47		1 ·	1 17	35.37%	474	49	56	1	3	18	32.90%
	6,244	4 474	1 218	8 3	3 7	91	. 41.64%	6,132	554	251		3	3 97	38.56%	6,049	601	286	2	. 9	103	35.95%
	1	1 (0 0	0 0) 0	58.40%	1	0	0	(0	0 0	57.45%	1	0	0	(0	0	56.29%
	4,232	2 934	1 519	9 76	5 105	5 300	57.80%	3,914	974	797	82	2 12	2 438	54.90%	3,615	969	1,101	69	101	595	54.02%
	1,981	1 385	5 223	2 26	5 36	5 117	52.60%	1,821	420	347	27	7 42	2 165	6 47.48%	1,679	426	483	23	43	219	45.36%
	2,251	1 550) 293	7 50	68	3 183	61.69%	2,093	554	450	50	6 8	273	60.62%	1,936	543	618	46	58	376	60.79%
	(0 (0 0	0 0) 0	-	0	0	0	(0	0 0) -	0	0	0	(0	0	-
	(0 0		0 0	0 0	00	-	0	0	0	(0	0 0	-	0	0	0	(0	0	-
	17,909	9 2,789	1,293	3 124	206	650	50.31%	17,026	3,127	1,838	129	22	5 865	47.06%	16,296	3,273	2,422	109	177	1,102	45.50%





DowN			
RowN um			
unn			mln EUR, %)
109		Central banks	
110		Central governments	
111		Institutions	
112		Corporates	
113		Corporates - Of Which: Specialised Lending	
114		Corporates - Of Which: SME	
115		Retail	
116		Retail - Secured on real estate property	
117	FRANCE	Retail - Secured on real estate property - Of Which: SME	
118	IRANCL	Retail - Secured on real estate property - Of Which: non-SME	
119		Retail - Qualifying Revolving	
120		Retail - Other Retail	
121		Retail - Other Retail - Of Which: SME	
122		Retail - Other Retail - Of Which: non-SME	
123		Equity	
124		Securitisation	
125		Other non-credit obligation assets	
126		IRB TOTAL	

RowN			
um			(mlr
127		Central banks	
128		Central governments	
129		Institutions	
130		Corporates	
131		Corporates - Of Which: Specialised Lending	
132		Corporates - Of Which: SME	
133		Retail	
134		Retail - Secured on real estate property	
135	JAPAN	Retail - Secured on real estate property - Of Which: SME	
136	JAFAN	Retail - Secured on real estate property - Of Which: non-SME	
137		Retail - Qualifying Revolving	
138		Retail - Other Retail	
139		Retail - Other Retail - Of Which: SME	
140		Retail - Other Retail - Of Which: non-SME	
141		Equity	
142		Securitisation	
143		Other non-credit obligation assets	
144		IRB TOTAL	

	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57
											Adverse Scenario										
				31/12/2021							31/12/2022							31/12/2023			
(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	0	0	0	0	C) 0	-	0	0	(0	0	() -	0	0	0	0	0	0	-
	0	0	0	0	C) 0	-	0	0	(0	0	() -	0	0	0	0	0	0	-
	2,783		9	1	51	3	32.74%	2,679	329		1	37	E	5 34.74%	2,617	383	25	1	32	9	35.73%
	4,666		36	4	28	3 9	26.32%	4,475	1,059	68	4	25	20) 29.18%	4,372	1,130	99	3	24	31	30.96% 29.06% 39.62%
	955	148	15	1	3	3 3	18.52%	919	173	26	1	3	E	5 24.64%	898	184	36	1	3	10	29.06%
	6	0	0	0	C	0 0	39.62% 35.36%	6	0	(0	0	() 39.62%	6	0	0	0	0	0	39.62%
	79	8	1	0	C	00	35.36%	o 79	8	1	0	0	(30.58%	79	8	2	0	0	0	27.60%
	57	4	0	0	C	0 0	16.05%	57	4	1	0	0	(13.94%	57	4	1	0	0	0	12.93% 9.43% 13.21%
	9	1	0	0	C	0 0	9.53% 16.29%	8	1	(0	0	() 9.49%	8	1	0	0	0	0	9.43%
	49	4	0	0	C	0 0		49	4	1	0	0	() 14.21%	48	3	1	0	0	0	13.21%
	7	0	0	0	C	0 0	63.13%) 7	1	(0	0	() 57.90%	6	1	0	0	0	0	54.95% 40.24%
	16	3	0	0	C) 0	50.22%	16	3	1	0	0	() 44.55%	16	3	1	0	0	0	40.24%
	4	1	0	0	C	0 0	33.08%	9 4	1	(0	0	(28.28%	4	1	0	0	0	0	26.01% 43.37%
	11	2	0	0	0	0 0	52.45%	11	2	1	0	0	() 47.55%	11	2	1	0	0	0	43.37%
	0	0	0	0	C	0	-	0	0	(0	0	() -	0	0	0	0	0	0	-
		0		0				0	0		0		(0	0	0		0	
	7,528	1,141	0 16	0	0	13	- 27.76%	7,233	1,396		0	62	26	30.31%	7,068	1,521	126	0	0 EG	0	- 31.86%

										Adverse Scenario									
				31/12/2021						31/12/2022					31/	12/2023			
R, %)		Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage 2 exposure	Stage 3 exposure prov Stage Stage	tock of risions for 1 exposure	Stock of provisions for Stage 2 exposure Si	Stock of provisions for tage 3 exposure	Coverage Ratio - Stage 3 exposure
	0	C) 0		0 0	0	-	0 0	0	0	0	0) –	0 0	0	0	0	0	-
	41	249	9 1		0 1	0	40.00%	72 217	2	0	1	1	40.00%	96 192	3	0	1	1	40.00% 44.08% 35.24%
	595	348	3 3	3	0 10	1	45.42%		6	1	10	3	44.72%	650 285	i 11	0	11	5	44.08%
	1,051	232	2 15		1 7	5	35.82%	1,020 251	27	1	6	10) 35.52%	1,004 258	37	1	5	13	35.24%
	84	24	1 7	7	0 2	3	41.04%	81 24	10	0	1	4	41.97%	79 24	13	0	1	5	42.59%
	0	C) 0		0 0	0	-	0 0	0	0	0	0) –	0 0	0	0	0	0	-
	24	2	2 0		0 0	0	47.17%	24 2	1	0	0	0) 43.94%	24 2	2 1	0	0	0	41.22%
	15	1	0		0 0	0	33.27%	15 1	0	0	0	0) 31.22%	15 1	. 0	0	0	0	41.22% 29.37% 5.69% 41.68% 62.45% 52.03% 66.70% 40.35%
	2	C) 0		0 0	0	2.07%	2 0	0	0	0	0	4.08%	3 0	0	0	0	0	5.69%
	13	1	0		0 0	0	52.68%	13 1	0	0	0	0) 46.71%	13 1	. 0	0	0	0	41.68%
	3	C	0 0		0 0	0	79.81% 61.64%	3 0	0	0	0	0	68.87%	3 0	0	0	0	0	62.45%
	5	1	0		00	0	61.64%	5 1	0	0	0	0) 56.11%	5 1	. 0	0	0	0	52.03%
	2	1	0		0 0	0	82.78%	2 1	0	0	0	0) 73.01%	2 1	. 0	0	0	0	66.70%
	3	0	00		0 0	0	47.48%	3 0	0	0	0	0	43.49%	3 0	0	0	0	0	40.35%
	0) 0)	0 0	0	-	0 0	0	0	0	0) -	0 0	0	0	0	0	-
	0	0) 0		0 0	0	-	0 0	0	0	0	0) –	0 0	0	0	0	0	-
	1,711	832	2 19		2 18	7	37.66%	1,744 783	35	2	17	13	37.53%	1,774 737	51	1	18	19	37.48%

ſ											Adverse Scenario										
				31/12/2021							31/12/2022							31/12/2023			
R, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure Stage 3 exp	osure	Stock of provisions for pr Stage 1 exposure Sta	Stock of rovisions for ge 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage 2 expo	ure Stage	3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	0	0	C	0	() 0) -	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	0	0	(0	() 0) –	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	1,732	144	8	0	2	2 0	5.71%	1,640	228	17	0	2	1	6.34%	1,563	295	27	0	3	2	6.60%
	4,579	1,154	81	. 5	47	26	32.43%	4,298	1,405	111	4	49	38	34.71%	4,140	,533	141	3	46	50	35.78% 25.23% 0.31%
	370	53	22	. 1		3 3	14.71%	355	62	28	0	2	6	21.64%	347	66	32	0	2	8	25.23%
	4	1	C	0	() 0	0.24%	4	1	0	0	0	0	0.28%	5	1	1	0	0	0	0.31%
	71	17	2	0	1	. 1	. 33.39%	74	14	2	0	1	1	32.74%	75	12	3	0	1	1	32.21%
	44	7	C	0	() 0	9.54%	45	6	1	0	0	0	13.04%	45	6	1	0	0	0	14.79%
	5	1	C	0	() 0	2.13%	5	1	0	0	0	0	3.93%	5	1	0	0	0	0	5.62%
	39	6	C	0	() 0	18.24%	40	5	0	0	0	0	18.98%	40	5	1	0	0	0	19.12%
	8	1	0	00	() 0	58.81%	7	1	0	0	0	0	56.53%	7	1	0	0	0	0	54.48% 38.08% 35.41%
	19	10	1	0	1	. 0	41.00%	21	8	2	0	1	1	38.95%	22	6	2	0	1	1	38.08%
	2	0	0	0	(0 0	48.48%	2	0	0	0	0	0	40.03%	2	0	0	0	0	0	35.41%
	17	10	1	0	1	. 0	40.60%	19	7	2	0	1	1	38.89%	20	6	2	0	1	1	38.22%
	0	0	0	0	() 0) -	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	0	0	C	0	() 0) –	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	6,382	1,315	90	5	51	. 27	30.13%	6,011	1,647	130	4	53	40	31.01%	5,777 1	840	171	4	49	53	31.11%

									Adverse Scenario									
			31/12/2021						31/12/2022						31/12/2023			
(mln EUR, %)		Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure Stage 3 exposu	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	7,193	0	0 0	0) C) -	7,193	0 0	0	0) 0	-	7,193	0	0 () 0	0	-
	1,067	83	3 0	1	. 1	40.00%	1,029	118 6	0	1	. 2	40.00%	1,005	139	9 () 1	4	40.00%
	69	8 (0 0	1	. C) 42.77%	66	11 0	0	1	. 0	42.86%	64	12	1 () 1	0	42.87%
	218	22 2	2 0	1	. C	26.38%	211	28 3	0	1	. 1	27.40%	207	31	5 () 1	1	28.31%
	0	0 (0 0	0) C) -	0	0 0	0	0) 0	-	0	0	0 () 0	0	-
	0	0 (0 0	0) C) -	0	0 0	0	0) 0	-	0	0	0 () 0	0	-
	6	1 (0 0	0) C	33.94%	6	1 0	0	0	0 0	32.96%	6	1	0 (0 0	0	31.91%
	3	0 (0 0	0) C	18.37%	3	0 0	0	0	0	18.40%	3	0	0 (0	0	18.43%
	0	0 (0 0	0	0 0	3.80%	0	0 0	0	0	0 0	3.80%	0	0	0 (0 0	0	3.80%
	3	0 (0 0	0) C	20.84%	3	0 0	0	0	0	20.92%	3	0	0 (0 0	0	20.95%
	1	0 (0 0	0) (C	47.03%	1	0 0	0	0	0 0	46.56%	1	. 0	0 (0	0	45.68%
	1	0 0	0 0	0	0 0	35.91%	1	0 0	0	0	0	35.76%	1	0	0 (0	0	35.54%
	1	0 0	0 0	0) 35.55%	1	0 0	0	0	0	35.48%	1	0	0 (0	0	35.45%
	1	0 0	0 0	0		40.48%	1	0 0	0	0	0	38.78%	1	0	0 (0	0	36.28%
	0	0	0	0	<u> </u>) -	0	0 0	0	0	0	-	0	0	0 (0	0	-
	0	0		0) -	0	0 0	0	0		-	0		0		0	_
	8,553	114 5	5 1	3	2	35.31%	8,505	157 10	1	2	. 3	35.91%	8,475	182	.4 0	2	5	36.23%

	COMMERZBANK AKLIENGESENSCHAIT	27	20	20	40	41	40	40			10	47	40	10	FO	F1	52	52	F4		FC	F7
		37	38	39	40	41	42	43	44	45	40	4/	48	49	50	51	52	53	54	55	50	
												Adverse Scenario										
					31/12/2021							31/12/2022							31/12/2023			
	(mln EUR		e Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	tage 2 exposure	Stage 3 exposu	Stock of re provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage	e 2 exposure Sta	ige 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Covera Stage 3
	Central banks	352	7	0 0) 0	0	() -	357	()	0) 0		0 -	357	0	0	0	0)	0 -
	Central governments	379	9	8 1	. 0	1	-	40.00%	374	11	L	3) 1		1 40.00%	371	13	4	0	1		2
	Institutions	590	6 4	0 1	. 0	1	(14.35%	576	59)	3) 1		0 13.91%	562	71	4	0	1		1
	Corporates	3,088	8 50	99) 3	9	19	9 19.22%	2,897	679	9 1	18	2 11	2	4 20.82%	2,786	771	137	2	11	3	0
	Corporates - Of Which: Specialised Lending	167	57 3	1 1	. 0	0	(18.91%	159	37	7	2) 0		0 17.25%	155	40	3	0	0)	1
	Corporates - Of Which: SME	20	6	3 1	. 0	0	-	1 75.05%	24	2	1	2) 0		1 69.78%	23	5	2	0	0)	1
	Retail	520	.6 5	9 4	l O	2	-	1 28.26%	522	60)	7) 2		2 26.66%	520	59	11	0	2	2	3
	Retail - Secured on real estate property	308	8 3	5 2	2 0	1	(15.19%	306	35	5	4) 1		1 16.28%	306	34	5	0	1		1
SWITZERLAND	Retail - Secured on real estate property - Of Which: SME	22	2	3 (0	0	(6.24%	22		3	0) 0		0 8.59%	22	3	0	0	0)	0
SWITZERLAND	Retail - Secured on real estate property - Of Which: non-SME	280	6 3	2 2	2 0	1	(16.43%	284	32	2	3) 1		1 17.15%	284	31	5	0	1		1
	Retail - Qualifying Revolving	14	4	1 0	0 0	0	(62.72%	14	1	L	0	0 0		0 57.80%	14	1	0	0	0)	0
	Retail - Other Retail	20	5 2	.4 2	0	1	-	40.70%	202	25	5	4) 1		1 35.81%	201	24	5	0	1		2
	Retail - Other Retail - Of Which: SME	47	7	7 1	. 0	0	(37.02%	46	7	7	1 (0 0		0 35.01%	45	7	2	0	0)	1
	Retail - Other Retail - Of Which: non-SME	15	7 1	7 2	2 0	1	-	41.97%	156	17	7	3) 1		1 36.16%	155	17	4	0	1		1
	Equity		0	0 0	0	0	() -	0	()	0) 0		0 -	0	0	0	0	0)	0 -
	Securitisation																					
	Other non-credit obligation assets		0	0 0	0 0	0	() -	0	()	0) 0		0 -	0	0	0	0	0		0 -
	IRB TOTAL	4,946	6 61 [.]	4 106	3	13	21	1 9.83 %	4,726	810	1	31 3	15	2	8 21.43%	4,596	915	156	3	15	3!	5

													Adverse Scenario										
						31/12/2021							31/12/2022							31/12/2023			
		Stage (mln EUR, %)	e 1 exposure	Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	re Stage 2 e	exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposur	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	r Stage 3 exp Ire
	Central banks		0	(0 0	(0 () () -	(0	0 0	0 0		0	0 -	0)	0	0 ())	0 -
	Central governments		146		3 0)	0 () (40.00%	144	44	5 1	1 0		0	0 40.00%	142	2	7	1 ())	0
	Institutions		74	385	5 4	· (0 13	3	l 17.58%	117	17	338 8	3 0	1	0	1 17.58%	145	5 30	4 1	4 ()	Ð	2
	Corporates		1,361	231	1 24		2 7	7 10) 44.20%	1,280	80	304 32	2 1	1	1 1	.3 41.27%	1,244	33	1 4	0	L 1) 1	16
	Corporates - Of Which: Specialised Lending		161	8	8 3	(0 () () 12.95%	15	55	13 4	4 0		0	1 17.54%	152	2 1	5	6 ())	1
	Corporates - Of Which: SME		0	(0 0)	0 () () -	(0	0 0	0 0		0	0 -	0)	0	0 ())	0 -
	Retail		51	7	7 0	(0 () () 25.92%	5:	51	7 1	1 0		0	0 19.18%	51		7	1 ())	0
	Retail - Secured on real estate property		15		2 0	(0 () () 11.03%	1	15	2 0	0 0		0	0 12.22%	15	5	2	0 ())	0
SPAIN	Retail - Secured on real estate property - Of Which: SME		2	(0 0	(0 () () 4.03%		2	0 0	0 0		0	0 4.51%	2	2	0	0 ())	0
SPAIN	Retail - Secured on real estate property - Of Which: non-SME		13		2 0	(0 () () 11.95%	13	13	2 0	0 0		0	0 13.11%	13	}	2	0 ())	0
	Retail - Qualifying Revolving		4	(0 0	(0 () () 54.42%	4	4	0 0	0 0		0	0 53.54%	4	ł	0	0 ())	0
	Retail - Other Retail		32	2	4 0	(0 () (26.38%	32	32	4 1	1 0		0	0 18.06%	31		5	1 ())	0
	Retail - Other Retail - Of Which: SME		1	(0 0	(0 () () 47.50%		1	0 0	0 0		0	0 44.30%	1		0	0 ())	0
	Retail - Other Retail - Of Which: non-SME		31	2	4 0	(0 () () 23.72%	3:	31	4 0	0 0		0	0 15.16%	30)	4	1 ())	0
	Equity		0	(0 0) (0 () () -	(0	0 0	0 0		0	0 -	0)	0	0 ())	0 -
	Securitisation																						
	Other non-credit obligation assets		0	(0 0	(0 () () -	(0	0 0	0 0		0	0 -	0)	0	0 ())	0 -
	IRB TOTAL		1,633	626	5 28		2 21	. 11	. 40.55%	1,591	91	654 42	2 1	2:	1 1	5 36.20%	1,582	64	9 5	5	1		19 33

													Adverse Scenario									
				31/12/2021									31/12/2022						31/12/2023			
		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	re Stage 2	exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposu	Stock of provisions for re Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage	e 2 exposure Stage 3 expos	Stock of ure provisions for Stage 1 exposu	Stock of provisions for re Stage 2 exposur	Stock of provisions for e Stage 3 exposure	Coverage R Stage 3 exp
	Central banks		0	C	0		0 () () –		0	0 0	0 0		0	0 -	0	0	0	0	0	0 -
	Central governments		0	0	0		0 () () -		0	0 0	0 0		0	0 -	0	0	0	0	0	0 -
	Institutions		85	8	0		0 () (40.89%	8	83	9 1	0		0	0 37.75%	81	10	2	0	0	1 3
	Corporates		3,487	602	114		4 16	5 44	38.74%	3,354	54	691 158	3 3		15 5	3 33.69%	3,288	725	191	3	.4 6	52 3
	Corporates - Of Which: Specialised Lending		715	152	48		1 3	}	7.98%	688	88	153 74	1 1		2	7 9.22%	670	155	90	1	2 1	LO 1
	Corporates - Of Which: SME		6	1	0		0 () (1.90%		6	1 0	0 0		0	0 1.90%	6	1	0	0	0	0
	Retail		66	7	1		0 () (34.56%	6	66	7 1	0		0	0 31.41%	o 66	7	1	0	0	0 29
	Retail - Secured on real estate property		43	4	0		0 () (26.43%	42	42	4 0	0 0		0	0 24.17%	o 42	4	1	0	0	0 22
NETHERLANDS	Retail - Secured on real estate property - Of Which: SME		7	0	0		0 () (14.42%	-	7	0 0	0 0		0	0 14.98%	o 7	0	0	0	0	0 15
NETTERLANDS	Retail - Secured on real estate property - Of Which: non-SME		36	3	0		0 () () 27.41%	3!	35	3 0	0 0		0	0 25.24%	35	3	1	0	0	0 23
	Retail - Qualifying Revolving		4	C	0		0 () (64.73%	4	4	0 0	0 0		0	0 61.37%	o 4	0	0	0	0	0 58
	Retail - Other Retail		19	3	0		0 () () 37.55%	19	19	3 0	0 0		0	0 34.26%	b 19	3	1	0	0	0 32.
	Retail - Other Retail - Of Which: SME		7	1	0		0 () (42.82%		7	1 0	0 0		0	0 39.83%	o 7	1	0	0	0	0 39.
	Retail - Other Retail - Of Which: non-SME		12	2	0		0 () () 34.83%	12	12	2 0	0 0		0	0 31.04%	12	2	0	0	0	0 29.
	Equity		0	0	0		0 () () –		0	0 0	0 0		0	0 -	0	0	0	0	0	0 -
	Securitisation																					
	Other non-credit obligation assets		0	C	0		0 () () –		0	0 0	0 0		0	0 -	0	0	0	0	0	0 -
	IRB TOTAL		3,638	617	115	4	17	45	38.73%	3,503)3	708 160	3	1	16 5	4 33.70%	3,435	742	194	3 1	5 6	3 32.3





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

								Actual				
								31/12/202	0			
			Exposure	values	Risk exposu	ure amounts						
RowN				Defaulted	New defaulted	Defaulted	Stage 1 exposure	e Stage 2 exposure	Stage 3 exposure		Stock of provisions for	Stock provisio
um		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Deraulted				Stage 1 exposure	Stage 2 exposure	e Stage 3 ex
43		Central banks	591	0	0		0					0
44		Central governments	11,614	0	472		0 239)	0
45		Regional governments or local authorities	60	0	12		0 37) ()	0
46		Public sector entities	4	0	3		0)))) () ()	0
47		Multilateral Development Banks	605	0	0		0 (0 0)) ()	0
48		International Organisations	0	0	0		0 (0 () () ()	0
49		Institutions	376	0	24		0 46	5 () (0 0)	0
50		Corporates	2,166	78	2,156	8	5 1,436	5 176	5 226	5 4	ł	5
51		of which: SME	370	26	360	2	7 259	9 86	5 88	3 1		1
52		Retail	316	3	237		3 236	5 6	5 38	3 ()	0
53	POLAND	of which: SME	1	1	0		1 (0 ()	3 ()	0
54		Secured by mortgages on immovable property	2,295	0	815		0 1,582	2 285	5	1 1		6
55		of which: SME	0	0	0		0 23	3 8	3	1 C)	0
56		Items associated with particularly high risk	0	0	0		0 (0 0) ()	0
57		Covered bonds	0	0	0		0 (0 () (0 0)	0
58		Claims on institutions and corporates with a ST credit assessment	0	0	0		0 (0 0) () ()	0
59		Collective investments undertakings (CIU)	0	0	0		0 (0 0) () ()	0
60		Equity	59	0	70		0 (0 0) (0 0)	0
61		Securitisation										
62		Other exposures	15	0	15		0	1 () () ()	0
63		Standardised Total	18,101	81	3,803	8	8 3,586	5 467	268	3 5	5 1:	1

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

	1	2	3	4	5	6	7	8	9	10
						Actual				
						31/12/2020)			
	Exposure	values	Risk exposu	re amounts						
	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2 exposure	Stock of provisions fo Stage 3 expose
UR, %)								-		
	9,307	0	25	0	3,383			0	0	
	87,615	0	581	0	3,597	· · · ·	129	0	11	
	18,365	0	489	0	10,578		20	0	1	
	7,021	0	183	0	2,641	170	20	0	0	
	933	0	0	0	603	0	0	0	0	
	794	0	0	0	0	0	0	0	0	
	2,887	0	413	0	122		1	0	0	
	7,046		5,306	94	,		304	10	5	
	420	26	400	28			89		1	
	5,474	73		85			240	17	17	
	120	10	71	14			19	0	1	
	2,349	0	836	0	2,394	327	5	1	6	
	11	0	4	0	31	12	4	0	0	
	425	0	637	0	0	0	0	0	0	
	0	0	0	0	0	0	0	0	0	
	11	0	2	0	0	0	0	0	0	
	2,341	0	597	0	0	0	0	0	0	
	938	0	1,267	0	0	0	0	0	0	
	2,686	0	5,999	0	1	0	0	0	0	
	148,191	159		179	30,598	7,370	719	29	40	

Actual

	11
of s for posure	Coverage Ratio - Stage 3 exposure
0	0.00%
0	0.00%
0	0.64%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
135	44.50%
61	68.98%
156	65.06%
4	23.41%
1	29.33%
1	33.15%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
293	40.74%

ock of sions for 3 exposure	Coverage Ratio - Stage 3 exposure
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
2	53.19%
1	100.00%
102	60.14%
2	13.29%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
104	37.85%

of s for oosure	Coverage Ratio - Stage 3 exposure
0	0.00%
0	0.00%
0	56.52%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
107	47.12%
60	68.57%
27	73.25%
2	75.43%
1	30.26%
1	33.15%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
135	50.52%

of ns for posure	Coverage Ratio - Stage 3 exposure
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	75.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
-	
0	0.00%
0	75.00%





			Actual												
			31/12/2020												
	_		Exposure	e values	Risk exposu	re amounts									
RowN um		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions fo Stage 3 expose			
106		Central banks	0	(0	C	0	(0 () 0	C)			
107		Central governments	9,635	(0 0	C	0	4,995	5 () 0	11	L			
108		Regional governments or local authorities	175) 35	C	0 0	, (D (0 0	C	D			
109		Public sector entities	0	(0 0	C	0 0	(0 (0 0	C	D			
110		Multilateral Development Banks	0	(0 0	C	0 0	(0 () 0	C)			
111		International Organisations	0	(0 0	C	0 0	(0 () 0	C)			
112		Institutions	0	(0 0	C	0 0	(0 (0 0	C)			
113		Corporates	0	(0 0	C	0 0	(0 (0 0	C)			
114		of which: SME	0	(0 0	C	0	(0 (0 0	C)			
115		Retail	0	(0 0	C	0	(0 (0 0	C)			
116	ITALY	of which: SME	0	(0 0	C	0 0	(0 (0 0	C)			
117		Secured by mortgages on immovable property	0	(0 0	C	00	(0 (0 0	C)			
118		of which: SME	0	(0 0	C	00	(0 (0 0	C)			
119		Items associated with particularly high risk	0	(0 0	C	00	(0 (00	C)			
120		Covered bonds	0	(0 0	C	00	(0 (0 0	C)			
121		Claims on institutions and corporates with a ST credit assessment	0	(0 0	C	0	(0 (0 0	C)			
122		Collective investments undertakings (CIU)	0	(0 0	C	0 0	(0 (0 0	C)			
123		Equity	0	(0	C	0	(0 (0 0	C)			
124		Securitisation													
125		Other exposures	0	(0	C	00	(0 (0 0	C)			
126		Standardised Total	9,810	0	35	0	0	4,996	5 0	0 0	11				

			Actual											
			31/12/2020											
_			Exposure	values	Risk exposu	ire amounts								
RowN um		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	e Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2 exposure	Stock provision Stage 3 ex		
127		Central banks	0	(0 0	(D	0 0)	0 0) ()		
128		Central governments	431	(0 0	() 16	9 19) (D C) ()		
129		Regional governments or local authorities	0	(0 0 0)	0 C) (D C) ()		
130		Public sector entities	204 0		0 20 0		0 0) (0 0) ()		
131		Multilateral Development Banks	0 0		0 0 0)	0 0)	D C) ()		
132		International Organisations	0 0		0 0	()	0 0) (0 0) ()		
133		Institutions	522 0) 12	()	0 C) (0 0) ()		
134		Corporates	4	() 4	()	0 C) (D C) ()		
135		of which: SME	0	(0 0)	0 C) (D C) ()		
136		Retail	0	(0 0	()	0 C) (0 0) ()		
137	FRANCE	of which: SME	0	(0 0	()	0 0)	0 0) ()		
138		Secured by mortgages on immovable property	0	(0 0	()	0 0)	0 0) ()		
139		of which: SME	0	(0 0	()	0 0) (0 0) ()		
140		Items associated with particularly high risk	2	() 4	()	0 0) (0 0) ()		
141		Covered bonds	0	(0 0	()	0 0) (0 0) ()		
142		Claims on institutions and corporates with a ST credit assessment	0	(0 0	()	0 0) (0 0) ()		
143		Collective investments undertakings (CIU)	0	(0 0	()	0 0) (0 0) ()		
144		Equity	1	() 1	()	0 0) (0 0) ()		
145		Securitisation	_											
146		Other exposures	6	(6	()	0 0) () ()		
147		Standardised Total	1,170	C C	46	C	16	9 19		0	0			

			Actual											
			31/12/2020											
	_		Exposure	e values	Risk exposu	ire amounts								
RowN um			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2 exposure			
		(mln EUR, %)								· · ·				
148		Central banks	0	0	0	(0 0		0 0) (D	0		
149		Central governments	0	0	0	(0 0		0 0) ()	0		
150		Regional governments or local authorities	152	0	76	(0 0		0 0))	0		
151		Public sector entities	0	0	0	(0 0		0 0))	0		
152		Multilateral Development Banks	0	0	0	(0 0		0 0))	0		
153		International Organisations	0	0	0	(0 0		0 0))	0		
154		Institutions	0	0	0	(0 0		0 0))	0		
155		Corporates	0	0	0	(0 0		0 0) (0	0		
156		of which: SME	0	0	0	(0 0		0 0) ()	0		
157		Retail	0	0	0	(0 0		0 0)	D	0		
158	JAPAN	of which: SME	0	0	0	(0 0		0 0) ()	0		
159		Secured by mortgages on immovable property	0	0	0	(0 0		0 0)	0	0		
160		of which: SME	0	0	0	(0 0		0 0) (0	0		
161		Items associated with particularly high risk	0	0	0	(0 0		0 0) (0	0		
162		Covered bonds	0	0	0	(0 0		0 0) ()	0		
163		Claims on institutions and corporates with a ST credit assessment	0	0	0	(0 0)	0 0) ()	0		
164		Collective investments undertakings (CIU)	0	0	0	() ()		0 0))	0		
165		Equity	1	0	1	() ()		0 0))	0		
166		Securitisation												
167		Other exposures	1	0	1	() ()		0 0) ()	0		
168		Standardised Total	153	0	77	0	0 0		0 0			0		

	1	2	3	4	5	6	7	8	9	10
						Actual				
						31/12/2020)			
	Exposure	values	Risk exposur	e amounts						
EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions fo Stage 3 expos
-01(, 70)	4,714	() 0	C	1,943	0	0	0	0	
	258	(0	0			0	0	0	
	50	() 10	C		0	0	0	0	
	0	(0 0	0	0	0	0	0	0	
	0	() 0	0	0	0	0	0	0	
	0	(, 0	0	ů	0	0	0	0	
	92	() 46	0		0	0	0	0	
	2,545	(1,116	0	134		0	0	0	
	0	(0 0	0	°	0	0	0	0	
	0	(0	C	-	-	0	0	0	
	0	(0	0	-	-	0	0	0	
	0	(0	0		•	0	0	0	
	0	(0	0	•	0	0	0	0	
	43	() 64	0	, v	•	0	0	0	
	0	(0	0	ů		0	0	0	
	0	(0	0	0	0	0	0	0	
	0	(0 0	0	0	0	0	0	0	
	0		0	0	0	0	0	0	0	
	0	() 0	0	0	0	0	0	0	
	7,708	C		0		12	0	0		

	11
of 5 for 90sure	Coverage Ratio - Stage 3 exposure
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	70.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	70.00%

of s for oosure	Coverage Ratio - Stage 3 exposure
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%

of s for oosure	Coverage Ratio - Stage 3 exposure
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	75.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	75.00%

Stock of visions for a 3 exposure	Coverage Ratio - Stage 3 exposure
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%



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

								Actual				
								31/12/2020)			
			Exposure	values	Risk expos	ure amounts						
RowN um		(mln EUR, %	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure Stage	e 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock provision Stage 3 ex
190		Central banks	0	C) (0 0	0	0	C) (3
191		Central governments	2,512	C) ()	0 6	0	0	C) (נ
192		Regional governments or local authorities	874	C) ()	0 92	150	0	C)	1
193		Public sector entities	0	C) ()	0 0	0	0	C) (נ
194		Multilateral Development Banks	0	C) ()	0 0	0	0	C) (נ
195		International Organisations	0	C) ()	0 0	0	0	C) (נ
196		Institutions	0	C) ()	0 0	0	0	C) (נ
197		Corporates	0	C) ()	0 0	0	0	C) (<u>ז</u>
198		of which: SME	0	C) ()	0 0	0	0	C) (<u>ז</u>
199		Retail	0	C) ()	0 0	0	0	C) (ז
200	SPAIN	of which: SME	0	C) ()	0 0	0	0	C) (<u>ז</u>
201		Secured by mortgages on immovable property	0	C) ()	0 0	0	0	C) (J
202		of which: SME	0	C) ()	0 0	0	0	C) (<u>ז</u>
203		Items associated with particularly high risk	0	C) ()	0 0	0	0	C) (J
204		Covered bonds	0	C) ()	0 0	0	0	0) (J
205		Claims on institutions and corporates with a ST credit assessment	0	C) ()	0 0	0	0	C) (J
206		Collective investments undertakings (CIU)	0	C) ()	0 0	0	0	0) (J
207		Equity	0	C) ()	0 0	0	0	C) (<u>ז</u>
208		Securitisation										
209		Other exposures	1	C) 1	L	0 0	0	0	C) (<u>ר</u>
210		Standardised Total	3,388	0	2	2	0 98	151	0	0	1	1

			Actual												
			31/12/2020												
		Ехр		Exposure values Risk exposure amounts						Stock of	Stock of	Stock o			
RowN um		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for	provisions for Stage 2 exposure	provision			
211		Central banks	0	C	0		0 0	0	0	0 0	0 0	l l			
212		Central governments	163	C	0		0 4	1	24	1 C	0 0	/			
213		Regional governments or local authorities	0	C	0		0 0	0	C	0 0	0 0	1			
214		Public sector entities	0	C	0		0 0	0	0	0 0	0 0	1			
215		Multilateral Development Banks	0	C	0		0 0	0	C	0 0	0 0	1			
216		International Organisations	0	0	0		0 0	0	C	0 0	0 0	1			
217		Institutions	0	0	0		0 0	0	C	0 0	0 0	1			
218		Corporates	75	C	75		0 99	0	C	0 0	0 0	1			
219		of which: SME	0	C	0		0 0	0	0	0 0	0 0	1			
220		Retail	0	C	0		0 1	0	0	0 0	0 0	1			
221	NETHERLANDS	of which: SME	0	C	0		0 0	0	C	0 0	0 0	1			
222		Secured by mortgages on immovable property	0	C	0		0 0	0	0	0 0	0 0	1			
223		of which: SME	0	C	0		0 0	0	C	0 0	0 0	1			
224		Items associated with particularly high risk	1	C	1		0 0	0	0	0 0	0 0	1			
225		Covered bonds	0	C	0		0 0	0	C	0 0	0 0	1			
226		Claims on institutions and corporates with a ST credit assessment	0	C	0		0 0	0	C	0 0	0 0	1			
227		Collective investments undertakings (CIU)	0	C	0		0 0	0	0	0 0	0 0	1			
228		Equity	0	C	0		0 0	0	C	0 0	0 0	1			
229		Securitisation													
230		Other exposures	2	C	2		0 0	0	C	0 0	0 0	/			
231		Standardised Total	240	0	78		0 104	1	25	6 0	0)			

	11
of s for oosure	Coverage Ratio - Stage 3 exposure
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	68.18%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	68.18%

of s for posure	Coverage Ratio - Stage 3 exposure
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	70.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	70.00%

of 1s for 2posure	Coverage Ratio - Stage 3 exposure
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	77.78%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.29%







										Baseline Scenario									
				31/12	/2021					31/12/2022						31/12/2023			
/N 1		Stage 1 ex (mln EUR, %)	cposure Stage 2 exposure Stage 3	Stoc exposure provisi Stage 1 e	k of Stock of ons for provisions for xposure Stage 2 exposur	Stock of provisions for e Stage 3 exposur	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage 2 exposure	Stage 3 exposure	Stock of Stock o provisions for provisions Stage 1 exposure Stage 2 expo	f Stock of for provisions for osure Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure S	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposu
	Central banks		0 0	0	0	0	0 0.00%	0	0	0	0	0.009	6 0) (C	0	0	<u>ງ</u> 0.00
	Central governments		229 10	0	0	0	0 40.00%	b 226 1	. 1	0	0	0 40.00 ^o	6 220	1	3 1	0	0	0	0 40.00
	Regional governments or local authorities		36 2	0	0	0	0 53.29%	b 35	0	0	0	D 50.889	6 34		3 (0	0	0	0 48.97
	Public sector entities		9 0	0	0	0	0 40.00%	9	. 0	0	0	0 40.00 ^o	6 9		L (0	0	0	J 40.00
	Multilateral Development Banks		0 0	0	0	0	0 0.00%	0	0 0	0	0	0.009	6 0) (0	0	0	J 0.00
	International Organisations		0 0	0	0	0	0 0.00%	0	0 0	0	0	0.009	6 0) (0	0	0	ງ 0.00
	Institutions		45 0	0	0	0	0 40.31%	b 45	0 0	0	0	0 38.93 ⁹	6 45) 1	0	0	0	0 38.46
	Corporates		1,422 166	250	5	4 1:	16 46.42%	b 1,390 17	272	4	3 12	3 45.23 ⁹	6 1,367	18) 292	4	- 2	129	9 44.30
	of which: SME		274 63	95	1	1 6	64 67.59%	b 276 5	101	1	1 6	65.41 ⁹		5	106	1	. 1	67	7 63.79
	Retail		227 15	38	0	0	28 72.17%	223 10	39	0	0 2	3 70.96°		1	9 40	0	0	28	8 69.79
POLAND	of which: SME		0 0	3	0	0	2 75.43%	0	3	0	0	2 75.429	6 0) 3	0	0	2	2 75.42
	Secured by mortgages on immovable property		1,701 143	27	0	2	5 17.29%	b 1,691 14	. 37	0	2	5 16.23°	6 1,684	13	9 47	0	2	7	/ 15.59
	of which: SME		26 5	4	0	0	1 32.35%	b 27 ·	4	0	0	1 31.479	6 27		3 5	0	0	1	1 30.91
	Items associated with particularly high risk		0 0	0	0	0	0 0.00%	0	0 0	0	0	0.009	6 0) (0	0	0	J 0.00
	Covered bonds		0 0	0	0	0	0 0.00%	0	0 0	0	0	0.009	6 0) (0	0	0	J 0.00
	Claims on institutions and corporates with a ST credit assessment		0 0	0	0	0	0 0.00%	0	0	0	0	0.00	6 0) (0	0	0	0.00
1	Collective investments undertakings (CIU)		0 0	0	0	0	0 0.00%	0	0	0	0	0.00	6 0) (0	0	0	J 0.00
1	Equity		0 0	0	0	0	0 0.00%	0	0	0	0	0.00	6 0) (0	0	0	J 0.0C
	Securitisation																		
	Other exposures		1 0	0	0	0	0 27.54%		0	0	0	27.339) (0	0	0	0 27.11
	Standardised Total		3,670 336	316	6	6 14	47.09%	3,620 351	350	5	5 158	3 44.99%	6 3,581	359	381	5	4	165	5 43.389

									Baselin	ne Scenario						
					31/12/2021				31/1	12/2022				31/12/2023		
RowN um		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of Stock of provisions for Stage 1 exposure Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage 2 exposure	Stage 3 exposure provis Stage 1	ock of isions for 1 exposure S	Stock of Stock of provisions for Stage 2 exposure Stage 3 exposure	Coverage Ratio - Stage 3 exposure	re Stage 2 exposure Stage 3 exposure	Stock of Stock of provisions for Stage 1 exposure Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
64		Central banks	0	0 0	0 0		0.00%	0 0	0	0	0 0	0.00%	0 0 0	0 0	0 0	0.00%
65		Central governments	25	0 0	0 0		0 37.34%		0	0	0 0	36.25%	25 0 (0 0	0 0	0 35.84% 0 40.00%
66		Regional governments or local authorities	1	0 0	0 0		0 40.00%		0	0	0 0	40.00%		0 0	0 0	40.00%
67		Public sector entities	0	0 0	0 0		0.00%	0 0	0	0	0 0	0.00%	0 0 0	0 0	0 0	0.00%
68		Multilateral Development Banks	0	0 0	0 0		0.00%	0 0	0	0	0 0	0.00%	0 0 0	0 0	0 0	0.00%
69		International Organisations	0	0 0	0 0		0.00%	0 0	0	0	0 0	0.00%	0 0 0	0 0	0 0	0.00%
70		Institutions	0	0 0	0 0		0 40.91%	0 0	0	0	0 0	40.63%	0 0 0	0 0	0 0	40.57%
71		Corporates	150	0 0	0 0		0 51.37%	149 0	1	0	0 0	50.93% 1	49 1	. 0 0	0 0	50.79%
72		of which: SME	0	0 0	0 0		0.00%	0 0	0	0	0 0	0.00%	0 0 0	0 0	0 0	0.00%
73		Retail	0	0 0	0 0		0 65.70%	0 0	0	0	0 0	60.35%	0 0 0	0 0	0 0	56.77%
74	UNITED STATES	of which: SME	0	0 0	0 0		0.00%	0 0	0	0	0 0	0.00%	0 0 0	0 0	0 0	0.00%
75		Secured by mortgages on immovable property	0	0 0	0 0		0 60.16%	0 0	0	0	0 0	58.50%	0 0 0	0 0	0 0) 57.15%
76		of which: SME	0	0 0	0 0		0.00%	0 0	0	0	0 0	0.00%	0 0 0	0 0	0 0	0.00%
77		Items associated with particularly high risk	0	0 0	0 0		0.00%	0 0	0	0	0 0	0.00%	0 0 0	0 0	0 0	0.00%
78		Covered bonds	0	0 0	0 0		0.00%	0 0	0	0	0 0	0.00%	0 0 0	0 0	0 0	0.00%
79		Claims on institutions and corporates with a ST credit assessment	0	0 0	0 0		0.00%	0 0	0	0	0 0	0.00%	0 0 0	0 0	0 0	0.00%
80		Collective investments undertakings (CIU)	0	0 0	0 0		0.00%	0 0	0	0	0 0	0.00%	0 0 0	0 0	0 0	0.00%
81		Equity	0	0 0	0 0		0.00%	0 0	0	0	0 0	0.00%	0 0 0	0 0	0 0	0.00%
82		Securitisation														
83		Other exposures	0	0 0	0 0		0.00%	0 0	0	0	0 0	0.00%	0 0 0	0 0	0	0.00%
84		Standardised Total	176	0 0	0 0		53.13%	175 1	1	0	0 0	51.29% 17	74 1 1	. 0 0	1	. 50.71%

12		13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32
											Baseline Scenario										
				31/12/2021							31/12/2022							31/12/2023			
Stage 1 ex _l %)	oosure S	Stage 2 exposure St	age 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for e Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stag	e 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	3,382	42	0		0	0 (0.00%	3,382	42	0	0	() 0	0.00%	3,382	42	C	0	0	(0.00%
	4,735	4,657	141		1 1	5 39	27.36%	5,237	4,142	154	1	13	3 44	28.24%	5,684	3,682	167	1	11	48	8 28.95%
	10,413	327	24		1	3 10	40.16%	10,293	442	30	1	4	12	40.13%	10,208 2,344	3,682 521	36	1	4	14	40.11%
	2,495	301	35		0	0 (0.08%	2,398	385	48	0	() 0	0.11%	2,344	425	62	0	0	(0.14%
	520	83	0		0	2 (58.58%	536	66	1	0	2	2 0	20.72%	601		1	0	0	() 25.28%
	0	0	0		0	0 (0.00%	0	0	0	0	() 0	0.00%	0	0	0	0	0	(0.00%
	120	3	2		0	0 () 21.34%	119	3	2	0	() 1	26.48%	119		3	0	0	1	. 29.10%
	2,122	282	333		6	6 147	7 44.19%	2,081 324	295	361	5	6	5 156	43.27%	2,051			5	6	165	42.54%
	325	68	97		1	2 66	67.93%	324	63	103	1	1	67	65.70%	323	58	108	1	1	69	64.03%
	4,974	654	314	1	.0 50	8 191	60.73%	5,011 174	558	373	8	46	5 218	58.50%	5,032	486	425	8	43	243	57.23%
	171	40	25		0	1 7	7 28.13%	174	33	29	0	1	8	26.35%	176	28	32	0	1	8	3 25.26%
	2,539	157	28		1	2 5	5 16.77%	2,532	152	40	0	2	2 6	15.74%	2,527	147	51	0	2	8	15.13%
	34	8	4		0	0	1 31.08%	36	6	5	0	() 1	29.66%	37	5	5	0	0	1	. 28.75%
	0	0	0		0	0 (0.00%	0	0	0	0	() 0	0.00%	0	0	C	0	0	(0.00%
	0	0	0		0	0 (0.00%	0	0	0	0	() 0	0.00%	0	0	C	0	0	(0.00%
	0	0	0		0	0 (0.00%	0	0	0	0	() 0	0.00%	0	0	0	0	0	(0.00% 28.95% 40.11% 0.14% 0.14% 0.00% 25.28% 0.00% 29.10% 42.54% 64.03% 57.23% 25.26% 3.15.13% 28.75% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
	0	0	0		0	0 (0.00%	0	0	0	0	() 0	0.00%	0	0	0	0	0	(0.00%
	0	0	0		0	0 (0.00%	0	0	0	0	() 0	0.00%	0	0	0	0	0	(0.00%
	1	0	0		0	0 0	27.54%	1	0	0	0	(0	27.33%	1	0	0	0	0	(27.11%
	31,301	6,507	878	19	9 87	7 392	2 44.62%	31,591	6,085	1,011	16	73	437	43.29%	31,948	5,606	1,131	16	65	479	42.37%

	Baseline Scenario																			
			31/12/2021							31/12/2022							31/12/2023			
Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Sta	age 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure Sta	age 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
187) 0	C) 0	C	0.00%	187	0	0	0	0	0	0.00%	187	0	0	0	0	0	0.00% 40.00%
2,391		64	1	. 3	26	40.00%	2,313	216	69	1	3	28	40.00%	2,272	253	74	1	3	30	40.00%
10,206	185		1	. 2	g	40.00%	10,071	315	28	1	3	11	40.00%	9,974 2,335	406	34	1	4	13	40.00% 0.11%
2,486	300) 35	0) 0	C	0.06%	2,388	384	48	0	0	0	0.09%	2,335	424	62	0	0	0	0.11%
C	(0 0	0) 0	C	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
C	() 0	0) 0	C	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
5	1	. 1	0	0 0	C	4.54%	5	1	1	0	0	0	5.89%	5	1	1	0	0	0	6.71%
159	44	6	0) 0	3	45.11%	160	41	8	0	0	3	39.47%	159	40	9	0	0	3	35.78%
40	5	5 1	0	0 0	1	89.43%	39	6	2	0	0	1	81.05%	38	7	2	0	0	2	74.38%
3,925	591	. 237	9	57	134	56.46%	3,958	504	291	7	45	160	54.78%	3,978	436	339	7	42	183	0.11% 0.00% 0.00% 6.71% 35.78% 74.38% 53.98% 19.72% 4.10%
166	40) 22	0) 1	5	21.38%	170	33	25	0	1	5	20.31%	172	28	28	0	1	6	19.72%
49	7	' 1	0) 0	0	3.73%	49	6	1	0	0	0	3.96%	50	5	1	0	0	0	4.10%
9	3	3 0	0	0 0	0	2.72%	9	2	0	0	0	0	3.35%	10	2	0	0	0	0	3.77%
C	(0 0	0	0 0	C	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
C	(0 0	0) 0	C	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
C	(0 0	C) 0	C	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	4.10 % 3.77% 0.00% 0.00% 0.00% 0.00% 0.00%
C	(0 0	C) 0	C	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
C	(0 0	C) 0	C	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
C	(0 0	0) 0	C	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00% 44.16%
19,407	1,272	. 367	11	. 62	172	46.82%	19,132	1,467	446	9	52	202	45.18%	18,960	1,566	519	9	49	229	44.16%











	12	13	14	15	16	17	18	10	20	21	22	23	24	25	26	27	28	29	30	31	32
	12	15	1	13	10	17	10	15	20	21	Baseline Scenario	25	21	23	20	27	20	25	50	51	JL
				31/12/2021							31/12/2022							31/12/2023			
				,,							,,							,,			
Sta	ige 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
/0)	1,943	0	0	(0.00%	1,943	0	0	0	0	C	0.00%	1,943	() 0		0 0	C	0.00%
	149	3	0	() ()	0	40.00%	148	4	0	0	0	C	0 40.00%	148		5 1		0 0	C	40.00%
	0	0	0) () (0	0.00%	0	0	0	0	0	C	0.00%	0	() 0)	0 0	C	0.00%
	0	0	0	() (0	0.00%	0	0	0	0	0	C	0.00%		() 0		0 0	C	0.00%
	0	0	0) () (0	0.00%	0	0	0	0	0	C	0.00%	0	() 0		0 0	C	0.00%
	0	0	0	() (D	0.00%	0	0	0	0	0	C	0.00%	0	(0 0)	0 0	C	0.00%
	52	0	0	() (0	0 45.11%	52	. 0	1	0	0	C	43.38%	52	() 1		0 0	C	42.80%
	118	16	0	(1	0 60.69%	112	21	1	0	1	0	0 60.61%	109	24	l <u>1</u>		0 1	1	60.49%
	0	0	0	(0	0.00%	0	0	0	0	0	0	0.00%	0	(0 0		0 0		0.00%
	0	0	0				0 60.17%	0	0	0	0	0	0	56.08%	0	(0 0		53.61%
	0	0	0				0 12.94% 0 8.57%	0	0	0	0	0		0 12.91% 0 8.54%							12.90%
	0	0	0				0 0.00%	0	0	0	0	0		0 0.00%	0						8.48% 0.00%
	0	0	0				0.00%	0	0		0	0		0.00%							0.00%
	0	0	0				0.00%	0	0	0	0	0		0.00%		(0.00%
	0	0	0	(0.00%	0	0		0	0		0.00%		((C	0.00%
	0	0	0			0	0.00%	0	0	0	0	0		0.00%		(0.00%
	0	0	0	(0	0.00%	0	0	0	0	0	C	0.00%	0	(0 0	C	0.00% 40.00% 0.00% 0.00% 0.00% 42.80% 60.49% 0.00% 53.61% 12.90% 8.48% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
						-															
	0	0	0) (0	0.00%	0	0	0	0	0	C	0.00%	0	(0 0		0 0	C	0.00% 49.99%
	2,264	19	1	0	1	L (51.33%	2,257	25	2	0	1	1	5 0.05 %	2,252	29	2	. (2	1	49.99%

										Baseline Scenario									
			31/12/2021						_	31/12/2022						31/12/2023			
s %)	age 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure Stage 3 exposu	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	0	0 0		0 0	0 0	0.00%	0	0) (0 0) 0	(0 0.00%	0	0	0	0 0	0	0.00%
	603	4,386 7		0 12	. 3	40.00%	1,175	3,807	' 1 ²	1 C) 10	e	6 40.00%	1,664	3,311	20) 7	8	40.00%
	0	0 0		0 0	0	0.00%	0	0) (0 0) 0	(0 0.00%	0	0	0	0 0	0	40.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
	0	0 0		0 0	00	0.00%	0	0) (0 0	0		0 0.00%		0	0	0 0	0	0.00%
	0	0 0		0 0	0 0	0.00%	0	0) (0 0	0 0	(0 0.00%	0	0	0	0 0	0	0.00%
	0	0 0		0 0	0 0	0.00%	0	0) (0 0	0 0	(0 0.00%	0	0	0	0 0	0	0.00%
	0	0 0		0 C	0 0	0.00%	0	0) (0 0	0 0	(0 0.00%	0	0	0	0 0	0	0.00%
	0	0 0		0 0	0 0	0.00%	0	0) (0 0	0	(0 0.00%		0	0	0 0	0	0.00%
	0	0 0		0 0	0 0	0.00%	0	0) (0 0	0	(0 0.00%		0	0	0 0	0	0.00%
	0	0 0		0 0	0	37.22%	0	0		0 0	0	(0 37.29%	0	0	0	0 0	0	37.44%
	0	0 0		0 0	0	0.00%	0	0		0 0	0	(0 0.00%	0	0	0	0 0	0	0.00%
	0	0 0		0 0	0	0.00%	0	0		0 0	0	(0 0.00%	0	0	0	0 0	0	0.00%
	0	0 0		0 0	0	0.00%	0	0		0 0	0	(0 0.00%	0	0	0	0 0	0	0.00%
	0	0 0		0 0	0	0.00%	0	0		0 0	0	(0 0.00%	0	0	0	0 0	0	0.00%
	0	0 0		0 0	0 0	0.00%	0	0) (0 0	0 0	(0 0.00%	0	0	0) 0	0	0.00%
	0	0 0		0 0	0 0	0.00%	0	0) (0 0	0 0	(0 0.00%	0	0	0	0 0	0	0.00%
	0	0 0		0 0	0	0.00%	0	0) (0 0	0	(0 0.00%	0	0	0	0 0	0	0.00% 0.00% 0.00%
	0	0 0		0 C	0 0	0.00%	0	0) (0 0	0 0	(00.00%	0	0	0	0 0	0	0.00%
	0	0 0		0 0	0	0.00%	0	0) (0 0	0 0	(0 0.00%	0	0	0	0 0	0	0.00% 40.00%
	603	4,386 7		0 12	. 3	40.00%	1,175	3,807	' 1 4	• 0	10	E E	6	1,664	3,311	20 () 7	8	40.00%

										Baseline Scenario										
				31/12/2021			_			31/12/2022	_						31/12/2023			
s %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for e Stage 2 exposure	Stock of provisions for Stage 3 exposure		Stage 1 exposure Stage 2 exposu	re Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure			Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	0	0	(0	0 0) (0.00%	0	0 (0 0	0		0.00%		() 0	0	0	0	0.00%
	186	1	(0	0 0) (40.00%	186	2 (0 0	0		0 40.00%		2	2 0	0	0	0	40.00%
	0	0	(0	0 0) (0.00%	0	0 (0 0	0)	0.00%	0	() 0	0	0	0	0.00%
	0	0		0	0 0) (0.00%	0	0 (0 0	0	(0 0.00%	0	() 0	0	0	0	0.00%
	0	0	(0	0 0) (0.00%	0	0 (0 0	0		0 0.00%	0	(0 0	0	0	0	0.00%
	0	0	(0	0 0) (0.00%	0	0 (0 0	0		0.00%		(00	0	0	0	0.00%
	0	0	(0	0 0) (0.00%	0	0 (0 0	0	(0 0.00%		(0 0	0	0	0	0.00%
	0	0	(0	0 0) (0.00%	0	0 0	0 0	0	(0 0.00%		(0 0	0	0	0	0.00%
	0	0	(0	0 0) ()	0.00%	0	0 0	0 0	0		0 0.00%		(0 0	0	0	0	0.00%
	0	0	(0	0 0		67.33%	0	0 (0 0	0		0 63.47%		(0 0	0	0	0	60.90%
	0	0		0	0 0		0.00%	0	0 0	0 0	0		0 0.00%				0	0	0	0.00%
	0	0		0			0.00%	0		0 0	0		0 0.00%				0	0	0	0.00%
	0	0		0			0.00%	0		0 0	0		0 0.00% 0 0.00%				0	0	0	0.00%
_	0	0		0 n			0.00%	0		0 0	0		0 0.00%				0	0	0	0.00%
	0	0		0			0.00%	0			0		0 0.00%				0	0	0	0.00% 40.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
	0	0		0 N			0.00%	0		0 0	0		0 0.00%				0	0	0	0.00%
_	0	0		0			0.00%	0			0		0 0.00%				0	0	0	0.00%
	0	0					0.00%	0		0	0		0.00%			·0	0	0	0	0.00%
	0	0	(0	0		0.00%	0	0		0		0.00%		(0	0	0	0.00%
	187	1	0	D (0 0	0 0	50.55%	186	2 0	0 0	0		0 45.94%	185	2	2 0	ů O	0	0	0.00% 43.96%

										Baseline Scenario										
				31/12/2021						31/12/2022							31/12/2023			
s %)	tage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for e Stage 2 exposure	Stock of provisions for Stage 3 exposure		Stage 1 exposure Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure			Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	
	0	0	0		0 (0 (0.00%	0 (0 0	0	0	C	0.00%		0 0) ()	0 0	0	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
	0	0	0		0 0		0.00%	0 0	0 0	0	0	C	0.00%		0 0) (0 0	0	0.00%
	0	0	0		0 0		0.00%	0 0		0	0		0.00%					0 0	0	0.00%
	0	0	0				0.00%	0		0	0	(0.00% 0.00%						0	0.00%
	0	0	0				0.00%	0		0	0	(0.00%)		0	0.00%
	0	0	0				0.00%			0	0	(0.00%						0	0.00%
_	0	0	0				0.00%	0		0	0	(0.00%						0	0.00%
	0	0	0				0.00%	0		0	0	(0.00%) ()		0	0.00%
	0	0	0		0 0		10.26%	0		0	0	C	11.31%) ()	0 0	0	11.65%
	0	0	0		0 0) (0.00% 0.00% 0.00% 0.00%	0 0) 0	0	0	C	0.00%) 0) ()	0 0	0	0.00%
	0	0	0		0 (0 (0.00%	0 (0 0	0	0	C	0.00%) C) ()	0 0	0	0.00%
	0	0	0		0 () (0.00%	0 (0 0	0	0	C	0.00%) C) ()	0 0	0	0.00%
	0	0	0		0 () (0.00%	0 () 0	0	0	C	0.00%) (0) ()	0 0	0	0.00%
	0	0	0		0 (0 (0.00%	0 0	0 0	0	0	C	0.00%	0	0 0) ()	0 0	0	0.00%
	0	0	0		0 (0 (0.00%	0 0	0 0	0	0	C	0.00%		0 0) ()	0 0	0	0.00%
	0	0	0		0 (0 (0.00%	0 (0 0	0	0	C	0.00%		0 0) ()	0 0	0	0.00%
	0	0	0		0 (р <u>с</u>	0.00%	0 (0 0	0	0	0	0.00%	o (0 0) ()	0 0	0	0.00%
									-			-								
	0	0	0		0 (0.00%	0 0	0	0	0	0	0.00%) ()	0 0	0	0.00%
	0	0	0		טן C		10.26%		0 0	0	0	0	11.31%	0	0	0 0		0	0	11.65%









	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32
											Baseline Scenario										
				31/12/2021							31/12/2022							31/12/2023			
Sta %)	ge 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for e Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	0	0	0	(ס	0 (0.00%	0	0	0	C) 0) C	0.00%	0) () 0) () 0	0	0.00%
	0	0	0	(0	0 (0.00%	0	0	0	C) 0) C	0.00%	0) () 0) (0 0	0	0.00%
	0	0	0	(0	0 (0.00%	0	0	0	C) 0) C	0.00%	0) () 0) (0 0	0	0.00%
	0	0	0		0	0 (0.00%	0	0	0	C	00) C	0.00%	0	0 () 0	(0 0	0	0.00%
	0	0	0	(0	0 (0.00%	0	0	0	C	0 0) C	0.00%	0	0	0 0	(0 0	0	0.00%
	0	0	0	(0	0 (0.00%	0	0	0	C	0 0	0 0	0.00%	0) () 0	(0 0	0	0.00%
	0	0	0	(0	0 0	0.00%	0	0	0	0	0 0	0 0	0.00%	0	0 (0 0	(0 0	0	0.00%
	0	0	0	(0 (0.00%	0	0	0	0	0		0.00%	0		0	(0	0	0.00%
	0	0	0	(0 (0.00%	0	0	0	(0.00%			0 0	(0 0	0	0.00%
	2	1	0			0 (0 47.46%	2	1	0				0 42.22%	2				0 0	0	39.34%
	0	0	0			0	0.00% 0 15.01%	0	0	0				0 0.00% 0 14.87%	0					0	0.00%
	0	0	0			0 (0 0.00%	0	0	0				0.00%	0				0	0	14.09%
	0	0	0				0.00%	0		0				0.00%	0					0	0.00%
	0	0	0	(<u>ן</u> כ	0 0	0.00%	0		0	C			0.00%	0			() 0	0	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 39.34% 0.00% 14.69% 0.00% 0.00% 0.00% 0.00%
	0	0	0	(0 0	0.00%	0	0	0				0.00%				(0.00%
	0	0	0	(0	0 (0.00%	0		0 0	C			0.00%	0			() 0	0 0	0.00%
	0	0	0	(0	0 (0.00%	0	0	0) 0		0.00%	0) 0	(0	0	0.00%
					-									510070							
	0	0	0	(0	0 (0.00%	0	0	0	C) 0		0.00%	0) () 0) () 0	0	0.00%
	2	1	0	C	D	0 0	47.46%	2	1	0	0	0	0	42.21%	3	1	. 1	C	0	0	0.00% 39.34%

											Baseline Scenario	1								
				31/12/2021							31/12/2022						31/12/2023			
%)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure		Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	
	0	C	0	0	0	0 (0.00%	0	0	0 0	C	0 0	0	0.00%	0	0	0 0	0	0	0.00% 40.00% 40.00% 0.00% 0.00% 0.00% 0.00% 0.00% 13.50% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
	5	C	0	0)	0 (40.00%	5	(0 0	0) <u> </u>	0	40.00%	5	0	0 0	0	0	40.00%
	102	140	1	0)		40.00% 0.00%	117	124	1 1		1	1	40.00%	130	110	2 0	1	1	40.00%
	0	0 0 0 0 0 0 0 0 0 0						0					0	0.00%	0	0	0	0	0	0.00%
	0		0	0			0.00%	0	(0	0.00%	0	0		0	0	0.00%
	0	0 0 0 0 0 0 0 0 0 0					0.00%	0					0	0.00%	0	0		0	0	0.00%
	0		0	0			0.00% 0.00% 0.00% 59.40% 13.89%	0	(0	0.00%	0	0		0	0	0.00%
	0		0	0			0.00%	0					0	0.00%	0	0		0	0	0.00%
	0		0	0			59 40%	0					0	54.67%	0	0		0	0	51 93%
	0		0	0	5)		13 89%	0					0	13.63%	0	0	0 0 0	0	0	13 50%
	0		0	0)	0 (0.00%	0	(0	0.00%	0	0	0 0	0	0	0.00%
	0	0	0	0)	0 0	0.00% 0.00% 0.00%	0	0		0		0	0.00%	0	0	0 0	0	0	0.00%
	0	C	0	0)	0 0	0.00%	0	0	0 0	C) (0	0.00%	0	0	0 0	0	0	0.00%
	0	C	0	0	0	0 (0.00%	0	0	0 0	C) (0	0.00%	0	0	0 0	0	0	0.00%
	0	C	0	0)	0 (0.00%	0	C	0 0	C) C	0	0.00%	0	0	0 0	0	0	0.00%
	0	C	0	0	0	0 (0.00%	0	0	0 0	C) C	0	0.00%	0	0	0 0	0	0	0.00%
	0	C	0	0	0	0 (0.00%	0	C	0 0	C) C	0	0.00%	0	0	0 0	0	0	0.00%
	0	C	0	0)	0 (0.00%	0	0	0 0	C	0	0	0.00%	0	0	0 0	0	0	0.00%
	108	140	1	0		1 0	43.33%	122	125	5 1	0	1	1	41.57%	136	111	2 0	1	1	40.96%

											Baseline Scenario										
				31/12/2021							31/12/2022							31/12/2023			
%)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for e Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure		Stage 1 exposure	e Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	
	0	0	0	()	0	0 0.00%	0	0	0	0) C) 0	0.00%		0	0 (00	0	0	0.00% 40.00% 0.00% 0.00% 0.00% 0.00% 35.04% 0.00% 45.18% 0.00% 6.55% 0.00% 0.00% 0.00% 0.00%
	5	0	24	()	0 1	0 40.00%	5	C	24	0) C) 10	40.00%		5	0 24	1 0	0	10	40.00%
	0	0	0	(0	0	0 0.00%	0	C	0	0) C) 0	0.00%		0	0 (0 0	0	0	0.00%
	0	0	0	(0	0	0 0.00%	0	0	0	0	0 0) 0	0.00%		0	0 (0 0	0	0	0.00%
	0	0	0	(0	0	0 0.00%	0	0	0	0	0 0	0 0	0.00%		0	0 (0 0	0	0	0.00%
	0	0	0	()	0	0 0.00%	0	0	0	0		0 0	0.00%		0	0 (0 0	0	0	0.00%
	0	0	0	()	0	0 0.00%	0	0	0	0		0 0	0.00%		0	0 (0 0	0	0	0.00%
	91	/	1	()	0	0 34.09%	86	10	3	0			34.72%	8	3 1	2	0	0	2	35.04%
	0	0	0	(0	0 0.00%	0	0	0	0		0	0.00%		0		0	0	0	0.00%
	1	0	0	(0	0 63.24% 0 0.00%		0	0 0	0			52.06%		1			0	0	45.18%
	0	0	0			0	0 0.00%	0	0	0 0	0			0.00%		0			0	0	0.00%
	0	0	0			0	0 0.00%	0	0	0 0	0			6.60% 0.00%		0			0	0	0.00%
	0	0	0			0	0 0.00%	0	0	0	0			0.00%		0		0	0	0	0.00%
	0	0	0	(0	0 0.00%	0		0				0.00%		0			0	0	0.00%
	0	0	0			0	0 0.00%	0		0	0			0.00%		0			0	0	0.00%
	0	0	0			0	0 0.00%	0	0	0	0			0.00%		0			0	0	0.00%
	0	0	0			0	0 0.00%	0		0				0.00%		0			0	0	0.00%
	0	0	0				0.00%	0		0	0		,	0.00%				0	0	0	0.00%
	0	0	0	ſ		0	0.00%	0	0	0	0			0.00%		0	0		0	0	0.00%
	97	7	26			0 10	0 39.80%	92	10	28	0		11	39.49%	8	9 1	2 29		0	11	0.00% 39.25%
	57	,	20				55.0070	J2	10	20	·			5514570	0.	- L.	- 2.	Ŭ U	Ū		5512570







											Adverse Scenario										
					31/12/2021						31/12/2022							31/12/2023			
		Stage (mln EUR, %)	e 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for p Stage 2 exposure Sta	Stock of provisions for age 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure St	Stock of provisions for tage 3 exposure	Coverage Rat Stage 3 expo
	Central banks		0	0 0	0	0)	0.00%	0 0	0	C) 0	0	0.00%	() (0 0	0	C	<u>ó</u> 0
	Central governments		231	8 0	0	0)	0 40.00%	214 24	1	C) 0	0	40.00%	211	27	7	2 0	0	1	1 40.
	Regional governments or local authorities		36	1 0	0	0)	0 52.95%	33	0	C) 0	0	50.14%	33		1 (0 0	0	C	0 48.
	Public sector entities		9	0 0	0	0)	0 40.00%	9	0	C) 0	0	40.00%	8		L (0 0	0	C	0 40.
	Multilateral Development Banks		0	0 0	0	0)	0.00%	0 0	0	C) 0	0	0.00%	C	() (0 0	0	C	Ο 0.
	International Organisations		0	0 0	0	0)	0.00%	0 (0	C) 0	0	0.00%	0	() (0 0	0	C	0 0.
	Institutions		45	0 0	0	0)	0 42.27%	45 (1	C) 0	0	42.60%	44	. ()	L 0	0	C	0 42.
	Corporates		1,410	175 253	9	17	' 12	1 47.76%	1,361 188	289	g	9 15	134	46.32%	1,313	197	7 328	8 8	, <u>11</u>	148	8 45.
	of which: SME		271	65 96	5 1	5	6	8 70.60%	268 59	105	2	2 4	71	67.40%	263	54	11!	5 1	. 2	74	64.
	Retail		225	17 38	0	0) 2	9 74.17%	219 21	40	C) 0	29	72.03%	215	23	3 42	2 0	0	29	.9 69.
POLAND	of which: SME		0	0 3	0	0)	2 75.45%	0 (3	C) 0	2	75.45%	0	()	3 0	0	2	2 75.
	Secured by mortgages on immovable property		1,681	158 32	. 1	7	7	6 18.30%	1,652 166	53	1	. 7	10	18.10%	1,627	168	3 75	5 1	. 6	13	.3 17.
	of which: SME		25	5 4	0	0)	1 33.54%	26	5	C) 0	2	32.20%	26		3	5 0	0	2	2 31.
	Items associated with particularly high risk		0	0 0	0	0)	0.00%	0 (0	C) 0	0	0.00%	0	() (0 0	0	C	0 0.
	Covered bonds		0	0 0	0	0)	0.00%	0 (0	C) 0	0	0.00%	(() (0 0	0	C	0 0.
	Claims on institutions and corporates with a ST credit assessment		0	0 0	0	0)	0.00%	0 (0	C) 0	0	0.00%	C	() (0 0	0	C	0 0.0
	Collective investments undertakings (CIU)		0	0 0	0	0		0.00%	0 (0	C) 0	0	0.00%	0	() (0 0	0	0	0 0.0
	Equity		0	0 0	0	0)	0 0.00%	0 (0	C) 0	0	0.00%	0	() (0 0	0	C	0.0
	Securitisation																				
	Other exposures		1	0 0	0	0		0 28.77%	1 (0	0) 0	0	29.93%	1) (0	0	C	0 30.3
	Standardised Total		3,637	359 325	10	25	15	6 47.98%	3,533 404	384	11	. 22	173	45.08%	3,452	422	2 448	9	17	192	0 30.3 2 42.79

									Adverse Scenario						
					31/12/2021				31/12/2022				31/12/2023		
											1				
RowN um		(min EUR, %	Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of Stock of provisions for Stage 1 exposure Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage 2 exposure	Stock of Stage 3 exposure provisions for Stage 1 exposure	Stock of Stock of provisions for Stage 2 exposure Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
64		Central banks	(0 0	0 0	(0.00%	0 0	0 0	0 0	0.00% 0	0 0	0 0	0	0 0.00%
65		Central governments	25	0 0	0 0	(0 39.15%	25 0	0 0	0 0	39.55% 25	6 0 C	0 0	0	0 39.54% 0 40.00%
66		Regional governments or local authorities		. 0 0	0 0	(0 40.00%	1 0	0 0		40.00% 1	. 0 0	0 0	0	<u>) 40.00%</u>
67		Public sector entities	(0 0	0 0	(0.00%	0 0	0 0		0.00% 0	0 0	0 0	0	0 0.00%
68		Multilateral Development Banks	(0 0	0 0	(0.00%	0 0	0 0		0.00% 0	0 0	0 0	0	0.00%
69		International Organisations	(0 0	0 0	(0.00%	0 0	0 0		0.00% 0	0 0	0 0	0) 0.00%
70		Institutions	(0 0	0 0	(0 41.33%	0 0	0 0		41.37% 0	0 0	0 0	0	41.37%
71		Corporates	150	0 0	0 0	(56.90%	149 1	. 1 0		57.49% 148		0 0	1	1 57.47% 0 0.00% 0 58.40% 0 0.00%
72		of which: SME	(0 0	0 0	(0.00%	0 0	0 0		0.00% 0		0 0	0	0.00%
73		Retail	(0 0	0 0	(0 66.96%	0 0	0 0		61.92% 0		0 0	0	58.40%
74	UNITED STATES	of which: SME	(0 0	0 0	(0.00%	0 0	0 0		0.00% 0		0 0	0	0.00%
75		Secured by mortgages on immovable property	(0 0	0 0	(0 65.92%	0 0	0 0		64.74% 0		0 0	0	0 62.89%
76		of which: SME	(0 0	0 0	(0.00%	0 0	0 0		0.00% 0		0 0	0	0 0.00%
77		Items associated with particularly high risk	(0 0	0 0	(0.00%	0 0	0 0		0.00% 0		0 0	0	0.00%
78		Covered bonds	(0 0	0 0	(0.00%	0 0	0 0	0 0	0.00% 0	0 0	0 0	0	0.00%
79		Claims on institutions and corporates with a ST credit assessment	(0 0	0 0	(0.00%	0 0	0 0	0 0	0.00% 0	0 0	0 0	0	0 0.00%
80		Collective investments undertakings (CIU)	(0 0	0 0	(0.00%	0 0	0 0	0 0	0.00% 0	0 0	0 0	0	0 0.00%
81		Equity	(0 0	0 0	(0.00%	0 0	0 0	0 0	0.00% 0	0 0	0 0	0	٥.00%
82		Securitisation													
83		Other exposures	(0 0	0 0	(0.00%	0 0	0 0		0.00% 0	0 0	0 0	0	0 0.00%
84		Standardised Total	175	0 0	0 0	0	57.61%	175 1	1 0	0 0	57.11% 174	· 1 1	0 0	<u> </u>	1 56.84%

	33	34	35	36	37	38	39	40	41 42	43	44	45	46	47	48	49	50	51	52	53
										Adverse Sc	enario									
				31/12/2021						31/12/2)22						31/12/2023			
Stag %)	ge 1 exposure	Stage 2 exposure S	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for e Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stag	ge 2 exposure Stage 3 ex	Stock o posure provision Stage 1 exp	of Stock of for provisions for osure Stage 2 exposu	Stock of provisions for e Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	3,382	42		0	0 (0 (0.00%	3,382	42	0	0	0 (0.00%	3,382	42	C) (0 0	C	0.00%
		4,719	154	4	2 34	4 4:	26.87%	5,090	4,262	182	2	29 50	0 27.63%	3,382 5,459 10,102 2,108 368	3,860	215	; 2	2 22	62	20,600/
	10,383	4,719 356	2	5	1 5	5 10	40.15%	10,231	4,262 502	32	1	6 13	3 40.12%	10,102	623	40) 1	6	16	á 40.09%
	4,661 10,383 2,361	412	58	8	0 (0 (0.08%	2,191	533	106	0	0 (0 0.11%	2,108	568	154	l C) 0	C	28.08% 40.09% 0.14% 7.91% 0.00% 34.33% 43.50% 64.78%
	471	132		0	0 6	6 (61.43%	418	184	2	0	11 (0 13.15%	368	231	4	C) 13	C	7.91%
	0	0		0	0 (0 (0.00%	0	0	0	0	0 (0.00%	0	0	0) (0 0	C	0.00%
	120	3		2	0 (0 () 25.56%	118	4	3	0	0 1	1 31.80%	o 116	4	4	. C	00	1	. 34.33%
	2,097	302	33	8 1	.0 23	3 154	45.60%	2,034	322	382	10	20 170	0 44.51%	1,975	333	430	9	9 16	187	43.50%
	321	71	98	8	2 5	5 69	70.89%	315	67	107	2	4 73	3 67.63%	309	63	117	1	L 3	76	64.78%
	4,875	732	33	5 1	17 116	5 208	62.05%	4,842	674	427	16 1	05 255	5 59.69%	4,814	611	518	14	1 99	302	2 58.34%
	167	43	20	6	0 2	2 8	3 29.39%	168	38	31	0	1 9	9 27.66%	168	33	35	<u> </u>) 1	g	26.53%
	2,517	174	34	4	1 8	8 (5 17.84%	2,491	178	57	1	7 10	0 17.71%	2,467	178	80	1	6	14	17.64%
	34	8		4	0 (. 32.20%	35	6	5	0	0 2	2 30.43%	35	5	6		0 0	2	29.29%
	0	0		0	0 (0.00%	0	0	0	0	0 (0 0.00%	0	0	0		0 0		0.00%
	0	0		0	0 (0.00%	0	0	0	0	0 (0 0.00%	0	0	0				0.00%
	0	0		0			0.00%	0	0	0	0		0 0.00%	0	0	0				0.00%
	0	0		0			0.00%	0	0	0	0		0 0.00% 0 0.00%	0	0					20.33% 17.64% 29.29% 0 0.00% 0 0.00% 0 0.00% 0 0.00%
	0	0		0			0.00%	0	0	0	0	0 (0.00%	0	0	0		0	L L	0.00%
_	1	0		0	0		28.77%	1	0	0	0	0 (0 29.93%		0	0			r c	30 320%
	30,867	6,872	946	6 3 :	1 192	2 420	44.42%	<u> </u>	6,700	1,190	31 17	7 49	9 41.96%	30,791	6,451	1,444	28	163	583	30.32%

										Adverse Scenario										
			31/12/2021							31/12/2022							31/12/2023			
Stag %)	ge 1 exposure Stage 2 exposu	re Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure S	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Sta	age 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	187	0 0	C) 0	0	0.00%	187	0	0	0	0	0	0.00%	187	0	0	0	0	0	0.00%
		60 65	5 1	. 4	26	40.00%	2,283	244	- 72	1	5	29	40.00%	2,226 9,882 2,100	293	80	1	5	32	40.00%
	10,181 2	10 23	1	. 3	9	40.00%	10,020	365	29	1	5	12	40.00%	9,882	496	35	1	5	14	40.00% 0.12% 0.00%
	2,352 4	11 58	C) 0	0	0.07%	2,183	532	106	0	0	0	0.10%	2,100	567	153	0	0	0	0.12%
	0	0 0) C	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	0	0 0) C	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	5	1 1	. C	0	0	7.01%	5	1	1	0	0	0	9.25%	5	1	1	0	0	0	10.47%
	156	47 6	i C	1	3	44.72%	154	47	9	0	1	3	38.58%	151	46	12	0	1	4	34.64%
	40	6 1	. C	0	1	89.25%	38	7	2	0	0	2	2 79.39%	36	8	2	0	0	2	72.65%
	3,833 6	64 256	5 15	5 111	149	58.18%	3,802	611	340	14	101	193	56.62%	3,781	551	422	13	97	236	55.89%
	163	43 23	C) 1	5	23.03%	163	37	27	0	1	6	5 22.22%	163	32	32	0	1	7	21.73%
	48	7 1	. C	0 0	0	8.23%	48	7	1	0	0	0	9.39%	48	6	2	0	0	0	10.06%
	9	3 0	C	0 0	0	6.50%	9	2	. 0	0	0	0	8.18%	9	2	1	0	0	0	9.37%
	0	0 0) C	0 0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	0	0 0) C	0 0	0	0.00% 0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	9.37% 0.00% 0.00% 0.00% 0.00%
	0	0 0) C	0	0		0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	0	0 0	C	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	0	0 0	C	0 0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	0	0 0	C	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	19,133 1,50)1 411	18	120	188	45.66%	18,681	1,807	558	16	112	237	42.40%	18,379	1,962	705	15	109	286	40.62%











	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53
											Adverse Scenario										
				31/12/2021							31/12/2022							31/12/2023			
Sta %)	ige 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	1,943	0	0	(0 (0 (0.00%	1,943	0	0	0	0	C	0.00%	1,943	() () (0 0	(0.00%
	147	5	1	(0 (0 (40.00%	145	7	1	0	0) C	40.00%	144	7	7 2	2 (0 0	1	40.00%
	0	0	0	(0 (0 (0.00%	0	0	0	0	0	0	0.00%	0	C) () (0 0	(0.00%
	0	0	0	(0 (0 (0.00%	0	0	0	0	0	0	0.00%	0	() () (0 0	(0.00%
	0	0	0		0 (0 (0.00%	0	0	0	0	0	C	0.00%	0) () (0 0	(0.00%
	0	0	0	(0 (0 (0.00%	0	0	0	0	0	C	0.00%	0	0) () (0 0	(0.00%
	52	0	0	(0 (47.30%	52	0	1	0	0	0	0 47.48%	51	(1 (0 0	1	47.56%
	116	17	0	(2 (0 60.80%	110	23	1	0	2		0 60.67%	106	26			2]	. 60.53%
_	0	0	0				0 0.00% 0 60.70%	0	0	0	0	0		0 0.00%	0						0.00%
	0	0	0				0 60.70% 0 27.72%	0	0	0	0	0) 56.46%) 27.66%	0) 53.82%
	0	0	0				0 10.05%	0	0	0	0	0		0 10.46%	0				0		27.04%
	0	0	0				0.00%	0	0	0	0	0		0.00%	0						0.00%
	0	0	0	(0.00%	0	0	0	0	0		0.00%	0					(0.00%
	0	0	0	(0 (0 (0.00%	0	0	0	0	0		0.00%	0	() (0 0	(0.00%
	0	0	0	(0 (0 (0	0	0	0	0		0.00%	0	() () (0 0	(0.00%
	0	0	0	(0 (0 (0.00% 0.00%	0	0	0	0	0		0.00%	0	() (0 0	(0.00%
	0	0	0	(0 (0 (0.00%	0	0	0	0	0	C	0.00%	0	() (0 0	(1 40.00% 0 0.00% 0 0.00% 0 0.00% 0 0.00% 1 47.56% 1 60.53% 0 0.00% 0 0.00% 0 27.64% 0 10.65% 0 0.00% 0 0.00% 0 0.00% 0 0.00% 0 0.00% 0 0.00%
	0	0	0	(0 (0 (0.00%	0	0	0	0	0	C	0.00%	0	() (0 0	(0 0.00% 2 48.70%
	2,260	22	1	0	2	2 1	4 8.9 4%	2,251	30	3	0	2	1	4 8.54 %	2,245	34	4	۱ <u>(</u>	2	2	48.70%

										Adverse Scenario									
			31/12/2021							31/12/2022						31/12/2023			
s %)	age 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	0	0 0	C	0 0	0	0.00%	C	0	(0 0	0	(0.00%	0	0	0 (0	0	0.00%
	595	4,389 12	C	0 29	5	40.00%	1,141	3,828	26	0	23	11	1 40.00%	1,572	3,378 4	6 (16	18	40.00%
	0	0 0	C	0 0	0	0.00%	C	0	(00	0	(0.00%	0	0	0 (0	0	0.00%
	0	0 0	C	0 0	0	0.00%	C	0	(0	0	(0 0.00%	0	0	0 (0	0	0.00%
	0	0 0	C	0 0	0	0.00%	C	0	(0	0	(00.00%	0	0	0 (0	0	0.00%
	0	0 0	C	0 0	0	0.00%	0	0	(0	0	(0 0.00%	0	0	0 (0	0	0.00%
	0	0 0	0	0 0	0	0.00%	0	0	(00	0	(0 0.00%	0	0	0 (0	0	0.00%
	0	0 0	0	0 0	0	0.00%	0	0	(0	0	(0 0.00%	0	0) (0	0	0.00%
	0	0 0		0 0	0	0.00%		0		0	0 0	(0 0.00%	0	0		0	0	0.00%
	0	0 0		0 0	0	46.76%		0		0	0 0	(0 46.47%	0	0		0	0	46.25%
	0	0 0		0 0	0	0.00% 0.00% 0.00% 0.00%		0			0		0 0.00%	0	0		0	0	0.00%
	0	0 0		0 0	0	0.00%		0			0		0 0.00% 0 0.00%	0	0		0	0	0.00%
	0			0 0	0	0.00%		0		0	0	(0 0.00%	0	0		0	0	0.00%
	0				0	0.00%		0			0	(0.00%	0	0		0	0	0.00%
	0	0 0			0	0.00%		0		0	0		0.00%	0	0		0	0	0.00%
	0				0	0.00%		0			0		0.00%	0	0		0	0	0.00%
	0				0	0.00%						(0 0.00%	0	0			0	40.00% 0.00% 0.00% 0.00% 0.00% 0.00% 46.25% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
	0	0		0		0.00 /0					0		0.00 /0	0			0	0	0.00 /0
	0	0 0		0 0	0	0.00%	0	0	(0	0	(0.00%	0	0) (0	0	0.00%
	595	4,389 12	Ő	29	5	40.00%	1,141	3,829	26	Ő	23	11	L 40.00%	1,572	3,378 40	5 0	16	18	40.00%

										Adverse Scenario										
				31/12/2021						31/12/2022							31/12/2023			
Sta %)	ige 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for e Stage 2 exposure	Stock of provisions for Stage 3 exposure		Stage 1 exposure Stage 2 exposu	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure			Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	0	0	(0	0 0) (0.00%	0	0 (0	0		0 0.00%) () (0 0) () 0	C	0.00%
	186	2	()	0 0) (40.00%	185	3 (00	0		0 40.00%	184	1 3	B 0	() 0	0	40.00%
	0	0		0	0 0) (0.00%	0	0 (00	0		0 0.00%) () (0 0	() 0	0	0.00%
	0	0	(0	0 0) (0.00%	0	0 (00	0		0 0.00%) () (0 0	() 0	C	0.00%
	0	0	(0	0 0) (0.00%	0	0 (0 0	0		0 0.00%) (0 0	() 0	C	0.00%
	0	0	(0	0 0) (0.00%	0	0 (0 0	0		0 0.00%) (0 0	() 0	C	0.00%
	0	0	()	0 0) (0.00%	0	0 (0 0	0		0 0.00%) () (0 0	(0 0	C	0.00%
	0	0	()	0 0) (0.00%	0	0 (0	0		0 0.00%) () (0 0	(0 0	C	0.00%
	0	0	()	0 0) (0.00%	0	0 (0 0	0		0 0.00%) () (0 0	(0	0	0.00%
	0	0	(0 0		68.36%	0	0 (0 0	0		0 64.52%				(0	61.79%
	0	0	(0 0		0.00%	0	0 0	0	0		0 0.00%						0	0.00%
	0	0	(0.00%	0		0	0		0 0.00% 0 0.00%							0.00%
	0	0	(0.00%	0		0	0		0 0.00%						0	0.00%
	0	0					0.00%	0		0	0		0 0.00%							0.00%
	0	0					0.00%	0		0	0		0 0.00%							0.00%
	0	0	(0.00%	0		0	0		0 0.00%							0.00%
	0	0	(0.00%				0		0 0.00%							0.00% 40.00% 0.00%
	0	0	(0.00%			0	0		0.00%			·			0	0.00%
	0	0	ſ	1	0		0.00%		0	0	0		0.00%						0	0.00%
	186	2	0		o o		48.55%	185	3 0	0	0		0.00 / 0.00 / 0.00 / 0	184	l 3	, O	0	0	0	0.00% 43.19%

										Adverse Scenario										
				31/12/2021						31/12/2022							31/12/2023			
s %)	age 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	0	0	0	(0 () (0.00%	0 (0 0	00	0	(0.00%	0) C	0		0 0	0	0.00%
	0	0	0	(0 () (0.00%	0 (0 0	00	0	(0.00%	0) C	0		0 0	0	0.00%
	0	0	0	(0 () (0.00%	0 (0 0	0 0	0	(0.00%	0	0 0	0		0 0	0	0.00%
	0	0	0	(0 () (0.00%	0 0	0 0	0 0	0	(0.00%	0) <u> </u>	0		0 0	0	0.00%
	0	0	0	(0 () (0.00%	0 0		0 0	0	(0.00%	0		0		0 0	0	0.00%
	0	0	0	(0 () (0.00%	0 0		0 0	0	(0.00%			0		0 0	0	0.00%
	0	0	0	() (0.00%	0 0		0 0	0	(0.00%			0		0 0	0	0.00%
	0	0	0	() (0.00%	0 0		0 0	0	(0.00%			0		0 0	0	0.00%
	0	0	0	(0.00%	0 0		0	0	(0.00%			0		0 0	0	0.00%
	0	0	0) 19.35%	0 0		0	0	(22.64%	0		0		0 0	0	23.6/%
	0	0	0	(0.00%	0 0		0	0	(0.00%	0		0		0 0	0	0.00%
	0	0	0	(0.00%	0 0		0	0	(0.00%	0		0		0 0	0	0.00%
	0	0	0	(0.00%	0 0		0	0	(0.00%	0		0		0 0	0	0.00%
	0	0	0				0 0.00% 0 0.00% 0 0.00% 0 0.00%	0		0	0		0.00%	0		0		0 0	0	0.00%
	0	0	0					0		0	0	(0.00%	0		0		0 0	0	0.00%
	0	0	0	(0.00%	0 0		0	0	(0.00%	0		0		0 0	0	0.00%
	0	0	0	(ן ע (0.00%			0	0	(0.00%	0				0	0	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 23.67% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
	0	0	0	(0 (л (0.00%	0 (0	0	(0.00%	0	и С	C		0 0	0	0.00%
	0				0		0.000/						0.000/					0 0		0.000/
	0	0	0				0.00%			0	0		0.00%						0	0.00% 23.67%
	0	0	0	L C	<u>ן</u> נ		19.35%		0	0	0		22.64%	0	<u> </u>	0		0 0	U	23.07%









Γ	33	34 35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53
										Adverse Scenario										
			31/12/2021							31/12/2022							31/12/2023			
%)	Stage 1 exposure	Stage 2 exposure Stage 3 expos	Stock of ire provisions for Stage 1 exposu	Stock of provisions for ire Stage 2 exposure	Stock of provisions for e Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Sta	ge 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
-	0	0	0	0	0 (0.00%	0	0) C	C) C) (0.00%	C) ()	0 0) (0.00%
	0	0	0	0	0 (0.00%	0	0	0 0	C) C) (0.00%	C) () ()	0 0) (0.00%
	0	0	0	0	0 (0.00%	0	C	0 0	C) C) (0.00%	C) () ()	0 0) (0.00%
	0	0	0	0	0 (0.00%	0	C	0 0	C) C) (0.00%	C) (0 ()	0 0) (0.00%
	0	0	0	0	0 (0.00%	0	0	0 0	C) C) (0.00%	0) () ()	0 0	0 0	0.00%
	0	0	0	0	0	0.00%	0	C	0 0	C) C) (0.00%	C) (0 ()	0 0	0 0	0.00%
	0	0	0	0	0 0	0 0.00%	0	0	0 0	C	0 0) (0 0.00%	0) (0 (0 0) (0.00%
	0	0	0	0	0 0	0 0.00%	0	0		00) ()	0 0.00%	0) (0 0		0.00%
	0	0	0	0	0 0	0 0.00%	0	0					0 0.00%	0						0.00%
_	2	1	0	0	0 (0 48.50% 0 0.00%	2	1					0 43.30%	2	-					40.42%
_	0	0	0	0		0 0.00%	0	0					0 0.00% 0 17.98%)			0.00%
_	0		0	0		0 0.00%	0						0 0.00%							0.00%
	0	0	0	0	0 0	0 0.00%	0						0 0.00%)			0.00%
_	0	0	0	0	0 0	0.00%	0	0					0 0.00%)			0.00%
	0	0	0	0	0	0 0.00%	0	0					0 0.00%	0)			0.00%
	0	0	0	0	0 (0 0.00%	0	0) () (0 0.00%	0) ())			0.00% 0.00%
	0	0	0	0	0 (0 0.00%	0	0					0 0.00%	C)			0.00%
				-				-												
	0	0	0	0	0 (0.00%	0	0		C) () (0.00%	C) ()	0 0) (0.00%
	2	1	0	0	0 (0 48.49%	2	1	. 0	0	0	0	43.29%	2	1	1 1	. (0 0	0	0.00% 40.41%

											Adverse Scenario										
				31/12/2021							31/12/2022							31/12/2023			
%)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	
	0	0	0	0	0	0 (0.00%	0	0) (0 0	0) 0	0.00%	0	0	C	0	0	0	0.00% 40.00% 40.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
	5	0	0	0	0	0 0	40.00%	5	1	. (0 0	0	0) 40.00%	5	1	C	0	0	0	40.00%
	97	144	1	0		2 (40.00% 0.00%	108	132		0	1	. 1	40.00%	118	120	4	0	1	2	40.00%
	0	0	0	0			0.00%	0	0		0 0	0		0.00%	0	0		0	0	0	0.00%
	0	0	0	0			0.00%	0	0		0			0.00%	0	0		0	0	0	0.00%
	0	0	0	0			0.00%	0	0					0.00%	0	0		0	0	0	0.00%
	0	0	0	0	0	0 0	0.00%	0	0) (0	0		0.00%	0	0		0	0	0	0.00%
	0	0	0	0)	0 0	0.00%	0	0		0	0) 0	0.00%	0	0	0	0	0	0	0.00%
	0	0	0	0	0	0 (58.80%	0	0) () 0	C) 0	53.41%	0	0	C	0	0	0	50.14%
	0	0	0	0)	0 (22.06%	0	0) (0 0	C) 0) 23.83%	0	0	C	0	0	0	24.67%
	0	0	0	0)	0 (0.00%	0	0) (0 0	0) 0	0.00%	0	0	C	0	0	0	0.00%
	0	0	0	0	0	0 (0.00%	0	0) () 0	0) 0	0.00%	0	0	C	0	0	0	0.00%
	0	0	0	0	0	0 (0.00%	0	0) (00	0	0 0	0.00%	0	0	0	0	0	0	0.00%
	0	0	0	0	0	0 0	0.00%	0	0) (00	C	0 0	0.00%	0	0	C	0	0	0	0.00%
	0	0	0	0	0	0 (0.00% 0.00%	0	0) (00	0	0 0	0.00%	0	0	C	0	0	0	0.00%
	0	0	0	0)	0 0	0.00%	0	0) (0 0	0	0	0.00%	0	0	C	0	0	0	0.00%
	0	0	0	0)	0 0	0.00%	0	0) (00	0	0 0	0.00%	0	0	C	0	0	0	0.00%
	0					0	0.000/							0.000/					0	0	0.000/
	0	0	0	0			0.00% 41.92%	0	()			0) <u> </u>	0.00% . 40.79%	0	0		0	0	0	0.00% 40.44%
	102	145	1	0	י <u>ן</u>	2	41.92%	113	133) 3	0	1	. 1	40.79%	123	121	4	0	1	2	40.44%

											Adverse Scenario										
				31/12/2021							31/12/2022							31/12/2023			
%)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for e Stage 3 exposure			Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure		Stage 1 exposur	e Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	
	0	0	0	()	0	00	0	0	0	C) C) 0	0.00%		0	0	0 0	0	0	0.00% 40.00% 0.00% 0.00% 0.00% 0.00% 35.46% 0.00% 40.64% 0.00% 9.19% 0.00% 0.00%
	5	0	24	(0	0 1	0 40.00% 0 0.00%	5	0) 24	C) C) 10	40.00%		5	0 24	4 C	0	10	40.00%
	0	0	0	()	0	0 0.00%	0 0	0	0	C	0 0	0 0	0.00%		0	0	0 0	0	0	0.00%
	0	0	0	()	0	0 0.00% 0 0.00% 0 0.00%	0	0	0 0	0		0 0	0.00%		0	0		0	0	0.00%
	0	0	0			0	0 0.00%	0	0	0				0.00%		0	0		0	0	0.00%
	0	0	0			0	0 0.00%	0	0	0 0				0.00%		0			0	0	0.00%
	01		0	(0	0 34.23%	0	10					35.02%		0			0	0	0.00%
	91	/	1			0	0 0.00%	0	10)))				0.00%	C	0	0		0	2	0.00%
	1		0			0	0 61.80%	1	0					48.63%		1	0		0	0	40.64%
	0	0	0	()	0	0 0.00%		0	0				0.00%		0	0		0	0	0.00%
	0	0	0	()	0	0 8.92%	0	0	0	0			9.11%		0	0	0 0	0	0	9.19%
	0	0	0	()	0	0 0.00%	0	0) 0	C) () 0	0.00%		0	0	0 0	0	0	0.00%
	0	C	0	()	0	0.00%	0 0	0) 0	C) () 0	0.00%		0	0	0 C	0	0	0.00%
	0	0	0	()	0	0.00%	0	0) 0	C) C) 0	0.00%		0	0	0 C	0	0	0.00%
	0	0	0	()	0	0.00%	0	0) 0	C) C) 0	0.00%		0	0	0 C	0	0	0.00% 0.00% 0.00%
	0	0	0	()	0	0 0.00%	0	0) 0	C) () 0	0.00%		0	0	0 C	0	0	0.00%
	0	0	0	(D	0	0 0.00%	0	0) 0	C) () 0	0.00%		0	0	0 C	0	0	0.00%
	0	0	0	()	0	0 0.00%	0	0	0	C) C	0 0	0.00%		0	0	0 C	0	0	0.00%
	97	7	26	0		0 10	0 39.80%	92	11	28	0	0	11	39.48%	8	8 12	2 30	0 0	0	12	39.24%

AUTHORITY	EBA	EUROPEAN BANKING AUTHORITY
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			1	2	3	4	5	6	7	8	9	10	11	12	13	14
									Morator	ia - Actual						
									31/12	2/2020						
			Exposur	e values	Risk exposu	re amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ra
Row Num		(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
1		Central banks														
2		Central governments														
3		Institutions														
4		Corporates	1,946	0	1,406	(0 1,010	852	852	2 383	64	44	3	10	16	6 24.8
5		Corporates - Of Which: Specialised Lending														
6		Corporates - Of Which: SME														
7		Retail	4,279	0	939	(0 3,135	2,991	1,098	3 1,028	45	36	5 4	23	13	3 28.2
8	COMMERZBANK	Retail - Secured on real estate property														
9		Retail - Secured on real estate property - Of Which: SME				-		. == .								
10	Aktiengesellschaft	Retail - Secured on real estate property - Of Which: non-SME	2,327	0	423		0 1,596	1,554	710	674	20	16	<u> </u>	7		3 15.4
11		Retail - Qualifying Revolving														
12		Retail - Other Retail														
13		Retail - Other Retail - Of Which: SME														
14		Retail - Other Retail - Of Which: non-SME														_
15		Equity														_
16		Securitisation														
1/		Other non-credit obligation assets	6,281	0	2,375		0 4,185	3,842	1,950	0 1,411	109	90	7	33	29	9 26.2
18		IRB TOTAL	0,201	U	<i>د</i> ری/ح	L. L	^{4,105}	5,042	1,950	, T ⁴ 11	109	0	/		23	20.2

									Moratori	a - Actual						
									31/12	2/2020						
			Exposur	e values	Risk exposı	ire amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage R
	((mln EUR,%)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposur
	Central banks															
	Central governments															
	Institutions															
	Corporates		446	0	289	0	296	280	136	119	1.	5 9) () 3		2 16
	Corporates - Of Which: Specialised Lending															
	Corporates - Of Which: SME															
	Retail		2,687	0	433	0	2,302	2,175	362	. 341	24	4 20) 2	2 7		5 19
	Retail - Secured on real estate property															
GERMANY	Retail - Secured on real estate property - Of Which: SME															
GERMANT	Retail - Secured on real estate property - Of Which: non-SME		1,253	0	193	0	1,073	1,037	170	166	10	7 7	1	L 3		1 9
	Retail - Qualifying Revolving															
	Retail - Other Retail															
	Retail - Other Retail - Of Which: SME															
	Retail - Other Retail - Of Which: non-SME															
	Equity															
	Securitisation															
	Other non-credit obligation assets															
	IRB TOTAL		3,133	0	722	0	2,597	2,455	498	461	39	29	2	2 10		7 18

									Morator	ia - Actual						
									31/12	2/2020						
			Exposu	ire values	Risk exposu	re amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	r Coverage
Row Num		(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	' Stage expos
37		Central banks														
38		Central governments														
39		Institutions														
40		Corporates	86	8	0 784		0 553	3 536	270	238	4	1 33	3 2	6	1	12
41		Corporates - Of Which: Specialised Lending														
42		Corporates - Of Which: SME														
43		Retail	1,54	6	0 501		D 791	L 777	733	683	2	0 16	5 2	16		8
44		Retail - Secured on real estate property														
45	POLAND	Retail - Secured on real estate property - Of Which: SME														
46	IOLAND	Retail - Secured on real estate property - Of Which: non-SME	1,05	3	0 230		505	5 498	538	3 507	1	1 8	3 C) 4		2
47		Retail - Qualifying Revolving														
48		Retail - Other Retail														
49		Retail - Other Retail - Of Which: SME														
50		Retail - Other Retail - Of Which: non-SME														
51		Equity														
52		Securitisation														
53		Other non-credit obligation assets										_				
54		IRB TOTAL	2,414	1	0 1,286		0 1,344	1,312	1,002	2 921	6	1 49	4	23	2	20

									Morato	ria - Actual						
									31/1	12/2020						
			Exposi	ure values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverag
Rov Nur	w n	(mln EUR, %) A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stag expo
55		Central banks														
56		Central governments														4
57		Institutions														4
58		Corporates	25	8	0 134	1	0	0 0	25	58 0		0 0) () (<u>) </u>	<u>ງ</u> -
59		Corporates - Of Which: Specialised Lending														4
60		Corporates - Of Which: SME														
61		Retail		6	0 ()	0	5 5		0 0		0 0	() (<u>) (</u>	<u>ა</u>
62		Retail - Secured on real estate property														
63	UNITED STATES	Retail - Secured on real estate property - Of Which: SME														
64	UNITED STATES	Retail - Secured on real estate property - Of Which: non-SME		5	0 0)	0	5 5		0 0		0 0) () (<u>) (</u>	<u>ງ</u>
65		Retail - Qualifying Revolving														4
66		Retail - Other Retail														4
67		Retail - Other Retail - Of Which: SME														4
68		Retail - Other Retail - Of Which: non-SME														
69		Equity														
70		Securitisation														
71		Other non-credit obligation assets														
72		IRB TOTAL	26	3	0 134	L I	0	5 5	25	8 0		0 0) (ז נ	<u>ງ</u>

									31/1	12/2020						
			Expos	ure values	Risk expos	sure amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage
Row Num		(mln EUR, %	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage exposi
73		Central banks														
74		Central governments														
75		Institutions														
76		Corporates	1	.0	0	2)	0 0	1	0 0		0 0	0	C		0 -
77		Corporates - Of Which: Specialised Lending														
78		Corporates - Of Which: SME														
79		Retail		6	0	0)	6 5		0 0		0 0	0	0) (0
80		Retail - Secured on real estate property														
81	UNITED KINGDOM	Retail - Secured on real estate property - Of Which: SME														
82		Retail - Secured on real estate property - Of Which: non-SME		5	0	0)	5 5		0 0		0 0	0	C		0 -
83		Retail - Qualifying Revolving														
84		Retail - Other Retail														
85		Retail - Other Retail - Of Which: SME														
86		Retail - Other Retail - Of Which: non-SME														
87		Equity														
88		Securitisation														
89		Other non-credit obligation assets														
90		IRB TOTAL	1	6	0	2 (6 5	1	0 0		0 0	0	0		0

									31/1	12/2020						
			Exposu	re values	Risk expos	sure amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage R
Row Num		(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposur
91		Central banks														
92		Central governments														
93		Institutions														
94		Corporates	()	0	0 (0	0 0		0 0		0 0	C	0 0	C	<u>/-</u>
95		Corporates - Of Which: Specialised Lending														4
96		Corporates - Of Which: SME		\	0	0	0	0		0		0				
97		Retail	l)	0	0 (0	0 0		0 0		0 0	L C	0	Ľ	<u>) -</u>
98		Retail - Secured on real estate property			_											4
99	ITALY	Retail - Secured on real estate property - Of Which: SME			0	0	0	0		0		0			0	1
100		Retail - Secured on real estate property - Of Which: non-SME	L		0	0 (U	0 0		0 0		0 0	L L	0	U	/ -
101		Retail - Qualifying Revolving														4
102		Retail - Other Retail														4
103		Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME														4
107																4
105		Equity Securitisation														4
107		Other non-credit obligation assets														
108		IRB TOTAL	C)	0	0 0	D	0 0		0 0		0 0	C	0	0	J-

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

Moratoria - Actual

Moratoria - Actual

16.48% _____

32.89%

age Ratio tage 3 0 11.1170

> _____ _____

EBA	EUROPEAN BANKING AUTHORITY
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			1	2	3	4	5	6	7	8	9	10	11	12	13	14
									Morator	ia - Actual						
									31/1	2/2020						
			Exposu	ire values	Risk expos	sure amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ra
Row Num		(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	· Stage 2 exposure	· Stage 3 exposure	Stage 3 exposure
109		Central banks														
110		Central governments														
111		Institutions														
112		Corporates		0 ()	0	0	0 0		0 0	() (0 0	C	(0 -
113		Corporates - Of Which: Specialised Lending														
114		Corporates - Of Which: SME														
115		Retail		1 ()	0	0	1 1		0 0	() (0 0	0	(0 -
116		Retail - Secured on real estate property														
117	FRANCE	Retail - Secured on real estate property - Of Which: SME														
118	INANCL	Retail - Secured on real estate property - Of Which: non-SME		0 ()	0	0	0 0		0 0	() (0 0	0	(0 -
119		Retail - Qualifying Revolving														
120		Retail - Other Retail														
121		Retail - Other Retail - Of Which: SME														
122		Retail - Other Retail - Of Which: non-SME														
123		Equity														
124		Securitisation														
125		Other non-credit obligation assets														
126		IRB TOTAL				0	0	1 1		0 0	C	0	0	0	(0-

									Morato	ria - Actual						
									31/1	.2/2020						
			Expos	sure values	Risk expo	sure amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage R
Row Num		(mln EUR, 1	6) A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposur
127		Central banks														
128		Central governments														
129		Institutions														
130		Corporates		0	0	0	0	0 0		0 0		0 0) C	<u>/ 0</u>		0 -
131		Corporates - Of Which: Specialised Lending														
132		Corporates - Of Which: SME														
133		Retail		0	0	0	0	0 0		0 0		0 (0 0	<u>/ 0</u>)	0 -
134		Retail - Secured on real estate property														
135	JAPAN	Retail - Secured on real estate property - Of Which: SME														
136	JAFAN	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0 0		0 0		0 () C	<u>, c</u>		0 -
137		Retail - Qualifying Revolving														
138		Retail - Other Retail														
139		Retail - Other Retail - Of Which: SME														
140		Retail - Other Retail - Of Which: non-SME														
141		Equity														
142		Securitisation														
143		Other non-credit obligation assets														
144		IRB TOTAL		0	0	0	0	0 0		0 0		0 0	0	0		0 -

									Morato	ria - Actual						
									31/1	12/2020						
			Exposu	ire values	Risk expos	sure amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for		Coverage R Stage 3
Row Num		(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposu
145		Central banks														
146		Central governments														
147		Institutions														
148		Corporates		D	0	0	0	0 0)	0 0		0 0) C) ()	0 -
149		Corporates - Of Which: Specialised Lending														
150		Corporates - Of Which: SME														
151		Retail		6	0	0	0	6 6	5	0 0		0 0	0 0) ()	0 -
152		Retail - Secured on real estate property														
153	SWITZERLAND	Retail - Secured on real estate property - Of Which: SME														
154	SWITZERLAND	Retail - Secured on real estate property - Of Which: non-SME	4	4	0	0	0	4 4	1	0 0		0 0) C) ()	0 -
155		Retail - Qualifying Revolving														
156		Retail - Other Retail														
157		Retail - Other Retail - Of Which: SME														
158		Retail - Other Retail - Of Which: non-SME														
159		Equity														
160		Securitisation														
161		Other non-credit obligation assets														
162		IRB TOTAL		5	0	0	0	6 6	5	0 0		0 0	0			0 -

									Morato	oria - Actual						
									31/	12/2020						
			Expos	ure values	Risk expo	sure amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage R
Row Num		(mln EUR,	%) A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage exposu
163		Central banks														
164		Central governments														
165		Institutions														
166		Corporates		6	0	4	0	0 0		0 0		6 0	0	0	(0
167		Corporates - Of Which: Specialised Lending														
168		Corporates - Of Which: SME														
169		Retail		1	0	0	0	0 0		1 1		0 0	0	0	(0 -
170		Retail - Secured on real estate property														
171	SPAIN	Retail - Secured on real estate property - Of Which: SME														
172	SFAIN	Retail - Secured on real estate property - Of Which: non-SME		1	0	0	0	0 0		0 0		0 0	0	0	(J -
173		Retail - Qualifying Revolving														
174		Retail - Other Retail														
175		Retail - Other Retail - Of Which: SME														
176		Retail - Other Retail - Of Which: non-SME														
177		Equity														
178		Securitisation														
179		Other non-credit obligation assets														
180				7	0	4	0	0 0		1 1		5 0	0	0	1 r	2

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



										<u>igescliseriare</u>	·					
			15	16	17	18	19	20	21	22	23	24	25	26	27	28
									Public guara	ntees - Actual						
									31/1	2/2020						
			Exposu	re values	Risk exposu	re amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3
Row Num		(mln EUR, %	A-IRB	F-IRB	A-IRB	F-IRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
1		Central banks														
2		Central governments														
3		Institutions														
4		Corporates	2,067	7 (0 629		0 1,754	1,482	25:	L 209	27	7 23	3 3	3	7	7 24.06%
5		Corporates - Of Which: Specialised Lending	25	5 (0 43		0 23	20		2 1	() (0 0	0	C) -
6		Corporates - Of Which: SME	571		0 116		0 518	447	52	2 43		1	1 1	1	C) 31.76% 64.47%
7		Retail	760) (0 91		0 717	635	40) 35	2	2	2 1	0	1	l 64.47%
8	COMMERZBANK	Retail - Secured on real estate property	3	3	0 1		0 3	2		0 0	() (00	0	C) -
9		Retail - Secured on real estate property - Of Which: SME	3	8	0 1		0 3	1	(0 0	() (0 0	0	C) -
10	Aktiengesellschaft	Retail - Secured on real estate property - Of Which: non-SME	1	(0 0		0 1	1	(0 0	() (0 0	0	C) -
11	/ itelengesensenare	Retail - Qualifying Revolving	() (0 0		0 0	0	(0 0	() (0 0	0	C) -
12		Retail - Other Retail	757	7 (0 91		0 713		4() 35	2	2	2 1	0	1	l 64.47% l 64.47%
13		Retail - Other Retail - Of Which: SME	744	1 (0 87		0 701	623	39	9 34	2	2	2 1	0	1	64.47%
14		Retail - Other Retail - Of Which: non-SME	13	3	0 3		0 12	11		1	() (00	0	C) -
15		Equity														
16		Securitisation														
17		Other non-credit obligation assets	2.020		700		0 0 171	2 4 4 0						A		
		IRB TOTAL	2,830	y (722		0 2,471	2,118	291	. 244	30	26	b 4	4	8	3 27.18%

								Public guara	ntees - Actual						
								31/12	2/2020						
		Exposur	e values	Risk exposi	ure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for			Coverage I Stage
	(mln EUR, 1	%) A-IRB	F-IRB	A-IRB	F-IRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposu
	Central banks														
	Central governments														
	Institutions														
	Corporates	1,769	0	453	(1,538	1,319	182	2 155	15	12	2 3	2	4	4 27
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail	759	0	91	() 716	635	40) 35	2	. 2	2 1	0	-	1 64
	Retail - Secured on real estate property														
GERMANY	Retail - Secured on real estate property - Of Which: SME														
GERMANT	Retail - Secured on real estate property - Of Which: non-SME	1	0	0	() 1	1	() 0	C	C) 0	0	(0 -
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Equity														
	Securitisation														
	Other non-credit obligation assets														
	IRB TOTAL	2,529	0	545	C	2,255	1,955	222	2 190	17	15	3	2		5 32

									Public guara	antees - Actual						
									31/1	2/2020						
			Exposur	e values	Risk exposu	ire amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for		Stock of provisions for	Coverage Ratio Stage 3
Row Num		(mln EUR, %	A-IRB	F-IRB	A-IRB	F-IRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
37		Central banks														
38		Central governments														
39		Institutions														
40		Corporates	119	0	104		0 7	8 62	47	7 38		D C) C	1	C	D -
41		Corporates - Of Which: Specialised Lending														
42		Corporates - Of Which: SME														
43		Retail	0	0	0		0	0 0	(0 0		D C) C	0	C	D -
44		Retail - Secured on real estate property														
45 DOI	LAND	Retail - Secured on real estate property - Of Which: SME														
46 FOL		Retail - Secured on real estate property - Of Which: non-SME	0	0	0		0	0 0	(0 0		0 0) C	0	C	0 -
47		Retail - Qualifying Revolving														
48		Retail - Other Retail														
49		Retail - Other Retail - Of Which: SME														
50		Retail - Other Retail - Of Which: non-SME														
51		Equity														
52		Securitisation														
53		Other non-credit obligation assets														
54		IRB TOTAL	119	0	104		0 78	8 62	47	7 38) 0	0	1	0) -

									Public guara	ntees - Actual						
									31/12	2/2020						
			Exposur	e values	Risk exposi	ure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3
Row Num		(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
55		Central banks														
56		Central governments														
57		Institutions														
58		Corporates	0	(00	() (0 0	0	0	0	0	0	0	0	-
59		Corporates - Of Which: Specialised Lending														
60		Corporates - Of Which: SME														
61		Retail	0	(0 0	() (0 0	0	0	0	0	0	0	0	-
62		Retail - Secured on real estate property														
63	LINITED CTATEC	Retail - Secured on real estate property - Of Which: SME														
64	UNITED STATES	Retail - Secured on real estate property - Of Which: non-SME	0	() 0	() (0 0	0	0	0	0	0	0	0	-
65		Retail - Qualifying Revolving														
66		Retail - Other Retail														
67		Retail - Other Retail - Of Which: SME														
68		Retail - Other Retail - Of Which: non-SME														
69		Equity														
70		Securitisation														
71		Other non-credit obligation assets														
72		IRB TOTAL	0	C	0	0) 0	0	0	0	0	0	0	0	-

									Public guara	antees - Actual						
									31/1	2/2020						
			Exposu	re values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for			Coverage Ratio Stage 3
ow Im	(mln	n EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
3	Central banks															
4	Central governments															
5	Institutions															
6	Corporates		1	1	0	0	0	1 1		0 0	(0 0) () () () -
7	Corporates - Of Which: Specialised Lending															
8	Corporates - Of Which: SME															
9	Retail)	0	0	0	0 0		0 0	(0 0) () () () -
0	Retail - Secured on real estate property															
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: SME															
	Retail - Secured on real estate property - Of Which: non-SME)	0	0	0	0 0		0 0	(0 0) () () () -
3	Retail - Qualifying Revolving															
4	Retail - Other Retail															
5	Retail - Other Retail - Of Which: SME															
6	Retail - Other Retail - Of Which: non-SME															
7	Equity Securitisation															
8																
9	Other non-credit obligation assets															
0	IRB TOTAL		1		0		0	1 1		0 0	(0 0) 0	0 0	0 0) -

									Public guara	antees - Actual						
									31/1	2/2020						
			Exposu	re values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio
Row Num		(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
91		Central banks														
92		Central governments														
93		Institutions														
94		Corporates	()	0 0) (0 (0 0		0 0		0 0	0 0	00	0) -
95		Corporates - Of Which: Specialised Lending														
96		Corporates - Of Which: SME														
97		Retail)	0 0)	0	0 0		0 0		0 0	0	0	0) -
98		Retail - Secured on real estate property														
99	ITALY	Retail - Secured on real estate property - Of Which: SME														
100	IIALT	Retail - Secured on real estate property - Of Which: non-SME	()	0 0) (0	0 0		0 0		0 0	0 0	0	0) –
101		Retail - Qualifying Revolving														
102		Retail - Other Retail														
103		Retail - Other Retail - Of Which: SME														
104		Retail - Other Retail - Of Which: non-SME														
105		Equity														
106		Equity Securitisation														
107		Other non-credit obligation assets														
108		IRB TOTAL	(0 0		0 (0	(0 0		0 0	0	0	0) –

Image: mark base base base base base base base base				15	16	17	18	19	20	21	22	23	24	25	26	27	28
Entral banks Central banks F-IRB A-IRB F-IRB Stage 1 exposure Stage 1 which guaranteed Stage 2 which guaranteed Stage 2 which guaranteed Stage 3 which guaranteed Stage 3 which guarantee										Public guara	antees - Actual						
$\begin black bla$										31/1	2/2020						
A-RB F-RB A-RB F-RB A-RB F-RB exposine amount guaranteed amount gua				Exposu	re values	Risk expos	ure amounts		exposure, of		exposure, of		exposure, of	provisions for	provisions for	Stock of provisions for	Coverage Stage
Frence Cental banks Cental governments			(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	guaranteed	exposure	guaranteed	exposure	guaranteed			Stage 3 exposure	exposu
Institutions Institutions <th< td=""><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></th<>																	
Corporates Corporates <td></td> <td>4</td>																	4
FRANCE Corporates - Of Which: Specialised Lending Image: Corporates - Of Which: SME Image: Corporates - Of W																	4
Corporate - Of Which: SME Corporate State property Section Se				34	ł	0 14		0 5	0 43		0 0		0 0	0 0	0		<u>0 -</u>
Retail Secured on real estate property Gene of the state property Gene of the st																	4
Retail - Secured on real estate property - Of Which: SME Image: Marcine Secured on real estate property - Of Which: SME Image: Marcine Secured on real estate property - Of Which: SME Image: Marcine Secured on real estate property - Of Which: SME Image: Marcine Secured on real estate property - Of Which: SME Image: Marcine Secured on real estate property - Of Which: SME Image: Marcine Secured on real estate property - Of Which: SME Image: Marcine Secured on real estate property - Of Which: SME Image: Marcine Secured on real estate property - Of Which: SME Image: Marcine Secured on real estate property - Of Which: SME Image: Marcine Secured on real estate property - Of Which: SME Image: Marcine Secured on real estate property - Of Which: SME Image: Marcine Secured on real estate property - Of Which: SME Image: Marcine Secured on real estate property - Of Which: SME Image: Marcine Secured on real estate property - Of Which: SME Image: Marcine Secured on real estate property - Of Which: SME Image: Marcine Secured on real estate property - Of Which: SME Image: Marcine Secured on real estate property - Of Which: SME Image: Marcine Secured on real estate property - Of Which: SME Image: Marcine Secured on real estate property - Of Which: SME Image: Marcine Secured on real estate property - Of Which: SME Image: Marcine Secured on real estate property - Of Which: SME Image: Marcine Secured on real estate property - Of Which: SME Image: Marcine Secured on real estate property - Of Which: SME Image: Marcine Secured on real estate property - Of Which: SME Image: Marcine Secured on real estate property - Of Which: SME																	4
Retail - Secured on real estate property - Of Which: SME Image: Secured on real estate property - Of Which: SM				0)	0 0)	0	0 0		0 0		0 0	0 0	0		<u>0 -</u>
Retail - Secured on real estate property - Of Which: non-SME O																	4
Retail - Qualifying RevolvingColor of the retailColor of the retailColo	FRANCE								-						-		4
Retail - Other Retail Other Retail - Of Which: SME Image: SME				0)	0 0)	0	00		0 0		0 0	0 0	0		<u>) -</u>
Retail - Other Retail - Of Which: SME Image: All and the second seco																	4
																	4
Retail - Other Retail - Of Which' non-SME																	4
		Retail - Other Retail - Of Which: non-SME															4
Equity																	4
Securitisation And And And And And And And And And An																	4
Other non-credit obligation assets Other non-credit obligation assets IRB TOTAL Other Non-credit Obligation assets International State Internatinget State Internating State								-									

									Public guara	antees - Actual						
									31/1	2/2020						
			Exposur	e values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for			Coverage Ratio - Stage 3
Row Num		(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
127		Central banks														
128		Central governments														
129		Institutions														
130		Corporates	0		0 0	(0 (0 0		0 0	(0 0	0	0	0) -
131		Corporates - Of Which: Specialised Lending														
132		Corporates - Of Which: SME														
133		Retail	0		0 0	(0 (0 0		0 0	0	0 0	0	0	0) -
134		Retail - Secured on real estate property														
135	JAPAN	Retail - Secured on real estate property - Of Which: SME														
136		Retail - Secured on real estate property - Of Which: non-SME	0		0 0	(0 (0 0		0 0	(0 0	0	0	0) -
137		Retail - Qualifying Revolving														
138		Retail - Other Retail														
139		Retail - Other Retail - Of Which: SME														
140		Retail - Other Retail - Of Which: non-SME														
141		Equity														
142		Securitisation														
143		Other non-credit obligation assets														
144		IRB TOTAL	0		0 0	(0 0	(0 0	0	0	0	0	0	-

								Public guara	ntees - Actual						
								31/12	2/2020						
		Exposur	e values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio Stage 3
Row Num	(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
145	Central banks														
146	Central governments														
147	Institutions														
148	Corporates	55	() 25	() 42	41	14	12	0	0 0	0	0	(0 -
149	Corporates - Of Which: Specialised Lending														
150	Corporates - Of Which: SME														
151	Retail	0	(0 0	() (0	0	00	0	0 0	0	0	(0 -
152	Retail - Secured on real estate property														
153 SWITZERLAND	Retail - Secured on real estate property - Of Which: SME														
154	Retail - Secured on real estate property - Of Which: non-SME	0	(0 0	() (0	C	00	0	0 0	0	0	(0 -
155	Retail - Qualifying Revolving														
156	Retail - Other Retail														
157	Retail - Other Retail - Of Which: SME														
158	Retail - Other Retail - Of Which: non-SME														
159	Equity														
160	Securitisation														
161	Other non-credit obligation assets														
162	IRB TOTAL	56	(25) 42	41	14	12	0	0	0	0	(0 -

									Fublic guara	intees - Actual						
									31/1	2/2020						
			Exposi	ıre values	Risk expo	sure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for			Coverage Ratio · Stage 3
Row Num		(mln EUR,	%) A-IRB	F-IRB	A-IRB	F-IRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
163		Central banks														
164		Central governments														
165		Institutions														
166		Corporates		0	0	0	0	0 0	(0 0	(0 0	00	0	(<u>)</u> -
167		Corporates - Of Which: Specialised Lending														
168		Corporates - Of Which: SME														
169		Retail		0	0	0	0	0 0	(0 0	(0 0	00	0	(<u>)</u> -
170		Retail - Secured on real estate property														
171	SPAIN	Retail - Secured on real estate property - Of Which: SME														
172		Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0 0	(0 0	(0 0	00	0) -
173		Retail - Qualifying Revolving														
174		Retail - Other Retail														
175		Retail - Other Retail - Of Which: SME														
176		Retail - Other Retail - Of Which: non-SME														
177		Equity														
178		Securitisation														
179		Other non-credit obligation assets														
180		IRB TOTAL		0	0	0	D I	0 0	0	0	C	0	0	0		<u>/ -</u>

								Public guara	ntees - Actual						
								31/1	2/2020						
		Exposur	e values	Risk exposı	ire amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio
m state stat	(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
31	Central banks														
32	Central governments														
33	Institutions														
34	Corporates	15	0	3	(1	3 11	(0 0	13	3 11	. 0	0		3 19.989
85	Corporates - Of Which: Specialised Lending														
36	Corporates - Of Which: SME														
37	Retail	0	0	0	() (0 0		0 0	() (0 0	0		0 -
38	Retail - Secured on real estate property														
³⁹ NETHERLANDS	Retail - Secured on real estate property - Of Which: SME														
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0) (0 0		0 0) (00	0		0 -
01	Retail - Qualifying Revolving														
02	Retail - Other Retail														
03	Retail - Other Retail - Of Which: SME														
94	Retail - Other Retail - Of Which: non-SME														
95	Equity														
96	Securitisation														
)7	Other non-credit obligation assets														
08	IRB TOTAL	15	0	3	C	13	3 11	(0	13	11	. 0	0		3 19.989

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

Public quarantees - Actu



			29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49
												Mora	atoria - Baseline S	Scenario									
						31/12/2021							31/12/2022							31/12/2023			
Row Num		(mln EUR,%)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio · Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of r provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	r Coverage Ratio Stage 3 exposure
1	Central banks																						
2	Central governments																						
3	Institutions																						
4	Corporates		1,344	481	10	0	3 1	2 24	4 24.05%	1,360	435	13	0	3	9 3	0 23.29%	1,368	400	15	7 3		3	36 22.88%
5	Corporates - Of Which: Specialised Lending																						
6	Corporates - Of Which: SME						_							-	-					-		-	
7	Retail		3,490	689	9	9	5 1	7 29	9 29.54%	3,582	559	13	6	4	.2 4	1 30.41%	3,639	471	16	7 4	10	5	51 30.51%
	K Retail - Secured on real estate property																						
	Retail becarea officer estate property of which one		1.026	250		4	0	4	42 500/	1.001			2	•	-	10.070/	2.024						0 10 500
Aktiengesellsch	Retail - Secured on real estate property - Of Which: non-SME		1,926	359	4	-1	0	4 (5 13.50%	1,991	283	5	2	0	2	7 12.87%	2,031	233	6	2 0	2		8 12.52%
	Ketan - Quantynig Kevolving					_							-	-									_
12	Retail - Other Retail												_										
13	Retail - Other Retail - Of Which: SME																						
14	Retail - Other Retail - Of Which: non-SME																						
16	Equity Securitisation																						
17	Other non-credit obligation assets																						
18	IRB TOTAL		4,869	1,175	19	9	8 20	9 53	3 26.78%	4,975	1,001	26	7	7 2	2 7	2 26.92%	5,039	880	32	1 7	18	8	37 26.82%
			.,505	_,_,0		·		5	2017070	.,575	_,001	20	<u> </u>	-	-		5,005	000	JL		10	J	

											Mora	toria - Baseline Sc	enario									
					31/12/2021							31/12/2022							31/12/2023			
	(mli	Stage 1 exposure n EUR, %)	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	r Cove
	Central banks																					
	Central governments																					
	Institutions																					
	Corporates		273 1	52 21	L C) 3	3	4 18.79%	287	133	27	'		2	5 19.48%	296	119	32	2) 2		6
	Corporates - Of Which: Specialised Lending																					
	Corporates - Of Which: SME																					
	Retail	2	,244 3	98 45	5 1	. 7	7	8 17.62%	2,294	331	63	3 1		5 10	0 16.60%	2,329	281	77	7	1 4	1	12
	Retail - Secured on real estate property																					
GERMANY	Retail - Secured on real estate property - Of Which: SME																					
GERMANT	Retail - Secured on real estate property - Of Which: non-SME	1	,050 1	85 19	e C) 2	2	9.73%	1,075	153	26	6 0		2	2 9.65%	1,094	128	31	1	1 1		3
	Retail - Qualifying Revolving																					
	Retail - Other Retail																					
	Retail - Other Retail - Of Which: SME																					
	Retail - Other Retail - Of Which: non-SME																					
	Equity																					
	Securitisation																					
	Other non-credit obligation assets																					
	IRB TOTAL	2	516 5	50 67	1	10	1	2 17.98%	2,581	464	89	1		7 16	5 17.46%	2,625	400	109	9	6	1	19

											Mora	toria - Baseline S	Scenario									
					31/12/2021							31/12/2022							31/12/2023			
	(mln EUR, 1	Stage 1 exposure %)	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of r provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	r Coverage Stag expos
	Central banks																					
	Central governments																					
	Institutions																					
	Corporates	62	5 17	7 63	3 3		6 1	8 28.72%	612	171	8	1	2	5 22	27.36%	600	16	5	97	2 5	20	26
	Corporates - Of Which: Specialised Lending																					
	Corporates - Of Which: SME																					
	Retail	1,20	6 28	5 52	2 4	1	0 2	1 39.90%	1,248	223	72	2	4	8 31	42.42%	1,270	18	5	88 4	4 6	3	38 4
	Retail - Secured on real estate property																					
	Retail - Secured on real estate property - Of Which: SME																					
POLAND	Retail - Secured on real estate property - Of Which: non-SME	85	8 17	3 22	2 0		2	4 16.72%	898	129	2	7	0	1 4	16.01%	919	10	1	30) 1		5
	Retail - Qualifying Revolving																					
	Retail - Other Retail																					
	Retail - Other Retail - Of Which: SME																					
	Retail - Other Retail - Of Which: non-SME																					
	Equity																					
	Securitisation																					
	Other non-credit obligation assets																					
	IRB TOTAL	1,83	0 462	2 115	5 7	1	6 3	9 33.81%	1,860	394	153	3	6 1	3 53	34.45%	1,870	35	2 18	36	5 11	64	54 34

												Mora	atoria - Baseline S	cenario									
						31/12/2021							31/12/2022							31/12/2023			
Row Num		(mln EUR,%)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	- Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
55	Central banks																						
56	Central governments																						
57	Institutions								-					-									
58	Corporates		180	74	1	4 0	1		0 4.18%	192	58	3	8	0	1 (0 3.97%	<u>6</u> 20	0 48	3 1	0	0 0	(0 3.99%
59	Corporates - Of Which: Specialised Lending																						
60	Corporates - Of Which: SME													-				_					
61	Retail		5	C)	0 0	0 0)	0 11.11%	5	0)	0	0	0 (0 10.00%	0	5 ()	0	0 0	(0 10.00%
62	Retail - Secured on real estate property																						
⁶³ UNITED STATES	Retail - Secured on real estate property - Of Which: SME								-				-	-							-		
64 UNITED STATES	Retail - Secured on real estate property - Of Which: non-SME		5	C)	0 0	0)	0 11.11%	5	0)	0	0	0 (0 10.00%	0	5 ()	0	0 0	(0 10.00%
65	Retail - Qualifying Revolving																						
66	Retail - Other Retail																						
67	Retail - Other Retail - Of Which: SME																						
68	Retail - Other Retail - Of Which: non-SME																						
69	Equity																						
70	Securitisation																						
71	Other non-credit obligation assets																						
72	IRB TOTAL		185	74	l i	4 0	1		0 4.09%	197	59		8	0	1 (0 4.05%	20	5 48	3 1	0	0 0	C	0 4.05%

												Mora	atoria - Baseline S	cenario									
						31/12/2021							31/12/2022							31/12/2023			
		(mln EUR,%)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage I Stage exposu
	Central banks																						4
	Central governments																						4
	Institutions				-		-	-				-								-			
	Corporates		7		3	0	0	0 0	9.09%	7	7	3	0 (0 0) (0 10.00%	-	7 3	(0 0	0	0 0	0 11
	Corporates - Of Which: Specialised Lending																						4
	Corporates - Of Which: SME																						
	Retail		5		1	0	0	0 0	25.00%	5	5	0	0 (0 0) (0 40.00%		5 0	(0 0	0	0 0	0 28
	Retail - Secured on real estate property																						4
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: SME																						
	Retail - Secured on real estate property - Of Which: non-SME		5		1	0	0	0 0	0.00%	5	5	0	0 (0 0) (0.00%	Į ,	5 0	(0 0	0	0 0	0 0.
	Retail - Qualifying Revolving																						4
	Retail - Other Retail																						4
	Retail - Other Retail - Of Which: SME																						4
	Retail - Other Retail - Of Which: non-SME																						4
	Equity																						4
	Securitisation																						4
	Other non-credit obligation assets				-		-																
	IRB TOTAL		12		3	0	0 0	D 0	21.43%	12	2	3	0 0	D 0) 16.00%	12	2 3		0	0) 0	0 14.7

											Mora	atoria - Baseline S	cenario									
					31/12/2021							31/12/2022							31/12/2023			
Row Num	(mln EUR,	Stage 1 exposure %)	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio · Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
91	Central banks																					
92	Central governments																					
93	Institutions																					
94	Corporates	C) (0 0	00)	0	0 -	0	00)	0	0	0 (-	() () (00	0) -
95	Corporates - Of Which: Specialised Lending																					
96	Corporates - Of Which: SME																					
97	Retail	C) (0 0	00)	0	0 -	0	00)	0	0	0 (-	() () (00	0) -
98	Retail - Secured on real estate property																					
⁹⁹ ITALY	Retail - Secured on real estate property - Of Which: SME																					
	Retail - Secured on real estate property - Of Which: non-SME	C) (0 0	00)	0	0 -	0	0 0)	0	0	0 (-	() () (00	0) -
101	Retail - Qualifying Revolving																					
102	Retail - Other Retail																					
103	Retail - Other Retail - Of Which: SME																					
104	Retail - Other Retail - Of Which: non-SME																					
105	Equity																					
106	Securitisation																					
107	Other non-credit obligation assets													-								
108	IRB TOTAL	0) 0	0		0	0 -	0	0		0	0	0 0	-	0				0	0	-

EUROPEAN BANKING AUTHORITY		_							2				Test: Cro BANK Aktier			-19 IKD							
			29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	
												Mora	atoria - Baseline So	cenario									
						31/12/2021							31/12/2022							31/12/2023			
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Cove
		(mln EUR, %)				exposure	exposure	exposure	exposure				exposure	exposure	exposure	CAPOSUIC				exposure	exposure	exposure	
	Central banks Central governments																						4
	Institutions																						<u> </u>
	Corporates		0	0		0 0	0	(0 -	0	(0	0 (0	0	-	0	()	0 (0	J -
	Corporates - Of Which: Specialised Lending		0	•													0		,				
	Corporates - Of Which: SME																						
	Retail		1	0		0 0	0	(0.00%	1	(0	0 (0 0	0	0.00%	1	()	0 (0 0	0	<u>ا</u> ر
	Retail - Secured on real estate property																						
FRANCE	Retail - Secured on real estate property - Of Which: SME																						
FRANCE	Retail - Secured on real estate property - Of Which: non-SME		0	0		0 0	0	(0.00%	0	(0	0 (0 0	0	0.00%	0	()	0 (0 0	0	ر ار
	Retail - Qualifying Revolving																						
	Retail - Other Retail																						
	Retail - Other Retail - Of Which: SME																						
	Retail - Other Retail - Of Which: non-SME																						
	Equity																						4
	Securitisation																						
	Other non-credit obligation assets			•					0.000/							0.000/							
	IRB TOTAL		1	0		סן ס	0		0.00%	1		D		0 0	0	0.00%	1	C		0 0	0 0	0	1

												Mora	toria - Baseline S	cenario									
						31/12/2021							31/12/2022							31/12/2023			
	(ml	Sta exp nln EUR, %)	tage 1 posure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions fo Stage 2 exposure	Stock of r provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	r Cover St
	Central banks																						
	Central governments																						
	Institutions																						
	Corporates		0	0		0 0		0 0) -	0	C)	0	0	0 0	-	0	0	(0) 0	(0 -
	Corporates - Of Which: Specialised Lending																						
	Corporates - Of Which: SME																						
	Retail		0	0	(0 0		0 0) -	0	C)	0	0	0 0	-	0	0	(0	0 0	(0 -
	Retail - Secured on real estate property																						
JAPAN	Retail - Secured on real estate property - Of Which: SME																						
JAFAN	Retail - Secured on real estate property - Of Which: non-SME		0	0	(0 0		0 0) -	0	C)	0	0	0 0	-	0	0	(0	0 0	(0 -
	Retail - Qualifying Revolving																						
	Retail - Other Retail																						
	Retail - Other Retail - Of Which: SME																						
	Retail - Other Retail - Of Which: non-SME																						
	Equity																						
	Securitisation																						
	Other non-credit obligation assets																						
	IRB TOTAL		0	0	(0 0		0 0	-	0	0		0	0	0 0	-	0	0	(0	0	0	0 -

											Mora	atoria - Baseline S	Scenario									
					31/12/2021							31/12/2022							31/12/2023			
v n	(mln EUR,	Stage 1 exposure %)	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of r provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	- Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	. Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks																					
	Central governments																					
7	Institutions																					
	Corporates		0	0 0)	0	0	0 -		0	0	0	0	0 0) -	(0 0)	0 (0 0	0) -
	Corporates - Of Which: Specialised Lending																					
	Corporates - Of Which: SME																					
	Retail		6	0 ()	0	0	0 0.00%	Ő	6	0	0	0	0 0	0.00%	6	6 C)	0 (0 0	0	0.00%
	Retail - Secured on real estate property																					
SWITZERLAND	Retail - Secured on real estate property - Of Which: SME																					
	Retail - Secured on real estate property - Of Which: non-SME		4	0 ()	0	0	0 0.00%	0	4	0	0	0	0 0	0.00%	2 2	4 C)	0	0 0	0	0.00%
	Retail - Qualifying Revolving																					
	Retail - Other Retail																					
	Retail - Other Retail - Of Which: SME																					
	Retail - Other Retail - Of Which: non-SME																					
	Equity																					
	Securitisation																					
	Other non-credit obligation assets		6	0		0	0	0 0.000		6		0	0	0 0	0.000							0.000/
	IRB TOTAL		Ο	บ่		U	U	U 0.00%	0	σ	U	U	U	0 0	0.00%				u (0	U	0.00%

											Mora	atoria - Baseline S	cenario									
					31/12/2021							31/12/2022							31/12/2023			
	(m	tage 1 posure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	. Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Stag expos
	Central banks																					
	Central governments																					
	Institutions																					
	Corporates	0	0) 6	5 0	() (0.00%	C	0 0)	6	ס	0	0 0.00%	, D (0	0	6)	0	0 (
	Corporates - Of Which: Specialised Lending																					
	Corporates - Of Which: SME																					
	Retail	1	0) (0 0	() (0.00%	1	1 0)	0	0	0	0 0.00%	b i i i i i i i i i i i i i i i i i i i	1	0	0)	0	0 2
	Retail - Secured on real estate property																					
SPAIN	Retail - Secured on real estate property - Of Which: SME																					
	Retail - Secured on real estate property - Of Which: non-SME	1	0) (00		0 () -	1	1 0)	0 (0	0 -		1	0	0)	0	0 -
	Retail - Qualifying Revolving																					
	Retail - Other Retail	 																				
	Retail - Other Retail - Of Which: SME	 																				_
	Retail - Other Retail - Of Which: non-SME																					
	Equity																					
	Securitisation																					
	Other non-credit obligation assets IRB TOTAL	1	0	e e	, o			0.00%	1	0		6 (0.00%	1	1	n	6			0
		▲	0		0			0.0070	-	- -		<u> </u>			0.007		-		<u> </u>			

												Mora	toria - Baseline S	cenario									
						31/12/2021							31/12/2022							31/12/2023			
		(mln EUR,%)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverag Stag expo
	Central banks																						
	Central governments																						
	Institutions																						
	Corporates		0		0	0 0) () () -	() () ()	0	0 0	-	0	0	0) () (0 (0 -
	Corporates - Of Which: Specialised Lending																						
	Corporates - Of Which: SME																						
	Retail		3		0	0 0) () (50.00%		2 0) ()	0	0 0	33.33%	2	0	() () (0 (0
	Retail - Secured on real estate property																						
NETHERLANDS	Retail - Secured on real estate property - Of Which: SME																						
NET HERLANDS	Retail - Secured on real estate property - Of Which: non-SME		0		0	0 0) () () -	() () ()	0	0 0	-	0	0	() () (0 (0 -
	Retail - Qualifying Revolving																						
	Retail - Other Retail																						
	Retail - Other Retail - Of Which: SME																						
	Retail - Other Retail - Of Which: non-SME																						
	Equity																						
	Securitisation																						
	Other non-credit obligation assets																						
	IRB TOTAL		3		0	0 0			50.00%		2 0		D	0	0 0	33.33%	2	0	C				0

EBA EUROPEAN BANKING AUTHORITY														2021 El			Test: Cr BANK Aktie)-19 IR	B										
		50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79
															l	Public guarantee	s - Baseline Scena	ario													
						31/1	2/2021									31/:	12/2022									31/1	12/2023				
Row Num	(ml	Stage 1 exposure nln EUR, %)	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio · Stage 3 exposure	. Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	. Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	f Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	r Coverage Ratio Stage 3 exposure
1	Central banks																														
2	Central governments																														
3	Institutions																														
4	Corporates	1,6	90 1,430	30 2	294 232	37 4	8 3	5 0	6		7 13.79%	1,62	29 1,375	337	7 28	32 6	56 5	51	0	5	7 9.93%	1,59	9 1,34	49	349 2	94 8	33	64 (0 5	5	7 7.86%
5	Corporates - Of Which: Specialised Lending																														
6	Corporates - Of Which: SME		42 500	1	110		7				20.100/		10 54	120		2	12 1	4	0	4	1 12.220/		0 F	40	124			15			1 0.700
	Retail	6	42 569	1	110 90	16	/	0	1	-	20.19%	6	19 549	128	3 11.	.3 .	12 1		0	1	1 12.22%	o 60	8 54	40	134 1	18	./	15 (J 2	2	1 8.79%
⁸ COMMERZBANK	Retail - Secured on real estate property																														
	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME																														
¹⁰ Aktiengesellschaft	Retail - Secured on real estate property - Or Which: non-SME Retail - Qualifying Revolving																														
12	Retail - Other Retail																														
13	Retail - Other Retail - Of Which: SME																														
14	Retail - Other Retail - Of Which: non-SME																														
15																															
16	Securitisation																														
17	Other non-credit obligation assets																														
18	IRB TOTAL	2,33	33 2,000	0 40	105 333	3 5	5 43	8 1	8	12	2 21.26%	2.24	9 1.925	466	39	5 7	/8 6	2	1	7 1!	5 19.07%	2.20	8 1,89	90	484 4	2 10	0	79 1	L 6	5 18	17.849

															F	Public guarantees - Ba	aseline Scenari	rio													
						31/1	12/2021									31/12/20	.022									31,	/12/2023				
		Stage exposu In EUR, %)	1 Stage exposu ire guaran amou	ire, of Stage 2 ich exposure	Stage 2 exposure, of which guaranteed amount	f Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions fo Stage 3 exposure	or Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions fo Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions fo Stage 3 exposure	f for 3 re Coverage R Stage 3 exposu
	Central banks																														
	Central governments																														
	Institutions Corporates																														
	Corporates		1,462	1,254	242 2	201 3	31	25 (0 5	5	4 13.05%	1,40	3 1,203	286	245	5 46	39	9 ()	4 4	8.80%	1,374	4 1,178	30	1 257	7	60	51	0	4	4 f
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														
	Retail		641	569	110	96	7	7 0	0 1	1	1 20.20%	61	8 549	128	113	3 12	11	1 () 1	1 1	12.24%	607	7 539	13	4 118	8	17	15	0	2	1 ۶
	Retail - Secured on real estate property																														
GERMANY	Retail - Secured on real estate property - Of Which: SME																														
GERMANT	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0	0 0	0 0	0	0 -		0 0	0	C	0 0	0	0 () (0 0	-	(0 0		0 (כ	0	0	0	0	0 -
	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
	Retail - Other Retail - Of Which: SME																														
	Retail - Other Retail - Of Which: non-SME																														
	Equity																														
	Securitisation																														
	Other non-credit obligation assets																														
	IRB TOTAL		2,104	1,824	351 2	97 3	38 3	32 1	1 6	6	8 20.86%	2.02	2 1,752	414	357	58	50	0 1	L E	5 10	17.74%	1,982	2 1,718	43	5 376	5	76	56	1	5	12 1 ^{<i>f</i>}

																Public guarantees	s - Baseline Scen													
						31/1	12/2021									31/1	12/2022									31/1	2/2023			
	(mln EUF	Stage 1 exposure R, %)	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	f Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock ofStockprovisions forprovisions forStage 1Stageexposureexp	k of Stock ons for provisio je 2 Stago sure expos	ck of ons for ge 3 osure
	Central banks Central governments																													
	Institutions Corporates Corporates - Of Which: Specialised Lending																													
	Corporates		87 6	59 3	35 2	28	3 (0	0	1	0.00%	8	5 68	3 34	27	27	6	0	0	1	0.00%	6	84 6	7	33 2	6	8 0	0	1	0
	Corporates - Of Which: Specialised Lending																													
	Corporates - Of Which: SME																													
	Retail		0	0	0	0	0	0	0	0	0 -		0 0	0 0	(0	0	0	0	0	0 -		0	0	0	0	0 0	0	0	0 -
	Retail - Secured on real estate property																													
POLAND	Retail - Secured on real estate property - Of Which: SME																													
FOLAND	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0	0	0	0	0 -		0 0	0 0	(0	0	0	0	0	0 -		0	0	0	0	0 0	0	0	0 -
	Retail - Qualifying Revolving Retail - Other Retail																													
	Retail - Other Retail - Of Which: SME																													
	Retail - Other Retail - Of Which: non-SME																													
	Equity																													
	Securitisation																													
	Other non-credit obligation assets																													
	IRB TOTAL		87 6	i9 3	35 2	28	3 (0	0	1	1 28.48%	8	5 68	3 34	27	7	6	0	0	1	2 26.849	6 8	67	7	33 2	5	3 0	0	1	2

																P	Public guarantees ·	- Baseline Scena	nrio													
							31/1	.2/2021									31/12	/2022									31/1	2/2023				
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	provisions for provisions for provisions for provisions for provide the provision of the pr	Stock of rovisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
55	Central banks																															
56	Central governments Institutions Corporates																															
57	Institutions			-			-																					-				
58	Corporates		(0 0	0)	0	0 (0 0	0) () -	0	0	0	0	0	(0	0 0		0 -	0	0 0		0 0		0 0	0	0	0 -	
59	Corporates - Of Which: Specialised Lending																															
60	Corporates - Of Which: SME																															
61	Retail		(0 0	0)	0	0 (0 0	0) () -	0	0	0	0	0	(0	0 0		0 -	0	0 0		0 0		0 0	0	0	0 -	
62	Retail - Secured on real estate property																															
⁶³ UNITED STATE	Retail - Secured on real estate property - Of Which: SME																															
64 UNITED STATE			(0 0	0)	0	0 (0 0	0)) -	0	0	0	0	0	(0	0 0		0 -	0	0 0		0 0		0 0	0	0	0 -	
65	Retail - Qualifying Revolving Retail - Other Retail																															
66	Retail - Other Retail																															
67	Retail - Other Retail - Of Which: SME																															
68	Retail - Other Retail - Of Which: non-SME																															
69	Equity Securitisation																															
70	Securitisation																															
71	Other non-credit obligation assets																															
72	IRB TOTAL		(0 0	0			0 (0 0	C) (-	0	0	0	0	0	C	0 0	0 0		D -	0	0		0 0		0	0	0	0 -	

																Public guarante	es - Baseline Scena	rio													
						31/1	2/2021									31/	/12/2022									31/1	2/2023				
Row Num	(mln EUR,	Stage 1 exposure %)	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions fo Stage 2 exposure	or provisions f Stage 3	or Coverage Ratio Stage 3 exposure	o - Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	r Coverage Rati Stage 3 exposure	o - Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
73	Central banks							_																							
74	Central governments							_																							
75	Institutions Corporates	1	1	0		0) (0	0	0	0 0 00	06	1	1	0	0	0	0	0	0	0 0 00	0/	1	1	0		0	0 0	0	0	0.00%
77	Corporates - Of Which: Specialised Lending	<u> </u>	L	0							0.00	/0	±		U						0.00	10	1	1				0 0	U	0	0.0070
78	Corporates - Of Which: SME																														
79	Retail	C) 0	0		0 () (0	0	0	0 -		0	0	0	0	0	0	0	0	0 -		0	0	0		0	0 0	0	0 ·	
80	Retail - Secured on real estate property																														
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: SME																														
82 UNITED KINGDOM	Retail - Secured on real estate property - Of Which: non-SME	0	0 0	0		0 (0 (0	0	0	0 -		0	0	0	0	0	0	0	0	0 -		0	0	0)	0	0 0	0	0 ·	
83	Retail - Qualifying Revolving																														
84	Retail - Other Retail																														
85	Retail - Other Retail - Of Which: SME																														
86	Retail - Other Retail - Of Which: non-SME											_																			
8/ 00	Equity Securitisation																														
80	Securitisation Other non-credit obligation assets																														
90	IRB TOTAL	1	1	0		0 0		0	0	0	0 0 00	%	1	1	0	0	0	0	0	0	0 0 00	%	1	1	0		0	0 0	0	0	0.00%
		-	-, <u>-</u> ,	v ,		`	-1	-1		-		···					os - Pasolino Scona	-1							-, `		-1	-, v	•		

															Pu	ublic guarantees	- Baseline Scenar	rio													
							31/12/2021									31/12	/2022									31/1	2/2023				
Row Num		(n	Stage 1 exposur nln EUR, %)	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure guarant amou	e 3 Fe, of h teed nt Stock of provisions brovisions stage 1 exposure	for provisions for Stage 2 e exposure	for provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	. Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	. Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
91		Central banks																													
92		Central governments																													
93		Institutions																													
94		Corporates		0	0	0 0	0	0	0	0 0	D -	0	0 0	0 0	0	0	0	0 0	0	0	-	0)	0 0		0 0	0	0	(0 -
95		Corporates - Of Which: Specialised Lending																													
96		Corporates - Of Which: SME																													
97		Retail		0	0	0 0	0	0	0	0 0	D -	0	0	0 0	0	0	0	0 0	0	0	-	0)	0 0		D C	0	0	(0 -
98		Retail - Secured on real estate property																													
99	ITALY	Retail - Secured on real estate property - Of Which: SME																													
100	IIALI	Retail - Secured on real estate property - Of Which: non-SME		0	0	0 0	0	0	0	0 0	D -	0	0 0	0 0	0	0	0	0 0	0	0	-	0)	0 0		0 0) 0	0 0	(0 -
101		Retail - Qualifying Revolving																													
102		Retail - Other Retail																													
103		Retail - Other Retail - Of Which: SME																													
104		Retail - Other Retail - Of Which: non-SME																													
105		Equity																													
106		Securitisation																													
107		Other non-credit obligation assets																													
108		IRB TOTAL		0	0	0 0	0	0	0	0 0) -	0	0 0	0 0	0	0	0	0 0	0	0	-	0			0 0) 0) 0	0	(0 -

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

BANKING AUTHORITY														2021 E				edit risk		-19 IRI	8									
		50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78
																Public guarantees	s - Baseline Scena	ario												
						31/12	2/2021									31/1	12/2022									31/1	2/2023			
	(m	Stage 1 exposure nln EUR, %)	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	- Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure
	Central banks																										Zinount			
	Central governments																													
	Institutions																													
	Corporates		48 41	L	2 0	0 0	0	0		0 (0 0.00%	4	8 4	1 2	2	2	0	0 0	0		0.00%	ó 47	40		2	2	1 0		0 0	1
	Corporates - Of Which: Specialised Lending																													
	Corporates - Of Which: SME																													
	Retail		0 0)	0 0	0 0	0	0		0 (0 -		0	0 ()	0	0	0 0	0		0 -	(0 0		0	0 (0 0	(0 0	1
	Retail - Secured on real estate property																													
FRANCE	Retail - Secured on real estate property - Of Which: SME																													(
	Retail - Secured on real estate property - Of Which: non-SME		0 0)	0 0	0 0	0	0		0 (0 -		0	0 ()	0	0	0 0	0		0 -	(0 0		0	0 0	0 0		00	
	Retail - Qualifying Revolving																													
	Retail - Other Retail																													
	Retail - Other Retail - Of Which: SME																													
	Retail - Other Retail - Of Which: non-SME																													
	Equity																													
	Securitisation																													
	Other non-credit obligation assets IRB TOTAL		19 /1		2 0		^	0		0 0	20 0.00/-	Л	Q /	1 .		2	0	0			20 510/		/ 10		2		1 0			

																PL	ublic guarantees -	Dasenne Scenan	10												
							31/12	2/2021									31/12,	2022									31/12	2/2023			
		(mln EUR,%)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions fo Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure
	Central banks																														
	Central governments Institutions Corporates																														
	Institutions																														
	Corporates		0	0)	0	0 0	0 0	0	0	0 0	-	0	0	0	0	0	0) 0	0	0	-	0	0	0	0	0	0	0	0	0 -
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														
	Retail		0	0)	0	0 0	0 0	0	0	0 0	-	0	0	0	0	0	0) 0	0	0	-	0	0	0	0	0	0	0 0	0	0 -
	Retail - Secured on real estate property																														
JAPAN	Retail - Secured on real estate property - Of Which: SME																														
JAPAN	Retail - Secured on real estate property - Of Which: non-SME		0	0)	0	0 0	0 (0	0	0 0	-	0	0	0	0	0	0) 0	0	0	-	0	0	0	0	0	0) 0	0	0 -
	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
	Retail - Other Retail - Of Which: SME																														
	Retail - Other Retail - Of Which: non-SME																														
	Equity																														
	Equity Securitisation																														
	Other non-credit obligation assets																														
	IRB TOTAL		0	0		0	0 0		0	0	0 0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0 0	0	0 -

															P	ublic guarantees	s - Baseline Scenar	rio													
						31/	12/2021									31/12	2/2022									31/17	2/2023				
Row Num	(n	Stag expos nln EUR, %)	which	of Stage exposu	2 2 re guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
145	Central banks																													<u> </u>	
146	Central governments																													<u> </u>	
147	Institutions																													<u> </u>	
148	Corporates		51	50	4	3	0 0	0) 0	0	0.00%	50	47		5 5	1	1 1	1 (0 0	0	0.00%	49	47	5	5	<u>ر</u> 1'	1	0	0	0	٥.00%
149	Corporates - Of Which: Specialised Lending																													'	
150	Corporates - Of Which: SME																													'	
151	Retail		0	0	0	0	0 0	0) 0	0	0.00%	0	0		0 0	(0 0) () 0	0	0.00%	0	0	0	0	<u>/ 0</u> ′	0	0	0	0	/ 0.00%
152	Retail - Secured on real estate property																													/	
SWITZERLAND	Retail - Secured on real estate property - Of Which: SME																													'	
154	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0 0	0) 0	0	-	0	0		0 0	(0 0) () 0	0	-	0	0	0	0	<u>/ 0'</u>	0	0	0	0'	/-
155	Retail - Qualifying Revolving																									4				'	
156	Retail - Other Retail																									4				'	
157	Retail - Other Retail - Of Which: SME																													/	
158	Retail - Other Retail - Of Which: non-SME																													/	
159	Equity																													/	
160	Securitisation																													<u> </u>	
161	Other non-credit obligation assets																														
162	IRB TOTAL		51	50	4	3	0 0	0	0	0	30.00%	50	48		5 5	1	1 1		0	0	29.03%	50	47	5	5	<u>, 1</u>	1	0	0	0'	/ 28.72%

																Public guarantees	- Dasellile Scella	aliu												
						31/:	12/2021									31/1	2/2022									31/1	2/2023			
	(n	Stage expos nln EUR, %)	e 1 Stage exposure sure guarant amour	e, of Stage 2	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	. Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure
	Central banks																													
	Central governments																													
	Institutions Corporates																													
	Corporates		0	0	0	0	0 (0	0	0 - 0 -	-	C	0 0	0 0	0 0)	0	0	0 0	0	0 -		0	0	0 0	(0 0	0	0 -
	Corporates - Of Which: Specialised Lending																													
	Corporates - Of Which: SME																													
	Retail		0	0	0	0	0	0	0	0 - 0	-	C	0 0	0 0	0 0	0	0	0	0 (0	0 -		0	ס	0 0	(0 0	0	0 -
	Retail - Secured on real estate property																													
SPAIN	Retail - Secured on real estate property - Of Which: SME																													
SFAIN	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0	0	0	0 - 0	-	C	0 0	0 0	0 0)	0	0	0 (0	0 -		0	0	0 0	(0 0	0	0 -
	Retail - Qualifying Revolving																													
	Retail - Other Retail																													
	Retail - Other Retail - Of Which: SME																													
	Retail - Other Retail - Of Which: non-SME																													
	Equity																													
	Securitisation																													
	Other non-credit obligation assets																													
	IRB TOTAL		0	0	0	0	0 0	0	0	0 -	-	0	0	0	0		0	0		0	0 -		0		0 0			0	0	0 -

																Public guarantees	- Baseline Scena	ario													
						31/12	2/2021									31/1	2/2022									31/1	2/2023				
		Stage expos n EUR, %)	e 1 ure guaranteed amount	f Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks																														
	Central governments																														
	Institutions Corporates																														
	Corporates		12	10	1	0 13	3 11	1 0	0 0	0 3	3 19.83%	12	2 10	0	1	1 13	3 1	11 (0 0		3 19.69%	12	. 1	0	1 1	L 1	3 1	L 0	0	3	3 19.55%
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														
	Retail		0	0	0	0 0	0 0	0 0	0 0	0 0) -	()	0	0) (0	0	0 0) -	0		0	0 0)	0 (0 0	0	0	0 -
	Retail - Secured on real estate property																														
NETHERLANDS	Retail - Secured on real estate property - Of Which: SME																														
NLIILKLANDS	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0 0	0 0	0 0	0 0	D C) -	()	0	0 () ()	0	0 0)) -	0		0	0 0)	0 (0 0	0	0	0 -
	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
	Retail - Other Retail - Of Which: SME																														
	Retail - Other Retail - Of Which: non-SME																														
	Equity																														
	Securitisation																														
	Other non-credit obligation assets																														
	IRB TOTAL		12	10	1	0 13	3 11	1 0	0 0) 3	3 20.06%	12	2 10	0	1 1	13	8 1	[1] (0 0		3 20.14%	12	1	0	1 1	1	3 11	0	0	3	3 20.23%

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

Public quarantees - Baseline Scenario

		80	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	100
											Mora	atoria - Adverse Sc	cenario									
					31/12/2021							31/12/2022							31/12/2023			
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio Stage 3 exposure
	(mln EUR, %)				exposure	exposure	exposure	exposure				exposure	exposure	exposure	exposure				exposure	exposure	exposure	exposure
	Central banks																					
	Central governments																				/	
	Institutions																					
	Corporates	1,310	0 505	111	5	25	29	25.94%	1,316	454	155	5 5	5 20	40	25.95%	1,312	415	198	3 5	17	/ 51	L 25.91
	Corporates - Of Which: Specialised Lending																				4/	
	Corporates - Of Which: SME																				4′	
	Retail	3,432	2 736	109	9	38	36	32.87%	3,489	623	165	5 10	31	58	35.26%	3,508	549	220) 9	28	81 ک	l 36.749
COMMERZBANK	Retail - Secured on real estate property																				4′	4
	Retail - Secured on real estate property - Of Which: SME		_									-									4/	4
Aktiengesellschaft	Retail - Secured on real estate property - Of Which: non-SME	1,895	5 386	45	1	12	/	16.67%	1,942	321	63	3 1	1 9	9 11	17.27%	1,966	281	80) 1	8	<u>14'</u>	17.54
	Retail - Qualifying Revolving																				4′	
	Retail - Other Retail																				4′	4
	Retail - Other Retail - Of Which: SME																				4'	l
	Retail - Other Retail - Of Which: non-SME																				4'	l
	Equity																				4′	
	Securitisation																				4/	
	Other non-credit obligation assets		4 1,249	220	4 4	CA		20.270/	4.025	1 007	224	4 45			20 740/	4,849	075		10	A F		21.610
	IRB TOTAL	4,774	+ 1,249	220	14	64	64	29.37%	4,835	1,087	321	IJ 15	o 51	. 99	30.74%	4,849	975	419	ין 13	45	ر 133 ا	31.61%

												PIOT	atoria - Adverse Sc	enano									
						31/12/2021							31/12/2022							31/12/2023			
		(mln EUR,%)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	
	Central banks																						
	Central governments																						
	Institutions																						
	Corporates		268	156	23	0)	8	6 25.36%	280	137	2	9 0		6	8 28.43%	289	9 12	2 3	5 0		5 1	11
	Corporates - Of Which: Specialised Lending																						
	Corporates - Of Which: SME																						
	Retail		2,212	425	50	2	2 2	22 1	2 24.62%	2,246	369	7	3 1	1.	5 1	18 24.70%	2,263	3 32	9 9	5 1	1	4 2	23
	Retail - Secured on real estate property																						
GERMANY	Retail - Secured on real estate property - Of Which: SME																						
GLKMANT	Retail - Secured on real estate property - Of Which: non-SME		1,037	196	20	0)	8	3 16.00%	1,055	169	2	9 0		6	5 17.47%	1,066	5 14	9 3	8 0		5	7
	Retail - Qualifying Revolving																						
	Retail - Other Retail																						
	Retail - Other Retail - Of Which: SME																						
	Retail - Other Retail - Of Which: non-SME																						
	Equity																						
	Securitisation																						
	Other non-credit obligation assets																						
	IRB TOTAL		2,480	581	73	2	2 3	0 1	8 24.85%	2,526	505	10	2 2	2:	1 2	25.77%	2,552	2 45	1 13:	1 2	1	8 3	34

											Mora	atoria - Adverse S	cenario									
					31/12/2021							31/12/2022							31/12/2023			
	(mln EUR, 🤒	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverag Stag expo
	Central banks																					
	Central governments																					
	Institutions																					
	Corporates	612	2 18	5 67	5	1	1 2	29.44%	591	176	9	6	5 11	. 2	7 28.48%	570	0 16	8 126	5 4	10	3.	5
	Corporates - Of Which: Specialised Lending																					
	Corporates - Of Which: SME																					
	Retail	1,18	1 30	5 58	7	1	6 21	40.07%	1,205	248	9	1	8 16	5 4	0 43.85%	1,200	6 21	4 123	3 7	14	57	57
	Retail - Secured on real estate property																					
POLAND	Retail - Secured on real estate property - Of Which: SME																					
POLAND	Retail - Secured on real estate property - Of Which: non-SME	840	0 18	9 25	1		4 '	17.27%	869	151	3	4	1 3	3	6 17.11%	88	1 13	0 42	2 1	3		7
	Retail - Qualifying Revolving																					
	Retail - Other Retail																					
	Retail - Other Retail - Of Which: SME																					
	Retail - Other Retail - Of Which: non-SME																					
	Equity																					
	Securitisation																					
	Other non-credit obligation assets																					
	IRB TOTAL	1,793	3 49	0 125	12	2	7 43	3 4.35%	1,796	424	18	7 1	3 26	6	7 35.95%	1,776	6 38	2 249	9 11	24	92	2

												Mora	atoria - Adverse S	cenario									
						31/12/2021							31/12/2022							31/12/2023			
		(mln EUR,%)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	. Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks																						
	Central governments																						
	Institutions																						
	Corporates		177	7	75	5 0)	2	0 4.05%	188	3 60)	9	0	1	0 4.03%	5 19	4 5	1 1	2 (1	0	3.88%
	Corporates - Of Which: Specialised Lending																						
	Corporates - Of Which: SME																						
	Retail		5		0	0 0)	0	0 11.11%		5 0)	0	0	0	0 10.00%	b	5	1	0 (00	0	9.09%
	Retail - Secured on real estate property																						
UNITED STATES	Retail - Secured on real estate property - Of Which: SME																						
UNITED STATES	Retail - Secured on real estate property - Of Which: non-SME		5		0	0 0		0	0 11.11%		5 0)	0	0	0	0 10.00%	b	5	1	0 (0 0	0	9.09%
	Retail - Qualifying Revolving																						
	Retail - Other Retail																						
	Retail - Other Retail - Of Which: SME																						
	Retail - Other Retail - Of Which: non-SME																						
	Equity																						
	Securitisation																						
	Other non-credit obligation assets																						
	IRB TOTAL		183	7	6	5 0		2	0 4.17%	193	61		9	0	1 () 3.99%	19	5	2 1	2 (1	0	3.92%

											Mora	atoria - Adverse S	cenario									
					31/12/2021							31/12/2022							31/12/2023			
	(n	age 1 oosure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ra Stage 3 exposure
	Central banks																					
	Central governments				_		_															4
	Institutions																					
	Corporates	6	3		0 0		0 0	9.09%	6	4		0	0	0	0 7.32%		5		1C	0	0	<u> </u>
	Corporates - Of Which: Specialised Lending																					4
	Corporates - Of Which: SME								_							-						
	Retail	5	1		0 (0 0	50.00%	5	1		0	0	0	0 33.33%		5	(0 0	0	0	<u> </u>
	Retail - Secured on real estate property																					4
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: SME		-													-	-					
	Retail - Secured on real estate property - Of Which: non-SME	5	1		0 (0 0	0.00%	5	0		0	0	0	0 33.33%		o ((0 0	0	0	0 20.
	Retail - Qualifying Revolving																					4
	Retail - Other Retail																					4
	Retail - Other Retail - Of Which: SME																					4
	Retail - Other Retail - Of Which: non-SME																					4
	Equity																					4
	Securitisation																					4
	Other non-credit obligation assets		-							-							-					4
	IRB TOTAL	11	4) (ם וכ	11.54%	11	4		0		0	0 10.64%	11	L 4	· 1	1 0	0	0	0 11.1

												atoria - Auverse So										
					31/12/2021							31/12/2022							31/12/2023			
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverag Stag expo
	Central banks																					
	Central governments																					
	Institutions																					
	Corporates	0	0		0 0		0	0 -	0	0)	0	0	0 0	0 -	() () (0 0	(0 -
	Corporates - Of Which: Specialised Lending																					
	Corporates - Of Which: SME																					
	Retail	0	0		0 0		0	0 -	0	0)	0	0	0 0	0 -	() () (0 0	(0 -
	Retail - Secured on real estate property																					
ITALY	Retail - Secured on real estate property - Of Which: SME																					
IIALI	Retail - Secured on real estate property - Of Which: non-SME	0	0		0 0		0	0 -	0	0)	0	0	0 0	0 -	() () (0 0	(0 -
	Retail - Qualifying Revolving																					
	Retail - Other Retail																					
	Retail - Other Retail - Of Which: SME																					
	Retail - Other Retail - Of Which: non-SME																					
	Equity																					
	Securitisation																					
	Other non-credit obligation assets																					
	IRB TOTAL	0	0) 0		0) -	0	0		0 0	0	0 0	0 -	0) 0) C) (0 0	(0 -

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

Moratoria - Adverse Scena

Moratoria - Adverse Scen

												COMMERZ	BANK Aktier	ngesellscha	ft								
			80	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	
												Mor	ratoria - Adverse S	cenario									
						31/12/2021							31/12/2022							31/12/2023			
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Covera Sta
	Central banks	(mln EUR, %)				exposure	схрозите						exposure		exposure					cxposure	cxposure	exposure	
	Central governments																						
	Institutions																						
	Corporates		0	0	(0 0	0	C) -	C	(0	0)) 0	-	() 0)	0 0	C) (<u> </u>
	Corporates - Of Which: Specialised Lending																						
	Corporates - Of Which: SME																						
	Retail		1	0	(0 0	0	C	0.00%	1	(0	0		0 0	33.33%	1	. 0)	0 0	C		ار
	Retail - Secured on real estate property																						
	Retail - Secured on real estate property - Of Which: SME																						
FRANCE	Retail - Secured on real estate property - Of Which: non-SME		0	0	(0 0	0	0	0.00%	0	(0	0		0 0	0.00%	(0 0)	0 0	C) C	ار
	Retail - Qualifying Revolving																						
	Retail - Other Retail																						
	Retail - Other Retail - Of Which: SME																						
	Retail - Other Retail - Of Which: non-SME																						
	Equity																						
	Securitisation																						
	Other non-credit obligation assets																						
	IRB TOTAL		1	0	(0 0	0	0	0.00%	1	C	D	0		0	33.33%	1	. 0		0 0	0	0 0	

											Mor	atoria - Adverse So	cenario									
					31/12/2021							31/12/2022							31/12/2023			
	(mln	Stage 1 exposure EUR, %)	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	. Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	r Coverage F Stage S exposu
	Central banks																					
	Central governments																					
	Institutions																					
	Corporates		0	0	0 (0	0) -	C	0		0 0		0 0) -	0	C) (0	0		0 -
	Corporates - Of Which: Specialised Lending																					
	Corporates - Of Which: SME																					
	Retail		0	0	0 (0	0) -	C	0		0 (0 0) -	0	C) (0	0		0 -
	Retail - Secured on real estate property																					
JAPAN	Retail - Secured on real estate property - Of Which: SME																					
JAPAN	Retail - Secured on real estate property - Of Which: non-SME		0	0	0 (0	0) -	C	0		0 (0 0) -	0	C) (0	0		0 -
	Retail - Qualifying Revolving																					
	Retail - Other Retail																					
	Retail - Other Retail - Of Which: SME																					
	Retail - Other Retail - Of Which: non-SME																					
	Equity																					
	Securitisation																					
	Other non-credit obligation assets																					
	IRB TOTAL		0	0	0 0	0	0) -	0	0		0 0		0 0) -	0	0	(0	0		0 -

											Mora	ntoria - Adverse Se	cenario									
					31/12/2021							31/12/2022							31/12/2023			
Row Num	(mln EUF	Stage 1 exposure R, %)	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
145	Central banks																					
146 147	Central governments Institutions																					
148	Corporates		0	0 (0 0	0) -	0	0	() (0	0	0 -	())	0 (0 0	0	-
149	Corporates - Of Which: Specialised Lending																					
150	Corporates - Of Which: SME																					
151	Retail		6	0 (0 0	0		0.00%	6	0	() (0	0	0 25.00%	6	5)	0 (0 0	0	12.50%
152	Retail - Secured on real estate property																					
153 SWITZERLAND	Retail - Secured on real estate property - Of Which: SME				-							-	-					-				
	Retail - Secured on real estate property - Of Which: non-SME		4	0 (0 0	0		0.00%	4	0	() (0	0	0 33.33%		1)	0 (0 0	0	20.00%
155	Retail - Qualifying Revolving																					
156	Retail - Other Retail																					
15/	Retail - Other Retail - Of Which: SME																					
158	Retail - Other Retail - Of Which: non-SME																					
159	Equity Securitisation																					
161	Other non-credit obligation assets																					
162	IRB TOTAL		6	0 0	0 0	0		0.00%	6	0			D	0	D 25.00%	e	5 ()	0 0	0	0	12.50%

											Mora	toria - Adverse S	cenario									
					31/12/2021							31/12/2022							31/12/2023			
N n	(mln	Stage exposu 1 EUR, %)		Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	. Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
3	Central banks																					
1	Central governments																					
5	Institutions																					
5	Corporates		0	0	6	0	0	0 0.00%	0	0 0		5	0 0	0 0	0.00%	0		0	6 0	0 0) (0.00%
7	Corporates - Of Which: Specialised Lending																					<u> </u>
3	Corporates - Of Which: SME																					/
)	Retail		1	0	0	0	0	0.00%		1 0	()	0 (0 0	25.00%	1		0	0 0	0 0) (0 16.67%
)	Retail - Secured on real estate property																					
SPAIN	Retail - Secured on real estate property - Of Which: SME																					
2 SFAIN	Retail - Secured on real estate property - Of Which: non-SME		1	0	0	0	0	0 -	-	1 0	()	0 (0 0	-	1		0	0 0	0 0) (j -
3	Retail - Qualifying Revolving																					
4	Retail - Other Retail																					
5	Retail - Other Retail - Of Which: SME																					
5	Retail - Other Retail - Of Which: non-SME																					
7	Equity																					
3	Securitisation																					
	Other non-credit obligation assets																					
	IRB TOTAL		1	0	6	0 0	0	0.00%		L 0	6	5	0 0	0	0.17%	1		0	6 0			0.17%

												Mora	toria - Adverse Sc	enario									
						31/12/2021							31/12/2022							31/12/2023			
	((mln EUR,%)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage R Stage 3 exposur
	Central banks																						
	Central governments																						
	Institutions																						
	Corporates		0	() (0 0	0) () -	0	0	(C	C) 0	-	0) ()	0	0 0	0	D -
	Corporates - Of Which: Specialised Lending																						
	Corporates - Of Which: SME																						
	Retail		2	() (0 0	0) (50.00%	2	0	(0	C) 0	40.00%	2	2 ()	0	0 0	0	0 50.
	Retail - Secured on real estate property																						
NETHERLANDS	Retail - Secured on real estate property - Of Which: SME																						
INC ITICICANDS	Retail - Secured on real estate property - Of Which: non-SME		0	() (0 0	0) (D -	0	0	0	0	C	0 0	-	0) (0	0 0	0	D -
	Retail - Qualifying Revolving																						
	Retail - Other Retail																						
	Retail - Other Retail - Of Which: SME																						
	Retail - Other Retail - Of Which: non-SME																						
	Equity																						
	Securitisation																						
	Other non-credit obligation assets																						
	IRB TOTAL		2	C) (0 0	0	0 0	50.00%	2	0	C	0	0	0 0	40.00%	2	. C		0	0 ונ	0	D 50.00

2021 EU-wide Stress Test: Credit risk COVID-19 IRB COMMER7BANK Aktionappellschaft

																	<u>Baink aktie</u>		•												
		101	102	103	104	105	106	107	108	109	110	111	112	113	114	115	116	117	118	119	120	121	122	123	124	125	126	127	128	129	130
																Public guarantee	s - Adverse Scena	ario													
						31/	/12/2021									31/1	2/2022									31/12	/2023				
w m	(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions fo Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of r provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	- Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for pro Stage 1 exposure	Stock of ovisions for pro Stage 2 exposure of	Stock of ovisions for Stage 3 exposure	Coverage F Stage exposu
	Central banks		amount		amount		anount						amount		amount		amount						amount				amount				
	Central governments																														
	Institutions																														
	Corporates	1,597	7 1,351	. 368	58 29	17	67 5	50	0	14	7 9.85%	6 1,48	6 1,253	3 436	36	6 11	.1 8	37	0 11	7	5.93%	6 1,43	7 1,211	L 44	373	152	119	0	9	7	1
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														
	Retail	609	9 540	138	8 12	.0	13 1	12	0	4	1 11.67%	ő	8 504	1 166	14	6 2	25 2	23	0 4	1	5.81%	6 55	0 488	3 17	151	38	34	0	3	1	1
COMMERZBANK	Retail - Secured on real estate property																														(
	Retail - Secured on real estate property - Of Which: SME																														(
Aktiengesellschaft	Retail - Secured on real estate property - Of Which: non-SME																														
	Retail - Qualitying Revolving																														
	Retail - Other Retail																														
	Retail - Other Retail - Of Which: SME					_		_														_									
	Retail - Other Retail - Of Which: non-SME																														
	Equity																														
	Securitisation																														
	Other non-credit obligation assets IRB TOTAL	2.207	7 1.892	506	6 419	8	79 6	52	2 1	18 1	4 17.41%	2.05	4 1.758	602	51	2 13	6 11	0	2 15	10	14,160	6 1.98	8 1.701	614	524	190	153	2	13	24	12.

															Public yua	rantees - Adverse So													
						31/12/20	021									31/12/2022									31/12	2/2023			
	(min EUR, %	Stage 1 exposure %)	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	ge 2 osure guara amo	re, of Stag ch expos iteed	e 3 sure guarante amount	of provisions for	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	- Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure
	Central banks																												
	Central banks Central governments Institutions																												
	Institutions																												
	Corporates	1,377	7 1,181	31	.0 258	3 48	39	0) 12		4 8.34%	1,271	1,090	378	323	86	74	0 10) 4	4.66%	6 1,226	1,051	380	5 33	122	10	5 0	7	4
	Corporates - Of Which: Specialised Lending																												
	Corporates - Of Which: SME																												
	Retail	608	8 539	13	37 120	0 13	12	0) 4		1 11.68%	567	503	165	146	25	23	0 4	ł 1	5.81%	6 550	488	17	L 15	38	34	4 0	3	1
	Retail - Secured on real estate property																												
GERMANY	Retail - Secured on real estate property - Of Which: SME																												
GERMANT	Retail - Secured on real estate property - Of Which: non-SME	C	0 0		0 (0 0	0	0	0 0		0 -	0	0	0	0	0	0	0 0) 0	-	0	0	()) () (0 0	0	0 -
	Retail - Qualifying Revolving																												
	Retail - Other Retail																												
	Retail - Other Retail - Of Which: SME																												
	Retail - Other Retail - Of Which: non-SME																												
	Equity																												
	Securitisation																												
	Other non-credit obligation assets																												
	IRB TOTAL	1,986	6 1,721	44	7 379	9 61	51	2	2 15	1	0 15.72%	1,839	1,594	543	469	111	97	1 13	13	11.95%	6 1.777	1,540	557	482	160	139	9 1	11	17

													-				Public guarantees		ario												
							31/1	12/2021									31/12	2/2022									31/1	2/2023			
		(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2Stock provision Stageexposureexpose	ex ex
	Central banks																														
	Central governments																														
	Institutions																														
	Institutions Corporates		83	66	38	8 3	0	4 0	0	0	1	0 0.00%	80	63	37	30	8	3	0	0 1	1 0	0.00%	77	61	L	36 2	9 12	2 0	0	1	0
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														
	Retail		0) 0	(0	0	0 0	0	0	0	0 -	C	0	0	0	0)	0	0 0	0 0	-	(0)	0		0 0	0	0	0 -
	Retail - Secured on real estate property																														
POLAND	Retail - Secured on real estate property - Of Which: SME																														
FULAND	Retail - Secured on real estate property - Of Which: non-SME		0) 0	(0	0	0 0	0	0	0	0 -	C	0	0	0	0)	0	0 0	0 0	-	(0)	0		0 0	0	0	0 -
	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
	Retail - Other Retail - Of Which: SME																														
	Retail - Other Retail - Of Which: non-SME																														
	Equity																														
	Securitisation																														
	Other non-credit obligation assets																														
	IRB TOTAL		83	66	38	8 30	0	4 0	0	1	1	1 30.10%	79	63	37	30	8		0	1 1	L 2	29.62%	76	61		36 29	13	3 0	0	1	4

																Public guarantees	s - Adverse Scen	ario													
						31/1	12/2021									31/1	2/2022									31/1	.2/2023				
	(mln EUR,	Stage 1 exposure %)	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions fo Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure) - Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	f provisions fo Stage 1 exposure	Stock of r provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions fo Stage 2 exposure	Stock of provisions for Stage 3 exposure	r Coverage Rati Stage 3 exposure
	Central banks																														
	Central governments Institutions Corporates Corporates - Of Which: Specialised Lending																														
	Institutions																														
	Corporates		0 0		0 0		0	0	0	0	0 -		0	0	0	0	0	0	0	0	0 -	(0	0	0 ()	0 ()	0	0	0 -
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														
	Retail		0 0		0 0		0	0	0	0	0 -		0	0	0	0	0	0	0	0	0 -	(0	0	0)	0)	0	0	0 -
	Retail - Secured on real estate property																														
LINITED CTATEC	Retail - Secured on real estate property - Of Which: SME																														
UNITED STATES	Retail - Secured on real estate property - Of Which: non-SME		0 0		0 0		0	0	0	0	0 -		0	0	0	0	0	0	0	0	0 -	(0	0	0)	0 ()	0	0	0 -
	Retail - Qualifying Revolving Retail - Other Retail																														
	Retail - Other Retail																														
	Retail - Other Retail - Of Which: SME																														
	Retail - Other Retail - Of Which: non-SME																														
	Equity																														
	Securitisation																														
	Other non-credit obligation assets IRB TOTAL																														
	IRB TOTAL		0 0		0 0		0	0	0	0	0 -		0	0	0	0	0	0	0	0	0 -	(0	0	0 (0 (0	0	0 -

															Pu	ublic guarantees	s - Adverse Scena	irio													
						31/:	12/2021									31/1	12/2022									31/12/	2023				
	(mln	Stage 1 exposure EUR, %)	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount		Stage 3 exposure, of which guaranteed amount	Stock of provisions fo Stage 1 exposure	Stock of provisions f Stage 2 exposure	or provisions for Stage 3 exposure	r Coverage Ratio Stage 3 exposure	- Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions fo Stage 2 exposure	Stock of r provisions fo Stage 3 exposure	or Coverage Rati Stage 3 exposure	o - Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks Central governments																														
	Central governments																	_													4
	Institutions											· · · ·										A (•				
	Corporates		1 1	1 0		0	0	0	0	0	0 0.00%	ó 1	1	1 0	0 0	(0 (0	0	0	0 0.00	%	1 1		0 0	0	0	0	0	0	<u> </u>
	Corporates - Of Which: Specialised Lending											-																			4
	Corporates - Of Which: SME																										•				
	Retail		0 0	0 0		0	0	0	0	0	0 -	0	0	0 0) 0		0	0	0	0	0 -		0 0		0 0	0	0	0	0	0	<u> </u>
	Retail - Secured on real estate property																														4
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: SME																										•				
	Retail - Secured on real estate property - Of Which: non-SME		0 0) 0		0	0	0	0	0	0 -	0	0	0 0) 0	(0 0	0	0	0	0 -		0 0		0 0	0	0	0	0	0	<u>J</u> -
	Retail - Qualifying Revolving Retail - Other Retail																														4
																															4
	Retail - Other Retail - Of Which: SME																														4
	Retail - Other Retail - Of Which: non-SME																														4
	Equity																														4
	Securitisation																														4
	Other non-credit obligation assets										• • • • • • • • • • • • • • • • • • • •	/									•	0/					-				
	IRB TOTAL		1 1	L O		U	U	U	U	U	U 0.00%	• 1	1	1 0	0	(U (טן נ	וט	U	U 0.00	%	1 1		0	0	0	0	0	0	0.00

																	Pu	ublic guarantees	s - Adverse Scenar	rio													
								31/12	2/2021									31/12	2/2022									31/12/	2023				
Row Num			(mln EUR,%)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	. Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
91		Central banks																															
92		Central governments																															
93		Institutions																															
94		Institutions Corporates		0	0	C	0 0	0	0	0	0	0 0	-	(0 0	0	0	0 0	0 0	0 0	0	-	0	0 0		0 0	0	0	0	0	0	-
95		Corporates - Of Which: Specialised Lending																															
96		Corporates - Of Which: SME																															
97		Retail		0	0	C	0 0	0	0	0	0	0 0	-	(0 0	0	0	0 0	0 0	0	0	-	0	0		0 0	0	0	0	0	0	-
98		Retail - Secured on real estate property																															
99	ITALY	Retail - Secured on real estate property - Of Which: SME																															
100	IIALI	Retail - Secured on real estate property - Of Which: non-SME		0	0	C	0 0	0	0	0	0	0 0	-	(0 0	0	0	0 0	0 0	0	0	-	0	0		0 0	0	0	0	0	0	-
101		Retail - Qualifying Revolving																															
102		Retail - Other Retail																															
103		Retail - Other Retail - Of Which: SME																															
104		Retail - Other Retail - Of Which: non-SME																															
105		Equity																															
106		Securitisation																															
107		Other non-credit obligation assets																															
108		Other non-credit obligation assets IRB TOTAL		0	0	0	0	0	0	0	C	0 0	-	(0 0	0	0	0 0	0 0	0	0	-	0	0		0 0	0	0	0	0	0	-

2021 EU-wide Stress Test: Credit risk COVID-19 IRB COMMER7BANK Aktiengesellschaft

BANKING AUTHORITY														2021 El				edit risk		D-19 IRI	3									
		101	102	103	104	105	106	107	108	109	110	111	112	113	114	115	116	117	118	119	120	121	122	123	124	125	126	127	128	129
																Public guarantee	s - Adverse Scena	ario												
						31/12	2/2021									31/1	2/2022									31/1	2/2023			
		Stage exposi (mln EUR, %)	Stage 1 exposure, o re guarantee amount	of Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for pr Stage 1 exposure	Stock of ovisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio · Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure
	Central banks																													
	Central governments																													
	Institutions																													
	Corporates		47	40	3	0 0	0	0	0	0	0.00%	4	6 3	9 4		3	1	1 ()	0	0.00%	45	38	3	4 3		1 1	0	0	
	Corporates - Of Which: Specialised Lending																													
	Corporates - Of Which: SME																													
	Retail		0	0	0	0 0	0	0	0	0	-		0	0 ((0	0	0 ()	0 0) -	0	0)	0 0		0 0	0	0	
	Retail - Secured on real estate property																													
FRANCE	Retail - Secured on real estate property - Of Which: SME																													
FRANCE	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0 0	0	0	0	0	-		0	0 ((0	0	0 ()	0) -	0	0)	0 0		0 0	0	0	
	Retail - Qualifying Revolving																													
	Retail - Other Retail																													
	Retail - Other Retail - Of Which: SME																													
	Retail - Other Retail - Of Which: non-SME																													
	Equity																													
	Securitisation																													
	Other non-credit obligation assets																													
	IRB TOTAL		47	40	3	0 0	0	0	0	0	16.22%	4	6 3	9 4	3	3	L	1 0		0 (14.46%	45	38	3	4 3		1 1	0	0	

							_31/	12/2021									31/12	/2022									31/1	2/2023			
		(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions fo Stage 1 exposure	Stock of provisions Stage 2 exposure	for provisions f Stage 3	or Coverage Ratio	o - Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure
	Central banks																														
	Central governments																														/
	Institutions Corporates																														/
	Corporates		0	0	()	0	0	0	0	0	0 -		0	0 0	0	0	0	0 0	0	0	-	()	0) () (0 0	0	0	0'
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														
	Retail		0	0	()	0	0	0	0	0	0 -		D	0 0	0	0	0	0 0	0	0	-	()	0) () (0 0	0	0	0'
	Retail - Secured on real estate property																														/
JAPAN	Retail - Secured on real estate property - Of Which: SME																														/
JAFAN	Retail - Secured on real estate property - Of Which: non-SME		0	0	()	0	0	0	0	0	0 -		D	0 0	0	0	0	0 0	0	0	-	(0	0) (0 0	0	0	0'
	Retail - Qualifying Revolving																														/
	Retail - Other Retail																														/
	Retail - Other Retail - Of Which: SME																														
	Retail - Other Retail - Of Which: non-SME																														
	Equity																														
	Securitisation																														
	Other non-credit obligation assets																														
	IRB TOTAL		0	0	(0	0	0	0	0	0 -			0 0	0	0	0	0 0	0	0	-						0 0	0	0	0'

																Ρ	Public guarantees	s - Adverse Scenar	rio													
							31/1	12/2021									31/12	2/2022									31/12	/2023				
Row Num		(mln EUR,%)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions fo Stage 1 exposure	or Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for p Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
145	Central banks																															
146	Central governments																															
147	Institutions																															
148	Corporates		50	49	5	3	3	0	0	0 0) (0.00%	48	46		7 6]]	1 1	1 (0	0	0.00%	47	45	7	6	1	1	0	0	0	0.00%
149	Corporates - Of Which: Specialised Lending																															
150	Corporates - Of Which: SME																															
151	Retail		0	0	0	0)	0	0	0 0	0 0	0.00%	0	0	(0 0	(0 0	0 0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%
152	Retail - Secured on real estate property																															
153 SWITZERLAND	Retail - Secured on real estate property - Of Which: SME																															
154 SWITZLRLAND	Retail - Secured on real estate property - Of Which: non-SME		0	0	C	C)	0	0	0 0) () –	0	0	(0 0	(0 0) (0	0	-	0	0	0	0	0	0	0	0	0	(-
155	Retail - Qualifying Revolving																															
156	Retail - Other Retail																															
157	Retail - Other Retail - Of Which: SME																															
158	Retail - Other Retail - Of Which: non-SME																															
159	Equity																															
160	Securitisation																															
161	Other non-credit obligation assets																															
162	IRB TOTAL		50	49	5	3	8	0	0	0 0	0	29.55%	48	46		7 6	1	1 1	0	0	0	29.47%	48	45	7	6	1	1	0	0	0	28.77%

																	Public guarantees	s - Adverse Scena	ario												
							31/1	2/2021									31/12	2/2022									31/1	2/2023			
		(mln EUR,%	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	r Coverage Ratio Stage 3 exposure	- Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of r provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure
	Central banks																														
	Central governments																														
	Institutions Corporates																														
	Corporates			0	0	0	0	0 0	0 0		0	0 -		0 (0	0	0 0	0	0	0	0	0 -		0	0	0 0		0 (0 0	0	0 -
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														
	Retail			0	0	0	0	0 0	0 0		0	0 -		0 0	0	0	0 0	0	0	0	0	0 -		0	0	0 0		0 (0 0	0	0 -
	Retail - Secured on real estate property																														
SPAIN	Retail - Secured on real estate property - Of Which: SME																														
	Retail - Secured on real estate property - Of Which: non-SME			0	0	0	0	0 0	0 0		0	0 -		0 (0	0	0 0	0	0	0	0	0 -		0	0	0 0		0 (0 0	0	0 -
	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
	Retail - Other Retail - Of Which: SME																														
	Retail - Other Retail - Of Which: non-SME																														
	Equity																														
	Securitisation																														
	Other non-credit obligation assets																														
	IRB TOTAL			U	U	U	U	0 0	0 0		U	0 -) (U	U	0 0	J	U	U	U	U -	(U	U	U 0) (0	0	0 -

Dublic querentese Adverse Sconerie

																Public guarantees	- Adverse Scena	ario													
							L/12/2021									31/12	2/2022									31/1	2/2023				
		St exp 1 EUR, %)	tage 1 posure amoun	, of Stage 2 eed exposure	Stage 2 exposure, which guarante amount	of Stage 3 ed exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions fo Stage 2 exposure	or provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks																														4
	Central governments Institutions Corporates																														
	Institutions																														
	Corporates		12	10	1	0	13 1	11	0	0	3 19.76%	11	10	0	1 1	13	8 1	11 C	0 0		3 19.52%	1	1	9	1	1 1	3 1	1	0 0)	3 19.31%
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														
	Retail		0	0	0	0	0	0	0	0	0 -	0	(0	0 0	0)	0 0	0 0	C	D -		0	0	0	0	0	0	0 0)	0 -
	Retail - Secured on real estate property																														
NETHERLANDS	Retail - Secured on real estate property - Of Which: SME																														
INL IIILKLANDS	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0	0	0	0	0 -	0	(0	0 0	0)	0 0	0 0	C	D -	(0	0	0	0	0	0	0 0)	0 -
	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
	Retail - Other Retail - Of Which: SME																														
	Retail - Other Retail - Of Which: non-SME																														
	Equity																														
	Securitisation																														
	Other non-credit obligation assets																														
	IRB TOTAL		12	10	1	0	13 1	.1	0	0	3 20.06%	11	10	0	1 1	13	1	.1 0	0 0	3	3 20.12%	11	1	9	1	1 1	3 1	1	0 0		3 20.21%

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

EBA EUROPEAN BANKING AUTHORITY		20	21 EU-	wide S	tress T		edit ris BANK Aktien			STA			
		1	2	3	4	5	6 Moratori 31/12	7 a - Actual 2/2020	8	9	10	11	12
ow um	(mln EUR,	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Rati Stage 3 exposure
1 2 3	Central banks Central governments Regional governments or local authorities												
	Public sector entities Multilateral Development Banks International Organisations												
COMMERZBANK	Institutions Corporates of which: SME Retail	216				73	46		0 0	0	3	7	7 10. 2 33.
Aktiengesellschaft	of which: SME Secured by mortgages on immovable property of which: non-SME	268) 0	0) 5	0) 14.
4 5 6	Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)												
	Equity Securitisation Other exposures												
	Standardised Total	640	500	296	5 287	283		a - Actual	6	2	10	<u> </u>) 12
w		Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired	Stage 2 exposure	31/12 Stage 2 exposure, of which expired	2/2020 Stage 3 exposure	Stage 3 exposure, of which expired	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ra Stage 3
	(mln EUR, Central banks Central governments	%)			moratoria		moratoria		moratoria	exposure	exposure	exposure	exposure
	Regional governments or local authorities Public sector entities Multilateral Development Banks												
	International Organisations Institutions Corporates of which: SME		0	C	0	0	0	(0	0) C	C) -
GERMANY	Retail of which: SME Secured by mortgages on immovable property	144	112	128	3 124	27	26	2	5	1	2	2	2 38
	of which: non-SME Items associated with particularly high risk Covered bonds	C	0	C	0	0	0	(0	0) C	C) -
77 33 2	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity												
0 1 2	Securitisation Other exposures Standardised Total	144	112	129) 125	27	26		5	1	. 2	2	2 38.
_							Moratori 31/12	a - Actual 2/2020					
w	(mln EUR,	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ra Stage 3 exposure
	Central banks Central governments Regional governments or local authorities												
5 7 8	Public sector entities Multilateral Development Banks International Organisations Institutions												
2	Corporates of which: SME Retail	216	234	67	7 67 3 2	73	46	70	2 2	0	3	7	7 <u>10</u> . 0 18.
POLAND	of which: SME Secured by mortgages on immovable property of which: non-SME	268	145	95	5 91	178	92	(0	0) 5	C) 14
6 7 8	Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment												
9 0 1 2	Collective investments undertakings (CIU) Equity Securitisation Other exposures												
	Standardised Total	496	388	168	3 162	256	142 Moratori	1	2	0	8	7	7 10
w		Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired	Stage 2 exposure	31/12 Stage 2 exposure, of which expired	2/2020 Stage 3 exposure	Stage 3 exposure, of which expired	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ra Stage 3
4	(min EUR, Central banks Central governments	%) 			moratoria		moratoria		moratoria	exposure	exposure	exposure	exposure
	Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations												
	Institutions Corporates of which: SME	C	0	C) 0	0	0	(0	0) C	C) -
UNITED STATES	Retail of which: SME Secured by mortgages on immovable property	C	0	C	0	0	0	(0	0		() -
	of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment												J -
D 1 2	Collective investments undertakings (CIU) Equity Securitisation												
4	Other exposures Standardised Total	С С	0	C	0	0	0 Moratori		0	0	0 0		-
w		Exposure values	Risk exposure	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	2/2020 Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ra Stage 3
5 6	(min EUR, Central banks Central governments		amounts	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
7 8 9	Regional governments or local authorities Public sector entities Multilateral Development Banks												
0 1 2 3	International Organisations Institutions Corporates of which: SME	C	0	C	0 0	0	0	() 0	0) C	C) -
UNITED KINGDOM	Retail of which: SME Secured by mortgages on immovable property	C	0	C	0	0	0	(0	0	C	C) -
97 18 19	of which: non-SME Items associated with particularly high risk Covered bonds		0	C	0	0	0	(0	0		C) -
00 01 02 03	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation												
4 5	Other exposures Standardised Total	() ()	0	C	0 0	0	0		0	0	0	C) -

	14	15	16	17	18	19	20	21	22	23	24
					Public guarant	tees - Actual					
					31/12/	/2020					
es	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
8	7	7	6	1	0	0	0	0	0	0	-
7	5	7	5	0	0	0	0	0	0	0	-
0	0	0	0		0	0	0	0	0		-
0	0	0	0		0	0	0	0	0		1
0	0	0	0	0	0	0	0	0	0		1
0	0	0	0	0	0	0	0	0	0	0	-
8	7	7	6	1	0	0	0	0	0	0	-

osure valu

posure value

xposure values

					31/12	/2020					
Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	0	0	0		0			0	0	0	
0	0	0	0		0	0	0	0	0	0	-
0	0	0	0	0	0	0	0	0	0	0	-
0	0	0	0	0	0	0	0	0	0	0	-
0	0	0	0		0	0	0	0	0	0	-
0	0	0	0	0	0	0	0	0	0	0	-
0	0	U	0	0	0	0	0	0	0	0	-
0	0	0	0	0	0	0	0	0	0	0	-
0	0	l	0	, v	, î	ő	•	Ű	0	9	

Public guarantees - Actual

Public guarantees - Actual

Public guarantees - Actual

Public guarantees - Actual

					31/12	2/2020					
es	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
8	7	7	6		0	-			0	0	-
7	5	7	5	0	0	0		0	0	0	-
0		0	0	-	0	0		0	0	0	-
0		0	0	-	0	0		_	0	0	-
0		0	0	-	0	0		_	0	0	-
0	0	0	0	0	0	0	0	0	0	0	-

	Kisk exposure amountsStage 1 exposurewhich guaranteed amountStage 2 exposurewhich guaranteed amountStage 3 exposurewhich guaranteed amountStage 3 exposureStage 2 stage 2Stage 3 exposureStage 3 exposure0000000												
es			exposure, of which guaranteed		exposure, of which guaranteed		exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3			
0	0	0	0	0	0	0	0	0	0	0	-		
0		0	0	0	0	0	0	0	0	0	-		
0	0	0	0	0	0	0	0	0	0	0	-		
0	0	0	-		Ů	Ű	0	0	•				
0	0	0			-	0	0		-				
0	0	0	0	0	0	0	0	0	0	0	-		
0	0	0	0	0	0	0	0	0	0	0	-		

						2/2020					
cposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
0	0	0	0	0	0	0	0	0	0	0	-
0	0	0	0	0	0	0	0	0	0	0	-
0	0	0	0	0	0	0	0	0	0	0	-
0	0	0	0	0	0	0	0	0	0	0	-
0	0	0	0	0	0	0	0	0	0	0	-
0	0	0	0	0	0	0	0	0	0	0	-
0	0	0	0	0	0	0	0	0	0	0	-

E	BAN EUROPEAN BANKING AUTHORITY			20	21 EU-	wide S			edit ris BANK Aktien	gesellschaf		5 TA 9	10	11	12
Row			Ехро	osure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired	Stage 2 exposure	Moratoria 31/12 Stage 2 exposure, of which expired		Stage 3 exposure, of which expired	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3
106 107 108 109 110 111 112 113 114 115 116 117 118 119 120 121 122 123 124	ITALY	(Mill Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation	n EUR, %)				moratoria		moratoria		moratoria	exposure	exposure	exposure	exposure
125 126		Other exposures Standardised Total		0	0	(0	() 0 Moratoria		0 0	0	C	0	-
Row Num 127 128 129		Central banks Central governments Regional governments or local authorities	n EUR, %)	osure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	31/12 Stage 2 exposure, of which expired moratoria	/2020 Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
130 131 132 133 134 135 136 137 138 139 140 141 142 143 144	FRANCE	Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)		0									0 0 0		. . <td< td=""></td<>
144 145 146 147		Equity Securitisation Other exposures Standardised Total		0	0	(0	() O	(0 0	0	0	0	-
Row Num		(ml	n EUR, %)	osure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Moratoria 31/12 Stage 2 exposure, of which expired moratoria		Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
149 150 151 152 153 154 155 156		Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME		0	0		D 0		D 0	() 0	0	0		
157 158 159 160 161 162 163 164 165 166 167	JAPAN	Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures The diameter of the diameter		0								0			- - <td< td=""></td<>
108		Standardised Total		0	0				Moratoria 31/12						
Row Num 169 170 171 172 173 174 175 176		(min Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates	n EUR, %)	osure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
177 178 179 180 181 182 183 184	SWITZERLAND	of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment		0	0		0 0 0 0 0 0	(0 0 0 0 0	(0 0	0	0		- - - -
185 186 187 188 189		Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total		0	0		0 0	(D 0	(0	0	0		-
Row Num			n EUR, %)	osure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Moratoria 31/12 Stage 2 exposure, of which expired moratoria		Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
190 191 192 193 194 195 196 197		Central banksCentral governmentsRegional governments or local authoritiesPublic sector entitiesMultilateral Development BanksInternational OrganisationsInstitutionsCorporates		0	0							0	0		
198 199 200 201 202 203 204 205	SPAIN	of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment		0	0		D O O		D 0 0 0 0 0	(0	C		- - - -
206 207 208 209 210		Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total		0	0		0 0	(0	(0	0	0		
					Diele		Stage 1		Moratoria 31/12 Stage 2	/2020	Stage 3	Stock of	Stock of	Stock of provisions for	Coverage Ratio -
Row Num 211 212 213 214 215 216 217 218 219		(min Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME	n EUR, %)	osure values	Risk exposure amounts	Stage 1 exposure	exposure, of which expired moratoria	Stage 2 exposure	exposure, of which expired moratoria	Stage 3 exposure	exposure, of which expired moratoria	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
220 221 222 223 224 225 226 227 228 229 230	NETHERLANDS	Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total		0	0					(0	0 0		

13	14	15	16	17	18	19	20	21	22	23	24
					Public guaran	tees - Actual					
					31/12	/2020					
Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
											-
0	0	0	0	0	0	0	0	0	0	C	_
0	0	0	0	0	0	0		0	0	C) -
0	0	0	0	0	0	0	0	0	0	C) -
0	0	0	0	0	0	0		0	0) -
0	0	0	0	0	0	0		0	0	-) -
0	0	0	0	0	0	0	0	0	0	C) -
0	0	0	0	0	0	0	0	0	0	C) -

					31/12	/ 2020					
Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
0	0	0	0	0	0	0	0	0	0	0	
0	0	0	0	0	0	0	0	0	0	0	
0	0	0	0	0	0	0	0	0	0	•	-
0	0	0	0	0	0	0	0	0	0	0	-
0	0	0	0	0	0	0	0	0	0	0	-
0	0	0	0	0	0	0	0	0	0	0	-
0	0	0	0	0	0	0	0	0	0	0	-

Public guarantees - Actual

					31/12	2/2020					
Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
0	0	0	0	0	0	0	0	0	0	0	-
0	0	0	0	0	0	0	0	0	0	0	
0	0	0	0	0	0	0	0	0	0	0	-
0	0	0	0	0	0	0	0	0	0	0	
0	0	0	0	0	0	0	0	0	0	0	-
0	0	U	0	0	U	0	0	U	0	U	-

Public guarantees - Actual

					Public guaran	tees - Actual					
					31/12	/2020					
Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
0	0	0	0	0	0	0	0	0	0	() -
0	0	0	0	0	0	0	0	0	0	() -
0	0	0	0	0	0	0	0	0	0	() -
0	0	0	0	0	0	0	0	0	0) -
0	0	0	-	0	0	0	0	0	0) -
0	0	0	0	0	0	0	0	0	0		/-
						-			-		
0	0	0	0	0	0	0	0	0	0	() -

					Public guara	ntees - Actual					
Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
0	0	0	0	0	0	0	0	0	0	0	-
0	0	0	0	0	0	0	0	0		0	
0	0	0	0	0	0	0	0	0	0	0	-
0	0	0	0	0	0	0	0	0	°	0	
0	0	0	0	0	0	, i i i i i i i i i i i i i i i i i i i	0	0		0	
0	0	0	0	0	0	0	0	0	0	0	-
0	0	0	0	0	0	0	0	0	0	0	-

					31/12	2/2020					
Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
-									-		
0	0	0		0	0		0	0	0		-
0	0	0		0	0		0	0	0		-
0	0	0		0	0		0	0	0	- · · · · ·	-
0	0	0		0	0		0	0	0		-
0	0	0		0	0		0	0	0		-
0	0	0	0	0	0	0	0	0	0	C	-
					-			_	-		
0	0	0	0	0	0	0	0	0	0	0	-

Public guarantees - Actual

EBA EUROPEAN BANKING AUTHORITY		٦٢	26	77	20	29		21 EU-1				edit ris Igesellschaft		D-19 S	TA	20	40	41	42	42	44	٨E
					31/12/2021 Stock of	Stock of provisions for	Stock of provisions for	Coverage Ratio -	52	55		otoria - Baseline Sc 31/12/2022 Stock of	Stock of	Stock of provisions for	Coverage Ratio -				31/12/2023 Stock of	Stock of	Stock of	
Row Num 1 2 3 4	(mln EUR, %) Central banks Central governments Regional governments or local authorities Public sector entities	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	overage Ratio - Stage 3 exposure
5 6 7 8 9 10 COMMERZBANK	Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME	85	49 27	77	0	1	9	11.66% 44.99%	92	37	81	1 0 3 0	0 0	10 6	12.48% 48.94%	90	5 29 5 16) 85 5 15	1 0 0	0 0 2		13.13% 51.18%
Aktiengesellschaft	of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity	193	67	13	0	5	2	16.69%	213	42		3 0	2	3	16.44%	222	2 30	21	0	1	3	16.24%
20 21	Securitisation Other exposures Standardised Total	411	144	101	1	9	16	15.73%	444	100	113 Mora	3 1 toria - Baseline Sc	enario	19	17.28%	459	9 75	5 121	1	4	22	18.34%
Row Num	(mln EUR, %) Central banks Central governments	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2021 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2022 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2023 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stage 3	overage Ratio - Stage 3 exposure
24 25 26 27 28	Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions																					
30 31 32 33 34 35	Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk	0	0	9	0	0	0	- 50.06%	0	0 19 0		0 0 1 0 1 0 1 0 1 0 1 0	0 2	6 0 0	- 53.57%		2 15 2 0 0	5 0 5 13 0 0		2		55.40%
36 37 38 39 40 41 42	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total	126	25	9	1	4		50.00%	130	19	1			6	53.57%	132	2 15	5 13		2		55.40%
					31/12/2021 Stock of	Stock of	Stock of	Coverage Ratio -				ntoria - Baseline Sc 31/12/2022 Stock of	enario Stock of provisions for	Stock of provisions for	Coverage Ratio -				31/12/2023 Stock of	Stock of	Stock of	
Row Num 43 44 45 46 47 48	(mln EUR, %) Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	Stage 3	overage Ratio - Stage 3 exposure
49 50 51 52 53 POLAND 54 55 56	International organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk	85 4 193	49 49 1 67	77 2 13	0	1 0 	9	11.66% 18.90% 16.69%	92 4 213	37	81	2 0 3 0	0 0 0	10 0 3	12.48% 18.56% 16.44%	90	5 29 5 1 2 30) 85 . 2 . 2 . 21	2 0 2 0 0	0	 3	13.13% 18.45% 16.24%
57 58 59 60 61 62	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures																					
63	Standardised Total	285	119	92	1 31/12/2021 Stock of	5 Stock of	12 Stock of	12.56% Coverage Ratio -	313	81	101 Mora	toria - Baseline Sc 31/12/2022 Stock of	enario Stock of	14 Stock of	13.32%	327	7 60	0 108	1 31/12/2023 Stock of	2 Stock of	15 Stock of provisions for	13.84%
Row Num 64 65 66 67	(mln EUR, %) Central banks Central governments Regional governments or local authorities Public sector entities	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	Stage 3	Stage 3 exposure
68 69 70 71 72 73 74 UNITED STATES	Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME	0	0	0	0	0	0	-	0	0) 0 0 0	0 0	0	-		0 C	0 0	0	0	0 - 0 - 0 -	
75 76 77 78 79 80 81	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity	0	0	0	0	0	0	-	0	0		0	0	0	-			0	0	0	0 -	
82 83 84	Securitisation Other exposures Standardised Total	0	0	0	0	0	0	-	0	0	Mora	0 toria - Baseline Sc	enario	0	-			0	0	0	0 -	
Row Num	(min EUR, %) Central banks	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2021 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2022 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2023 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stage 2	overage Ratio - Stage 3 exposure
87 88 89 90 91 92	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates	0	0	0	0	0	0	-	0	0) 0	0	0	-) C) 0	0	0	0 -	
93 94 95 UNITED KINGDOM 96 97 98 99 100	of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	-	0	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0	-			0	0	0	0 -	
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Row Num 211 Central banks	Stage 1 Stage 1 exposure) Stage 1 exposure guaranteed amount	ed exposure	Stage 2 exposure, of which guaranteed amount	VVIIIC.II	f Stock of provisions for Stage 1 exposure	provisions for p Stage 2	Stock of provisions for Stage 3 exposure Coverage R Stage Stage exposu	3 Stage 1	Stage 1 exposure, of which guaranteed amount	guara guara	3	L/12/2022 Stage 3 exposure, of which guaranteed amount	Stock of Stock of provisions for pro	Stage 2 Sta	ions for	- Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exp exposure gu	Stage 2 posure, of which aranteed amount	/12/2023 Stage 3 exposure, of which guaranteed amount	provisions for provisions for provisions for provisions for provide the provision of the pr	rovisions for pro Stage 2	Stock of ovisions for Stage 3 exposure Coverage Ratio - Stage 3 exposure
212Central governments213Regional governments or local authorities214Public sector entities215Multilateral Development Banks216International Organisations217Institutions																							
 218 219 220 221 222 223 224 228 229 229 220 221 222 223 224 Corporates of which: SME Retail of which: SME 224 225 226 227 228 229 229 229 229 220 220 220 221 222 223 224 224 224 225 226 227 228 229 229 229 229 229 229 229 220 220<td></td><td>0 0 0 0 0 0 0 0 0 0</td><td>0 0 0</td><td>0 0 0 0</td><td>0 0 0 0 0 0 0 0 0 0</td><td>0 0 0 0</td><td>0 - 0 - 0 - 0 - 0 -</td><td></td><td>0 0 0 0 0 0 0 0</td><td>0</td><td>0 0 0 0</td><td>0</td><td>0 0 0 0 0 0 0 0 0 0</td><td>0</td><td>U - </td><td>0 0 0 0</td><td>0</td><td>0</td><td>0 0 0 0</td><td>0 0 0 0</td><td>0 0 0 0 0 0</td><td>0</td><td>U - 0 - 0 - 0 - 0 -</td>		0 0 0 0 0 0 0 0 0 0	0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 - 0 - 0 - 0 - 0 -		0 0 0 0 0 0 0 0	0	0 0 0 0	0	0 0 0 0 0 0 0 0 0 0	0	U - 	0 0 0 0	0	0	0 0 0 0	0 0 0 0	0 0 0 0 0 0	0	U - 0 - 0 - 0 - 0 -
225Covered bonds226Claims on institutions and corporates with a ST credit assessment227Collective investments undertakings (CIU)228Equity229Securitisation230Other exposures																							
231 Standardised Total	0	0 0	0	0	0 0	0	0 -		0 0	0	0	0	0 0	0	0 -	0	0	0	0	0	0 0	0	0 -

EB	EUROPEAN BANKING AUTHORITY		76	77	78	79	80	81	20 82	21 EU-1		COMMERZ 85	BANK Aktien 86 atoria - Adverse Sc	gesellschaft ⁸⁷		D-19 S 89	90	91	92	93	94	95	96
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2021 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2022 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2023 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1 2 3 4 5 6 7 8 9		Central banksCentral governmentsRegional governments or local authoritiesPublic sector entitiesMultilateral Development BanksInternational OrganisationsInstitutionsCorporatesof which: SME	` 		1 79			10	12.63%	85	38	8	7 1		12	 	88	30	93			14	
	COMMERZBANK ktiengesellschaft	of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation	12/	5 72	2 16		9	3	18.35%	202	47	2			5	19.09%	207	34	31			6	19.27%
20 21		Other exposures Standardised Total	396	5 153	3 107	2 31/12/2021 Stock of	Stock of	19 Stock of	17.97%	420	109	12 Mora	8 2 atoria - Adverse Sc 31/12/2022 Stock of	enario Stock of	26 Stock of	20.36%	429	83	144	2 31/12/2023 Stock of	9 Stock of	32 Stock of	21.90%
Row Num 22 23		(min EUR, %) Central banks Central governments	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
24 25 26 27 28 29		Regional governments or local authoritiesPublic sector entitiesMultilateral Development BanksInternational OrganisationsInstitutionsCorporates			0 0	0	0	0		0	0		0 0	0	0	-	0	0		0	0	0	
30 31 32 33 34 35 36 37	GERMANY	of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Called the important primes (CTU)	(3 27 3 0 7 0 0 0	7 10 7 0 0	0	7 7 0 0	0	60.08% -	0	0		4 1 0 0 0	0 0	9	61.65% - -	0	0	(0	4 0 	0	62.44%
38 39 40 41 42		Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total	12:	3 27	7 10	1	7	6	60.08%	124	22	1	4 1	5	9	61.61%	125	18	17	1	4	11	62.40%
Row Num 43 44 45 46		(mln EUR, %) Central banks Central governments Regional governments or local authorities Public sector entities	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2021 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Mora Stage 3 exposure	atoria - Adverse Sc 31/12/2022 Stock of provisions for Stage 1 exposure	enario Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2023 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
47 48 49 50 51 52 53 54 55 56 57	POLAND	Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds	80	2) 51 4 1 5 72	1 79 1 2 2 16		1 1 0 0 9 9	10 0 3	12.63% 18.79% 18.35%	85 4 202	38 1 47	2	7 1 7 2 0 5 0	0 6	12 0 5	14.15% 18.82% 19.09%	88	30 1 34	93	1 0 0	1 0 4	14 0 6	15.27% 18.97% 19.27%
57 58 59 60 61 62 63		Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total	273	3 125	5 97	· · · · · · · · · · · · · · · · · · ·	10	13	13.71%	295	87	11	4 1	6	17	15.33%	304	65	127	1	4	21	16.35%
Row Num 64 65 66		(mln EUR, %) Central banks Central governments Regional governments or local authorities	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2021 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Mora Stage 3 exposure	atoria - Adverse Sc 31/12/2022 Stock of provisions for Stage 1 exposure		Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2023 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
67 68 69 70 71 72 73 74 75 76	JNITED STATES	Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME						0		0	0				0	- - - - - - -	0	0		0	0 0 0 0	0	- - - - - -
77 78 79 80 81 82 83 83 84		Items associated with particularly high riskCovered bondsClaims on institutions and corporates with a ST credit assessmentCollective investments undertakings (CIU)EquitySecuritisationOther exposuresStandardised Total			0 0	0		0		0	0		0 0	0	0		0	0		0	0	0	
Row Num		(mln EUR, %) Central banks	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2021 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Mora Stage 3 exposure	atoria - Adverse Sc 31/12/2022 Stock of provisions for Stage 1 exposure	enario Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2023 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
86 87 88 89 90 91 92 93 94		Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail						0		0	0				0	- -	0	0		0	0	0	
95 U 96 97 98 99 100 101 102 103 104 105	NITED KINGDOM	of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total							- - - -		0						0					0	

EBA EUROPEAN BANKING AUTHORITY		76	77	78	79	80	81		2 1 EU- \ 83				edit risk gesellschaft 87				91	92	93	94	95	96
Row Num		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2021 Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Mora Stage 3 exposure	atoria - Adverse Sc 31/12/2022 Stock of provisions for Stage 1	enario Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2023 Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
106 107 108 109 110 111 112	(min EUR, Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions				exposure	exposure	exposure					exposure	exposure	exposure					exposure	exposure	exposure	
113 114 115 116 ITALY 117 118	Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME		0 0 0 0 0 0	0	0 0 0	0	0	- - - - -	0 0 0	0		0 (0 (0 (0 (0 (0 (0 ()))))))))))))	0 0 0 0	0	-	0	0			0 0 0 0	0	-
119 120 121 122 123 124 125	Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures																					
126	Standardised Total		0 0	0	0 31/12/2021 Stock of	0 Stock of	0 Stock of provisions for	- Coverage Ratio -	0	0		atoria - Adverse Sc 31/12/2022 Stock of provisions for	enario Stock of provisions for	0 Stock of	- Coverage Ratio -	0	0	(31/12/2023 Stock of provisions for) 0 Stock of	0 Stock of	- Coverage Ratio -
Row Num 127 128 129 130	(min EUR, o Central banks Central governments Regional governments or local authorities Public sector entities	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Stage 3 exposure
131 132 133 134 135 136	Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail		0 0	0	0 0	0	0	- -	0	0		0 (0 (0 (0	0	-	0	0			0 0	0	-
137 FRANCE 138 139 140 141 142 143	of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)		0 0	0	0	0	0		0	0		D (0	0	-	0	0			0 0	0	-
144 145 146 147	Equity Securitisation Other exposures Standardised Total		0 0	0	0 0	0	0	- -	0	0	(Mora	0 (atoria - Adverse Sc	enario	0	-	0	0	(0 0	0	-
Row Num 148	(mln EUR, ^o	Stage 1 exposure %)	Stage 2 exposure	Stage 3 exposure	31/12/2021 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2022 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2023 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
149 150 151 152 153 154	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions																					
155 156 157 158 JAPAN 159 160 161	Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk			0		0	0	- - - - - -	0	0			0	0	-	0	0) 0 0 0 0 0 0	0	-
162 163 164 165	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)																					
166 167 168	Equity Securitisation Other exposures Standardised Total		0 0	0	0	0	0		0	0		0	0	0	-	0	0			0 0	0	-
166 167 168 Row	Securitisation Other exposures	Stage 1	0 0 0 Stage 2	O Stage 3	0 0 31/12/2021 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3	0 Stage 1	0 Stage 2		atoria - Adverse Sc 31/12/2022 Stock of provisions for Stage 1		0 Stock of provisions for Stage 3	- Coverage Ratio - Stage 3	0 Stage 1	0 Stage 2	Stage 3	31/12/2023 Stock of provisions for	Stock of provisions for Stage 2	0 Stock of provisions for Stage 3	- Coverage Ratio - Stage 3
166 167 168 Row Num 169 170 171 172 173	Securitisation Other exposures Standardised Total (min EUR, o Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks	Stage 1 exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	O Stage 3 exposure	0 31/12/2021 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	0 Stage 1 exposure	0 Stage 2 exposure			enario	0 Stock of provisions for Stage 3 exposure	- Coverage Ratio - Stage 3 exposure	0 Stage 1 exposure	O Stage 2 exposure	Stage 3 exposure	31/12/2023 31/12/2023 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	0 Stock of provisions for Stage 3 exposure	- Coverage Ratio - Stage 3 exposure
166 167 168 Row Num 169 170 171 172 173 174 175 176 177 178 179 180	Securitisation Other exposures Standardised Total (mln EUR, of Central banks Central governments Regional governments or local authorities Public sector entities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME	Stage 1 %) Stage 1 exposure %)	0 0 0 0 Stage 2 exposure 0 0 0 0 0 0 0 0 0	Stage 3 exposure	Stock of provisions for Stage 1			Image: Stage 3 mode	0 Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 Stage 2 exposure 0				Stock of provisions for Stage 3 exposure	- Coverage Ratio - Stage 3 exposure	O Stage 1 exposure O O O O O O O O O O O O O O O O O O O	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	- Coverage Ratio - Stage 3 exposure
166 167 168 Row Num 169 170 171 172 173 174 175 176 177 178 179 180 181 182 183 184 185 186 197	Securitisation Other exposures Standardised Total (min EUR, Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity	Stage 1 Stage 1 exposure 6 9 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0	Stock of provisions for Stage 1				0 Stage 1 exposure 0 0 0 0 0 0 0 0	0 Stage 2 exposure 0 0 0 0 0 0				Stock of provisions for Stage 3 exposure 	- Coverage Ratio - Stage 3 exposure	0 Stage 1 exposure 0 0 0 0 0 0 0	0 Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	Stock of provisions for Stage 1	Image: Stock of provisions for Stage 2 exposure Image: Stock of provisions for Stock of	Stock of provisions for Stage 3 exposure 0 0 0	- Coverage Ratio - Stage 3 exposure
166 167 168 Row Num 169 170 171 172 173 174 175 176 177 178 179 180 181 182 183 184 185 186 187 188 189	Securitisation Other exposures Standardised Total Standardised Total (min EUR, of Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	Stage 1 Stage 1 exposure 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0	Stock of provisions for Stage 1	exposure	exposure	Image: Stage 3	0 Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	0 Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	31/12/2022 Stock of provisions for Stage 1 exposure exposure 0	Stock of provisions for Stage 2 exposure I I </td <td></td> <td>- - - - - - - - - - - - - -</br></br></br></td> <td>0 Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0</td> <td>Stage 2 exposure 0</td> <td>Stage 3 exposure</td> <td>Stock of provisions for Stage 1 exposure</td> <td></td> <td></td> <td>- Coverage Ratio - Stage 3 exposure</td>		- - - - - - - 	0 Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure 0	Stage 3 exposure	Stock of provisions for Stage 1 exposure			- Coverage Ratio - Stage 3 exposure
166 167 168 Row 169 170 171 172 173 174 175 176 177 178 179 180 181 182 183 184 185 186 187 188 189	Securitisation Other exposures Standardised Total (min EUR, 9 Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Cleative investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total (min EUR, 9 Central banks Central governments	%)	0 0 0 0	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure			Image: Stage 3 sexposure Image: Stage 3 sexposure Image: Stage 3 sexposure	0 Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	0 Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	31/12/2022 Stock of provisions for Stage 1 exposure exposure 0	Stock of provisions for Stage 2 exposureImage: stage 2 exposu	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure - - - - - - - - - - - - - - - - - - -	Control Contro	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure Stage 3 exposure Stage 3 exposure ()	Stock of provisions for Stage 1 exposure	Image: state in the second state in		
166 167 168 Row 169 170 171 172 173 174 175 176 177 178 179 180 181 182 183 184 185 186 187 188 189 190 191 192 193 194 195 196 197 198	Securitisation Other exposures Standardised Total (min EUR, 9 Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total (min EUR, 9 Central banks Central governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME	%)		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure	exposure exposure Stock of provisions for	exposure exposure Stock of provisions for Stage 3	exposure .			Stage 3 exposure	31/12/2022 Stock of provisions for Stage 1 exposure exposure 0	Stock of provisions for Stage 2 exposure 1 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2						Stock of provisions for Stage 1 exposure	Stock of provisions for		
166 167 168 Row 169 170 171 172 173 174 175 176 177 178 179 180 181 182 183 184 185 186 187 188 189 190 191 192 193 194 195 196 197 198 199 200 201 202 203 204 205	Securitisation Other exposures Standardised Total (min EUR, 9 Central banks Central governments Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Retail of which: SME Secured by mortgages on immovable property of which: som SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total (min EUR, 9 (min EUR	%)		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure	exposure exposure Stock of provisions for	exposure exposure Stock of provisions for Stage 3	exposure .			Stage 3 exposure	31/12/2022 Stock of provisions for Stage 1 exposure exposure 0	Stock of provisions for Stage 2 exposure 1 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2						Stock of provisions for Stage 1 exposure	Stock of provisions for		
180 181 182 183 184 185 186 187 188 189 Row Num 190 191 192 193 194 195 196 197 198 199	Securitisation Other exposures Standardised Total (min EUR, 9 Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Retail of which: con-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total (min EUR, 9 (min EUR, 9	%)		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure	exposure exposure Stock of provisions for	exposure exposure Stock of provisions for Stage 3	exposure .			Stage 3 exposure	31/12/2022 Stock of provisions for Stage 1 exposure							Stock of provisions for Stage 1 exposure	Stock of provisions for		
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2021 EU-wide Stress Test: Securitisations



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



2021 EU-wide Stress Test: Risk exposure amounts

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



2021 EU-wide Stress Test: Capital

				1	2	3	4	5	6	7	8
				IFRS 9 first implementation	Actual	Ba	aseline Scenario		A	dverse Scenario	
owN um			(mln EUR,%)	01/01/2018	31/12/2020	2021	2022	2023	2021	2022	2023
1		А	OWN FUNDS		31,603	31,890	31,693	31,633	27,850	26,579	25,34
2		A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)		23,611	24,154	24,287	24,256	20,181	18,983	17,410
3		A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)		12,734	12,734	12,734	12,734	12,734	12,734	12,73
4		A.1.1.1	Of which: CET1 instruments subscribed by Government		1,987	1,987	1,987	1,987	1,987	1,987	1,98
5		A.1.2	, Retained earnings		14,220	14,510	14,938	15,232		10,051	9,14
6		A.1.3	Accumulated other comprehensive income		-2,186	-2,186	-2,186	-2,186	-2,740	-2,740	-2,74
7											
		A.1.3.1	Arising from full revaluation, cash flow hedge and liquidity reserves		-488	-488	-488	-488	-1,444	-1,444	-1,44
8		A.1.3.2	OCI Impact of defined benefit pension plans [gain or (-) loss]		-1,699	-1,699	-1,699	-1,699	-1,296	-1,296	-1,29
9		A.1.3.3	Other OCI contributions		0	0	0	0	0	0	
10		A.1.4	Other Reserves		0	0	0	0	0	0	
11		A.1.5	Funds for general banking risk		0	0	0	0	0	0	
12		A.1.6	Minority interest given recognition in CET1 capital		647	680	677	670	701	737	74
13		A.1.7	Adjustments to CET1 due to prudential filters		-233	-233	-233	-233	-422	-422	-42
14		A.1.7.1	(-) Value adjustments due to the requirements for prudent valuation (AVA)		-189	-189	-189	-189	-342	-342	-34
15		A.1.7.2	Cash flow hedge reserve		-42	-42	-42	-42	-80	-80	-8
16		A.1.7.3	Other adjustments		-1	-1	-1	-1	-1	-1	
17		A.1.8	(-) Intangible assets (including Goodwill)		-457	-358	-383	-381	-358	-383	-38
18		A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs		-288	-288	-288	-288	-288	-288	-28
19		A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses		-148	-295	-389	-354	0	0	
20		A.1.11	(-) Deduction due to the application of Regulation (EU) No 2019/630 amending Regulation (EU) No 575/2013 as			-20	104	-428	-22	1 40	-4
20		A.1.11	regards minimum loss coverage for non-performing exposures ("NPL calendar")		0	-20	-134	-428	-22	-149	-4
21		A.1.12	(-) Defined benefit pension fund assets		-68	-68	-68	-68	-210	-210	-2
22		A.1.13	(-) Reciprocal cross holdings in CET1 Capital		0	0	0	0	0	0	
23		A.1.14	(-) Excess deduction from AT1 items over AT1 Capital		0	0	0	0	0	0	
24		A.1.15	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight		-178	-178	-178	-178	-178	-178	-1
25		A.1.15.1	Of which: from securitisation positions (-)		-178	-178	-178	-178	-178	-178	-1
26		A.1.16	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a		0	0	0	0	0	0	
			significant investment		244	204	202	205	0	0	
27		A.1.17	(-) Deductible DTAs that rely on future profitability and arise from temporary differences		-344	-294	-282	-285	-872	-981	-1,1
28		A.1.18	(-) CET1 instruments of financial sector entities where the institution has a significant investment		0	0	0	0	0	0	
29		A.1.19	(-) Amount exceeding the 17.65% threshold		0	0	0	0	0	0	
30	OWN FUNDS	A.1.20	(-) Additional deductions of CET1 Capital due to Article 3 CRR		0	0	0	0	0	0	
31		A.1.21	CET1 capital elements or deductions - other		-87	-87	-87	-87	-87	-87	-;
32		A.1.22	Amount subject to IFRS 9 transitional arrangements		0	-165	-155	-151	-801	-740	-8
33		A.1.22.1	Increase in IFRS 9 ECL provisions net of EL as of 01/01/2018 compared to related IAS 39 figures as at 31/12/17 ("static part")	0	0	0	0	0	0	0	
34		A.1.22.2	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at between 01/01/2018 and 31/12/2019 ("old dynamic part")		0	0	0	0	0	0	
35		A.1.22.3	Increase of CET1 capital due to the tax deductibility of the amounts above ("static part + old dynamic part")		0	0	0	0	0	0	
36		A.1.22.4	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at 01/01/2020 ("new dynamic part")		0	236	222	216	1,267	1,198	1,3
37		A.1.22.4.1	Increase of CET1 capital due to the tax deductibility of the amounts above ("new dynamic part")		0	71	67	65	466	459	4
38		A.1.23	Transitional adjustments		0	236	166	108	1,267	899	6
39		A.1.23.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)		0	0	0	0	0	0	
		A.1.23.2				0	0	0	0	0	
40			Transitional adjustments due to additional minority interests (+/-)		0	0	0	0	0	0	
41		A.1.23.3	Adjustments due to IFRS 9 transitional arrangements		0	236	166	108	1,267	899	6
42		A.1.23.3.1	From the increased IFRS 9 ECL provisions net of EL		0	165	117	76	801	555	4
43		A.1.23.3.2	From the amount of DTAs that is deducted from CET1 capital		0	71	50	32	466	344	2
44		A.1.23.4	Other transitional adjustments to CET1 Capital		0	0	0	0	0	0	
15		A.1.23.4.1	Of which: due to DTAs that rely on future profitability and do not arise from temporary differences		0	0	0	0	0	0	
6		A.1.23.4.2	Of which: due to DTAs that rely on future profitability and arise from temporary differences and CET1 instruments of financial sector entities where the institution has a significant investment		0	0	0	0	0	0	
7		A.1.23.4.3	Of which: due to unrealised gains and losses measured at fair value through other comprehensive income in view of COVID-19 pandemic		0	0	0	0	0	0	
18		A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)		3,179	2,972	2,745	2,731	2,860	2,647	2,6
19		A.2.1	Additional Tier 1 Capital instruments		2,727	2,747	2,745	2,731	2,634	2,647	2,6
0		A.2.2	(-) Excess deduction from T2 items over T2 capital		0	0	0	0	0	0	
1		A.2.3	Other Additional Tier 1 Capital components and deductions		0	0	0	0	0	0	
2		A.2.4	Additional Tier 1 transitional adjustments		452	226	0	0	226	0	
3		A.2.4.1	Of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	
1		A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)		26,790	27,126	27,033	26,987	23,041	21,630	20,3
5		A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)		4,813	4,763	4,660	4,645	4,810	4,949	5,
5		A.4.1	Tier 2 Capital instruments		4,661	4,687	4,660	4,645		4,734	4
					T,001	1,007	1,000	נדט,ד		T, , , T	
7		A.4.2	Other Tier 2 Capital components and deductions		n	0	n	Ω	915	860	1
					v	Ĭ	0	0			±,
58		A.4.3	Tier 2 transitional adjustments		152	76	0	0	-838	-645	-
		A.4.3.1	Of which: adjustments due to IFRS 9 transitional arrangements			0	0		-915	-645	-
59		A CONTRACT OF A			V	~	U U	0	515		· · ·



2021 EU-wide Stress Test: Capital

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



2021 EU-wide Stress Test: P&L

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



2021 EU-wide Stress Test

Major capital measures and realised losses

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

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

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