2025 EU-wide Stress Test

Bank Name	Deutsche Bank AG
LEI Code	7LTWFZYICNSX8D621K86
Country Code	DE

2025 EU-wide Stress Test: Summary

Deutsche Bank AG

RowNum	(mln EUR, %)	1 Actual 31/12/2024	2 Restatement CRR3 31/12/2024	3 Baseline Scenario 31/12/2025	4 Baseline Scenario 31/12/2026	5 Baseline Scenario 31/12/2027	6 Adverse Scenario 31/12/2025	7 Adverse Scenario 31/12/2026	8 Adverse Scenario 31/12/2027
1	Net interest income	12,833		15,333	16,265	15,859	9,462	12,010	12,242
2	Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	5,577		4,391	4,391	4,391	2,567	4,247	4,247
3	Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-1,800		-3,743	-2,085	-2,136	-9,003	-3,026	-2,114
4	**Profit or (-) loss for the year**	**3,501**		**4,005**	**5,211**	**4,346**	**-10,822**	**1,488**	**1,729**
5	Coverage ratio: non-performing exposure (%)	26.34%		33.04%	33.70%	34.34%	35.62%	35.78%	36.14%
6	Common Equity Tier 1 capital	49,457	49,023	49,879	50,053	51,339	39,324	38,263	39,266
7	Total Risk exposure amount (all transitional adjustments included)	357,427	349,876	351,799	355,016	358,650	425,346	405,551	383,809
8	**Common Equity Tier 1 ratio, %**	**13.84%**	**14.01%**	**14.18%**	**14.10%**	**14.31%**	**9.25%**	**9.43%**	**10.23%**
9	**Fully loaded Common Equity Tier 1 ratio, %**	**13.51%**	**9.71%**	**9.84%**	**10.02%**	**10.23%**	**6.99%**	**7.18%**	**7.44%**
10	Tier 1 capital	60,835	60,402	61,258	61,432	62,717	50,703	49,641	50,645
11	Total leverage ratio exposures	1,315,906		1,315,906	1,315,906	1,315,906	1,315,906	1,315,906	1,315,906
12	**Leverage ratio, %**	**4.62%**	**4.59%**	**4.66%**	**4.67%**	**4.77%**	**3.85%**	**3.77%**	**3.85%**
13	**Fully loaded leverage ratio, %**	**4.55%**	**4.52%**	**4.58%**	**4.67%**	**4.77%**	**3.72%**	**3.78%**	**3.85%**

Note: Fully-loaded figures are computed considering full implementation of the CRR3, i.e. excluding the transitional arrangements that are allowed temporarily to help banks to adjust towards the new regulation. Banks have an adaptation period to comply with fully loaded ratios since the full implementation of CRR3 is scheduled for 2033. Please refer to the dedicated box on CRR3 implementation in the EU-wide stress test report for further details.
Net interest income (NII) for 2024 is reported in accordance with FINREP definitions. Projections of NII follow the definitions in accordance with Section 4 of the 2025 EU-wide stress test methodological note.

14	**IFRS 9 transitional arrangements?**	Yes (dynamic only)

2025 EU-wide Stress Test: Credit risk IRB

Deutsche Bank AG

RowNum		(mln EUR, %)	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
			Restated 31/12/2024*														
			Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB		F-IRB		A-IRB		F-IRB								
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
1	Deutsche Bank AG	Central banks	93,273	39	0	0	3,678	68	0	0	76,405	6,177	39	0	10	0	0.00%
2		Central governments	46,289	134	6,184	0	14,105	0	111	0	22,877	2,135	982	21	6	35	3.61%
3		Regional governments or local authorities	617	1	8	0	224	2	1	0	47	0	1	0	0	0	25.30%
4		Public sector entities	1,009	0	2	0	213	0	1	0	567	0	0	0	0	0	90.77%
5		Institutions			30,463	0			7,960	0	11,660	457	32	3	0	0	0.00%
6		Corporates	199,552	11,409	163,959	2,122	54,157	7,376	68,997	0	256,306	34,484	11,689	264	304	2,396	20.50%
7		Corporates - Of Which: Specialised Lending	44,331	4,091	1,566	0	10,928	3,154	1,231	0	34,158	9,072	3,205	59	62	622	19.42%
8		Corporates - Of Which: SME general corporates	23,687	1,894	2,782	10	7,536	758	1,223	0	20,137	3,989	1,737	20	38	314	18.07%
9		Corporates - Of Which: Purchased receivables	318	4	7,612	7	164	2	2,675	0	6,709	1,154	11	7	2	3	22.65%
10		Retail	203,591	4,234			52,320	1,376			189,285	23,256	4,257	163	454	1,921	45.13%
11		Retail - Secured by residential estate property	150,416	1,922			31,257	685			143,236	16,083	1,928	51	202	233	12.07%
12		Retail - Qualifying Revolving	9,103	159			1,340	132			8,045	1,058	159	4	17	122	76.72%
13		Retail - Purchased receivables	2,070	3			961	4			1,854	216	3	1	1	1	42.97%
14		Retail - Other Retail	42,002	2,150			18,762	556			36,150	5,899	2,166	107	234	1,565	72.24%
15		Retail - Other Retail - Of Which: SME	2,418	195			691	68			1,935	478	194	2	7	149	76.77%
16		Retail - Other Retail - Of Which: non-SME	39,584	1,954			18,071	487			34,215	5,421	1,972	105	227	1,416	71.79%
17		Collective investments undertakings (CIU)	24	0	1,506	0	8	0	280	0	0	0	0	0	0	0	-
18		Equity	0	0			0	0			0	0	0	0	0	0	-
19		Securitisation															
20		Other non-credit obligation assets	2,860	4			2,651	0			586	0	0	0	0	0	-
21		**TOTAL**	**547,215**	**15,820**	**202,122**	**2,122**	**127,356**	**8,823**	**77,349**	**0**	557,733	66,510	16,998	451	774	4,353	25.61%

* Restated 31/12/2024:

RowNum		(mln EUR, %)	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
			Restated 31/12/2024*														
			Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB		F-IRB		A-IRB		F-IRB								
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
22	GERMANY	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
23		Central governments	5,109	0	433	0	10,925	0	0	0	741	229	85	0	0	0	0.00%
24		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
25		Public sector entities	13	0	1	0	4	0	0	0	13	0	0	0	0	0	89.45%
26		Institutions			908	0			160	0	258	35	0	0	0	0	-
27		Corporates	28,377	1,221	23,102	391	14,207	657	9,881	0	41,066	5,565	1,665	41	52	788	47.34%
28		Corporates - Of Which: Specialised Lending	1,942	61	386	0	757	70	218	0	1,819	434	61	2	6	14	22.59%
29		Corporates - Of Which: SME general corporates	9,325	605	591	1	3,765	151	210	0	8,335	1,488	621	6	13	189	30.48%
30		Corporates - Of Which: Purchased receivables	116	4	2,815	3	125	2	949	0	2,275	632	7	1	1	2	35.95%
31		Retail	183,428	3,303			44,218	1,051			171,790	20,421	3,257	126	379	1,384	42.48%
32		Retail - Secured by residential estate property	140,492	1,585			29,367	510			134,708	14,787	1,567	49	184	158	10.09%
33		Retail - Qualifying Revolving	8,989	155			1,316	130			7,944	1,045	155	4	17	120	77.27%
34		Retail - Purchased receivables	1,378	3			177	4			1,326	52	3	0	0	1	45.06%
35		Retail - Other Retail	32,569	1,560			13,358	407			27,811	4,536	1,533	73	179	1,105	72.07%
36		Retail - Other Retail - Of Which: SME	975	16			197	16			840	132	16	0	1	9	57.15%
37		Retail - Other Retail - Of Which: non-SME	31,594	1,544			13,161	391			26,971	4,404	1,517	72	178	1,096	72.23%
38		Collective investments undertakings (CIU)	1	0	208	0	0	0	27	0	0	0	0	0	0	0	-
39		Equity	0	0			0	0			0	0	0	0	0	0	-
40		Securitisation															
41		Other non-credit obligation assets	2,088	0			2,080	0			15	0	0	0	0	0	-
42		**TOTAL**	**219,015**	**4,524**	**24,652**	**391**	**71,434**	**1,708**	**10,069**	**0**	213,882	26,250	5,008	166	431	2,172	43.37%

RowNum		(mln EUR, %)	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
			Restated 31/12/2024*														
			Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB		F-IRB		A-IRB		F-IRB								
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
43	UNITED STATES	Central banks	62,677	0	0	0	13	0	0	0	60,205	0	0	0	0	0	-
44		Central governments	19,812	0	483	0	19	0	0	0	6,278	472	0	0	0	0	-
45		Regional governments or local authorities	188	0	0	0	34	0	0	0	14	0	0	0	0	0	-
46		Public sector entities	692	0	0	0	78	0	0	0	335	0	0	0	0	0	-
47		Institutions			6,290	0			597	0	1,952	104	23	0	0	0	0.00%
48		Corporates	76,356	5,680	47,419	601	14,134	4,470	17,758	0	75,644	14,446	4,786	70	108	625	13.05%
49		Corporates - Of Which: Specialised Lending	18,785	2,897	7	0	4,073	2,432	6	0	12,552	4,560	2,258	16	27	384	17.00%
50		Corporates - Of Which: SME general corporates	7,592	912	669	0	1,786	502	235	0	5,853	1,323	705	7	11	43	6.11%
51		Corporates - Of Which: Purchased receivables	140	0	1,156	0	15	0	323	0	1,084	207	0	0	0	0	-
52		Retail	103	1			29	0			73	31	1	0	0	0	39.65%
53		Retail - Secured by residential estate property	23	0			3	0			23	1	0	0	0	0	9.14%
54		Retail - Qualifying Revolving	4	0			0	0			3	0	0	0	0	0	48.69%
55		Retail - Purchased receivables	67	0			23	0			41	26	0	0	0	0	-
56		Retail - Other Retail	10	0			3	0			6	3	0	0	0	0	71.80%
57		Retail - Other Retail - Of Which: SME	0	0			0	0			0	0	0	0	0	0	-
58		Retail - Other Retail - Of Which: non-SME	9	0			3	0			6	3	0	0	0	0	71.80%
59		Collective investments undertakings (CIU)	9	0	80	0	0	0	15	0	0	0	0	0	0	0	-
60		Equity	0	0			0	0			0	0	0	0	0	0	-
61		Securitisation															
62		Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
63		**TOTAL**	**159,837**	**5,681**	**54,272**	**601**	**14,307**	**4,471**	**18,370**	**0**	144,500	15,052	4,810	70	109	625	12.99%

RowNum		(mln EUR, %)	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
			Restated 31/12/2024*														
			Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB		F-IRB		A-IRB		F-IRB								
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
64	ITALY	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
65		Central governments	1,540	0	311	0	354	0	45	0	1,308	303	216	0	0	0	0.00%
66		Regional governments or local authorities	104	0	0	0	122	0	0	0	0	0	0	0	0	0	-
67		Public sector entities	2	0	0	0	2	0	0	0	2	0	0	0	0	0	99.00%
68		Institutions			620	0			188	0	42	91	0	0	0	0	-
69		Corporates	7,448	388	4,946	31	4,014	150	2,214	0	10,172	2,036	413	24	25	211	51.16%
70		Corporates - Of Which: Specialised Lending	1,006	47	45	0	349	11	29	0	852	155	47	11	1	4	8.55%
71		Corporates - Of Which: SME general corporates	2,233	121	49	0	773	53	3	0	1,674	601	121	2	7	35	28.43%
72		Corporates - Of Which: Purchased receivables	9	0	422	0	1	0	172	0	379	37	0	0	0	0	-
73		Retail	10,324	432			4,913	89			9,546	1,049	477	30	39	319	66.83%
74		Retail - Secured by residential estate property	3,294	47			466	15			3,135	159	47	0	1	12	25.84%
75		Retail - Qualifying Revolving	53	2			15	1			48	5	2	0	0	1	39.61%
76		Retail - Purchased receivables	65	0			24	0			50	15	0	0	0	0	24.65%
77		Retail - Other Retail	6,912	383			4,408	73			6,312	870	427	30	37	306	71.50%
78		Retail - Other Retail - Of Which: SME	862	106			213	22			724	137	106	1	2	84	78.92%
79		Retail - Other Retail - Of Which: non-SME	6,051	277			4,195	51			5,588	733	321	28	36	222	69.05%
80		Collective investments undertakings (CIU)	0	0	2	0	0	0	1	0	0	0	0	0	0	0	-
81		Equity	0	0			0	0			0	0	0	0	0	0	-
82		Securitisation															
83		Other non-credit obligation assets	202	0			0	0			0	0	0	0	0	0	-
84		**TOTAL**	**19,620**	**820**	**5,880**	**31**	**9,405**	**239**	**2,448**	**0**	21,070	3,478	1,106	54	64	530	47.93%

2025 EU-wide Stress Test: Credit risk IRB

Deutsche Bank AG

RowNum	Country	(mln EUR, %)	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
			Restated 31/12/2024*														
			Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB		F-IRB		A-IRB		F-IRB								
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
85	UNITED KINGDOM	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
86		Central governments	8,487	0	685	0	0	0	0	0	6,335	33	275	0	0	0	0.00%
87		Regional governments or local authorities	0	0	8	0	0	0	1	0	8	0	0	0	0	0	-
88		Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
89		Institutions			0	0			0	0	38	0	0	0	0	0	-
90		Corporates	7,602	279	13,250	7	2,813	165	4,416	0	12,422	608	326	12	13	6	1.89%
91		Corporates - Of Which: Specialised Lending	2,309	0	0	0	715	0	0	0	1,972	295	0	2	7	0	-
92		Corporates - Of Which: SME	342	0	143	0	70	0	69	0	374	0	0	0	0	0	-
93		Corporates - Of Which: Purchased receivables	0	0	263	0	0	0	103	0	223	40	0	0	0	0	-
94		Retail	56	2			16	1			46	11	2	0	0	1	68.38%
95		Retail - Secured by residential estate property	23	1			10	1			18	5	1	0	0	0	41.86%
96		Retail - Qualifying Revolving	0	0			0	0			0	0	0	0	0	0	-
97		Retail - Purchased receivables	10	0			2	0			4	6	0	0	0	0	-
98		Retail - Other Retail	24	1			4	0			24	0	1	0	0	1	100.00%
99		Retail - Other Retail - Of Which: SME	0	0			0	0			0	0	0	0	0	0	-
100		Retail - Other Retail - Of Which: non-SME	24	1			4	0			24	0	1	0	0	1	100.00%
101		Collective investments undertakings (CIU)	5	0	148	0	0	0	30	0	0	0	0	0	0	0	-
102		Equity	0	0			0	0			0	0	0	0	0	0	-
103		Securitisation															
104		Other non-credit obligation assets	12	0			12	0			12	0	0	0	0	0	-
105		**TOTAL**	**16,161**	**281**	**14,092**	**7**	**2,841**	**166**	**4,446**	**0**	18,860	652	603	12	13	8	1.26%

RowNum	Country	(mln EUR, %)	Exposure values A-IRB Non-defaulted	Exposure values A-IRB Defaulted	Exposure values F-IRB Non-defaulted	Exposure values F-IRB Defaulted	Risk exposure amounts A-IRB Non-defaulted	Risk exposure amounts A-IRB Defaulted	Risk exposure amounts F-IRB Non-defaulted	Risk exposure amounts F-IRB 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 for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			Restated 31/12/2024*														
106	SPAIN	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
107		Central governments	1,972	0	189	0	170	0	8	0	1,398	566	195	0	0	0	0.04%
108		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
109		Public sector entities	10	0	0	0	3	0	0	0	10	0	0	0	0	0	-
110		Institutions			824	0			176	0	93	1	0	0	0	0	-
111		Corporates	4,715	1,107	2,768	6	3,226	78	1,246	0	6,263	798	1,111	14	18	124	11.12%
112		Corporates - Of Which: Specialised Lending	552	50	0	0	167	2	0	0	450	94	50	1	1	6	11.82%
113		Corporates - Of Which: SME general corporates	798	79	4	0	456	18	1	0	567	215	79	1	6	29	36.18%
114		Corporates - Of Which: Purchased receivables	1	0	236	0	0	0	90	0	206	32	0	0	0	0	-
115		Retail	8,099	431			2,188	208			6,482	1,516	455	6	33	190	41.81%
116		Retail - Secured by residential estate property	5,819	245			1,250	136			4,669	1,050	270	1	16	52	19.33%
117		Retail - Qualifying Revolving	3	0			0	0			2	0	0	0	0	0	76.64%
118		Retail - Purchased receivables	39	0			11	0			28	11	0	0	0	0	0.00%
119		Retail - Other Retail	2,238	186			926	71			1,782	454	185	5	17	138	74.62%
120		Retail - Other Retail - Of Which: SME	580	73			281	30			369	209	72	1	4	56	77.78%
121		Retail - Other Retail - Of Which: non-SME	1,658	113			646	41			1,413	245	113	4	13	82	72.60%
122		Collective investments undertakings (CIU)	0	0	72	0	0	0	16	0	0	0	0	0	0	0	-
123		Equity	0	0			0	0			0	0	0	0	0	0	-
124		Securitisation															
125		Other non-credit obligation assets	2	0			2	0			2	0	0	0	0	0	-
126		**TOTAL**	**14,797**	**1,538**	**3,854**	**6**	**5,589**	**286**	**1,446**	**0**	14,248	2,879	1,761	20	51	314	17.82%

RowNum	Country	(mln EUR, %)	Exposure values A-IRB Non-defaulted	Exposure values A-IRB Defaulted	Exposure values F-IRB Non-defaulted	Exposure values F-IRB Defaulted	Risk exposure amounts A-IRB Non-defaulted	Risk exposure amounts A-IRB Defaulted	Risk exposure amounts F-IRB Non-defaulted	Risk exposure amounts F-IRB 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 for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			Restated 31/12/2024*														
127	LUXEMBOURG	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
128		Central governments	2	0	6	0	0	0	0	0	10	0	0	0	0	0	-
129		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
130		Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
131		Institutions			364	0			78	0	258	0	0	0	0	0	-
132		Corporates	13,647	84	4,582	37	3,155	98	3,092	0	12,894	1,689	148	11	13	17	11.74%
133		Corporates - Of Which: Specialised Lending	2,783	64	83	0	790	83	63	0	2,060	677	47	6	3	10	21.01%
134		Corporates - Of Which: SME general corporates	734	0	272	0	204	0	200	0	831	117	0	0	1	0	-
135		Corporates - Of Which: Purchased receivables	0	0	110	0	0	0	98	0	92	18	0	0	0	0	-
136		Retail	45	4			14	1			39	7	4	0	0	1	23.83%
137		Retail - Secured by residential estate property	37	4			12	1			32	5	4	0	0	1	20.02%
138		Retail - Qualifying Revolving	1	0			0	0			1	0	0	0	0	0	90.92%
139		Retail - Purchased receivables	2	0			0	0			2	0	0	0	0	0	-
140		Retail - Other Retail	6	0			2	0			5	1	0	0	0	0	54.42%
141		Retail - Other Retail - Of Which: SME	0	0			0	0			0	0	0	0	0	0	-
142		Retail - Other Retail - Of Which: non-SME	6	0			2	0			5	1	0	0	0	0	54.42%
143		Collective investments undertakings (CIU)	0	0	9	0	0	0	2	0	0	0	0	0	0	0	-
144		Equity	0	0			0	0			0	0	0	0	0	0	-
145		Securitisation															
146		Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
147		**TOTAL**	**13,695**	**88**	**4,961**	**37**	**3,169**	**99**	**3,173**	**0**	13,201	1,697	152	11	13	18	12.06%

RowNum	Country	(mln EUR, %)	Exposure values A-IRB Non-defaulted	Exposure values A-IRB Defaulted	Exposure values F-IRB Non-defaulted	Exposure values F-IRB Defaulted	Risk exposure amounts A-IRB Non-defaulted	Risk exposure amounts A-IRB Defaulted	Risk exposure amounts F-IRB Non-defaulted	Risk exposure amounts F-IRB 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 for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			Restated 31/12/2024*														
148	NETHERLANDS	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
149		Central governments	156	0	234	0	1	0	0	0	385	0	2	0	0	0	0.00%
150		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
151		Public sector entities	3	0	0	0	1	0	0	0	0	0	0	0	0	0	-
152		Institutions			1,107	0			185	0	660	16	0	0	0	0	-
153		Corporates	5,535	198	7,135	32	1,683	103	2,959	0	10,155	995	227	12	11	58	25.55%
154		Corporates - Of Which: Specialised Lending	2,187	0	95	0	417	0	74	0	1,762	411	0	1	4	0	-
155		Corporates - Of Which: SME general corporates	147	61	8	0	34	34	3	0	92	62	61	0	0	12	20.13%
156		Corporates - Of Which: Purchased receivables	19	0	347	0	14	0	184	0	346	20	0	3	0	0	-
157		Retail	90	1			19	0			78	12	1	0	0	0	39.45%
158		Retail - Secured by residential estate property	41	1			8	0			37	4	1	0	0	0	16.90%
159		Retail - Qualifying Revolving	3	0			0	0			3	0	0	0	0	0	71.80%
160		Retail - Purchased receivables	32	0			8	0			25	7	0	0	0	0	-
161		Retail - Other Retail	14	0			3	0			13	1	0	0	0	0	75.53%
162		Retail - Other Retail - Of Which: SME	0	0			0	0			0	0	0	0	0	0	100.00%
163		Retail - Other Retail - Of Which: non-SME	14	0			3	0			13	1	0	0	0	0	74.67%
164		Collective investments undertakings (CIU)	0	0	169	0	0	0	43	0	0	0	0	0	0	0	-
165		Equity	0	0			0	0			0	0	0	0	0	0	-
166		Securitisation															
167		Other non-credit obligation assets	4	0			4	0			4	0	0	0	0	0	-
168		**TOTAL**	**5,788**	**199**	**8,645**	**32**	**1,707**	**103**	**3,187**	**0**	11,282	1,023	230	12	11	58	25.36%

2025 EU-wide Stress Test: Credit risk IRB

Deutsche Bank AG

RowNum		(mln EUR, %)	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
			Restated 31/12/2024*														
			Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB		F-IRB		A-IRB		F-IRB								
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
169	SWITZERLAND	**Central banks**	2,209	0	0	0	0	0	0	0	2,206	0	0	0	0	0	-
170		**Central governments**	174	0	0	0	5	0	0	0	1	62	0	0	0	0	-
171		**Regional governments or local authorities**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
172		**Public sector entities**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
173		**Institutions**			5,110	0			1,180	0	3,197	95	1	0	0	0	0.00%
174		**Corporates**	1,519	37	5,272	3	338	19	1,625	0	6,081	318	46	3	4	1	2.79%
175		Corporates - Of Which: Specialised Lending	76	0	0	0	20	0	0	0	76	0	0	0	0	0	-
176		Corporates - Of Which: SME general corporates	68	0	20	0	28	0	8	0	83	4	0	0	0	0	-
177		Corporates - Of Which: Purchased receivables	1	0	138	0	0	0	36	0	129	10	0	0	0	0	-
178		**Retail**	283	7			57	4			247	35	7	0	0	3	37.99%
179		**Retail - Secured by residential estate property**	158	5			29	3			142	16	5	0	0	1	23.61%
180		**Retail - Qualifying Revolving**	13	0			2	0			11	2	0	0	0	0	79.69%
181		**Retail - Purchased receivables**	20	0			6	0			16	4	0	0	0	0	-
182		**Retail - Other Retail**	92	2			20	0			78	13	2	0	0	1	68.41%
183		Retail - Other Retail - Of Which: SME	1	0			0	0			1	0	0	0	0	0	-
184		Retail - Other Retail - Of Which: non-SME	91	2			20	0			77	13	2	0	0	1	68.41%
185		**Collective investments undertakings (CIU)**	0	0	4	0	0	0	1	0	0	0	0	0	0	0	-
186		**Equity**	0	0			0	0			0	0	0	0	0	0	-
187		**Securitisation**															
188		**Other non-credit obligation assets**	8	0			8	0			8	0	0	0	0	0	-
189		**TOTAL**	**4,192**	**43**	**10,386**	**3**	**408**	**23**	**2,806**	**0**	11,739	511	53	3	5	4	7.17%

RowNum		(mln EUR, %)	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
			Restated 31/12/2024*														
			Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB		F-IRB		A-IRB		F-IRB								
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
190	INDIA	**Central banks**	1,046	0	0	0	532	0	0	0	1,045	0	0	0	0	0	-
191		**Central governments**	287	0	0	0	331	0	0	0	0	0	0	0	0	0	-
192		**Regional governments or local authorities**	2	0	0	0	2	0	0	0	0	0	0	0	0	0	-
193		**Public sector entities**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
194		**Institutions**			756	0			424	0	578	1	0	1	0	0	-
195		**Corporates**	1,897	4	5,774	20	556	16	3,513	0	6,766	296	36	3	1	2	6.44%
196		Corporates - Of Which: Specialised Lending	444	0	0	0	144	0	0	0	375	55	0	1	0	0	-
197		Corporates - Of Which: SME general corporates	478	0	0	0	128	0	0	0	199	43	0	0	0	0	0.00%
198		Corporates - Of Which: Purchased receivables	0	0	27	3	0	0	14	0	0	4	3	0	0	0	0.00%
199		**Retail**	14	0			5	0			13	1	0	0	0	0	74.62%
200		**Retail - Secured by residential estate property**	1	0			0	0			1	0	0	0	0	0	-
201		**Retail - Qualifying Revolving**	0	0			0	0			0	0	0	0	0	0	88.61%
202		**Retail - Purchased receivables**	11	0			5	0			11	1	0	0	0	0	-
203		**Retail - Other Retail**	1	0			1	0			1	0	0	0	0	0	73.67%
204		Retail - Other Retail - Of Which: SME	0	0			0	0			0	0	0	0	0	0	-
205		Retail - Other Retail - Of Which: non-SME	1	0			1	0			1	0	0	0	0	0	73.67%
206		**Collective investments undertakings (CIU)**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
207		**Equity**	0	0			0	0			0	0	0	0	0	0	-
208		**Securitisation**															
209		**Other non-credit obligation assets**	112	0			112	0			112	0	0	0	0	0	-
210		**TOTAL**	**3,358**	**4**	**6,531**	**20**	**1,538**	**16**	**3,938**	**0**	8,514	297	37	4	1	3	6.90%

RowNum		(mln EUR, %)	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
			Restated 31/12/2024*														
			Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB		F-IRB		A-IRB		F-IRB								
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
211	SINGAPORE	**Central banks**	5,840	0	0	0	0	0	0	0	5,389	0	0	0	0	0	-
212		**Central governments**	562	0	0	0	0	0	0	0	46	0	0	0	0	0	-
213		**Regional governments or local authorities**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
214		**Public sector entities**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
215		**Institutions**			333	0			38	0	305	0	0	0	0	0	-
216		**Corporates**	4,475	130	2,022	0	854	97	923	0	4,440	496	141	4	5	11	7.84%
217		Corporates - Of Which: Specialised Lending	434	71	0	0	91	62	0	0	348	77	71	0	0	11	15.54%
218		Corporates - Of Which: SME general corporates	268	0	36	0	34	0	45	0	227	36	0	0	1	0	-
219		Corporates - Of Which: Purchased receivables	0	0	73	0	0	0	13	0	72	1	0	0	0	0	-
220		**Retail**	15	0			2	0			14	1	0	0	0	0	82.71%
221		**Retail - Secured by residential estate property**	8	0			1	0			8	0	0	0	0	0	-
222		**Retail - Qualifying Revolving**	1	0			0	0			1	0	0	0	0	0	66.22%
223		**Retail - Purchased receivables**	2	0			0	0			2	0	0	0	0	0	-
224		**Retail - Other Retail**	4	0			1	0			4	0	0	0	0	0	100.00%
225		Retail - Other Retail - Of Which: SME	0	0			0	0			0	0	0	0	0	0	-
226		Retail - Other Retail - Of Which: non-SME	4	0			1	0			4	0	0	0	0	0	100.00%
227		**Collective investments undertakings (CIU)**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
228		**Equity**	0	0			0	0			0	0	0	0	0	0	-
229		**Securitisation**															
230		**Other non-credit obligation assets**	52	0			52	0			52	0	0	0	0	0	-
231		**TOTAL**	**10,944**	**130**	**2,355**	**0**	**909**	**97**	**961**	**0**	10,246	497	141	4	5	11	7.84%

eba European Banking Authority

2025 EU-wide Stress Test: Credit risk IRB

Deutsche Bank AG

RowNum		(mln EUR, %)	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36
			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			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
1	Deutsche Bank AG	Central banks	81,995	566	60	0	9	14	23.00%	81,998	543	79	0	8	26	33.14%	81,993	531	96	0	7	37	38.82%
2		Central governments	17,549	7,444	1,001	7	12	400	40.00%	17,526	7,447	1,021	7	11	408	39.99%	17,417	7,536	1,040	7	10	416	39.99%
3		Regional governments or local authorities	47	0	1	0	0	0	27.28%	47	0	1	0	0	0	28.97%	47	0	1	0	0	0	30.43%
4		Public sector entities	546	21	1	0	0	1	46.01%	545	21	2	0	0	1	45.14%	544	20	3	0	0	1	44.85%
5		Institutions	11,562	536	51	7	5	12	22.74%	11,553	526	70	7	5	20	28.77%	11,444	615	90	7	5	29	32.13%
6		Corporates	252,631	35,874	13,973	403	241	3,207	22.95%	250,148	36,158	16,172	391	232	3,859	23.86%	248,820	35,401	18,257	388	220	4,477	24.52%
7		Corporates - Of Which: Specialised Lending	33,896	8,676	3,863	59	57	739	19.14%	33,508	8,438	4,489	58	54	848	18.89%	33,155	8,194	5,085	57	51	950	18.69%
8		Corporates - Of Which: SME general corporates	20,187	3,728	1,949	37	28	387	19.85%	20,000	3,710	2,153	36	27	456	21.16%	19,897	3,620	2,347	36	26	520	22.16%
9		Corporates - Of Which: Purchased receivables	6,473	1,310	92	17	2	27	29.84%	6,534	1,181	161	15	1	49	30.51%	6,488	1,168	219	14	1	68	30.90%
10		Retail	191,659	17,626	7,513	797	359	3,722	49.54%	186,307	19,612	10,879	786	346	5,098	46.86%	183,895	18,790	14,113	775	308	6,492	46.00%
11		Retail - Secured by residential estate property	145,817	11,243	4,187	390	146	1,102	26.32%	142,032	12,685	6,530	395	142	1,726	26.43%	140,292	12,152	8,803	390	129	2,351	26.71%
12		Retail - Qualifying Revolving	8,045	998	219	14	15	162	73.81%	8,005	980	277	12	14	200	72.39%	7,973	961	327	12	12	234	71.52%
13		Retail - Purchased receivables	1,872	188	14	2	0	5	38.03%	1,877	173	23	2	0	9	37.41%	1,870	170	33	2	0	12	37.20%
14		Retail - Other Retail	35,924	5,198	3,093	391	197	2,453	79.30%	34,393	5,774	4,049	377	189	3,163	78.13%	33,759	5,507	4,949	371	167	3,895	78.70%
15		Retail - Other Retail - Of Which: SME	1,954	426	228	5	4	166	73.10%	1,953	397	258	5	3	182	70.59%	1,921	402	285	5	4	196	68.75%
16		Retail - Other Retail - Of Which: non-SME	33,971	4,772	2,866	386	193	2,286	79.79%	32,440	5,376	3,791	372	186	2,982	78.64%	31,838	5,105	4,664	365	163	3,699	79.31%
17		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
18		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
19		Securitisation																					
20		Other non-credit obligation assets	586	0	0	0	0	0	-	586	0	0	0	0	0	-	586	0	0	0	0	0	-
21		TOTAL	556,574	62,067	22,599	1,214	626	7,355	32.54%	548,711	64,307	28,223	1,192	602	9,413	33.35%	544,747	62,894	33,599	1,178	551	11,453	34.09%

RowNum		(mln EUR, %)	Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			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
22	GERMANY	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
23		Central governments	738	232	85	0	0	34	40.00%	735	235	86	0	0	34	40.00%	732	238	86	0	0	34	40.00%
24		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
25		Public sector entities	13	0	0	0	0	0	65.04%	12	0	0	0	0	0	55.30%	12	0	0	0	0	0	50.17%
26		Institutions	258	35	0	0	0	0	44.22%	257	35	1	0	0	0	44.24%	257	35	1	0	0	1	44.24%
27		Corporates	41,282	5,038	1,977	68	38	918	46.44%	41,022	5,001	2,274	67	37	1,041	45.77%	40,856	4,884	2,556	66	35	1,157	45.29%
28		Corporates - Of Which: Specialised Lending	1,805	407	102	3	5	25	24.97%	1,792	387	135	3	4	34	25.40%	1,779	371	164	3	4	42	25.40%
29		Corporates - Of Which: SME general corporates	8,484	1,276	685	15	10	222	32.36%	8,396	1,303	746	14	10	252	33.73%	8,362	1,279	804	14	10	280	34.84%
30		Corporates - Of Which: Purchased receivables	2,274	620	21	3	1	8	37.00%	2,266	614	34	3	1	13	37.48%	2,258	610	47	3	1	18	37.82%
31		Retail	173,679	15,543	6,246	729	303	3,026	48.44%	168,731	17,395	9,341	725	293	4,281	45.82%	166,660	16,479	12,330	715	258	5,563	45.12%
32		Retail - Secured by residential estate property	136,921	10,407	3,735	382	133	1,000	26.76%	133,267	11,805	5,990	388	130	1,602	26.75%	131,598	11,278	8,187	383	118	2,209	26.98%
33		Retail - Qualifying Revolving	7,944	987	214	13	15	159	74.25%	7,906	968	271	12	14	197	72.77%	7,876	948	320	12	12	230	71.88%
34		Retail - Purchased receivables	1,329	45	6	1	0	3	40.12%	1,329	42	9	1	0	4	38.62%	1,327	41	13	1	0	5	37.91%
35		Retail - Other Retail	27,485	4,105	2,291	333	155	1,865	81.40%	26,229	4,580	3,072	324	149	2,478	80.67%	25,858	4,212	3,811	319	128	3,120	81.87%
36		Retail - Other Retail - Of Which: SME	846	118	23	1	1	13	55.30%	854	104	30	1	1	16	54.17%	853	98	36	1	1	19	53.45%
37		Retail - Other Retail - Of Which: non-SME	26,639	3,986	2,268	332	154	1,852	81.67%	25,375	4,476	3,042	322	148	2,462	80.93%	25,005	4,113	3,775	318	127	3,101	82.14%
38		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
39		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
40		Securitisation																					
41		Other non-credit obligation assets	15	0	0	0	0	0	-	15	0	0	0	0	0	-	15	0	0	0	0	0	-
42		TOTAL	215,984	20,848	8,308	798	342	3,978	47.88%	210,773	22,666	11,701	791	330	5,356	45.77%	208,532	21,635	14,972	782	293	6,755	45.12%

RowNum		(mln EUR, %)	Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			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
43	UNITED STATES	Central banks	60,205	0	0	0	0	0	66.56%	60,205	0	0	0	0	0	66.56%	60,205	0	0	0	0	0	66.56%
44		Central governments	1,019	5,731	0	0	2	0	20.97%	1,019	5,731	0	0	2	0	20.97%	932	5,817	1	0	2	0	20.97%
45		Regional governments or local authorities	14	0	0	0	0	0	30.00%	14	0	0	0	0	0	30.03%	14	0	0	0	0	0	30.04%
46		Public sector entities	315	21	0	0	0	0	45.61%	314	21	0	0	0	0	44.62%	314	20	0	0	0	0	44.34%
47		Institutions	1,914	140	24	0	0	3	10.76%	1,916	138	25	0	0	3	11.30%	1,916	138	25	0	0	3	11.83%
48		Corporates	73,098	16,223	5,555	111	75	818	14.72%	72,008	16,545	6,323	108	80	1,005	15.90%	71,589	16,225	7,063	107	77	1,186	16.79%
49		Corporates - Of Which: Specialised Lending	12,406	4,434	2,529	21	26	426	16.85%	12,246	4,328	2,796	20	25	466	16.68%	12,104	4,214	3,053	20	24	505	16.54%
50		Corporates - Of Which: SME general corporates	5,757	1,340	785	12	7	60	7.69%	5,676	1,343	862	11	7	77	8.97%	5,647	1,297	938	11	7	94	10.00%
51		Corporates - Of Which: Purchased receivables	901	386	4	1	0	1	27.95%	1,008	275	7	1	0	2	28.51%	1,006	275	10	1	0	3	28.86%
52		Retail	74	29	2	0	0	1	36.43%	75	27	3	0	0	1	36.05%	74	26	4	0	0	1	35.91%
53		Retail - Secured by residential estate property	23	1	0	0	0	0	10.95%	23	1	1	0	0	0	12.22%	23	0	1	0	0	0	13.07%
54		Retail - Qualifying Revolving	3	0	0	0	0	0	61.25%	3	0	0	0	0	0	65.75%	3	0	0	0	0	0	67.40%
55		Retail - Purchased receivables	41	24	1	0	0	0	33.96%	42	23	2	0	0	1	34.10%	42	22	3	0	0	1	34.22%
56		Retail - Other Retail	6	3	0	0	0	0	66.48%	6	3	1	0	0	0	64.00%	6	3	1	0	0	0	62.46%
57		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	37.66%	0	0	0	0	0	0	37.65%	0	0	0	0	0	0	37.61%
58		Retail - Other Retail - Of Which: non-SME	6	3	0	0	0	0	66.51%	6	3	1	0	0	0	64.04%	6	3	1	0	0	0	62.51%
59		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
60		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
61		Securitisation																					
62		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
63		TOTAL	136,638	22,143	5,582	111	78	821	14.71%	135,551	22,461	6,352	108	82	1,009	15.89%	135,044	22,226	7,093	107	79	1,191	16.79%

RowNum		(mln EUR, %)	Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			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
64	ITALY	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
65		Central governments	1,301	302	223	2	2	89	40.00%	1,295	300	231	3	2	92	40.00%	1,288	299	239	3	1	96	40.00%
66		Regional governments or local authorities	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	40.00%
67		Public sector entities	2	0	0	0	0	0	60.16%	2	0	0	0	0	0	55.89%	2	0	0	0	0	0	54.37%
68		Institutions	42	89	1	0	2	1	44.23%	42	88	3	0	2	1	44.22%	42	87	4	0	2	2	44.20%
69		Corporates	10,293	1,803	525	20	16	251	47.73%	10,312	1,676	633	20	15	288	45.57%	10,257	1,629	735	20	14	324	44.14%
70		Corporates - Of Which: Specialised Lending	847	151	56	1	1	6	11.21%	842	147	65	1	1	9	13.08%	837	143	74	1	1	11	14.45%
71		Corporates - Of Which: SME general corporates	1,687	564	145	3	5	42	29.06%	1,697	531	167	3	5	49	29.44%	1,688	520	188	3	4	56	29.72%
72		Corporates - Of Which: Purchased receivables	376	34	6	1	0	2	31.56%	372	32	11	1	0	4	31.74%	368	31	16	1	0	5	31.90%
73		Retail	9,594	855	623	54	30	432	69.26%	9,344	949	779	50	30	516	66.20%	9,110	1,038	923	48	30	594	64.28%
74		Retail - Secured by residential estate property	3,133	149	59	2	1	15	25.76%	3,124	145	72	2	1	18	25.65%	3,116	141	84	2	1	21	25.57%
75		Retail - Qualifying Revolving	48	4	3	0	0	1	42.53%	47	4	4	0	0	2	44.49%	45	6	5	0	0	2	45.71%
76		Retail - Purchased receivables	51	13	1	0	0	0	43.26%	52	12	2	0	0	1	43.42%	51	11	2	0	0	1	43.48%
77		Retail - Other Retail	6,362	688	560	52	29	415	74.06%	6,121	788	701	47	29	495	70.54%	5,898	880	833	46	29	569	68.35%
78		Retail - Other Retail - Of Which: SME	737	112	119	2	1	89	75.38%	730	108	130	2	1	94	72.73%	712	115	140	2	1	99	70.68%
79		Retail - Other Retail - Of Which: non-SME	5,624	577	441	50	28	325	73.70%	5,390	681	571	45	28	400	70.05%	5,185	765	692	43	27	470	67.88%
80		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
81		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
82		Securitisation																					
83		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
84		TOTAL	21,232	3,049	1,373	77	51	772	56.24%	20,995	3,013	1,646	72	49	898	54.55%	20,699	3,053	1,901	70	47	1,015	53.41%

eba European Banking Authority

2025 EU-wide Stress Test: Credit risk IRB

Deutsche Bank AG

RowNum		(mln EUR, %)	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36
			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			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
85	UNITED KINGDOM	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
86		Central governments	6,283	81	280	2	0	112	40.00%	6,277	81	285	2	0	114	40.00%	6,272	81	290	2	0	116	40.00%
87		Regional governments or local authorities	8	0	0	0	0	0	40.00%	8	0	0	0	0	0	40.00%	8	0	0	0	0	0	40.00%
88		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
89		Institutions	38	0	0	0	0	0	0.00%	38	0	0	0	0	0	0.00%	38	0	0	0	0	0	0.00%
90		Corporates	12,223	671	462	28	15	69	14.88%	12,099	664	593	27	15	104	17.60%	11,999	640	717	27	14	138	19.26%
91		Corporates - Of Which: Specialised Lending	1,940	281	46	4	6	7	15.27%	1,908	268	90	4	6	14	15.22%	1,878	256	133	4	5	20	15.17%
92		Corporates - Of Which: SME	370	0	4	1	0	1	20.60%	366	0	8	1	0	2	20.59%	363	0	12	1	0	2	20.61%
93		Corporates - Of Which: Purchased receivables	222	39	1	0	0	0	37.47%	222	39	3	0	0	1	37.47%	221	38	4	0	0	1	37.47%
94		Retail	47	8	3	0	0	2	60.36%	43	12	3	0	0	2	55.35%	43	12	4	0	0	2	52.25%
95		Retail - Secured by residential estate property	19	3	2	0	0	1	37.77%	15	6	2	0	0	1	35.84%	15	6	2	0	0	1	34.85%
96		Retail - Qualifying Revolving	0	0	0	0	0	0	83.12%	0	0	0	0	0	0	83.11%	0	0	0	0	0	0	83.11%
97		Retail - Purchased receivables	4	6	0	0	0	0	31.00%	5	5	0	0	0	0	31.01%	5	5	0	0	0	0	31.02%
98		Retail - Other Retail	24	0	1	0	0	1	98.00%	23	1	1	0	0	1	95.28%	23	1	1	0	0	1	92.97%
99		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
100		Retail - Other Retail - Of Which: non-SME	24	0	1	0	0	1	98.00%	23	1	1	0	0	1	95.28%	23	1	1	0	0	1	92.97%
101		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
102		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
103		Securitisation																					
104		Other non-credit obligation assets	12	0	0	0	0	0	-	12	0	0	0	0	0	-	12	0	0	0	0	0	-
105		TOTAL	18,611	760	744	30	15	182	24.47%	18,477	757	881	29	15	220	24.98%	18,371	732	1,011	29	14	256	25.33%

RowNum		(mln EUR, %)	Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			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
106	SPAIN	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
107		Central governments	1,396	565	198	1	1	79	40.00%	1,393	564	201	1	1	80	40.00%	1,391	564	204	1	1	82	40.00%
108		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
109		Public sector entities	10	0	0	0	0	0	40.08%	10	0	0	0	0	0	40.08%	10	0	0	0	0	0	40.08%
110		Institutions	93	1	0	0	0	0	44.16%	93	1	0	0	0	0	44.14%	93	1	0	0	0	0	44.13%
111		Corporates	6,234	735	1,202	18	11	213	17.69%	6,174	709	1,289	17	10	244	18.96%	6,108	695	1,369	17	10	273	19.97%
112		Corporates - Of Which: Specialised Lending	444	82	68	1	1	10	15.39%	438	72	84	1	1	14	17.13%	432	63	98	1	1	18	18.13%
113		Corporates - Of Which: SME general corporates	574	194	93	2	3	35	38.00%	569	187	106	2	3	41	39.25%	557	188	116	2	3	46	39.92%
114		Corporates - Of Which: Purchased receivables	205	31	1	0	0	0	34.85%	204	31	2	0	0	1	35.03%	204	31	3	0	0	1	35.20%
115		Retail	6,893	1,000	559	11	23	230	41.19%	6,761	1,036	655	10	21	262	40.03%	6,662	1,050	740	10	19	290	39.25%
116		Retail - Secured by residential estate property	5,034	614	340	5	11	75	22.00%	4,932	651	406	4	10	91	22.42%	4,872	654	463	4	9	105	22.66%
117		Retail - Qualifying Revolving	3	0	0	0	0	0	74.58%	2	0	0	0	0	0	73.43%	2	0	0	0	0	0	72.66%
118		Retail - Purchased receivables	29	10	0	0	0	0	33.96%	30	9	1	0	0	0	34.11%	30	9	1	0	0	0	34.16%
119		Retail - Other Retail	1,827	377	218	6	11	155	71.12%	1,796	376	249	6	10	171	68.75%	1,758	388	276	5	10	185	67.03%
120		Retail - Other Retail - Of Which: SME	369	196	86	2	2	64	74.64%	367	186	98	2	2	71	72.64%	354	189	108	2	2	77	71.21%
121		Retail - Other Retail - Of Which: non-SME	1,458	181	133	4	9	91	68.85%	1,429	191	151	4	9	100	66.24%	1,404	199	168	4	8	108	64.35%
122		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
123		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
124		Securitisation																					
125		Other non-credit obligation assets	2	0	0	0	0	0	-	2	0	0	0	0	0	-	2	0	0	0	0	0	-
126		TOTAL	14,627	2,301	1,959	29	35	522	26.65%	14,432	2,310	2,145	28	32	587	27.37%	14,265	2,310	2,313	28	30	645	27.91%

RowNum		(mln EUR, %)	Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			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
127	LUXEMBOURG	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
128		Central governments	10	0	0	0	0	0	40.00%	10	0	0	0	0	0	40.00%	10	0	0	0	0	0	40.00%
129		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
130		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
131		Institutions	258	0	0	0	0	0	38.63%	258	0	0	0	0	0	38.65%	258	0	0	0	0	0	38.66%
132		Corporates	12,877	1,609	245	18	11	65	26.55%	12,820	1,571	340	18	11	92	27.12%	12,762	1,539	430	17	10	118	27.45%
133		Corporates - Of Which: Specialised Lending	2,068	637	79	4	3	17	21.17%	2,050	623	111	3	3	23	21.23%	2,033	611	141	3	3	30	21.25%
134		Corporates - Of Which: SME general corporates	829	111	7	1	1	2	24.37%	827	106	14	1	1	3	24.45%	826	101	21	1	1	5	24.54%
135		Corporates - Of Which: Purchased receivables	83	18	9	2	0	2	26.14%	77	18	16	1	0	4	26.25%	71	18	21	1	0	6	26.36%
136		Retail	39	6	5	0	0	1	24.51%	39	5	6	0	0	1	24.91%	38	5	6	0	0	2	25.16%
137		Retail - Secured by residential estate property	32	4	4	0	0	1	20.94%	32	4	5	0	0	1	21.46%	32	4	6	0	0	1	21.79%
138		Retail - Qualifying Revolving	1	0	0	0	0	0	83.97%	1	0	0	0	0	0	79.46%	1	0	0	0	0	0	76.68%
139		Retail - Purchased receivables	2	0	0	0	0	0	40.44%	2	0	0	0	0	0	40.42%	2	0	0	0	0	0	40.39%
140		Retail - Other Retail	5	1	1	0	0	0	51.24%	5	1	1	0	0	0	49.38%	5	1	1	0	0	0	48.21%
141		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	71.03%	0	0	0	0	0	0	71.03%	0	0	0	0	0	0	71.03%
142		Retail - Other Retail - Of Which: non-SME	5	1	1	0	0	0	51.24%	5	1	1	0	0	0	49.38%	5	1	1	0	0	0	48.21%
143		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
144		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
145		Securitisation																					
146		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
147		TOTAL	13,184	1,615	251	18	11	66	26.52%	13,127	1,576	346	18	11	94	27.09%	13,068	1,544	437	17	11	120	27.43%

RowNum		(mln EUR, %)	Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			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
148	NETHERLANDS	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
149		Central governments	385	0	2	0	0	1	40.00%	385	0	2	0	0	1	40.00%	384	0	3	0	0	1	40.00%
150		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
151		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
152		Institutions	660	16	0	0	2	0	43.15%	660	16	0	0	2	0	43.16%	660	16	0	0	2	0	43.16%
153		Corporates	10,112	936	328	19	8	85	25.91%	10,052	902	422	17	8	110	26.08%	9,964	903	509	17	7	133	26.18%
154		Corporates - Of Which: Specialised Lending	1,786	360	25	1	3	4	13.81%	1,779	343	50	1	3	7	13.84%	1,772	327	73	1	3	10	13.86%
155		Corporates - Of Which: SME general corporates	91	62	62	0	0	12	20.15%	91	62	62	0	0	13	20.17%	91	61	63	0	0	13	20.18%
156		Corporates - Of Which: Purchased receivables	323	20	24	5	0	7	27.38%	304	20	43	4	0	12	27.40%	289	20	58	4	0	16	27.42%
157		Retail	79	9	2	0	0	1	36.74%	79	9	2	0	0	1	35.42%	79	9	3	0	0	1	34.61%
158		Retail - Secured by residential estate property	38	3	1	0	0	0	18.69%	37	3	1	0	0	0	19.84%	37	3	2	0	0	0	20.52%
159		Retail - Qualifying Revolving	3	0	0	0	0	0	71.01%	3	0	0	0	0	0	70.68%	3	0	0	0	0	0	70.41%
160		Retail - Purchased receivables	26	5	0	0	0	0	33.23%	27	5	0	0	0	0	33.25%	26	5	1	0	0	0	33.27%
161		Retail - Other Retail	13	1	1	0	0	0	67.30%	13	1	1	0	0	0	62.72%	13	1	1	0	0	0	59.93%
162		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	99.96%	0	0	0	0	0	0	99.93%	0	0	0	0	0	0	99.89%
163		Retail - Other Retail - Of Which: non-SME	13	1	1	0	0	0	66.45%	13	1	1	0	0	0	61.94%	13	1	1	0	0	0	59.21%
164		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
165		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
166		Securitisation																					
167		Other non-credit obligation assets	4	0	0	0	0	0	-	4	0	0	0	0	0	-	4	0	0	0	0	0	-
168		TOTAL	11,240	961	333	19	10	87	26.08%	11,180	927	427	17	10	112	26.23%	11,091	928	515	17	9	136	26.32%

2025 EU-wide Stress Test: Credit risk IRB

Deutsche Bank AG

RowNum		(mln EUR, %)	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36
			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			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
169	SWITZERLAND	Central banks	2,206	0	0	0	0	0	66.56%	2,206	0	0	0	0	0	66.56%	2,206	0	0	0	0	0	66.56%
170		Central governments	1	62	0	0	6	0	10.26%	1	62	0	0	6	0	10.27%	1	62	0	0	6	0	10.27%
171		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
172		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
173		Institutions	3,194	95	3	1	0	1	35.84%	3,192	95	5	1	0	2	39.12%	3,190	95	8	1	0	3	40.30%
174		Corporates	6,056	315	74	3	3	10	13.70%	6,045	299	101	3	3	18	17.73%	6,035	285	125	3	3	25	19.99%
175		Corporates - Of Which: Specialised Lending	75	0	1	0	0	0	9.63%	74	0	2	0	0	0	9.63%	74	0	3	0	0	0	9.63%
176		Corporates - Of Which: SME general corporates	82	4	1	0	0	0	31.17%	81	4	3	0	0	1	31.20%	80	4	4	0	0	1	31.22%
177		Corporates - Of Which: Purchased receivables	129	10	0	0	0	0	38.15%	129	10	1	0	0	0	38.10%	128	10	1	0	0	0	38.10%
178		Retail	255	25	9	0	0	3	36.06%	250	27	11	0	0	4	34.69%	249	26	14	0	0	5	33.85%
179		Retail - Secured by residential estate property	143	13	6	0	0	1	22.97%	139	16	7	0	0	2	22.55%	139	15	9	0	0	2	22.29%
180		Retail - Qualifying Revolving	11	2	0	0	0	0	74.20%	11	2	0	0	0	0	72.02%	11	2	0	0	0	0	70.88%
181		Retail - Purchased receivables	17	4	0	0	0	0	44.14%	17	4	0	0	0	0	44.08%	16	3	0	0	0	0	44.01%
182		Retail - Other Retail	84	7	3	0	0	2	61.51%	83	7	4	0	0	2	56.80%	83	6	4	0	0	2	53.95%
183		Retail - Other Retail - Of Which: SME	1	0	0	0	0	0	50.99%	1	0	0	0	0	0	50.99%	1	0	0	0	0	0	50.99%
184		Retail - Other Retail - Of Which: non-SME	83	7	3	0	0	2	61.53%	82	7	3	0	0	2	56.82%	82	6	4	0	0	2	53.97%
185		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
186		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
187		Securitisation																					
188		Other non-credit obligation assets	8	0	0	0	0	0	-	8	0	0	0	0	0	-	8	0	0	0	0	0	-
189		TOTAL	11,720	498	86	5	10	14	16.78%	11,702	484	118	5	10	24	20.32%	11,689	468	147	5	9	33	22.31%

RowNum		(mln EUR, %)																					
			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			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
190	INDIA	Central banks	1,045	0	0	0	0	0	66.56%	1,045	0	0	0	0	0	66.56%	1,045	0	0	0	0	0	66.56%
191		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
192		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
193		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
194		Institutions	577	1	1	0	0	0	44.97%	576	1	2	0	0	1	44.99%	575	1	3	0	0	1	45.00%
195		Corporates	6,713	321	63	9	4	12	19.77%	6,679	329	89	9	3	22	24.94%	6,651	332	115	9	3	32	27.64%
196		Corporates - Of Which: Specialised Lending	372	55	3	0	0	0	13.11%	369	54	6	0	0	1	13.15%	366	54	10	0	0	1	13.18%
197		Corporates - Of Which: SME general corporates	197	42	2	0	0	0	12.97%	196	41	5	0	0	1	13.34%	195	40	7	0	0	1	13.58%
198		Corporates - Of Which: Purchased receivables	0	4	3	0	0	0	0.17%	0	4	3	0	0	0	0.34%	0	4	3	0	0	0	0.51%
199		Retail	13	1	0	0	0	0	63.70%	13	1	1	0	0	0	58.87%	12	1	1	0	0	0	56.00%
200		Retail - Secured by residential estate property	1	0	0	0	0	0	18.44%	1	0	0	0	0	0	18.54%	1	0	0	0	0	0	18.57%
201		Retail - Qualifying Revolving	0	0	0	0	0	0	83.25%	0	0	0	0	0	0	80.94%	0	0	0	0	0	0	79.77%
202		Retail - Purchased receivables	11	1	0	0	0	0	37.64%	11	1	0	0	0	0	37.66%	10	1	0	0	0	0	37.69%
203		Retail - Other Retail	1	0	0	0	0	0	73.71%	1	0	0	0	0	0	73.87%	1	0	0	0	0	0	74.00%
204		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
205		Retail - Other Retail - Of Which: non-SME	1	0	0	0	0	0	73.71%	1	0	0	0	0	0	73.87%	1	0	0	0	0	0	74.00%
206		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
207		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
208		Securitisation																					
209		Other non-credit obligation assets	112	0	0	0	0	0	-	112	0	0	0	0	0	-	112	0	0	0	0	0	-
210		TOTAL	8,460	323	65	10	4	13	20.41%	8,425	331	92	9	3	23	25.57%	8,396	334	118	9	3	33	28.24%

RowNum		(mln EUR, %)																					
			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			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
211	SINGAPORE	Central banks	5,389	0	0	0	0	0	66.56%	5,389	0	0	0	0	0	66.56%	5,389	0	0	0	0	0	66.56%
212		Central governments	46	0	0	0	0	0	66.56%	46	0	0	0	0	0	66.56%	46	0	0	0	0	0	66.56%
213		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
214		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
215		Institutions	305	0	0	0	0	0	44.98%	305	0	0	0	0	0	44.98%	305	0	0	0	0	0	44.98%
216		Corporates	4,376	537	165	4	4	21	12.58%	4,315	574	189	4	4	28	14.91%	4,299	567	212	4	4	35	16.68%
217		Corporates - Of Which: Specialised Lending	346	77	74	0	0	12	15.62%	344	76	76	0	0	12	15.71%	342	76	79	0	0	12	15.80%
218		Corporates - Of Which: SME general corporates	217	44	2	0	1	1	37.18%	213	45	5	0	1	2	36.85%	213	44	7	0	1	2	36.72%
219		Corporates - Of Which: Purchased receivables	71	2	0	0	0	0	39.96%	71	2	0	0	0	0	39.98%	70	2	0	0	0	0	39.98%
220		Retail	13	1	0	0	0	0	22.96%	13	1	0	0	0	0	22.53%	13	1	0	0	0	0	22.44%
221		Retail - Secured by residential estate property	7	1	0	0	0	0	16.20%	7	1	0	0	0	0	16.56%	7	1	0	0	0	0	16.67%
222		Retail - Qualifying Revolving	1	0	0	0	0	0	67.85%	1	0	0	0	0	0	68.99%	1	0	0	0	0	0	69.34%
223		Retail - Purchased receivables	2	0	0	0	0	0	31.84%	1	0	0	0	0	0	31.85%	1	0	0	0	0	0	31.86%
224		Retail - Other Retail	4	0	0	0	0	0	39.46%	4	0	0	0	0	0	37.25%	4	0	0	0	0	0	36.53%
225		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
226		Retail - Other Retail - Of Which: non-SME	4	0	0	0	0	0	39.46%	4	0	0	0	0	0	37.25%	4	0	0	0	0	0	36.53%
227		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
228		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
229		Securitisation																					
230		Other non-credit obligation assets	52	0	0	0	0	0	-	52	0	0	0	0	0	-	52	0	0	0	0	0	-
231		TOTAL	10,182	538	165	4	4	21	12.59%	10,120	576	189	4	4	28	14.92%	10,104	568	213	4	4	35	16.69%

eba European Banking Authority

2025 EU-wide Stress Test: Credit risk IRB

Deutsche Bank AG

RowNum		(mln EUR, %)	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57
			Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			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
1		Central banks	73,293	9,261	66	0	12	17	26.36%	72,504	10,022	95	0	11	35	37.38%	72,843	9,662	115	0	10	49	42.22%
2		Central governments	11,888	13,095	1,011	10	60	404	40.00%	11,859	13,086	1,050	10	62	420	40.00%	11,871	13,035	1,089	9	66	435	39.99%
3		Regional governments or local authorities	22	26	1	0	0	0	31.85%	36	9	3	0	0	2	56.61%	36	8	5	0	0	3	58.18%
4		Public sector entities	221	339	7	0	3	3	44.65%	314	235	19	0	3	9	44.31%	328	217	23	0	3	10	44.30%
5		Institutions	6,669	5,271	208	11	67	82	39.40%	2,702	9,151	296	1	58	121	41.02%	7,812	4,025	312	5	10	129	41.22%
6		Corporates	157,456	126,596	18,426	877	1,586	5,468	29.68%	169,740	107,995	24,743	424	1,229	7,605	30.73%	222,830	52,374	27,273	515	833	8,467	31.04%
7		Corporates - Of Which: Specialised Lending	25,324	16,066	5,044	211	419	1,376	27.29%	27,921	11,572	6,941	97	332	1,880	27.08%	30,820	7,931	7,684	93	246	2,078	27.04%
8		Corporates - Of Which: SME general corporates	15,201	8,418	2,244	65	106	510	22.71%	16,625	6,520	2,718	35	83	662	24.35%	19,352	3,586	2,926	43	55	733	25.05%
9		Corporates - Of Which: Purchased receivables	4,787	2,931	158	20	19	51	31.94%	4,215	3,382	278	12	15	91	32.57%	6,105	1,433	337	16	4	110	32.67%
10		Retail	172,985	36,020	7,793	584	755	3,723	47.77%	166,619	38,110	12,069	496	709	5,411	44.83%	167,691	33,264	15,843	533	592	6,971	44.00%
11	Deutsche Bank AG	Retail - Secured by residential estate property	131,477	25,523	4,248	248	392	1,093	25.74%	127,790	26,382	7,075	224	367	1,835	25.94%	128,308	23,359	9,581	246	315	2,523	26.33%
12		Retail - Qualifying Revolving	7,639	1,395	228	18	20	167	73.50%	7,208	1,747	306	13	22	220	71.79%	7,257	1,630	374	13	19	265	70.88%
13		Retail - Purchased receivables	1,748	305	20	4	1	8	37.61%	1,678	355	40	2	1	15	37.20%	1,808	216	50	2	1	19	37.11%
14		Retail - Other Retail	32,121	8,797	3,298	314	341	2,454	74.43%	29,943	9,625	4,648	257	319	3,341	71.88%	30,318	8,059	5,838	272	258	4,164	71.33%
15		Retail - Other Retail - Of Which: SME	1,800	574	234	6	7	170	72.59%	1,808	529	271	5	7	189	69.66%	1,848	459	301	5	6	204	67.78%
16		Retail - Other Retail - Of Which: non-SME	30,321	8,223	3,064	308	333	2,285	74.57%	28,134	9,097	4,377	252	312	3,152	72.02%	28,470	7,600	5,537	266	252	3,961	71.53%
17		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
18		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
19		Securitisation																					
20		Other non-credit obligation assets	586	0	0	0	0	0	-	586	0	0	0	0	0	-	586	0	0	0	0	0	-
21		TOTAL	423,120	190,608	27,513	1,482	2,483	9,699	35.25%	424,358	178,608	38,275	932	2,072	13,603	35.54%	483,997	112,584	44,660	1,063	1,513	16,064	35.97%

RowNum		(mln EUR, %)	Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			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
22		Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
23		Central governments	738	232	85	0	0	34	40.00%	735	235	86	0	0	34	40.00%	732	238	86	0	1	34	40.00%
24		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
25		Public sector entities	12	0	0	0	0	0	56.77%	12	0	0	0	0	0	48.17%	12	0	0	0	0	0	45.53%
26		Institutions	239	52	2	0	1	1	46.35%	37	253	3	0	1	1	46.58%	248	41	4	0	0	2	46.48%
27		Corporates	34,222	11,817	2,257	108	117	1,043	46.22%	35,149	10,343	2,805	66	95	1,268	45.20%	39,550	5,633	3,113	74	66	1,395	44.83%
28		Corporates - Of Which: Specialised Lending	1,304	858	152	5	18	38	25.11%	1,575	517	221	3	12	56	25.24%	1,730	335	249	3	9	63	25.30%
29		Corporates - Of Which: SME general corporates	7,440	2,276	729	18	28	244	33.46%	7,833	1,783	829	12	23	292	35.25%	8,173	1,382	890	13	17	321	36.10%
30		Corporates - Of Which: Purchased receivables	2,005	878	31	5	3	12	37.85%	1,654	1,206	55	3	3	21	38.39%	2,183	661	70	4	1	27	38.59%
31		Retail	156,143	32,853	6,472	499	663	2,999	46.34%	150,202	34,885	10,381	433	623	4,518	43.52%	150,815	30,772	13,881	469	524	5,950	42.87%
32	GERMANY	Retail - Secured by residential estate property	122,804	24,481	3,777	239	371	983	26.01%	119,111	25,456	6,495	216	349	1,696	26.12%	119,581	22,560	8,921	239	300	2,364	26.50%
33		Retail - Qualifying Revolving	7,543	1,379	222	18	20	164	73.94%	7,116	1,729	299	13	21	216	72.16%	7,165	1,613	366	13	19	261	71.23%
34		Retail - Purchased receivables	1,295	77	9	2	0	3	38.99%	1,275	91	15	1	0	6	37.68%	1,311	51	19	1	0	7	37.34%
35		Retail - Other Retail	24,501	6,915	2,464	241	271	1,849	75.04%	22,700	7,609	3,571	203	252	2,600	72.79%	22,757	6,548	4,575	217	205	3,319	72.54%
36		Retail - Other Retail - Of Which: SME	774	190	24	1	2	13	55.07%	780	175	33	1	2	18	53.69%	786	161	41	1	2	22	52.87%
37		Retail - Other Retail - Of Which: non-SME	23,728	6,726	2,439	240	269	1,835	75.23%	21,920	7,434	3,538	202	250	2,582	72.97%	21,971	6,387	4,534	215	203	3,297	72.72%
38		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
39		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
40		Securitisation																					
41		Other non-credit obligation assets	15	0	0	0	0	0	-	15	0	0	0	0	0	-	15	0	0	0	0	0	-
42		TOTAL	191,370	44,954	8,816	608	781	4,077	46.25%	186,150	45,715	13,275	500	719	5,821	43.85%	191,373	36,684	17,083	543	590	7,382	43.21%

RowNum		(mln EUR, %)	Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			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
43		Central banks	60,205	0	0	0	0	0	66.56%	60,205	0	0	0	0	0	66.56%	60,205	0	0	0	0	0	66.56%
44		Central governments	875	5,875	1	0	21	0	41.43%	874	5,875	1	0	21	0	37.03%	916	5,833	1	0	21	0	34.07%
45		Regional governments or local authorities	14	0	0	0	0	0	35.13%	14	0	0	0	0	0	34.03%	14	0	0	0	0	0	33.83%
46		Public sector entities	187	147	1	0	0	0	44.02%	280	54	1	0	0	1	41.17%	292	42	1	0	0	1	41.04%
47		Institutions	1,141	906	31	0	3	5	17.78%	18	2,027	34	0	3	7	20.16%	881	1,164	34	0	0	7	20.45%
48		Corporates	33,688	53,475	7,714	382	654	2,222	28.81%	38,749	45,483	10,644	152	528	3,223	30.28%	55,840	27,320	11,716	187	512	3,596	30.69%
49		Corporates - Of Which: Specialised Lending	8,706	7,488	3,176	134	244	932	29.33%	9,694	5,485	4,191	56	207	1,257	29.99%	10,929	3,878	4,563	51	172	1,380	30.24%
50		Corporates - Of Which: SME general corporates	3,441	3,509	932	32	39	123	13.21%	4,060	2,652	1,169	14	33	183	15.64%	5,367	1,261	1,254	17	22	204	16.29%
51		Corporates - Of Which: Purchased receivables	138	1,142	10	1	3	4	35.32%	135	1,136	19	0	3	7	34.69%	840	428	23	3	1	8	34.17%
52		Retail	66	36	3	0	0	1	36.19%	59	40	4	0	0	2	35.90%	67	31	6	0	0	2	35.80%
53	UNITED STATES	Retail - Secured by residential estate property	22	1	1	0	0	0	11.54%	22	1	1	0	0	0	13.30%	22	1	1	0	0	0	14.33%
54		Retail - Qualifying Revolving	3	0	0	0	0	0	61.95%	3	0	0	0	0	0	66.54%	3	0	0	0	0	0	68.01%
55		Retail - Purchased receivables	35	31	2	0	0	1	34.32%	30	34	3	0	0	1	34.57%	37	26	4	0	0	1	34.62%
56		Retail - Other Retail	6	4	0	0	0	0	65.84%	5	5	1	0	0	0	62.84%	6	4	1	0	0	0	61.06%
57		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	37.50%	0	0	0	0	0	0	37.78%	0	0	0	0	0	0	38.05%
58		Retail - Other Retail - Of Which: non-SME	6	4	0	0	0	0	65.88%	5	5	1	0	0	0	62.89%	5	4	1	0	0	0	61.11%
59		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
60		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
61		Securitisation																					
62		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
63		TOTAL	96,175	60,439	7,749	383	679	2,229	28.77%	100,199	53,480	10,684	153	553	3,232	30.25%	118,215	34,389	11,759	187	534	3,606	30.67%

RowNum		(mln EUR, %)	Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			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
64		Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
65		Central governments	1,300	301	225	4	4	90	40.00%	1,289	299	238	5	3	95	40.00%	1,277	297	252	4	3	101	40.00%
66		Regional governments or local authorities	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	40.00%
67		Public sector entities	0	2	0	0	0	0	53.75%	0	2	0	0	0	0	52.58%	2	0	0	0	0	0	52.39%
68		Institutions	6	121	6	0	9	3	44.82%	69	58	7	0	1	3	44.84%	125	1	7	0	0	3	44.84%
69		Corporates	8,099	3,876	646	34	49	295	45.63%	8,633	3,146	842	22	39	366	43.43%	9,827	1,839	955	24	31	407	42.69%
70		Corporates - Of Which: Specialised Lending	731	252	72	4	5	12	16.37%	793	161	100	2	6	20	19.94%	801	141	112	2	6	23	20.61%
71		Corporates - Of Which: SME general corporates	1,390	835	172	4	10	51	29.61%	1,556	630	209	3	8	63	30.11%	1,678	488	230	3	6	70	30.56%
72		Corporates - Of Which: Purchased receivables	367	39	9	2	0	3	32.12%	355	44	17	1	0	6	32.53%	359	34	22	1	0	7	32.77%
73		Retail	8,866	1,555	650	69	55	446	68.64%	8,526	1,671	874	51	54	567	64.88%	8,775	1,249	1,047	52	43	661	63.08%
74	ITALY	Retail - Secured by residential estate property	3,121	158	62	3	2	16	26.11%	3,110	151	81	2	1	21	25.99%	3,104	142	96	2	1	25	25.94%
75		Retail - Qualifying Revolving	46	6	3	0	0	1	42.93%	44	7	4	0	0	2	45.32%	44	6	5	0	0	2	46.47%
76		Retail - Purchased receivables	42	22	1	0	0	1	43.25%	37	25	3	0	0	1	43.31%	47	14	4	0	0	2	43.37%
77		Retail - Other Retail	5,657	1,369	584	66	53	428	73.34%	5,335	1,489	786	48	52	543	69.08%	5,580	1,087	943	50	42	632	67.02%
78		Retail - Other Retail - Of Which: SME	684	163	121	3	2	90	74.86%	684	148	135	2	2	97	71.65%	701	120	147	2	1	102	69.54%
79		Retail - Other Retail - Of Which: non-SME	4,973	1,206	463	63	51	338	72.95%	4,651	1,340	651	46	51	446	68.54%	4,880	967	796	47	40	530	66.56%
80		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
81		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
82		Securitisation																					
83		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
84		TOTAL	18,271	5,855	1,528	108	116	834	54.60%	18,517	5,176	1,961	78	97	1,031	52.58%	20,007	3,386	2,261	81	77	1,172	51.84%

eba European Banking Authority

2025 EU-wide Stress Test: Credit risk IRB

Deutsche Bank AG

UNITED KINGDOM

RowNum	(mln EUR, %)	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57
		Adverse Scenario																				
		31/12/2025							31/12/2026							31/12/2027						
		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
85	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
86	Central governments	1,340	5,021	283	1	23	113	40.00%	1,337	5,012	293	1	25	117	40.00%	1,335	5,005	303	1	28	121	40.00%
87	Regional governments or local authorities	8	0	0	0	0	0	40.00%	8	0	0	0	0	0	40.00%	8	0	0	0	0	0	40.00%
88	Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
89	Institutions	38	0	0	0	0	0	0.00%	38	0	0	0	0	0	0.00%	38	0	0	0	0	0	0.00%
90	Corporates	8,678	4,029	649	46	70	129	19.95%	9,234	3,151	971	26	48	219	22.53%	11,449	797	1,110	32	18	259	23.28%
91	Corporates - Of Which: Specialised Lending	1,373	786	107	7	18	18	17.07%	1,536	508	224	4	14	38	16.76%	1,761	234	272	5	11	46	16.74%
92	Corporates - Of Which: SME	86	277	11	0	3	3	24.06%	131	220	23	1	1	5	23.63%	347	0	27	2	0	6	23.51%
93	Corporates - Of Which: Purchased receivables	196	64	3	1	0	1	37.98%	181	77	6	0	0	2	38.08%	205	51	7	0	0	3	37.98%
94	Retail	40	15	3	0	0	2	59.24%	40	15	4	0	0	2	53.13%	41	14	4	0	0	2	50.12%
95	Retail - Secured by residential estate property	14	8	2	0	0	1	37.88%	15	7	2	0	0	1	35.57%	15	6	3	0	0	1	34.50%
96	Retail - Qualifying Revolving	0	0	0	0	0	0	83.12%	0	0	0	0	0	0	83.11%	0	0	0	0	0	0	83.11%
97	Retail - Purchased receivables	3	7	0	0	0	0	31.04%	3	7	0	0	0	0	31.06%	4	6	0	0	0	0	31.06%
98	Retail - Other Retail	23	1	1	0	0	1	97.58%	22	2	1	0	0	1	93.62%	22	2	1	0	0	1	90.40%
99	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
100	Retail - Other Retail - Of Which: non-SME	23	1	1	0	0	1	97.58%	22	2	1	0	0	1	93.62%	22	2	1	0	0	1	90.40%
101	Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
102	Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
103	Securitisation																					
104	Other non-credit obligation assets	12	0	0	0	0	0	-	12	0	0	0	0	0	-	12	0	0	0	0	0	-
105	TOTAL	10,115	9,065	934	47	93	244	26.13%	10,668	8,179	1,267	27	73	338	26.66%	12,882	5,816	1,417	33	47	382	26.93%

SPAIN

RowNum	(mln EUR, %)																					
		Adverse Scenario																				
		31/12/2025							31/12/2026							31/12/2027						
		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
106	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
107	Central governments	1,394	564	200	1	2	80	40.00%	1,391	563	205	1	2	82	40.00%	1,387	562	209	1	2	84	40.00%
108	Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
109	Public sector entities	8	1	0	0	0	0	40.00%	8	1	0	0	0	0	39.99%	8	1	1	0	0	0	39.99%
110	Institutions	80	14	0	0	0	0	44.91%	66	28	1	0	0	0	44.88%	94	0	1	0	0	0	44.83%
111	Corporates	5,693	1,191	1,288	38	28	245	19.04%	5,744	965	1,463	20	20	306	20.95%	5,909	712	1,551	20	15	339	21.87%
112	Corporates - Of Which: Specialised Lending	327	181	86	1	5	15	17.05%	381	98	114	1	2	20	17.97%	419	48	126	1	2	23	18.28%
113	Corporates - Of Which: SME general corporates	522	243	96	2	5	37	38.28%	545	204	112	2	4	44	39.61%	560	178	123	2	3	49	40.21%
114	Corporates - Of Which: Purchased receivables	201	35	2	0	0	1	35.17%	192	42	3	0	0	1	35.31%	199	34	5	0	0	2	35.56%
115	Retail	6,615	1,257	580	12	33	240	41.38%	6,638	1,118	696	9	27	280	40.18%	6,755	919	778	10	22	308	39.56%
116	Retail - Secured by residential estate property	4,859	775	354	6	17	81	22.83%	4,897	659	433	4	14	101	23.37%	4,946	555	487	4	12	115	23.63%
117	Retail - Qualifying Revolving	2	0	0	0	0	0	74.36%	2	1	0	0	0	0	72.95%	2	1	0	0	0	0	72.08%
118	Retail - Purchased receivables	22	17	1	0	0	0	34.08%	18	20	1	0	0	0	34.17%	25	12	2	0	0	1	34.19%
119	Retail - Other Retail	1,731	465	225	6	16	159	70.58%	1,721	439	262	5	13	178	68.00%	1,782	351	288	5	11	192	66.51%
120	Retail - Other Retail - Of Which: SME	341	221	88	2	4	65	74.19%	343	205	102	1	3	74	72.04%	360	178	112	1	3	79	70.78%
121	Retail - Other Retail - Of Which: non-SME	1,390	244	137	5	12	93	68.25%	1,378	233	160	4	10	104	65.41%	1,422	173	176	4	8	112	63.78%
122	Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
123	Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
124	Securitisation																					
125	Other non-credit obligation assets	2	0	0	0	0	0	-	2	0	0	0	0	0	-	2	0	0	0	0	0	-
126	TOTAL	13,792	3,027	2,069	52	63	566	27.34%	13,849	2,674	2,365	31	50	668	28.27%	14,155	2,194	2,539	31	40	731	28.79%

LUXEMBOURG

RowNum	(mln EUR, %)																					
		Adverse Scenario																				
		31/12/2025							31/12/2026							31/12/2027						
		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
127	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
128	Central governments	10	0	0	0	0	0	40.00%	10	0	0	0	0	0	40.00%	10	0	0	0	0	0	40.00%
129	Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
130	Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
131	Institutions	167	91	1	0	0	0	44.35%	82	176	1	0	0	0	43.56%	110	147	1	0	0	1	42.86%
132	Corporates	7,983	6,315	433	35	61	131	30.36%	9,409	4,645	676	18	44	205	30.35%	12,354	1,598	779	21	24	236	30.29%
133	Corporates - Of Which: Specialised Lending	1,777	885	122	7	14	27	21.71%	1,839	746	199	4	12	44	22.01%	1,996	555	234	4	9	51	21.95%
134	Corporates - Of Which: SME general corporates	563	361	23	2	4	7	30.39%	709	195	44	1	3	13	28.79%	815	82	51	1	3	15	28.44%
135	Corporates - Of Which: Purchased receivables	78	21	12	2	0	3	26.43%	61	27	22	1	0	6	26.69%	66	18	27	1	0	7	26.90%
136	Retail	35	9	5	0	0	1	25.90%	34	9	6	0	0	2	26.39%	36	6	7	0	0	2	26.65%
137	Retail - Secured by residential estate property	28	8	4	0	0	1	22.51%	28	7	5	0	0	1	23.14%	29	5	6	0	0	1	23.51%
138	Retail - Qualifying Revolving	1	0	0	0	0	0	83.04%	1	0	0	0	0	0	77.26%	1	0	0	0	0	0	74.15%
139	Retail - Purchased receivables	1	0	0	0	0	0	40.16%	1	1	0	0	0	0	40.05%	1	0	0	0	0	0	40.09%
140	Retail - Other Retail	5	1	1	0	0	0	50.97%	4	1	1	0	0	0	48.75%	4	1	1	0	0	0	47.45%
141	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	71.03%	0	0	0	0	0	0	71.03%	0	0	0	0	0	0	71.03%
142	Retail - Other Retail - Of Which: non-SME	5	1	1	0	0	0	50.97%	4	1	1	0	0	0	48.75%	4	1	1	0	0	0	47.45%
143	Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
144	Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
145	Securitisation																					
146	Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
147	TOTAL	8,196	6,415	438	35	62	133	30.33%	9,535	4,831	683	18	45	207	30.34%	12,510	1,752	787	21	25	238	30.28%

NETHERLANDS

RowNum	(mln EUR, %)																					
		Adverse Scenario																				
		31/12/2025							31/12/2026							31/12/2027						
		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
148	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
149	Central governments	385	0	2	0	0	1	40.00%	385	0	3	0	0	1	40.00%	384	0	3	0	0	1	40.00%
150	Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
151	Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
152	Institutions	600	76	1	0	2	0	44.70%	44	631	2	0	0	1	44.89%	104	570	2	0	0	1	44.91%
153	Corporates	8,004	2,924	447	38	36	124	27.73%	7,963	2,753	660	19	31	181	27.49%	9,449	1,169	759	22	21	209	27.60%
154	Corporates - Of Which: Specialised Lending	1,533	571	68	3	13	10	14.52%	1,665	378	129	1	10	19	14.43%	1,739	280	152	1	8	22	14.45%
155	Corporates - Of Which: SME general corporates	78	75	63	0	0	14	22.90%	81	69	65	0	0	15	22.82%	90	60	66	0	0	15	22.80%
156	Corporates - Of Which: Purchased receivables	295	39	32	5	3	9	27.69%	267	42	58	3	2	16	27.72%	270	25	71	3	1	20	27.73%
157	Retail	74	15	2	0	0	1	36.50%	70	18	3	0	0	1	35.07%	74	13	4	0	0	1	34.48%
158	Retail - Secured by residential estate property	36	4	1	0	0	0	19.62%	35	5	1	0	0	0	20.94%	36	4	2	0	0	0	21.60%
159	Retail - Qualifying Revolving	2	0	0	0	0	0	70.88%	2	1	0	0	0	0	70.33%	2	1	0	0	0	0	69.98%
160	Retail - Purchased receivables	22	9	0	0	0	0	33.35%	20	11	1	0	0	0	33.41%	24	7	1	0	0	0	33.39%
161	Retail - Other Retail	12	1	1	0	0	0	66.35%	12	2	1	0	0	0	60.99%	12	2	1	0	0	1	58.09%
162	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	99.95%	0	0	0	0	0	0	99.89%	0	0	0	0	0	0	99.84%
163	Retail - Other Retail - Of Which: non-SME	12	1	1	0	0	0	65.51%	12	2	1	0	0	0	60.24%	12	2	1	0	0	0	57.42%
164	Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
165	Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
166	Securitisation																					
167	Other non-credit obligation assets	4	0	0	0	0	0	-	4	0	0	0	0	0	-	4	0	0	0	0	0	-
168	TOTAL	9,066	3,015	453	38	38	126	27.86%	8,466	3,402	667	20	31	184	27.61%	10,015	1,752	767	22	21	212	27.71%

eba European Banking Authority

2025 EU-wide Stress Test: Credit risk IRB

Deutsche Bank AG

			37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57
			Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
RowNum		(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
169	SWITZERLAND	Central banks	2,206	0	0	0	0	0	66.56%	2,206	0	0	0	0	0	66.56%	2,206	0	0	0	0	0	66.56%
170		Central governments	1	62	0	0	6	0	10.66%	1	62	0	0	6	0	10.88%	1	62	0	0	6	0	10.79%
171		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
172		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
173		Institutions	1,770	1,510	12	2	2	5	41.83%	2,044	1,228	20	1	1	9	42.41%	3,131	139	23	1	0	10	42.54%
174		Corporates	4,480	1,857	109	6	14	21	19.41%	3,806	2,477	162	4	14	37	23.02%	5,624	634	187	5	7	45	24.27%
175		Corporates - Of Which: Specialised Lending	4	70	3	0	1	0	9.63%	4	68	4	0	1	0	9.64%	71	0	5	0	0	1	9.64%
176		Corporates - Of Which: SME general corporates	81	5	2	1	0	1	36.01%	79	4	4	0	0	1	35.04%	78	4	5	0	0	2	34.49%
177		Corporates - Of Which: Purchased receivables	123	15	1	0	0	0	38.34%	76	61	1	0	0	0	38.38%	126	12	2	0	0	1	38.42%
178		Retail	235	45	9	0	1	3	36.46%	201	75	13	0	1	4	34.83%	209	65	16	0	1	5	33.87%
179		Retail - Secured by residential estate property	132	25	6	0	0	1	23.65%	132	22	8	0	0	2	23.06%	133	20	10	0	0	2	22.69%
180		Retail - Qualifying Revolving	11	2	0	0	0	0	73.66%	10	3	0	0	0	0	71.04%	10	2	0	0	0	0	69.93%
181		Retail - Purchased receivables	13	7	0	0	0	0	43.66%	10	9	0	0	0	0	43.46%	15	5	1	0	0	0	43.51%
182		Retail - Other Retail	79	11	3	0	0	2	61.01%	48	41	4	0	0	2	55.40%	51	38	5	0	0	3	52.38%
183		Retail - Other Retail - Of Which: SME	1	0	0	0	0	0	50.99%	1	0	0	0	0	0	50.98%	1	0	0	0	0	0	50.98%
184		Retail - Other Retail - Of Which: non-SME	78	11	3	0	0	2	61.03%	48	41	4	0	0	2	55.42%	50	38	5	0	0	3	52.39%
185		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
186		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
187		Securitisation																					
188		Other non-credit obligation assets	8	0	0	0	0	0	-	8	0	0	0	0	0	-	8	0	0	0	0	0	-
189		TOTAL	8,699	3,474	131	8	23	30	22.76%	8,266	3,843	195	5	22	50	25.83%	11,178	899	226	6	14	61	26.80%

			Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
RowNum		(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
190	INDIA	Central banks	0	1,045	0	0	0	0	66.56%	0	1,045	0	0	0	0	66.56%	0	1,045	0	0	0	0	66.56%
191		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
192		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
193		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
194		Institutions	8	552	18	1	10	8	45.65%	82	460	37	0	9	17	45.50%	534	7	38	0	1	17	45.52%
195		Corporates	2,783	4,011	304	9	122	119	38.96%	2,574	3,965	558	5	100	227	40.64%	5,516	999	583	10	11	236	40.47%
196		Corporates - Of Which: Specialised Lending	367	55	9	1	0	1	14.33%	193	218	19	0	7	3	13.94%	354	54	22	0	0	3	13.90%
197		Corporates - Of Which: SME general corporates	82	153	7	0	2	1	15.99%	79	149	14	0	2	2	15.61%	190	36	17	0	0	3	15.58%
198		Corporates - Of Which: Purchased receivables	0	4	3	0	0	0	0.48%	0	4	3	0	0	0	0.95%	0	4	3	0	0	0	1.13%
199		Retail	10	3	0	0	0	0	59.52%	9	4	1	0	0	0	53.89%	12	1	1	0	0	0	52.52%
200		Retail - Secured by residential estate property	1	0	0	0	0	0	19.72%	1	0	0	0	0	0	19.90%	1	0	0	0	0	0	19.94%
201		Retail - Qualifying Revolving	0	0	0	0	0	0	82.93%	0	0	0	0	0	0	80.36%	0	0	0	0	0	0	79.19%
202		Retail - Purchased receivables	8	3	0	0	0	0	37.92%	8	4	0	0	0	0	38.03%	10	1	1	0	0	0	37.98%
203		Retail - Other Retail	1	0	0	0	0	0	73.73%	1	0	0	0	0	0	74.01%	1	0	0	0	0	0	74.24%
204		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
205		Retail - Other Retail - Of Which: non-SME	1	0	0	0	0	0	73.73%	1	0	0	0	0	0	74.01%	1	0	0	0	0	0	74.24%
206		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
207		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
208		Securitisation																					
209		Other non-credit obligation assets	112	0	0	0	0	0	-	112	0	0	0	0	0	-	112	0	0	0	0	0	-
210		TOTAL	2,913	5,611	323	10	133	127	39.37%	2,778	5,474	596	5	109	244	40.97%	6,174	2,052	622	10	12	254	40.81%

			Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
RowNum		(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
211	SINGAPORE	Central banks	5,389	0	0	0	0	0	66.56%	5,389	0	0	0	0	0	66.56%	5,389	0	0	0	0	0	66.56%
212		Central governments	46	0	0	0	0	0	66.56%	46	0	0	0	0	0	66.56%	46	0	0	0	0	0	66.56%
213		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
214		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
215		Institutions	161	142	2	1	0	1	45.00%	0	300	5	0	1	2	45.00%	0	300	5	0	1	2	45.00%
216		Corporates	3,053	1,810	214	8	22	39	18.30%	3,093	1,709	276	4	14	59	21.49%	4,127	651	300	5	12	67	22.29%
217		Corporates - Of Which: Specialised Lending	343	76	77	1	0	14	18.30%	338	76	82	0	0	15	18.45%	336	75	85	0	0	16	18.46%
218		Corporates - Of Which: SME general corporates	82	167	14	0	3	6	40.64%	87	154	22	0	2	9	40.09%	224	16	24	0	2	9	39.65%
219		Corporates - Of Which: Purchased receivables	66	7	0	0	0	0	41.20%	66	7	0	0	0	0	40.88%	70	2	0	0	0	0	40.83%
220		Retail	13	2	0	0	0	0	23.99%	11	3	0	0	0	0	23.74%	12	2	0	0	0	0	23.42%
221		Retail - Secured by residential estate property	7	1	0	0	0	0	16.71%	6	2	0	0	0	0	17.22%	6	2	0	0	0	0	17.38%
222		Retail - Qualifying Revolving	1	0	0	0	0	0	68.00%	0	0	0	0	0	0	69.25%	0	0	0	0	0	0	69.62%
223		Retail - Purchased receivables	1	1	0	0	0	0	31.95%	1	1	0	0	0	0	32.26%	2	0	0	0	0	0	32.30%
224		Retail - Other Retail	4	0	0	0	0	0	38.65%	4	0	0	0	0	0	36.45%	4	0	0	0	0	0	35.84%
225		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
226		Retail - Other Retail - Of Which: non-SME	4	0	0	0	0	0	38.65%	4	0	0	0	0	0	36.45%	4	0	0	0	0	0	35.84%
227		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
228		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
229		Securitisation																					
230		Other non-credit obligation assets	52	0	0	0	0	0	-	52	0	0	0	0	0	-	52	0	0	0	0	0	-
231		TOTAL	8,714	1,955	216	10	22	40	18.59%	8,592	2,012	282	4	15	62	21.92%	9,627	953	305	5	13	69	22.67%

* Restated 31/12/2024: Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2025 as per Methodological Note. Exposure values and REA reflect the restatement of the 31/12/2024 balance sheet for the entry into force of CRR3.

2025 EU-wide Stress Test: Credit risk STA

Deutsche Bank AG

RowNum		(mln EUR, %)	Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			1	2	3	4	5	6	7	8	9	10	11
			Restated										
			31/12/2024*										
			Non-defaulted	Defaulted	Non-defaulted	Defaulted							
1	Deutsche Bank AG	Central banks	67,327	0	0	0	62,942	10	0	0	0	0	0.00%
2		Central governments	22,597	0	113	0	9,215	8	93	5	0	0	0.03%
3		Regional governments or local authorities	5,340	0	3	0	900	16	0	0	0	0	0.00%
4		Public sector entities	1,378	0	84	0	41	2	0	0	0	0	0.00%
5		Multilateral Development Banks	1,089	0	0	0	0	0	0	0	0	0	0.00%
6		International Organisations	206	0	0	0	0	0	0	0	0	0	0.00%
7		Institutions	17,201	23	664	23	817	0	0	0	0	0	60.51%
8		Corporates	15,342	979	13,743	1,282	8,813	219	350	39	3	214	61.28%
9		of which: Other - SME	634	2	504	2	399	25	1	3	0	1	79.13%
10		of which: Specialised Lending	39	188	45	245	37	0	0	1	0	0	0.00%
11		Retail	1,125	7	816	8	928	90	30	3	3	24	80.70%
12		of which: SME	132	0	76	0	17	2	0	0	0	0	77.60%
13		Secured by mortgages on immovable property and ADC exposures	5,063	238	2,380	313	4,219	663	251	12	6	84	33.51%
14		of which: Residential immovable property	2,879	129	908	163	2,103	592	138	4	5	57	41.57%
15		of which: Commercial immovable property	2,184	109	1,472	149	2,116	71	113	8	1	27	23.66%
16		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0	0	0	0	0.00%
17		Subordinated debt exposures	0	0	0	0	0	0	0	0	0	0	0.00%
18		Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
19		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
20		Collective investments undertakings (CIU)	5,925	0	7,277	0	0	0	0	0	0	0	0.00%
21		Equity	2,820	63	5,637	88	4	0	0	0	0	0	0.00%
22		Securitisation											
23		Other exposures	8,296	40	6,361	50	135	0	22	0	0	0	0.00%
24		TOTAL	**153,707**	**1,350**	**37,077**	**1,763**	**88,013**	**1,008**	**746**	**60**	**12**	**323**	**43.30%**

RowNum		(mln EUR, %)	Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			Restated										
			31/12/2024*										
			Non-defaulted	Defaulted	Non-defaulted	Defaulted							
25	GERMANY	Central banks	51,902	0	0	0	49,669	0	0	0	0	0	0.00%
26		Central governments	3,465	0	29	0	1,138	5	0	0	0	0	0.00%
27		Regional governments or local authorities	5,335	0	0	0	899	16	0	0	0	0	0.00%
28		Public sector entities	743	0	50	0	18	0	0	0	0	0	0.00%
29		Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
30		International Organisations	73	0	0	0	0	0	0	0	0	0	0.00%
31		Institutions	1,471	0	276	0	767	0	0	0	0	0	0.00%
32		Corporates	10,024	278	8,788	394	5,981	128	182	17	2	182	100.00%
33		of which: Other - SME	64	0	44	0	48	0	0	0	0	0	17.19%
34		of which: Specialised Lending	0	20	0	20	0	0	0	0	0	0	0.00%
35		Retail	24	1	18	1	23	0	4	0	0	3	73.09%
36		of which: SME	0	0	0	0	0	0	0	0	0	0	100.00%
37		Secured by mortgages on immovable property and ADC exposures	224	37	104	43	170	53	37	2	0	17	45.80%
38		of which: Residential immovable property	200	36	90	43	153	46	36	2	0	16	44.23%
39		of which: Commercial immovable property	24	0	14	0	17	7	1	0	0	1	100.00%
40		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0	0	0	0	0.00%
41		Subordinated debt exposures	0	0	0	0	0	0	0	0	0	0	0.00%
42		Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
43		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
44		Collective investments undertakings (CIU)	2,940	0	1,594	0	0	0	0	0	0	0	0.00%
45		Equity	582	15	1,190	15	4	0	0	0	0	0	0.00%
46		Securitisation											
47		Other exposures	8,238	18	6,339	27	90	0	0	0	0	0	0.00%
48		TOTAL	**85,020**	**349**	**18,386**	**480**	**58,761**	**203**	**224**	**20**	**3**	**203**	**90.43%**

RowNum		(mln EUR, %)	Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			Restated										
			31/12/2024*										
			Non-defaulted	Defaulted	Non-defaulted	Defaulted							
49	UNITED STATES	Central banks	0	0	0	0	0	0	0	0	0	0	0.00%
50		Central governments	68	0	0	0	36	0	0	0	0	0	0.00%
51		Regional governments or local authorities	2	0	0	0	0	0	0	0	0	0	0.00%
52		Public sector entities	122	0	24	0	13	0	0	0	0	0	0.00%
53		Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
54		International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
55		Institutions	6,543	0	142	0	3	0	0	0	0	0	0.00%
56		Corporates	722	19	650	28	285	3	0	1	0	0	0.00%
57		of which: Other - SME	29	0	24	0	21	0	0	0	0	0	0.00%
58		of which: Specialised Lending	2	0	3	0	2	0	0	0	0	0	0.00%
59		Retail	1	0	0	0	1	0	0	0	0	0	64.99%
60		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
61		Secured by mortgages on immovable property and ADC exposures	155	0	106	0	113	42	0	0	0	0	0.00%
62		of which: Residential immovable property	47	0	16	0	13	34	0	0	0	0	0.00%
63		of which: Commercial immovable property	108	0	90	0	100	8	0	0	0	0	0.00%
64		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0	0	0	0	0.00%
65		Subordinated debt exposures	0	0	0	0	0	0	0	0	0	0	0.00%
66		Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
67		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
68		Collective investments undertakings (CIU)	1,590	0	3,547	0	0	0	0	0	0	0	0.00%
69		Equity	566	23	760	34	0	0	0	0	0	0	0.00%
70		Securitisation											
71		Other exposures	45	0	9	0	45	0	0	0	0	0	0.00%
72		TOTAL	**9,814**	**42**	**5,239**	**62**	**496**	**45**	**0**	**1**	**0**	**0**	**9.98%**

eba European Banking Authority

2025 EU-wide Stress Test: Credit risk STA

Deutsche Bank AG

RowNum		(mln EUR, %)	1	2	3	4	5	6	7	8	9	10	11
			Restated										
			31/12/2024*										
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			Non-defaulted	Defaulted	Non-defaulted	Defaulted							
73	ITALY	Central banks	1,309	0	0	0	1,299	0	0	0	0	0	0.00%
74		Central governments	6,649	0	29	0	4,864	0	57	4	0	0	0.05%
75		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
76		Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
77		Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
78		International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
79		Institutions	16	23	0	23	0	0	0	0	0	0	0.00%
80		Corporates	214	12	200	18	189	6	17	0	0	17	99.45%
81		of which: Other - SME	73	0	59	0	67	6	0	0	0	0	0.00%
82		of which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0.00%
83		Retail	790	4	572	4	720	75	21	2	3	18	86.37%
84		of which: SME	13	0	7	0	13	0	0	0	0	0	63.24%
85		Secured by mortgages on immovable property and ADC exposures	557	64	124	82	410	127	62	1	2	38	60.80%
86		of which: Residential immovable property	544	64	116	82	402	123	60	1	2	36	59.80%
87		of which: Commercial immovable property	13	1	7	1	9	4	2	0	0	2	100.00%
88		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0	0	0	0	0.00%
89		Subordinated debt exposures	0	0	0	0	0	0	0	0	0	0	0.00%
90		Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
91		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
92		Collective investments undertakings (CIU)	25	0	42	0	0	0	0	0	0	0	0.00%
93		Equity	41	0	77	0	0	0	0	0	0	0	0.00%
94		Securitisation											
95		Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%
96		**TOTAL**	**9,600**	**103**	**1,044**	**128**	**7,481**	**209**	**157**	**8**	**4**	**73**	**46.31%**

RowNum		(mln EUR, %)	Restated										
			31/12/2024*										
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			Non-defaulted	Defaulted	Non-defaulted	Defaulted							
97	UNITED KINGDOM	Central banks	0	0	0	0	0	0	0	0	0	0	0.00%
98		Central governments	0	0	0	0	0	0	0	0	0	0	0.00%
99		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
100		Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
101		Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
102		International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
103		Institutions	4,654	0	93	0	0	0	0	0	0	0	0.00%
104		Corporates	238	59	237	59	72	24	0	1	0	0	0.00%
105		of which: Other - SME	74	0	63	0	0	0	0	0	0	0	0.00%
106		of which: Specialised Lending	20	0	26	0	18	0	0	0	0	0	0.00%
107		Retail	3	0	2	0	2	1	0	0	0	0	0.00%
108		of which: SME	1	0	1	0	0	1	0	0	0	0	0.00%
109		Secured by mortgages on immovable property and ADC exposures	0	0	0	0	0	0	0	0	0	0	0.00%
110		of which: Residential immovable property	0	0	0	0	0	0	0	0	0	0	0.00%
111		of which: Commercial immovable property	0	0	0	0	0	0	0	0	0	0	0.00%
112		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0	0	0	0	0.00%
113		Subordinated debt exposures	0	0	0	0	0	0	0	0	0	0	0.00%
114		Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
115		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
116		Collective investments undertakings (CIU)	116	0	208	0	0	0	0	0	0	0	0.00%
117		Equity	119	0	243	0	0	0	0	0	0	0	0.00%
118		Securitisation											
119		Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%
120		**TOTAL**	**5,129**	**59**	**782**	**59**	**74**	**25**	**0**	**1**	**0**	**0**	**0.00%**

RowNum		(mln EUR, %)	Restated										
			31/12/2024*										
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			Non-defaulted	Defaulted	Non-defaulted	Defaulted							
121	SPAIN	Central banks	1,924	0	0	0	1,924	0	0	0	0	0	0.00%
122		Central governments	1,910	0	5	0	1,497	1	24	1	0	0	0.00%
123		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
124		Public sector entities	8	0	0	0	8	0	0	0	0	0	0.00%
125		Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
126		International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
127		Institutions	20	0	29	0	20	0	0	0	0	0	0.00%
128		Corporates	50	42	49	57	37	2	32	0	0	0	0.45%
129		of which: Other - SME	5	0	4	0	1	0	0	0	0	0	0.00%
130		of which: Specialised Lending	0	1	0	1	0	0	0	0	0	0	0.00%
131		Retail	36	0	27	0	32	5	1	0	0	1	86.25%
132		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
133		Secured by mortgages on immovable property and ADC exposures	106	3	39	4	92	15	3	0	1	2	70.63%
134		of which: Residential immovable property	103	3	38	4	89	15	3	0	1	2	70.63%
135		of which: Commercial immovable property	3	0	2	0	3	0	0	0	0	0	0.00%
136		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0	0	0	0	0.00%
137		Subordinated debt exposures	0	0	0	0	0	0	0	0	0	0	0.00%
138		Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
139		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
140		Collective investments undertakings (CIU)	34	0	57	0	0	0	0	0	0	0	0.00%
141		Equity	8	13	17	19	0	0	0	0	0	0	0.00%
142		Securitisation											
143		Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%
144		**TOTAL**	**4,097**	**58**	**222**	**80**	**3,609**	**23**	**60**	**1**	**1**	**3**	**4.98%**

RowNum		(mln EUR, %)	Restated										
			31/12/2024*										
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			Non-defaulted	Defaulted	Non-defaulted	Defaulted							
145	LUXEMBOURG	Central banks	5,910	0	0	0	5,910	0	0	0	0	0	0.00%
146		Central governments	96	0	37	0	0	0	0	0	0	0	0.00%
147		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
148		Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
149		Multilateral Development Banks	995	0	0	0	0	0	0	0	0	0	0.00%
150		International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
151		Institutions	1	0	1	0	1	0	0	0	0	0	0.00%
152		Corporates	377	12	346	18	72	0	0	0	0	0	10.58%
153		of which: Other - SME	0	0	0	0	0	0	0	0	0	0	0.00%
154		of which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0.00%
155		Retail	31	0	28	0	24	7	0	0	0	0	82.05%
156		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
157		Secured by mortgages on immovable property and ADC exposures	1,990	21	669	27	1,454	371	18	1	2	3	16.06%
158		of which: Residential immovable property	1,939	21	635	27	1,403	371	18	1	2	3	16.06%
159		of which: Commercial immovable property	51	0	34	0	51	0	0	0	0	0	0.00%
160		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0	0	0	0	0.00%
161		Subordinated debt exposures	0	0	0	0	0	0	0	0	0	0	0.00%
162		Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
163		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
164		Collective investments undertakings (CIU)	167	0	23	0	0	0	0	0	0	0	0.00%
165		Equity	347	0	681	0	0	0	0	0	0	0	0.00%
166		Securitisation											
167		Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%
168		**TOTAL**	**9,912**	**33**	**1,785**	**45**	**7,460**	**379**	**19**	**1**	**2**	**3**	**17.77%**

eba European Banking Authority

2025 EU-wide Stress Test: Credit risk STA

Deutsche Bank AG

RowNum		(mln EUR, %)	1	2	3	4	5	6	7	8	9	10	11
			Restated										
			31/12/2024*										
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			Non-defaulted	Defaulted	Non-defaulted	Defaulted							
169	NETHERLANDS	Central banks	56	0	0	0	56	0	0	0	0	0	0.00%
170		Central governments	101	0	0	0	87	2	0	0	0	0	0.00%
171		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
172		Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
173		Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
174		International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
175		Institutions	2	0	3	0	2	0	0	0	0	0	0.00%
176		Corporates	312	41	298	62	264	25	38	1	0	1	2.82%
177		of which: Other - SME	65	0	51	0	47	18	1	0	0	1	100.00%
178		of which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0.00%
179		Retail	0	0	0	0	0	0	0	0	0	0	0.00%
180		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
181		Secured by mortgages on immovable property and ADC exposures	57	0	25	0	50	7	0	0	0	0	0.00%
182		of which: Residential immovable property	11	0	2	0	11	0	0	0	0	0	0.00%
183		of which: Commercial immovable property	46	0	23	0	38	7	0	0	0	0	0.00%
184		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0	0	0	0	0.00%
185		Subordinated debt exposures	0	0	0	0	0	0	0	0	0	0	0.00%
186		Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
187		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
188		Collective investments undertakings (CIU)	76	0	133	0	0	0	0	0	0	0	0.00%
189		Equity	0	0	0	0	0	0	0	0	0	0	0.00%
190		Securitisation											
191		Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%
192		**TOTAL**	**603**	**41**	**459**	**62**	**458**	**33**	**38**	**1**	**0**	**1**	**2.82%**

RowNum		(mln EUR, %)	Restated										
			31/12/2024*										
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			Non-defaulted	Defaulted	Non-defaulted	Defaulted							
193	SWITZERLAND	Central banks	0	0	0	0	0	0	0	0	0	0	0.00%
194		Central governments	0	0	0	0	0	0	0	0	0	0	0.00%
195		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
196		Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
197		Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
198		International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
199		Institutions	9	0	10	0	9	0	0	0	0	0	0.00%
200		Corporates	43	3	43	3	3	6	0	0	0	0	0.00%
201		of which: Other - SME	0	0	0	0	0	0	0	0	0	0	0.00%
202		of which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0.00%
203		Retail	4	0	4	0	4	0	0	0	0	0	4.67%
204		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
205		Secured by mortgages on immovable property and ADC exposures	4	0	1	1	3	0	0	0	0	0	45.65%
206		of which: Residential immovable property	4	0	1	1	3	0	0	0	0	0	45.65%
207		of which: Commercial immovable property	0	0	0	0	0	0	0	0	0	0	0.00%
208		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0	0	0	0	0.00%
209		Subordinated debt exposures	0	0	0	0	0	0	0	0	0	0	0.00%
210		Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
211		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
212		Collective investments undertakings (CIU)	59	0	147	0	0	0	0	0	0	0	0.00%
213		Equity	75	0	143	0	0	0	0	0	0	0	0.00%
214		Securitisation											
215		Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%
216		**TOTAL**	**193**	**4**	**348**	**4**	**19**	**6**	**0**	**0**	**0**	**0**	**40.88%**

RowNum		(mln EUR, %)	Restated										
			31/12/2024*										
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			Non-defaulted	Defaulted	Non-defaulted	Defaulted							
217	INDIA	Central banks	0	0	0	0	0	0	0	0	0	0	0.00%
218		Central governments	0	0	0	0	0	0	0	0	0	0	0.00%
219		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
220		Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
221		Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
222		International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
223		Institutions	1	0	1	0	1	0	0	0	0	0	60.51%
224		Corporates	996	141	992	201	480	12	22	8	0	14	64.54%
225		of which: Other - SME	27	0	22	0	24	0	0	0	0	0	81.76%
226		of which: Specialised Lending	0	98	0	147	0	0	0	0	0	0	0.00%
227		Retail	74	2	55	2	74	0	3	0	0	1	49.87%
228		of which: SME	2	0	1	0	2	0	0	0	0	0	78.75%
229		Secured by mortgages on immovable property and ADC exposures	1,939	108	1,301	149	1,899	43	110	8	1	24	21.92%
230		of which: Residential immovable property	0	0	0	0	0	0	0	0	0	0	0.00%
231		of which: Commercial immovable property	1,939	108	1,301	149	1,899	43	110	8	1	24	21.92%
232		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0	0	0	0	0.00%
233		Subordinated debt exposures	0	0	0	0	0	0	0	0	0	0	0.00%
234		Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
235		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
236		Collective investments undertakings (CIU)	32	0	79	0	0	0	0	0	0	0	0.00%
237		Equity	56	0	109	0	0	0	0	0	0	0	0.00%
238		Securitisation											
239		Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%
240		**TOTAL**	**3,097**	**251**	**2,537**	**351**	**2,453**	**55**	**135**	**16**	**1**	**40**	**29.42%**

RowNum		(mln EUR, %)	Restated										
			31/12/2024*										
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			Non-defaulted	Defaulted	Non-defaulted	Defaulted							
241	SINGAPORE	Central banks	0	0	0	0	0	0	0	0	0	0	0.00%
242		Central governments	0	0	0	0	0	0	0	0	0	0	0.00%
243		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
244		Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
245		Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
246		International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
247		Institutions	2	0	3	0	2	0	0	0	0	0	0.00%
248		Corporates	208	15	182	22	193	0	0	2	0	0	0.00%
249		of which: Other - SME	123	0	104	0	117	0	0	1	0	0	0.00%
250		of which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0.00%
251		Retail	0	0	0	0	0	0	0	0	0	0	0.00%
252		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
253		Secured by mortgages on immovable property and ADC exposures	0	0	0	0	0	0	0	0	0	0	0.00%
254		of which: Residential immovable property	0	0	0	0	0	0	0	0	0	0	0.00%
255		of which: Commercial immovable property	0	0	0	0	0	0	0	0	0	0	0.00%
256		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0	0	0	0	0.00%
257		Subordinated debt exposures	0	0	0	0	0	0	0	0	0	0	0.00%
258		Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
259		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
260		Collective investments undertakings (CIU)	10	0	24	0	0	0	0	0	0	0	0.00%
261		Equity	2	0	4	0	0	0	0	0	0	0	0.00%
262		Securitisation											
263		Other exposures	13	0	13	0	0	0	0	0	0	0	0.00%
264		**TOTAL**	**236**	**15**	**227**	**22**	**196**	**0**	**0**	**2**	**0**	**0**	**0.00%**

2025 EU-wide Stress Test: Credit risk STA

Deutsche Bank AG

			12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32
			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
RowNum		(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
1	Deutsche Bank AG	Central banks	62,951	0	0	0	0	0	64.88%	62,951	0	1	0	0	1	64.89%	62,950	0	1	0	0	1	64.90%
2		Central governments	9,187	8	120	11	0	48	39.85%	9,158	8	149	12	0	59	39.74%	9,128	8	179	12	0	71	39.67%
3		Regional governments or local authorities	858	58	0	0	0	0	40.06%	858	58	0	0	0	0	40.05%	856	59	0	0	0	0	40.05%
4		Public sector entities	41	2	0	0	0	0	38.64%	40	2	1	0	0	0	39.02%	40	2	1	0	0	0	39.11%
5		Multilateral Development Banks	0	0	0	0	0	0	10.00%	0	0	0	0	0	0	10.00%	0	0	0	0	0	0	10.00%
6		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
7		Institutions	803	0	14	6	0	6	44.75%	790	0	27	6	0	12	44.75%	777	0	40	6	0	18	44.74%
8		Corporates	8,751	212	419	33	3	253	60.42%	8,664	228	490	32	3	286	58.51%	8,598	226	558	31	3	319	57.10%
9		of which: Other - SME	398	20	8	3	0	4	45.54%	387	23	16	2	0	6	41.44%	381	22	23	2	0	9	40.03%
10		of which: Specialised Lending	36	0	1	0	0	0	40.27%	35	0	1	0	0	1	40.27%	35	0	2	0	0	1	40.27%
11		Retail	931	74	44	4	2	29	66.34%	904	82	62	4	3	35	56.94%	884	87	78	4	2	41	52.26%
12		of which: SME	17	2	0	0	0	0	61.42%	16	2	0	0	0	0	55.93%	16	2	1	0	0	0	53.37%
13		Secured by mortgages on immovable property and ADC exposures	4,168	598	367	14	5	102	27.77%	4,073	583	477	14	5	119	24.91%	3,995	558	581	13	4	135	23.23%
14		of which: Residential immovable property	2,127	526	180	3	4	63	35.37%	2,103	513	217	3	4	69	31.84%	2,093	490	250	3	3	74	29.61%
15		of which: Commercial immovable property	2,041	72	187	11	1	38	20.49%	1,970	69	261	11	1	50	19.15%	1,902	67	331	10	1	61	18.41%
16		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
17		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
18		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
19		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
20		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
21		Equity	4	0	0	0	0	0	50.00%	4	0	0	0	0	0	50.00%	4	0	0	0	0	0	50.00%
22		Securitisation																					
23		Other exposures	90	45	23	0	0	0	1.08%	93	41	23	0	0	0	2.10%	92	41	24	0	0	1	3.06%
24		**TOTAL**	**87,783**	**996**	**988**	**69**	**10**	**439**	**44.47%**	**87,535**	**1,002**	**1,230**	**67**	**10**	**513**	**41.74%**	**87,324**	**980**	**1,462**	**66**	**9**	**586**	**40.04%**

			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
RowNum		(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
25	GERMANY	Central banks	49,669	0	0	0	0	0	50.35%	49,669	0	0	0	0	0	50.35%	49,669	0	0	0	0	0	50.35%
26		Central governments	1,138	5	0	0	0	0	40.00%	1,138	5	0	0	0	0	40.00%	1,137	5	0	0	0	0	40.00%
27		Regional governments or local authorities	857	58	0	0	0	0	40.00%	857	58	0	0	0	0	40.00%	856	59	0	0	0	0	40.00%
28		Public sector entities	18	0	0	0	0	0	48.88%	18	0	0	0	0	0	48.88%	18	0	0	0	0	0	48.89%
29		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
30		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
31		Institutions	754	0	13	6	0	6	44.79%	742	0	25	5	0	11	44.79%	730	0	37	5	0	17	44.80%
32		Corporates	5,964	128	200	9	2	192	95.84%	5,947	127	218	9	2	202	92.43%	5,930	127	236	9	2	211	89.58%
33		of which: Other - SME	47	0	1	0	0	0	49.90%	46	0	2	0	0	1	49.92%	45	0	3	0	0	1	49.92%
34		of which: Specialised Lending	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
35		Retail	23	0	5	0	0	3	71.23%	23	0	5	0	0	4	69.69%	22	0	6	0	0	4	68.44%
36		of which: SME	0	0	0	0	0	0	95.69%	0	0	0	0	0	0	92.15%	0	0	0	0	0	0	89.30%
37		Secured by mortgages on immovable property and ADC exposures	165	52	44	1	0	19	42.64%	160	50	50	1	0	20	40.44%	156	48	56	1	0	22	38.86%
38		of which: Residential immovable property	149	45	42	1	0	18	41.53%	144	43	48	1	0	19	39.63%	140	42	54	1	0	21	38.26%
39		of which: Commercial immovable property	17	7	2	0	0	1	72.86%	16	7	2	0	0	1	59.35%	16	7	3	0	0	1	51.39%
40		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
41		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
42		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
43		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
44		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
45		Equity	4	0	0	0	0	0	50.00%	4	0	0	0	0	0	50.00%	4	0	0	0	0	0	50.00%
46		Securitisation																					
47		Other exposures	90	0	0	0	0	0	50.13%	89	0	1	0	0	0	50.13%	89	0	1	0	0	1	50.13%
48		**TOTAL**	**58,683**	**243**	**263**	**17**	**2**	**220**	**83.87%**	**58,647**	**241**	**300**	**17**	**2**	**238**	**79.11%**	**58,611**	**240**	**337**	**16**	**2**	**255**	**75.51%**

			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
RowNum		(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
49	UNITED STATES	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
50		Central governments	36	0	1	0	0	0	5.50%	35	0	1	0	0	0	5.50%	35	0	2	0	0	0	5.50%
51		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
52		Public sector entities	13	0	0	0	0	0	44.29%	13	0	0	0	0	0	44.29%	12	0	1	0	0	0	44.29%
53		Multilateral Development Banks	0	0	0	0	0	0	10.00%	0	0	0	0	0	0	10.00%	0	0	0	0	0	0	10.00%
54		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
55		Institutions	2	0	0	0	0	0	55.42%	2	0	0	0	0	0	55.36%	2	0	0	0	0	0	55.31%
56		Corporates	282	3	4	2	0	1	38.87%	277	3	8	2	0	3	39.14%	273	3	12	2	0	5	39.23%
57		of which: Other - SME	21	0	0	0	0	0	45.09%	20	0	1	0	0	0	45.45%	20	0	1	0	0	0	45.57%
58		of which: Specialised Lending	2	0	0	0	0	0	50.00%	2	0	0	0	0	0	50.00%	2	0	0	0	0	0	50.00%
59		Retail	1	0	0	0	0	0	55.60%	1	0	0	0	0	0	50.63%	1	0	0	0	0	0	47.56%
60		of which: SME	0	0	0	0	0	0	30.00%	0	0	0	0	0	0	30.00%	0	0	0	0	0	0	30.00%
61		Secured by mortgages on immovable property and ADC exposures	111	41	2	0	0	0	21.14%	110	41	5	0	0	1	21.16%	108	40	7	0	0	2	21.16%
62		of which: Residential immovable property	13	33	1	0	0	0	14.66%	13	33	1	0	0	0	14.67%	13	32	2	0	0	0	14.67%
63		of which: Commercial immovable property	98	8	2	0	0	0	24.05%	97	8	3	0	0	1	24.07%	95	8	5	0	0	1	24.08%
64		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
65		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
66		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
67		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
68		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
69		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
70		Securitisation																					
71		Other exposures	0	45	0	0	0	0	50.63%	3	41	0	0	0	0	50.63%	3	41	0	0	0	0	50.63%
72		**TOTAL**	**445**	**89**	**7**	**2**	**0**	**2**	**31.15%**	**441**	**85**	**15**	**2**	**0**	**5**	**31.13%**	**434**	**84**	**22**	**2**	**0**	**7**	**31.12%**

2025 EU-wide Stress Test: Credit risk STA

Deutsche Bank AG

RowNum		(mln EUR, %)	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32
			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			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
73	ITALY	Central banks	1,298	0	0	0	0	0	66.56%	1,298	0	0	0	0	0	66.56%	1,298	0	1	0	0	0	66.56%
74		Central governments	4,841	0	79	9	0	32	40.00%	4,818	0	102	10	0	41	40.00%	4,794	0	126	9	0	51	40.00%
75		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
76		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
77		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
78		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
79		Institutions	0	0	0	0	0	0	38.18%	0	0	0	0	0	0	38.18%	0	0	0	0	0	0	38.18%
80		Corporates	187	4	21	2	0	18	87.69%	165	21	26	1	0	20	77.72%	161	21	30	1	0	21	71.12%
81		of which: Other - SME	70	3	0	0	0	0	16.64%	66	6	1	0	0	0	21.52%	65	6	2	0	0	0	21.76%
82		of which: Specialised Lending	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
83		Retail	722	63	32	3	2	22	68.15%	698	72	46	2	2	26	56.42%	681	77	59	2	2	30	50.94%
84		of which: SME	13	0	0	0	0	0	66.21%	12	0	0	0	0	0	61.74%	12	1	0	0	0	0	59.46%
85		Secured by mortgages on immovable property and ADC exposures	409	115	76	1	2	40	53.30%	398	113	88	1	1	43	48.43%	391	109	100	1	1	45	45.07%
86		of which: Residential immovable property	400	111	74	1	1	39	52.43%	390	109	86	1	1	41	47.66%	383	105	97	1	1	43	44.37%
87		of which: Commercial immovable property	9	4	2	0	0	2	89.07%	8	4	2	0	0	2	80.91%	8	4	2	0	0	2	74.78%
88		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
89		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
90		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
91		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
92		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
93		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
94		Securitisation																					
95		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
96		TOTAL	**7,458**	**181**	**208**	**15**	**4**	**112**	**53.94%**	**7,378**	**206**	**263**	**14**	**4**	**130**	**49.42%**	**7,325**	**206**	**316**	**14**	**4**	**147**	**46.67%**

RowNum		(mln EUR, %)																					
			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			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
97	UNITED KINGDOM	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
98		Central governments	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
99		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
100		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
101		Multilateral Development Banks	0	0	0	0	0	0	10.00%	0	0	0	0	0	0	10.00%	0	0	0	0	0	0	10.00%
102		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
103		Institutions	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
104		Corporates	71	24	1	0	0	0	43.28%	70	24	2	0	0	1	43.27%	69	24	3	0	0	1	43.25%
105		of which: Other - SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
106		of which: Specialised Lending	18	0	0	0	0	0	50.00%	18	0	1	0	0	0	50.00%	17	0	1	0	0	1	50.00%
107		Retail	2	1	0	0	0	0	27.39%	2	1	0	0	0	0	26.62%	2	1	0	0	0	0	26.35%
108		of which: SME	0	1	0	0	0	0	30.00%	0	1	0	0	0	0	30.00%	0	1	0	0	0	0	30.00%
109		Secured by mortgages on immovable property and ADC exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
110		of which: Residential immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
111		of which: Commercial immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
112		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
113		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
114		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
115		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
116		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
117		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
118		Securitisation																					
119		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
120		TOTAL	**73**	**25**	**1**	**0**	**0**	**1**	**42.81%**	**72**	**25**	**2**	**0**	**0**	**1**	**42.75%**	**71**	**24**	**3**	**0**	**0**	**1**	**42.71%**

RowNum		(mln EUR, %)																					
			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
121	SPAIN	Central banks	1,924	0	0	0	0	0	66.56%	1,924	0	0	0	0	0	66.56%	1,924	0	0	0	0	0	66.56%
122		Central governments	1,495	1	26	1	0	10	40.00%	1,493	1	28	1	0	11	40.00%	1,491	1	31	1	0	12	40.00%
123		Regional governments or local authorities	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	40.00%
124		Public sector entities	8	0	0	0	0	0	39.98%	8	0	0	0	0	0	39.98%	8	0	0	0	0	0	39.98%
125		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
126		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
127		Institutions	19	0	0	0	0	0	44.99%	19	0	1	0	0	0	44.99%	19	0	1	0	0	0	44.99%
128		Corporates	36	2	33	0	0	0	1.37%	36	1	33	0	0	1	2.21%	35	1	34	0	0	1	2.98%
129		of which: Other - SME	1	0	0	0	0	0	46.09%	1	0	0	0	0	0	46.01%	1	0	0	0	0	0	45.93%
130		of which: Specialised Lending	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
131		Retail	34	2	2	0	0	1	81.39%	34	2	2	0	0	1	78.60%	33	2	2	0	0	2	76.79%
132		of which: SME	0	0	0	0	0	0	51.27%	0	0	0	0	0	0	51.27%	0	0	0	0	0	0	51.26%
133		Secured by mortgages on immovable property and ADC exposures	92	12	5	0	1	2	46.76%	91	11	7	0	0	3	39.47%	90	11	9	0	0	3	35.76%
134		of which: Residential immovable property	89	12	5	0	1	2	47.12%	88	11	7	0	0	3	39.86%	87	11	9	0	0	3	36.15%
135		of which: Commercial immovable property	3	0	0	0	0	0	12.80%	3	0	0	0	0	0	12.80%	3	0	0	0	0	0	12.80%
136		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
137		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
138		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
139		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
140		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
141		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
142		Securitisation																					
143		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
144		TOTAL	**3,610**	**17**	**66**	**2**	**1**	**15**	**22.40%**	**3,605**	**16**	**72**	**2**	**1**	**17**	**23.49%**	**3,600**	**16**	**77**	**2**	**0**	**19**	**24.40%**

RowNum		(mln EUR, %)																					
			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			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
145	LUXEMBOURG	Central banks	5,910	0	0	0	0	0	66.56%	5,910	0	0	0	0	0	66.56%	5,910	0	0	0	0	0	66.56%
146		Central governments	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
147		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
148		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
149		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
150		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
151		Institutions	1	0	0	0	0	0	44.90%	0	0	0	0	0	0	44.90%	0	0	0	0	0	0	44.90%
152		Corporates	71	0	1	0	0	0	29.34%	70	0	2	0	0	1	29.42%	69	0	3	0	0	1	29.44%
153		of which: Other - SME	0	0	0	0	0	0	36.62%	0	0	0	0	0	0	36.56%	0	0	0	0	0	0	36.49%
154		of which: Specialised Lending	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
155		Retail	24	6	1	0	0	1	54.55%	24	6	1	0	0	1	46.98%	24	6	2	0	0	1	43.54%
156		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
157		Secured by mortgages on immovable property and ADC exposures	1,483	323	37	1	1	4	11.53%	1,474	315	54	1	1	6	10.25%	1,476	300	68	1	1	7	9.69%
158		of which: Residential immovable property	1,433	323	36	1	1	4	11.32%	1,426	315	52	1	1	5	9.90%	1,428	300	65	1	1	6	9.26%
159		of which: Commercial immovable property	50	0	1	0	0	0	19.60%	49	0	2	0	0	0	19.60%	48	0	3	0	0	1	19.60%
160		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
161		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
162		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
163		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
164		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
165		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
166		Securitisation																					
167		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
168		TOTAL	**7,488**	**330**	**39**	**1**	**2**	**5**	**13.04%**	**7,479**	**321**	**57**	**1**	**2**	**7**	**11.76%**	**7,479**	**306**	**72**	**1**	**1**	**8**	**11.23%**

2025 EU-wide Stress Test: Credit risk STA

Deutsche Bank AG

RowNum		(mln EUR, %)	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32
			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			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
169	NETHERLANDS	Central banks	56	0	0	0	0	0	50.00%	56	0	0	0	0	0	50.00%	56	0	0	0	0	0	50.00%
170		Central governments	87	2	0	0	0	0	40.00%	87	2	0	0	0	0	40.00%	87	2	0	0	0	0	40.00%
171		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
172		Public sector entities	0	0	0	0	0	0	90.30%	0	0	0	0	0	0	90.30%	0	0	0	0	0	0	90.30%
173		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
174		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
175		Institutions	2	0	0	0	0	0	45.00%	2	0	0	0	0	0	45.00%	2	0	0	0	0	0	45.00%
176		Corporates	262	21	44	2	0	3	6.92%	258	20	49	2	0	5	10.07%	253	20	54	2	0	7	12.57%
177		of which: Other - SME	49	15	2	0	0	1	49.96%	48	14	4	0	0	1	38.26%	47	14	5	0	0	2	33.05%
178		of which: Specialised Lending	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
179		Retail	0	0	0	0	0	0	27.58%	0	0	0	0	0	0	27.90%	0	0	0	0	0	0	28.06%
180		of which: SME	0	0	0	0	0	0	37.41%	0	0	0	0	0	0	37.42%	0	0	0	0	0	0	37.43%
181		Secured by mortgages on immovable property and ADC exposures	49	7	1	0	0	0	13.65%	49	7	2	0	0	0	13.64%	48	7	3	0	0	0	13.65%
182		of which: Residential immovable property	11	0	0	0	0	0	13.61%	11	0	0	0	0	0	13.38%	11	0	0	0	0	0	13.29%
183		of which: Commercial immovable property	38	7	1	0	0	0	13.65%	38	7	2	0	0	0	13.67%	37	7	2	0	0	0	13.69%
184		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
185		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
186		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
187		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
188		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
189		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
190		Securitisation																					
191		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
192		**TOTAL**	**456**	**29**	**45**	**2**	**0**	**3**	**7.09%**	**450**	**28**	**51**	**2**	**0**	**5**	**10.25%**	**445**	**28**	**57**	**2**	**0**	**7**	**12.69%**

RowNum		(mln EUR, %)	Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			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
193	SWITZERLAND	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
194		Central governments	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
195		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
196		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
197		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
198		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
199		Institutions	9	0	0	0	0	0	36.34%	9	0	0	0	0	0	36.35%	8	0	0	0	0	0	36.36%
200		Corporates	3	6	0	0	0	0	23.32%	3	6	0	0	0	0	23.30%	3	6	0	0	0	0	23.27%
201		of which: Other - SME	0	0	0	0	0	0	50.00%	0	0	0	0	0	0	50.00%	0	0	0	0	0	0	50.00%
202		of which: Specialised Lending	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
203		Retail	4	0	0	0	0	0	6.70%	4	0	0	0	0	0	8.56%	4	0	0	0	0	0	9.71%
204		of which: SME	0	0	0	0	0	0	30.00%	0	0	0	0	0	0	30.00%	0	0	0	0	0	0	30.00%
205		Secured by mortgages on immovable property and ADC exposures	3	0	0	0	0	0	41.76%	3	0	0	0	0	0	38.74%	3	0	1	0	0	0	36.34%
206		of which: Residential immovable property	3	0	0	0	0	0	41.76%	3	0	0	0	0	0	38.74%	3	0	1	0	0	0	36.34%
207		of which: Commercial immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
208		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
209		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
210		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
211		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
212		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
213		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
214		Securitisation																					
215		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
216		**TOTAL**	**19**	**6**	**1**	**0**	**0**	**0**	**36.65%**	**19**	**6**	**1**	**0**	**0**	**0**	**34.51%**	**19**	**6**	**1**	**0**	**0**	**0**	**33.28%**

RowNum		(mln EUR, %)	Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			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
217	INDIA	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
218		Central governments	0	0	0	0	0	0	63.80%	0	0	0	0	0	0	63.80%	0	0	0	0	0	0	63.80%
219		Regional governments or local authorities	0	0	0	0	0	0	63.80%	0	0	0	0	0	0	63.80%	0	0	0	0	0	0	63.80%
220		Public sector entities	0	0	0	0	0	0	63.80%	0	0	0	0	0	0	63.80%	0	0	0	0	0	0	63.80%
221		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
222		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
223		Institutions	1	0	0	0	0	0	50.95%	1	0	0	0	0	0	47.85%	1	0	0	0	0	0	46.26%
224		Corporates	460	11	41	10	0	25	59.69%	442	11	61	10	0	35	58.00%	423	10	79	10	0	45	57.15%
225		of which: Other - SME	24	0	1	0	0	1	69.34%	23	0	1	0	0	1	65.71%	23	0	2	0	0	1	64.00%
226		of which: Specialised Lending	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
227		Retail	72	0	5	1	0	2	49.00%	70	0	7	1	0	3	48.67%	68	0	9	1	0	4	48.52%
228		of which: SME	2	0	0	0	0	0	68.58%	2	0	0	0	0	0	65.11%	2	0	0	0	0	0	63.40%
229		Secured by mortgages on immovable property and ADC exposures	1,826	45	180	10	1	35	19.39%	1,759	44	249	10	1	46	18.30%	1,694	42	315	10	0	56	17.69%
230		of which: Residential immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
231		of which: Commercial immovable property	1,826	45	180	10	1	35	19.39%	1,759	44	249	10	1	46	18.30%	1,694	42	315	10	0	56	17.69%
232		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
233		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
234		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
235		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
236		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
237		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
238		Securitisation																					
239		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
240		**TOTAL**	**2,360**	**56**	**227**	**22**	**1**	**62**	**27.39%**	**2,271**	**55**	**317**	**21**	**1**	**84**	**26.56%**	**2,187**	**53**	**403**	**20**	**1**	**105**	**26.13%**

RowNum		(mln EUR, %)	Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			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
241	SINGAPORE	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
242		Central governments	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
243		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
244		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
245		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
246		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
247		Institutions	2	0	0	0	0	0	45.00%	2	0	0	0	0	0	45.00%	2	0	0	0	0	0	45.00%
248		Corporates	190	0	4	2	0	2	44.61%	186	0	7	2	0	3	44.61%	183	0	11	2	0	5	44.61%
249		of which: Other - SME	115	0	2	1	0	1	45.00%	112	0	4	1	0	2	45.00%	110	0	7	1	0	3	45.00%
250		of which: Specialised Lending	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
251		Retail	0	0	0	0	0	0	29.79%	0	0	0	0	0	0	29.80%	0	0	0	0	0	0	29.81%
252		of which: SME	0	0	0	0	0	0	30.00%	0	0	0	0	0	0	30.00%	0	0	0	0	0	0	30.00%
253		Secured by mortgages on immovable property and ADC exposures	0	0	0	0	0	0	59.32%	0	0	0	0	0	0	60.02%	0	0	0	0	0	0	60.83%
254		of which: Residential immovable property	0	0	0	0	0	0	100.00%	0	0	0	0	0	0	100.00%	0	0	0	0	0	0	100.00%
255		of which: Commercial immovable property	0	0	0	0	0	0	12.02%	0	0	0	0	0	0	12.02%	0	0	0	0	0	0	12.02%
256		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
257		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
258		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
259		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
260		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
261		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
262		Securitisation																					
263		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
264		**TOTAL**	**192**	**0**	**4**	**2**	**0**	**2**	**44.64%**	**189**	**0**	**7**	**2**	**0**	**3**	**44.64%**	**185**	**0**	**11**	**2**	**0**	**5**	**44.64%**

2025 EU-wide Stress Test: Credit risk STA

Deutsche Bank AG

			33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53
			Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
RowNum		(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
1	Deutsche Bank AG	**Central banks**	62,799	149	3	2	2	2	65.03%	60,369	2,573	9	0	3	6	65.78%	60,369	2,572	11	0	3	7	65.84%
2		**Central governments**	2,123	7,060	132	2	80	52	39.42%	2,112	7,019	184	2	72	72	39.36%	2,108	6,966	241	2	64	95	39.45%
3		**Regional governments or local authorities**	18	898	0	0	2	0	40.11%	17	898	0	0	2	0	40.08%	17	898	0	0	3	0	40.07%
4		**Public sector entities**	36	6	1	0	0	1	38.21%	28	13	2	0	0	1	38.98%	28	13	2	0	0	1	38.96%
5		**Multilateral Development Banks**	0	0	0	0	0	0	10.00%	0	0	0	0	0	0	10.00%	0	0	0	0	0	0	10.00%
6		**International Organisations**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
7		**Institutions**	746	0	70	10	0	31	44.69%	724	0	93	5	0	42	44.70%	712	0	105	5	0	47	44.70%
8		**Corporates**	8,554	309	518	60	5	302	58.25%	8,259	475	649	32	4	364	56.09%	8,315	349	718	31	4	397	55.25%
9		of which: Other - SME	384	27	16	4	0	7	44.09%	357	40	29	2	0	12	40.97%	361	29	36	2	0	15	40.12%
10		of which: Specialised Lending	36	0	1	1	0	0	40.17%	34	0	2	0	0	1	40.09%	34	0	3	0	0	1	40.13%
11		**Retail**	902	100	47	6	4	31	65.44%	850	126	72	4	5	40	55.17%	858	100	91	4	4	47	51.22%
12		of which: SME	16	3	0	0	0	0	57.86%	15	4	1	0	0	0	52.07%	16	2	1	0	0	0	50.89%
13		**Secured by mortgages on immovable property and ADC exposures**	3,819	860	454	25	9	127	27.99%	3,705	813	615	16	8	156	25.32%	3,652	752	729	15	7	175	23.94%
14		of which: Residential immovable property	1,844	790	199	6	8	70	35.41%	1,832	746	255	4	7	80	31.38%	1,849	688	296	3	6	86	29.04%
15		of which: Commercial immovable property	1,974	70	256	18	1	57	22.21%	1,873	67	359	13	1	75	21.01%	1,803	64	433	12	1	89	20.46%
16		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
17		**Subordinated debt exposures**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
18		**Covered bonds**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
19		**Claims on institutions and corporates with a ST credit assessment**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
20		**Collective investments undertakings (CIU)**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
21		**Equity**	4	0	0	0	0	0	50.00%	4	0	0	0	0	0	50.00%	4	0	0	0	0	0	50.00%
22		**Securitisation**																					
23		**Other exposures**	89	45	23	1	0	0	1.87%	88	45	24	0	0	1	3.87%	88	45	25	0	0	1	4.88%
24		**TOTAL**	**79,089**	**9,427**	**1,250**	**105**	**101**	**547**	**43.72%**	**76,156**	**11,962**	**1,648**	**60**	**95**	**681**	**41.33%**	**76,149**	**11,695**	**1,923**	**58**	**85**	**770**	**40.02%**

			Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
RowNum		(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
25	GERMANY	**Central banks**	49,669	0	0	0	0	0	50.35%	49,644	25	0	0	0	0	50.35%	49,644	25	0	0	0	0	50.35%
26		**Central governments**	1,138	5	0	0	0	0	40.00%	1,137	5	0	0	0	0	40.00%	1,137	5	0	0	0	0	40.00%
27		**Regional governments or local authorities**	17	898	0	0	2	0	40.00%	17	898	0	0	2	0	40.00%	17	898	0	0	3	0	40.00%
28		**Public sector entities**	18	1	0	0	0	0	50.04%	12	7	0	0	0	0	49.52%	12	7	0	0	0	0	49.34%
29		**Multilateral Development Banks**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
30		**International Organisations**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
31		**Institutions**	702	0	65	9	0	29	44.82%	680	0	87	5	0	39	44.82%	669	0	98	5	0	44	44.81%
32		**Corporates**	5,922	145	225	21	3	207	91.97%	5,893	135	264	10	3	229	86.66%	5,884	125	282	9	3	239	84.49%
33		of which: Other - SME	46	0	1	1	0	1	49.90%	45	0	3	0	0	2	49.91%	44	0	4	0	0	2	49.91%
34		of which: Specialised Lending	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
35		**Retail**	23	0	5	0	0	3	70.93%	22	0	5	0	0	4	68.81%	22	0	6	0	0	4	67.16%
36		of which: SME	0	0	0	0	0	0	95.01%	0	0	0	0	0	0	90.14%	0	0	0	0	0	0	86.40%
37		**Secured by mortgages on immovable property and ADC exposures**	151	56	55	4	1	23	41.78%	140	54	67	1	1	27	39.88%	136	52	73	1	1	28	38.78%
38		of which: Residential immovable property	135	48	53	4	1	22	41.07%	124	47	64	1	1	25	39.57%	121	45	70	1	0	27	38.62%
39		of which: Commercial immovable property	16	7	2	0	0	1	60.16%	15	7	3	0	0	1	46.71%	15	7	4	0	0	1	41.90%
40		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
41		**Subordinated debt exposures**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
42		**Covered bonds**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
43		**Claims on institutions and corporates with a ST credit assessment**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
44		**Collective investments undertakings (CIU)**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
45		**Equity**	4	0	0	0	0	0	50.00%	4	0	0	0	0	0	50.00%	4	0	0	0	0	0	50.00%
46		**Securitisation**																					
47		**Other exposures**	89	0	1	1	0	0	50.30%	88	0	2	0	0	1	50.24%	88	0	2	0	0	1	50.21%
48		**TOTAL**	**57,733**	**1,104**	**352**	**35**	**5**	**263**	**74.93%**	**57,639**	**1,124**	**426**	**17**	**6**	**299**	**70.30%**	**57,614**	**1,112**	**463**	**16**	**6**	**316**	**68.38%**

			Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
RowNum		(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
49	UNITED STATES	**Central banks**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
50		**Central governments**	34	0	2	0	0	0	9.00%	33	0	4	0	0	0	9.00%	32	0	4	0	0	0	9.00%
51		**Regional governments or local authorities**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
52		**Public sector entities**	12	0	1	0	0	0	44.29%	12	0	1	0	0	1	44.29%	12	0	2	0	0	1	44.29%
53		**Multilateral Development Banks**	0	0	0	0	0	0	10.00%	0	0	0	0	0	0	10.00%	0	0	0	0	0	0	10.00%
54		**International Organisations**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
55		**Institutions**	2	0	0	0	0	0	54.83%	2	0	1	0	0	0	54.87%	2	0	1	0	0	0	54.87%
56		**Corporates**	268	5	16	3	0	6	39.63%	258	6	25	1	0	10	39.72%	255	5	28	1	0	11	39.81%
57		of which: Other - SME	20	0	1	0	0	0	44.94%	19	0	2	0	0	1	45.16%	19	0	2	0	0	1	45.40%
58		of which: Specialised Lending	2	0	0	0	0	0	50.00%	2	0	0	0	0	0	50.00%	2	0	0	0	0	0	50.00%
59		**Retail**	1	0	0	0	0	0	52.43%	1	0	0	0	0	0	46.59%	1	0	0	0	0	0	44.58%
60		of which: SME	0	0	0	0	0	0	30.00%	0	0	0	0	0	0	30.00%	0	0	0	0	0	0	30.00%
61		**Secured by mortgages on immovable property and ADC exposures**	105	39	10	1	1	2	23.38%	101	38	16	0	1	4	23.38%	100	37	18	0	1	4	23.37%
62		of which: Residential immovable property	12	32	3	0	0	1	16.79%	12	30	5	0	0	1	16.79%	12	30	6	0	0	1	16.78%
63		of which: Commercial immovable property	93	8	7	1	0	2	26.38%	90	8	11	0	0	3	26.37%	88	7	12	0	0	3	26.35%
64		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
65		**Subordinated debt exposures**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
66		**Covered bonds**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
67		**Claims on institutions and corporates with a ST credit assessment**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
68		**Collective investments undertakings (CIU)**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
69		**Equity**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
70		**Securitisation**																					
71		**Other exposures**	0	45	0	0	0	0	50.63%	0	45	0	0	0	0	50.63%	0	45	0	0	0	0	50.63%
72		**TOTAL**	**422**	**89**	**30**	**5**	**1**	**10**	**31.96%**	**406**	**88**	**46**	**2**	**1**	**15**	**31.98%**	**401**	**87**	**52**	**2**	**1**	**17**	**32.07%**

2025 EU-wide Stress Test: Credit risk STA

Deutsche Bank AG

RowNum		(mln EUR, %)	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53
			Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			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
73	ITALY	Central banks	1,157	139	2	0	2	1	66.56%	1,157	136	6	0	1	4	66.56%	1,157	135	7	0	1	4	66.56%
74		Central governments	52	4,783	86	0	64	34	40.00%	51	4,747	123	0	57	49	40.00%	52	4,703	165	0	49	66	40.00%
75		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
76		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
77		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
78		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
79		Institutions	0	0	0	0	0	0	38.19%	0	0	0	0	0	0	38.19%	0	0	0	0	0	0	38.19%
80		Corporates	181	7	23	3	0	19	82.74%	154	27	31	1	0	22	70.33%	151	25	36	1	0	24	65.49%
81		of which: Other - SME	67	5	0	0	0	0	15.46%	62	10	1	0	0	0	21.23%	62	9	2	0	0	0	21.96%
82		of which: Specialised Lending	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
83		Retail	698	85	33	4	4	22	67.13%	650	112	54	3	4	29	54.52%	658	89	69	3	4	34	50.01%
84		of which: SME	12	0	0	0	0	0	66.30%	12	1	0	0	0	0	59.63%	12	1	0	0	0	0	57.66%
85		Secured by mortgages on immovable property and ADC exposures	386	136	78	1	2	42	54.18%	380	124	95	1	2	46	47.86%	376	115	109	1	2	48	44.35%
86		of which: Residential immovable property	377	132	76	1	2	41	53.35%	372	120	93	1	2	44	47.13%	368	111	106	1	2	46	43.66%
87		of which: Commercial immovable property	8	4	2	0	0	2	87.72%	8	4	2	0	0	2	77.80%	8	4	3	0	0	2	72.39%
88		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
89		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
90		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
91		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
92		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
93		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
94		Securitisation																					
95		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
96		TOTAL	2,474	5,151	222	8	72	120	53.78%	2,393	5,145	309	6	65	150	48.51%	2,395	5,066	386	5	56	177	45.86%

RowNum		(mln EUR, %)	Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			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
97	UNITED KINGDOM	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
98		Central governments	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
99		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
100		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
101		Multilateral Development Banks	0	0	0	0	0	0	10.00%	0	0	0	0	0	0	10.00%	0	0	0	0	0	0	10.00%
102		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
103		Institutions	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
104		Corporates	58	36	2	1	0	1	41.35%	53	39	5	0	0	2	41.30%	58	33	6	1	0	2	41.64%
105		of which: Other - SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
106		of which: Specialised Lending	18	0	1	0	0	0	50.00%	17	0	1	0	0	1	50.00%	17	0	2	0	0	1	50.00%
107		Retail	2	1	0	0	0	0	27.99%	2	1	0	0	0	0	27.11%	2	1	0	0	0	0	26.69%
108		of which: SME	0	1	0	0	0	0	30.00%	0	1	0	0	0	0	30.00%	0	1	0	0	0	0	30.00%
109		Secured by mortgages on immovable property and ADC exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
110		of which: Residential immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
111		of which: Commercial immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
112		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
113		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
114		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
115		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
116		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
117		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
118		Securitisation																					
119		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
120		TOTAL	60	37	2	1	0	1	41.03%	55	40	5	0	0	2	40.94%	60	33	6	1	0	2	41.24%

RowNum		(mln EUR, %)	Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			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
121	SPAIN	Central banks	1,923	0	1	2	0	1	66.56%	0	1,921	3	0	1	2	66.56%	0	1,920	4	0	1	3	66.56%
122		Central governments	9	1,486	28	0	8	11	40.00%	9	1,482	31	0	9	13	40.00%	10	1,478	35	0	9	14	40.00%
123		Regional governments or local authorities	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	40.00%
124		Public sector entities	4	4	0	0	0	0	39.98%	3	5	0	0	0	0	39.98%	3	5	0	0	0	0	39.98%
125		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
126		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
127		Institutions	18	0	2	0	0	1	44.99%	17	0	2	0	0	1	44.99%	17	0	3	0	0	1	44.99%
128		Corporates	36	1	33	0	0	1	1.84%	34	2	34	0	0	1	3.21%	34	1	35	0	0	1	4.00%
129		of which: Other - SME	1	0	0	0	0	0	45.85%	1	0	0	0	0	0	45.68%	1	0	0	0	0	0	45.65%
130		of which: Specialised Lending	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
131		Retail	33	4	2	0	0	1	80.67%	33	2	2	0	0	1	77.65%	34	2	2	0	0	2	76.08%
132		of which: SME	0	0	0	0	0	0	51.27%	0	0	0	0	0	0	51.27%	0	0	0	0	0	0	51.27%
133		Secured by mortgages on immovable property and ADC exposures	91	13	6	0	1	3	45.58%	90	11	9	0	0	3	37.82%	89	10	11	0	0	4	35.18%
134		of which: Residential immovable property	88	13	6	0	1	3	46.06%	87	11	9	0	0	3	38.33%	87	10	10	0	0	4	35.67%
135		of which: Commercial immovable property	3	0	0	0	0	0	13.14%	3	0	0	0	0	0	13.17%	3	0	0	0	0	0	13.15%
136		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
137		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
138		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
139		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
140		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
141		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
142		Securitisation																					
143		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
144		TOTAL	2,114	1,508	71	3	9	17	24.25%	187	3,424	82	1	11	22	26.69%	187	3,416	89	1	11	25	27.70%

RowNum		(mln EUR, %)	Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			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
145	LUXEMBOURG	Central banks	5,910	0	0	0	0	0	66.56%	5,910	0	0	0	0	0	66.56%	5,910	0	0	0	0	0	66.56%
146		Central governments	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
147		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
148		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
149		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
150		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
151		Institutions	0	0	0	0	0	0	44.97%	0	0	0	0	0	0	44.95%	0	0	0	0	0	0	44.94%
152		Corporates	70	0	2	0	0	0	29.29%	68	0	3	0	0	1	29.40%	68	0	4	0	0	1	29.42%
153		of which: Other - SME	0	0	0	0	0	0	40.33%	0	0	0	0	0	0	40.65%	0	0	0	0	0	0	39.78%
154		of which: Specialised Lending	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
155		Retail	22	8	1	0	0	1	53.22%	22	8	2	0	0	1	45.02%	23	7	2	0	0	1	41.58%
156		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
157		Secured by mortgages on immovable property and ADC exposures	1,243	560	41	1	4	5	11.35%	1,246	533	64	1	4	6	9.98%	1,270	489	85	1	3	8	9.36%
158		of which: Residential immovable property	1,194	560	39	1	4	4	11.01%	1,199	533	61	1	4	6	9.44%	1,224	489	80	1	3	7	8.80%
159		of which: Commercial immovable property	49	0	2	0	0	0	19.60%	47	0	3	0	0	1	19.60%	46	0	4	0	0	1	19.60%
160		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
161		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
162		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
163		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
164		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
165		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
166		Securitisation																					
167		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
168		TOTAL	7,246	569	43	2	4	6	13.03%	7,247	541	69	1	4	8	11.70%	7,271	496	91	1	3	10	11.01%

2025 EU-wide Stress Test: Credit risk STA

Deutsche Bank AG

RowNum		(mln EUR, %)	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53
			Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			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
169	NETHERLANDS	Central banks	56	0	0	0	0	0	50.00%	56	0	0	0	0	0	50.00%	56	0	0	0	0	0	50.00%
170		Central governments	87	2	0	0	0	0	40.00%	87	2	0	0	0	0	40.00%	87	2	0	0	0	0	40.00%
171		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
172		Public sector entities	0	0	0	0	0	0	90.30%	0	0	0	0	0	0	90.30%	0	0	0	0	0	0	90.30%
173		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
174		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
175		Institutions	2	0	0	0	0	0	45.00%	2	0	0	0	0	0	45.00%	2	0	0	0	0	0	45.00%
176		Corporates	256	24	47	3	0	4	9.19%	237	33	57	2	0	8	14.06%	242	23	62	2	0	10	16.15%
177		of which: Other - SME	45	18	3	0	0	1	42.79%	33	28	6	0	0	2	32.99%	41	17	7	0	0	2	30.44%
178		of which: Specialised Lending	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
179		Retail	0	0	0	0	0	0	34.62%	0	0	0	0	0	0	34.70%	0	0	0	0	0	0	34.52%
180		of which: SME	0	0	0	0	0	0	37.59%	0	0	0	0	0	0	37.65%	0	0	0	0	0	0	37.61%
181		Secured by mortgages on immovable property and ADC exposures	48	7	1	0	0	0	16.56%	46	8	3	0	0	1	16.56%	47	6	4	0	0	1	16.54%
182		of which: Residential immovable property	11	0	0	0	0	0	14.89%	11	0	0	0	0	0	14.54%	11	0	0	0	0	0	14.34%
183		of which: Commercial immovable property	37	7	1	0	0	0	16.74%	36	8	3	0	0	0	16.79%	36	6	4	0	0	1	16.79%
184		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
185		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
186		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
187		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
188		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
189		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
190		Securitisation																					
191		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
192		TOTAL	**448**	**33**	**49**	**4**	**0**	**5**	**9.54%**	**427**	**42**	**60**	**2**	**1**	**9**	**14.31%**	**432**	**31**	**67**	**2**	**0**	**11**	**16.30%**

RowNum		(mln EUR, %)																					
			Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			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
193	SWITZERLAND	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
194		Central governments	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
195		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
196		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
197		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
198		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
199		Institutions	8	0	1	0	0	0	36.41%	8	0	1	0	0	0	36.41%	8	0	1	0	0	0	36.42%
200		Corporates	3	6	0	0	0	0	24.21%	3	6	0	0	0	0	24.14%	4	5	0	0	0	0	24.03%
201		of which: Other - SME	0	0	0	0	0	0	50.00%	0	0	0	0	0	0	50.00%	0	0	0	0	0	0	50.00%
202		of which: Specialised Lending	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
203		Retail	4	0	0	0	0	0	8.13%	3	0	0	0	0	0	11.64%	4	0	0	0	0	0	13.15%
204		of which: SME	0	0	0	0	0	0	30.00%	0	0	0	0	0	0	30.00%	0	0	0	0	0	0	30.00%
205		Secured by mortgages on immovable property and ADC exposures	3	0	0	0	0	0	42.78%	3	0	1	0	0	0	37.93%	3	0	1	0	0	0	35.74%
206		of which: Residential immovable property	3	0	0	0	0	0	42.78%	3	0	1	0	0	0	37.93%	3	0	1	0	0	0	35.74%
207		of which: Commercial immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
208		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
209		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
210		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
211		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
212		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
213		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
214		Securitisation																					
215		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
216		TOTAL	**18**	**6**	**1**	**0**	**0**	**1**	**36.65%**	**18**	**6**	**2**	**0**	**0**	**1**	**34.65%**	**18**	**5**	**2**	**0**	**0**	**1**	**33.88%**

RowNum		(mln EUR, %)																					
			Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			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
217	INDIA	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
218		Central governments	0	0	0	0	0	0	63.80%	0	0	0	0	0	0	63.80%	0	0	0	0	0	0	63.80%
219		Regional governments or local authorities	0	0	0	0	0	0	63.80%	0	0	0	0	0	0	63.80%	0	0	0	0	0	0	63.80%
220		Public sector entities	0	0	0	0	0	0	63.80%	0	0	0	0	0	0	63.80%	0	0	0	0	0	0	63.80%
221		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
222		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
223		Institutions	0	0	0	0	0	0	40.23%	0	0	0	0	0	0	39.63%	0	0	0	0	0	0	39.52%
224		Corporates	440	11	63	15	0	37	58.55%	413	10	90	10	0	51	57.46%	395	10	108	9	0	62	57.04%
225		of which: Other - SME	23	0	1	0	0	1	64.92%	22	0	2	0	0	1	62.90%	22	0	3	0	0	2	62.26%
226		of which: Specialised Lending	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
227		Retail	72	0	5	1	0	3	49.08%	69	0	8	1	0	4	48.83%	66	0	11	1	0	5	48.75%
228		of which: SME	2	0	0	0	0	0	67.86%	2	0	0	0	0	0	64.03%	2	0	0	0	0	0	62.37%
229		Secured by mortgages on immovable property and ADC exposures	1,767	44	241	16	1	52	21.34%	1,674	41	337	12	1	68	20.30%	1,606	40	406	11	1	80	19.82%
230		of which: Residential immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
231		of which: Commercial immovable property	1,767	44	241	16	1	52	21.34%	1,674	41	337	12	1	68	20.30%	1,606	40	406	11	1	80	19.82%
232		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
233		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
234		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
235		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
236		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
237		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
238		Securitisation																					
239		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
240		TOTAL	**2,279**	**55**	**309**	**32**	**2**	**91**	**29.34%**	**2,157**	**52**	**434**	**23**	**1**	**124**	**28.50%**	**2,068**	**50**	**525**	**21**	**1**	**147**	**28.07%**

RowNum		(mln EUR, %)																					
			Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			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
241	SINGAPORE	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
242		Central governments	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
243		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
244		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
245		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
246		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
247		Institutions	2	0	0	0	0	0	45.00%	2	0	0	0	0	0	45.00%	2	0	0	0	0	0	45.00%
248		Corporates	185	0	9	3	0	4	44.62%	179	0	14	2	0	6	44.62%	175	0	18	2	0	8	44.62%
249		of which: Other - SME	111	0	5	2	0	2	45.00%	108	0	9	1	0	4	45.00%	106	0	11	1	0	5	45.00%
250		of which: Specialised Lending	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
251		Retail	0	0	0	0	0	0	29.87%	0	0	0	0	0	0	29.88%	0	0	0	0	0	0	29.86%
252		of which: SME	0	0	0	0	0	0	30.00%	0	0	0	0	0	0	30.00%	0	0	0	0	0	0	30.00%
253		Secured by mortgages on immovable property and ADC exposures	0	0	0	0	0	0	74.61%	0	0	0	0	0	0	69.56%	0	0	0	0	0	0	66.00%
254		of which: Residential immovable property	0	0	0	0	0	0	100.00%	0	0	0	0	0	0	100.00%	0	0	0	0	0	0	100.00%
255		of which: Commercial immovable property	0	0	0	0	0	0	13.31%	0	0	0	0	0	0	13.31%	0	0	0	0	0	0	13.31%
256		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
257		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
258		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
259		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
260		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
261		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
262		Securitisation																					
263		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
264		TOTAL	**187**	**0**	**9**	**3**	**0**	**4**	**44.67%**	**181**	**0**	**15**	**2**	**0**	**7**	**44.66%**	**177**	**0**	**19**	**2**	**0**	**8**	**44.65%**

* Restated 31/12/2024: Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2025 as per Methodological Note. Exposure values and REA reflect the restatement of the 31/12/2024 balance sheet for the entry into force of CRR3.

2025 EU-wide Stress Test: Securitisations

Deutsche Bank AG

RowNum		(mln EUR)	Restated	Baseline Scenario			Adverse Scenario		
			1	2	3	4	5	6	7
			31/12/2024	31/12/2025	31/12/2026	31/12/2027	31/12/2025	31/12/2026	31/12/2027
1	Exposure values	SEC-IRBA	56,355						
2		SEC-SA	32,369						
3		SEC-ERBA	2,598						
4		SEC-IAA	0						
5		**Total**	**91,322**						
6	REA	SEC-IRBA	9,551	10,159	10,901	11,717	10,679	12,359	14,827
7		SEC-SA	6,683	6,965	7,207	7,422	7,106	8,274	10,138
8		SEC-ERBA	2,752	2,866	2,981	3,090	3,056	4,089	5,279
9		SEC-IAA	0	0	0	0	0	0	0
10		Additional risk exposure amounts	0	0	0	0	0	0	0
11		**Total**	**18,986**	**19,990**	**21,089**	**22,229**	**20,841**	**24,722**	**30,243**
12	Impairments	**Total banking book others than assessed at fair value**		**3**	**0**	**92**	**559**	**0**	**4**

2025 EU-wide Stress Test: Risk exposure amounts

Deutsche Bank AG

RowNum	(mln EUR)	1	2	3	4	5	6	7	8
		Actual	Restatement CRR3	Baseline scenario			Adverse scenario		
		31/12/2024	31/12/2024	31/12/2025	31/12/2026	31/12/2027	31/12/2025	31/12/2026	31/12/2027
1	Risk exposure amount for credit risk	280,024	275,048	276,972	279,204	281,378	336,204	323,698	305,632
2	Risk exposure amount for securitisations and re-securitisations	19,038	18,986	19,990	21,089	22,229	20,841	24,722	30,243
3	Risk exposure amount other credit risk	260,985	256,062	256,981	258,115	259,149	315,363	298,976	275,389
4	Risk exposure amount for market risk	19,328	20,009	20,009	20,009	20,009	35,350	27,733	23,823
5	Risk exposure amount for operational risk	58,061	54,804	54,804	54,804	54,804	54,804	54,804	54,804
6	Other risk exposure amounts	15	15	15	999	999	-1,012	-684	-450
7	**Total Risk exposure amount before Output floor**	**357,427**	**349,876**	**351,799**	**355,016**	**357,190**	**425,346**	**405,551**	**383,809**
8	**Unfloored Total Risk exposure amount (transitional)**		**349,876**	**351,799**	**355,016**	**357,190**	**425,346**	**405,551**	**383,809**
9	**Unfloored Total Risk exposure amount (fully loaded)**		**355,163**	**357,317**	**359,376**	**361,548**	**429,945**	**409,693**	**387,597**
10	Standardised Risk exposure amount for credit risk exposures		555,223	557,691	562,149	564,769	616,185	609,034	601,867
11	Standardised Risk exposure amount for market risk exposures		66,708	66,708	66,708	66,708	66,708	66,708	66,708
12	Standardised Risk exposure amount for operational risk		54,804	54,804	54,804	54,804	54,804	54,804	54,804
13	Other Standardised risk exposure amounts		15	15	999	999	-1,012	-684	-450
14	**Standardised Total risk exposure amount (S-TREA) for Output floor (transitional)**		**594,603**	**589,602**	**595,118**	**597,751**	**629,937**	**629,398**	**626,263**
15	**Standardised Total risk exposure amount (S-TREA) for Output floor (fully loaded)**		**682,197**	**684,967**	**689,248**	**691,868**	**741,447**	**734,578**	**727,586**
16	**TOTAL RISK EXPOSURE AMOUNT (transitional)**	**357,427**	**349,876**	**351,799**	**355,016**	**358,650**	**425,346**	**405,551**	**383,809**
17	**TOTAL RISK EXPOSURE AMOUNT (fully loaded)**	**358,590**	**494,593**	**496,601**	**499,705**	**501,604**	**537,549**	**532,569**	**527,500**

2025 EU-wide Stress Test: Capital

Deutsche Bank AG

(mln EUR, %)

RowNum				1	2	3	4	5	6	7	8	9
				IFRS 9 first implementation	Actual	Restatement CRR3	Baseline Scenario			Adverse Scenario		
				01/01/2018	31/12/2024	31/12/2024	2025	2026	2027	2025	2026	2027
1		A	**OWN FUNDS**		**68,511**	**68,078**	**68,915**	**69,089**	**70,375**	**58,360**	**57,298**	**58,302**
2		A.1	**COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)**		**49,457**	**49,023**	**49,879**	**50,053**	**51,339**	**39,324**	**38,263**	**39,266**
3		A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)		44,130		44,130	44,130	44,130	44,130	44,130	44,130
4		A.1.1.1	of which: CET1 instruments subscribed by Government		0		0	0	0	0	0	0
5		A.1.2	Retained earnings		21,520		23,075	25,209	26,927	10,698	12,128	13,790
6		A.1.3	Accumulated other comprehensive income		-1,229		-1,229	-1,229	-1,229	-3,314	-3,314	-3,314
7		A.1.3.1	Arising from full revaluation, cash flow hedge and liquidity reserves		-1,096		-1,096	-1,096	-1,096	-2,174	-2,174	-2,174
8		A.1.3.2	OCI Impact of defined benefit pension plans [gain or (-) loss]		0		0	0	0	-1,007	-1,007	-1,007
9		A.1.3.3	Other OCI contributions		-134		-134	-134	-134	-134	-134	-134
10		A.1.4	Other Reserves		-741		-741	-741	-741	0	0	0
11		A.1.5	Funds for general banking risk		0		0	0	0	0	0	0
12		A.1.6	Minority interest given recognition in CET1 capital		1,020	1,020	1,020	1,020	1,020	1,020	1,020	1,020
13		A.1.7	Adjustments to CET1 due to prudential filters		-1,585	-1,713	-1,978	-1,978	-1,978	-1,949	-1,949	-1,949
14		A.1.7.1	(-) Value adjustments due to the requirements for prudent valuation (AVA)		-1,680	-1,808	-1,808	-1,808	-1,808	-3,868	-3,868	-3,868
15		A.1.7.2	Cash flow hedge reserve		-36		-36	-36	-36	-36	-36	-36
16		A.1.7.3	Other adjustments		131		-133	-133	-133	1,955	1,955	1,955
17		A.1.8	(-) Intangible assets (including Goodwill)		-5,277		-5,426	-5,900	-5,724	-5,426	-5,575	-5,724
18		A.1.8.1	of which: Goodwill (-)		-3,025		-3,025	-3,350	-3,025	-3,025	-3,025	-3,025
19		A.1.8.2	of which: Software assets (-)		-1,532		-1,694	-1,856	-2,019	-1,694	-1,856	-2,019
20		A.1.8.3	of which: Other intangible assets (-)		-720		-707	-693	-680	-707	-693	-680
21		A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs		-3,463	-3,463	-3,297	-3,080	-2,900	-3,463	-3,068	-2,610
22		A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses		-3,037	-3,075	-3,591	-4,020	-4,379	-427	-518	-1,110
23		A.1.11	(-) Defined benefit pension fund assets		-1,173		-1,173	-1,173	-1,173	-828	-828	-828
24		A.1.12	(-) Reciprocal cross holdings in CET1 Capital		0		0	0	0	0	0	0
25		A.1.13	(-) Excess deduction from AT1 items over AT1 Capital		0		0	0	0	0	0	0
26		A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1250% risk weight		0	-267	-267	-267	-267	-267	-267	-267
27		A.1.14.1	of which: from securitisation positions (-)		0		0	0	0	0	0	0
28		A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment		0		0	0	0	0	0	0
29		A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences		0	0	0	0	0	-554	-1,135	-1,042
30		A.1.17	(-) CET1 instruments of financial sector entities where the institution has a significant investment		0		0	0	0	0	0	0
31	OWN FUNDS	A.1.18	(-) Amount exceeding the 17.65% threshold		0		0	0	0	0	0	0
32		A.1.18A	(-) Insufficient coverage for non-performing exposures		-239	-239	-166	-389	-793	-560	-832	-1,275
33		A.1.18B	(-) Minimum value commitment shortfalls		-2		-2	-2	-2	-2	-2	-2
34		A.1.18C	(-) Other foreseeable tax charges		0		0	0	0	0	0	0
35		A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 of Regulation (EU) No 575/2013		-63		-63	-63	-63	-63	-63	-63
36		A.1.20	CET1 capital elements or deductions - other		-1,418		-1,427	-1,465	-1,491	-1,427	-1,465	-1,491
37		A.1.21	Amount subject to IFRS 9 transitional arrangements		0							
38		A.1.21.1	Increase in IFRS 9 ECL provisions net of EL as of 01/01/2018 compared to related IAS 39 figures as at 31/12/17 ("static part")	58	58							
39		A.1.21.2	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at between 01/01/2018 and 31/12/2019 ("old dynamic part")		0							
40		A.1.21.3	Increase of CET1 capital due to the tax deductibility of the amounts above ("static part + old dynamic part")		0							
41		A.1.21.4	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at 01/01/2020 ("new dynamic part")		0							
42		A.1.21.4.1	Increase of CET1 capital due to the tax deductibility of the amounts above ("new dynamic part")		0							
43		A.1.22	Transitional adjustments		1,012	1,012	1,012	0	0	1,755	0	0
44		A.1.22.1	Adjustments due to IFRS 9 transitional arrangements		0							
45		A.1.22.1.1	From the increased IFRS 9 ECL provisions net of EL		0							
46		A.1.22.1.2	From the amount of DTAs that is deducted from CET1 capital		0							
47		A.1.22.2	Other transitional adjustments to CET1 Capital		1,012	1,012	1,012	0	0	1,755	0	0
48		A.1.22.2.1	of which: due to DTAs that rely on future profitability and do not arise from temporary differences		0	0	0	0	0	0	0	0
49		A.1.22.2.2	of which: due to DTAs that rely on future profitability and arise from temporary differences and CET1 instruments of financial sector entities where the institution has a significant investment		0	0	0	0	0	0	0	0
50		A.1.22.2.3	of which: due to temporary treatment of unrealised gains and losses measured at fair value through other comprehensive income		1,012	1,012	1,012			2,073		

2025 EU-wide Stress Test: Capital

Deutsche Bank AG

RowNum			(mln EUR, %)	1	2	3	4	5	6	7	8	9
				IFRS 9 first implementation	Actual	Restatement CRR3	Baseline Scenario			Adverse Scenario		
				01/01/2018	31/12/2024	31/12/2024	2025	2026	2027	2025	2026	2027
51		A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)		11,378	11,378	11,378	11,378	11,378	11,378	11,378	11,378
52		A.2.1	Additional Tier 1 Capital instruments		11,378	11,378	11,378	11,378	11,378	11,378	11,378	11,378
53		A.2.2	(-) Excess deduction from T2 items over T2 capital		0		0	0	0	0	0	0
54		A.2.3	Other Additional Tier 1 Capital components and deductions		0		0	0	0	0	0	0
55		A.2.4	Additional Tier 1 transitional adjustments		0	0	0	0	0	0	0	0
56		A.2.4.1	of which: adjustments due to IFRS 9 transitional arrangements		0							
57		A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)		60,835	60,402	61,258	61,432	62,717	50,703	49,641	50,645
58		A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)		7,676	7,676	7,657	7,657	7,657	7,657	7,657	7,657
59		A.4.1	Tier 2 Capital instruments		7,657	7,657	7,657	7,657	7,657	7,657	7,657	7,657
60		A.4.2	Other Tier 2 Capital components and deductions		0	0	0	0	0	0	0	0
61		A.4.3	Tier 2 transitional adjustments		19	19	0	0	0	0	0	0
62		A.4.3.1	of which: adjustments due to IFRS 9 transitional arrangements		0							
63	TOTAL RISK EXPOSURE AMOUNT AND OUTPUT FLOOR	B.3	TOTAL RISK EXPOSURE AMOUNT BEFORE OUTPUT FLOOR (UTREA) (transitional)			349,876	351,799	355,016	357,190	425,346	405,551	383,809
64		B.4	TOTAL RISK EXPOSURE AMOUNT BEFORE OUTPUT FLOOR (UTREA) (fully loaded)			355,163	357,317	359,376	361,548	429,945	409,693	387,597
65		B.7	STANDARDISED TOTAL RISK EXPOSURE AMOUNT (STREA) FOR OUTPUT FLOOR (transitional)			594,603	589,602	595,118	597,751	629,937	629,398	626,263
66		B.8	STANDARDISED TOTAL RISK EXPOSURE AMOUNT (STREA) FOR OUTPUT FLOOR (fully loaded)			682,197	684,967	689,248	691,868	741,447	734,578	727,586
67		B.12	TOTAL RISK EXPOSURE AMOUNT (transitional)		357,427	349,876	351,799	355,016	358,650	425,346	405,551	383,809
68		B.13	TOTAL RISK EXPOSURE AMOUNT (fully loaded)		358,590	494,593	496,601	499,705	501,604	537,549	532,569	527,500
69	CAPITAL RATIOS (%) Transitional period	C.1	Common Equity Tier 1 Capital ratio (transitional)		13.84%	14.01%	14.18%	14.10%	14.31%	9.25%	9.43%	10.23%
70		C.2	Tier 1 Capital ratio (transitional)		17.02%	17.26%	17.41%	17.30%	17.49%	11.92%	12.24%	13.20%
71		C.3	Total Capital ratio (transitional)		19.17%	19.46%	19.59%	19.46%	19.62%	13.72%	14.13%	15.19%
72	Fully loaded CAPITAL	D.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded)		48,445	48,011	48,867	50,053	51,339	37,569	38,263	39,266
73		D.2	TIER 1 CAPITAL (fully loaded)		59,823	59,390	60,246	61,432	62,717	48,948	49,641	50,645
74		D.3	TOTAL CAPITAL (fully loaded)		67,480	67,047	67,903	69,089	70,375	56,605	57,298	58,302
75	CAPITAL RATIOS (%) Fully loaded	E.1	Common Equity Tier 1 Capital ratio (fully loaded)		13.51%	9.71%	9.84%	10.02%	10.23%	6.99%	7.18%	7.44%
76		E.2	Tier 1 Capital ratio (fully loaded)		16.68%	12.01%	12.13%	12.29%	12.50%	9.11%	9.32%	9.60%
77		E.3	Total Capital ratio (fully loaded)		18.82%	13.56%	13.67%	13.83%	14.03%	10.53%	10.76%	11.05%
78	Leverage ratios (%)	H.1	Total leverage ratio exposures (transitional)		1,315,906		1,315,906	1,315,906	1,315,906	1,315,906	1,315,906	1,315,906
79		H.2	Total leverage ratio exposures (fully loaded)		1,314,501		1,314,501	1,314,501	1,314,501	1,314,501	1,314,501	1,314,501
80		H.3	Leverage ratio (transitional)		4.62%	4.59%	4.66%	4.67%	4.77%	3.85%	3.77%	3.85%
81		H.4	Leverage ratio (fully loaded)		4.55%	4.52%	4.58%	4.67%	4.77%	3.72%	3.78%	3.85%
82	Transitional combined buffer requirements (%)	P.1	Capital conservation buffer		2.50%		2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
83		P.2	Countercyclical capital buffer		0.49%		0.49%	0.49%	0.49%	0.49%	0.49%	0.49%
84		P.3	O-SII buffer		2.00%		2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
85		P.4	G-SII buffer		1.50%		1.50%	1.50%	1.50%	1.50%	1.50%	1.50%
86		P.5	Systemic risk buffer applied to exposures according to article 133 of CRD		0.22%		0.20%	0.20%	0.20%	0.20%	0.20%	0.20%
87		P.6	Combined buffer		5.21%		5.20%	5.20%	5.20%	5.20%	5.20%	5.20%
88	Pillar 2 (%)	R.1	Pillar 2 capital requirement		2.65%	2.65%	2.90%	2.90%	2.90%	2.90%	2.90%	2.90%
89		R.1.1	of which: CET1		1.49%	1.49%	1.63%	1.63%	1.63%	1.63%	1.63%	1.63%
90		R.1.2	of which: AT1		0.50%	0.50%	0.54%	0.54%	0.54%	0.54%	0.54%	0.54%
91		R.2	Total SREP capital requirement (applicable requirement to be met at all times - including adverse scenario - according to EBA/GL/2018/03)		10.65%	10.65%	10.90%	10.90%	10.90%	10.90%	10.90%	10.90%
92		R.2.1	of which: CET1		5.99%	5.99%	6.13%	6.13%	6.13%	6.13%	6.13%	6.13%
93		R.3	Overall capital requirement (applicable requirement under the baseline scenario according to EBA/GL/2018/03)		15.86%	15.86%	16.10%	16.10%	16.10%	16.10%	16.10%	16.10%
94		R.3.1	of which: CET1 (relevant input for maximum distributable amount calculation according to Art 141 CRD)		11.20%	11.20%	11.33%	11.33%	11.33%	11.33%	11.33%	11.33%
95		R.4	Leverage Ratio pillar 2 requirement		0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
96	Shortages	S	AT1/T2 shortages of Pillar 1 and Pillar 2 risk-based requirements as % of total risk exposure amount		0.00%	0.00%	0.00%	0.00%	0.00%	0.29%	0.07%	0.00%

Note: Fully-loaded figures are computed considering full implementation of the CRR3, i.e. excluding the transitional arrangements that are allowed temporarily to help banks to adjust towards the new regulation. Banks have an adaptation period to comply with fully loaded ratios since the full implementation of CRR3 is scheduled for 2033. Please refer to the dedicated box on CRR3 implementation in the EU-wide stress test report for further details.

2025 EU-wide Stress Test: P&L

Deutsche Bank AG

RowNum	(mln EUR)	1	2	3	4	5	6	7
		Actual	Baseline scenario			Adverse scenario		
		31/12/2024	31/12/2025	31/12/2026	31/12/2027	31/12/2025	31/12/2026	31/12/2027
1	**Net interest income**	12,833	15,333	16,265	15,859	9,462	12,010	12,242
2	Interest income	49,761	39,658	39,486	39,339	46,904	48,378	47,479
3	Interest expense	-36,928	-27,427	-26,323	-26,582	-40,367	-39,134	-37,928
4	**Dividend income**	93	93	93	93	47	47	47
5	**Net fee and commission income**	10,387	9,992	9,452	9,026	8,250	7,894	7,857
6	**Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities**	5,577	4,391	4,391	4,391	2,567	4,247	4,247
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**					-717		
8	**Other operating income not listed above, net**	1,114	209	209	209	-364	209	209
9	**Total operating income, net**	30,004	30,019	30,410	29,579	19,245	24,406	24,602
10	**Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss**	-1,800	-3,743	-2,085	-2,136	-9,003	-3,026	-2,114
11	**Other income and expenses not listed above, net**	-22,927	-20,562	-20,890	-21,242	-21,064	-19,254	-20,018
12	**Profit or (-) loss before tax from continuing operations**	5,277	5,714	7,435	6,200	-10,822	2,126	2,469
13	**Tax expenses or (-) income related to profit or loss from continuing operations**	-1,776	-1,709	-2,224	-1,854	0	-638	-741
14	**Profit or (-) loss after tax from discontinued operations (disposed at cut-off date)**	0						
15	**Profit or (-) loss for the year**	**3,501**	**4,005**	**5,211**	**4,346**	**-10,822**	**1,488**	**1,729**
16	**Amount of dividends paid and minority interests after MDA-related adjustments**	2,951	2,450	3,077	2,627	0	58	67
17	**Attributable to owners of the parent net of estimated dividends**	550	1,555	2,134	1,718	-10,822	1,430	1,661
18	Memo row: Impact of one-off adjustments		401	401	401	401	401	401
19	Total post-tax MDA-related adjustment		0	0	0	2,369	2,476	2,238
20	Total assets	1,389,033						

The total net interest income (NII) is reported after the effect of the aggregate cap in accordance with Section 4.1 of the 2025 EU-wide stress test methodological note and the contribution of held-for-trading instruments in accordance with Section 4.5 of the 2025 EU-wide stress test methodological note.

2025 EU-wide Stress Test: Major capital measures and realised losses

Deutsche Bank AG

	(mln EUR)	1
RowNum	Issuance of CET 1 Instruments 01 January to 31 March 2025	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

RowNum	Net issuance of Additional Tier 1 and Tier 2 Instruments 01 January to 31 March 2025	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 (+/-)	292

RowNum	Realised losses 01 January to 31 March 2025	
6	Realised fines/litigation costs (net of provisions) (-)	0
7	Other material losses and provisions (-)	-327