



# 2025 EU-wide Stress Test

Bank Name	COMMERZBANK Aktiengesellschaft
LEI Code	851WYGNLUQLFZBSYGB56
Country Code	DE

## 2025 EU-wide Stress Test: Summary

COMMERZBANK Aktiengesellschaft

RowNum	(mIn 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	Net interest income	7,839		6,694	6,951	6,754	4,492	5,626	5,764
2	Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	63		825	825	825	-202	543	543
3	Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-696		-664	-494	-758	-2,083	-1,370	-1,350
4	<b>Profit or (-) loss for the year</b>	<b>2,845</b>		<b>2,517</b>	<b>2,808</b>	<b>2,420</b>	<b>-2,311</b>	<b>367</b>	<b>561</b>
5	Coverage ratio: non-performing exposure (%)	48.11%		43.72%	40.65%	38.43%	45.42%	41.79%	40.65%
6	Common Equity Tier 1 capital	26,212	26,260	26,892	27,178	27,010	20,467	20,217	19,756
7	Total Risk exposure amount (all transitional adjustments included)	173,378	171,961	172,219	172,466	172,820	179,567	184,650	188,887
8	<b>Common Equity Tier 1 ratio, %</b>	<b>15.12%</b>	<b>15.27%</b>	<b>15.62%</b>	<b>15.76%</b>	<b>15.63%</b>	<b>11.40%</b>	<b>10.95%</b>	<b>10.46%</b>
9	<b>Fully loaded Common Equity Tier 1 ratio, %</b>	<b>15.11%</b>	<b>13.73%</b>	<b>13.97%</b>	<b>14.12%</b>	<b>13.88%</b>	<b>10.52%</b>	<b>10.16%</b>	<b>9.61%</b>
10	Tier 1 capital	30,558	30,616	31,234	31,503	31,315	24,826	24,578	24,104
11	Total leverage ratio exposures	632,751		632,751	632,751	632,751	632,751	632,751	632,751
12	<b>Leverage ratio, %</b>	<b>4.83%</b>	<b>4.84%</b>	<b>4.94%</b>	<b>4.98%</b>	<b>4.95%</b>	<b>3.92%</b>	<b>3.88%</b>	<b>3.81%</b>
13	<b>Fully loaded leverage ratio, %</b>	<b>4.83%</b>	<b>4.84%</b>	<b>4.94%</b>	<b>4.98%</b>	<b>4.95%</b>	<b>3.92%</b>	<b>3.88%</b>	<b>3.81%</b>

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?	No
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2025 EU-wide Stress Test: Credit risk IRB  
COMMERZBANK Aktiengesellschaft

RowNum		(mM 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
			A-IRB		F-IRB		A-IRB		F-IRB								
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
1	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2	Central governments	194	0	0	0	51	0	0	0	0	0	0	0	0	0	0	0
3	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4	Public sector entities	160	0	0	0	32	0	0	0	114	43	0	0	0	0	0	1.94%
5	Institutions	33,710	1,587	45,968	4	20,960	904	10,987	0	12,221	1,169	4	7	2	3	3	72.43%
6	Corporates	3,493	209	28,324	896	3,928	28	22	0	855	890	53	1	4	16	36	36.50%
7	Corporates - Of Which: Specialised Lending	5,665	332	0	0	3,142	211	0	0	3,599	1,886	335	11	38	158	47	47.18%
8	Corporates - Of Which: SME general corporates	1,102	51	0	0	573	32	0	0	85	80	51	1	4	16	36	36.50%
9	Corporates - Of Which: Purchased receivables	147,038	1,473	19,217	1,401	8,721	388	0	0	124,734	21,261	1,473	108	383	572	38	79%
10	Retail	106,054	609	0	0	1,195	160	0	0	93,518	12,942	638	33	128	120	19	19.72%
11	Retail - Secured by residential estate property	115,842	97	0	0	1,195	160	0	0	93,517	12,942	638	33	127	119	19	19.72%
12	Retail - Qualifying Revolving	420	8	0	0	139	5	0	0	312	95	8	1	1	3	33	42%
13	Retail - Purchased receivables	26,961	708	0	0	8,822	899	0	0	22,177	6,562	733	62	107	899	33	33.07%
14	Retail - Other Retail	9,830	438	0	0	2,491	377	0	0	6,743	2,512	430	35	111	245	27	27.01%
15	Retail - Other Retail - Of Which: SME	19,151	303	0	0	5,322	312	0	0	14,885	4,070	303	27	95	144	14	47.47%
16	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
17	Collective investments undertakings (CIU)	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
19	Securitisation	5,381	0	0	0	11,538	0	0	0	0	0	0	0	0	0	0	0
20	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
21	<b>TOTAL</b>	<b>186,482</b>	<b>3,059</b>	<b>123,392</b>	<b>902</b>	<b>51,807</b>	<b>2,305</b>	<b>42,710</b>	<b>0</b>	<b>215,720</b>	<b>51,848</b>	<b>3,028</b>	<b>374</b>	<b>606</b>	<b>1,883</b>	<b>47.93%</b>	

\* Restated 31/12/2024.

RowNum		(mM 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
			A-IRB		F-IRB		A-IRB		F-IRB								
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
22	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
23	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
24	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
25	Public sector entities	154	0	0	0	27	0	0	0	114	37	0	0	0	0	0	1.94%
26	Institutions	19,623	969	31,067	797	10,644	599	12,051	0	36,733	17,215	1,688	214	136	853	50.61%	
27	Corporates	3,246	0	0	0	1,080	0	0	0	3,031	176	0	5	4	13	13	13.00%
28	Corporates - Of Which: Specialised Lending	3,896	242	0	0	1,957	153	0	0	2,217	1,550	238	7	34	96	40	40.23%
29	Corporates - Of Which: SME general corporates	1,079	51	0	0	546	32	0	0	673	370	50	1	3	18	36	36.36%
30	Corporates - Of Which: Purchased receivables	132,674	927	19,797	579	8,687	579	0	0	113,039	19,241	924	70	287	285	30	30.82%
31	Retail	97,477	446	0	0	2,170	290	0	0	85,943	11,748	450	29	112	47	10	10.89%
32	Retail - Secured by residential estate property	100,016	44	0	0	963	27	0	0	8,207	1,324	44	7	22	28	28	64.29%
33	Retail - Qualifying Revolving	420	8	0	0	139	5	0	0	312	95	8	1	1	3	33	42%
34	Retail - Purchased receivables	25,112	424	0	0	6,795	364	0	0	18,572	6,093	422	34	152	208	49	49.19%
35	Retail - Other Retail	7,114	218	0	0	2,276	136	0	0	4,610	2,101	215	18	71	114	12	12.39%
36	Retail - Other Retail - Of Which: SME	17,996	208	0	0	4,430	130	0	0	13,567	3,903	208	16	82	94	45	45.20%
37	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
38	Collective investments undertakings (CIU)	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
40	Securitisation	4,132	0	0	0	10,583	0	0	0	0	0	0	0	0	0	0	0
41	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
42	<b>TOTAL</b>	<b>156,573</b>	<b>1,886</b>	<b>40,317</b>	<b>797</b>	<b>36,235</b>	<b>1,378</b>	<b>13,887</b>	<b>0</b>	<b>152,954</b>	<b>36,726</b>	<b>2,609</b>	<b>285</b>	<b>424</b>	<b>1,138</b>	<b>43.12%</b>	

\* Restated 31/12/2024.

RowNum		(mM 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
			A-IRB		F-IRB		A-IRB		F-IRB								
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
43	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
44	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
45	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
46	Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
47	Institutions	7,867	346	507	0	5,845	183	300	0	6,721	1,231	335	20	17	203	57	57.16%
48	Corporates	1,635	91	0	0	1,306	0	0	0	1,416	387	105	6	6	40	38	38.69%
49	Corporates - Of Which: Specialised Lending	12,735	530	0	0	4,071	812	0	0	10,301	1,853	535	37	92	283	52	52.80%
50	Corporates - Of Which: SME general corporates	7,755	170	0	0	1,473	61	0	0	6,564	1,053	177	4	14	78	78	43.82%
51	Corporates - Of Which: Purchased receivables	1,449	52	0	0	559	113	0	0	882	298	51	5	25	20	50	50.56%
52	Retail	3,511	308	0	0	2,039	620	0	0	2,855	503	307	28	53	179	58	58.47%
53	Retail - Secured by residential estate property	2,677	218	0	0	1,286	460	0	0	2,114	399	214	18	40	133	61	61.52%
54	Retail - Qualifying Revolving	814	90	0	0	831	140	0	0	741	104	93	11	40	40	52	52.56%
55	Retail - Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
56	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
57	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
58	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
59	Collective investments undertakings (CIU)	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
61	Securitisation	2,329	0	0	0	853	0	0	0	0	0	0	0	0	0	0	0
62	Other non-credit obligation assets	21,841	876	905	0	10,968	975	443	0	17,402	3,156	890	56	109	486	54	54.57%
63	<b>TOTAL</b>	<b>21,841</b>	<b>876</b>	<b>905</b>	<b>0</b>	<b>10,968</b>	<b>975</b>	<b>443</b>	<b>0</b>	<b>17,402</b>	<b>3,156</b>	<b>890</b>	<b>56</b>	<b>109</b>	<b>486</b>	<b>54.57%</b>	

\* Restated 31/12/2024.

RowNum		(mM 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
			A-IRB		F-IRB		A-IRB		F-IRB								
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
64	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
65	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
66	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
67	Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
68	Institutions	2,954	14	2,304	0	1,327	8	626	0	3,210	26	0	0	0	0	0	0
69	Corporates	2,779	10	0	0	806	5	0	0	2,338	430	10	0	0	10	10	98.21%
70	Corporates - Of Which: Specialised Lending	1	0	0	0	0	0	0	0	1	0	0	0	0	0	0	0
71	Corporates - Of Which: SME general corporates	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
72	Corporates - Of Which: Purchased receivables	123	1	0	0	14	1	0	0	102	28	1	0	0	0	0	14.43%
73	Retail	100	1	0	0	9	1	0	0	80	22	1	0	0	0	0	9.03%
74	Retail - Secured by residential estate property	9	0	0	0	5	0	0	0	6	2	0	0	0	0	0	66.24%
75	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
76	Retail - Purchased receivables	54	0	0	0	4	0	0	0	16	4	0	0	0	0	0	48.53%
77	Retail - Other Retail	1	0	0	0	0	0	0	0	1	0	0	0	0	0	0	33.69%
78	Retail - Other Retail - Of Which: SME	12	0	0	0	4	0	0	0	15	4	0	0	0	0	0	48.72%
79	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
80	Collective investments undertakings (CIU)																





2025 EU-wide Stress Test: Credit risk IRB  
COMMERZBANK Aktiengesellschaft

RowNum		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	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
170	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
171	Regional governments or local authorities	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
173	Institutions	0	0	1,203	0	0	0	314	0	44	7	0	0	0	0	0
174	Corporates	483	25	3,227	10	334	16	3,202	0	2,589	802	46	1	5	31	70.51%
175	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
176	Corporates - Of Which: SME general corporates	4	0	0	0	2	0	0	0	0	3	0	0	0	0	0
177	Corporates - Of Which: Purchased receivables	5	0	0	0	3	0	0	0	0	5	0	0	0	0	0
178	Retail	568	3	0	0	58	2	0	0	497	72	3	0	1	1	45.90%
179	Retail - Secured by residential estate property	371	2	0	0	32	1	0	0	324	54	2	0	1	0	8.11%
180	Retail - Qualifying Revolving	19	0	0	0	2	0	0	0	14	4	0	0	0	0	62.27%
181	Retail - Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
182	Retail - Other Retail	172	1	0	0	24	1	0	0	160	14	1	0	0	1	87.43%
183	Retail - Other Retail - Of Which: SME	12	1	0	0	3	1	0	0	7	3	1	0	0	0	98.55%
184	Retail - Other Retail - Of Which: non-SME	160	0	0	0	21	0	0	0	153	11	0	0	0	0	70.82%
185	Collective investments undertakings (CIU)	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
187	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
188	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
189	TOTAL	1,050	28	4,331	19	372	18	1,615	0	3,130	882	48	2	5	33	68.68%

RowNum		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	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
191	Central governments	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
193	Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
194	Institutions	0	0	1,251	0	0	0	298	0	26	65	0	0	0	0	0
195	Corporates	310	8	3,527	28	281	3	3,418	0	2,620	802	31	3	2	13	47.84%
196	Corporates - Of Which: Specialised Lending	149	0	89	0	49	0	22	0	232	0	0	0	0	0	0
197	Corporates - Of Which: SME general corporates	15	0	0	0	7	0	0	0	4	32	0	0	0	0	0
198	Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
199	Retail	46	0	0	0	7	0	0	0	41	5	0	0	0	0	20.87%
200	Retail - Secured by residential estate property	32	0	0	0	2	0	0	0	29	3	0	0	0	0	0
201	Retail - Qualifying Revolving	4	0	0	0	3	0	0	0	4	1	0	0	0	0	43.65%
202	Retail - Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
203	Retail - Other Retail	8	0	0	0	4	0	0	0	7	1	0	0	0	0	17.75%
204	Retail - Other Retail - Of Which: SME	1	0	0	0	0	0	0	0	1	0	0	0	0	0	9.45%
205	Retail - Other Retail - Of Which: non-SME	7	0	0	0	3	0	0	0	7	1	0	0	0	0	43.00%
206	Collective investments undertakings (CIU)	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
208	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
209	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
210	TOTAL	356	8	4,788	28	288	5	3,716	0	2,696	872	31	3	2	15	47.00%

RowNum		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	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
212	Central governments	0	0	0	0	0	0	0	0	0	0	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	0
214	Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
215	Institutions	0	0	4,344	0	0	0	3,508	0	33	10	0	0	0	0	0
216	Corporates	29	0	299	0	10	0	86	0	72	150	0	0	0	0	0
217	Corporates - Of Which: Specialised Lending	25	0	0	0	3	0	0	0	25	0	0	0	0	0	0
218	Corporates - Of Which: SME general corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
219	Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
220	Retail	7	0	0	0	3	0	0	0	6	1	0	0	0	0	67.83%
221	Retail - Secured by residential estate property	5	0	0	0	0	0	0	0	4	0	0	0	0	0	0
222	Retail - Qualifying Revolving	1	0	0	0	0	0	0	0	1	0	0	0	0	0	67.79%
223	Retail - Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
224	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	68.99%
225	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
226	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	68.99%
227	Collective investments undertakings (CIU)	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
229	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
230	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
231	TOTAL	35	0	4,643	0	17	0	1,594	0	110	261	0	0	0	0	67.83%



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RowNum	Category	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	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
86	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
87	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
88	Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
89	Institutions	264	53	0	0	0	0	37.43%	331	47	1	0	0	37.43%	322	43	2	0	0	0	0	0	0	0	37.44%
90	Corporates	769	125	20	1	3	7	36.19%	759	127	29	1	4	11	749	127	38	1	4	14	0	0	0	0	37.18%
91	Corporates - Of Which: Specialised Lending	45	1	0	0	0	0	57.25%	45	1	0	0	0	0	44	1	0	0	0	0	0	0	0	0	58.01%
92	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
93	Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
94	Retail	277	5	0	0	0	0	25.89%	277	4	1	0	0	23.34%	277	4	1	0	0	0	0	0	0	0	21.20%
95	Retail - Secured by residential estate property	21	3	0	0	0	0	4.52%	21	3	0	0	0	5.46%	20	3	0	0	0	0	0	0	0	0	6.04%
96	Retail - Qualifying Revolving	3	1	0	0	0	0	68.69%	3	0	0	0	0	67.31%	3	0	0	0	0	0	0	0	0	0	66.28%
97	Retail - Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
98	Retail - Other Retail	3	1	0	0	0	0	49.18%	3	1	0	0	0	43.88%	3	1	0	0	0	0	0	0	0	0	41.15%
99	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	75.25%	0	0	0	0	0	66.06%	0	0	0	0	0	0	0	0	0	0	60.95%
100	Retail - Other Retail - Of Which: non-SME	3	1	0	0	0	0	49.04%	3	1	0	0	0	43.73%	3	1	0	0	0	0	0	0	0	0	40.98%
101	Collective Investments undertakings (CIU)	0	0	0	0	0	0	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	0	0	0	0	0	0
103	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
104	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
105	TOTAL	922	182	21	2	4	7	36.03%	916	178	31	1	5	11	907	177	41	1	5	15	0	0	0	0	36.93%

RowNum	Category	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	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
107	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
108	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
109	Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
110	Institutions	77	0	0	0	0	0	37.90%	77	0	0	0	0	37.67%	77	0	0	0	0	0	0	0	0	0	0	37.65%
111	Corporates	3,324	1,167	69	5	7	28	40.15%	3,346	1,120	88	5	35	40.15%	3,341	1,111	108	5	8	44	0	0	0	0	40.94%	
112	Corporates - Of Which: Specialised Lending	450	77	5	2	2	3	63.43%	453	68	11	3	2	7	63.57%	450	63	19	3	3	12	0	0	0	63.58%	
113	Corporates - Of Which: SME general corporates	369	0	0	0	0	0	47.55%	369	0	0	0	0	47.54%	369	0	0	0	0	0	0	0	0	0	47.55%	
114	Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
115	Retail	93	18	1	0	0	0	32.23%	93	15	2	0	0	24.93%	93	14	2	0	0	0	0	0	0	0	21.07%	
116	Retail - Secured by residential estate property	69	11	0	0	0	0	7.68%	69	9	0	0	0	7.68%	70	9	1	0	0	0	0	0	0	0	7.10%	
117	Retail - Qualifying Revolving	6	1	0	0	0	0	56.47%	6	3	0	0	0	55.93%	6	3	0	0	0	0	0	0	0	0	55.42%	
118	Retail - Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
119	Retail - Other Retail	14	5	0	0	0	0	59.93%	17	4	1	0	0	54.07%	17	4	1	0	0	0	0	0	0	0	0	48.76%
120	Retail - Other Retail - Of Which: SME	3	3	0	0	0	0	46.55%	3	3	0	0	0	46.07%	3	3	0	0	0	0	0	0	0	0	0	46.25%
121	Retail - Other Retail - Of Which: non-SME	14	2	0	0	0	0	60.66%	14	2	1	0	0	54.72%	14	2	1	0	0	0	0	0	0	0	0	49.00%
122	Collective Investments undertakings (CIU)	0	0	0	0	0	0	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	0	0	0	0	0	0	
124	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
125	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
126	TOTAL	3,491	1,185	71	5	7	28	40.03%	3,516	1,140	90	5	7	36	3,511	1,125	111	5	8	45	0	0	0	0	40.51%	

RowNum	Category	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	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
128	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	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	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	0	0	0	0	0	0	
131	Institutions	458	21	2	0	0	0	8.21%	456	21	4	0	0	9.96%	454	22	6	0	0	0	1	0	0	0	11.20%	
132	Corporates	3,616	651	12	4	8	5	38.93%	3,621	692	29	5	11	38.93%	3,548	741	50	5	13	13	19	0	0	0	38.95%	
133	Corporates - Of Which: Specialised Lending	479	5	1	0	1	0	48.23%	474	7	3	1	0	47.95%	470	5	3	1	1	3	0	0	0	0	47.65%	
134	Corporates - Of Which: SME general corporates	1	1	0	0	0	0	0.03%	1	1	0	0	0	0.03%	2	1	0	0	0	0	0	0	0	0	0.03%	
135	Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
136	Retail	63	12	1	0	0	0	14.18%	64	10	1	0	0	13.87%	64	10	0	0	0	0	0	0	0	0	0	13.63%
137	Retail - Secured by residential estate property	44	8	1	0	0	0	6.79%	44	7	1	0	0	6.75%	44	7	1	0	0	0	0	0	0	0	0	6.77%
138	Retail - Qualifying Revolving	2	2	0	0	0	0	96.31%	2	0	0	0	0	96.27%	2	1	0									



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RowNum		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Baseline Scenario																					
					31/12/2025						31/12/2026						31/12/2027									
					Stock of 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	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
170	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
171	Regional governments or local authorities	0	0	0	0	0	0	0	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	0	0	0	0	0	0	0
173	Institutions	44	7	0	0	0	19.09%	43	8	0	0	0	0	0	0	19.62%	42	0	0	0	0	0	0	0	0	20.17%
174	Corporates	2,705	859	711	3	0	41	58.63%	2,376	621	89	2	0	0	0	54.44%	2,276	605	104	2	4	4	0	0	0	52.13%
175	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
176	Corporates - Of Which: SME general corporates	1	2	0	0	0	0	31.08%	1	2	0	0	0	0	0	31.69%	2	1	0	0	0	0	0	0	0	32.13%
177	Corporates - Of Which: Purchased receivables	2	2	0	0	0	0	36.58%	3	2	0	0	0	0	36.58%	3	1	0	0	0	0	0	0	0	0	36.58%
178	Retail	503	64	5	0	0	2	39.22%	507	59	7	0	0	0	2	32.88%	504	60	9	0	1	2	2	2	28.14%	
179	Retail - Secured by residential estate property	328	49	3	0	0	0	12.17%	332	44	4	0	0	0	0	11.03%	330	44	5	0	0	0	1	1	10.31%	
180	Retail - Qualifying Revolving	14	3	0	0	0	0	62.69%	14	3	0	0	0	0	0	62.13%	15	3	0	0	0	0	0	0	0	63.09%
181	Retail - Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
182	Retail - Other Retail	161	12	2	0	0	1	78.03%	161	12	2	0	0	0	2	68.11%	159	13	3	0	0	2	2	2	59.13%	
183	Retail - Other Retail - Of Which: SME	8	2	1	0	0	1	93.21%	9	1	1	0	0	0	1	89.92%	9	1	1	0	0	0	1	1	87.95%	
184	Retail - Other Retail - Of Which: non-SME	153	10	1	0	0	1	63.15%	153	11	1	0	0	0	1	69.16%	151	12	2	0	0	0	1	1	40.43%	
185	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	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	0	0	0	0	0	0	0
187	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
188	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
189	TOTAL	8,213	731	76	3	0	9	57.83%	8,276	688	96	2	6	51	52.89%	8,275	673	112	2	5	54	50.21%				

RowNum		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Baseline Scenario																					
					31/12/2025						31/12/2026						31/12/2027									
					Stock of 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	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
191	Central governments	0	0	0	0	0	0	0	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	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	0	0	0	0	0	0	0
194	Institutions	43	47	0	0	0	26.12%	49	40	1	0	0	0	0	26.17%	51	37	2	0	1	1	26.19%				
195	Corporates	2,641	782	39	1	1	18	41.94%	2,559	641	62	8	36	27	42.69%	2,410	928	100	8	33	44	42.38%				
196	Corporates - Of Which: Specialised Lending	230	2	0	0	0	0	50.22%	228	2	1	0	0	0	49.37%	227	3	1	0	0	1	1	48.88%			
197	Corporates - Of Which: SME general corporates	6	10	0	0	0	0	45.76%	7	9	0	0	0	0	45.78%	7	8	0	0	1	1	45.73%				
198	Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	37.00%	0	0	0	0	0	0	37.02%	0	0	0	0	0	0	0	0	0	37.02%	
199	Retail	41	5	0	0	0	0	53.91%	41	5	1	0	0	0	43.63%	41	5	1	0	0	0	0	0	0	36.75%	
200	Retail - Secured by residential estate property	29	3	0	0	0	0	8.13%	29	3	0	0	0	0	8.33%	29	3	0	0	0	0	0	0	0	8.54%	
201	Retail - Qualifying Revolving	4	1	0	0	0	0	56.55%	4	1	0	0	0	0	54.47%	4	1	0	0	0	0	0	0	0	53.14%	
202	Retail - Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
203	Retail - Other Retail	8	1	0	0	0	0	62.11%	8	1	0	0	0	0	56.57%	7	1	0	0	0	0	0	0	0	51.87%	
204	Retail - Other Retail - Of Which: SME	3	0	0	0	0	0	73.00%	3	0	0	0	0	0	71.64%	3	0	0	0	0	0	0	0	0	69.80%	
205	Retail - Other Retail - Of Which: non-SME	7	1	0	0	0	0	40.93%	7	1	0	0	0	0	35.08%	7	1	0	0	0	0	0	0	0	31.57%	
206	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	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	0	0	0	0	0	0	0
208	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
209	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
210	TOTAL	2,724	835	40	6	0	5	18	45.89%	2,649	686	64	8	16	27	42.46%	2,518	969	112	8	33	45	40.07%			

RowNum		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Baseline Scenario																					
					31/12/2025						31/12/2026						31/12/2027									
					Stock of 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	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
212	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	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	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	0	0	0	0	0	0	0
215	Institutions	33	9	0	0	0	39.35%	33	9	0	0	0	0	0	39.35%	34	9	0	0	0	0	0	0	0	0	39.35%
216	Corporates	89	173	0	0	0	37.49%	93	168	1	0	0	0	0	37.50%	94	166	1	0	0	0	1	1	37.50%		
217	Corporates - Of Which: Specialised Lending	25	0	0	0	0	0	37.13%	25	0	0	0	0	0	37.13%	25	0	0	0	0	0	0	0	0	0	37.13%
218	Corporates - Of Which: SME general corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
219	Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
220	Retail	4	1	0	0	0	54.02%	4	1	0	0	0	0	0	45.14%	4	1	0	0	0	0	0	0	0	38.77%	
221	Retail - Secured by residential estate property	4	1	0	0	0	10.34%	4	1	0	0	0	0	0	10.24%	4	1	0	0	0	0	0	0	0	9.96%	
222	Retail - Qualifying Revolving	1	0	0	0	0	68.03%	1	0	0	0	0	0	0	66.09%	1	0	0	0	0	0	0	0	0	64.64%	
223	Retail - Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
224	Retail - Other Retail	0	0	0	0	0	0	60.49%	0	0	0	0	0	0	54.62%	0	0	0	0	0	0	0	0	0	49.91%	
225	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	81.84%	0	0	0	0	0	0	81.53%	0	0	0	0	0	0	0	0	0	79.10%	
226	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	59.31%	0	0	0	0	0	0	52.98%	0	0	0	0	0	0	0	0	0	48.22%	
227	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	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	0	0	0	0	0	0	0
229	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
230	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
231	TOTAL	127	183	0	0	0	39.00%	132	178	1	0	0	0	0	38.06%	134	176	2	0							

**2025 EU-wide Stress Test: Credit risk IRB**  
COMMERZBANK Aktiengesellschaft

		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	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3	Regional governments or local authorities	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4	Public sector entities	114	41	1	0	0	7.44%	112	42	3	0	0	0	0	0	0	0	0	0	0	0	0
5	Institutions	12,203	1,234	37	20	21	37.16%	11,254	1,404	136	12	31	49	36.26%	11,707	1,478	210	11	28	76	36.13%	
6	Corporates	62,226	24,665	3,532	219	547	12.70%	62,214	24,566	4,756	186	665	12,351	40.43%	60,255	23,328	5,893	172	577	2,796	47.44%	
7	Corporates - Of Which: Specialised Lending	8,172	1,085	303	28	28	54.05%	8,056	1,097	408	31	29	215	52.81%	7,925	1,107	529	28	34	275	52.10%	
8	Corporates - Of Which: SME general corporates	3,933	1,429	498	36	61	52.81%	3,997	1,349	574	12	58	286	49.90%	4,044	1,112	663	11	42	320	48.19%	
9	Corporates - Of Which: Purchased receivables	760	285	67	2	10	62.94%	755	256	84	2	11	46	52.82%	768	289	99	2	8	54	54.46%	
10	Retail	123,741	21,402	2,327	82	485	39.36%	124,051	20,131	3,286	369	454	1,194	38.32%	122,518	19,964	4,987	263	705	1,873	37.56%	
11	Retail - Secured by residential estate property	39,275	13,793	1,059	11	190	20.88%	39,242	13,993	1,494	8	158	263	17.95%	39,066	12,195	1,836	8	358	307	18.70%	
12	Retail - Qualifying Revolving	9,136	1,814	134	30	64	61.28%	9,116	1,540	258	106	59	153	59.55%	9,064	1,321	628	86	54	396	62.95%	
13	Retail - Purchased receivables	324	76	15	4	4	36.87%	324	68	1	4	8	35.34%	326	79	3	3	10	10	10	34.67%	
14	Retail - Other Retail	22,036	5,518	1,169	59	222	54.22%	22,069	5,432	1,547	253	222	770	60.90%	20,192	6,388	2,493	160	290	1,161	46.54%	
15	Retail - Other Retail - Of Which: SME	6,956	2,155	673	43	136	58.32%	6,959	2,022	958	200	156	515	54.18%	6,794	1,480	1,311	113	229	795	52.63%	
16	Retail - Other Retail - Of Which: non-SME	15,159	3,762	436	16	87	45.54%	15,374	3,400	594	31	76	251	42.90%	15,428	2,948	982	53	61	365	37.18%	
17	Collective investments undertakings (CIU)	0	0	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	0	0	
19	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
20	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
21	TOTAL	218,247	47,841	5,908	338	1,053	23.08%	217,231	46,083	8,182	567	1,150	3,594	43.93%	216,900	45,812	11,094	446	1,311	4,745	42.77%	

		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
22	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
23	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
24	Regional governments or local authorities	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	0	0	0	0	0	0	0	
25	Public sector entities	114	41	1	0	0	7.44%	112	42	3	0	0	0	0	0	0	0	0	0	0	0	
26	Institutions	3,020	372	10	4	3	31.31%	2,541	455	20	3	8	9	35.79%	2,889	470	42	2	8	15	36.68%	
27	Corporates	39,716	13,697	2,221	96	292	13.87%	39,649	13,187	2,799	80	318	1,422	50.80%	39,408	12,927	3,799	75	256	1,628	49.36%	
28	Corporates - Of Which: Specialised Lending	2,916	203	29	9	3	51.50%	2,939	211	59	11	8	36	51.66%	2,897	215	96	10	10	50	51.96%	
29	Corporates - Of Which: SME general corporates	2,528	1,137	340	33	55	49.51%	2,594	980	432	9	50	206	47.65%	2,637	868	500	9	36	233	46.61%	
30	Corporates - Of Which: Purchased receivables	746	282	66	2	10	64.52%	752	260	82	2	10	48	58.52%	755	243	95	2	8	52	55.09%	
31	Retail	112,662	18,804	1,556	49	355	34.84%	113,676	17,202	2,252	340	275	717	32.23%	112,657	16,825	3,621	239	518	1,288	35.56%	
32	Retail - Secured by residential estate property	34,965	12,355	800	9	175	15.10%	35,516	11,478	1,478	7	129	161	13.64%	36,236	10,366	1,487	6	327	193	33.09%	
33	Retail - Qualifying Revolving	8,228	1,263	84	6	33	75.93%	8,283	1,168	125	23	91	73	73.21%	8,186	451	84	16	16	114	69.69%	
34	Retail - Purchased receivables	324	76	15	1	4	36.87%	324	68	1	4	8	35.34%	326	79	3	3	10	10	34.67%		
35	Retail - Other Retail	19,176	5,170	600	34	144	35.33%	19,553	4,550	1,393	211	159	457	60.82%	17,886	5,463	1,448	172	771	1,193	43.09%	
36	Retail - Other Retail - Of Which: SME	4,976	1,595	355	28	79	42.05%	5,079	1,355	491	188	71	301	61.33%	3,303	2,724	896	103	141	525	58.64%	
37	Retail - Other Retail - Of Which: non-SME	14,199	3,574	304	6	64	42.01%	14,474	3,195	408	43	48	156	38.17%	14,583	2,739	759	44	12	245	32.29%	
38	Collective investments undertakings (CIU)	0	0	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	0	0	
40	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
41	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
42	TOTAL	155,532	32,968	3,790	149	652	17.90%	156,378	30,863	5,051	424	603	2,148	42.53%	155,964	30,261	6,964	317	783	2,922	42.10%	

		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
43	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
44	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
45	Regional governments or local authorities	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	0	0	0	0	0	0	0	
46	Public sector entities	114	41	1	0	0	7.44%	112	42	3	0	0	0	0	0	0	0	0	0	0	0	
47	Institutions	386	64	1	0	0	38.19%	383	66	2	1	1	38.48%	378	69	4	0	1	2	38.43%		
48	Corporates	6,617	1,200	400	32	27	53.69%	6,390	1,258	652	29	32	318	48.72%	6,239	1,242	807	26	31	381	45.61%	
49	Corporates - Of Which: Specialised Lending	1,360	204	141	10	9	43.84%	1,300	224	183	9	7	102	43.88%	1,243	238	226	8	9	112	46.26%	
50	Corporates - Of Which: SME general corporates	1,270	265	132	5	72	62.77%	1,271	244	136	2	6	78	57.35%	1,276	220	2	5	88	53.59%		
51	Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
52	Retail	9,674	2,273	742	32	126	34.60%	9,609	2,660	1,021	28	173	467	45.79%	9,535	2,866	1,309	23	181	573	43.82%	
53	Retail - Secured by residential estate property	6,125	1,258	211	2	18	20.99%	6,049	1,486	259	2	26	98	38.05%	5,848	1,311	2	27	109	34.96%		
54	Retail - Qualifying Revolving	831	331	89	4	30	47.79%	746	354	151	4	30	61	40.43%	691	364	175	3	38	80	45.66%	
55	Retail - Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
56	Retail - Other Retail	2,517	685																			



RowNum		Adverse Scenario																			
		31/12/2025										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
169	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
170	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
171	Regional governments or local authorities	0	0	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	0	0
173	Institutions	43	8	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
174	Corporates	2,645	704	86	8	20	50	56.59%	2,567	736	134	7	23	66	53.53%	2,511	790	375	6	20	86
175	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
176	Corporates - Of Which: SME general corporates	1	2	0	0	0	0	35.91%	1	2	0	0	0	0	37.14%	1	2	0	0	0	0
177	Corporates - Of Which: Purchased receivables	2	3	0	0	0	0	40.24%	2	2	0	0	0	40.24%	3	2	0	0	0	0	0
178	Retail	493	76	6	0	2	2	36.36%	479	82	11	0	2	3	27.70%	468	88	16	3	4	23.16%
179	Retail - Secured by residential estate property	338	58	4	0	1	1	13.68%	310	62	7	0	1	1	12.04%	302	66	11	0	2	11.26%
180	Retail - Qualifying Revolving	14	4	0	0	0	0	62.50%	14	3	0	0	0	0	60.55%	14	3	0	0	0	59.59%
181	Retail - Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
182	Retail - Other Retail	159	15	2	0	2	2	72.33%	155	17	3	0	1	2	56.78%	152	19	5	0	1	47.86%
183	Retail - Other Retail - Of Which: SME	8	2	1	0	1	1	93.75%	8	2	1	0	1	1	85.33%	8	1	1	0	1	81.63%
184	Retail - Other Retail - Of Which: non-SME	151	13	1	0	1	1	54.74%	147	15	2	0	1	1	39.33%	144	17	3	0	1	32.72%
185	Collective Investments undertakings (CIU)	0	0	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	0	0
187	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
188	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
189	TOTAL	8,179	787	94	8	21	52	55.19%	8,087	828	145	7	25	72	49.66%	8,019	849	193	6	23	90

RowNum		Adverse Scenario																			
		31/12/2025										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
190	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
191	Central governments	0	0	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	0	0
193	Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
194	Institutions	41	49	0	0	0	0	26.14%	46	43	1	0	0	0	26.15%	48	39	3	0	1	26.17%
195	Corporates	2,595	821	46	8	144	21	43.23%	2,444	900	29	10	30	31	43.95%	2,348	978	337	9	51	58
196	Corporates - Of Which: Specialised Lending	229	2	0	0	0	0	48.58%	227	4	1	0	0	0	48.49%	226	4	1	0	1	48.09%
197	Corporates - Of Which: SME general corporates	6	10	0	0	1	0	51.86%	6	9	0	0	1	0	51.86%	6	9	1	0	2	51.85%
198	Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	42.57%	0	0	0	0	0	0	42.56%	0	0	0	0	0	42.56%
199	Retail	40	6	1	0	0	0	49.75%	39	7	1	0	0	0	36.40%	38	7	2	0	0	30.32%
200	Retail - Secured by residential estate property	28	4	0	0	0	0	9.41%	27	5	0	0	0	0	9.69%	27	5	1	0	0	10.02%
201	Retail - Qualifying Revolving	4	1	0	0	0	0	56.53%	4	1	0	0	0	0	55.22%	4	1	0	0	0	54.91%
202	Retail - Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
203	Retail - Other Retail	7	1	0	0	0	0	63.89%	7	1	0	0	0	0	53.74%	7	1	1	0	0	48.64%
204	Retail - Other Retail - Of Which: SME	3	0	0	0	0	0	79.77%	3	0	0	0	0	0	77.77%	3	0	0	0	0	75.58%
205	Retail - Other Retail - Of Which: non-SME	6	1	0	0	0	0	40.44%	6	1	0	0	0	0	33.69%	6	1	0	0	0	31.50%
206	Collective Investments undertakings (CIU)	0	0	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	0	0
208	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
209	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
210	TOTAL	2,670	870	47	8	14	27	46.08%	2,569	940	81	10	31	35	43.55%	2,434	1,024	341	9	52	60

RowNum		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									
211	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0										
212	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	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	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	0	0										
215	Institutions	33	9	0	0	0	0	43.18%	33	9	0	0	0	0	43.19%	33	9	0	0	0	43.14%										
216	Corporates	86	174	0	1	0	0	42.87%	90	171	1	1	1	1	42.89%	95	169	2	0	1	42.87%										
217	Corporates - Of Which: Specialised Lending	25	0	0	0	0	0	37.13%	25	0	0	0	0	0	37.11%	25	1	0	0	0	37.13%										
218	Corporates - Of Which: SME general corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0										
219	Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0										
220	Retail	5	11	0	0	0	0	53.37%	5	3	1	0	0	0	39.26%	5	3	1	0	0	30.99%										
221	Retail - Secured by residential estate property	4	1	0	0	0	0	10.59%	4	1	0	0	0	0	9.71%	4	1	0	0	0	9.56%										
222	Retail - Qualifying Revolving	1	0	0	0	0	0	79.56%	1	0	0	0	0	0	79.58%	1	0	0	0	0	68.43%										
223	Retail - Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0										
224	Retail - Other Retail	0	0	0	0	0	0	63.92%	0	0	0	0	0	0	54.20%	0	0	0	0	0	46.57%										
225	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	87.11%	0	0	0	0	0	0	83.92%	0	0	0	0	0	81.83%										
226	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	62.81%	0	0	0	0	0	0	52.84%	0	0	0	0	0	45.25%										
227	Collective Investments undertakings (CIU)	0	0	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	0	0										
229	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0										
230	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0										
231	TOTAL	130	180	1	0	1	0	43.81%	129	183	1	1	1	1	42.70%	129	179	3	0	1	42.24%										

\* 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  
COMMERZBANK Aktiengesellschaft

RowNum		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								
1	(in EUR %)											
2	Central banks	83,123	0	1,601	0	26,200	1,997	0	2	0	0	0.00%
3	Central governments	33,026	34	2,265	52	14,800	8,025	10	1	17	4	18.61%
4	Regional governments or local authorities	28,486	12	1,249	18	20,587	3,225	6	2	10	6	100.00%
5	Public sector entities	6,103	0	219	0	1,170	641	0	0	0	0	30.83%
6	Multilateral Development Banks	3,063	0	2	0	1,826	66	0	0	0	0	0.00%
7	International Organisations	1,239	0	0	0	0	0	0	0	0	0	0.00%
8	Institutions	8,659	0	1,928	0	0	388	0	0	0	0	0.00%
9	Corporates	18,533	164	13,341	225	10,414	2,668	194	47	81	109	56.00%
10	of which: Other - SME	591	1	503	1	438	66	1	2	2	0	3.21%
11	of which: Specialised Lending	3,194	110	3,022	109	2,004	261	110	36	167	67	58.12%
12	Retail	5,004	54	3,687	57	5,657	1,070	161	35	43	104	64.40%
13	of which: SME	73	0	41	0	86	12	4	0	0	3	81.93%
14	Secured by mortgages on immovable property and ADC exposures	12,283	163	6,713	193	8,834	3,000	146	30	73	38	25.38%
15	of which: Residential immovable property	6,268	24	2,409	24	5,007	1,385	33	4	34	10	29.42%
16	of which: Commercial immovable property	5,563	84	3,690	84	3,924	1,614	113	6	31	28	24.70%
17	of which: Land acquisition, development and construction exposures (ADC)	530	59	615	89	3	100	0	0	0	0	0.00%
18	Subordinated debt exposures	83	0	124	0	53	0	0	0	0	0	0.00%
19	Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
20	Claims on institutions and corporates with a ST credit assessment	50	0	101	0	0	0	0	0	0	0	0.00%
21	Collective investments undertakings (CIU)	2,566	0	1,115	0	0	0	0	0	0	0	0.00%
22	Equity	1,009	0	1,636	0	0	0	0	0	0	0	0.00%
23	Securitisation	1	0	0	0	0	0	0	0	0	0	0.00%
24	Other exposures	2,130	0	4,528	0	1	1	1	0	0	0	65.65%
25	TOTAL	205,426	432	37,209	549	92,253	21,683	927	81	224	261	69.45%

RowNum		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								
25	(in EUR %)											
26	Central banks	44,267	0	0	0	195	252	0	0	0	0	0.00%
27	Central governments	543	0	5	0	70	57	0	0	0	0	0.00%
28	Regional governments or local authorities	22,868	0	36	0	17,692	841	0	0	0	0	0.00%
29	Public sector entities	5,406	0	199	0	1,669	638	0	0	0	0	0.00%
30	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
31	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
32	Institutions	2,845	0	716	0	408	67	0	0	0	0	0.00%
33	Corporates	3,047	36	2,098	52	1,850	1,089	34	6	42	8	23.89%
34	of which: Other - SME	85	1	69	1	51	39	1	0	2	0	3.21%
35	of which: Specialised Lending	948	33	907	49	874	107	29	3	13	7	22.91%
36	Retail	3,748	33	2,731	34	4,167	778	94	31	34	61	65.42%
37	of which: SME	8	0	4	0	4	0	0	0	0	0	96.01%
38	Secured by mortgages on immovable property and ADC exposures	7,084	62	4,222	91	4,656	2,805	3	8	66	0	0.81%
39	of which: Residential immovable property	2,379	0	1,051	1	1,551	842	0	2	28	0	2.80%
40	of which: Commercial immovable property	4,593	62	3,171	2	3,105	1,964	3	5	38	0	0.34%
41	of which: Land acquisition, development and construction exposures (ADC)	112	59	116	89	0	100	0	0	8	0	0.00%
42	Subordinated debt exposures	53	0	80	0	53	0	0	0	0	0	0.00%
43	Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
44	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
45	Collective investments undertakings (CIU)	2,126	0	999	0	0	0	0	0	0	0	0.00%
46	Equity	564	0	983	0	0	0	0	0	0	0	0.00%
47	Securitisation	1	0	0	0	0	0	0	0	0	0	0.00%
48	Other exposures	1,936	0	4,303	0	0	0	0	0	0	0	0.00%
49	TOTAL	64,491	129	16,871	177	30,260	6,528	130	27	143	69	53.42%

RowNum		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								
49	(in EUR %)											
50	Central banks	13,606	0	13	0	6,959	0	0	1	0	0	0.00%
51	Central governments	11,294	0	789	0	10,738	0	0	2	0	0	0.00%
52	Regional governments or local authorities	8	0	4	0	6	1	0	0	0	0	0.00%
53	Public sector entities	1	0	1	0	1	0	0	0	0	0	30.83%
54	Multilateral Development Banks	1,261	0	0	0	1,259	0	0	0	0	0	0.00%
55	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
56	Institutions	85	0	7	0	78	0	0	0	0	0	0.00%
57	Corporates	3,038	40	2,968	42	2,943	74	131	30	3	95	71.20%
58	of which: Other - SME	484	0	421	0	395	18	1	2	0	0	100.00%
59	of which: Specialised Lending	1,164	14	1,203	14	1,394	25	72	12	1	57	79.99%
60	Retail	365	1	274	3	787	6	18	1	0	14	76.41%
61	of which: SME	1	0	0	0	0	0	0	0	0	0	82.23%
62	Secured by mortgages on immovable property and ADC exposures	2,608	19	1,159	19	2,197	253	26	1	3	8	29.94%
63	of which: Residential immovable property	2,286	19	832	19	2,052	237	26	1	3	8	29.94%
64	of which: Commercial immovable property	160	0	86	0	146	14	0	0	0	0	0.00%
65	of which: Land acquisition, development and construction exposures (ADC)	162	0	242	0	0	0	0	0	0	0	0.00%
66	Subordinated debt exposures	0	0	0	0	0	0	0	0	0	0	0.00%
67	Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
68	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
69	Collective investments undertakings (CIU)	3	0	33	0	0	0	0	0	0	0	0.00%
70	Equity	77	0	112	0	0	0	0	0	0	0	0.00%
71	Securitisation	20	0	70	0	1	1	1	0	0	0	65.65%
72	Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%
73	TOTAL	32,415	61	5,431	64	24,969	332	178	35	6	117	65.71%



RowNum	(mln EUR, %)		Restated 31/12/2024*										
			Exposure values		Risk exposure amounts		Risk exposure amounts			Stock of provisions		Coverage Ratio	
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	for Stage 1 exposure	for Stage 2 exposure	for Stage 3 exposure	Stage 1 exposure
169		Central banks	5,632	0	1,276	0	5,632	0	0	0	0	0	0.00%
170		Central governments	477	0	95	0	465	89	0	0	0	0	0.00%
171		Regional governments or local authorities	160	0	80	0	160	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	83	0	22	0	0	0	0	0	0	0	0.00%
176		Corporates	0	0	0	0	0	0	0	0	0	0	0.00%
177		of which: Other - SME	0	0	0	0	0	0	0	0	0	0	0.00%
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	0	0	0	0	0	0	0	0	0	0	0.00%
182		of which: Residential immovable property	0	0	0	0	0	0	0	0	0	0	0.00%
183		of which: Commercial immovable property	0	0	0	0	0	0	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)	0	0	0	0	0	0	0	0	0	0	0.00%
189		Equity	1	0	1	0	0	0	0	0	0	0	0.00%
190		Securitisation	0	0	0	0	0	0	0	0	0	0	0.00%
191		Other exposures	3	0	3	0	0	0	0	0	0	0	0.00%
192		TOTAL	6,956	0	1,827	0	6,017	216	0	0	0	0	0.00%

RowNum	(mln EUR, %)		Restated 31/12/2024*										
			Exposure values		Risk exposure amounts		Risk exposure amounts			Stock of provisions		Coverage Ratio	
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	for Stage 1 exposure	for Stage 2 exposure	for Stage 3 exposure	Stage 1 exposure
193		Central banks	296	0	0	0	296	0	0	0	0	0	0.00%
194		Central governments	632	0	0	0	143	425	0	0	0	0	0.00%
195		Regional governments or local authorities	626	0	126	0	521	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	12	0	4	0	0	0	0	0	0	0	0.00%
200		Corporates	312	3	350	1	51	14	2	0	3	52.04%	
201		of which: Other - SME	12	0	9	0	5	6	0	0	0	0.00%	
202		of which: Specialised Lending	0	3	0	1	0	0	0	0	3	52.04%	
203		Retail	0	0	0	0	0	0	0	0	0	0.00%	
204		of which: SME	0	0	0	0	0	0	0	0	0	0.00%	
205		Secured by mortgages on immovable property and ADC exposures	85	0	85	0	85	0	0	0	0	0	0.00%
206		of which: Residential immovable property	0	0	0	0	0	0	0	0	0	0.00%	
207		of which: Commercial immovable property	84	0	84	0	85	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	0.00%	
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)	0	0	0	0	0	0	0	0	0	0	0.00%
213		Equity	10	0	10	0	0	0	0	0	0	0	0.00%
214		Securitisation	0	0	0	0	0	0	0	0	0	0	0.00%
215		Other exposures	7	0	7	0	0	0	0	0	0	0	0.00%
216		TOTAL	1,983	3	393	1	1,154	441	2	0	3	52.12%	

RowNum	(mln EUR, %)		Restated 31/12/2024*										
			Exposure values		Risk exposure amounts		Risk exposure amounts			Stock of provisions		Coverage Ratio	
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	for Stage 1 exposure	for Stage 2 exposure	for Stage 3 exposure	Stage 1 exposure
217		Central banks	55	0	0	0	0	0	0	0	0	0	0.00%
218		Central governments	145	0	3	0	130	18	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	44	0	9	0	50	0	0	0	0	0	0.00%
224		Corporates	398	0	368	0	24	356	0	15	0	0	0.00%
225		of which: Other - SME	0	0	0	0	0	0	0	0	0	0	0.00%
226		of which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0.00%
227		Retail	0	0	0	0	0	0	0	0	0	0	0.00%
228		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
229		Secured by mortgages on immovable property and ADC exposures	138	0	88	0	79	8	0	0	0	0	0.00%
230		of which: Residential immovable property	59	0	29	0	51	6	0	0	0	0	0.00%
231		of which: Commercial immovable property	29	0	13	0	38	2	0	0	0	0	0.00%
232		of which: Land, acquisition, development and construction exposures (ADC)	50	0	50	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)	0	0	0	0	0	0	0	0	0	0	0.00%
237		Equity	56	0	91	0	0	0	0	0	0	0	0.00%
238		Securitisation	0	0	0	0	0	0	0	0	0	0	0.00%
239		Other exposures	3	0	3	0	0	0	0	0	0	0	0.00%
240		TOTAL	840	0	562	0	286	382	0	15	0	0	72.88%

RowNum	(mln EUR, %)		Restated 31/12/2024*										
			Exposure values		Risk exposure amounts		Risk exposure amounts			Stock of provisions		Coverage Ratio	
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	for Stage 1 exposure	for Stage 2 exposure	for Stage 3 exposure	Stage 1 exposure
241		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	771	0	154	0	795	69	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	0	0	0	0	0	0	0	0	0	0	0.00%
248		Corporates	7	0	7	0	7	0	0	0	0	0	0.00%
249		of which: Other - SME	0	0	0	0	0	0	0	0	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	11.45%
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	6	0	4	0	7	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)	273	0	16	0	0	0	0	0	0	0	0.00%
261		Equity	0	0	0	0	0	0	0	0	0	0	0.00%
262		Securitisation	0	0	0	0	0	0	0	0	0	0	0.00%
263		Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%
264		TOTAL	1,098	0	181	0	796	84	0	0	0	0	11.45%

2025 EU-wide Stress Test: Credit risk STA
COMMERZBANK Aktiengesellschaft

Table for COMMERZBANK Aktiengesellschaft showing credit risk STA metrics from 2012 to 2025. Columns include RowNum, (mtn EUR, %), and various stages of exposure and provisions for 31/12/2025, 31/12/2026, and 31/12/2027.

Table for GERMANY showing credit risk STA metrics from 2012 to 2025. Columns include RowNum, (mtn EUR, %), and various stages of exposure and provisions for 31/12/2025, 31/12/2026, and 31/12/2027.

Table for POLAND showing credit risk STA metrics from 2012 to 2025. Columns include RowNum, (mtn EUR, %), and various stages of exposure and provisions for 31/12/2025, 31/12/2026, and 31/12/2027.

RowNum		Baseline Scenario																						
		31/12/2025									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	Central banks	12,716	3	1	0	0	0.00%	12,712	5	1	0	0	0	0.00%	12,708	8	4	0	0	0	0	0.00%		
74	Central governments	175	31	0	0	0	40.00%	175	31	0	0	0	40.00%	175	31	0	0	0	0	0	0	40.00%		
75	Regional governments or local authorities	220	1,312	1	0	0	0.00%	228	1,350	1	0	0	0.00%	283	1,350	1	0	0	0	0	0	0.00%		
76	Public sector entities	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%		
77	Multilateral Development Banks	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%		
78	International Organizations	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%		
79	Institutions	899	339	1	0	1	54.46%	890	347	2	0	1	55.21%	884	352	3	0	1	2	55.52%	877	358	3	56.52%
80	Corporates	1,553	231	3	1	7	28.11%	1,540	239	10	1	7	32.89%	1,528	246	13	1	7	5	36.40%	1,515	253	10	23.28%
81	of which: Other - SME	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%		
82	of which: Specialised Lending	249	28	0	0	1	71.41%	245	31	0	0	1	71.91%	240	35	2	0	1	1	71.76%	237	41	1	66.64%
83	Net	4	21	1	0	4	66.66%	9	13	0	1	13	66.66%	12	2	1	0	1	1	66.66%	14	3	1	66.66%
84	of which: SME	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%		
85	Secured by mortgages on immovable property and ADC exposures	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%		
86	of which: Residential immovable property	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%		
87	of which: Commercial immovable property	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%		
88	of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%		
89	Subordinated debt exposures	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%		
90	Covered bonds	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	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	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%		
92	Collective investments undertakings (CIU)	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%		
93	Equity	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%		
94	Securitisation	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%		
95	Other exposures	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%		
96	TOTAL	15,619	1,997	20	1	21	45.36%	15,606	1,993	37	1	18	45.43%	15,590	1,994	53	1	17	24	45.18%	15,576	2,001	24	45.18%

RowNum		Baseline Scenario																						
		31/12/2025									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	Central banks	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%		
98	Central governments	375	5,214	31	0	95	40.00%	675	4,922	63	0	74	40.00%	948	4,616	96	0	56	38	40.00%	948	4,616	96	40.00%
99	Regional governments or local authorities	528	360	1	1	13	72.68%	588	328	12	1	29	62.26%	592	295	21	1	1	1	55.80%	592	295	21	55.80%
100	Public sector entities	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%	
101	Multilateral Development Banks	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%	
102	International Organizations	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%	
103	Institutions	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%	
104	Corporates	14	46	0	0	0	41.52%	23	38	0	0	0	41.52%	28	33	0	0	0	0	0	0	41.51%		
105	of which: Other - SME	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%		
106	of which: Specialised Lending	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%		
107	Net	3	0	0	0	0	79.79%	11	0	0	0	0	79.79%	1	0	0	0	0	0	0	0	77.54%		
108	of which: SME	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%		
109	Secured by mortgages on immovable property and ADC exposures	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%		
110	of which: Residential immovable property	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%		
111	of which: Commercial immovable property	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	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	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%		
113	Subordinated debt exposures	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%		
114	Covered bonds	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	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	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%		
116	Collective investments undertakings (CIU)	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%		
117	Equity	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%		
118	Securitisation	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%		
119	Other exposures	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%		
120	TOTAL	929	5,664	43	1	106	48.94%	1,267	5,288	80	1	83	44.78%	1,569	4,948	118	1	63	51	43.23%	1,569	4,948	118	43.23%

RowNum		Baseline Scenario																						
		31/12/2025									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	Central banks	99	0	0	0	0	0.00%	99	0	0	0	0	0.00%	99	0	0	0	0	0	0	0	0.00%		
122	Central governments	369	100	0	0	1	40.00%	380	90	1	0	1	40.00%	387	82	2	0	1	1	40.00%	387	82	2	40.00%
123	Regional governments or local authorities	580	159	1	1	29	40.00%	579	159	4	0	24	40.00%	583	1	1	0	28	1	40.00%	583	1	1	40.00%
124	Public sector entities	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%		
125	Multilateral Development Banks	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%		
126	International Organizations	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%		
127	Institutions	12	0	0	0	0	51.66%	12	0	0	0	0	51.66%	12	0	0	0	0	0	0	0	51.50%		
128	Corporates	1,406	74	22	3	8	22.51%	1,373	90	39	3	10	24.10%	1,350	95	57	3	14	14	25.28%				
129	of which: Other - SME	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%		
130	of which: Specialised Lending	197	33	1	0	0	39.86%	187	42	2	0	0	39.85%	179	48	1	0	1	2	38.11%				
131	Net	73	4	0	0	0	42.09%	73	6	0	0	0	42.09%	71	6	1	0	0	0	0	42.09%			
132	of which: SME	72	4	0	0	0	42.13%	70	6	0	0	0	42.13%	70	6	1	0	0	0	0	42.13%			
133	Secured by mortgages on immovable property and ADC exposures	11	0	0	0	0	25.93%	11	0	0	0	0	25.47%	11	0	0	0	0	0	0	25.17%			
134	of which: Residential immovable property	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%			
135	of which: Commercial immovable property	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%			
136	of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%			
137	Subordinated debt exposures	2	0	0	0	0	51.82%	2	0	0	0	0	51.82%	2	0	0	0	0	0	0	51.52%			
138	Covered bonds	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	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	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%			
140	Collective investments undertakings (CIU)	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%			
141	Equity	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0									



RowNum		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
(mtn EUR %)	26,484	2,013	71	3	1	2	10.81%	26,417	2,052	49	3	6	4	12.22%	26,358	2,080	80	2	8	11	13.30%	
1	Central banks	14,823	8,274	151	18	176	63	40.00%	14,824	8,032	286	17	147	114	40.00%	15,003	7,810	421	15	134	168	40.00%
2	Central governments	20,150	3,632	35	4	64	18	50.64%	19,994	3,756	68	4	63	31	45.59%	19,917	3,800	101	4	57	44	43.75%
3	Regional governments or local authorities	1,167	643	3	0	1	0	19.97%	1,163	646	3	0	1	1	19.97%	1,156	650	6	0	2	1	19.22%
4	Public sector entities	1,820	83	2	2	1	3	38.74%	1,790	97	2	2	1	3	38.93%	1,770	112	17	1	1	3	38.89%
5	Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
6	International Organisations	2,391	491	0	2	2	0	15.33%	2,351	556	18	2	6	0	15.33%	2,282	580	28	1	6	10	15.33%
7	Institutions	10,166	2,037	873	40	90	307	35.15%	9,960	1,818	1,277	43	100	390	30.92%	9,835	1,635	1,627	40	86	476	29.35%
8	Corporates	454	54	17	4	2	5	28.88%	447	46	32	3	7	10	30.69%	439	39	48	3	2	15	30.92%
9	of which: Other - SME	2,740	317	28	17	37	171	74.28%	2,660	360	280	15	44	104	69.08%	2,577	374	330	14	36	216	65.46%
10	of which: Specialised Lending	5,626	1,003	259	13	111	175	67.63%	5,620	915	353	11	85	272	64.97%	5,619	839	430	10	67	272	63.32%
11	Retail	81	15	4	0	0	3	76.24%	79	17	5	0	4	7	70.47%	77	18	6	0	4	4	66.69%
12	of which: SME	9,388	2,846	323	9	84	71	21.83%	9,143	2,668	468	6	97	96	20.45%	9,063	3,051	596	4	76	137	19.59%
13	Secured by mortgages on immovable property and ADC exposures	5,212	1,137	77	3	33	17	21.87%	5,144	1,147	134	3	38	26	19.22%	5,107	1,133	186	3	30	94	18.11%
14	of which: Residential immovable property	4,124	1,051	176	5	51	40	22.70%	3,987	1,202	262	4	59	56	21.31%	3,911	1,203	336	3	45	89	20.42%
15	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%
16	of which: Land, acquisition, development and construction exposures (ADC)	52	1	0	0	0	0	76.30%	50	3	0	0	0	0	76.29%	49	4	0	0	0	0	76.30%
17	Subordinated debt exposures	0	0	0	0	0	0	0.00%	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	0.00%	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	0.00%	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	0.00%	0	0	0	0	0	0	0.00%	
21	Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
22	Securitisation	1	1	1	0	0	0	64.03%	1	1	1	0	0	0	63.15%	1	1	1	0	0	0	63.54%
23	Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
24	TOTAL	91,981	20,093	1,681	91	535	640	38.05%	91,360	20,344	2,528	87	507	881	30.84%	91,023	20,345	3,293	79	418	1,104	33.50%

RowNum		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
(mtn EUR %)	246	196	4	0	0	0	0.14%	265	172	9	0	0	0	0.18%	272	159	16	0	0	0	0.23%	
25	Central banks	20	57	0	0	0	0	40.00%	20	57	0	0	0	40.00%	20	57	0	0	0	0	0	40.00%
26	Central governments	17,269	1,253	13	2	130	4	40.00%	17,121	1,390	21	2	131	0	40.00%	17,041	1,460	31	2	11	13	40.00%
27	Regional governments or local authorities	1,165	641	3	0	1	0	19.04%	1,161	643	3	0	1	1	19.07%	1,153	648	6	0	2	1	19.02%
28	Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
29	Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
30	International Organisations	393	79	4	0	1	0	10.94%	382	86	7	0	1	1	9.70%	379	87	10	0	1	3	9.23%
31	Institutions	1,788	489	38	44	72	21	17%	1,743	718	512	7	47	200	19.41%	1,714	657	39	39	136	19.15%	
32	Corporates	54	31	7	0	3	0	20.41%	55	25	12	0	1	0	21.93%	54	20	17	0	4	21.90%	
33	of which: Other - SME	775	182	54	3	32	35	64.27%	777	214	71	2	39	41	58.88%	710	215	85	2	31	47	55.51%
34	of which: Specialised Lending	4,188	685	166	11	98	119	71.71%	4,288	568	218	9	63	182	69.43%	4,285	469	285	8	45	195	64.54%
35	Retail	5	9	0	0	0	0	55.51%	5	9	1	0	0	0	46.70%	5	5	1	0	0	0	44.11%
36	of which: SME	4,965	2,346	153	7	76	28	18.18%	4,762	2,439	263	4	88	46	17.64%	4,649	2,454	361	4	67	62	17.16%
37	Secured by mortgages on immovable property and ADC exposures	1,669	405	21	2	28	4	15.01%	1,588	453	56	3	37	4	14.54%	1,543	467	1	2	25	12	14.22%
38	of which: Residential immovable property	3,296	1,512	58	5	48	11	18.17%	3,165	1,567	135	3	55	24	18.09%	3,093	1,572	202	3	42	36	17.69%
39	of which: Commercial immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
40	of which: Land, acquisition, development and construction exposures (ADC)	52	1	0	0	0	0	76.30%	50	3	0	0	0	0	76.29%	49	4	0	0	0	76.30%	
41	Subordinated debt exposures	0	0	0	0	0	0	0.00%	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	0.00%	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	0.00%	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	0.00%	0	0	0	0	0	0	0.00%	
45	Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
46	Securitisation	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
47	Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
48	TOTAL	30,136	6,107	675	28	228	223	33.12%	29,783	6,076	1,049	23	212	318	30.37%	29,611	5,940	1,367	21	165	398	29.11%

RowNum		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
(mtn EUR %)	6,877	69	14	3	3	2	16.26%	6,796	129	34	3	6	6	18.07%	6,736	167	56	2	8	11	18.92%	
49	Central banks	10,562	158	18	13	3	7	40.00%	10,579	303	95	13	6	22	40.00%	10,203	441	94	12	8	37	40.00%
50	Central governments	6	1	0	0	0	0	40.00%	6	1	0	0	0	0	40.00%	6	1	0	0	0	0	40.00%
51	Regional governments or local authorities	1	0	0	0	0	0	40.00%	1	0	0	0	0	0	40.00%	1	0	0	0	0	0	40.00%
52	Public sector entities	1,239	18	2	2	0	3	40.00%	1,237	36	0	2	1	3	40.00%	1,197	52	13	1	1	4	40.00%
53	Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
54	International Organisations	77	1	0	0	0																



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RowNum	(mB EUR, %)	Adverse Scenario																			
		31/12/2025								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
73	Central banks	12,716	3	1	0	0	0.00%	12,712	5	3	0	0	0.00%	12,708	8	4	0	0	0	0	0.00%
74	Central governments	175	31	0	0	0	40.00%	175	31	0	0	0	40.00%	175	31	0	0	0	0	0	40.00%
75	Regional governments or local authorities	266	1,373	0	0	0	40.00%	276	1,363	11	0	0	40.00%	286	1,353	11	0	0	0	40.00%	
76	Public sector entities	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
77	Multilateral Development Banks	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
78	International Organisations	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
79	Institutions	881	357	1	1	3	63.37%	850	385	4	0	4	63.45%	837	396	6	4	4	4	63.37%	
80	Corporates	1,546	236	2	2	16	34.51%	1,521	253	15	2	20	42.09%	1,502	264	23	20	10	10	45.82%	
81	of which: Other - SME	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
82	of which: Specialised Lending	247	29	1	0	0	70.94%	243	33	1	0	1	71.48%	237	37	1	2	1	2	71.36%	
83	Retail	13	21	0	0	0	73.33%	8	12	0	0	15	0	41	11	6	0	0	0	73.27%	
84	of which: SME	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
85	Secured by mortgages on immovable property and ADC exposures	0	0	0	0	0	11.76%	0	0	0	0	0	14.11%	0	0	0	0	0	0	15.44%	
86	of which: Residential immovable property	0	0	0	0	0	12.76%	0	0	0	0	0	14.11%	0	0	0	0	0	0	15.44%	
87	of which: Commercial immovable property	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
88	of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
89	Subordinated debt exposures	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
90	Covered bonds	0	0	0	0	0	0.00%	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	0.00%	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	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
93	Equity	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
94	Securitisation	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
95	Other exposures	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
96	TOTAL	15,591	2,020	25	3	34	50.96%	15,543	2,046	47	2	38	51.03%	15,513	2,056	67	2	31	34	50.95%	

RowNum	(mB EUR, %)	Adverse Scenario																			
		31/12/2025								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
97	Central banks	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
98	Central governments	345	5,276	40	0	100	40.00%	603	4,967	91	0	84	40.00%	835	4,676	149	0	65	60	40.00%	
99	Regional governments or local authorities	520	1,320	12	1	12	40.00%	541	1,344	22	1	11	52.49%	564	1,311	31	1	8	16	52.60%	
100	Public sector entities	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
101	Multilateral Development Banks	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
102	International Organisations	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
103	Institutions	0	0	0	0	0	83.93%	0	0	0	0	0	83.93%	0	0	0	0	0	0	83.93%	
104	Corporates	14	47	0	0	0	45.66%	21	39	0	0	0	45.66%	26	34	0	0	0	0	45.66%	
105	of which: Other - SME	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
106	of which: Specialised Lending	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
107	Retail	3	0	0	0	0	86.47%	1	0	0	0	0	86.47%	1	0	0	0	0	0	82.30%	
108	of which: SME	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
109	Secured by mortgages on immovable property and ADC exposures	0	0	0	0	0	0.00%	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	0.00%	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	0.00%	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	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
113	Subordinated debt exposures	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
114	Covered bonds	0	0	0	0	0	0.00%	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	0.00%	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	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
117	Equity	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
118	Securitisation	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
119	Other exposures	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
120	TOTAL	890	5,693	53	1	113	47.28%	1,172	5,350	113	1	96	43.41%	1,423	5,031	181	1	74	76	42.13%	

RowNum	(mB EUR, %)	Adverse Scenario																			
		31/12/2025								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
121	Central banks	99	0	0	0	0	0.00%	99	0	0	0	0	0.00%	99	0	0	0	0	0	0	0.00%
122	Central governments	366	105	1	0	1	40.00%	372	97	2	0	1	40.00%	376	92	3	0	1	1	40.00%	
123	Regional governments or local authorities	551	221	1	0	29	40.00%	529	265	7	0	28	40.00%	520	252	11	0	29	4	40.00%	
124	Public sector entities	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
125	Multilateral Development Banks	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
126	International Organisations	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
127	Institutions	12	0	0	0	0	56.37%	12	0	0	0	0	52.96%	11	0	0	0	0	0	57.58%	
128	Corporates	1,377	95	30	5	7	23.54%	1,339	125	98	4	12	25.31%	1,279	137	87	4	13	23	26.81%	
129	of which: Other - SME	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
130	of which: Specialised Lending	193	37	1	1	1	39.37%	182	46	3	0	1	38.48%	172	53	1	2	2	37.51%		
131	Retail	72	5	0	0	0	48.40%	70	7	1	0	0	48.59%	69	8	1	0	0	48.59%		
132	of which: SME	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
133	Secured by mortgages on immovable property and ADC exposures	11	0	0	0	0	29.51%	69	7	1	0	0	28.97%	11	1	0	0	0	28.47%		
134	of which: Residential immovable property	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
135	of which: Commercial immovable property	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
136	of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
137	Subordinated debt exposures	2	0	0	0	0	56.37%	2	0	0	0	0	57.81%	2	0	0	0	0	0	57.53%	
138	Covered bonds	0	0	0	0	0	0.00%	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	0.00%	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	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
141	Equity	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
142	Securitisation	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
143	Other exposures	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
144	TOTAL	2,495	426	34	6	34	25.48%	2,411	475	68	5	41	25.22%	2,364	488	102	4	42	30	28.92%	

RowNum	(mB EUR, %)	Adverse Scenario																		
		31/12/2025								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
145	Central banks	0	0	0	0	0	0.00%	0												

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RowNum	(in 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
169		Central banks	5,630	1	1	0	0	0	0.00%	5,629	2	1	0	0	0	0.00%	5,627	3	2	0	0	0	0.00%
170		Central governments	297	175	3	0	0	0	40.00%	276	195	2	0	0	1	40.00%	273	197	4	0	0	1	40.00%
171		Regional governments or local authorities	5	141	0	0	0	0	40.00%	10	136	1	0	0	1	40.00%	14	132	1	0	0	1	40.00%
172		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%
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	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
176		Corporates	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
177		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%
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		Net	0	0	0	0	0	0	49.41%	0	0	0	0	0	0	48.04%	0	0	0	0	0	0	47.31%
180		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%
181		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%
182		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%
183		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%
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	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
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	5,934	317	2	0	1	1	29.68%	5,914	334	4	0	1	1	29.60%	5,914	333	6	0	1	2	29.59%

RowNum	(in 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		Central banks	296	0	0	0	0	0	0.00%	296	0	0	0	0	0	0.00%	296	0	0	0	0	0	0.00%
194		Central governments	273	237	59	2	36	24	40.00%	307	185	77	1	25	31	40.00%	318	156	94	1	17	38	40.00%
195		Regional governments or local authorities	554	16	0	0	0	0	40.00%	540	29	0	0	1	0	40.00%	527	43	2	0	0	1	40.00%
196		Public sector entities	0	0	0	0	0	0	0.00%	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	0.00%	0	0	0	0	0	0	0.00%	
198		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
199		Institutions	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
200		Corporates	44	17	3	0	2	2	38.07%	41	18	0	1	2	30.84%	39	18	10	0	0	0	27.38%	
201		of which: Other - SME	5	3	1	0	0	0	21.96%	5	4	0	0	0	21.96%	5	3	3	0	0	0	21.96%	
202		of which: Specialised Lending	0	0	0	0	0	0	99.95%	0	0	0	0	0	99.91%	0	0	0	0	0	0	99.88%	
203		Net	8	2	0	0	0	0	58.99%	8	2	0	0	0	58.31%	8	1	0	0	0	1	57.61%	
204		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
205		Secured by mortgages on immovable property and ADC exposures	81	4	0	0	0	0	33.67%	77	7	1	0	0	33.69%	76	8	1	0	0	0	33.69%	
206		of which: Residential immovable property	0	0	0	0	0	0	13.81%	0	0	0	0	0	14.16%	0	0	0	0	0	0	13.48%	
207		of which: Commercial immovable property	80	4	0	0	0	0	33.72%	77	7	1	0	0	33.74%	75	8	1	0	0	0	33.71%	
208		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	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	0.00%	0	0	0	0	0	0	0.00%	
210		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	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	0.00%	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	0.00%	0	0	0	0	0	0	0.00%	
213		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
214		Securitisation	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
215		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
216		TOTAL	1,256	275	66	2	37	26	39.97%	1,270	240	87	2	27	34	39.97%	1,264	225	108	2	19	42	38.92%

RowNum	(in 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		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	129	17	2	1	1	1	40.00%	129	17	2	0	1	1	40.00%	128	18	2	0	0	1	40.00%
219		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
220		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
221		Multilateral Development Banks	0	0	0	0	0	0	0.00%	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	0.00%	0	0	0	0	0	0	0.00%	
223		Institutions	49	1	0	0	0	0	80.26%	49	1	0	0	0	80.27%	48	1	0	0	0	0	80.27%	
224		Corporates	65	208	107	1	6	8	7.97%	82	132	105	1	4	14	8.26%	89	82	210	1	3	15	8.41%
225		of which: Other - SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
226		of which: Specialised Lending	0	0	0	0	0	0	56.37%	0	0	0	0	0	56.63%	0	0	0	0	0	0	55.73%	
227		Net	1	0	0	0	0	0	34.48%	0	0	0	0	0	30.48%	0	0	0	0	0	0	28.66%	
228		of which: SME	0	0	0	0	0	0	21.96%	0	0	0	0	0	21.96%	0	0	0	0	0	0	21.96%	
229		Secured by mortgages on immovable property and ADC exposures	72	15	0	0	0	0	9.94%	68	18	1	0	0	9.88%	67	19	1	0	0	0	9.89%	
230		of which: Residential immovable property	43	12	0	0	0	0	31.30%	42	14	0	0	0	31.31%	41	15	0	0	0	0	31.33%	
231		of which: Commercial immovable property	27	3	0	0	0	0	8.47%	26	1	0	0	0	8.33%	26	3	1	0	0	0	8.27%	
232		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	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	0.00%	0	0	0	0	0	0	0.00%	
234		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	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	0.00%	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	0.00%	0	0	0	0	0	0	0.00%	
237		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
238		Securitisation	0	0																			

## 2025 EU-wide Stress Test: Securitisations

COMMERZBANK Aktiengesellschaft

RowNum	m		(mln EUR)						
			1	2	3	4	5	6	7
			Restated	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	Exposure values	SEC-IRBA	11,419						
2		SEC-SA	6,348						
3		SEC-ERBA	9,965						
4		SEC-IAA	0						
5		<b>Total</b>	<b>27,732</b>						
6	REA	SEC-IRBA	1,938	2,023	2,054	2,071	2,106	2,957	4,860
7		SEC-SA	822	958	1,074	1,188	1,083	1,403	1,880
8		SEC-ERBA	2,362	2,399	2,499	2,594	2,563	2,849	3,246
9		SEC-IAA	0	0	0	0	0	0	0
10		Additional risk exposure amounts	0	0	0	0	0	0	0
11		<b>Total</b>	<b>5,122</b>	<b>5,380</b>	<b>5,627</b>	<b>5,852</b>	<b>5,752</b>	<b>7,209</b>	<b>9,986</b>
12	Impairments	Total banking book others than assessed at fair value		44	37	33	58	37	34

## 2025 EU-wide Stress Test: Risk exposure amounts

COMMERZBANK Aktiengesellschaft

RowNum	m	(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	141,708	139,914	140,172	140,419	140,773	142,585	147,725	152,066	
2	Risk exposure amount for securitisations and re-securitisations	5,318	5,122	5,380	5,627	5,852	5,752	7,209	9,986	
3	Risk exposure amount other credit risk	136,390	134,792	134,792	134,792	134,921	136,833	140,516	142,080	
4	Risk exposure amount for market risk	7,534	7,361	7,361	7,361	7,361	11,788	11,788	11,788	
5	Risk exposure amount for operational risk	24,093	24,643	24,643	24,643	24,643	24,643	24,643	24,643	
6	Other risk exposure amounts	43	43	43	43	43	551	494	390	
7	<b>Total Risk exposure amount before Output floor</b>	<b>173,378</b>	<b>171,961</b>	<b>172,219</b>	<b>172,466</b>	<b>172,820</b>	<b>179,567</b>	<b>184,650</b>	<b>188,887</b>	
8	<b>Unfloored Total Risk exposure amount (transitional)</b>		<b>171,961</b>	<b>172,219</b>	<b>172,466</b>	<b>172,820</b>	<b>179,567</b>	<b>184,650</b>	<b>188,887</b>	
9	<b>Unfloored Total Risk exposure amount (fully loaded)</b>		<b>173,697</b>	<b>173,924</b>	<b>174,086</b>	<b>174,306</b>	<b>181,288</b>	<b>186,317</b>	<b>190,431</b>	
10	Standardised Risk exposure amount for credit risk exposures		223,978	225,696	225,809	228,597	227,950	234,232	243,517	
11	Standardised Risk exposure amount for market risk exposures		10,567	10,567	10,567	10,567	10,567	10,567	10,567	
12	Standardised Risk exposure amount for operational risk		24,643	24,643	24,643	24,643	24,643	24,643	24,643	
13	Other Standardised risk exposure amounts		0	0	0	0	508	451	346	
14	<b>Standardised Total risk exposure amount (S-TREA) for Output floor (transitional)</b>		<b>225,757</b>	<b>227,000</b>	<b>227,196</b>	<b>230,066</b>	<b>229,817</b>	<b>236,226</b>	<b>245,639</b>	
15	<b>Standardised Total risk exposure amount (S-TREA) for Output floor (fully loaded)</b>		<b>263,784</b>	<b>265,465</b>	<b>265,562</b>	<b>268,322</b>	<b>268,231</b>	<b>274,451</b>	<b>283,605</b>	
16	<b>TOTAL RISK EXPOSURE AMOUNT (transitional)</b>	<b>173,378</b>	<b>171,961</b>	<b>172,219</b>	<b>172,466</b>	<b>172,820</b>	<b>179,567</b>	<b>184,650</b>	<b>188,887</b>	
17	<b>TOTAL RISK EXPOSURE AMOUNT (fully loaded)</b>	<b>173,489</b>	<b>191,243</b>	<b>192,462</b>	<b>192,533</b>	<b>194,534</b>	<b>194,467</b>	<b>198,977</b>	<b>205,614</b>	



2025 EU-wide Stress Test: Capital  
COMMERZBANK Aktiengesellschaft

Row/Item			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)		4,346	4,356	4,342	4,325	4,305	4,359	4,361	4,348
52	A.2.1	Additional Tier 1 Capital Instruments		4,346	4,356	4,342	4,325	4,305	4,359	4,361	4,348
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)		30,558	30,616	31,234	31,503	31,315	24,826	24,578	24,104
58	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)		5,720	5,799	6,250	6,245	6,240	6,267	6,295	6,303
59	A.4.1	Tier 2 Capital Instruments		5,668	5,676	5,669	5,664	5,659	5,674	5,683	5,687
60	A.4.2	Other Tier 2 Capital components and deductions		35	107	581	581	581	593	611	616
61	A.4.3	Tier 2 transitional adjustments		17	17	0	0	0	0	0	0
62	A.4.3.1	of which: adjustments due to IFRS 9 transitional arrangements		0							
63	B.3	TOTAL RISK EXPOSURE AMOUNT BEFORE OUTPUT FLOOR (UTREA) (transitional)			171,961	172,219	172,466	172,820	179,567	184,650	188,887
64	B.4	TOTAL RISK EXPOSURE AMOUNT BEFORE OUTPUT FLOOR (UTREA) (fully loaded)			173,697	173,924	174,086	174,306	181,288	186,317	190,431
65	B.7	STANDARDISED TOTAL RISK EXPOSURE AMOUNT (STREA) FOR OUTPUT FLOOR (transitional)			225,757	227,000	227,196	230,066	229,817	236,226	245,639
66	B.8	STANDARDISED TOTAL RISK EXPOSURE AMOUNT (STREA) FOR OUTPUT FLOOR (fully loaded)			263,784	265,465	265,562	268,322	268,231	274,451	283,605
67	B.12	TOTAL RISK EXPOSURE AMOUNT (transitional)			173,378	171,961	172,219	172,466	172,820	179,567	184,650
68	B.13	TOTAL RISK EXPOSURE AMOUNT (fully loaded)			173,489	191,243	192,462	192,533	194,534	194,467	198,977
69	C.1	Common Equity Tier 1 Capital ratio (transitional)		15.12%	15.27%	15.62%	15.76%	15.63%	11.40%	10.95%	10.46%
70	C.2	Tier 1 Capital ratio (transitional)		17.63%	17.80%	18.14%	18.27%	18.12%	13.83%	13.31%	12.76%
71	C.3	Total Capital ratio (transitional)		20.92%	21.18%	21.77%	21.89%	21.73%	17.32%	16.72%	16.10%
72	D.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded)		26,212	26,360	26,892	27,178	27,010	20,467	20,217	19,756
73	D.2	TIER 1 CAPITAL (fully loaded)		30,558	30,616	31,234	31,503	31,315	24,826	24,578	24,104
74	D.3	TOTAL CAPITAL (fully loaded)		36,261	36,398	37,484	37,749	37,555	31,093	30,873	30,407
75	E.1	Common Equity Tier 1 Capital ratio (fully loaded)		15.11%	13.73%	13.97%	14.12%	13.88%	10.52%	10.16%	9.61%
76	E.2	Tier 1 Capital ratio (fully loaded)		17.61%	16.01%	16.23%	16.36%	16.10%	12.77%	12.35%	11.72%
77	E.3	Total Capital ratio (fully loaded)		20.90%	19.03%	19.48%	19.61%	19.31%	15.99%	15.52%	14.79%
78	H.1	Total leverage ratio exposures (transitional)		632,751		632,751	632,751	632,751	632,751	632,751	632,751
79	H.2	Total leverage ratio exposures (fully loaded)		632,751		632,751	632,751	632,751	632,751	632,751	632,751
80	H.3	Leverage ratio (transitional)		4.83%	4.84%	4.94%	4.98%	4.95%	3.92%	3.88%	3.81%
81	H.4	Leverage ratio (fully loaded)		4.83%	4.84%	4.94%	4.98%	4.95%	3.92%	3.88%	3.81%
82	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		0.66%		0.81%	0.95%	0.95%	0.81%	0.95%	0.95%
84	P.3	D-SII buffer		1.25%		1.25%	1.25%	1.25%	1.25%	1.25%	1.25%
85	P.4	G-SII buffer		0.00%		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
86	P.5	Systemic risk buffer applied to exposures according to article 133 of CRD		0.10%		0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
87	P.6	Combined buffer		4.51%		4.66%	4.80%	4.80%	4.66%	4.80%	4.80%
88	R.1	Pillar 2 capital requirement		2.25%	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%
89	R.1.1	of which: CET1		1.27%	1.27%	1.27%	1.27%	1.27%	1.27%	1.27%	1.27%
90	R.1.2	of which: AT1		0.42%	0.42%	0.42%	0.42%	0.42%	0.42%	0.42%	0.42%
91	R.2	Total STREP capital requirement (applicable requirements to be met at all times - including adverse scenario - according to EBA/GL/2018/03)		10.25%	10.25%	10.25%	10.25%	10.25%	10.25%	10.25%	10.25%
92	R.2.1	of which: CET1		5.77%	5.77%	5.77%	5.77%	5.77%	5.77%	5.77%	5.77%
93	R.3	Overall capital requirement (applicable requirement under the baseline scenario according to EBA/GL/2018/03)		14.76%	14.76%	14.91%	15.05%	15.05%	14.91%	15.05%	15.05%
94	R.3.1	of which: CET1 (relevant input for maximum distributable amount calculation according to Art 141 CRD)		10.27%	10.27%	10.42%	10.57%	10.57%	10.42%	10.57%	10.57%
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	S	Shortages		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	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

COMMERZBANK Aktiengesellschaft

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	7,839	6,694	6,951	6,754	4,492	5,626	5,764
2	Interest income	20,738	17,775	17,066	17,269	21,667	21,539	21,255
3	Interest expense	-12,899	-10,328	-9,362	-9,762	-16,365	-15,055	-14,582
4	Dividend income	46	46	46	46	23	23	23
5	Net fee and commission income	3,631	3,583	3,467	3,373	2,865	2,814	2,872
6	Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	63	825	825	825	-202	543	543
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					-358		
8	Other operating income not listed above, net	97	231	231	231	399	222	222
9	Total operating income, net	11,677	11,380	11,521	11,229	7,220	9,228	9,425
10	Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-696	-664	-494	-758	-2,083	-1,370	-1,350
11	Other income and expenses not listed above, net	-7,147	-7,120	-7,015	-7,014	-8,439	-7,335	-7,274
12	Profit or (-) loss before tax from continuing operations	3,833	3,596	4,012	3,457	-3,301	524	801
13	Tax expenses or (-) income related to profit or loss from continuing operations	-988	-1,079	-1,204	-1,037	990	-157	-240
14	Profit or (-) loss after tax from discontinued operations (disposed at cut-off date)	0						
15	Profit or (-) loss for the year	2,845	2,517	2,808	2,420	-2,311	367	561
16	Amount of dividends paid and minority interests after MDA-related adjustments	2,135	1,921	2,146	1,861	135	367	273
17	Attributable to owners of the parent net of estimated dividends	710	596	663	559	-2,446	0	288
18	Memo row: Impact of one-off adjustments		0	0	0	0	0	0
19	Total post-tax MDA-related adjustment		0	0	0	0	0	231
20	Total assets	571,994						

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

## COMMERZBANK Aktiengesellschaft

(mln EUR)

RowNum	Issuance of CET 1 Instruments 01 January to 31 March 2025	1 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 (+/-)	-421

RowNum	Realised losses 01 January to 31 March 2025	
6	Realised fines/litigation costs (net of provisions) (-)	0
7	Other material losses and provisions (-)	-158