

Bank Name	COMMERZBANK Aktiengesellschaft
LEI Code	851WYGNLUQLFZBSYGB56
Country Code	DE



Key Metrics

(mln EUR, %)	As of 30/09/2019	As of 31/12/2019	COREP CODE	REGULATION
Available capital (amounts)				
Common Equity Tier 1 (CET1) capital - transitional period	24,241	24,366	C 01.00 (r020,c010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	24,241	24,366	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	25,929	26,015	C 01.00 (r015,c010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	25,929	26,015	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	30,910	30,598	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
Total capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	30,910	30,598	C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030)	Articles 4(118) and 72 of CRR
Risk-weighted assets (amounts)				
Total risk-weighted assets	189,445	181,765	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk-weighted assets as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	189,445	181,765	C 02.00 (r010,c010) - C 05.01 (r440,c040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios				
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	12.80%	13.41%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	12.80%	13.41%	(C 01.00 (r020,c010) - C 05.01 (r440,c010))/ (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	13.69%	14.31%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	13.69%	14.31%	(C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	16.32%	16.83%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	16.32%	16.83%	(C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Leverage ratio				
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	531,643	495,070	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	4.88%	5.25%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



Leverage ratio

	(mln EUR, %)	As of 30/09/2019	As of 31/12/2019	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	25,929	26,015	C 47.00 (r320,c010)	
A.2	Tier 1 capital - fully phased-in definition	25,252	25,343	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	531,643	495,070	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	531,643	495,070	C 47.00 (r290,c010)	CRR
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	4.9%	5.3%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	4.7%	5.1%	C 47.00 (r330,c010)	



		(mln EUR, %)	As of 30/09/2019	As of 31/12/2019	COREP CODE	REGULATION
	A	OWN FUNDS	30,910	30,598	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	24,241	24,366	C 01.00 (r020,c010)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	18,436	18,439	C 01.00 (r030,c010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	10,093	9,811	C 01.00 (r130,c010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l) of CRR
	A.1.3	Accumulated other comprehensive income	40	15	C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	-212	-171	C 01.00 (r200,c010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	C 01.00 (r210,c010)	Articles 4(112), 26(1) point (f) and 36 (1) point (l) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	716	733	C 01.00 (r230,c010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-387	-246	C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-2,735	-2,696	C 01.00 (r300,c010) + C 01.00 (r340,c010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of	-909	-533	C 01.00 (r370,c010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	associated DTLs (-) IRB shortfall of credit risk adjustments to expected losses	-330	-270	C 01.00 (r380,c010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-73	-73	C 01.00 (r390,c010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	C 01.00 (r430,c010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0		C 01.00 (r440,c010)	Article 36(1) point (j) of CRR
		() = needs area and needs needs need and needs				
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-131	-172	C 01.00 (r450,c010) + C 01.00 (r460,c010) + C 01.00 (r470,c010) + C 01.00 (r471,c010)+ C 01.00 (r472,c010)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point k) (iii) and 379(3) of CRR; Articles 36(1) point k) (iv) and 153(8) of CRR and Articles 36(1) point k) (v) and 155(4) of CRR.
	Λ 1 14 1	Of which: from securitisation positions (-)	-128	474	C 01.00 (r460,c010)	Articles 36(1) point (k) (ii) 243(1) point (b) 244(1) point (b) and 359 of CRR
	A.1.14.1 A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not	-128		C 01.00 (r460,c010) C 01.00 (r480,c010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
		have a significant investment	177			
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences (-) Holdings of CET1 capital instruments of financial sector entities where the institution has a	-177		C 01.00 (r490,c010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR Articles 4(37), 36(1) point (i): 43, 45, 47, 49(1) point (b): 49(1) to (2) and 70 of CRR
	A.1.17	significant investment	0		C 01.00 (r500,c010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
OWN FUNDS Transitional period	A.1.18	(-) Amount exceding the 17.65% threshold	0		C 01.00 (r510,c010)	Article 48 of CRR
		(-) Additional deductions of CET1 Capital due to Article 3 CRR	0		C 01.00 (r524,c010)	Article 3 CRR
	A.1.20		-89		C 01.00 (r529,c010)	-
	A.1.21	Transitional adjustments	0		CA1 {1.1.1.6 + 1.1.1.8 + 1.1.1.26}	-
	A.1.21.1		0		C 01.00 (r220,c010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	C 01.00 (r240,c010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	C 01.00 (r520,c010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	1,689	1,649	C 01.00 (r530,c010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	1,011	977	C 01.00 (r540,c010) + C 01.00 (r670,c010)	-
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	C 01.00 (r720,c010)	-
	A.2.3	Other Additional Tier 1 Capital components and deductions	0		C 01.00 (r690,c010) + C 01.00 (r700,c010) + C 01.00 (r710,c010) + C 01.00 (r740,c010)	
	A.2.3	Other Additional Tier I Capital Components and deductions	U		+ C 01.00 (r744,c010) + C 01.00 (r748,c010)	
	A.2.4	Additional Tier 1 transitional adjustments	678	673	C 01.00 (r660,c010) + C 01.00 (r680,c010) + C 01.00 (r730,c010)	-
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	25,929	26,015	C 01.00 (r015,c010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	4,981	4,583	C 01.00 (r750,c010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	4,753	4,491	C 01.00 (r760,c010) + C 01.00 (r890,c010)	-
	A 4 2	Other Tier 2 Capital components and deductions	0		C 01.00 (r910,c010) + C 01.00 (r920,c010) + C 01.00 (r930,c010) + C 01.00 (r940,c010) +	
	A.4.2	Other Tier 2 Capital components and deductions	U	ľ	C 01.00 (r950,c010) + C 01.00 (r970,c010) + C 01.00 (r974,c010) + C 01.00 (r978,c010)	
	A.4.3	Tier 2 transitional adjustments	228	92	C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)	-
	В	TOTAL RISK EXPOSURE AMOUNT	189,445		C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
OWN FUNDS REQUIREMENTS	B.1	Of which: Transitional adjustments included	0	0	C 05.01 (r010;c040)	-
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	12.80%	13.41%	CA3 {1}	-
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	13.69%	14.31%	CA3 {3}	-
Transicional period	C.3	TOTAL CAPITAL RATIO (transitional period)	16.32%	16.83%		-
CET1 Capital	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	24,241		[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13-A.2.2- A.2.4+MIN(A.4+A.2.2-A.4.3,0),0)]	-
Fully loaded CET1 RATIO (%) Fully loaded ¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	12.80%	13.41%		-
Fully loaded ¹	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0		C 05.01 (r440,c010)	-
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0		C 05.01 (r440,c020)	-
Memo items	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0		C 05.01 (r440,c030)	-
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	n		C 05.01 (r440,c040)	-
		Adjustments included in KWAS due to IPKS 9 transitional arrangements		<u> </u>	C 03.01 (1770,0070)	

⁽¹⁾The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulatory point of view at the reporting date are not taken into account in this calculation.

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



Overview of Risk exposure amounts

	RW.	As	
(mln EUR, %)	As of 30/09/2019	As of 31/12/2019	COREP CODE
Credit risk (excluding CCR and Securitisations)	142,013	140,785	C 02.00 (r040, c010) -[C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002)] - [C 02.00 (R220, c010) + C 02.00 (R430, c010)] - C 02.00 (R460, c010)]
Of which the standardised approach	21,336	21,919	C 02.00 (r060, c010)-[C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001)+ C 07.00 (r130, c220, s001)]
Of which the foundation IRB (FIRB) approach	0	0	C 02.00 (R250, c010) - [C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)]
Of which the advanced IRB (AIRB) approach	113,917	111,496	C 02.00 (R310, c010) - [C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001)]
Of which equity IRB	0	0	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA)	10,107	7,733	C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001)+ C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r060, c260, s002) + C 08.01 (r050, c260, s002,) + C 08.01 (r060, c260, s002) + C 02.00 (R460, c010)]
Credit valuation adjustment - CVA	5,433	5,455	C 02.00 (R640, c010)
Settlement risk	1	7	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	3,173	3,378	C 02.00 (R770, c010) + C 02.00 (R220, c010) + C 02.00 (R430, c010)
Position, foreign exchange and commodities risks (Market risk)	6,859	5,679	C 02.00 (R520, c010) + C 02.00 (R910, c010)
Of which the standardised approach	1,003	1,006	C 02.00 (R530, c010)
Of which IMA	5,856	4,673	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book	0	0	C 19.00_010_610*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_110)*12.5+C 02.00_910_010
Large exposures in the trading book	0	0	C 02.00 (R680, c010)
Operational risk	21,859	18,728	C 02.00 (R590, c010)
Of which basic indicator approach	0	0	C 02.00 (R600, c010)
Of which standardised approach	0	0	C 02.00 (R610, c010)
Of which advanced measurement approach	21,859	18,728	C 02.00 (R620, c010)
Other risk exposure amounts	0	0	C 02.00 (R630, c010) + C 02.00 (R690, c010) - C 02.00 (R770, c010) - C 02.00 (R910, c010)
Total	189,445	181,765	



	As of 30/09/2019	As of 31/12/2019
(mln EUR)		
Interest income	6,662	8,774
Of which debt securities income	900	1,147
Of which loans and advances income	5,427	7,168
Interest expenses	2,891	3,692
(Of which deposits expenses)	1,764	2,261
(Of which debt securities issued expenses)	738	938
(Expenses on share capital repayable on demand)	0	0
Dividend income	24	44
Net Fee and commission income	2,257	3,038
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	114	176
Gains or (-) losses on financial assets and liabilities held for trading, net	58	145
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	62	80
Gains or (-) losses from hedge accounting, net	132	105
Exchange differences [gain or (-) loss], net	-5	-11
Net other operating income /(expenses)	0	-56
TOTAL OPERATING INCOME, NET	6,414	8,604
(Administrative expenses)	4,347	5,756
(Depreciation)	753	1,003
Modification gains or (-) losses, net	5	4
(Provisions or (-) reversal of provisions)	-9	160
(Commitments and guarantees given)	26	81
(Other provisions)	-35	78
Of which pending legal issues and tax litigation ¹		72
Of which restructuring ¹		67
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	361	563
(Financial assets at fair value through other comprehensive income)	1	0
(Financial assets at amortised cost)	360	564
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	-17	9
(of which Goodwill)	0	0
Negative goodwill recognised in profit or loss	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	9	10
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	993	1,127
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	763	760
Profit or (-) loss after tax from discontinued operations	9	-18
PROFIT OR (-) LOSS FOR THE YEAR	772	742
Of which attributable to owners of the parent	687	644

⁽¹⁾ Information available only as of end of the year

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



Total Assets: fair value and impairment distribution

(mln EUR)	ı	As of 30/09/20:	19			As of 31,	/12/2019		
		Fa	ir value hierarc	chy		Fa	ir value hierard	chy	
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References
Cash, cash balances at central banks and other demand deposits	52,989				41,162				IAS 1.54 (i)
Financial assets held for trading	53,858	3,210	46,146	4,503	43,905	3,096	39,184	1,625	IFRS 7.8(a)(ii);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	47,387	1,224	42,904	3,258	30,065	923	25,351	3,790	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	0	0	0	0	0	0	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	29,311	19,516	9,669	126	30,774	20,499	10,247	29	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	302,771				293,631				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	2,329	0	2,329	0	1,992	0	1,992	0	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	1,526				959				IAS 39.89A(a); IFRS 9.6.5.8
Other assets ¹	23,117				21,008				
TOTAL ASSETS	513,287				463,495				IAS 1.9(a), IG 6

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

(mln	EUR)			As of 30/09/201	19									
			Gross carrying amount				Accumulated impairment			ount	Accu	mulated impair		
Breakdown of financial assets by instrument and by counterparty sector ¹		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not creditimpaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition			Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not creditimpaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not creditimpaired	Stage 3 Credit-impaired assets	References
Financial assets at fair value	Debt securities	28,305	234	0	-5	-1	0	29,886	235	0	-5	-1	0	Annex V.Part 1.31, 44(b)
through other comprehensive income	Loans and advances	726	52	0	0	0	0	602	9	0	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at amortised	Debt securities	32,131	678	1	-25	-23	0	32,644	712	1	-27	-27	0	Annex V.Part 1.31, 44(b)
cost	Loans and advances	259,166	9,827	3,077	-243	-291	-1,527	249,250	10,034	3,174	-239	-294	-1,597	Annex V.Part 1.32, 44(a)

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



Breakdown of liabilities

COMMERZBANK Aktiengesellschaft

(mln EUR)

	Carrying	g amount	
LIABILITIES:	As of 30/09/2019	As of 31/12/2019	References
Financial liabilities held for trading	53,569	39,366	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	36,233	19,964	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	369,558	351,747	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ¹	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	2,457	4,402	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	1,773	1,212	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	2,705	2,701	IAS 37.10; IAS 1.54(I)
Tax liabilities	439	464	IAS 1.54(n-o)
Share capital repayable on demand	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	4,737	4,450	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	11,101	8,528	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ¹	0	0	Annex V Part 1.29
TOTAL LIABILITIES	482,572	432,834	IAS 1.9(b);IG 6

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

(mln EUR)

	(mln EUR)			_
		Carrying	j amount	
Breakdown of financial lia	ibilities by instrument and by counterparty sector	As of 30/09/2019	As of 31/12/2019	References
Derivatives		54,425	42,166	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	7	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
SHOLE POSITIONS	Debt securities	1,548	1,574	Annex V.Part 1.31
	Central banks	8,915	6,081	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	554	329	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	16,215	11,933	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	7,258	3,728	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	61,764	44,625	Annex V.Part 1.42(c),44(c)
Deposits	of which: Current accounts / overnight deposits	21,515	15,042	ECB/2013/33 Annex 2.Part 2.9.1
Берозіся	Other financial corporations	55,608	41,132	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	13,285	8,617	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	83,685	85,286	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	67,837	69,535	ECB/2013/33 Annex 2.Part 2.9.1
	Households	135,756	139,501	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	119,754	123,676	Annex V.Part 1.42(f), 44(c)
Debt securities issued		43,895	43,181	Annex V.Part 1.37, Part 2.98
Of which: S	Subordinated Debt securities issued	6,588	6,497	Annex V.Part 1.37
Other financial liabilities		0	0	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		461,817	415,479	



Market Risk

										uktierigesenseriare												
	SA			IM										IM								
			VaR <i>(Memoran</i>	ndum item)	STRESSED VaR (Memorandum item)	AND MIC	ENTAL DEFAULT GRATION RISK FAL CHARGE		PRICE RISKS CAPIT	AL		VaR <i>(Memora</i>	andum item)	STRESSED VaR (M	lemorandum item)	INCREM DEFAUL MIGRATIO CAPITAL	T AND ON RISK		CE RISKS CA ARGE FOR CT		
(mln EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR		EXP	AL RISK POSURE MOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaR	12 WEEKS t- AVERAGE MEASURE		FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2019	As of 31/12/2019				As of 30,	/09/2019									As of 31/1	12/2019					
Traded Debt Instruments	388	417	55	13	261	72							46	10	199	57						
Of which: General risk	259	267	42	10	180	44							41	10	140	39						
Of which: Specific risk	129	150	21	6	123	35							20	5	131	39						
Equities	0	0	33	13	125	27							19	6	80	42						
Of which: General risk Of which: Specific risk	0		33	13	125	2/ n							18	b 1	/9	42						
Foreign exchange risk	615	589	40	12	119	35							50	12	129	41						
Commodities risk	0	0	42	7	68	18							23	8	129	38						
Total	1,002	1,006	87	25	338	99	43	21	0	0	0	5,856	63	18	280	82	31	23	0	0	0	4,673

Market risk template does not include CIU positions under the particular approach for position risk in CIUs (Articles 348(1), 350 (3) c) and 364 (2) a) CRR), which instead are included in the RWA OV1 template.



Credit Risk - Standardised Approach

COMMERZBANK Aktiengesellschaft

					Standardise	ed Approach			
			As of 30/	09/2019			As of 31	/12/2019	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
	(mln EUR, %)								
	Central governments or central banks	63,328					52,326	837	
	Regional governments or local authorities	14,772		629		14,538	14,467	581	
	Public sector entities	5,181	5,074	345		5,384	5,196	319	
	Multilateral Development Banks	842	842	0		783	785	0	
	International Organisations	397	397	0		381	381	0	
	Institutions	4,675	4,500	629		•	3,444	547	
	Corporates of which: SME	10,120 685	8,323 518	5,833 508		10,758 647	9,129 487	6,197 478	
	Retail	9,083	4,822	3,613			4,914	3,683	
	of which: SME	5,063	1022	3,013		48	17	0	
Consolidated data	Secured by mortgages on immovable property	2,445	2,437	871		2,406	2,400	858	
	of which: SME	2,113	2,137	0/1		1	1	030	
	Exposures in default	493	164	196	313	495	164	201	307
	Items associated with particularly high risk	213	213	319		236	236	354	30,
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	51	51	15		38	38	8	
	Collective investments undertakings (CIU)	3,134	3,134	1,105		3,155	3,155	1,238	
	Equity	946	946	1,362		852	852	1,195	
	Other exposures	2,851	2,851	6,214		2,881	2,881	6,264	
	Standardised Total ²	118,531	116,057	21,867	412	102,535	100,368	22,279	405

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

 $^{\left(2\right) }$ Standardised Total does not include the Securitisation position.

					Standardise	ed Approach			
			As of 30/	09/2019			As of 31,	/12/2019	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %)								
	Central governments or central banks	37,312	40,417	0		18,385	21,626		
	Regional governments or local authorities	11,135	10,974	2		11,196	11,052		
	Public sector entities	4,445	4,389	204		4,683	4,555	186	
	Multilateral Development Banks	0	0	0		0	C	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,790	1,797	315		1,853	1,860		
	Corporates	2,066	1,820	1,780		2,140	1,911		
	of which: SME	94	62	61		93	66	65	
	Retail	8,260	4,214	3,157		8,392	4,145	3,106	
GERMANY	of which: SME	125	10 122	9		37	111	8	
C	Secured by mortgages on immovable property of which: SME	125	123	40 0		112	111	. 43 n	
	Exposures in default	202	72	83	124	202	72	84	120
	Items associated with particularly high risk	93	93	139		135	135		
	Covered bonds	0	0	0		155	155		
	Claims on institutions and corporates with a ST credit assessment	0	0	0			(0	
	Collective investments undertakings (CIU)	2,521	2,521	1,045		2,466	2,466	1,034	
	Equity	686	686	1,010		596	596		
	Other exposures	2,772	2,772			2,797	2,797		
	Standardised Total ²				173				169

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

					Standardise	ed Approach			
			As of 30/	09/2019			As of 31,	/12/2019	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %)	0.000	0.000	=10		0.700	0.700		
	Central governments or central banks	9,290	9,300	510		9,782	9,792	557	
	Regional governments or local authorities	100	121	24		/b	99	20	
	Public sector entities Multilateral Development Banks	567	567	1		527	ა 527	4	
	International Organisations	307	307 0	0		527 N	327 N	0	
	Institutions	344	388	27		297	331	24	
	Corporates	3,661	2,400	2,375		3,510	2,421	2,401	
	of which: SME	582	447	438		544	412	404	
	Retail	158	140	105		277	259	194	
POLAND	of which: SME	8	1	1		7	0	0	
POLAND	Secured by mortgages on immovable property	2,320	2,313	822		2,294	2,288	813	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	237	76	90	151	254	85	107	157
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	74	74	115		73	73	117	
	Other exposures	14	14	14		14	14	14	
	Standardised Total ²			11	179	11	11	11	185

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects). (2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

		exposures, but includes genera	al credit risk adjustments.								
					Standardise	d Approach					
			As of 30/	09/2019		As of 31/12/2019					
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments a provisions ²		
	(mln EUR, %)										
	Central governments or central banks	968				927	927				
	Regional governments or local authorities	1,473	1,473	415		1,381	1,381	390			
	Public sector entities Multilateral Development Banks	20	20	4		15	15	3			
	International Organisations	0	0	0		0	0	0			
	Institutions	539	538	80		294	293	36			
	Corporates	831	689	453		724	577	354			
	of which: SME	0	0	0		0	0	0			
	Retail	5	0	0		5	0	0			
JNITED STATES	of which: SME	0	0	0		0	0	0			
DIVITED STATES	Secured by mortgages on immovable property	0	0	0		0	0	0			
	of which: SME	0	0	0		0	0	0			
	Exposures in default	9	9	13	0	0	0	0			
	Items associated with particularly high risk Covered bonds	05	05	98		4/	4/	/1			
	Claims on institutions and corporates with a ST credit assessment	37	U 27	0		36	ں عہ	7			
	Collective investments undertakings (CIU)	0	0	0		0	0	0			
	Equity	112	112	112		111	111	116			
	Other exposures	0	0	0		0	0	0			
	Standardised Total ²				0						

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.



Credit Risk - Standardised Approach

COMMERZBANK Aktiengesellschaft

					Standardise	d Approach			
			As of 30/	09/2019			As of 31/	12/2019	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %)								
	entral governments or central banks	810	974	0		1,360	1,512	0	
	egional governments or local authorities	53	53	11		55	55	11	
	ublic sector entities	0	0	0		0	0	0	
	ultilateral Development Banks	0	0	0		0	0	0	
	nternational Organisations Institutions	580	351	00		108	00	U /10	
	orporates	3,119	3,119	951		3,823	3,821	1,228	
	of which: SME	3,113	0,119	0		0,029	0,021	0	
	etail	5	1	0		5	0	0	
INITED KINCDOM	of which: SME	0	0	0		0	0	0	
DINTLED KTINGDOM Se	of which: SME ecured by mortgages on immovable property of which: SME	0	0	0		0	0	0	
	OF WHICH: SIME	0	0	0		0	0	0	
	cposures in default	1	1	1	. 0	1	1	1	
	ems associated with particularly high risk	28	28	43		27	27	41	
	overed bonds	0	0	0		0	0	0	
	aims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	ollective investments undertakings (CIU)	0	0	0		0	0	0	
	quity ther exposures	12	4	12		12	3 12	3	
	andardised Total ²	13	13	13	0	12	12	12	

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

exposures, but includes general credit risk adjustments.	exposures, additional valuation adjustments (AVAs) and other own runus reductions related to the
	Standardised Approach

					Staridar disc	a Approach			
			As of 30	/09/2019			As of 31/	12/2019	
	(mln EUR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	177	318	0		109	253	0	
	Regional governments or local authorities	1,7	0			0	0	0	
	Public sector entities	637	637	127		600	599	120	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,234	1,234	26		601	682	32	
	Corporates	34	34	22		70	70	28	
	of which: SME	0	0	0		0	0	0	
	Retail	3	0	0		4	0	0	
FRANCE	of which: SME	0	0	0		0	0	0	
INANCL	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	1	0	0	0	1	0	0	0
	Items associated with particularly high risk	2	2	4		2	2	4	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	U	0		0	0	0	
	Collective investments undertakings (CIU)	50	50	28		0	0	0	
	Equity Other exposures	0	2	2 0		1	1	1	
	Standardised Total ²	J	<u> </u>	<u> </u>	1	,	1	1	1
	Standardised Total	(1) Original Assessment and the France			т.	an and the state of the attention to a basic			<u>+</u>

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

		(2) Total value adjustments and exposures, but includes genera		erparty excludes those for secu	uritisation exposures, additional v	aluation adjustments (AVAs) an	d other own funds reductions	related to the	
					Standardise	ed Approach			
			As of 30/	09/2019			As of 31,	/12/2019	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %)								
	Central governments or central banks	9,605	9,592	93		9,312	9,299		
	Regional governments or local authorities	232	231	73		225	225	59	
	Public sector entities	0	0	C		0	0	0	
	Multilateral Development Banks	0	0	C		0	0	0	
	International Organisations	0	0	C		0	0	0	
	Institutions	0	0	C		0	0	0	
	Corporates	0	0	C		0	0	0	
	of which: SME	0	0	C		0	0	0	
	Retail	1	0	C		1	0	0	
ITALY	of which: SME	0	0	C		0	0	0	
117121	Secured by mortgages on immovable property	0	0	U		0	0	0	
	of which: SME	ا	0	<u></u>		0	0	0	0
	Exposures in default	4	4	5	U	3	3	5	Ü
	Items associated with particularly high risk	0	0			0	0		
	Covered bonds	U	0	U		U	U	0	
	Claims on institutions and corporates with a ST credit assessment	ا	0	[0	0		
	Collective investments undertakings (CIU)	ا ا	0	[0	0		
	Equity		0	0		0	0	0	
	Other exposures	1	1	1		1	1	1	
	Standardised Total ²				13				13

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

					Standardise	d Approach			
			As of 30/	09/2019			As of 31,	/12/2019	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments a provisions ²
	(mln EUR, %)								
	Central governments or central banks	0	0	0		0	0 147	0	
	Regional governments or local authorities Public sector entities	156	156 0	/8 		147 0	147	1 74	
	Multilateral Development Banks	0	0	0		0	0		
	International Organisations	0	0	0		0	0	0	
	Institutions	0	4	1		0	0	o'	
	Corporates	0	0	0		0	0	· 0'	
	of which: SME	0	0	0		0	0	0	
	Retail of which: SME		0	0			0		
JAPAN	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0		
	Exposures in default	0	0	0	0	0	0	0	
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	<i>i</i> 0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	· O	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity Other expenses		1	1		1	1	1	
	Other exposures Standardised Total ²	U	0	U	,	1	1		

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.



Standardised Total²

Spring 2020 EU-wide Transparency Exercise

Credit Risk - Standardised Approach COMMERZBANK Aktiengesellschaft

Standardised Approach As of 30/09/2019 As of 31/12/2019 Value adjustments and provisions² Value adjustments and provisions² Original Exposure¹ Original Exposure¹ Exposure Value¹ Risk exposure amount Risk exposure amount Exposure Value¹ (mln EUR, %) Central governments or central banks Regional governments or local authorities **Public sector entities Multilateral Development Banks** International Organisations Institutions Corporates of which: SME Retail of which: SME SWITZERLAND Secured by mortgages on immovable property of which: SME **Exposures in default** Items associated with particularly high risk Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity
Other exposures

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

					Standardise	ed Approach			
			As of 30,	09/2019			As of 31/	12/2019	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %)	. = .							
	Central governments or central banks	1,594	1,594	0		1,683	1,683		
	Regional governments or local authorities	900	899	0		863	862	0	
	Public sector entities Multilateral Development Banks	٥	0	0		U	0	0	
	International Organisations	٥	0	0		0	0	0	
	Institutions	٥	0	1			0		
	Corporates		0	0		0	0	0	
	of which: SME	O	0	0		0	0	0	
	Retail	2	0	0		2	0	0	
CDATN	of which: SME	0	0	0		0	0	0	
SPAIN	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	2	2	2		2	2	2	
	Standardised Total ²	(1) Original exposure unlike Expo			1				1

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

					Standardise	d Approach				
			As of 30/	09/2019			As of 31	L/12/2019		
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	
	(mln EUR, %)									
	Central governments or central banks	133	198	(136	195	5 0		
	Regional governments or local authorities	0	0	(0	0	0		
	Public sector entities	0	0	(0	0	0		
	Multilateral Development Banks	0	0			0	0			
	International Organisations Institutions	0	0	(U O	0			
	Corporates	24	24	2/	1	0	0			
	of which: SME	0	2± 0	2-		0	0			
	Retail	3	0			3	0			
NETUEDI ANDO	of which: SME	0	0			0	0			
NETHERLANDS	Secured by mortgages on immovable property	0	0	(0	0			
	of which: SME	0	0	(0	0	0		
	Exposures in default	0	0	(0	0	0	0		
	Items associated with particularly high risk	1	1	1	L	1	1	. 1		
	Covered bonds	0	0	(0	0	0		
	Claims on institutions and corporates with a ST credit assessment	0	0	(0	0	0		
	Collective investments undertakings (CIU)	0	0	(0	0	0		
	Equity	0	0	(0	0	0		
	Other exposures	2	2	2	2	2	2	2 2		
	Standardised Total ²				I 01				I	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects). (2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

IRB Total

Spring 2020 EU-wide Transparency Exercise

Credit Risk - IRB Approach COMMERZBANK Aktiengesellschaft

							IRB A	pproach					
				As of 30	/09/2019					As of 3	f 31/12/2019		
		Origina	l Exposure ¹	Exposure Value ¹	Risk exposure amount		amount Value adjustments and		Original Exposure ¹		Risk exposure amount		Value adjustments
	(mln EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	- Value ¹		Of which: defaulted	and provision
	Central banks and central governments	12,073	39	13,765	3,586	0	4	17,887	39	19,589	3,683	0	7
	Institutions	52,079	12	46,393	20,161	0	89	48,474	10	43,080	18,504	0	90
	Corporates	234,289	2,580	151,352	79,360	1,466	1,523	229,468	2,491	146,619	75,899	1,219	1,530
	Corporates - Of Which: Specialised Lending	21,430	708	19,437	10,229	423	302	21,436	567	19,553	10,401	197	316
	Corporates - Of Which: SME	14,208	455	10,795	7,211	329	261	13,726	485	10,372	6,795	343	273
	Retail	141,579	1,093	133,554	20,210	960	807	144,019	1,178	135,802	20,540	1,028	841
	Retail - Secured on real estate property	82,980	370	82,872	8,616	416	201	84,387	392	84,273	8,725	475	198
Consolidated data	Retail - Secured on real estate property - Of Which: SME	1,043	34	1,033	320	53	20	1,046	32	1,036	330	69	16
Consolidated data	Retail - Secured on real estate property - Of Which: non-SME	81,937	336	81,840	8,296	363	181	83,340	360	83,237	8,395	406	181
	Retail - Qualifying Revolving	13,636	13	10,664	698	8	29	13,688	15	10,675	714	9	31
	Retail - Other Retail	44,963	710	40,018	10,895	536	577	45,944	772	40,854	11,101	544	612
	Retail - Other Retail - Of Which: SME	13,682	335	10,199	3,448	199	253	13,913	363	10,352	3,500	207	260
	Retail - Other Retail - Of Which: non-SME	31,281	375	29,819	7,447	337	324	32,031	409	30,502	7,601	337	352
	Equity	0	0	0	0	0		0	0	0	0	0	
	Other non credit-obligation assets				6,759						7,370		
	IRB Total ²				130,07	76					125,997		

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects). (2) IRB Total does not include the Securitisation position.

							IRB A	pproach						
				As of 30	/09/2019					As of 3:	1/12/2019			
		Origina	l Exposure ¹	Exposure Value ¹	Risk exp	osure amount	Value adjustments	Origina	Exposure ¹	Exposure Value ¹	Risk exp	osure amount	Value adjustments	
	(mln EUR, %)		Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	value		Of which: defaulted	and provis	
	Central banks and central governments	299	0	293	22	0	0	310	0	301	21	0	0	
	Institutions	4,669	0	6,658	1,875	0	1	5,252	0	7,171	1,846	0	1	
	Corporates	113,615	1,218	72,175	34,993	766	743	112,174	1,206	71,073	34,973	621	812	
	Corporates - Of Which: Specialised Lending	12,405	213	11,411	5,498	113	125	12,278	124	11,345	5,703	87	132	
	Corporates - Of Which: SME	10,186	293	7,587	4,886	181	168	9,839	334	7,290	4,581	189	187	
	Retail	125,528	538	118,197	15,546	327	366	127,289	604	119,768	15,704	356	394	
	Retail - Secured on real estate property	74,881	159	74,873	7,064	79	83	75,965	188	75,957	7,163	118	89	
GERMANY	Retail - Secured on real estate property - Of Which: SME	437	1	429	96	0	0	414	1	407	94	0	1	
GERMAINT	Retail - Secured on real estate property - Of Which: non-SME	74,445	159	74,444	6,967	79	83	75,551	188	75,550	7,069	117	88	
	Retail - Qualifying Revolving	13,445	13	10,534	691	8	28	13,499	14	10,546	706	9	31	
	Retail - Other Retail	37,201	366	32,791	7,791	240	254	37,826	401	33,265	7,835	229	275	
	Retail - Other Retail - Of Which: SME	10,588	192	7,270	2,454	112	116	10,692	206	7,280	2,467	114	119	
	Retail - Other Retail - Of Which: non-SME	26,613	174	25,521	5,337	128	138	27,135	196	25,984	5,368	116	156	
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	
	Other non credit-obligation assets													
	IRB Total													

IRB Approach As of 30/09/2019 As of 31/12/2019 Value adjustments Original Exposure¹ Original Exposure¹ Risk exposure amount Risk exposure amount Value adjustments and provisions Of which: defaulted Of which: Of which: Of which: (mln EUR, %) defaulted defaulted defaulted Central banks and central governments 395 473 12,392 9,719 320 7,499 313 12,545 281 293 Corporates - Of Which: Specialised Lending 2,056 117 1,805 1,452 2,249 1,606 62 114 2,011 Corporates - Of Which: SME 1,996 3,326 118 2,647 75 3,276 106 2,600 1,908 141 Retail 13,945 13,404 4,429 14,670 565 546 630 7,252 7,047 6,948 1,469 335 7,359 201 1,478 355 Retail - Secured on real estate property 208 116 108 620 Retail - Secured on real estate property - Of Which: SME 34 53 32 POLAND Retail - Secured on real estate property - Of Which: non-SME 282 169 6,632 6,449 174 6,353 1,245 6,734 1,243 287 Retail - Qualifying Revolving 6,897 338 295 Retail - Other Retail 6,455 2,960 Retail - Other Retail - Of Which: SME 2,889 2,965 138 4,008 3,651 2,005 Retail - Other Retail - Of Which: non-SME 4,245 210 3,884 2,127 208 219 Equity Other non credit-obligation assets

							IRB A	pproach					
				As of 30	/09/2019					As of 31	L/12/2019		
		Origina	al Exposure¹	Exposure	Risk exp	osure amount	Value adjustments	Origina	l Exposure ¹	Exposure	Risk expo	sure amount	Value adjustment
	(mln EUR, %)		Of which: defaulted	- Value ¹		Of which: defaulted	and provisions		Of which: defaulted	- Value ¹		Of which: defaulted	and provision
	Central banks and central governments	1,908	0	1,977	0	0	0	1,464	0	1,538	0	0	0
	Institutions	4,169	0	4,115	1,760	0	1	3,633	0	3,500	1,822	0	1
	Corporates	22,017	7	13,555	7,189	1	14	21,415	7	12,756	5,975	4	14
	Corporates - Of Which: Specialised Lending	484	1	439	286	0	1	518	1	486	285	0	0
	Corporates - Of Which: SME	23	0	21	14	0	0	15	0	14	9	0	0
	Retail	171	0	158	18	0	0	172	0	158	18	0	0
	Retail - Secured on real estate property	91	0	91	8	0	0	93	0	93	8	0	0
INITED CTATEC	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
UNITED STATES	Retail - Secured on real estate property - Of Which: non-SME	91	0	91	8	0	0	93	0	93	8	0	0
	Retail - Qualifying Revolving	17	0	12	1	0	0	17	0	11	1	0	0
	Retail - Other Retail	63	0	55	9	0	0	62	0	54	9	0	0
	Retail - Other Retail - Of Which: SME	16	0	9	3	0	0	17	0	10	3	0	0
	Retail - Other Retail - Of Which: non-SME	47	0	46	7	0	0	45	0	44	6	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

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

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

							IRB A	pproach					
				As of 30	/09/2019					As of 3:	L/12/2019		
		Origina	al Exposure ¹	Exposure Value ¹	Risk expo	sure amount	Value adjustments and	Original	l Exposure ¹	Exposure Value ¹	Risk exp	osure amount	Value adjustmen
	(mln EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	and provision
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	5,471	0	5,406	2,396	0	1	5,195	0	5,201	2,356	0	1
	Corporates	14,725	0	12,003	7,940	0	9	15,434	0	12,386	7,494	0	19
	Corporates - Of Which: Specialised Lending	1,897	0	1,648	556	0	6	2,141	0	1,847	622	0	15
	Corporates - Of Which: SME	232	0	229	121	0	0	199	0	197	105	0	0
	Retail	109	0	107	9	0	0	109	1	105	9	1	0
	Retail - Secured on real estate property	73	0	73	4	0	0	72	0	72	5	1	0
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: non-SME	73	0	73	4	0	0	72	0	72	5	1	0
	Retail - Qualifying Revolving	12	0	8	0	0	0	12	0	8	1	0	0
	Retail - Other Retail	24	0	25	4	0	0	25	0	24	4	0	0
	Retail - Other Retail - Of Which: SME	1	0	2	0	0	0	3	0	3	1	0	0
	Retail - Other Retail - Of Which: non-SME	23	0	23	4	0	0	22	0	21	3	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

Credit Risk - IRB Approach
COMMERZBANK Aktiengesellschaft

							IRB A	pproach					
				As of 30	/09/2019					As of 3:	1/12/2019		
		Origina	l Exposure ¹	Exposure	Risk expo	sure amount	Value adjustments	Origina	l Exposure ¹	Exposure	Risk expo	sure amount	Value adjustme
	(mln EUR, %)		Of which: defaulted	- Value ¹		Of which: defaulted	and provisions		Of which: defaulted	– Value ¹		Of which: defaulted	and provis
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	2,588	0	2,679	806	0	0	2,613	0	2,744	738	0	1
	Corporates	10,849	49	6,163	2,972	25	28	10,806	33	5,710	2,919	26	12
	Corporates - Of Which: Specialised Lending	403	30	388	195	22	17	421	15	356	157	15	2
	Corporates - Of Which: SME	21	0	20	14	0	0	10	0	8	4	0	0
	Retail	86	0	81	9	1	0	86	1	82	9	0	0
	Retail - Secured on real estate property	47	0	47	5	1	0	49	0	49	5	0	0
ED A NICE	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
FRANCE	Retail - Secured on real estate property - Of Which: non-SME	47	0	47	5	1	0	49	0	49	5	0	0
	Retail - Qualifying Revolving	13	0	9	1	0	0	13	0	9	1	0	0
	Retail - Other Retail	26	0	25	4	0	0	24	0	23	3	0	0
	Retail - Other Retail - Of Which: SME	1	0	0	0	0	0	1	0	1	0	0	0
	Retail - Other Retail - Of Which: non-SME	25	0	24	4	0	0	23	0	23	3	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

							IRB A	pproach					
				As of 30	/09/2019					As of 3	1/12/2019		
		Origin	al Exposure¹	Exposure Value ¹	Risk expo	osure amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk expo	sure amount	Value adjustments
	(mln EUR, %)		Of which: defaulted	– value⁻		Of which: defaulted	and provisions		Of which: defaulted	- value		Of which: defaulted	and provisions
	Central banks and central governments	402	0	119	219	0	0	407	0	123	217	0	1
	Institutions	1,738	0	1,660	2,298	0	15	1,560	0	1,477	1,983	0	19
	Corporates	2,938	33	1,794	962	16	16	2,973	31	1,748	884	16	3
	Corporates - Of Which: Specialised Lending	148	28	133	42	15	14	143	27	129	39	14	1
	Corporates - Of Which: SME	9	3	9	3	2	0	7	2	7	2	1	0
	Retail	27	0	24	2	0	0	27	0	25	3	0	0
	Retail - Secured on real estate property	16	0	16	1	0	0	15	0	15	1	0	0
ITALY	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
ITALT	Retail - Secured on real estate property - Of Which: non-SME	16	0	16	1	0	0	15	0	15	1	0	0
	Retail - Qualifying Revolving	5	0	4	0	0	0	6	0	4	0	0	0
	Retail - Other Retail	6	0	5	1	0	0	7	0	6	1	0	0
	Retail - Other Retail - Of Which: SME	2	0	1	0	0	0	2	0	1	0	0	0
	Retail - Other Retail - Of Which: non-SME	4	0	3	1	0	0	5	0	4	1	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

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

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

							IRB A	pproach					
				As of 30	/09/2019					As of 31	L/12/2019		
		Origi	nal Exposure ¹	Exposure	Risk expos	sure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expo	sure amount	Value adjustments
	(mln EUR, %)		Of which: defaulted	- Value ¹		Of which: defaulted	and provisions		Of which: defaulted	- Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	87	0	220	43	0	0	9,395	0	9,538	665	0	0
	Institutions	421	0	365	109	0	0	364	0	304	95	0	0
	Corporates	481	0	449	269	0	1	657	0	535	303	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	4	0	4	1	0	0	0	0	0	0	0	0
	Retail	9	0	8	1	0	0	8	0	7	1	0	0
	Retail - Secured on real estate property	5	0	5	0	0	0	4	0	4	0	0	0
JAPAN	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
JAPAN	Retail - Secured on real estate property - Of Which: non-SME	5	0	5	0	0	0	4	0	4	0	0	0
	Retail - Qualifying Revolving	3	0	2	0	0	0	3	0	2	0	0	0
	Retail - Other Retail	2	0	2	0	0	0	2	0	1	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	2	0	1	0	0	0	1	0	1	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

							IRB A	pproach					
				As of 30	/09/2019					As of 3	1/12/2019		
		Origin	al Exposure ¹	Exposure Value ¹	Risk exp	osure amount	Value adjustments	Origina	l Exposure ¹	Exposure Value ¹	Risk exp	osure amount	Value adjustme
	(mln EUR, %)		Of which: defaulted	– value⁻		Of which: defaulted	and provisions		Of which: defaulted	– value⁻		Of which: defaulted	and provis
	Central banks and central governments	1,932	0	2,288	34	0	0	300	0	680	15	0	0
	Institutions	1,967	0	1,943	272	0	0	1,893	0	1,868	225	0	0
	Corporates	8,961	45	4,882	1,934	8	7	7,210	45	4,189	1,779	28	8
	Corporates - Of Which: Specialised Lending	226	0	222	24	0	0	247	0	234	37	0	0
	Corporates - Of Which: SME	38	0	23	14	0	0	36	0	24	13	0	0
	Retail	631	2	588	75	1	1	586	1	565	70	1	1
	Retail - Secured on real estate property	315	1	315	28	0	0	319	0	319	27	0	0
CMITZEDLAND	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
SWITZERLAND	Retail - Secured on real estate property - Of Which: non-SME	315	1	315	28	0	0	319	0	319	27	0	0
	Retail - Qualifying Revolving	25	0	18	1	0	0	25	0	18	1	0	0
	Retail - Other Retail	291	1	256	46	0	1	241	1	228	42	1	1
	Retail - Other Retail - Of Which: SME	64	0	32	7	0	0	16	0	7	2	0	0
	Retail - Other Retail - Of Which: non-SME	227	1	224	39	0	1	225	1	221	40	1	1
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

							IRB A	pproach					
				As of 30	/09/2019					As of 3:	1/12/2019		
		Origina	al Exposure¹	Exposure	Risk expo	sure amount	Value adjustments	Origina	al Exposure ¹	Exposure	Risk expo	sure amount	Value adjustmen
	(mln EUR, %)		Of which: defaulted	- Value ¹		Of which: defaulted	and provisions		Of which: defaulted	- Value ¹		Of which: defaulted	and provision
	Central banks and central governments	0	0	178	73	0	0	0	0	169	69	0	0
	Institutions	1,139	0	1,113	755	0	0	1,151	0	1,040	594	0	0
	Corporates	4,896	18	2,568	1,302	3	7	3,916	17	2,207	1,130	10	7
	Corporates - Of Which: Specialised Lending	209	0	198	91	0	0	196	0	186	78	0	0
	Corporates - Of Which: SME	25	0	25	8	0	0	36	0	23	8	0	0
	Retail	31	0	27	2	0	0	30	0	26	3	0	0
	Retail - Secured on real estate property	15	0	15	1	0	0	15	0	15	1	0	0
CDATN	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
SPAIN	Retail - Secured on real estate property - Of Which: non-SME	15	0	15	1	0	0	15	0	15	1	0	0
	Retail - Qualifying Revolving	7	0	5	0	0	0	7	0	5	0	0	0
	Retail - Other Retail	8	0	6	1	0	0	7	0	5	1	0	0
	Retail - Other Retail - Of Which: SME	3	0	1	0	0	0	2	0	1	0	0	0
	Retail - Other Retail - Of Which: non-SME	5	0	5	1	0	0	5	0	5	1	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

							IRB A	pproach					
				As of 30	/09/2019					As of 3:	1/12/2019		
		Origin	al Exposure ¹	Exposure Value ¹	Risk expo	osure amount	Value adjustments	Origina	al Exposure ¹	Exposure	Risk expo	sure amount	Value adjustme
	(mln EUR, %)		Of which: defaulted	– value⁻		Of which: defaulted	and provisions		Of which: defaulted	– Value ¹		Of which: defaulted	and provis
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	668	0	709	180	0	0	560	0	595	152	0	0
	Corporates	6,835	201	4,468	2,438	14	20	6,732	191	4,392	2,437	33	38
	Corporates - Of Which: Specialised Lending	619	4	574	202	0	3	705	4	662	344	0	4
	Corporates - Of Which: SME	9	0	8	7	0	0	9	0	8	7	0	0
	Retail	78	0	74	8	0	0	82	0	78	10	0	0
	Retail - Secured on real estate property	51	0	51	4	0	0	51	0	51	5	0	0
NETHERLANDS	Retail - Secured on real estate property - Of Which: SME	3	0	3	0	0	0	2	0	2	0	0	0
NETHERLANDS	Retail - Secured on real estate property - Of Which: non-SME	48	0	48	4	0	0	48	0	48	5	0	0
	Retail - Qualifying Revolving	7	0	5	0	0	0	7	0	5	0	0	0
	Retail - Other Retail	20	0	19	3	0	0	24	0	22	5	0	0
	Retail - Other Retail - Of Which: SME	4	0	3	0	0	0	4	0	3	1	0	0
	Retail - Other Retail - Of Which: non-SME	16	0	16	3	0	0	20	0	18	5	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												



General governments exposures by country of the counterparty

						<u> </u>	MMERZBANK Aktiengesel							
						3:	As of 31/12/2019							
						Dire	ct exposures					0661		_
	(mln EUR)		1	On balance sl	heet				Deriva	atives		Off balar	nce sheet	
												Off-balance sl	neet exposures	
								Derivatives with p	ositive fair value	Derivatives with	negative fair value			_
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[O - 3M [216	216	2	0	214	0							
[3M - 1Y [Austria	0 0 0 0 197	0 0 0 0 0 0	0 0 0 0	0 0 0	0 0 0 0 197	0 0 0 0 0		0 0 5 460 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0	
[10Y - more		512 915	512	0	0	0	512 513		3 20	0	0	0	0	
Total [0 - 3M [Belgium	0 0 0 0 0 0 0 130	0 0 0 0 0 0 0 130	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 111	0 0 0 0 0 0	14	480 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0
[10Y - more Total		0 130	0 130	0 19	0	0 111	0 0	(0 0	0 0	0 0	0 0	0 0	0
[0 - 3M [Bulgaria	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 12	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	
[0 - 3M [Cyprus	12	12	12	0	0	0			0	0	0	0	
Total [0 - 3M [Czech Republic	90 0 14 42 0 4	90 0 14 42 0 4 0	0 0 0 0 0 0	0 0 0 0 0 0 0	90 0 14 42 0 4	0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	
[0 - 3M [Denmark	151	151	0	0	151	0		0	0	0	0	0	0
Total [0 - 3M [Estonia	0 0 3 0 0 0	0 0 3 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 3 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0



General governments exposures by country of the counterparty

							MMERZBANK Aktiengese							
							As of 31/12/2019							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	sheet exposures	
								Derivatives with po	ositive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Finland	0 0 0 0 0 0 0 75	0 0 0 0 0 0 0 75	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 75 75	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0
[0 - 3M [France	538 0 0 6 96 58 10	537 0 0 6 96 58 10	0 0 0 0 0 8 0	0 0 0 0 0 0	0 0 0 6 96 50 10	537 0 0 0 0 0 0 0 537	0 0 0 0 0 0	0 4 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	51
[0 - 3M [Germany	1,422 1,167 505 674 932 3,519 2,603	1,420 1,167 505 674 932	9 4 7 25 34 48 9	0 0 0 0 0 0	360 386 145 281 42 321 0	1,050 777 353 368 855 3,151 2,594	317 88 180 87 244 706 2,966	3,433 1,000 1,219 721 1,952 2,035	294 83 144 106 83 409 1,070 2,189	313 287 254 884 393 1,860 1,709	788 34 12 8 1	0 0 0 0 0	
[0 - 3M [Croatia	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	
[0 - 3M [Greece	443 352 0 0 0 44 44	443 352 0 0 0 44 40	0 0 0 0 0 0 1	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 250	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0
Total [0 - 3M [Hungary	840 0 0 6 64 103 17 0 191	0 0 6 64 103 17 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 6 64 103 17 0	0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	15
[0 - 3M [Ireland	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	15
Total [0 - 3M [Italy	458 217 105 107 451 3,035 6,694	217 105 107 451 3,031 6,665	0	0 0 0 0 0 0	200 95 0 0 0 0	22 4 4 291 3,031 6,665	0 0 0 0 0 0 0 32	0 0 0 0 0 0 0 108	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0
Total [0 - 3M [Latvia	11,068 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	295 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	32 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	2,518



General governments exposures by country of the counterparty

					COI	MMERZBANK Aktiengesel As of 31/12/2019							
					Direc	ct exposures							
	(mln EUR)			On balance sheet				Derivativ	/es		Off bala	nce sheet	
							Derivatives with pos	sitive fair value	Derivatives with n	negative fair value	Off-balance sl	neet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [Lithuania												
[0 - 3M [Luxembourg												
[0 - 3M [Malta												
[0 - 3M [Netherlands	434 0 0 0 2 46 0	434 0 0 0 2 46 0	1 0 0 0 0 0 0 0 1 0 46 0 0 0	0 0 0 0 1 0 0	433 0 0 0 0 0 0 433	30 24 102 29 0 0 0	1,973 1,092 3,593 1,204 0 0 0	0 9 96 166 114 0 127	0 500 1,408 2,500 1,500 0 488 6,396	0 0 0 0 0 0	0 0 0 0 0 0	0
[0 - 3M [Poland	930 79 595 2,114 1,321 2,317 332 7,688	929 79 595 2,114 1,321 2,317 332 7,686	0 0 6 0 41 0 67 0 50 0 125 0 24 0	911 62 133 1,556 1,128 1,044 105	18 11 420	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	13 9 0 0 0 0 0	0 0 0 0 0 0	50
[0 - 3M [Portugal	134 0 0 161 598 0 407	134 0 0 161 596 0 407	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6 0 0 161 566 0 0	128 0 0 0 31 0 407	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	6
[0 - 3M [Romania	2,501	-1		. 33								
[0 - 3M [Slovakia	0 0 0 0 7 0	0 0 0 0 7 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 7 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	
Total [0 - 3M [Slovenia	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	7 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	



General governments exposures by country of the counterparty

						CO	MMERZBANK Aktiengesel As of 31/12/2019							
						Dire	ct exposures							
	(mla ELID)			On balance sl	heet	<u> </u>	et exposures		Deriva	tives		Off bala	nce sheet	
	(mln EUR)												heet exposures	
								Derivatives with p	ositive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)		of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [[3M - 1Y [180 0	180 0	1 0	0 0	12 0	168 0	(0 0	0	0 0	0	0 0	
[0 - 3M [Spain	0 76 1,215 660 408	400	0 0 1 0 0	0 0 0 0	0 0 1,121 540 0	0 76 92 119 400	(((0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	
Total [0 - 3M [Sweden	2,540 0 0 0 0 0 0	2,530 0 0 0 0 0 0 0	1 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	
[0 - 3M [United Kingdom	147 1 105 0 13 3 2,809	147 1 105 0 13 3	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	147 1 105 0 13 3 2,808 3,076		0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	
[0 - 3M [Iceland	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0		0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	
[0 - 3M [Liechtenstein													
[0 - 3M [Norway	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0		0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0
[0 - 3M [Australia	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0		0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0
[0 - 3M [Canada	118 63 177 276 445 418 19	118 63 177 276 445 418 19	0 0 0 0 0 0	0 0 0 0 0 0	0 0 20 9 0 0	117 63 158 267 445 418 19	()	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	
[0 - 3M [Hong Kong	114 0 0 0 0 0 0 0 0	114 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	



General governments exposures by country of the counterparty

						CO	MMERZBANK Aktiengese	llschaft						
							As of 31/12/2019							
						Dire	ct exposures							
	(mln EUR)			On balance s	sheet				Off bala	nce sheet				
												Off-balance s		
								Derivatives with pos	sitive fair value	Derivatives with	negative fair value			_
								Denvatives with pos	one rain value	Derivatives with negative fair value				
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [Japan	95 0 0 0 0 0 156 251	95 0 0 0 0 0 0 156 251	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	53 0 0 0 0 0 0 156 210	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	190
[0 - 3M [U.S.	1,397 64 87 122 729 862 1,616		0 0 9 0 0 12 8	0 0 0 0 0	927 0 0 18 0 0	410 64 78 104 729 849 1,608	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	5 0 0 0 0 0	0 0 0 0 0 0	
Total [0 - 3M [China	4,877 0 0 0 0 0 0 0	4,877 0 0 0 0 0 0 0	30 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	3,842 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	5 0 0 0 0 0 0 0	0 0 0 0 0 0	_,
[0 - 3M [Switzerland	28 0 114 102 243 439 47	28 0 114 102 243 439 47	0 0 0 0 0 0	0 0 0 0 0	0 0 26 0 28 55 0	28 0 88 102 215 384 47 864	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	
[0 - 3M [[3M - 1Y [[1Y - 2Y [Other advanced economies non EEA	702 15 45	702 15 45 32 10 0	0 0 0 0 0 0	0 0 0 0 0 0	57 15 32 32 10 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	1 0 0 0 0 0 0	0 0 0 0 0 0	
[0 - 3M [Other Central and eastern Europe countries non EEA	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0
[0 - 3M [Middle East	121 0 0 0 4 31 0	121 0 0 0 4 31	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	121 0 0 0 4 31 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	75 0 0 0 0 0 0	0 0 0 0 0 0	
[0 - 3M [Latin America and the Caribbean	86 0 0 0 0 0 0	86 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	10 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	



General governments exposures by country of the counterparty

COMMERZBANK Aktiengesellschaft

						CC	MIMERZDANK AKUENGESEI	iiscrart							
							As of 31/12/2019								
		Direct exposures													
	(mln EUR)			Deriva	tives		Off bala	Off balance sheet							
Residual Maturity				Derivatives with positive fair value Derivatives with negative fair val					n negative fair value	Off-balance sheet	eet exposures				
	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount	
[0 - 3M [Africa	497 0 0 0 0 4 5 507	497 0 0 0 0 0 4 5 506	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	497 0 0 0 0 0 4 5	000000000000000000000000000000000000000	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	54 0 0 0 0 0 0 0	0 0 0 0 0 0 0	163	
[0 - 3M [Others	694 17 17 0 0 110	694 17 17 0 0	0 0 0 0 0 0	0 0 0 0 0 0	91 0 0 0 0 0	603 17 17 0 0 110 0	0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	155 0 0 0 158 0			

Notes and definition

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

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

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

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

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

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

Regions:

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

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

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

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Revisa, Capman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic, Chad, Comoros, Congo, The Democratic Republic, Chad, Comoros, Congo, Con

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



Performing and non-performing exposures

	As of 30/09/2019								As of 31/12/2019							
	Gross carrying amount				provisions ⁴ finan		Collaterals and financial		Gross carrying amount			Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴		Collaterals and financial		
		Of which performing but past due >30			On performing		guarantees received on non- performing		Of which performing but past due >30			On performing	On non- performing	guarantees received on non- performing		
(mln EUR)		days and <=90 days		Of which: defaulted	exposures ²	exposures ³	exposures		days and <=90 days		Of which: defaulted	exposures ²	exposures ³	exposures		
Debt securities (including at amortised cost and fair value)	64,967	0	3	3	54	0	0	67,123	0	3	3	60	0	0		
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
General governments	33,719	0	0	0	46	0	0	34,295	0	0	0	50	0	0		
Credit institutions	13,767	0	0	0	4	0	0	14,913	0	0	0	3	0	0		
Other financial corporations	14,365	0	3	3	2	0	0	13,336	0	3	3	2	0	0		
Non-financial corporations	3,116	0	0	0	2	0	0	4,578	0	0	0	5	0	0		
Loans and advances(including at amortised cost and fair value)	360,237	422	3,613	3,506	534	1,669	927	321,011	681	3,493	3,433	533	1,717	865		
Central banks	48,219	0	0	0	0	0	0	36,318	71	0	0	0	0	0		
General governments	14,628	0	39	39	2	0	38	15,266	0	39	39	2	1	38		
Credit institutions	49,932	135	11	11	28	2	6	35,154	96	9	9	31	2	4		
Other financial corporations	36,263	0	85	85	9	23	50	23,699	154	73	73	8	23	47		
Non-financial corporations	102,949	169	2,461	2,411	271	1,162	544	99,985	159	2,342	2,330	263	1,217	477		
of which: small and medium-sized enterprises at amortised cost	25,005	73	869	855	104	462	163	24,773	103	845	824	110	436	159		
Households	108,246	118	1,017	961	225	482	290	110,589	199	1,029	982	229	474	299		
DEBT INSTRUMENTS other than HFT	425,204	422	3,616	3,510	589	1,669	927	388,134	681	3,496	3,436	593	1,717	865		
OFF-BALANCE SHEET EXPOSURES	182,211		533	522	200	97	43	180,047		453	453	219	134	37		

⁽¹⁾ For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 29

⁽²⁾ Insitutions report here collective allowances for incurrred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)

⁽³⁾ Insitutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)

⁽⁴⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.



Forborne exposures

	As of 30/09/2019						As of 31/12/2019							
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees	Gross carrying amount of exposures with forbearance measures		Accumulated in accumulated che value due to cre provisions for e forbearance me	anges in fair edit risk and exposures with	Collateral and financial guarantees				
(mln EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	received on exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	received on exposures with forbearance measures				
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0				
Central banks	0	0	0	0	0	0	0	0	0	0				
General governments	0	0	0	0	0	0	0	0	0	0				
Credit institutions	0	0	0	0	0	0	0	0	0	0				
Other financial corporations	0	0	0	0	0	0	0	0	0	0				
Non-financial corporations	0	0	0	0	0	0	0	0	0	0				
Loans and advances (including at amortised cost and fair value)	2,907	1,321	457	417	944	2,739	1,107	454	415	816				
Central banks	0	0	0	0	0	0	0	0	0	0				
General governments	39	39	0	0	38	39	39	1	1	38				
Credit institutions	2	1	0	0	0	5	1	0	0	0				
Other financial corporations	32	20	4	4	11	22	10	3	3	9				
Non-financial corporations	2,259	1,122	410	380	616	2,122	912	408	379	493				
of which: small and medium-sized enterprises at amortised cost	525	230	90	85	153	505	199	66	59	154				
Households	575	140	43	33	278	551	144	42	32	275				
DEBT INSTRUMENTS other than HFT	2,907	1,321	457	417	944	2,739	1,107	454	415	816				
Loan commitments given	538	123	26	11	10	513	81	36	18	17				

⁽¹⁾ For the definition of forborne exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 30

⁽²⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.



Breakdown of loans and advances to non-financial corporations other than held for trading COMMERZBANK Aktiengesellschaft

			As of 30/09/201	9	As of 31/12/2019							
	Gross carrying			_	Accumulated	Gross carrying				Accumulated		
(mln EUR)		Of which: non- performing	Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹		Of which: non- performing	Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹		
A Agriculture, forestry and fishing	468	25	466	16	0	494	27	492	18	0		
B Mining and quarrying	2,295	24	2,295	26	0	2,181	23	2,180	25	0		
C Manufacturing	34,497	808	33,975	460	2	32,878	759	32,434	477	2		
D Electricity, gas, steam and air conditioning supply	8,841	48	8,468	43	0	8,931	64	8,795	28	0		
E Water supply	1,562	7	1,561	5	0	1,558	8	1,554	5	0		
F Construction	3,037	280	3,007	178	3	2,899	277	2,836	178	3		
G Wholesale and retail trade	15,794	336	15,481	233	7	14,864	373	14,622	285	7		
H Transport and storage	5,879	239	5,633	38	58	5,860	123	5,746	41	36		
I Accommodation and food service activities	643	21	636	19	1	649	36	642	31	1		
J Information and communication	7,026	41	6,887	36	1	7,130	60	6,998	35	1		
K Financial and insurance activities	0	0	0	0	0	0	0	0	0	0		
L Real estate activities	12,325	375	12,195	128	15	12,388	349	12,185	139	15		
M Professional, scientific and technical activities	2,836	105	2,738	65	4	2,608	92	2,555	60	2		
N Administrative and support service activities	3,863	34	3,853	29	1	3,951	29	3,942	22	1		
O Public administration and defence, compulsory social security	3	0	3	0	0	6	0	6	0	0		
P Education	130	8	125	3	0	118	9	114	4	0		
Q Human health services and social work activities	1,103	4	1,095	4	0	1,118	3	1,110	4	0		
R Arts, entertainment and recreation	246	50	243	3	0	270	50	267	3	0		
S Other services	2,401	55	2,326	34	19	2,084	60	2,006	33	22		
Loans and advances	102,949	2,461	100,987	1,321	112	99,985	2,342	98,485	1,389	91		

⁽¹⁾ The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F 06.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting.