



## 2016 EU-wide Transparency Exercise

<b>Bank Name</b>	Commerzbank AG
<b>LEI Code</b>	851WYGNLUQLFZBSYGB56
<b>Country Code</b>	DE

## 2016 EU-wide Transparency Exercise

### Capital

Commerzbank AG

		(mín EUR, %)	As of 31/12/2015	As of 30/06/2016	COREP CODE	REGULATION
<b>OWN FUNDS Transitional period</b>	<b>A</b>	<b>OWN FUNDS</b>	<b>32,803</b>	<b>32,552</b>	C 01.00 (r010,d10)	Articles 4(118) and 72 of CRR
	<b>A.1</b>	<b>COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)</b>	<b>27,303</b>	<b>26,303</b>	C 01.00 (r020,d10)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	18,409	18,403	C 01.00 (r030,d10)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	11,393	11,205	C 01.00 (r130,d10)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	-596	-900	C 01.00 (r180,d10)	Articles 4(100), 36(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	-182	-293	C 01.00 (r200,d10)	Articles 4(117) and 24(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	C 01.00 (r210,d10)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	485	627	C 01.00 (r230,d10)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-487	-620	C 01.00 (r250,d10)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-3,215	-3,229	C 01.00 (r300,d10) + C 01.00 (r340,d10)	Articles 4(113), 36(1) point (b) and 37 of CRR, Articles 4(115), 36(1) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-451	-409	C 01.00 (r370,d10)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IIRB shortfall of credit risk adjustments to expected losses	-661	-778	C 01.00 (r380,d10)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-387	-406	C 01.00 (r390,d10)	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,d10)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	C 01.00 (r440,d10)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-301	-265	C 01.00 (r450,d10) + C 01.00 (r460,d10) + C 01.00 (r470,d10) + C 01.00 (r471,d10) + C 01.00 (r472,d10)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point (k) (ii) and 379(3) of CRR; Articles 36(1) point (k) (iv) and 153(B) of CRR and Articles 36(1) point (k) (v) and 155(c) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	-300	-265	C 01.00 (r460,d10)	Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	C 01.00 (r480,d10)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	-185	C 01.00 (r490,d10)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	C 01.00 (r500,d10)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	C 01.00 (r510,d10)	Article 48 of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	C 01.00 (r524,d10)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	C 01.00 (r529,d10)	-
	A.1.21	Transitional adjustments	3,296	3,152	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	C 01.00 (r220,d10)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	275	135	C 01.00 (r240,d10)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	3,021	3,017	C 01.00 (r520,d10)	Articles 469 to 472, 478 and 481 of CRR
<b>A.2</b>	<b>ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>0</b>	<b>0</b>	C 01.00 (r530,d10)	Article 61 of CRR	
A.2.1	Additional Tier 1 Capital instruments	0	0	C 01.00 (r540,d10) + C 01.00 (r670,d10)		
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	C 01.00 (r720,d10)		
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	C 01.00 (r690,d10) + C 01.00 (r700,d10) + C 01.00 (r710,d10) + C 01.00 (r740,d10) + C 01.00 (r744,d10) + C 01.00 (r748,d10)		
A.2.4	Additional Tier 1 transitional adjustments	0	0	C 01.00 (r660,d10) + C 01.00 (r680,d10) + C 01.00 (r730,d10)		
<b>A.3</b>	<b>TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>27,303</b>	<b>26,303</b>	C 01.00 (r015,d10)	Article 25 of CRR	
<b>A.4</b>	<b>TIER 2 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>5,499</b>	<b>6,249</b>	C 01.00 (r750,d10)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	5,421	6,270	C 01.00 (r760,d10) + C 01.00 (r890,d10)		
A.4.2	Other Tier 2 Capital components and deductions	0	0	C 01.00 (r910,d10) + C 01.00 (r920,d10) + C 01.00 (r930,d10) + C 01.00 (r940,d10) + C 01.00 (r950,d10) + C 01.00 (r970,d10) + C 01.00 (r974,d10) + C 01.00 (r978,d10)		
A.4.3	Tier 2 transitional adjustments	78	-21	C 01.00 (r880,d10) + C 01.00 (r900,d10) + C 01.00 (r960,d10)		
<b>OWN FUNDS REQUIREMENTS</b>	<b>B</b>	<b>TOTAL RISK EXPOSURE AMOUNT</b>	<b>198,232</b>	<b>199,070</b>	C 02.00 (r010,d10)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	287	250	C 05.01 (r010,d40)	
<b>CAPITAL RATIOS (%) Transitional period</b>	<b>C.1</b>	<b>COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)</b>	<b>13.77%</b>	<b>13.21%</b>	CA3 (1)	-
	<b>C.2</b>	<b>TIER 1 CAPITAL RATIO (transitional period)</b>	<b>13.77%</b>	<b>13.21%</b>	CA3 (3)	-
	<b>C.3</b>	<b>TOTAL CAPITAL RATIO (transitional period)</b>	<b>16.55%</b>	<b>16.35%</b>	CA3 (5)	-
<b>CET1 Capital Fully loaded</b>	<b>D</b>	<b>COMMON EQUITY TIER 1 CAPITAL (fully loaded)</b>	<b>24,007</b>	<b>23,150</b>	[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))]	-
<b>CET1 RATIO (%) Fully loaded<sup>1</sup></b>	<b>E</b>	<b>COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)</b>	<b>12.13%</b>	<b>11.64%</b>	[B.1]/[B-B.1]	-

<sup>(1)</sup> Fully loaded CET1 capital ratio estimation based on the formulae stated in column "COREP CODE"



# 2016 EU-wide Transparency Exercise

## Risk exposure amounts

Commerzbank AG

(mln EUR)	as of 31/12/2015	as of 30/06/2016
Risk exposure amounts for credit risk	159,402	155,459
Risk exposure amount for securitisation and re-securitisations in the banking book	3,022	3,210
Risk exposure amount for contributions to the default fund of a CCP	7	199
Risk exposure amount Other credit risk	156,373	152,050
Risk exposure amount for position, foreign exchange and commodities (Market risk)	10,825	13,311
of which: Risk exposure amount for securitisation and re-securitisations in the trading book <sup>1</sup>	4	3
Risk exposure amount for Credit Valuation Adjustment	6,602	5,971
Risk exposure amount for operational risk	21,398	24,327
Other risk exposure amounts	6	3
<b>Total Risk Exposure Amount</b>	<b>198,232</b>	<b>199,070</b>

<sup>(1)</sup> May include hedges, which are not securitisation positions, as per Article 338.3 of CRR

## 2016 EU-wide Transparency Exercise

### P&L

Commerzbank AG

(mln EUR)	As of 31/12/2015	As of 30/06/2016
Interest income	9,938	4,730
Of which debt securities income	2,012	965
Of which loans and advances income	7,787	3,593
Interest expenses	5,720	2,467
(Of which deposits expenses)	3,149	1,419
(Of which debt securities issued expenses)	2,267	894
(Expenses on share capital repayable on demand)	0	0
Dividend income	1,293	92
Net Fee and commission income	3,396	1,607
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	466	187
Gains or (-) losses on financial assets and liabilities held for trading, net	514	378
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	112	-21
Gains or (-) losses from hedge accounting, net	-60	-57
Exchange differences [gain or (-) loss], net	-34	2
Net other operating income /(expenses)	6	4
<b>TOTAL OPERATING INCOME, NET</b>	<b>9,911</b>	<b>4,454</b>
(Administrative expenses)	6,619	3,294
(Depreciation)	472	264
(Provisions or (-) reversal of provisions)	102	-42
(Commitments and guarantees given)	6	-21
(Other provisions)	96	-21
Of which pending legal issues and tax litigation <sup>1</sup>	16	
Of which restructuring <sup>1</sup>	107	
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	964	360
(Loans and receivables)	886	358
(Held to maturity investments, AFS assets and financial assets measured at cost)	78	2
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	35	36
(of which Goodwill)	0	0
Negative goodwill recognised in profit or loss	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	82	63
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	-21	3
<b>PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS</b>	<b>1,781</b>	<b>609</b>
<b>PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS</b>	<b>1,169</b>	<b>469</b>
Profit or (-) loss after tax from discontinued operations	0	0
<b>PROFIT OR (-) LOSS FOR THE YEAR</b>	<b>1,169</b>	<b>469</b>
Of which attributable to owners of the parent	1,058	408

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

## 2016 EU-wide Transparency Exercise

Market Risk  
Commerzbank AG

	SA		IM										IM										
	As of 31/12/2015	As of 30/06/2016	As of 31/12/2015										As of 30/06/2016										
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR ( <i>Memorandum item</i> )		STRESSED VaR ( <i>Memorandum item</i> )			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR ( <i>Memorandum item</i> )		STRESSED VaR ( <i>Memorandum item</i> )			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP		
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	12 WEEKS AVERAGE MEASURE	LAST MEASURE	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	12 WEEKS AVERAGE MEASURE	LAST MEASURE			
(mln EUR)																							
Traded Debt Instruments	410	365	150	36	319	77							244	79	293	155							
Of which: General risk	332	286	145	35	310	75							241	78	284	153							
Of which: Specific risk	68	78	29	8	60	16							31	8	89	22							
Equities	2	3	81	23	132	34							78	19	178	35							
Of which: General risk	1	2	76	23	130	34							76	18	178	35							
Of which: Specific risk	1	1	4	0	2	0							2	0	4	0							
Foreign exchange risk	494	366	247	86	190	62							292	87	286	93							
Commodities risk	0	0	17	6	20	3							19	5	19	6							
<b>Total</b>	<b>906</b>	<b>734</b>	<b>321</b>	<b>91</b>	<b>324</b>	<b>87</b>	<b>148</b>	<b>148</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>9,919</b>	<b>416</b>	<b>119</b>	<b>413</b>	<b>112</b>	<b>177</b>	<b>166</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>12,577</b>	

## 2016 EU-wide Transparency Exercise

### Credit Risk - Standardised Approach

Commerzbank AG

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions
(mth EUR, %)									
Consolidated data	Central governments or central banks	39,135	44,294	257		38,656	43,606	195	
	Regional governments or local authorities	28,754	30,647	2,115		27,715	27,518	2,217	
	Public sector entities	9,375	9,624	185		12,105	12,166	358	
	Multilateral Development Banks	277	340	0		361	436	0	
	International Organisations	341	341	0		502	502	0	
	Institutions	9,744	9,507	1,136		5,498	5,510	832	
	Corporates	16,604	10,451	8,590		11,685	9,632	8,029	
	of which: SME	1,066	609	587		948	527	514	
	Retail	5,455	1,395	1,034		5,454	1,321	976	
	of which: SME	143	75	43		156	83	47	
	Secured by mortgages on immovable property	1,720	1,710	687		1,420	1,414	524	
	of which: SME	23	22	9		47	47	17	
	Exposures in default	797	370	419	393	375	144	194	184
	Items associated with particularly high risk	127	127	191		139	139	208	
	Covered bonds	102	102	20		98	98	20	
	Claims on institutions and corporates with a ST credit assessment	946	946	108		749	749	69	
	Collective investments undertakings (CIU)	2,423	2,423	945		3,141	3,141	1,145	
Equity	1,270	1,270	1,661		1,259	1,259	1,456		
Securitisation	6,431	5,901	1,679		6,102	5,698	1,541		
Other exposures	4,493	4,493	8,567		3,676	3,676	7,637		
<b>Standardised Total<sup>2</sup></b>	<b>127,994</b>	<b>123,942</b>	<b>27,594</b>	<b>898</b>	<b>118,935</b>	<b>117,010</b>	<b>25,400</b>	<b>615</b>	

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

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mth EUR, %)									
GERMANY	Central governments or central banks	10,053	13,453	0		10,180	13,562	0	
	Regional governments or local authorities	18,185	17,830	1		16,852	16,474	2	
	Public sector entities	8,892	9,156	88		11,010	11,123	147	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	3,849	3,746	502		3,270	3,234	424	
	Corporates	4,304	2,619	2,606		3,136	2,607	2,591	
	of which: SME	93	70	69		105	92	91	
	Retail	4,578	756	555		4,501	624	454	
	of which: SME	92	72	41		100	81	46	
	Secured by mortgages on immovable property	711	708	324		180	180	81	
	of which: SME	10	9	4		7	7	3	
	Exposures in default	164	98	124	55	95	59	83	27
	Items associated with particularly high risk	126	126	189		120	120	180	
	Covered bonds	1	1	0		1	1	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	1,257	1,257	703		2,778	2,778	966	
Equity	671	671	995		569	569	712		
Securitisation									
Other exposures	4,026	4,026	7,843		3,499	3,499	7,233		
<b>Standardised Total<sup>2</sup></b>	<b>114</b>	<b>114</b>	<b>114</b>	<b>114</b>	<b>3,499</b>	<b>3,499</b>	<b>7,233</b>	<b>75</b>	

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

<sup>(2)</sup> Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mth EUR, %)									
POLAND	Central governments or central banks	8,155	8,196	8		8,021	8,073	20	
	Regional governments or local authorities	295	373	75		267	331	66	
	Public sector entities	26	11	6		25	7	5	
	Multilateral Development Banks	0	0	0		68	68	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	15	22	5		31	64	20	
	Corporates	2,775	1,670	1,641		2,577	1,686	1,670	
	of which: SME	733	484	467		608	403	395	
	Retail	231	198	149		291	254	190	
	of which: SME	8	0	0		8	0	0	
	Secured by mortgages on immovable property	972	964	347		1,141	1,135	406	
	of which: SME	0	0	0		1	1	0	
	Exposures in default	182	51	58	109	187	47	57	104
	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)	1	1	1		1	1	1	
Equity	72	72	88		61	61	63		
Securitisation									
Other exposures	113	112	273		113	113	266		
<b>Standardised Total<sup>2</sup></b>	<b>134</b>	<b>134</b>	<b>134</b>	<b>134</b>	<b>113</b>	<b>113</b>	<b>266</b>	<b>129</b>	

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

<sup>(2)</sup> Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mth EUR, %)									
UNITED KINGDOM	Central governments or central banks	205	710	0		578	999	0	
	Regional governments or local authorities	4,419	4,419	884		4,824	4,824	965	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,176	947	191		922	922	154	
	Corporates	4,112	3,491	2,429		3,761	3,646	2,264	
	of which: SME	92	7	4		110	7	3	
	Retail	9	2	2		9	1	1	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	3	3	1		22	22	8	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	2	1	2	0	1	1	2	0
	Items associated with particularly high risk	1	1	2		7	7	10	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	1	1	0		0	0	0	
	Collective investments undertakings (CIU)	31	31	34		9	9	10	
Equity	185	185	185		157	157	157		
Securitisation									
Other exposures	0	0	0		0	0	0		
<b>Standardised Total<sup>2</sup></b>	<b>27</b>	<b>27</b>	<b>27</b>	<b>27</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	

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

<sup>(2)</sup> Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

## 2016 EU-wide Transparency Exercise

### Credit Risk - Standardised Approach

Commerzbank AG

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(m€ EUR, %)									
UNITED STATES	Central governments or central banks	305	305	0		246	246	0	
	Regional governments or local authorities	2,016	2,015	403		2,085	2,085	481	
	Public sector entities	207	207	41		6	6	1	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	538	538	109		464	465	93	
	Corporates	1,008	893	718		1,073	964	855	
	of which: SME	0	0	0		0	0	0	
	Retail	4	1	1		5	1	1	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	22	22	33	0	19	19	29	0
	Items associated with particularly high risk	0	0	0		6	6	9	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	943	943	107		741	741	67	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	103	103	103		172	172	172		
Securitisation									
Other exposures	0	0	0		0	0	0		
<b>Standardised Total<sup>2</sup></b>				<b>4</b>				<b>0</b>	

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
<sup>(2)</sup> Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(m€ EUR, %)									
FRANCE	Central governments or central banks	509	609	0		510	631	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	250	250	50		861	861	172	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2,286	2,286	103		428	428	32	
	Corporates	848	829	251		143	119	45	
	of which: SME	32	17	17		25	3	3	
	Retail	9	3	2		8	2	1	
	of which: SME	3	1	0		2	0	0	
	Secured by mortgages on immovable property	13	13	4		55	55	19	
	of which: SME	13	13	4		33	33	11	
	Exposures in default	3	0	0	3	3	0	0	3
	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)	246	246	28		50	50	28		
Equity	0	0	0		0	0	0		
Securitisation									
Other exposures	0	0	0		8	8	8		
<b>Standardised Total<sup>2</sup></b>				<b>5</b>				<b>3</b>	

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
<sup>(2)</sup> Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(m€ EUR, %)									
ITALY	Central governments or central banks	9,348	9,391	96		8,210	8,239	106	
	Regional governments or local authorities	775	775	325		769	778	339	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	1	
	Corporates	309	309	309		297	266	266	
	of which: SME	0	0	0		0	0	0	
	Retail	1	0	0		1	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		1	1	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	5	5	8	0	1	1	2	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	25	25	25		22	22	22		
Securitisation									
Other exposures	0	0	0		0	0	0		
<b>Standardised Total<sup>2</sup></b>				<b>1</b>				<b>0</b>	

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
<sup>(2)</sup> Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(m€ EUR, %)									
SPAIN	Central governments or central banks	2,744	2,744	0		2,860	2,860	0	
	Regional governments or local authorities	1,840	1,840	84		1,882	1,889	44	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	157	156	156		27	19	19	
	of which: SME	5	4	4		5	5	5	
	Retail	3	0	0		4	1	1	
	of which: SME	0	0	0		0	0	0	
	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	101	101	20		97	97	19	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Securitisation									
Other exposures	0	0	0		0	0	0		
<b>Standardised Total<sup>2</sup></b>				<b>0</b>				<b>0</b>	

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
<sup>(2)</sup> Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

## 2016 EU-wide Transparency Exercise

### Credit Risk - Standardised Approach

Commerzbank AG

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(m€ EUR, %)									
SWITZERLAND	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	5	5	1		0	55	11	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	148	220	55		86	86	31	
	Corporates	22	0	0		9	2	2	
	of which: SME	0	0	0		0	0	0	
	Retail	20	2	2		21	2	2	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		1	1	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	68	68	68		69	69	69		
Securitisation									
Other exposures	0	0	0		0	0	0		
<b>Standardised Total<sup>2</sup></b>				<b>0</b>				<b>0</b>	

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

<sup>(2)</sup> Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(m€ EUR, %)									
NETHERLANDS	Central governments or central banks	2,293	2,324	0		2,250	2,344	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	99	92	92		80	51	51	
	of which: SME	0	0	0		0	0	0	
	Retail	7	1	1		7	1	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	3	3	1		1	1	1	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	1	0	0	1	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)	105	105	0		0	0	0		
Equity	11	11	11		1	1	1		
Securitisation									
Other exposures	0	0	0		0	0	0		
<b>Standardised Total<sup>2</sup></b>				<b>9</b>				<b>0</b>	

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

<sup>(2)</sup> Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(m€ EUR, %)									
LUXEMBOURG	Central governments or central banks	118	119	0		207	207	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	39	39	8		16	16	3	
	Corporates	63	32	32		33	15	15	
	of which: SME	25	1	1		16	0	0	
	Retail	16	1	1		20	0	0	
	of which: SME	10	0	0		16	0	0	
	Secured by mortgages on immovable property	2	2	1		2	2	1	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	3	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	61	61	62		83	83	84		
Securitisation									
Other exposures	66	66	162		50	50	124		
<b>Standardised Total<sup>2</sup></b>				<b>0</b>				<b>0</b>	

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

<sup>(2)</sup> Total value adjustments and provisions per country of counterparty does not include Securitisation exposures



2016 EU-wide Transparency Exercise

Credit Risk - IRB Approach  
Commerzbank AG

		IRB Approach															
		As of 31/12/2015						As of 30/06/2016									
		Original Exposure <sup>1</sup>		Exposure Value <sup>2</sup>		Risk exposure amount		Value adjustments and provisions		Original Exposure <sup>1</sup>		Exposure Value <sup>2</sup>		Risk exposure amount		Value adjustments and provisions	
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
Consolidated data	Central banks and central governments	22,520	1	21,881	6,986	0	17	23,897	0	24,252	8,604	0	17				
	Institutions	62,830	209	56,324	23,664	1	209	55,544	193	49,477	20,718	0	188				
	Corporates	220,800	5,659	150,419	80,480	1,474	3,139	210,495	5,399	140,443	79,419	2,202	3,056				
	Corporates - Of Which: Specialised Lending	30,971	2,608	29,248	21,436	1,115	1,357	31,972	2,423	34,520	23,320	1,853	1,254				
	Corporates - Of Which: SME	18,073	734	14,320	7,153	274	392	15,355	680	11,873	5,946	211	366				
	Retail	113,467	1,553	102,790	17,026	1,199	854	117,176	1,522	105,354	16,490	1,163	806				
	Retail - Secured on real estate property	66,633	661	66,567	9,425	788	252	68,075	587	68,033	8,779	750	221				
	Retail - Secured on real estate property - Of Which: SME	10,300	54	1,012	344	106	22	999	49	986	329	100	70				
	Retail - Secured on real estate property - Of Which: non-SME	65,603	607	65,554	9,080	682	231	67,075	537	67,046	8,450	650	201				
	Retail - Qualifying Revolving	14,105	61	9,296	980	0	57	14,659	63	8,774	937	0	53				
	Retail - Other Retail	32,730	831	26,410	6,611	411	545	34,442	872	28,548	6,774	413	532				
	Retail - Other Retail - Of Which: SME	13,136	338	8,939	2,248	121	219	13,088	327	8,992	2,219	124	199				
	Retail - Other Retail - Of Which: non-SME	19,594	494	17,989	4,374	290	326	21,355	545	19,555	4,555	289	333				
	Equity	0	0	0	0	0	0	0	0	0	0	0	0				
	Securitisation	9,989	0	9,989	1,344	0	0	12,317	0	12,317	1,669	0	0				
Other non credit-obligation assets																	
IRB Total				131,801						129,861							

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

		IRB Approach															
		As of 31/12/2015						As of 30/06/2016									
		Original Exposure <sup>1</sup>		Exposure Value <sup>2</sup>		Risk exposure amount		Value adjustments and provisions		Original Exposure <sup>1</sup>		Exposure Value <sup>2</sup>		Risk exposure amount		Value adjustments and provisions	
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
GERMANY	Central banks and central governments	2	0	2	3	0	0	1	0	2	0	0	0				
	Institutions	6,737	6	7,556	2,753	1	17	6,149	4	7,300	2,827	0	13				
	Corporates	109,162	2,430	72,803	35,151	645	1,332	107,048	2,548	69,625	33,459	1,404	1,304				
	Corporates - Of Which: Specialised Lending	13,945	1,128	12,718	8,212	616	609	15,986	1,233	16,174	9,644	1,357	583				
	Corporates - Of Which: SME	13,449	484	10,752	4,416	9	241	10,906	478	8,376	3,308	17	238				
	Retail	100,490	944	90,387	12,728	184	514	104,246	914	93,004	12,223	156	463				
	Retail - Secured on real estate property	58,434	323	58,410	6,997	139	117	60,149	252	60,130	6,438	99	84				
	Retail - Secured on real estate property - Of Which: SME	479	3	462	43	0	0	457	444	444	37	0	0				
	Retail - Secured on real estate property - Of Which: non-SME	57,954	320	57,948	6,954	139	116	59,691	250	59,686	6,400	99	83				
	Retail - Qualifying Revolving	13,886	60	9,183	973	0	57	14,436	63	8,666	931	0	53				
	Retail - Other Retail	28,170	561	22,794	4,758	45	341	29,661	599	24,208	4,855	58	327				
	Retail - Other Retail - Of Which: SME	11,513	237	7,448	1,672	11	137	11,348	225	7,383	1,611	14	118				
	Retail - Other Retail - Of Which: non-SME	16,657	324	15,346	3,086	34	203	18,313	374	16,825	3,244	44	209				
	Equity	0	0	0	0	0	0	0	0	0	0	0	0				
	Securitisation																
Other non credit-obligation assets																	
IRB Total																	

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

		IRB Approach															
		As of 31/12/2015						As of 30/06/2016									
		Original Exposure <sup>1</sup>		Exposure Value <sup>2</sup>		Risk exposure amount		Value adjustments and provisions		Original Exposure <sup>1</sup>		Exposure Value <sup>2</sup>		Risk exposure amount		Value adjustments and provisions	
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
POLAND	Central banks and central governments	345	0	343	67	0	0	104	0	101	66	0	0				
	Institutions	644	0	606	220	0	0	520	0	509	193	0	0				
	Corporates	9,330	265	7,496	6,276	308	225	9,399	369	7,327	5,989	267	228				
	Corporates - Of Which: Specialised Lending	2,167	0	1,917	1,524	0	29	2,224	136	1,882	1,436	13	44				
	Corporates - Of Which: SME	3,176	151	2,616	2,345	265	98	3,024	111	2,472	2,167	190	79				
	Retail	11,166	584	10,809	4,096	1,009	330	11,044	585	10,705	4,086	1,000	334				
	Retail - Secured on real estate property	7,303	328	7,261	2,319	644	133	6,964	327	6,941	2,241	647	135				
	Retail - Secured on real estate property - Of Which: SME	543	51	543	301	106	21	534	47	535	291	100	19				
	Retail - Secured on real estate property - Of Which: non-SME	6,760	277	6,718	2,019	539	112	6,429	279	6,406	1,950	548	116				
	Retail - Qualifying Revolving	2	0	1	0	0	0	2	1	0	0	0	0				
	Retail - Other Retail	3,861	256	3,547	1,777	365	196	4,079	258	3,763	1,845	353	199				
	Retail - Other Retail - Of Which: SME	1,380	93	1,333	544	110	77	1,529	94	1,481	584	109	78				
	Retail - Other Retail - Of Which: non-SME	2,480	163	2,214	1,233	255	119	2,549	164	2,282	1,261	244	121				
	Equity	0	0	0	0	0	0	0	0	0	0	0	0				
	Securitisation																
Other non credit-obligation assets																	
IRB Total																	

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

		IRB Approach															
		As of 31/12/2015						As of 30/06/2016									
		Original Exposure <sup>1</sup>		Exposure Value <sup>2</sup>		Risk exposure amount		Value adjustments and provisions		Original Exposure <sup>1</sup>		Exposure Value <sup>2</sup>		Risk exposure amount		Value adjustments and provisions	
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
UNITED KINGDOM	Central banks and central governments	0	0	0	0	0	0	221	0	221	54	0	0				
	Institutions	5,287	63	5,162	1,847	0	63	5,529	56	5,261	1,768	0	52				
	Corporates	14,295	7	12,313	8,089	0	89	14,189	21	12,412	8,528	63	85				
	Corporates - Of Which: Specialised Lending	2,782	0	2,645	1,675	0	22	2,444	14	3,415	2,031	63	13				
	Corporates - Of Which: SME	289	3	272	111	0	9	308	3	294	122	0	8				
	Retail	136	1	127	16	0	0	138	1	129	11	0	1				
	Retail - Secured on real estate property	90	0	90	10	0	0	94	0	94	8	0	0				
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0				
	Retail - Secured on real estate property - Of Which: non-SME	90	0	90	10	0	0	94	0	94	8	0	0				
	Retail - Qualifying Revolving	13	0	7	1	0	0	13	0	6	0	0	0				
	Retail - Other Retail	33	0	30	5	0	0	31	1	26	3	0	0				
	Retail - Other Retail - Of Which: SME	3	0	3	1	0	0	3	0	2	0	0	0				
	Retail - Other Retail - Of Which: non-SME	29	0	27	5	0	0	28	1	28	3	0	0				
	Equity	0	0	0	0	0	0	0	0	0	0	0	0				
	Securitisation																
Other non credit-obligation assets																	
IRB Total																	

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

2016 EU-wide Transparency Exercise

Credit Risk - IRB Approach  
Commerzbank AG

		IRB Approach											
		As of 31/12/2015					As of 30/06/2016						
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions				
		(m EUR, %)	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted			
UNITED STATES	Central banks and central governments	5,949	0	5,954	0	0	0	5,449	0	5,361	620	0	0
	Institutions	4,354	12	4,326	1,212	0	11	2,122	11	2,039	829	0	10
	Corporates	13,912	354	8,427	4,394	22	90	14,973	279	9,155	4,864	21	80
	Corporates - Of Which: Specialised Lending	490	20	451	504	0	13	426	10	596	594	0	4
	Corporates - Of Which: SME	290	0	68	11	0	0	285	0	64	12	0	0
	140	2	125	14	0	1	157	1	138	15	0	0	
	Retail	83	1	83	8	0	0	89	1	89	9	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	83	1	83	8	0	0	89	1	89	9	0	0
	Retail - Secured on real estate property - Of Which: non-SME	18	0	9	1	0	0	19	0	9	1	0	0
	Retail - Qualifying Revolving	39	1	33	6	0	0	48	0	39	6	0	0
	Retail - Other Retail	13	0	9	2	0	0	17	0	11	2	0	0
	Retail - Other Retail - Of Which: SME	26	1	24	4	0	0	31	0	29	4	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
Equity													
Securitisation													
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/12/2015					As of 30/06/2016						
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions				
		(m EUR, %)	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted			
FRANCE	Central banks and central governments	4	0	4	2	0	0	146	0	146	57	0	0
	Institutions	3,022	0	2,879	924	0	6	2,386	0	2,092	794	0	16
	Corporates	10,397	64	6,400	3,440	32	26	9,892	42	6,437	3,228	4	29
	Corporates - Of Which: Specialised Lending	1,311	41	1,226	754	30	11	1,021	18	1,122	529	4	16
	Corporates - Of Which: SME	18	0	18	7	0	0	26	0	26	16	0	0
	Retail	83	1	79	9	1	0	92	1	82	8	1	0
	Retail - Secured on real estate property	39	0	39	5	1	0	42	0	42	5	1	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	39	0	39	5	1	0	42	0	42	5	1	0
	Retail - Qualifying Revolving	14	0	8	1	0	0	14	0	8	0	0	0
	Retail - Other Retail	30	0	32	4	0	0	36	0	32	2	0	0
	Retail - Other Retail - Of Which: SME	4	0	2	0	0	0	4	0	2	0	0	0
	Retail - Other Retail - Of Which: non-SME	26	0	30	4	0	0	32	0	30	2	0	0
	Equity												
Securitisation													
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach										
		As of 31/12/2015					As of 30/06/2016					
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions			
		(m EUR, %)	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted		
ITALY	Central banks and central governments	2,380	0	2,380	2,307	0	0	2,497	0	2,463	0	1
	Institutions	514	0	397	430	0	0	337	0	251	261	0
	Corporates	3,384	101	2,594	1,728	0	49	3,396	101	2,510	1,746	1
	Corporates - Of Which: Specialised Lending	1,174	90	1,147	1,003	0	46	892	93	857	842	1
	Corporates - Of Which: SME	121	5	106	39	0	5	94	5	83	26	0
	Retail	41	0	37	3	0	0	41	0	35	2	0
	Retail - Secured on real estate property	22	0	22	2	0	0	21	0	21	1	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	22	0	22	2	0	0	21	0	21	1	0
	Retail - Qualifying Revolving	7	0	4	0	0	0	7	0	4	0	0
	Retail - Other Retail	12	0	11	1	0	0	13	0	11	1	0
	Retail - Other Retail - Of Which: SME	4	0	3	0	0	0	3	0	1	0	0
	Retail - Other Retail - Of Which: non-SME	8	0	9	1	0	0	10	0	10	0	0
	Equity											
Securitisation												
Other non credit-obligation assets												
IRB Total												

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

		IRB Approach											
		As of 31/12/2015					As of 30/06/2016						
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions				
		(m EUR, %)	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted			
SPAIN	Central banks and central governments	32	0	32	28	0	0	32	0	32	27	0	0
	Institutions	2,965	0	2,825	969	0	4	2,328	0	2,193	519	0	1
	Corporates	2,922	153	1,796	1,254	0	53	2,954	122	1,855	1,215	1	
	Corporates - Of Which: Specialised Lending	382	1	368	496	0	5	344	1	331	403	1	
	Corporates - Of Which: SME	48	16	42	42	0	8	45	16	44	38	0	
	Retail	36	0	28	3	0	0	36	0	28	3	0	
	Retail - Secured on real estate property	13	0	13	2	0	0	15	0	15	1	0	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	13	0	13	2	0	0	15	0	15	1	0	
	Retail - Qualifying Revolving	8	0	4	0	0	0	8	0	4	0	0	
	Retail - Other Retail	14	0	10	1	0	0	13	0	10	1	0	
	Retail - Other Retail - Of Which: SME	4	0	2	0	0	0	5	0	2	0		
	Retail - Other Retail - Of Which: non-SME	11	0	8	1	0	0	9	0	8	1		
	Equity												
Securitisation													
Other non credit-obligation assets													
IRB Total													

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

2016 EU-wide Transparency Exercise

Credit Risk - IRB Approach  
Commerzbank AG

		IRB Approach											
		As of 31/12/2015					As of 30/06/2016						
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions				
		(m EUR, %)	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted			
SWITZERLAND	Central banks and central governments	1,115	0	1,168	99	0	0	3,458	0	3,458	154	0	0
	Institutions	1,731	1	1,736	291	0	2	1,237	0	1,234	273	0	1
	Corporates	7,260	9	3,888	1,386	0	8	7,228	3	4,013	1,480	0	4
	Corporates - Of Which: Specialised Lending	311	6	311	96	0	5	284	0	401	112	0	0
	Corporates - Of Which: SME	82	0	52	19	0	0	55	0	32	11	0	0
	Retail	383	3	363	52	1	2	407	3	374	47	1	2
	Retail - Secured on real estate property	219	1	219	31	1	1	229	1	229	28	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	219	1	219	31	1	1	229	1	229	28	0	0
	Retail - Qualifying Revolving	26	0	14	1	0	0	36	0	14	1	0	0
	Retail - Other Retail	138	2	129	20	0	1	152	2	132	18	1	1
	Retail - Other Retail - Of Which: SME	23	0	19	4	0	0	22	0	12	2	0	0
	Retail - Other Retail - Of Which: non-SME	115	2	110	16	0	1	130	2	120	16	1	1
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation													
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/12/2015					As of 30/06/2016						
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions				
		(m EUR, %)	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted			
NETHERLANDS	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	1,320	0	1,310	455	0	1	1,106	0	1,079	365	0	1
	Corporates	6,752	159	4,626	2,952	11	50	6,380	156	4,392	2,634	54	56
	Corporates - Of Which: Specialised Lending	846	149	807	788	11	42	1,347	147	1,177	930	54	47
	Corporates - Of Which: SME	35	0	33	6	0	0	84	0	79	11	0	0
	Retail	87	1	77	10	0	0	91	1	79	61	0	0
	Retail - Secured on real estate property	52	0	52	7	0	0	53	0	53	6	0	0
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	51	0	51	7	0	0	52	0	52	6	0	0
	Retail - Qualifying Revolving	9	0	5	0	0	0	9	0	5	0	0	0
	Retail - Other Retail	26	1	20	3	0	0	28	1	21	4	0	0
	Retail - Other Retail - Of Which: SME	15	1	10	2	0	0	17	1	11	3	0	0
	Retail - Other Retail - Of Which: non-SME	11	0	10	1	0	0	11	0	10	1	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation													
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/12/2015					As of 30/06/2016						
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions				
		(m EUR, %)	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted			
LUXEMBOURG	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	793	0	663	93	0	0	805	0	683	98	0	0
	Corporates	5,681	468	5,252	1,553	78	336	5,653	454	4,977	1,495	54	342
	Corporates - Of Which: Specialised Lending	1,290	396	1,222	568	78	283	1,193	396	1,187	393	54	289
	Corporates - Of Which: SME	53	0	6	3	0	0	2	0	2	0	0	0
	Retail	31	0	29	4	0	0	27	0	26	4	0	0
	Retail - Secured on real estate property	23	0	23	3	0	0	20	0	20	3	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	23	0	23	3	0	0	20	0	20	3	0	0
	Retail - Qualifying Revolving	2	0	1	0	0	0	2	0	1	0	0	0
	Retail - Other Retail	6	0	5	1	0	0	5	0	5	1	0	0
	Retail - Other Retail - Of Which: SME	3	0	2	0	0	0	2	0	2	0	0	0
	Retail - Other Retail - Of Which: non-SME	3	0	3	1	0	0	3	0	3	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation													
Other non credit-obligation assets													
IRB Total													

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

## 2016 EU-wide Transparency Exercise

### Sovereign Exposure

Commerzbank AG

(mln EUR)

Country / Region	As of 31/12/2015																	
	Financial assets: Carrying Amount			Memo: breakdown by accounting portfolio														
		of which: loans and advances	of which: debt securities	Held for trading <sup>1</sup>	of which: Loans and advances	of which: Debt securities	Designated at fair value through profit or loss <sup>2</sup>	of which: Loans and advances	of which: Debt securities	Available-for-sale <sup>3</sup>	of which: Loans and advances	of which: Debt securities	Loans and Receivables <sup>4</sup>	of which: Loans and advances	of which: Debt securities	Held-to-maturity investments	of which: Loans and advances	of which: Debt securities
<b>TOTAL - ALL COUNTRIES</b>	<b>72,758.0</b>	22,118.1	50,639.9	<b>2,689.2</b>	0.0	2,689.2	<b>4,239.0</b>	3,291.3	947.7	<b>26,364.8</b>	0.0	26,364.8	<b>39,305.0</b>	18,826.8	20,478.2	<b>0.0</b>	0.0	0.0
Austria	1,134.8	578.2	556.5															
Belgium	552.2	76.6	475.4															
Bulgaria	8.2	0.0	8.2															
Croatia	8.9	0.0	8.9															
Cyprus	1.1	0.0	1.1															
Czech Republic	315.3	0.0	315.3															
Denmark	0.0	0.0	0.0															
Estonia	8.3	8.3	0.0															
Finland	305.7	94.6	211.1															
France	1,344.5	75.3	1,269.1															
Germany	23,081.0	15,023.5	8,057.5															
Greece	0.0	0.0	0.0															
Hungary	703.4	13.7	689.7															
Ireland	728.3	0.0	728.3															
Italy	11,736.7	10.4	11,726.2															
Latvia	12.7	0.0	12.7															
Lithuania	183.6	0.0	183.6															
Luxembourg	2.0	0.0	2.0															
Malta	0.0	0.0	0.0															
Netherlands	767.2	27.6	739.6															
Poland	5,629.9	357.7	5,272.2															
Portugal	1,615.1	55.2	1,559.8															
Romania	41.1	27.0	14.1															
Slovakia	64.0	0.0	64.0															
Slovenia	58.5	0.0	58.5															
Spain	4,825.5	190.1	4,635.3															
Sweden	22.1	0.0	22.1															
United Kingdom	3,635.0	3,325.4	309.7															
Iceland	0.0	0.0	0.0															
Liechtenstein	0.0	0.0	0.0															
Norway	0.1	0.0	0.1															
Switzerland	1,511.0	1,343.3	167.6															
Australia	0.1	0.0	0.1															
Canada	2,001.6	0.0	2,001.6															
China	344.7	0.0	344.7															
Hong Kong	47.4	0.0	47.4															
Japan	3,652.8	0.0	3,652.8															
U.S.	5,809.1	152.9	5,656.2															
Other advanced economies non EEA	957.3	411.0	546.2															
Other Central and eastern Europe countries non EEA	29.1	6.9	22.2															
Middle East	8.8	0.0	8.8															
Latin America and the Caribbean	116.3	116.8	1.5															
Africa	26.6	26.4	0.1															
Others	1,466.4	196.8	1,269.6															

**Note:**

The information reported covers all exposures to "General governments" as defined in paragraph 41. (b) of Annex V of ITS on Supervisory reporting: "central governments, state or regional governments, and local governments, including administrative bodies and non-commercial undertakings, but excluding public companies and private companies held by these administrations that have a commercial activity (which shall be reported under "non-financial corporations)", social security funds; and international organisations, such as the European Community, the International Monetary Fund and the Bank for International Settlements.

**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, Doha, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Mauritania, 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, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela.

**Africa:** Algeria, Egypt, Morocco, South Africa and Tunisia.

<sup>(1)</sup> Includes "Trading financial assets" portfolio for banks reporting under GAAP

<sup>(2)</sup> Includes "Non-trading non-derivative financial assets measured at fair value through profit or loss" portfolio for banks reporting under GAAP

<sup>(3)</sup> Includes "Non-trading non-derivative financial assets measured at fair value to equity" portfolio for banks reporting under GAAP

<sup>(4)</sup> Includes "Non-trading debt instruments measured at a cost-based method" and "Other non-trading non-derivative financial assets" portfolio for banks reporting under GAAP

## 2016 EU-wide Transparency Exercise

### Sovereign Exposure

Commerzbank AG

(mln EUR)

Country / Region	Financial assets: Carrying Amount			Memo: breakdown by accounting portfolio													
		of which: loans and advances	of which: debt securities	Held for trading <sup>1</sup>	Designated at fair value through profit or loss <sup>2</sup>			Available-for-sale <sup>3</sup>	Loans and Receivables <sup>4</sup>			Held-to-maturity investments	of which:				
					of which: Loans and advances	of which: Debt securities	of which: Loans and advances		of which: Debt securities	of which: Loans and advances	of which: Debt securities		of which: Loans and advances	of which: Debt securities			
<b>TOTAL - ALL COUNTRIES</b>	<b>76,991.9</b>	<b>24,434.0</b>	<b>52,557.8</b>	<b>5,231.3</b>		<b>5,483.1</b>	<b>26,732.8</b>	<b>39,160.6</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>		
Austria	1,124.2	546.4	577.8														
Belgium	307.6	70.5	237.2														
Bulgaria	0.7	0.0	0.7														
Croatia	4.8	0.0	4.8														
Cyprus	0.9	0.0	0.9														
Czech Republic	352.4	0.0	352.4														
Denmark	0.0	0.0	0.0														
Estonia	8.3	8.3	0.0														
Finland	128.0	90.5	37.5														
France	1,749.6	84.6	1,665.0														
Germany	26,733.7	17,760.5	8,973.2														
Greece	0.1	0.0	0.1														
Hungary	536.9	12.8	524.0														
Ireland	675.2	0.0	675.2														
Italy	12,420.1	10.4	12,409.6														
Latvia	4.7	0.0	4.7														
Lithuania	105.3	0.0	105.3														
Luxembourg	29.1	0.0	29.1														
Malta	0.0	0.0	0.0														
Netherlands	1,198.7	414.1	784.7														
Poland	7,394.2	306.3	7,087.9														
Portugal	1,850.4	52.2	1,798.2														
Romania	42.6	21.9	20.7														
Slovakia	56.2	0.0	56.2														
Slovenia	26.7	0.0	26.7														
Spain	5,430.6	181.0	5,249.6														
Sweden	22.0	0.0	22.0														
United Kingdom	3,254.0	2,941.1	312.9														
Iceland	0.0	0.0	0.0														
Liechtenstein	0.0	0.0	0.0														
Norway	0.0	0.0	0.0														
Switzerland	1,578.8	1,293.1	285.8														
Australia	0.2	0.0	0.1														
Canada	2,005.2	0.0	2,005.2														
China	44.6	0.0	44.6														
Hong Kong	203.1	0.0	203.1														
Japan	1,368.0	0.0	1,368.0														
U.S.	5,995.9	166.6	5,829.3														
Other advanced economies non EEA	318.8	0.1	318.7														
Other Central and eastern Europe countries non EEA	21.5	6.0	15.5														
Middle East	101.6	96.9	4.7														
Latin America and the Caribbean	101.1	100.4	0.7														
Africa	32.8	17.5	15.2														
Others	1,763.3	252.6	1,510.7														

**Note:**

The information reported covers all exposures to "General governments" as defined in paragraph 41. (b) of Annex V of ITS on Supervisory reporting: "central governments, state or regional governments, and local governments, including administrative bodies and non-commercial undertakings, but excluding public companies and private companies held by these administrations that have a commercial activity (which shall be reported under "non-financial corporations"); social security funds; and international organisations, such as the European Community, the International Monetary Fund and the Bank for International Settlements.

**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, Doha, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Mauritania, 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, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela.

**Africa:** Algeria, Egypt, Morocco, South Africa and Tunisia.

<sup>(1)</sup> Includes "Trading financial assets" portfolio for banks reporting under GAAP

<sup>(2)</sup> Includes "Non-trading non-derivative financial assets measured at fair value through profit or loss" portfolio for banks reporting under GAAP

<sup>(3)</sup> Includes "Non-trading non-derivative financial assets measured at fair value to equity" portfolio for banks reporting under GAAP

<sup>(4)</sup> Includes "Non-trading debt instruments measured at a cost-based method" and "Other non-trading non-derivative financial assets" portfolio for banks reporting under GAAP

## 2016 EU-wide Transparency Exercise

### Performing and non-performing exposures

Commerzbank AG

	As of 31/12/2015							As of 30/06/2016						
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions		Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions		Collaterals and financial guarantees received on non-performing exposures
		Of which performing but past due >30 days and <=90 days	Of which non-performing <sup>1</sup>		On performing exposures <sup>2</sup>	On non-performing exposures <sup>3</sup>		Of which performing but past due >30 days and <=90 days	Of which non-performing <sup>1</sup>	Of which: defaulted	On performing exposures <sup>2</sup>	On non-performing exposures <sup>3</sup>		
				Of which: defaulted										
(min EUR, %)														
<b>Debt securities (including at amortised cost and fair value)</b>	<b>84,638</b>	<b>0</b>	<b>968</b>	<b>968</b>	<b>41</b>	<b>548</b>	<b>0</b>	<b>80,275</b>	<b>0</b>	<b>912</b>	<b>912</b>	<b>39</b>	<b>513</b>	<b>0</b>
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	47,837	0	60	60	11	36	0	46,983	0	45	45	13	28	0
Credit institutions	20,203	0	0	0	13	0	0	17,349	0	0	0	9	0	0
Other financial corporations	10,843	0	907	907	1	512	0	9,851	0	867	867	1	486	0
Non-financial corporations	5,755	0	1	1	16	0	0	6,092	0	0	0	16	0	0
<b>Loans and advances (including at amortised cost and fair value)</b>	<b>317,792</b>	<b>441</b>	<b>7,167</b>	<b>6,871</b>	<b>658</b>	<b>3,296</b>	<b>3,264</b>	<b>312,288</b>	<b>638</b>	<b>6,619</b>	<b>6,376</b>	<b>609</b>	<b>3,149</b>	<b>2,281</b>
Central banks	25,114	0	0	0	0	0	0	17,174	0	0	0	0	0	0
General governments	22,120	0	1	1	1	0	1	24,436	1	2	2	2	0	2
Credit institutions	70,524	0	60	60	58	27	23	67,694	2	56	56	59	25	17
Other financial corporations	19,182	0	381	381	8	262	5	19,507	47	321	321	5	168	9
Non-financial corporations	102,797	313	5,446	5,269	489	2,547	2,565	103,347	486	4,990	4,885	459	2,515	1,634
of which: small and medium-sized enterprises at amortised cost	36,830	28	1,056	999	53	568	415	37,241	48	1,145	1,099	47	589	415
Households	78,056	129	1,279	1,161	102	460	670	80,130	102	1,250	1,112	85	441	621
<b>DEBT INSTRUMENTS other than HFT</b>	<b>402,430</b>	<b>441</b>	<b>8,135</b>	<b>7,840</b>	<b>699</b>	<b>3,844</b>	<b>3,264</b>	<b>392,563</b>	<b>638</b>	<b>7,531</b>	<b>7,289</b>	<b>648</b>	<b>3,663</b>	<b>2,281</b>
<b>OFF-BALANCE SHEET EXPOSURES</b>	<b>165,937</b>		<b>538</b>	<b>407</b>	<b>136</b>	<b>110</b>	<b>0</b>	<b>159,443</b>		<b>465</b>	<b>443</b>	<b>138</b>	<b>85</b>	<b>0</b>

<sup>(1)</sup> 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

<sup>(2)</sup> Institutions report here collective allowances for incurred 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)

<sup>(3)</sup> Institutions 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)

## 2016 EU-wide Transparency Exercise

### Forborne exposures

Commerzbank AG

	As of 31/12/2015					As of 30/06/2016				
	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		Collateral and financial guarantees received on exposures with forbearance measures	Gross carrying amount of exposures with forbearance measures	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures		Collateral and financial guarantees received on exposures with forbearance measures		
		Of which non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures			Of which non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures			
(min EUR, %)										
<b>Debt securities (including at amortised cost and fair value)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
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
<b>Loans and advances (including at amortised cost and fair value)</b>	<b>8,250</b>	<b>3,617</b>	<b>1,433</b>	<b>1,300</b>	<b>2,090</b>	<b>8,273</b>	<b>3,268</b>	<b>1,277</b>	<b>1,173</b>	<b>2,047</b>
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	4	3	1	1	2	3	2	1	1	1
Other financial corporations	120	27	15	14	34	259	39	25	24	107
Non-financial corporations	7,398	3,483	1,388	1,264	1,646	7,280	3,125	1,224	1,126	1,523
of which: small and medium-sized enterprises at amortised cost	970	508	155	148	326	911	450	157	152	260
Households	728	104	29	22	408	731	101	28	22	416
<b>DEBT INSTRUMENTS other than HFT</b>	<b>8,250</b>	<b>3,617</b>	<b>1,433</b>	<b>1,300</b>	<b>2,090</b>	<b>8,273</b>	<b>3,268</b>	<b>1,277</b>	<b>1,173</b>	<b>2,047</b>
<b>Loan commitments given</b>	<b>783</b>	<b>249</b>	<b>73</b>	<b>34</b>	<b>29</b>	<b>775</b>	<b>150</b>	<b>24</b>	<b>19</b>	<b>37</b>

<sup>(1)</sup> 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□