



## 2019 EU-wide Transparency Exercise

<b>Bank Name</b>	COMMERZBANK Aktiengesellschaft
<b>LEI Code</b>	851WYGNLUQLFZBSYGB56
<b>Country Code</b>	DE

## 2019 EU-wide Transparency Exercise

### Key Metrics

COMMERZBANK Aktiengesellschaft

(mln EUR, %)	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE	REGULATION
<b>Available capital (amounts)</b>						
Common Equity Tier 1 (CET1) capital - transitional period	23,537	23,206	23,588	24,023	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	23,537	23,206	23,588	24,023	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	24,440	24,110	24,387	24,830	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	24,440	24,110	24,387	24,830	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	29,962	29,499	29,614	29,903	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	29,962	29,499	29,614	29,903	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
<b>Risk-weighted assets (amounts)</b>						
Total risk-weighted assets	178,360	180,498	185,158	186,797	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	178,360	180,498	185,158	186,797	C 02.00 (r010,c010) - C 05.01 (r440,c040)	Articles 92(3), 95, 96 and 98 of CRR
<b>Capital ratios</b>						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	13.20%	12.86%	12.74%	12.86%	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	13.20%	12.86%	12.74%	12.86%	(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	13.70%	13.36%	13.17%	13.29%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	13.70%	13.36%	13.17%	13.29%	(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	16.80%	16.34%	15.99%	16.01%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	16.80%	16.34%	15.99%	16.01%	(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))	-
<b>Leverage ratio</b>						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	519,406	486,335	527,116	540,521	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	4.71%	4.96%	4.63%	4.59%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR

## 2019 EU-wide Transparency Exercise

### Leverage ratio

COMMERZBANK Aktiengesellschaft

(mln EUR, %)

		As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	24,440	24,110	24,387	24,830	C 47.00 (r320,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	23,537	23,206	23,709	24,153	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	519,406	486,335	527,116	540,521	C 47.00 (r300,c010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	519,406	486,335	527,116	540,521	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	4.7%	5.0%	4.6%	4.6%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	4.5%	4.8%	4.5%	4.5%	C 47.00 (r330,c010)	

2019 EU-wide Transparency Exercise  
Capital

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		(min EUR, %)						
		As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE	REGULATION	
OWN FUNDS Transitional period	<b>A</b>	<b>OWN FUNDS</b>	<b>29,962</b>	<b>29,499</b>	<b>29,614</b>	<b>29,903</b>	C 01.00 (010,010)	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>23,537</b>	<b>23,206</b>	<b>23,588</b>	<b>24,023</b>	C 01.00 (020,010)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	18,427	18,433	18,433	18,437	C 01.00 (030,010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	10,026	9,848	9,707	9,843	C 01.00 (130,010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	45	-10	-3	32	C 01.00 (180,010)	Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	-274	-274	-215	-226	C 01.00 (200,010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (210,010)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	745	758	684	732	C 01.00 (230,010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-655	-664	-465	-391	C 01.00 (250,010)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-2,833	-2,835	-2,796	-2,760	C 01.00 (300,010) + C 01.00 (340,010)	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	-713	-784	-760	-781	C 01.00 (370,010)	Articles 36(1) point (e) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-153	-205	-242	-192	C 01.00 (380,010)	Articles 36(1) point (e), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-318	-307	-72	-80	C 01.00 (390,010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (430,010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (440,010)	Article 36(1) point (i) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-222	-201	-188	-164	C 01.00 (450,010) + C 01.00 (460,010) + C 01.00 (470,010) + C 01.00 (471,010) + C 01.00 (472,010)	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 37(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.
	A.1.14.1	Of which: from securitisation positions (-)	-196	-199	-188	-164	C 01.00 (460,010)	Articles 36(1) point (k) (ii), 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	0	0	C 01.00 (480,010)	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	-447	-453	-405	-326	C 01.00 (490,010)	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	0	0	C 01.00 (500,010)	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	0	0	C 01.00 (510,010)	Article 48 of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C 01.00 (524,010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-92	-101	-91	-100	C 01.00 (529,010)	-
	A.1.21	Transitional adjustments	0	0	0	0	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	0	0	C 01.00 (220,010)	Articles 48(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (240,010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	0	0	C 01.00 (520,010)	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>903</b>	<b>903</b>	<b>798</b>	<b>807</b>	C 01.00 (530,010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	0	0	121	129	C 01.00 (540,010) + C 01.00 (670,010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (770,010)	
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (690,010) + C 01.00 (700,010) + C 01.00 (710,010) + C 01.00 (740,010) + C 01.00 (744,010) + C 01.00 (746,010)		
A.2.4	Additional Tier 1 transitional adjustments	903	903	678	678	C 01.00 (660,010) + C 01.00 (680,010) + C 01.00 (730,010)		
<b>A.3</b>	<b>TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>24,440</b>	<b>24,110</b>	<b>24,387</b>	<b>24,830</b>	C 01.00 (015,010)	Article 25 of CRR	
<b>A.4</b>	<b>TIER 2 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>5,522</b>	<b>5,389</b>	<b>5,228</b>	<b>5,073</b>	C 01.00 (750,010)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	5,295	5,147	5,000	4,845	C 01.00 (760,010) + C 01.00 (890,010)		
A.4.2	Other Tier 2 Capital components and deductions	0	0	0	0	C 01.00 (910,010) + C 01.00 (920,010) + C 01.00 (930,010) + C 01.00 (940,010) + C 01.00 (950,010) + C 01.00 (970,010) + C 01.00 (974,010) + C 01.00 (978,010)		
A.4.3	Tier 2 transitional adjustments	227	242	228	228	C 01.00 (880,010) + C 01.00 (900,010) + C 01.00 (960,010)		
<b>OWN FUNDS REQUIREMENTS</b>	<b>B</b>	<b>TOTAL RISK EXPOSURE AMOUNT</b>	<b>178,360</b>	<b>180,498</b>	<b>185,158</b>	<b>186,797</b>	C 02.00 (010,010)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	0	0	0	0	C 05.01 (010,040)	
CAPITAL RATIOS (%) Transitional period	<b>C.1</b>	<b>COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)</b>	<b>13.20%</b>	<b>12.86%</b>	<b>12.74%</b>	<b>12.86%</b>	CA3 (1)	-
	<b>C.2</b>	<b>TIER 1 CAPITAL RATIO (transitional period)</b>	<b>13.70%</b>	<b>13.36%</b>	<b>13.17%</b>	<b>13.29%</b>	CA3 (3)	-
	<b>C.3</b>	<b>TOTAL CAPITAL RATIO (transitional period)</b>	<b>16.80%</b>	<b>16.34%</b>	<b>15.99%</b>	<b>16.01%</b>	CA3 (5)	-
CET1 Capital Fully loaded	<b>D</b>	<b>COMMON EQUITY TIER 1 CAPITAL (fully loaded)</b>	<b>23,537</b>	<b>23,206</b>	<b>23,588</b>	<b>24,023</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),0)]	-
CET1 RATIO (%) Fully loaded <sup>1</sup>	<b>E</b>	<b>COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)</b>	<b>13.20%</b>	<b>12.86%</b>	<b>12.74%</b>	<b>12.86%</b>	[D.1]/[B-B.1]	-
Memo items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (440,010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (440,020)	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (440,030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (440,040)	

(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



## 2019 EU-wide Transparency Exercise

### Overview of Risk exposure amounts

COMMERZBANK Aktiengesellschaft

(mln EUR, %)	RWAs				COREP CODE
	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	
Credit risk (excluding CCR and Securitisations)	132,613	134,961	139,399	139,550	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 08.01 (r060, c260, s002)] - [C 02.00 (R220, c010) + C 02.00 (R430, c010)] - C 02.00 (R460, c010)
Of which the standardised approach	21,388	21,576	20,850	21,433	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	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	108,251	110,657	113,679	113,730	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	0	0	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA)	9,046	9,288	9,526	9,496	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 08.01 (r060, c260, s002) + C 02.00 (R460, c010)]
Credit valuation adjustment - CVA	4,060	3,451	3,613	4,349	C 02.00 (R640, c010)
Settlement risk	5	0	0	15	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	2,570	2,461	3,043	3,028	C 02.00 (R770, c010) + C 02.00 (R220, c010) + C 02.00 (R430, c010)
Position, foreign exchange and commodities risks (Market risk)	8,381	8,944	8,014	7,526	Q3 2018: C 02.00 (R520, c010) from Q4 2018: C 02.00 (R520, c010) + C 02.00 (R910, c010)
Of which the standardised approach	1,046	1,533	1,053	1,084	C 02.00 (R530, c010)
Of which IMA	7,335	7,410	6,962	6,442	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	Q3 2018: 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 from Q4 2018: 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
Large exposures in the trading book	0	0	0	0	C 02.00 (R680, c010)
Operational risk	21,685	21,393	21,562	22,833	C 02.00 (R590, c010)
Of which basic indicator approach	0	0	0	0	C 02.00 (R600, c010)
Of which standardised approach	0	0	0	0	C 02.00 (R610, c010)
Of which advanced measurement approach	21,685	21,393	21,562	22,833	C 02.00 (R620, c010)
Other risk exposure amounts	0	0	0	0	Q3 2018: C 02.00 (R630, c010) + C 02.00 (R690, c010) - C 02.00 (R770, c010) from Q4 2018: Q3 2018: C 02.00 (R630, c010) + C 02.00 (R690, c010) - C 02.00 (R770, c010) - C 02.00 (R910, c010)
Total	178,360	180,498	185,158	186,797	

## 2019 EU-wide Transparency Exercise

### P&L COMMERZBANK Aktiengesellschaft

(min EUR)	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019
Interest income	6,432	8,661	2,214	4,448
Of which debt securities income	859	1,163	299	604
Of which loans and advances income	5,154	6,947	1,801	3,618
Interest expenses	3,025	3,906	981	1,939
(Of which deposits expenses)	1,660	2,243	589	1,178
(Of which debt securities issued expenses)	884	1,039	258	506
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	63	69	2	15
Net Fee and commission income	2,324	3,082	765	1,502
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	36	69	8	34
Gains or (-) losses on financial assets and liabilities held for trading, net	651	136	69	92
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	118	204	12	16
Gains or (-) losses from hedge accounting, net	26	48	50	96
Exchange differences [gain or (-) loss], net	-2	0	1	2
Net other operating income /(expenses)	66	125	-36	-38
<b>TOTAL OPERATING INCOME, NET</b>	<b>6,690</b>	<b>8,489</b>	<b>2,105</b>	<b>4,228</b>
(Administrative expenses)	4,915	6,216	1,583	2,983
(Depreciation)	499	661	250	502
Modification gains or (-) losses, net	3	-3	-2	-1
(Provisions or (-) reversal of provisions)	154	-51	-28	-30
(Commitments and guarantees given)	155	-30	9	15
(Other provisions)	-1	-22	-37	-45
Of which pending legal issues and tax litigation <sup>1</sup>		-20		
Of which restructuring <sup>1</sup>		2		
(Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup>	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	142	469	66	248
(Financial assets at fair value through other comprehensive income)	1	-2	-14	1
(Financial assets at amortised cost)	141	472	80	247
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	-16	-13	-3	-2
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	9	12	5	7
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	0	0
<b>PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS</b>	<b>1,009</b>	<b>1,216</b>	<b>240</b>	<b>532</b>
<b>PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS</b>	<b>823</b>	<b>958</b>	<b>143</b>	<b>409</b>
Profit or (-) loss after tax from discontinued operations	0	-10	-13	12
<b>PROFIT OR (-) LOSS FOR THE YEAR</b>	<b>823</b>	<b>947</b>	<b>130</b>	<b>422</b>
Of which attributable to owners of the parent	743	846	116	381

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

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

## 2019 EU-wide Transparency Exercise

### Total Assets: fair value and impairment distribution

COMMERZBANK Aktiengesellschaft

(min EUR)		As of 30/09/2018			As of 31/12/2018			As of 31/03/2019			As of 30/06/2019			References			
ASSETS:	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount		Fair value hierarchy		
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3			Level 1	Level 2	Level 3
Cash, cash balances at central banks and other demand deposits	57,904				53,914				60,507				64,947				IAS 1.54 (i)
Financial assets held for trading	58,801	16,663	38,420	3,719	41,737	2,097	36,225	3,415	46,189	4,342	37,921	3,926	46,797	4,378	38,572	3,847	IFRS 7.8(a)(i); IFRS 9. Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	53,423	659	46,890	5,874	33,905	552	27,261	6,092	42,348	649	38,274	3,425	47,099	381	43,575	3,143	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	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	26,973	16,511	10,428	33	26,223	15,458	10,550	215	26,981	16,584	10,256	141	28,615	18,296	10,318	1	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	281,937				279,414				295,901				299,494				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	1,275	0	1,275	0	1,457	0	1,457	0	1,811	0	1,811	0	2,003	0	2,003	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	71				199				666				919				IAS 39.89A(a); IFRS 9.6.5.8
Other assets <sup>1</sup>	12,712				25,396				28,708				28,015				
<b>TOTAL ASSETS</b>	<b>493,095</b>				<b>462,244</b>				<b>503,110</b>				<b>517,890</b>				<b>IAS 1.9(a), IG 6</b>

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

(min EUR)		As of 30/09/2018						As of 31/12/2018						As of 31/03/2019						As of 30/06/2019						References
Breakdown of financial assets by instrument and by counterparty sector <sup>1</sup>		Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			
		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 credit-impaired	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 credit-impaired	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 credit-impaired	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 credit-impaired	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 credit-impaired	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 credit-impaired	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 credit-impaired	Stage 3 Credit-impaired assets				
Financial assets at fair value through other comprehensive income	Debt securities	25,777	165	55	-8	0	-1	25,095	166	54	-5	0	-1	25,855	164	37	-5	0	-1	27,586	167	20	-7	0	0	Annex V. Part 1.31, 44(b)
	Loans and advances	904	33	0	0	0	0	844	39	0	0	0	0	851	38	0	0	0	0	746	58	0	0	0	0	Annex V. Part 1.32, 44(a)
Financial assets at amortised cost	Debt securities	29,881	1,058	54	-22	-76	0	30,875	994	0	-23	-82	0	30,952	1,015	1	-22	-76	0	31,380	793	2	-23	-29	0	Annex V. Part 1.31, 44(b)
	Loans and advances	240,865	9,218	3,008	-243	-319	-1,486	237,397	9,342	3,018	-246	-333	-1,528	253,272	9,855	3,017	-249	-348	-1,516	256,738	9,683	3,074	-250	-321	-1,553	Annex V. Part 1.32, 44(a)

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



## 2019 EU-wide Transparency Exercise

### Market Risk

COMMERZBANK Aktiengesellschaft

(min EUR)	SA		IM										IM											
	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			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	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			
	<i>As of 30/09/2018</i>	<i>As of 31/12/2018</i>	<i>As of 30/09/2018</i>										<i>As of 31/12/2018</i>											
Traded Debt Instruments	328	345	73	18	388	129						63	17	369	93									
Of which: General risk	217	236	41	10	199	78						41	14	236	70									
Of which: Specific risk	112	108	56	15	192	60						45	6	189	33									
Equities	0	0	49	14	148	63						66	23	167	64									
Of which: General risk	0	0	48	13	146	62						65	23	166	64									
Of which: Specific risk	0	0	1	1	1	1						1	0	1	0									
Foreign exchange risk	717	1,188	49	13	104	30						47	14	100	27									
Commodities risk	0	0	17	2	22	8						22	10	53	24									
<b>Total</b>	<b>1,045</b>	<b>1,533</b>	<b>86</b>	<b>24</b>	<b>467</b>	<b>119</b>	<b>33</b>	<b>29</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>7,335</b>	<b>101</b>	<b>31</b>	<b>463</b>	<b>121</b>	<b>28</b>	<b>19</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>7,410</b>	
	<i>As of 31/03/2019</i>	<i>As of 30/06/2019</i>	<i>As of 31/03/2019</i>										<i>As of 30/06/2019</i>											
Traded Debt Instruments	334	367	78	21	312	97						78	20	297	77									
Of which: General risk	220	245	56	19	230	73						69	19	236	56									
Of which: Specific risk	112	121	39	4	131	31						19	6	110	33									
Equities	0	0	51	12	168	31						39	12	149	50									
Of which: General risk	0	0	50	12	168	31						39	12	148	50									
Of which: Specific risk	0	0	1	0	0	0						0	0	0	0									
Foreign exchange risk	716	666	43	10	95	24						39	10	97	29									
Commodities risk	0	0	29	7	38	14						38	14	58	26									
<b>Total</b>	<b>1,050</b>	<b>1,033</b>	<b>91</b>	<b>22</b>	<b>421</b>	<b>118</b>	<b>45</b>	<b>33</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>6,962</b>	<b>86</b>	<b>30</b>	<b>388</b>	<b>126</b>	<b>42</b>	<b>23</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>6,442</b>	

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.



		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
Consolidated data	Central governments or central banks	55,365	59,746	320		45,655	50,040	395	
	Regional governments or local authorities	17,574	17,543	1,211		17,019	16,722	1,150	
	Public sector entities	6,701	6,650	334		6,195	6,123	344	
	Multilateral Development Banks	738	738	0		820	831	0	
	International Organisations	360	360	0		377	377	0	
	Institutions	3,861	3,669	646		3,736	3,529	620	
	Corporates	10,967	9,195	6,080		10,619	8,858	6,738	
	of which: SME	271	213	209		798	619	605	
	Retail	8,788	4,709	3,541		8,712	4,508	3,390	
	of which: SME	56	19	11		64	24	14	
	Secured by mortgages on immovable property	2,156	2,147	774		2,183	2,176	782	
	of which: SME	9	8	3		4	4	2	
	Exposures in default	489	189	255	279	420	126	160	273
	Items associated with particularly high risk	111	111	166		137	137	205	
	Covered bonds	5	5	1		13	13	1	
	Claims on institutions and corporates with a ST credit assessment	47	47	9		46	46	10	
Collective investments undertakings (CIU)	2,392	2,392	787		2,212	2,212	726		
Equity	952	952	1,342		973	973	1,352		
Other exposures	2,808	2,808	6,402		2,809	2,809	6,359		
<b>Standardised Total<sup>2</sup></b>	<b>113,314</b>	<b>111,262</b>	<b>21,868</b>	<b>392</b>	<b>101,926</b>	<b>99,480</b>	<b>22,234</b>	<b>544</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> Standardised Total does not include the Securitisation position unlike in the previous Transparency exercises' results.

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
GERMANY	Central governments or central banks	34,317	37,354	0		22,600	25,702	0	
	Regional governments or local authorities	11,324	11,115	1		10,802	10,566	1	
	Public sector entities	5,921	5,951	190		5,368	5,378	189	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2,679	2,690	450		2,606	2,621	443	
	Corporates	2,230	1,928	1,888		2,721	2,435	2,345	
	of which: SME	63	36	35		90	47	46	
	Retail	7,895	4,048	3,045		7,842	3,867	2,910	
	of which: SME	43	16	9		51	20	12	
	Secured by mortgages on immovable property	175	173	69		163	162	64	
	of which: SME	9	8	3		4	4	2	
	Exposures in default	137	34	44	94	131	28	36	92
	Items associated with particularly high risk	75	75	113		72	72	109	
	Covered bonds	1	1	0		4	4	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	2,121	2,121	677		1,968	1,968	616		
Equity	700	700	1,019		728	728	1,037		
Other exposures	2,523	2,523	5,720		2,793	2,793	6,343		
<b>Standardised Total<sup>2</sup></b>	<b>150</b>	<b>156</b>	<b>150</b>	<b>150</b>	<b>156</b>	<b>156</b>	<b>156</b>	<b>156</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 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 Approach							
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
POLAND	Central governments or central banks	8,947	8,957	10		8,513	8,523	7	
	Regional governments or local authorities	163	178	36		133	151	30	
	Public sector entities	22	5	4		30	13	7	
	Multilateral Development Banks	503	503	0		579	579	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	168	181	20		225	233	21	
	Corporates	3,275	2,094	2,087		3,455	2,284	2,252	
	of which: SME	208	176	174		707	571	559	
	Retail	233	205	153		209	182	136	
	of which: SME	9	1	1		9	1	1	
	Secured by mortgages on immovable property	1,981	1,974	705		2,020	2,014	718	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	228	81	101	136	222	69	82	142
	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	56	56	77		64	64	87		
Other exposures	240	240	584		7	7	7		
<b>Standardised Total<sup>2</sup></b>	<b>171</b>	<b>177</b>	<b>171</b>	<b>171</b>	<b>177</b>	<b>177</b>	<b>177</b>	<b>177</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 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 Approach							
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
UNITED STATES	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	1,438	1,438	432		1,437	1,437	433	
	Public sector entities	56	56	11		77	77	15	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	386	386	50		206	206	20	
	Corporates	953	830	502		846	713	540	
	of which: SME	0	0	0		0	0	0	
	Retail	5	5	0		5	5	0	
	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	9	9	13	0	9	8	13	0
	Items associated with particularly high risk	10	10	15		22	22	34	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	47	47	9		46	46	10	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	117	117	117		110	110	111		
Other exposures	0	0	0		0	0	0		
<b>Standardised Total<sup>2</sup></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>	

<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 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 Approach							
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
UNITED KINGDOM	Central governments or central banks	887	1,069	0		1,029	1,211	0	
	Regional governments or local authorities	2,552	2,645	529		2,627	2,478	496	
	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	365	148	47		392	174	66	
	Corporates	3,913	3,913	1,119		3,056	3,056	1,211	
	of which: SME	0	0	0		0	0	0	
	Retail	5	1	0		6	2	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	1	1	2	0	1	1	2	0
	Items associated with particularly high risk	16	16	24		15	15	23	
	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	10	10	10		1	1	1		
Other exposures	35	35	88		0	0	0		
<b>Standardised Total<sup>2</sup></b>				<b>0</b>				<b>150</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 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 Approach							
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
FRANCE	Central governments or central banks	1	94	0		4	134	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	617	617	123		635	634	127	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	109	109	5		143	143	4	
	Corporates	34	34	23		33	33	23	
	of which: SME	0	0	0		0	0	0	
	Retail	4	1	0		3	0	0	
	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	1	0	0	0	1	0	0	0
	Items associated with particularly high risk	2	2	3		4	4	6	
	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)	50	50	28		50	50	28		
Equity	4	4	4		4	4	4		
Other exposures	1	1	1		0	0	0		
<b>Standardised Total<sup>2</sup></b>				<b>1</b>				<b>1</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 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 Approach							
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
ITALY	Central governments or central banks	8,657	8,649	85		8,708	8,699	88	
	Regional governments or local authorities	365	363	97		362	360	97	
	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	0	0	0		0	0	0	
	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		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	61	61	91	0	17	17	25	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	0	0	0		0	0	0		
<b>Standardised Total<sup>2</sup></b>				<b>11</b>				<b>11</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 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 Approach							
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
SWITZERLAND	Central governments or central banks	0	0	0		0	0	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	31	31	15		35	35	17	
	Corporates	0	0	0		30	23	23	
	of which: SME	0	0	0		0	0	0	
	Retail	50	17	13		49	16	12	
	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	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	5	5	5		5	5	5		
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 excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

2019 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

COMMERZBANK Aktiengesellschaft

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
NETHERLANDS	Central governments or central banks	155	289	0		152	229	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	33	21	21		26	26	26	
	of which: SME	0	0	0		0	0	0	
	Retail	2	0	0		2	0	0	
	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	1	1	0		2	2	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	1	1	2		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total <sup>2</sup>				0				0	

<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 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 Approach							
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
CHINA	Central governments or central banks	0	0	0		0	0	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	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	3	0	0		3	0	0	
	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	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	0	0	0		0	0	0		
Standardised Total <sup>2</sup>				0				0	

<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 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 Approach							
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
SPAIN	Central governments or central banks	254	254	0		513	513	0	
	Regional governments or local authorities	911	907	22		833	828	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	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	2	0	0		2	0	0	
	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	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	0	0	0		0	0	0		
Standardised Total <sup>2</sup>				4				4	

<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 excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

2019 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

COMMERZBANK Aktiengesellschaft

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
Consolidated data	Central governments or central banks	62,730	67,239	426		74,830	79,402	791	
	Regional governments or local authorities	14,504	14,395	648		14,563	14,495	629	
	Public sector entities	5,536	5,459	363		5,487	5,392	345	
	Multilateral Development Banks	825	835	0		837	837	0	
	International Organisations	418	418	0		395	395	0	
	Institutions	4,305	4,071	671		5,451	5,201	805	
	Corporates	11,012	9,033	6,276		10,574	8,797	6,009	
	of which: SME	648	514	503		607	490	480	
	Retail	9,031	4,804	3,612		9,159	4,903	3,686	
	of which: SME	60	21	13		48	17	10	
	Secured by mortgages on immovable property	2,348	2,340	840		2,496	2,485	890	
	of which: SME	5	5	2		1	1	1	
	Exposures in default	416	136	175	261	415	140	176	256
	Items associated with particularly high risk	208	208	311		198	198	297	
	Covered bonds	13	13	1		13	13	1	
	Claims on institutions and corporates with a ST credit assessment	31	31	6		42	42	10	
	Collective investments undertakings (CIU)	2,671	2,671	733		2,639	2,639	734	
Equity	928	928	1,314		991	991	1,378		
Other exposures	2,820	2,820	6,094		2,866	2,866	6,194		
<b>Standardised Total<sup>2</sup></b>	<b>117,796</b>	<b>115,400</b>	<b>21,470</b>	<b>379</b>	<b>130,956</b>	<b>128,797</b>	<b>21,943</b>	<b>359</b>	

(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) Standardised Total does not include the Securitisation position unlike in the previous Transparency exercises' results.

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
GERMANY	Central governments or central banks	40,487	43,639	0		47,022	50,279	0	
	Regional governments or local authorities	10,884	10,687	1		10,913	10,754	2	
	Public sector entities	4,676	4,675	202		4,706	4,691	200	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2,343	2,353	420		3,111	3,119	570	
	Corporates	2,262	1,978	1,937		2,016	1,791	1,698	
	of which: SME	97	55	53		94	59	57	
	Retail	8,178	4,188	3,150		8,311	4,274	3,214	
	of which: SME	43	14	8		35	13	7	
	Secured by mortgages on immovable property	171	169	66		172	168	65	
	of which: SME	5	5	2		1	1	0	
	Exposures in default	123	35	46	80	116	36	48	72
	Items associated with particularly high risk	84	84	126		93	93	140	
	Covered bonds	4	4	0		4	4	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	1,935	1,935	614		1,913	1,913	617	
Equity	684	684	1,000		735	735	1,050		
Other exposures	2,778	2,778	6,052		2,790	2,790	6,118		
<b>Standardised Total<sup>2</sup></b>	<b>141</b>	<b>141</b>	<b>141</b>	<b>141</b>	<b>141</b>	<b>141</b>	<b>141</b>	<b>141</b>	

(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 Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
POLAND	Central governments or central banks	7,894	7,904	176		8,589	8,599	548	
	Regional governments or local authorities	126	142	28		119	136	27	
	Public sector entities	30	11	7		26	11	6	
	Multilateral Development Banks	578	578	0		582	582	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	312	291	23		382	343	27	
	Corporates	3,732	2,323	2,297		3,655	2,391	2,365	
	of which: SME	547	455	446		519	428	419	
	Retail	192	166	124		174	152	114	
	of which: SME	13	5	3		9	1	1	
	Secured by mortgages on immovable property	2,176	2,169	774		2,322	2,316	825	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	226	73	89	142	241	86	101	145
	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	56	56	77		62	62	82		
Other exposures	18	18	18		14	14	14		
<b>Standardised Total<sup>2</sup></b>	<b>177</b>	<b>177</b>	<b>177</b>	<b>177</b>	<b>177</b>	<b>177</b>	<b>177</b>	<b>177</b>	

(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 Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
UNITED STATES	Central governments or central banks	0	0	0		660	660	0	
	Regional governments or local authorities	1,407	1,407	414		1,404	1,404	395	
	Public sector entities	49	49	10		38	38	8	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	386	386	50		427	427	62	
	Corporates	965	830	585		828	694	468	
	of which: SME	0	0	0		0	0	0	
	Retail	5	5	0		5	5	0	
	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	9	9	13	0	9	9	13	0
	Items associated with particularly high risk	71	71	106		49	49	73	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	31	31	6		39	39	8	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	116	116	117		118	118	118		
Other exposures	0	0	0		0	0	0		
<b>Standardised Total<sup>2</sup></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>	

(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 Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
UNITED KINGDOM	Central governments or central banks	1,167	1,340	0		4,610	4,776	0	
	Regional governments or local authorities	57	57	11		52	52	10	
	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	352	130	51		327	109	53	
	Corporates	3,577	3,577	1,141		3,605	3,605	1,166	
	of which: SME	0	0	0		0	0	0	
	Retail	4	1	0		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	1	1	2	0	1	1	1	0
	Items associated with particularly high risk	25	25	37		28	28	43	
	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	1	1	1		4	4	4		
Other exposures	14	14	14		13	13	13		
Standardised Total <sup>2</sup>				0				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.

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
FRANCE	Central governments or central banks	12	180	0		4	176	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	704	704	141		634	633	127	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	660	660	15		1,043	1,043	21	
	Corporates	35	35	25		37	37	25	
	of which: SME	0	0	0		0	0	0	
	Retail	3	0	0		3	0	0	
	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	1	0	0	0	1	0	0	0
	Items associated with particularly high risk	4	4	6		4	4	6	
	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)	50	50	28		50	50	28		
Equity	4	4	4		4	4	4		
Other exposures	1	1	1		2	2	2		
Standardised Total <sup>2</sup>				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 Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
ITALY	Central governments or central banks	9,172	9,162	88		9,580	9,570	90	
	Regional governments or local authorities	361	359	97		358	357	97	
	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	0	0	0		0	0	0	
	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		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	16	16	24	0	6	6	9	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	0	0	0		1	1	1		
Standardised Total <sup>2</sup>				11				11	

(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 Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
SWITZERLAND	Central governments or central banks	0	0	0		0	0	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	19		28	28	14	
	Corporates	29	21	21		35	22	22	
	of which: SME	0	0	0		0	0	0	
	Retail	21	2	2		22	2	2	
	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	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	5	5	5		5	5	5		
Other exposures	0	0	0		1	1	1		
Standardised Total <sup>2</sup>				0				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.

2019 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

COMMERZBANK Aktiengesellschaft

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
NETHERLANDS	Central governments or central banks	135	202	0		142	204	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	25	25	26		25	25	25	
	of which: SME	0	0	0		0	0	0	
	Retail	3	0	0		0	0	0	
	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	1	
	Covered bonds	2	2	0		2	2	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	0	0	0		2	2	2		
Standardised Total <sup>2</sup>				0				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.

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
CHINA	Central governments or central banks	0	0	0		0	0	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	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	3	0	0		3	1	0	
	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	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	0	0	0		0	0	0		
Standardised Total <sup>2</sup>				0				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.

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
SPAIN	Central governments or central banks	1,232	1,232	0		778	778	0	
	Regional governments or local authorities	845	842	0		866	864	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	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	2	0	0		2	0	0	
	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	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	0	0	0		2	2	2		
Standardised Total <sup>2</sup>				3				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.

### 2019 EU-wide Transparency Exercise

#### Credit Risk - IRB Approach COMMERZBANK Aktiengesellschaft

		IRB Approach											
		As of 30/09/2018					As of 31/12/2018						
	(min EUR, %)	Original Exposure <sup>1</sup>		Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>		Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions			
		Of which: defaulted	Exposure Value <sup>1</sup>			Of which: defaulted	Exposure Value <sup>1</sup>						
Consolidated data	Central banks and central governments	23,619	1	24,053	4,892	0	10	28,935	39	30,696	6,286	0	7
	Institutions	55,718	16	48,940	23,045	1	215	51,585	12	45,768	21,680	0	180
	Corporates	217,774	2,634	140,991	71,404	1,127	1,629	218,397	2,722	139,761	73,519	927	1,682
	Corporates - Of Which: Specialised Lending	21,153	1,134	25,236	12,928	697	482	20,931	1,154	19,134	10,808	399	514
	Corporates - Of Which: SME	11,655	354	8,403	4,264	88	206	15,182	428	11,211	6,841	190	235
	Retail	132,740	1,181	122,421	17,262	857	816	134,385	1,121	126,325	17,788	804	784
	Retail - Secured on real estate property	76,600	444	76,506	7,369	439	232	77,284	403	77,216	7,304	411	218
	Retail - Secured on real estate property - Of Which: SME	1,059	39	1,046	302	36	26	1,034	36	1,034	296	34	22
	Retail - Secured on real estate property - Of Which: non-SME	75,541	405	75,460	7,067	404	206	76,249	368	76,182	7,007	377	195
	Retail - Qualifying Revolving	13,354	11	8,998	609	2	24	13,405	12	10,497	681	2	31
	Retail - Other Retail	42,786	726	36,917	9,284	416	561	43,696	706	38,612	9,804	391	535
	Retail - Other Retail - Of Which: SME	13,417	346	9,553	2,876	145	255	13,561	343	9,920	3,067	142	242
	Retail - Other Retail - Of Which: non-SME	29,369	380	27,365	6,407	270	306	30,135	362	28,692	6,737	249	293
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0
IRB Total <sup>2</sup>				119,578					122,001				

(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 unlike in the previous Transparency exercises' results.

		IRB Approach											
		As of 30/09/2018					As of 31/12/2018						
	(min EUR, %)	Original Exposure <sup>1</sup>		Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>		Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions			
		Of which: defaulted	Exposure Value <sup>1</sup>			Of which: defaulted	Exposure Value <sup>1</sup>						
GERMANY	Central banks and central governments	374	0	371	37	0	0	336	0	332	32	0	0
	Institutions	5,361	0	6,877	2,888	0	2	4,956	0	6,733	2,813	0	2
	Corporates	110,684	1,406	69,321	31,461	615	773	107,685	1,341	66,855	32,531	406	850
	Corporates - Of Which: Specialised Lending	12,608	586	13,070	6,202	488	185	12,204	474	11,341	5,887	210	197
	Corporates - Of Which: SME	10,059	314	2,275	3,694	57	183	9,748	319	7,200	4,201	57	159
	Retail	118,121	572	108,526	13,035	172	368	119,656	572	112,227	13,490	167	376
	Retail - Secured on real estate property	69,207	189	69,171	5,823	85	87	69,828	174	69,820	5,761	81	90
	Retail - Secured on real estate property - Of Which: SME	494	1	475	86	0	0	475	2	469	86	0	0
	Retail - Secured on real estate property - Of Which: non-SME	68,713	188	68,696	5,736	84	87	69,353	172	69,351	5,675	81	89
	Retail - Qualifying Revolving	13,157	11	8,888	603	2	23	13,210	12	10,363	673	2	31
	Retail - Other Retail	35,757	373	30,467	6,609	85	257	36,618	386	32,044	7,056	84	255
	Retail - Other Retail - Of Which: SME	10,602	212	6,960	1,984	41	134	10,770	217	7,289	2,160	41	127
	Retail - Other Retail - Of Which: non-SME	25,155	161	23,506	4,625	44	122	25,848	169	24,755	4,896	43	129
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0
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).

		IRB Approach											
		As of 30/09/2018					As of 31/12/2018						
	(min EUR, %)	Original Exposure <sup>1</sup>		Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>		Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions			
		Of which: defaulted	Exposure Value <sup>1</sup>			Of which: defaulted	Exposure Value <sup>1</sup>						
POLAND	Central banks and central governments	244	0	240	67	0	0	220	0	216	53	0	0
	Institutions	686	0	593	229	0	0	500	0	435	181	0	0
	Corporates	11,431	371	8,684	6,787	226	203	11,833	376	8,939	6,744	259	196
	Corporates - Of Which: Specialised Lending	2,137	118	1,709	1,399	0	57	2,163	115	1,720	1,402	0	58
	Corporates - Of Which: SME	365	14	300	239	26	12	3,744	73	2,960	2,246	127	62
	Retail	12,477	597	11,998	4,006	680	441	12,720	540	12,236	4,088	632	401
	Retail - Secured on real estate property	6,398	252	6,342	1,475	352	143	6,463	226	6,404	1,474	328	127
	Retail - Secured on real estate property - Of Which: SME	556	38	561	215	35	26	550	34	556	210	34	22
	Retail - Secured on real estate property - Of Which: non-SME	5,843	214	5,781	1,260	317	118	5,913	192	5,848	1,264	294	104
	Retail - Qualifying Revolving	2	0	1	0	0	0	2	0	1	0	0	0
	Retail - Other Retail	6,077	345	5,655	2,531	328	298	6,255	313	5,831	2,614	305	275
	Retail - Other Retail - Of Which: SME	2,521	130	2,439	855	103	118	2,610	123	2,525	881	101	114
	Retail - Other Retail - Of Which: non-SME	3,556	215	3,217	1,676	225	180	3,645	190	3,305	1,733	204	161
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0
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).

		IRB Approach											
		As of 30/09/2018					As of 31/12/2018						
	(min EUR, %)	Original Exposure <sup>1</sup>		Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>		Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions			
		Of which: defaulted	Exposure Value <sup>1</sup>			Of which: defaulted	Exposure Value <sup>1</sup>						
UNITED STATES	Central banks and central governments	4,936	0	4,933	0	0	0	3,875	0	3,878	0	0	0
	Institutions	3,538	4	3,327	1,619	0	44	3,422	4	3,259	1,647	0	45
	Corporates	18,047	52	10,590	5,777	0	45	18,394	53	11,389	6,360	10	46
	Corporates - Of Which: Specialised Lending	365	3	528	362	0	2	408	2	378	238	0	2
	Corporates - Of Which: SME	13	0	12	6	0	0	13	0	9	6	0	0
	Retail	186	1	167	19	0	0	159	1	149	18	0	0
	Retail - Secured on real estate property	105	0	105	7	0	0	89	0	89	7	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	105	0	105	7	0	0	89	0	89	7	0	0
	Retail - Qualifying Revolving	18	0	10	1	0	0	18	0	12	1	0	0
	Retail - Other Retail	73	0	51	11	0	0	52	0	46	10	0	0
	Retail - Other Retail - Of Which: SME	18	0	9	3	0	0	12	0	9	2	0	0
	Retail - Other Retail - Of Which: non-SME	44	0	42	8	0	0	40	0	39	8	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0
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).

		IRB Approach											
		As of 30/09/2018					As of 31/12/2018						
	(min EUR, %)	Original Exposure <sup>1</sup>		Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>		Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions			
		Of which: defaulted	Exposure Value <sup>1</sup>			Of which: defaulted	Exposure Value <sup>1</sup>						
UNITED KINGDOM	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	4,587	0	4,332	2,114	0	1	4,535	0	4,446	2,089	0	0
	Corporates	13,392	3	11,486	7,112	2	14	14,090	3	11,941	7,906	1	15
	Corporates - Of Which: Specialised Lending	1,702	0	3,042	1,485	1	8	1,912	0	1,632	824	0	9
	Corporates - Of Which: SME	90	3	90	56	1	2	77	3	77	45	1	2
	Retail	156	1	145	11	1	0	158	1	150	11	1	0
	Retail - Secured on real estate property	79	0	79	4	0	0	78	0	78	4	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	79	0	79	4	0	0	78	0	78	4	0	0
	Retail - Qualifying Revolving	13	0	7	0	0	0	13	0	9	1	0	0
	Retail - Other Retail	63	1	58	6	0	0	67	0	63	7	0	0
	Retail - Other Retail - Of Which: SME	8	0	4	1	0	0	9	0	5	1	0	0
	Retail - Other Retail - Of Which: non-SME	55	1	54	5	0	0	58	0	58	6	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0
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).

## 2019 EU-wide Transparency Exercise

Credit Risk - IRB Approach  
COMMERZBANK Aktiengesellschaft

		IRB Approach								
		As of 30/09/2018				As of 31/12/2018				
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
FRANCE	(min EUR, %)									
	Central banks and central governments	0	0	0	0	0	0	0	0	0
	Institutions	2,826	0	2,404	602	0	3,094	0	2,689	604
	Corporates	9,870	53	5,826	2,825	33	10,220	49	6,099	3,050
	Corporates - Of Which: Specialised Lending	461	34	466	319	30	16	458	30	404
	Corporates - Of Which: SME	285	0	147	40	0	0	279	0	146
	Retail	81	0	74	8	1	0	80	0	75
	Retail - Secured on real estate property	42	0	42	4	1	0	41	0	41
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	42	0	42	4	1	0	41	0	41
	Retail - Qualifying Revolving	14	0	8	4	0	0	13	0	10
	Retail - Other Retail	25	0	24	4	0	0	25	0	24
	Retail - Other Retail - Of Which: SME	2	0	1	0	0	0	2	0	1
	Retail - Other Retail - Of Which: non-SME	23	0	23	3	0	0	23	0	23
	Equity	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets	0	0	0	0	0	0	0	0	0
	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 30/09/2018				As of 31/12/2018				
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
ITALY	(min EUR, %)									
	Central banks and central governments	380	0	380	491	0	385	0	395	516
	Institutions	1,704	0	1,592	2,069	0	1,726	0	1,621	2,075
	Corporates	2,408	41	1,416	807	0	2,681	41	1,612	923
	Corporates - Of Which: Specialised Lending	168	37	155	50	0	170	37	155	63
	Corporates - Of Which: SME	23	0	7	3	0	9	3	9	2
	Retail	32	0	29	2	0	29	0	27	2
	Retail - Secured on real estate property	15	0	15	1	0	15	0	15	1
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	15	0	15	1	0	15	0	15	1
	Retail - Qualifying Revolving	5	0	3	0	0	5	0	4	0
	Retail - Other Retail	12	0	11	1	0	9	0	8	1
	Retail - Other Retail - Of Which: SME	2	0	1	0	0	2	0	1	0
	Retail - Other Retail - Of Which: non-SME	10	0	9	1	0	7	0	7	1
	Equity	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets	0	0	0	0	0	0	0	0	0
	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 30/09/2018				As of 31/12/2018				
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
SWITZERLAND	(min EUR, %)									
	Central banks and central governments	4,340	0	4,339	50	0	410	0	666	15
	Institutions	2,263	0	2,237	324	0	2,075	0	2,053	305
	Corporates	7,848	44	4,247	1,617	8	8,191	44	4,461	1,766
	Corporates - Of Which: Specialised Lending	226	0	489	104	0	223	0	218	16
	Corporates - Of Which: SME	126	0	92	37	0	115	0	84	37
	Retail	512	1	489	59	0	501	1	489	57
	Retail - Secured on real estate property	289	0	288	21	0	291	0	291	21
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	289	0	288	21	0	291	0	291	21
	Retail - Qualifying Revolving	26	0	15	1	0	26	0	18	1
	Retail - Other Retail	197	1	186	37	0	184	1	179	35
	Retail - Other Retail - Of Which: SME	20	0	12	3	0	14	0	11	3
	Retail - Other Retail - Of Which: non-SME	177	1	175	34	0	169	1	168	32
	Equity	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets	0	0	0	0	0	0	0	0	0
	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 30/09/2018				As of 31/12/2018				
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
NETHERLANDS	(min EUR, %)									
	Central banks and central governments	0	0	0	0	0	0	0	0	0
	Institutions	812	0	697	177	0	659	0	640	189
	Corporates	5,104	26	3,622	2,044	7	5,973	25	3,805	2,176
	Corporates - Of Which: Specialised Lending	434	24	688	297	7	511	23	458	268
	Corporates - Of Which: SME	22	0	8	2	0	142	0	68	30
	Retail	202	1	134	21	0	83	0	77	8
	Retail - Secured on real estate property	50	0	50	5	0	50	0	50	4
	Retail - Secured on real estate property - Of Which: SME	3	0	3	0	0	3	0	3	0
	Retail - Secured on real estate property - Of Which: non-SME	47	0	47	5	0	47	0	47	4
	Retail - Qualifying Revolving	8	0	5	0	0	8	0	6	0
	Retail - Other Retail	145	1	80	15	0	25	0	21	4
	Retail - Other Retail - Of Which: SME	129	1	65	13	0	7	0	4	1
	Retail - Other Retail - Of Which: non-SME	15	0	15	3	0	17	0	17	3
	Equity	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets	0	0	0	0	0	0	0	0	0
	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 30/09/2018				As of 31/12/2018				
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
CHINA	(min EUR, %)									
	Central banks and central governments	578	0	544	185	0	493	0	460	161
	Institutions	5,289	0	4,858	2,729	0	4,345	0	3,916	2,237
	Corporates	2,591	0	2,344	1,042	0	2,777	0	2,435	1,023
	Corporates - Of Which: Specialised Lending	12	0	489	326	0	11	0	2	1
	Corporates - Of Which: SME	37	0	25	8	0	41	0	25	9
	Retail	97	0	88	12	0	94	0	88	11
	Retail - Secured on real estate property	44	0	44	2	0	45	0	45	2
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	44	0	44	2	0	45	0	45	2
	Retail - Qualifying Revolving	4	0	2	0	0	4	0	3	0
	Retail - Other Retail	49	0	42	9	0	44	0	40	8
	Retail - Other Retail - Of Which: SME	18	0	11	3	0	12	0	8	3
	Retail - Other Retail - Of Which: non-SME	31	0	31	6	0	32	0	32	5
	Equity	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets	0	0	0	0	0	0	0	0	0
	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 30/09/2018				As of 31/12/2018				
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
SPAIN	(min EUR, %)									
	Central banks and central governments	4	0	4	4	0	0	0	168	78
	Institutions	983	0	924	568	0	987	0	938	601
	Corporates	3,823	46	2,138	1,142	8	4,257	23	2,550	1,332
	Corporates - Of Which: Specialised Lending	224	0	301	141	0	164	0	150	70
	Corporates - Of Which: SME	13	0	13	7	0	459	0	211	54
	Retail	49	0	35	6	0	32	0	28	3
	Retail - Secured on real estate property	15	0	15	1	0	16	0	16	1
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	15	0	15	1	0	16	0	16	1
	Retail - Qualifying Revolving	7	0	4	0	0	7	0	5	0
	Retail - Other Retail	27	0	16	5	0	10	0	7	2
	Retail - Other Retail - Of Which: SME	19	0	9	4	0	3	0	1	0
	Retail - Other Retail - Of Which: non-SME	8	0	7	1	0	7	0	6	1
	Equity	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets	0	0	0	0	0	0	0	0	0
	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).



**2019 EU-wide Transparency Exercise**

**Credit Risk - IRB Approach**  
**COMMERZBANK Aktiengesellschaft**

		IRB Approach											
		As of 31/03/2019			As of 30/06/2019								
	(min EUR, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions				
										Of which: defaulted	Of which: defaulted	Of which: defaulted	
Consolidated data	Central banks and central governments	18,170	38	20,327	4,816	0	13,095	38	14,971	3,701	0	5	
	Institutions	55,727	18	49,444	23,450	0	54,707	60	48,642	22,512	0	170	
	Corporates	225,108	2,581	145,228	75,383	841	1,690	231,835	2,466	150,652	77,457	853	1,702
	Corporates - Of Which: Specialised Lending	21,037	1,030	19,239	10,452	318	501	21,012	871	19,181	10,175	270	424
	Corporates - Of Which: SME	14,568	439	10,908	6,536	222	257	14,234	458	10,773	6,677	231	269
	Retail	137,670	1,117	129,711	18,760	820	805	140,130	1,119	132,038	18,867	848	798
	Retail - Secured on real estate property	80,255	393	80,170	7,900	414	227	81,608	392	81,508	7,738	412	213
	Retail - Secured on real estate property - Of Which: SME	1,040	36	1,040	322	40	23	1,052	37	1,042	325	40	23
	Retail - Secured on real estate property - Of Which: non-SME	79,215	357	79,131	7,578	375	204	80,556	355	80,466	7,413	372	190
	Retail - Qualifying Revolving	13,479	12	10,540	665	2	32	13,536	13	10,591	660	2	29
	Retail - Other Retail	43,936	712	39,000	10,195	403	546	44,986	714	39,939	10,469	433	555
	Retail - Other Retail - Of Which: SME	13,506	341	10,042	3,305	145	247	13,881	342	10,316	3,456	159	252
	Retail - Other Retail - Of Which: non-SME	30,430	370	28,958	6,890	258	299	31,106	372	29,623	7,013	274	303
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets	0	0	0	4,870	0	0	0	0	4,387	0	0	0
	<b>IRB Total<sup>2</sup></b>				<b>127,280</b>					<b>126,924</b>			

(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 unlike in the previous Transparency exercises' results.

		IRB Approach											
		As of 31/03/2019			As of 30/06/2019								
	(min EUR, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions				
										Of which: defaulted	Of which: defaulted	Of which: defaulted	
GERMANY	Central banks and central governments	317	0	313	31	0	307	0	304	23	0	0	
	Institutions	5,442	0	7,374	3,147	0	5,222	0	7,055	3,089	0	2	
	Corporates	110,735	1,286	69,714	33,059	370	833	113,986	1,211	72,651	34,084	349	827
	Corporates - Of Which: Specialised Lending	12,264	394	11,436	5,653	199	188	12,407	279	11,525	5,595	159	136
	Corporates - Of Which: SME	10,156	325	7,494	4,202	59	181	10,166	304	7,549	4,302	61	180
	Retail	122,671	561	115,341	14,378	162	385	124,321	558	116,964	14,229	182	369
	Retail - Secured on real estate property	72,708	168	72,699	6,351	77	98	73,812	167	73,802	6,180	89	82
	Retail - Secured on real estate property - Of Which: SME	469	2	464	100	0	1	455	2	447	95	0	0
	Retail - Secured on real estate property - Of Which: non-SME	72,238	166	72,235	6,251	77	97	73,357	165	73,355	6,086	89	81
	Retail - Qualifying Revolving	13,286	12	10,409	657	2	32	13,345	13	10,460	652	2	29
	Retail - Other Retail	36,677	381	32,233	7,370	83	256	37,165	378	32,703	7,396	91	258
	Retail - Other Retail - Of Which: SME	10,621	211	7,282	2,352	39	127	10,709	206	7,352	2,408	43	126
	Retail - Other Retail - Of Which: non-SME	26,056	170	24,951	5,018	44	129	26,456	173	25,350	4,989	48	132
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0
	<b>IRB Total</b>												

(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 Approach											
		As of 31/03/2019			As of 30/06/2019								
	(min EUR, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions				
										Of which: defaulted	Of which: defaulted	Of which: defaulted	
POLAND	Central banks and central governments	270	0	267	108	0	210	0	207	40	0	0	
	Institutions	570	0	505	175	0	647	0	587	155	0	0	
	Corporates	12,245	385	9,360	6,969	286	211	12,548	442	9,747	7,554	339	314
	Corporates - Of Which: Specialised Lending	2,172	121	1,802	1,450	0	99	2,197	121	1,855	1,516	0	61
	Corporates - Of Which: SME	3,236	75	2,555	1,957	155	87	3,374	118	2,680	2,090	162	74
	Retail	13,041	547	12,516	4,172	654	413	13,647	552	13,106	4,381	662	421
	Retail - Secured on real estate property	6,511	222	6,435	1,468	336	128	6,756	222	6,666	1,482	322	130
	Retail - Secured on real estate property - Of Which: SME	561	34	566	221	39	22	588	35	586	230	40	23
	Retail - Secured on real estate property - Of Which: non-SME	5,950	187	5,869	1,247	296	105	6,168	187	6,080	1,252	282	107
	Retail - Qualifying Revolving	2	0	1	0	0	0	2	0	1	0	0	0
	Retail - Other Retail	6,529	325	6,080	2,704	319	286	6,889	330	6,439	2,900	340	292
	Retail - Other Retail - Of Which: SME	2,737	126	2,648	923	106	118	2,886	133	2,803	991	115	123
	Retail - Other Retail - Of Which: non-SME	3,792	197	3,432	1,781	213	167	4,003	196	3,636	1,909	225	168
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0
	<b>IRB Total</b>												

(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 Approach											
		As of 31/03/2019			As of 30/06/2019								
	(min EUR, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions				
										Of which: defaulted	Of which: defaulted	Of which: defaulted	
UNITED STATES	Central banks and central governments	2,894	0	2,896	0	0	4,783	0	4,785	0	0	0	
	Institutions	3,767	4	3,596	1,755	0	3	3,422	4	3,291	1,584	0	4
	Corporates	19,729	8	12,407	6,814	3	11	20,823	6	12,823	6,910	1	14
	Corporates - Of Which: Specialised Lending	428	0	402	280	0	0	433	0	393	251	0	0
	Corporates - Of Which: SME	15	0	12	7	0	0	16	0	13	8	0	0
	Retail	162	0	150	17	0	0	168	0	158	22	0	0
	Retail - Secured on real estate property	95	0	95	8	0	0	93	0	93	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	95	0	95	8	0	0	93	0	93	8	0	0
	Retail - Qualifying Revolving	18	0	12	1	0	0	18	0	12	1	0	0
	Retail - Other Retail	49	0	44	8	0	0	58	0	53	14	0	0
	Retail - Other Retail - Of Which: SME	13	0	9	2	0	0	13	0	9	2	0	0
	Retail - Other Retail - Of Which: non-SME	36	0	36	6	0	0	45	0	44	12	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0
	<b>IRB Total</b>												

(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 Approach											
		As of 31/03/2019			As of 30/06/2019								
	(min EUR, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions				
										Of which: defaulted	Of which: defaulted	Of which: defaulted	
UNITED KINGDOM	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	6,882	0	6,878	3,243	0	1	6,247	0	6,183	2,521	0	1
	Corporates	14,544	0	12,449	8,007	1	14	14,613	0	12,248	7,723	0	10
	Corporates - Of Which: Specialised Lending	1,963	0	1,682	625	0	9	1,878	0	1,631	577	0	7
	Corporates - Of Which: SME	187	3	163	103	1	2	187	0	176	91	0	0
	Retail	113	1	108	9	0	0	142	0	124	26	0	0
	Retail - Secured on real estate property	77	0	77	5	0	0	77	0	77	4	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	77	0	77	5	0	0	77	0	77	4	0	0
	Retail - Qualifying Revolving	13	0	8	1	0	0	12	0	8	0	0	0
	Retail - Other Retail	23	0	23	3	0	0	53	0	39	22	0	0
	Retail - Other Retail - Of Which: SME	2	0	1	0	0	0	29	0	15	18	0	0
	Retail - Other Retail - Of Which: non-SME	22	0	22	3	0	0	24	0	24	4	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0
	<b>IRB Total</b>												

(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 Approach							
		As of 31/03/2019				As of 30/06/2019			
	(mln EUR, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
<b>FRANCE</b>		0	0	0	0	0	0	0	0
Central banks and central governments		0	0	0	0	0	0	0	0
Institutions		2,599	0	2,244	530	2,714	0	2,711	844
Corporates		10,251	49	5,872	2,872	10,602	49	6,067	3,023
Corporates - Of Which: Specialised Lending		408	30	378	253	408	30	390	261
Corporates - Of Which: SME		313	0	170	56	12	0	11	8
Retail		81	0	76	9	83	1	78	8
Retail - Secured on real estate property		43	0	43	5	46	0	46	4
Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of Which: non-SME		43	0	43	5	46	0	46	4
Retail - Qualifying Revolving		13	0	9	1	13	0	9	1
Retail - Other Retail		25	0	23	4	24	0	23	3
Retail - Other Retail - Of Which: SME		2	0	1	0	1	0	1	0
Retail - Other Retail - Of Which: non-SME		23	0	22	3	23	0	22	3
Equity		0	0	0	0	0	0	0	0
Other non credit-obligation assets		0	0	0	0	0	0	0	0
IRB Total		12,850	49	8,116	3,332	13,316	49	8,721	3,875

(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 Approach							
		As of 31/03/2019				As of 30/06/2019			
	(mln EUR, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
<b>ITALY</b>		410	0	419	557	399	0	116	218
Central banks and central governments		1,565	0	1,479	2,121	1,870	0	1,791	2,298
Institutions		2,690	40	1,612	926	2,757	40	1,644	923
Corporates		166	34	155	81	165	35	151	78
Corporates - Of Which: Specialised Lending		10	3	10	4	9	3	9	4
Corporates - Of Which: SME		30	0	27	2	26	0	23	2
Retail		15	0	15	1	15	0	15	1
Retail - Secured on real estate property		0	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0	0	0	0
Retail - Qualifying Revolving		5	0	4	0	5	0	4	0
Retail - Other Retail		9	0	8	1	5	0	4	1
Retail - Other Retail - Of Which: SME		1	0	1	0	2	0	1	0
Retail - Other Retail - Of Which: non-SME		8	0	7	1	4	0	3	1
Equity		0	0	0	0	0	0	0	0
Other non credit-obligation assets		0	0	0	0	0	0	0	0
IRB Total		4,275	74	4,018	3,565	4,064	74	3,757	3,241

(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 Approach							
		As of 31/03/2019				As of 30/06/2019			
	(mln EUR, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
<b>SWITZERLAND</b>		1,157	0	1,433	24	451	0	773	17
Central banks and central governments		1,719	0	1,696	254	2,179	0	2,153	361
Institutions		8,192	44	4,555	1,852	8,581	44	4,850	1,946
Corporates		233	0	229	34	234	0	230	24
Corporates - Of Which: Specialised Lending		81	0	49	26	36	0	22	17
Corporates - Of Which: SME		513	1	501	56	629	1	576	80
Retail		306	0	306	23	307	1	307	23
Retail - Secured on real estate property		0	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of Which: non-SME		306	0	306	23	307	1	307	23
Retail - Qualifying Revolving		25	0	18	1	25	0	18	1
Retail - Other Retail		182	1	177	32	298	1	252	56
Retail - Other Retail - Of Which: SME		14	0	10	3	91	0	46	10
Retail - Other Retail - Of Which: non-SME		168	1	167	29	206	1	205	45
Equity		0	0	0	0	0	0	0	0
Other non credit-obligation assets		0	0	0	0	0	0	0	0
IRB Total		11,174	45	11,261	1,939	12,548	45	12,703	2,113

(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 Approach							
		As of 31/03/2019				As of 30/06/2019			
	(mln EUR, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
<b>NETHERLANDS</b>		0	0	0	0	0	0	0	0
Central banks and central governments		719	0	731	211	761	0	776	235
Institutions		6,609	25	4,024	2,331	6,326	6	3,994	2,373
Corporates		485	23	441	239	457	4	414	228
Corporates - Of Which: Specialised Lending		12	0	11	6	7	0	7	3
Corporates - Of Which: SME		83	0	79	10	86	0	81	10
Retail		51	0	51	5	52	0	52	5
Retail - Secured on real estate property		3	0	3	0	3	0	3	0
Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of Which: non-SME		3	0	3	0	3	0	3	0
Retail - Qualifying Revolving		8	0	6	0	8	0	5	0
Retail - Other Retail		24	0	22	4	27	0	24	4
Retail - Other Retail - Of Which: SME		5	0	4	1	7	0	5	1
Retail - Other Retail - Of Which: non-SME		19	0	18	4	19	0	19	4
Equity		0	0	0	0	0	0	0	0
Other non credit-obligation assets		0	0	0	0	0	0	0	0
IRB Total		7,824	25	7,825	2,581	7,712	6	7,712	2,620

(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 Approach							
		As of 31/03/2019				As of 30/06/2019			
	(mln EUR, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
<b>CHINA</b>		568	0	524	165	459	0	415	136
Central banks and central governments		4,674	0	4,043	2,269	3,799	0	3,214	1,857
Institutions		3,026	23	2,548	1,055	2,866	9	2,505	1,076
Corporates		11	0	3	1	11	0	3	1
Corporates - Of Which: Specialised Lending		26	0	15	6	16	0	12	7
Corporates - Of Which: SME		95	0	88	10	95	1	88	10
Retail		49	0	49	3	51	0	51	3
Retail - Secured on real estate property		0	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of Which: non-SME		49	0	49	3	51	0	51	3
Retail - Qualifying Revolving		4	0	3	0	4	0	3	0
Retail - Other Retail		42	0	37	7	40	1	34	7
Retail - Other Retail - Of Which: SME		13	0	8	3	11	1	6	2
Retail - Other Retail - Of Which: non-SME		29	0	29	4	29	0	28	5
Equity		0	0	0	0	0	0	0	0
Other non credit-obligation assets		0	0	0	0	0	0	0	0
IRB Total		9,282	23	8,591	3,490	8,135	9	7,703	3,071

(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 Approach							
		As of 31/03/2019				As of 30/06/2019			
	(mln EUR, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
<b>SPAIN</b>		0	0	171	79	0	0	171	71
Central banks and central governments		904	0	840	608	1,003	0	976	674
Institutions		4,289	23	2,518	1,427	4,493	23	2,469	1,241
Corporates		165	0	151	54	161	0	148	46
Corporates - Of Which: Specialised Lending		22	0	22	5	23	0	23	5
Corporates - Of Which: SME		32	0	27	3	32	0	27	3
Retail		15	0	15	1	15	0	15	1
Retail - Secured on real estate property		0	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of Which: non-SME		15	0	15	1	15	0	15	1
Retail - Qualifying Revolving		7	0	5	0	7	0	5	0
Retail - Other Retail		9	0	7	1	9	0	7	1
Retail - Other Retail - Of Which: SME		3	0	1	0	3	0	1	0
Retail - Other Retail - Of Which: non-SME		6	0	6	1	6	0	6	1
Equity		0	0	0	0	0	0	0	0
Other non credit-obligation assets		0	0	0	0	0	0	0	0
IRB Total		4,289	23	2,518	1,427	4,493	23	2,469	1,241

(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).











**2019 EU-wide Transparency Exercise**  
**General governments exposures by country of the counterparty**

COMMERZBANK Aktiengesellschaft

As of 31/12/2018

		Direct exposures													Risk weighted exposure amount			
		On balance sheet						Derivatives				Off balance sheet						
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		Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
				Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions									
[ 0 - 3M [	Africa	143	142	0	0	0	0	142	0	0	0	0	0	0	0	40	0	
[ 3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	41	0	
[ 2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 10Y - more	4	4	0	0	0	0	4	0	0	0	0	0	0	0	0	0		
<b>Total</b>		<b>147</b>	<b>146</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>146</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>81</b>	<b>0</b>	<b>47</b>	
[ 0 - 3M [	Others	666	666	34	0	116	517	0	0	0	0	0	0	0	44	1		
[ 3M - 1Y [		17	17	0	0	0	17	0	0	0	0	0	0	0	0	0		
[ 1Y - 2Y [		17	17	0	0	0	17	0	0	0	0	0	0	0	0	0		
[ 2Y - 3Y [		17	17	0	0	0	17	0	0	0	0	0	0	0	0	0		
[ 3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 5Y - 10Y [		113	113	0	0	0	113	0	0	0	0	0	0	0	0	0		
[ 10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
<b>Total</b>		<b>831</b>	<b>831</b>	<b>34</b>	<b>0</b>	<b>116</b>	<b>681</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>44</b>	<b>1</b>	<b>79</b>		

**Notes and definitions**

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 hold non-domestic 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 counterparties 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 counterparties (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 counterparties (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, Dominica, 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, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), 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, Congo, The Democratic Republic Of The, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, Tanzania, United Republic Of, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

(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.







## 2019 EU-wide Transparency Exercise

### General governments exposures by country of the counterparty

COMMERZBANK Aktiengesellschaft

As of 30/06/2019

Residual Maturity	Country / Region	(mln EUR)															Risk weighted exposure amount
		On balance sheet								Derivatives				Off balance sheet			
		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	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures					
								Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions				
[ 0 - 3M ]	Finland	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 5Y - 10Y ]		9	9	9	9	9	9	9	9	9	9	9	9	9	9		
[ 10Y - more ]	78	78	78	78	78	78	78	78	78	78	78	78	78	78			
<b>Total</b>	<b>87</b>	<b>87</b>	<b>9</b>	<b>0</b>	<b>0</b>	<b>78</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>
[ 0 - 3M ]	France	1	1	1	0	0	0	0	0	0	0	0	0	0	0		
[ 3M - 1Y ]		58	58	57	0	0	0	0	0	0	0	0	0	0	0		
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 2Y - 3Y ]		3	3	1	0	2	0	0	0	0	0	0	0	0	0		
[ 3Y - 5Y ]		113	113	97	0	16	0	0	0	0	0	0	0	0	0		
[ 5Y - 10Y ]		194	194	161	0	33	0	0	0	0	0	0	0	0	0		
[ 10Y - more ]	65	65	55	0	11	0	0	0	0	0	0	0	0	0			
<b>Total</b>	<b>434</b>	<b>434</b>	<b>372</b>	<b>0</b>	<b>61</b>	<b>1</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>59</b>
[ 0 - 3M ]	Germany	1,522	1,520	4	0	38	976	0	0	0	0	0	0	843	0		
[ 3M - 1Y ]		1,042	1,042	17	0	731	294	0	0	0	0	0	0	3	0		
[ 1Y - 2Y ]		1,080	1,080	63	0	223	795	0	0	0	0	0	0	1	0		
[ 2Y - 3Y ]		635	635	5	0	227	403	0	0	0	0	0	0	0	0		
[ 3Y - 5Y ]		1,527	1,527	503	0	162	862	0	0	0	0	0	0	1	0		
[ 5Y - 10Y ]		3,102	3,102	151	0	221	2,730	0	0	0	0	0	0	0	0		
[ 10Y - more ]	2,761	2,761	161	0	161	2,599	0	0	0	0	0	0	0	0			
<b>Total</b>	<b>11,669</b>	<b>11,667</b>	<b>904</b>	<b>0</b>	<b>1,602</b>	<b>8,658</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>848</b>	<b>0</b>	<b>0</b>		<b>41</b>
[ 0 - 3M ]	Croatia	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 10Y - more ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
<b>Total</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>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>		<b>0</b>
[ 0 - 3M ]	Greece	270	270	0	0	0	0	0	0	0	0	0	0	0	0		
[ 3M - 1Y ]		141	141	0	0	0	0	0	0	0	0	0	0	0	0		
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 3Y - 5Y ]		1	1	1	0	0	0	0	0	0	0	0	0	0	0		
[ 5Y - 10Y ]		1	1	1	0	0	0	0	0	0	0	0	0	0	0		
[ 10Y - more ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
<b>Total</b>	<b>413</b>	<b>413</b>	<b>2</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>	<b>0</b>	<b>0</b>		<b>0</b>
[ 0 - 3M ]	Hungary	9	9	0	0	9	0	0	0	0	0	0	0	0	0		
[ 3M - 1Y ]		22	22	0	0	22	0	0	0	0	0	0	0	0	0		
[ 1Y - 2Y ]		25	25	0	0	25	0	0	0	0	0	0	0	0	0		
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 3Y - 5Y ]		86	86	0	0	86	0	0	0	0	0	0	0	0	0		
[ 5Y - 10Y ]		11	11	0	0	11	0	0	0	0	0	0	0	0	0		
[ 10Y - more ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
<b>Total</b>	<b>153</b>	<b>153</b>	<b>0</b>	<b>0</b>	<b>153</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>		<b>5</b>
[ 0 - 3M ]	Ireland	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 3Y - 5Y ]		3	3	3	0	0	0	0	0	0	0	0	0	0	0		
[ 5Y - 10Y ]		4	4	4	0	0	0	0	0	0	0	0	0	0	0		
[ 10Y - more ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
<b>Total</b>	<b>7</b>	<b>7</b>	<b>7</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>	<b>0</b>	<b>0</b>		<b>0</b>
[ 0 - 3M ]	Italy	516	516	0	0	234	282	0	0	0	0	0	0	0	0		
[ 3M - 1Y ]		77	77	5	0	50	22	0	0	0	0	0	0	0	0		
[ 1Y - 2Y ]		126	126	0	0	126	0	0	0	0	0	0	0	0	0		
[ 2Y - 3Y ]		208	208	0	0	0	7	0	0	0	0	0	0	0	0		
[ 3Y - 5Y ]		794	793	0	0	0	484	0	0	0	0	0	0	0	0		
[ 5Y - 10Y ]		3,074	3,070	3	0	0	3,067	0	0	0	0	0	0	0	0		
[ 10Y - more ]	6,691	6,661	11	0	0	6,650	0	0	0	0	0	0	0	0			
<b>Total</b>	<b>11,486</b>	<b>11,451</b>	<b>19</b>	<b>0</b>	<b>284</b>	<b>10,638</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>2,449</b>
[ 0 - 3M ]	Latvia	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 10Y - more ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
<b>Total</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>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>		<b>0</b>







**2019 EU-wide Transparency Exercise**  
**General governments exposures by country of the counterparty**

COMMERZBANK Aktiengesellschaft

As of 30/06/2019

		Direct exposures													Risk weighted exposure amount
		On balance sheet						Derivatives				Off balance sheet			
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	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
								Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions		
[ 0 - 3M [	Africa	118	118	0	0	0	118	0	0	0	0	126	1	77	
[ 3M - 1Y [		0	0	0	0	0	0	0	0	0	0	15	0		
[ 1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	24	0		
[ 2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0		
[ 3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0		
[ 5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0		
[ 10Y - more		6	6	0	0	0	6	0	0	0	0	0	0		
<b>Total</b>		<b>124</b>	<b>124</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>124</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>164</b>	<b>1</b>		
[ 0 - 3M [	Others	646	646	16	0	91	538	0	0	0	0	37	0	45	
[ 3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0		
[ 1Y - 2Y [		17	17	0	0	0	17	0	0	0	0	0	0		
[ 2Y - 3Y [		17	17	0	0	0	17	0	0	0	0	0	0		
[ 3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0		
[ 5Y - 10Y [		106	106	0	0	0	106	0	0	0	0	0	0		
[ 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0		
<b>Total</b>		<b>787</b>	<b>786</b>	<b>16</b>	<b>0</b>	<b>91</b>	<b>678</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>37</b>	<b>0</b>		

**Notes and definitions**

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 hold non-domestic 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, Dominica, 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, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), 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, Congo, The Democratic Republic Of The, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, Tanzania, United Republic Of, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

(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.

## 2019 EU-wide Transparency Exercise

### Performing and non-performing exposures

COMMERZBANK Aktiengesellschaft

	As of 30/09/2018							As of 31/12/2018						
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions <sup>4</sup>		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 <sup>4</sup>		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>		On performing exposures <sup>2</sup>	On non-performing exposures <sup>3</sup>			
		Of which: defaulted						Of which: defaulted						
(mln EUR)														
<b>Debt securities (including at amortised cost and fair value)</b>	<b>59,304</b>	<b>0</b>	<b>120</b>	<b>120</b>	<b>107</b>	<b>1</b>	<b>0</b>	<b>59,500</b>	<b>0</b>	<b>54</b>	<b>54</b>	<b>110</b>	<b>1</b>	<b>0</b>
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	30,078	0	0	0	96	0	0	30,139	0	0	0	102	0	0
Credit institutions	13,158	0	0	0	3	0	0	13,087	0	0	0	3	0	0
Other financial corporations	12,504	0	120	120	4	1	0	13,222	0	54	54	3	1	0
Non-financial corporations	3,563	0	0	0	4	0	0	3,054	0	0	0	2	0	0
<b>Loans and advances (including at amortised cost and fair value)</b>	<b>354,898</b>	<b>250</b>	<b>4,062</b>	<b>3,934</b>	<b>562</b>	<b>1,915</b>	<b>1,219</b>	<b>326,526</b>	<b>267</b>	<b>3,933</b>	<b>3,806</b>	<b>579</b>	<b>1,863</b>	<b>1,159</b>
Central banks	58,679	0	0	0	1	0	0	52,195	0	0	0	0	0	0
General governments	16,488	0	27	27	3	0	27	15,675	0	28	28	3	1	27
Credit institutions	55,456	0	5	5	60	2	0	43,045	21	5	5	48	2	0
Other financial corporations	27,668	73	126	126	4	33	70	17,929	0	125	125	7	35	68
Non-financial corporations	96,671	75	2,836	2,729	271	1,384	807	95,826	112	2,777	2,673	291	1,369	776
of which: small and medium-sized enterprises at amortised cost	24,274	51	940	931	93	450	176	24,072	78	907	901	94	456	172
Households	99,936	102	1,067	1,046	222	496	315	101,856	134	998	976	230	457	288
<b>DEBT INSTRUMENTS other than HFT</b>	<b>414,202</b>	<b>250</b>	<b>4,182</b>	<b>4,054</b>	<b>669</b>	<b>1,917</b>	<b>1,219</b>	<b>386,026</b>	<b>267</b>	<b>3,987</b>	<b>3,860</b>	<b>689</b>	<b>1,864</b>	<b>1,159</b>
<b>OFF-BALANCE SHEET EXPOSURES</b>	<b>176,410</b>		<b>379</b>	<b>327</b>	<b>179</b>	<b>82</b>	<b>52</b>	<b>174,920</b>		<b>336</b>	<b>300</b>	<b>189</b>	<b>75</b>	<b>50</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)

<sup>(4)</sup> 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.

## 2019 EU-wide Transparency Exercise

### Performing and non-performing exposures

COMMERZBANK Aktiengesellschaft

(mln EUR)	As of 31/03/2019							As of 30/06/2019						
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions <sup>4</sup>		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 <sup>4</sup>		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: defaulted		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: defaulted	
		Of which: defaulted	Of which: defaulted				Of which: defaulted							
<b>Debt securities (including at amortised cost and fair value)</b>	<b>61,009</b>	<b>0</b>	<b>39</b>	<b>39</b>	<b>104</b>	<b>1</b>	<b>0</b>	<b>62,949</b>	<b>0</b>	<b>24</b>	<b>24</b>	<b>59</b>	<b>0</b>	<b>0</b>
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	31,603	0	0	0	96	0	0	31,857	0	0	0	49	0	0
Credit institutions	13,266	0	0	0	3	0	0	14,286	0	0	0	4	0	0
Other financial corporations	12,981	0	39	39	2	1	0	13,111	0	24	24	4	0	0
Non-financial corporations	3,160	0	0	0	2	0	0	3,696	0	0	0	3	0	0
<b>Loans and advances (including at amortised cost and fair value)</b>	<b>357,535</b>	<b>274</b>	<b>3,728</b>	<b>3,601</b>	<b>598</b>	<b>1,770</b>	<b>994</b>	<b>369,830</b>	<b>223</b>	<b>3,647</b>	<b>3,544</b>	<b>571</b>	<b>1,736</b>	<b>930</b>
Central banks	57,675	0	0	0	0	0	0	63,634	0	0	0	0	0	0
General governments	15,167	0	28	28	4	0	28	14,941	0	31	31	3	0	30
Credit institutions	47,333	0	13	13	51	2	7	47,943	0	11	11	60	2	6
Other financial corporations	32,279	0	114	114	6	33	61	32,199	1	92	92	9	32	52
Non-financial corporations	100,821	152	2,570	2,466	305	1,267	620	104,739	113	2,504	2,424	287	1,216	565
of which: small and medium-sized enterprises at amortised cost	25,243	94	942	935	111	460	175	25,206	79	903	889	113	458	166
Households	104,261	122	1,003	980	232	468	278	106,375	109	1,009	986	212	486	277
<b>DEBT INSTRUMENTS other than HFT</b>	<b>418,545</b>	<b>274</b>	<b>3,766</b>	<b>3,640</b>	<b>702</b>	<b>1,771</b>	<b>994</b>	<b>432,780</b>	<b>223</b>	<b>3,671</b>	<b>3,568</b>	<b>630</b>	<b>1,736</b>	<b>930</b>
<b>OFF-BALANCE SHEET EXPOSURES</b>	<b>177,666</b>		<b>305</b>	<b>288</b>	<b>196</b>	<b>78</b>	<b>49</b>	<b>179,599</b>		<b>358</b>	<b>340</b>	<b>195</b>	<b>86</b>	<b>48</b>

(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 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)

(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.



## 2019 EU-wide Transparency Exercise

### Forborne exposures

COMMERZBANK Aktiengesellschaft

	As of 30/09/2018					As of 31/12/2018					
	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 <sup>2</sup>		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 <sup>2</sup>		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		
(mln EUR)											
<b>Debt securities (including at amortised cost and fair value)</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1</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	0
General governments	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	1	0	0	0	0	1	0	0	0	0	0
<b>Loans and advances (including at amortised cost and fair value)</b>	<b>3,937</b>	<b>1,611</b>	<b>676</b>	<b>621</b>	<b>1,265</b>	<b>3,470</b>	<b>1,517</b>	<b>651</b>	<b>583</b>	<b>1,095</b>	<b>1,095</b>
Central banks	0	0	0	0	0	0	0	0	0	0	0
General governments	27	27	0	0	27	28	28	1	1	27	27
Credit institutions	1	1	0	0	0	3	1	0	0	0	0
Other financial corporations	36	21	7	7	4	34	19	7	6	5	5
Non-financial corporations	3,116	1,430	618	577	871	2,698	1,344	590	538	729	729
of which: small and medium-sized enterprises at amortised cost	597	291	86	79	180	597	288	90	85	186	186
Households	757	132	51	37	364	708	125	54	38	335	335
<b>DEBT INSTRUMENTS other than HFT</b>	<b>3,937</b>	<b>1,611</b>	<b>676</b>	<b>621</b>	<b>1,265</b>	<b>3,471</b>	<b>1,517</b>	<b>651</b>	<b>583</b>	<b>1,095</b>	<b>1,095</b>
<b>Loan commitments given</b>	<b>451</b>	<b>82</b>	<b>18</b>	<b>10</b>	<b>19</b>	<b>390</b>	<b>73</b>	<b>19</b>	<b>12</b>	<b>20</b>	<b>20</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□

<sup>(2)</sup> 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.

## 2019 EU-wide Transparency Exercise

### Forborne exposures

COMMERZBANK Aktiengesellschaft

	As of 31/03/2019					As of 30/06/2019					
	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 <sup>2</sup>		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 <sup>2</sup>		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		
(mln EUR)											
<b>Debt securities (including at amortised cost and fair value)</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1</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	0
General governments	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	1	0	0	0	0	1	0	0	0	0	0
<b>Loans and advances (including at amortised cost and fair value)</b>	<b>2,938</b>	<b>1,195</b>	<b>431</b>	<b>377</b>	<b>918</b>	<b>2,999</b>	<b>1,258</b>	<b>467</b>	<b>408</b>	<b>945</b>	<b>945</b>
Central banks	0	0	0	0	0	0	0	0	0	0	0
General governments	28	28	0	0	28	31	31	0	0	30	30
Credit institutions	1	1	0	0	0	1	1	0	0	0	0
Other financial corporations	31	16	4	4	4	39	24	12	11	4	4
Non-financial corporations	2,203	1,028	375	336	568	2,285	1,087	408	361	595	595
of which: small and medium-sized enterprises at amortised cost	583	271	92	83	174	550	241	89	81	162	162
Households	676	122	52	37	318	643	115	48	35	314	314
<b>DEBT INSTRUMENTS other than HFT</b>	<b>2,939</b>	<b>1,195</b>	<b>431</b>	<b>377</b>	<b>918</b>	<b>2,999</b>	<b>1,258</b>	<b>467</b>	<b>408</b>	<b>945</b>	<b>945</b>
<b>Loan commitments given</b>	<b>394</b>	<b>67</b>	<b>23</b>	<b>15</b>	<b>23</b>	<b>564</b>	<b>102</b>	<b>29</b>	<b>11</b>	<b>21</b>	<b>21</b>

(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.