



2021 EU-wide Stress Test

| | |
|---------------------|---------------------|
| Bank Name | Deutsche Bank AG |
| LEI Code | 7LTFZYICNSX8D621K86 |
| Country Code | DE |

2021 EU-wide Stress Test: Summary

Deutsche Bank AG

| Row Num | (mln EUR, %) | 1 | 2 | 3 | 4 | 5 | 6 | 7 | |
|-------------------------|---|---------------|-------------------|---------------|---------------|----------------|------------------|---------------|--|
| | | Actual | Baseline Scenario | | | | Adverse Scenario | | |
| | | 31/12/2020 | 31/12/2021 | 31/12/2022 | 31/12/2023 | 31/12/2021 | 31/12/2022 | 31/12/2023 | |
| 1 | Net interest income | 11,319 | 11,166 | 10,267 | 8,614 | 9,945 | 9,263 | 7,465 | |
| 2 | Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities | 2,336 | 3,291 | 3,291 | 3,291 | -631 | 2,468 | 2,468 | |
| 3 | Impairment (-) or reversal of impairment (+) on financial assets not measured at fair value through profit or loss | -1,789 | -1,768 | -1,202 | -1,142 | -5,916 | -1,180 | -1,310 | |
| 4 | Profit or (-) loss for the year | 624 | 1,863 | 1,746 | 641 | -10,182 | 247 | -1,484 | |
| 5 | Coverage ratio: non-performing exposure (%) | 25.80% | 26.05% | 25.72% | 25.49% | 27.47% | 27.35% | 27.02% | |
| 6 | Common Equity Tier 1 capital | 44,885 | 45,758 | 46,524 | 45,832 | 32,681 | 31,663 | 28,305 | |
| 7 | Total Risk exposure amount (all transitional adjustments included) | 328,951 | 333,585 | 335,236 | 336,076 | 366,933 | 373,789 | 374,492 | |
| 8 | Common Equity Tier 1 ratio, % | 13.64% | 13.72% | 13.88% | 13.64% | 8.91% | 8.47% | 7.56% | |
| 9 | Fully loaded Common Equity Tier 1 ratio, % | 13.63% | 13.70% | 13.87% | 13.62% | 8.28% | 8.18% | 7.43% | |
| 10 | Tier 1 capital | 51,734 | 52,607 | 52,273 | 51,581 | 39,530 | 37,412 | 34,053 | |
| 11 | Total leverage ratio exposures | 1,078,268 | 1,078,268 | 1,078,268 | 1,078,268 | 1,078,268 | 1,078,268 | 1,078,268 | |
| 12 | Leverage ratio, % | 4.80% | 4.88% | 4.85% | 4.78% | 3.67% | 3.47% | 3.16% | |
| 13 | Fully loaded leverage ratio, % | 4.69% | 4.77% | 4.85% | 4.78% | 3.35% | 3.37% | 3.11% | |
| Memorandum items | | | | | | | | | |
| 14 | Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2021-2023 period (cumulative conversions) ¹ | | 0 | 0 | 0 | 0 | 0 | 0 | |
| 15 | Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event ² | | 5,748 | 5,748 | 5,748 | 5,748 | 5,748 | 5,748 | |
| 16 | Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario ² | | 0 | 0 | 0 | 0 | 0 | 0 | |

¹ Conversions not considered for CET1 computation

² Excluding instruments with mandatory conversion into ordinary shares upon a fixed date in the 2021-2023 period

| | | |
|----|--|--------------------------|
| 17 | IFRS 9 transitional arrangements? | Yes (static and dynamic) |
| 18 | New definition of default? | No |

2021 EU-wide Stress Test: Credit risk IRB
Deutsche Bank AG

| Row/ sum | (min EUR, %) | Actual 31/12/2020 | | | | | | | | | | | | | | |
|-------------|--|----------------------|-----------|---------------|-----------|-----------------------|-----------|---------------|-----------|------------------|------------------|------------------|--|--|--|-----------------------------------|
| | | Exposure values | | | | Risk exposure amounts | | | | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| | | A-IRB | | F-IRB | | A-IRB | | F-IRB | | | | | | | | |
| | | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | | | | | | | |
| 1 | | 81,338 | 0 | 0 | 0 | 13,702 | 0 | 0 | 0 | 70,611 | 52 | 0 | 2 | 0 | 0 | 100.00% |
| 2 | Central banks | 45,531 | 18 | 24 | 0 | 4,344 | 3 | 0 | 0 | 10,205 | 377 | 12 | 7 | 5 | 11 | 90.64% |
| 3 | Central governments | 41,271 | 1,799 | 4 | 0 | 6,628 | 238 | 5 | 0 | 13,986 | 562 | 39 | 4 | 1 | 1 | 2.54% |
| 4 | Institutions | 280,571 | 13,449 | 7,482 | 139 | 93,328 | 2,759 | 3,304 | 0 | 222,260 | 18,942 | 9,811 | 338 | 261 | 1,802 | 18.37% |
| 5 | Corporates | 37,076 | 3,182 | 1,531 | 28 | 8,167 | 456 | 1,094 | 0 | 31,554 | 3,324 | 2,611 | 30 | 36 | 250 | 9.57% |
| 6 | Corporates - Of Which: Specialised Lending | 19,373 | 389 | 110 | 3 | 7,148 | 159 | 50 | 0 | 14,968 | 2,246 | 460 | 18 | 38 | 246 | 53.53% |
| 7 | Corporates - Of Which: SME | 223,393 | 4,003 | 0 | 0 | 49,231 | 1,093 | 0 | 0 | 201,904 | 18,492 | 3,976 | 295 | 430 | 1,625 | 40.86% |
| 8 | Retail | 177,000 | 1,594 | 0 | 0 | 29,967 | 650 | 0 | 0 | 161,133 | 14,132 | 1,559 | 79 | 200 | 378 | 24.23% |
| 9 | Retail - Secured on real estate property | 8,618 | 96 | 0 | 0 | 880 | 30 | 0 | 0 | 7,793 | 925 | 92 | 3 | 9 | 43 | 46.78% |
| 10 | Retail - Secured on real estate property - Of Which: SME | 168,382 | 1,497 | 0 | 0 | 29,087 | 620 | 0 | 0 | 153,241 | 13,207 | 1,467 | 76 | 191 | 335 | 22.81% |
| 11 | Retail - Secured on real estate property - Of Which: non-SME | 11,315 | 75 | 0 | 0 | 1,078 | 43 | 0 | 0 | 10,719 | 582 | 92 | 5 | 13 | 58 | 60.68% |
| 12 | Retail - Other Retail | 35,078 | 2,334 | 0 | 0 | 18,186 | 401 | 0 | 0 | 30,052 | 3,779 | 2,324 | 211 | 217 | 1,191 | 51.24% |
| 13 | Retail - Other Retail - Of Which: SME | 4,740 | 197 | 0 | 0 | 1,286 | 58 | 0 | 0 | 4,104 | 670 | 256 | 7 | 12 | 214 | 83.38% |
| 14 | Retail - Other Retail - Of Which: non-SME | 30,338 | 2,137 | 0 | 0 | 16,899 | 343 | 0 | 0 | 25,949 | 3,109 | 2,068 | 204 | 204 | 977 | 47.26% |
| 15 | Equity | 3,383 | 26 | 0 | 0 | 9,617 | 51 | 0 | 0 | 114 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 16 | Securitisation | 10,362 | 96 | 0 | 0 | 7,979 | 95 | 0 | 0 | 816 | 0 | 56 | 2 | 0 | 0 | 0.00% |
| 17 | Other non-credit obligation assets | 685,849 | 19,385 | 7,510 | 139 | 184,828 | 4,235 | 3,309 | 0 | 524,897 | 38,424 | 13,894 | 649 | 697 | 3,438 | 24.75% |
| 18 | IRB TOTAL | | | | | | | | | | | | | | | |

| Row/ sum | (min EUR, %) | Actual 31/12/2020 | | | | | | | | | | | | | | |
|-------------|--|----------------------|-----------|---------------|-----------|-----------------------|-----------|---------------|-----------|------------------|------------------|------------------|--|--|--|-----------------------------------|
| | | Exposure values | | | | Risk exposure amounts | | | | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| | | A-IRB | | F-IRB | | A-IRB | | F-IRB | | | | | | | | |
| | | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | | | | | | | |
| 19 | | 4,704 | 0 | 0 | 0 | 11,761 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 20 | Central banks | 3,981 | 0 | 24 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 21 | Central governments | 2,278 | 38 | 3 | 0 | 371 | 20 | 5 | 0 | 992 | 1 | 38 | 0 | 0 | 0 | 1.56% |
| 22 | Institutions | 44,975 | 937 | 5,079 | 106 | 18,418 | 212 | 2,459 | 0 | 50,542 | 3,555 | 1,097 | 48 | 51 | 604 | 55.05% |
| 23 | Corporates | 1,522 | 65 | 1,089 | 28 | 477 | 0 | 783 | 0 | 2,276 | 301 | 74 | 1 | 4 | 30 | 41.12% |
| 24 | Corporates - Of Which: Specialised Lending | 9,841 | 152 | 78 | 1 | 3,362 | 24 | 43 | 0 | 10,093 | 832 | 188 | 7 | 10 | 129 | 68.68% |
| 25 | Corporates - Of Which: SME | 196,034 | 2,108 | 0 | 0 | 39,596 | 993 | 0 | 0 | 172,828 | 15,458 | 2,288 | 223 | 310 | 854 | 37.35% |
| 26 | Retail | 161,029 | 1,094 | 0 | 0 | 27,882 | 468 | 0 | 0 | 146,460 | 12,670 | 1,067 | 72 | 171 | 162 | 15.11% |
| 27 | Retail - Secured on real estate property | 8,389 | 51 | 0 | 0 | 827 | 21 | 0 | 0 | 7,620 | 813 | 39 | 3 | 8 | 10 | 25.39% |
| 28 | Retail - Secured on real estate property - Of Which: SME | 152,640 | 1,043 | 0 | 0 | 27,055 | 448 | 0 | 0 | 138,840 | 11,857 | 1,018 | 69 | 162 | 150 | 14.72% |
| 29 | Retail - Secured on real estate property - Of Which: non-SME | 11,180 | 72 | 0 | 0 | 1,044 | 42 | 0 | 0 | 10,596 | 569 | 89 | 5 | 13 | 54 | 60.69% |
| 30 | Retail - Other Retail | 23,815 | 941 | 0 | 0 | 10,664 | 63 | 0 | 0 | 20,771 | 2,211 | 1,140 | 146 | 127 | 640 | 56.12% |
| 31 | Retail - Other Retail - Of Which: SME | 2,979 | 30 | 0 | 0 | 527 | 19 | 0 | 0 | 2,601 | 287 | 49 | 3 | 28 | 28 | 67.63% |
| 32 | Retail - Other Retail - Of Which: non-SME | 20,837 | 911 | 0 | 0 | 10,137 | 63 | 0 | 0 | 18,170 | 1,965 | 1,098 | 144 | 124 | 611 | 55.67% |
| 33 | Equity | 1,046 | 0 | 0 | 0 | 3,485 | 0 | 0 | 0 | 25 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 34 | Securitisation | 7,638 | 0 | 0 | 0 | 5,246 | 0 | 0 | 0 | 361 | 0 | 0 | 1 | 0 | 0 | 0.00% |
| 35 | Other non-credit obligation assets | 260,636 | 3,083 | 5,107 | 106 | 78,871 | 824 | 2,463 | 0 | 229,355 | 19,007 | 3,422 | 272 | 361 | 1,459 | 42.62% |
| 36 | IRB TOTAL | | | | | | | | | | | | | | | |

| Row/ sum | (min EUR, %) | Actual 31/12/2020 | | | | | | | | | | | | | | |
|-------------|--|----------------------|-----------|---------------|-----------|-----------------------|-----------|---------------|-----------|------------------|------------------|------------------|--|--|--|-----------------------------------|
| | | Exposure values | | | | Risk exposure amounts | | | | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| | | A-IRB | | F-IRB | | A-IRB | | F-IRB | | | | | | | | |
| | | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | | | | | | | |
| 37 | | 54,580 | 0 | 0 | 0 | 17 | 0 | 0 | 0 | 51,901 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 38 | Central banks | 23,275 | 0 | 0 | 0 | 136 | 0 | 0 | 0 | 8,243 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 39 | Central governments | 8,992 | 1,597 | 0 | 0 | 688 | 200 | 0 | 0 | 3,186 | 16 | 0 | 1 | 0 | 0 | 0.00% |
| 40 | Institutions | 96,662 | 3,083 | 87 | 3 | 24,024 | 639 | 17 | 0 | 64,942 | 4,959 | 2,419 | 132 | 78 | 245 | 10.13% |
| 41 | Corporates | 19,906 | 808 | 0 | 0 | 3,381 | 80 | 0 | 0 | 15,763 | 1,115 | 628 | 32 | 4 | 91 | 14.53% |
| 42 | Corporates - Of Which: Specialised Lending | 2,966 | 29 | 2 | 0 | 504 | 26 | 0 | 0 | 803 | 175 | 28 | 0 | 1 | 7 | 25.31% |
| 43 | Corporates - Of Which: SME | 270 | 0 | 0 | 0 | 42 | 1 | 0 | 0 | 79 | 3 | 1 | 0 | 0 | 1 | 49.41% |
| 44 | Retail | 55 | 1 | 0 | 0 | 11 | 0 | 0 | 0 | 52 | 3 | 1 | 0 | 0 | 0 | 43.86% |
| 45 | Retail - Secured on real estate property | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 46 | Retail - Secured on real estate property - Of Which: SME | 54 | 1 | 0 | 0 | 11 | 0 | 0 | 0 | 51 | 3 | 1 | 0 | 0 | 0 | 43.86% |
| 47 | Retail - Secured on real estate property - Of Which: non-SME | 5 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 5 | 0 | 0 | 0 | 0 | 0 | 57.28% |
| 48 | Retail - Other Retail | 210 | 0 | 0 | 0 | 30 | 0 | 0 | 0 | 23 | 0 | 0 | 0 | 0 | 0 | 67.69% |
| 49 | Retail - Other Retail - Of Which: SME | 17 | 0 | 0 | 0 | 5 | 0 | 0 | 0 | 19 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 50 | Retail - Other Retail - Of Which: non-SME | 193 | 0 | 0 | 0 | 26 | 0 | 0 | 0 | 4 | 0 | 0 | 0 | 0 | 0 | 67.05% |
| 51 | Equity | 790 | 0 | 0 | 0 | 1,764 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 52 | Securitisation | 1,515 | 0 | 0 | 0 | 1,515 | 0 | 0 | 0 | 57 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 53 | Other non-credit obligation assets | 186,044 | 4,681 | 87 | 3 | 28,186 | 839 | 17 | 0 | 128,409 | 4,978 | 2,420 | 133 | 78 | 246 | 10.15% |
| 54 | IRB TOTAL | | | | | | | | | | | | | | | |

| Row/ sum | (min EUR, %) | Actual 31/12/2020 | | | | | | | | | | | | | | |
|-------------|--|----------------------|-----------|---------------|-----------|-----------------------|-----------|---------------|-----------|------------------|------------------|------------------|--|--|--|-----------------------------------|
| | | Exposure values | | | | Risk exposure amounts | | | | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| | | A-IRB | | F-IRB | | A-IRB | | F-IRB | | | | | | | | |
| | | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | | | | | | | |
| 55 | | 618 | 0 | 0 | 0 | 464 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 56 | Central banks | 556 | 1 | 0 | 0 | 265 | 0 | 0 | 0 | 185 | 42 | 1 | 0 | 0 | 0 | 55.57% |
| 57 | Central governments | 7,989 | 325 | 67 | 0 | 4,658 | 48 | 28 | 0 | 6,832 | 1,379 | 238 | 12 | 27 | 111 | 46.73% |
| 58 | Institutions | 884 | 123 | 4 | 0 | 168 | 10 | 3 | 0 | 757 | 37 | 45 | 1 | 1 | 3 | 5.21% |
| 59 | Corporates | 2,338 | 60 | 3 | 0 | 1,348 | 16 | 1 | 0 | 1,592 | 782 | 71 | 3 | 13 | 47 | 66.61% |
| 60 | Corporates - Of Which: Specialised Lending | 14,530 | 950 | 0 | 0 | 7,211 | 304 | 0 | 0 | 12,888 | 1,554 | 728 | 62 | 73 | 523 | 71.81% |
| 61 | Corporates - Of Which: SME | 6,183 | 259 | 0 | 0 | 943 | 85 | 0 | 0 | 5,866 | 417 | 251 | 5 | 8 | 123 | 49.04% |
| 62 | Retail | 117 | 42 | 0 | 0 | 43 | 5 | 0 | 0 | 83 | 88 | 45 | 0 | 1 | 31 | 68.19% |
| 63 | Retail - Secured on real estate property | 6,066 | 217 | 0 | 0 | 899 | 80 | 0 | 0 | 5,783 | 330 | 206 | 4 | 7 | 92 | 44.83% |
| 64 | Retail - Secured on real estate property - Of Which: SME | 44 | 1 | 0 | 0 | 23 | 1 | 0 | 0 | 39 | 6 | 1 | 0 | 0 | 1 | 53.06% |
| 65 | Retail - Secured on real estate property - Of Which: non-SME | 8,302 | 690 | 0 | 0 | 6,245 | 219 | 0 | 0 | 6,994 | 1,131 | 476 | 57 | 65 | 399 | 83.89% |
| 66 | Retail - Other Retail | 1,166 | 111 | 0 | 0 | 444 | 27 | 0 | 0 | 778 | 280 | 114 | 2 | 2 | 103 | 90.35% |
| 67 | Retail - Other Retail - Of Which: SME | 7,136 | 580 | 0 | 0 | 5,801 | 192 | 0 | 0 | 6,206 | 851 | 362 | 55 | 63 | 296 | 81.85% |
| 68 | Retail - Other Retail - Of Which: non-SME | 124 | 0 | 0 | 0 | 379 | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 69 | Equity | 152 | 0 | 0 | 0 | 152 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 70 | Securitisation | 23,969 | 1,277 | 67 | 0 | 1 | | | | | | | | | | |

2021 EU-wide Stress Test: Credit risk IRB
Deutsche Bank AG

| Row/N um | (min EUR, %) | Actual 31/12/2020 | | | | | | | | | | | | | | | |
|----------|--|-------------------|-----------|---------------|-----------|-----------------------|-----------|---------------|-----------|------------------|------------------|------------------|--|--|--|-----------------------------------|--------|
| | | Exposure values | | | | Risk exposure amounts | | | | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | |
| | | A-IRB | | F-IRB | | A-IRB | | F-IRB | | | | | | | | | |
| | | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | | | | | | | | |
| 73 | Central banks | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| 74 | Central governments | 1,300 | 4 | 0 | 0 | 592 | 1 | 0 | 0 | 0 | 0 | 3 | 0 | 0 | 0 | 2 | 63.27% |
| 75 | Institutions | 1,192 | 0 | 0 | 0 | 284 | 0 | 0 | 0 | 168 | 0 | 0 | 0 | 0 | 0 | 0 | |
| 76 | Corporates | 6,872 | 2,308 | 100 | 24 | 4,517 | 398 | 57 | 0 | 7,006 | 340 | 1,804 | 23 | 12 | 94 | 3 | 5.19% |
| 77 | Corporates - Of Which: Specialised Lending | 751 | 563 | 62 | 0 | 201 | 91 | 44 | 0 | 773 | 12 | 445 | 1 | 1 | 3 | 0 | 0.71% |
| 78 | Corporates - Of Which: SME | 653 | 65 | 1 | 0 | 694 | 13 | 0 | 0 | 735 | 106 | 71 | 3 | 6 | 32 | 0 | 44.61% |
| 79 | Retail | 9,032 | 628 | 0 | 0 | 1,804 | 122 | 0 | 0 | 8,038 | 1,275 | 645 | 10 | 41 | 195 | 0 | 30.14% |
| 80 | Retail - Secured on real estate property | 6,930 | 155 | 0 | 0 | 713 | 51 | 0 | 0 | 6,106 | 887 | 166 | 2 | 18 | 59 | 0 | 35.72% |
| 81 | Retail - Secured on real estate property - Of Which: SME | 86 | 2 | 0 | 0 | 9 | 4 | 0 | 0 | 64 | 22 | 9 | 0 | 0 | 3 | 0 | 30.02% |
| 82 | Retail - Secured on real estate property - Of Which: non-SME | 6,844 | 153 | 0 | 0 | 704 | 47 | 0 | 0 | 6,043 | 865 | 157 | 2 | 18 | 57 | 0 | 36.02% |
| 83 | Retail - Qualifying Revolving | 4 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 4 | 0 | 0 | 0 | 0 | 0 | 0 | 61.13% |
| 84 | Retail - Other Retail | 2,098 | 473 | 0 | 0 | 1,091 | 70 | 0 | 0 | 1,929 | 388 | 480 | 8 | 23 | 135 | 0 | 28.21% |
| 85 | Retail - Other Retail - Of Which: SME | 491 | 55 | 0 | 0 | 284 | 11 | 0 | 0 | 612 | 140 | 99 | 3 | 8 | 82 | 0 | 82.09% |
| 86 | Retail - Other Retail - Of Which: non-SME | 1,607 | 418 | 0 | 0 | 807 | 59 | 0 | 0 | 1,317 | 248 | 380 | 4 | 16 | 54 | 0 | 14.11% |
| 87 | Equity | 23 | 0 | 0 | 0 | 83 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| 88 | Securitisation | 125 | 56 | 0 | 0 | 125 | 56 | 0 | 0 | 28 | 0 | 56 | 1 | 0 | 0 | 0 | 0.00% |
| 89 | Other non-credit obligation assets | | | | | | | | | | | | | | | | |
| 90 | IRB TOTAL | 18,545 | 2,997 | 100 | 24 | 7,406 | 577 | 57 | 0 | 15,238 | 1,615 | 2,509 | 34 | 54 | 290 | 0 | 11.56% |

| Row/N um | (min EUR, %) | Actual 31/12/2020 | | | | | | | | | | | | | | | |
|----------|--|-------------------|-----------|---------------|-----------|-----------------------|-----------|---------------|-----------|------------------|------------------|------------------|--|--|--|-----------------------------------|--------|
| | | Exposure values | | | | Risk exposure amounts | | | | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | |
| | | A-IRB | | F-IRB | | A-IRB | | F-IRB | | | | | | | | | |
| | | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | | | | | | | | |
| 91 | Central banks | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| 92 | Central governments | 474 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| 93 | Institutions | 4,280 | 148 | 0 | 0 | 399 | 19 | 0 | 0 | 211 | 4 | 0 | 0 | 0 | 0 | 0 | |
| 94 | Corporates | 14,005 | 777 | 77 | 0 | 4,340 | 129 | 22 | 0 | 7,334 | 489 | 142 | 15 | 12 | 100 | 0 | 70.05% |
| 95 | Corporates - Of Which: Specialised Lending | 535 | 34 | 0 | 0 | 156 | 8 | 0 | 0 | 423 | 92 | 37 | 2 | 2 | 10 | 0 | 8.44% |
| 96 | Corporates - Of Which: SME | 537 | 0 | 1 | 0 | 174 | 0 | 0 | 0 | 326 | 12 | 0 | 1 | 1 | 0 | 0 | |
| 97 | Retail | 112 | 36 | 0 | 0 | 20 | 5 | 0 | 0 | 100 | 11 | 34 | 0 | 0 | 5 | 0 | 15.67% |
| 98 | Retail - Secured on real estate property | 78 | 3 | 0 | 0 | 13 | 1 | 0 | 0 | 72 | 7 | 3 | 0 | 0 | 1 | 0 | 51.11% |
| 99 | Retail - Secured on real estate property - Of Which: SME | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | |
| 100 | Retail - Secured on real estate property - Of Which: non-SME | 77 | 3 | 0 | 0 | 13 | 1 | 0 | 0 | 71 | 7 | 3 | 0 | 0 | 1 | 0 | 51.11% |
| 101 | Retail - Qualifying Revolving | 4 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 4 | 0 | 0 | 0 | 0 | 0 | 0 | 77.66% |
| 102 | Retail - Other Retail | 30 | 34 | 0 | 0 | 7 | 4 | 0 | 0 | 25 | 4 | 31 | 0 | 0 | 4 | 0 | 12.72% |
| 103 | Retail - Other Retail - Of Which: SME | 8 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 10 | 0 | 0 | 0 | 0 | 0 | 0 | |
| 104 | Retail - Other Retail - Of Which: non-SME | 22 | 34 | 0 | 0 | 5 | 4 | 0 | 0 | 15 | 4 | 31 | 0 | 0 | 4 | 0 | 12.72% |
| 105 | Equity | 242 | 0 | 0 | 0 | 810 | 0 | 0 | 0 | 19 | 0 | 0 | 0 | 0 | 0 | 0 | |
| 106 | Securitisation | 87 | 0 | 0 | 0 | 87 | 0 | 0 | 0 | 87 | 0 | 0 | 0 | 0 | 0 | 0 | |
| 107 | Other non-credit obligation assets | | | | | | | | | | | | | | | | |
| 108 | IRB TOTAL | 19,200 | 961 | 77 | 0 | 5,656 | 153 | 22 | 0 | 7,751 | 505 | 176 | 15 | 12 | 105 | 0 | 59.68% |

| Row/N um | (min EUR, %) | Actual 31/12/2020 | | | | | | | | | | | | | | | |
|----------|--|-------------------|-----------|---------------|-----------|-----------------------|-----------|---------------|-----------|------------------|------------------|------------------|--|--|--|-----------------------------------|--------|
| | | Exposure values | | | | Risk exposure amounts | | | | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | |
| | | A-IRB | | F-IRB | | A-IRB | | F-IRB | | | | | | | | | |
| | | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | | | | | | | | |
| 109 | Central banks | 3,595 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 3,594 | 0 | 0 | 0 | 0 | 0 | 0 | |
| 110 | Central governments | 65 | 0 | 0 | 0 | 6 | 0 | 0 | 0 | 8 | 0 | 0 | 0 | 0 | 0 | 0 | |
| 111 | Institutions | 3,679 | 0 | 0 | 0 | 222 | 0 | 0 | 0 | 221 | 1 | 0 | 0 | 0 | 0 | 0 | |
| 112 | Corporates | 9,859 | 844 | 130 | 0 | 2,031 | 200 | 68 | 0 | 8,953 | 816 | 476 | 4 | 1 | 35 | 0 | 7.30% |
| 113 | Corporates - Of Which: Specialised Lending | 105 | 0 | 3 | 0 | 12 | 0 | 2 | 0 | 108 | 0 | 0 | 0 | 0 | 0 | 0 | |
| 114 | Corporates - Of Which: SME | 36 | 0 | 1 | 0 | 16 | 0 | 0 | 0 | 39 | 2 | 0 | 0 | 0 | 0 | 0 | |
| 115 | Retail | 224 | 4 | 0 | 0 | 39 | 1 | 0 | 0 | 194 | 29 | 4 | 0 | 1 | 2 | 0 | 39.90% |
| 116 | Retail - Secured on real estate property | 182 | 2 | 0 | 0 | 31 | 1 | 0 | 0 | 158 | 23 | 2 | 0 | 1 | 1 | 0 | 34.10% |
| 117 | Retail - Secured on real estate property - Of Which: SME | 4 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 4 | 1 | 0 | 0 | 0 | 0 | 0 | |
| 118 | Retail - Secured on real estate property - Of Which: non-SME | 177 | 2 | 0 | 0 | 31 | 1 | 0 | 0 | 155 | 23 | 2 | 0 | 1 | 1 | 0 | 34.10% |
| 119 | Retail - Qualifying Revolving | 14 | 0 | 0 | 0 | 11 | 0 | 0 | 0 | 13 | 1 | 0 | 0 | 0 | 0 | 0 | 73.14% |
| 120 | Retail - Other Retail | 29 | 1 | 0 | 0 | 7 | 0 | 0 | 0 | 23 | 4 | 2 | 0 | 0 | 1 | 0 | 44.08% |
| 121 | Retail - Other Retail - Of Which: SME | 5 | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 5 | 1 | 0 | 0 | 0 | 0 | 0 | |
| 122 | Retail - Other Retail - Of Which: non-SME | 24 | 1 | 0 | 0 | 6 | 0 | 0 | 0 | 18 | 4 | 2 | 0 | 0 | 1 | 0 | 44.08% |
| 123 | Equity | 61 | 0 | 0 | 0 | 116 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| 124 | Securitisation | | | | | | | | | | | | | | | | |
| 125 | Other non-credit obligation assets | 42 | 0 | 0 | 0 | 41 | 0 | 0 | 0 | 6 | 0 | 0 | 0 | 0 | 0 | 0 | |
| 126 | IRB TOTAL | 17,525 | 848 | 130 | 0 | 2,455 | 201 | 68 | 0 | 12,977 | 846 | 480 | 4 | 1 | 36 | 0 | 7.58% |

| Row/N um | (min EUR, %) | Actual 31/12/2020 | | | | | | | | | | | | | | | |
|----------|--|-------------------|-----------|---------------|-----------|-----------------------|-----------|---------------|-----------|------------------|------------------|------------------|--|--|--|-----------------------------------|--------|
| | | Exposure values | | | | Risk exposure amounts | | | | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | |
| | | A-IRB | | F-IRB | | A-IRB | | F-IRB | | | | | | | | | |
| | | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | | | | | | | | |
| 127 | Central banks | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| 128 | Central governments | 1,518 | 0 | 0 | 0 | 5 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| 129 | Institutions | 724 | 0 | 0 | 0 | 186 | 0 | 0 | 0 | 250 | 0 | 0 | 0 | 0 | 0 | 0 | |
| 130 | Corporates | 13,222 | 265 | 174 | 0 | 5,092 | 61 | 77 | 0 | 11,495 | 580 | 270 | 22 | 13 | 117 | 0 | 43.14% |
| 131 | Corporates - Of Which: Specialised Lending | 1,523 | 36 | 54 | 0 | 259 | 0 | 40 | 0 | 1,568 | 27 | 36 | 1 | 1 | 17 | 0 | 48.18% |
| 132 | Corporates - Of Which: SME | 458 | 40 | 0 | 0 | 145 | 9 | 0 | 0 | 263 | 29 | 44 | 1 | 1 | 25 | 0 | 55.37% |
| 133 | Retail | 103 | 2 | 0 | 0 | 18 | 1 | 0 | 0 | 94 | 9 | 2 | 0 | 0 | 0 | 0 | 17.41% |
| 134 | Retail - Secured on real estate property | 87 | 1 | 0 | 0 | 13 | 1 | 0 | 0 | 80 | 7 | 1 | 0 | 0 | 0 | 0 | 7.34% |
| 135 | Retail - Secured on real estate property - Of Which: SME | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 2 | 0 | 0 | 0 | 0 | 0 | 0 | |
| 136 | Retail - Secured on real estate property - Of Which: non-SME | 84 | 1 | 0 | 0 | 13 | 1 | 0 | 0 | 77 | 7 | 1 | 0 | 0 | 0 | 0 | 7.34% |
| 137 | Retail - Qualifying Revolving | 4 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 4 | 0 | 0 | 0 | 0 | 0 | 0 | 79.07% |
| 138 | Retail - Other Retail | 12 | 0 | 0 | 0 | 4 | 0 | 0 | 0 | 10 | 2 | 0 | 0 | 0 | 0 | 0 | 54.51% |
| 139 | Retail - Other Retail - Of Which: SME | 5 | 0 | 0 | 0 | 2 | 0 | 0 | 0 | 5 | 0 | 0 | 0 | 0 | 0 | 0 | |
| 140 | Retail - Other Retail - Of Which: non-SME | 7 | 0 | 0 | 0 | 3 | 0 | 0 | 0 | 5 | 1 | 0 | 0 | 0 | 0 | 0 | 54.51% |
| 141 | Equity | 1 | 0 | 0 | 0 | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| 142 | Securitisation | | | | | | | | | | | | | | | | |
| 143 | Other non-credit obligation assets | 18 | 0 | 0 | 0 | 18 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| 144 | IRB TOTAL | 15,585 | 266 | 174 | 0 | 5,320 | 62 | 77 | 0 | 11,838 | 589 | 272 | 22 | 13 | 117 | 0 | 42.97% |

2021 EU-wide Stress Test: Credit risk IRB
Deutsche Bank AG

| RowN um | (min EUR, %) | Actual 31/12/2020 | | | | | | | | | | | | | | |
|------------|--|----------------------|-----------|---------------|-----------|-----------------------|-----------|---------------|-----------|------------------|------------------|------------------|--|--|--|-----------------------------------|
| | | Exposure values | | | | Risk exposure amounts | | | | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| | | A-IRB | | F-IRB | | A-IRB | | F-IRB | | | | | | | | |
| | | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | | | | | | | |
| 145 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 146 | Central banks | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 147 | Central governments | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 148 | Institutions | 475 | 0 | 0 | 0 | 126 | 0 | 0 | 0 | 335 | 0 | 0 | 0 | 0 | 0 | 0 |
| 149 | Corporates | 9,279 | 73 | 68 | 0 | 2,873 | 28 | 28 | 0 | 7,696 | 524 | 58 | 12 | 11 | 3 | 5.15% |
| 150 | Corporates - Of Which: Specialised Lending | 4,077 | 15 | 45 | 0 | 1,202 | 4 | 27 | 0 | 3,567 | 249 | 0 | 7 | 1 | 0 | 0 |
| 151 | Corporates - Of Which: SME | 399 | 0 | 0 | 0 | 267 | 0 | 0 | 0 | 183 | 153 | 0 | 1 | 6 | 0 | 0 |
| 152 | Retail | 324 | 1 | 0 | 0 | 40 | 0 | 0 | 0 | 58 | 7 | 1 | 0 | 0 | 0 | 26.86% |
| 153 | Retail - Secured on real estate property | 59 | 1 | 0 | 0 | 16 | 0 | 0 | 0 | 52 | 7 | 1 | 0 | 0 | 0 | 22.73% |
| 154 | Retail - Secured on real estate property - Of Which: SME | 8 | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 7 | 1 | 0 | 0 | 0 | 0 | 0 |
| 155 | Retail - Secured on real estate property - Of Which: non-SME | 51 | 1 | 0 | 0 | 16 | 0 | 0 | 0 | 45 | 6 | 1 | 0 | 0 | 0 | 22.73% |
| 156 | Retail - Qualifying Revolving | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 76.68% |
| 157 | Retail - Other Retail | 264 | 0 | 0 | 0 | 24 | 0 | 0 | 0 | 5 | 0 | 0 | 0 | 0 | 0 | 51.65% |
| 158 | Retail - Other Retail - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 159 | Retail - Other Retail - Of Which: non-SME | 264 | 0 | 0 | 0 | 24 | 0 | 0 | 0 | 4 | 0 | 0 | 0 | 0 | 0 | 51.65% |
| 160 | Equity | 327 | 0 | | | 811 | 0 | | | 69 | 0 | 0 | 0 | 0 | 0 | 0 |
| 161 | Securitisation | | | | | | | | | | | | | | | |
| 162 | Other non-credit obligation assets | 44 | 0 | | | 44 | 0 | | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 163 | IRB TOTAL | 10,450 | 74 | 68 | 0 | 3,895 | 29 | 28 | 0 | 8,157 | 531 | 59 | 12 | 11 | 3 | 5.57% |

| RowN um | (min EUR, %) | Actual 31/12/2020 | | | | | | | | | | | | | | |
|------------|--|----------------------|-----------|---------------|-----------|-----------------------|-----------|---------------|-----------|------------------|------------------|------------------|--|--|--|-----------------------------------|
| | | Exposure values | | | | Risk exposure amounts | | | | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| | | A-IRB | | F-IRB | | A-IRB | | F-IRB | | | | | | | | |
| | | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | | | | | | | |
| 163 | Central banks | 8,319 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 8,198 | 0 | 0 | 0 | 0 | 0 | 0 |
| 164 | Central governments | 178 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 8 | 0 | 0 | 0 | 0 | 0 | 0 |
| 165 | Institutions | 866 | 0 | 0 | 0 | 150 | 0 | 0 | 0 | 147 | 0 | 0 | 0 | 0 | 0 | 0 |
| 166 | Corporates | 2,569 | 21 | 1 | 0 | 815 | 26 | 0 | 0 | 1,372 | 340 | 21 | 1 | 1 | 0 | 0.00% |
| 167 | Corporates - Of Which: Specialised Lending | 463 | 0 | 0 | 0 | 76 | 0 | 0 | 0 | 253 | 165 | 0 | 0 | 0 | 0 | 0.00% |
| 168 | Corporates - Of Which: SME | 134 | 0 | 0 | 0 | 63 | 0 | 0 | 0 | 2 | 0 | 0 | 0 | 0 | 0 | 0 |
| 169 | Retail | 6 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 6 | 0 | 0 | 0 | 0 | 0 | 16.71% |
| 170 | Retail - Secured on real estate property | 5 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 5 | 0 | 0 | 0 | 0 | 0 | 0 |
| 171 | Retail - Secured on real estate property - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 172 | Retail - Secured on real estate property - Of Which: non-SME | 5 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 5 | 0 | 0 | 0 | 0 | 0 | 0 |
| 173 | Retail - Qualifying Revolving | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 36.31% |
| 174 | Retail - Other Retail | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 13.44% |
| 175 | Retail - Other Retail - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 0 |
| 176 | Retail - Other Retail - Of Which: non-SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 13.44% |
| 177 | Equity | 4 | 0 | | | 13 | 0 | | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 178 | Securitisation | | | | | | | | | | | | | | | |
| 179 | Other non-credit obligation assets | 18 | 0 | | | 18 | 0 | | | 5 | 0 | 0 | 0 | 0 | 0 | 0 |
| 180 | IRB TOTAL | 11,960 | 21 | 1 | 0 | 998 | 26 | 0 | 0 | 9,736 | 340 | 21 | 1 | 1 | 0 | 0.01% |

| RowN um | (min EUR, %) | Actual 31/12/2020 | | | | | | | | | | | | | | |
|------------|--|----------------------|-----------|---------------|-----------|-----------------------|-----------|---------------|-----------|------------------|------------------|------------------|--|--|--|-----------------------------------|
| | | Exposure values | | | | Risk exposure amounts | | | | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| | | A-IRB | | F-IRB | | A-IRB | | F-IRB | | | | | | | | |
| | | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | | | | | | | |
| 181 | Central banks | 593 | 0 | 0 | 0 | 195 | 0 | 0 | 0 | 314 | 0 | 0 | 0 | 0 | 0 | 0 |
| 182 | Central governments | 2,874 | 0 | 0 | 0 | 1,631 | 0 | 0 | 0 | 75 | 0 | 0 | 0 | 0 | 0 | 0 |
| 183 | Institutions | 479 | 0 | 214 | 0 | 214 | 0 | 0 | 0 | 608 | 0 | 0 | 0 | 0 | 0 | 0 |
| 184 | Corporates | 5,138 | 816 | 12 | 0 | 2,097 | 197 | 6 | 0 | 4,553 | 214 | 99 | 8 | 1 | 44 | 44.51% |
| 185 | Corporates - Of Which: Specialised Lending | 173 | 42 | 0 | 0 | 24 | 26 | 0 | 0 | 150 | 22 | 8 | 0 | 0 | 2 | 21.85% |
| 186 | Corporates - Of Which: SME | 489 | 15 | 1 | 0 | 126 | 2 | 0 | 0 | 83 | 90 | 2 | 0 | 0 | 0 | 10.40% |
| 187 | Retail | 69 | 0 | 0 | 0 | 29 | 0 | 0 | 0 | 62 | 7 | 0 | 0 | 0 | 0 | 72.04% |
| 188 | Retail - Secured on real estate property | 18 | 0 | 0 | 0 | 6 | 0 | 0 | 0 | 17 | 2 | 0 | 0 | 0 | 0 | 0 |
| 189 | Retail - Secured on real estate property - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 190 | Retail - Secured on real estate property - Of Which: non-SME | 18 | 0 | 0 | 0 | 6 | 0 | 0 | 0 | 17 | 2 | 0 | 0 | 0 | 0 | 0 |
| 191 | Retail - Qualifying Revolving | 3 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 2 | 0 | 0 | 0 | 0 | 0 | 72.45% |
| 192 | Retail - Other Retail | 48 | 0 | 0 | 0 | 23 | 0 | 0 | 0 | 43 | 5 | 0 | 0 | 0 | 0 | 71.95% |
| 193 | Retail - Other Retail - Of Which: SME | 2 | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 2 | 0 | 0 | 0 | 0 | 0 | 0 |
| 194 | Retail - Other Retail - Of Which: non-SME | 46 | 0 | 0 | 0 | 22 | 0 | 0 | 0 | 41 | 4 | 0 | 0 | 0 | 0 | 71.95% |
| 195 | Equity | 38 | 24 | | | 141 | 45 | | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 196 | Securitisation | | | | | | | | | | | | | | | |
| 197 | Other non-credit obligation assets | 83 | 0 | | | 83 | 0 | | | 36 | 0 | 0 | 0 | 0 | 0 | 0 |
| 198 | IRB TOTAL | 9,273 | 840 | 12 | 0 | 4,389 | 243 | 6 | 0 | 5,647 | 220 | 99 | 9 | 1 | 44 | 44.59% |

2021 EU-wide Stress Test: Credit risk IRB
Deutsche Bank AG

| RowNum | um | (min EUR, %) | Baseline Scenario | | | | | | | | | | | | | | | | | | | |
|--------|--|--------------|-------------------|------------------|------------------|--|--|--|-----------------------------------|------------------|------------------|------------------|--|--|--|-----------------------------------|------------------|------------------|------------------|--|--|--|
| | | | 31/12/2021 | | | | 31/12/2022 | | | | 31/12/2023 | | | | | | | | | | | |
| | | | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure |
| 1 | Central banks | 70,590 | 52 | 21 | 2 | 0 | 2 | 10.39% | 70,590 | 52 | 42 | 2 | 0 | 4 | 10.20% | 70,525 | 74 | 64 | 2 | 0 | 6 | 10.13% |
| 2 | Central governments | 10,158 | 316 | 120 | 29 | 3 | 54 | 44.89% | 10,086 | 291 | 217 | 26 | 3 | 93 | 42.77% | 10,021 | 269 | 303 | 25 | 2 | 127 | 41.94% |
| 3 | Institutions | 13,989 | 507 | 90 | 8 | 1 | 10 | 10.86% | 13,954 | 495 | 137 | 7 | 1 | 18 | 13.08% | 13,912 | 492 | 183 | 7 | 1 | 26 | 14.09% |
| 4 | Corporates | 227,866 | 15,073 | 13,074 | 445 | 261 | 2,577 | 19.71% | 227,835 | 12,357 | 15,821 | 428 | 212 | 3,223 | 227,099 | 10,610 | 18,309 | 425 | 185 | 3,802 | 20.77% | |
| 5 | Corporates - Of Which: Specialised Lending | 30,028 | 3,824 | 3,636 | 51 | 32 | 355 | 9.75% | 30,115 | 2,903 | 4,471 | 51 | 25 | 433 | 3,699 | 30,041 | 2,213 | 5,234 | 50 | 20 | 505 | 9.64% |
| 6 | Corporates - Of Which: SME | 15,289 | 1,702 | 683 | 32 | 48 | 24 | 47.45% | 15,247 | 1,548 | 978 | 32 | 43 | 393 | 44.79% | 15,252 | 1,365 | 1,057 | 32 | 37 | 455 | 43.07% |
| 7 | Retail | 208,272 | 9,602 | 6,498 | 364 | 285 | 2,347 | 36.12% | 207,172 | 8,426 | 8,774 | 368 | 231 | 2,898 | 33.03% | 205,723 | 7,742 | 10,907 | 363 | 199 | 3,413 | 31.29% |
| 8 | Retail - Secured on real estate property | 166,710 | 6,876 | 3,239 | 109 | 109 | 578 | 17.85% | 166,041 | 6,022 | 4,761 | 108 | 99 | 747 | 15.79% | 165,027 | 5,613 | 6,185 | 108 | 88 | 904 | 14.62% |
| 9 | Retail - Secured on real estate property - Of Which: SME | 8,273 | 365 | 172 | 5 | 7 | 55 | 32.12% | 8,256 | 309 | 244 | 5 | 5 | 65 | 26.77% | 8,211 | 287 | 312 | 5 | 5 | 75 | 23.95% |
| 10 | Retail - Secured on real estate property - Of Which: non-SME | 158,437 | 6,511 | 3,067 | 103 | 112 | 523 | 17.05% | 157,784 | 5,713 | 4,517 | 103 | 94 | 682 | 15.10% | 156,816 | 5,326 | 5,873 | 103 | 83 | 829 | 14.13% |
| 11 | Retail - Qualifying Revolving | 10,814 | 442 | 136 | 7 | 11 | 85 | 62.12% | 10,794 | 423 | 177 | 7 | 9 | 99 | 56.00% | 10,761 | 416 | 216 | 7 | 9 | 113 | 52.27% |
| 12 | Retail - Other Retail | 30,747 | 2,284 | 3,124 | 249 | 156 | 1,684 | 53.92% | 30,338 | 1,981 | 3,636 | 252 | 123 | 2,051 | 53.47% | 29,936 | 1,714 | 4,506 | 248 | 103 | 2,396 | 53.17% |
| 13 | Retail - Other Retail - Of Which: SME | 4,299 | 368 | 362 | 24 | 10 | 273 | 75.22% | 4,269 | 388 | 452 | 25 | 6 | 321 | 71.06% | 4,250 | 247 | 533 | 24 | 5 | 365 | 68.47% |
| 14 | Retail - Other Retail - Of Which: non-SME | 26,449 | 1,916 | 2,761 | 225 | 146 | 1,412 | 51.12% | 25,069 | 1,673 | 3,184 | 227 | 117 | 1,730 | 51.11% | 25,685 | 1,467 | 3,973 | 224 | 5 | 2,031 | 51.11% |
| 15 | Equity | 114 | 0 | 0 | 0 | 0 | 0 | 90.00% | 114 | 0 | 1 | 0 | 0 | 1 | 90.00% | 113 | 0 | 1 | 0 | 0 | 0 | 90.00% |
| 16 | Securitisation | 789 | 18 | 63 | 5 | 1 | 5 | 8.15% | 795 | 0 | 77 | 5 | 5 | 12 | 15.15% | 785 | 0 | 86 | 5 | 0 | 17 | 19.64% |
| 17 | Other non-credit obligation assets | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 18 | IRB TOTAL | 531,778 | 25,567 | 19,870 | 853 | 551 | 4,996 | 25.14% | 530,525 | 21,621 | 25,069 | 837 | 447 | 6,248 | 24.92% | 528,180 | 19,187 | 29,848 | 828 | 388 | 7,392 | 24.77% |

| RowNum | um | (min EUR, %) | Baseline Scenario | | | | | | | | | | | | | | | | | | | |
|--------|--|--------------|-------------------|------------------|------------------|--|--|--|-----------------------------------|------------------|------------------|------------------|--|--|--|-----------------------------------|------------------|------------------|------------------|--|--|--|
| | | | 31/12/2021 | | | | 31/12/2022 | | | | 31/12/2023 | | | | | | | | | | | |
| | | | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure |
| 19 | Central banks | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 20 | Central governments | 6 | 0 | 0 | 0 | 0 | 0 | 40.00% | 6 | 0 | 0 | 0 | 0 | 0 | 40.00% | 6 | 0 | 0 | 0 | 0 | 0 | 0 |
| 21 | Institutions | 591 | 1 | 39 | 0 | 0 | 1 | 2.28% | 591 | 1 | 40 | 0 | 0 | 1 | 2.93% | 590 | 1 | 41 | 0 | 0 | 1 | 3.54% |
| 22 | Corporates | 51,134 | 2,643 | 1,417 | 64 | 41 | 706 | 49.85% | 50,399 | 3,082 | 1,714 | 61 | 41 | 800 | 46.68% | 50,861 | 2,345 | 1,988 | 61 | 35 | 887 | 44.63% |
| 23 | Corporates - Of Which: Specialised Lending | 2,260 | 288 | 102 | 3 | 2 | 35 | 34.16% | 2,034 | 489 | 127 | 2 | 3 | 38 | 29.65% | 2,226 | 275 | 149 | 2 | 2 | 40 | 27.15% |
| 24 | Corporates - Of Which: SME | 10,380 | 488 | 246 | 13 | 7 | 149 | 60.58% | 10,340 | 471 | 303 | 12 | 7 | 168 | 55.55% | 10,340 | 418 | 356 | 12 | 6 | 186 | 52.28% |
| 25 | Retail | 183,346 | 7,923 | 4,298 | 251 | 201 | 1,338 | 31.15% | 182,300 | 7,135 | 6,129 | 168 | 169 | 1,692 | 27.61% | 181,140 | 6,559 | 7,866 | 250 | 147 | 2,031 | 25.81% |
| 26 | Retail - Secured on real estate property | 151,512 | 6,127 | 2,548 | 98 | 97 | 317 | 12.45% | 150,850 | 5,421 | 3,915 | 97 | 82 | 464 | 11.75% | 149,941 | 5,043 | 5,203 | 97 | 74 | 595 | 11.43% |
| 27 | Retail - Secured on real estate property - Of Which: SME | 8,080 | 287 | 105 | 5 | 4 | 17 | 16.68% | 8,063 | 243 | 167 | 5 | 3 | 24 | 14.99% | 8,020 | 226 | 226 | 5 | 3 | 31 | 13.66% |
| 28 | Retail - Secured on real estate property - Of Which: non-SME | 143,431 | 5,840 | 2,443 | 93 | 93 | 300 | 12.27% | 142,788 | 5,178 | 3,748 | 93 | 79 | 438 | 11.63% | 141,921 | 4,817 | 4,977 | 92 | 71 | 564 | 11.33% |
| 29 | Retail - Qualifying Revolving | 10,688 | 435 | 132 | 6 | 10 | 82 | 62.06% | 10,668 | 416 | 171 | 6 | 9 | 95 | 55.77% | 10,636 | 410 | 209 | 6 | 8 | 108 | 51.93% |
| 30 | Retail - Other Retail | 21,147 | 1,360 | 1,616 | 147 | 93 | 939 | 58.12% | 20,782 | 1,298 | 2,043 | 149 | 77 | 1,137 | 55.63% | 20,562 | 1,106 | 2,453 | 147 | 138 | 54,089 | |
| 31 | Retail - Other Retail - Of Which: SME | 2,724 | 105 | 62 | 3 | 2 | 35 | 56.34% | 2,692 | 118 | 88 | 3 | 2 | 40 | 50.22% | 2,707 | 86 | 97 | 3 | 1 | 45 | 46.52% |
| 32 | Retail - Other Retail - Of Which: non-SME | 18,423 | 1,256 | 1,553 | 144 | 91 | 904 | 58.19% | 18,090 | 1,180 | 1,963 | 146 | 75 | 1,096 | 55.85% | 17,855 | 1,020 | 2,357 | 144 | 63 | 1,282 | 54.39% |
| 33 | Equity | 25 | 0 | 0 | 0 | 0 | 0 | 90.00% | 24 | 0 | 1 | 0 | 0 | 1 | 90.00% | 24 | 0 | 1 | 0 | 0 | 0 | 90.00% |
| 34 | Securitisation | 359 | 0 | 2 | 2 | 0 | 1 | 70.00% | 355 | 0 | 6 | 3 | 4 | 4 | 61.55% | 351 | 0 | 10 | 2 | 0 | 6 | 60.88% |
| 35 | Other non-credit obligation assets | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 36 | IRB TOTAL | 235,462 | 10,567 | 5,754 | 318 | 242 | 2,047 | 35.57% | 233,675 | 10,218 | 7,890 | 316 | 210 | 2,497 | 31.65% | 232,973 | 8,905 | 9,906 | 314 | 182 | 2,926 | 29.54% |

| RowNum | um | (min EUR, %) | Baseline Scenario | | | | | | | | | | | | | | | | | | | |
|--------|--|--------------|-------------------|------------------|------------------|--|--|--|-----------------------------------|------------------|------------------|------------------|--|--|--|-----------------------------------|------------------|------------------|------------------|--|--|--|
| | | | 31/12/2021 | | | | 31/12/2022 | | | | 31/12/2023 | | | | | | | | | | | |
| | | | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure |
| 37 | Central banks | 51,886 | 0 | 16 | 2 | 0 | 2 | 10.00% | 51,870 | 0 | 31 | 2 | 0 | 3 | 10.00% | 51,855 | 0 | 47 | 2 | 0 | 5 | 10.00% |
| 38 | Central governments | 8,243 | 0 | 0 | 0 | 0 | 0 | 40.00% | 8,243 | 0 | 0 | 0 | 0 | 0 | 40.00% | 8,243 | 0 | 0 | 0 | 0 | 0 | 40.00% |
| 39 | Institutions | 3,180 | 14 | 8 | 1 | 0 | 1 | 12.36% | 3,175 | 12 | 15 | 1 | 0 | 2 | 12.60% | 3,170 | 22 | 1 | 0 | 3 | 12.80% | |
| 40 | Corporates | 64,312 | 4,254 | 3,754 | 132 | 84 | 468 | 12.47% | 64,723 | 2,799 | 4,838 | 137 | 58 | 649 | 13.42% | 64,066 | 2,411 | 5,843 | 135 | 50 | 818 | 13.99% |
| 41 | Corporates - Of Which: Specialised Lending | 14,758 | 1,559 | 1,189 | 29 | 6 | 136 | 11.45% | 14,558 | 803 | 1,644 | 29 | 3 | 173 | 10.50% | 14,837 | 2,069 | 288 | 2 | 207 | 9.99% | |
| 42 | Corporates - Of Which: SME | 795 | 167 | 43 | 1 | 5 | 10 | 24.18% | 786 | 163 | 56 | 1 | 5 | 14 | 24.08% | 783 | 154 | 69 | 1 | 5 | 17 | 24.12% |
| 43 | Retail | 80 | 3 | 2 | 1 | 1 | 44.44% | 79 | 3 | 2 | 0 | 0 | 1 | 29.84% | 79 | 2 | 2 | 0 | 0 | 1 | 36.70% | |
| 44 | Retail - Secured on real estate property | 52 | 2 | 1 | 0 | 0 | 0 | 38.13% | 52 | 2 | 2 | 0 | 0 | 0 | 34.55% | 52 | 2 | 2 | 0 | 0 | 1 | 32.04% |
| 45 | Retail - Secured on real estate property - Of Which: SME | 1 | 0 | 0 | 0 | 0 | 0 | 10.11% | 1 | 0 | 0 | 0 | 0 | 0 | 10.09% | 1 | 0 | 0 | 0 | 0 | 0 | 10.06% |
| 46 | Retail - Secured on real estate property - Of Which: non-SME | 51 | 2 | 1 | 0 | 0 | 0 | 38.26% | 51 | 2 | 2 | 0 | 0 | 0 | 34.73% | 51 | 2 | 2 | 0 | 0 | 1 | 32.25% |
| 47 | Retail - Qualifying Revolving | 5 | 0 | 0 | 0 | 0 | 0 | 52.10% | 5 | 0 | 0 | 0 | 0 | 0 | 46.24% | 5 | 0 | 0 | 0 | 0 | 0 | 42.95% |
| 48 | Retail - Other Retail | 23 | 0 | 0 | 0 | 0 | 0 | 63.77% | 23 | 0 | 1 | 0 | 0 | 0 | 53.55% | 23 | 0 | 0 | 0 | 0 | 0 | 50.23% |
| 49 | Retail - Other Retail - Of Which: SME | 19 | 0 | 0 | 0 | 0 | 0 | 13.02% | 19 | 0 | 0 | 0 | 0 | 0 | 12.86% | 19 | 0 | 0 | 0 | 0 | 0 | 12.83% |
| 50 | Retail - Other Retail - Of Which: non-SME | 4 | 0 | 0 | 0 | 0 | 0 | 72.87% | 4 | 0 | 0 | 0 | 0 | 0 | 69.85% | 4 | 0 | 0 | 0 | 0 | 0 | 67.46% |
| 51 | Equity | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 52 | Securitisation | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | | | | | | | | | | | | | |

2021 EU-wide Stress Test: Credit risk IRB
Deutsche Bank AG

| RowNum | tm | (min EUR, %) | Baseline Scenario | | | | | | | | | | | | | | | | | | | | | | | |
|--------|------------|--|-------------------|------------------|------------------|--|--|--|-----------------------------------|------------------|------------------|------------------|--|--|--|-----------------------------------|------------------|------------------|------------------|--|--|--|-----------------------------------|--------|--------|---|
| | | | 31/12/2021 | | | | | | | 31/12/2022 | | | | | | | 31/12/2023 | | | | | | | | | |
| | | | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | | | |
| 145 | LUXEMBOURG | Central banks | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| 146 | | Central governments | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| 147 | | Institutions | 335 | 0 | 0 | 0 | 0 | 0 | 46.90% | 335 | 0 | 0 | 0 | 0 | 46.90% | 335 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 46.90% | |
| 148 | | Corporates | 7,438 | 640 | 200 | 13 | 11 | 25 | 12.32% | 7,526 | 431 | 321 | 14 | 9 | 43 | 13.44% | 7,436 | 409 | 433 | 13 | 8 | 61 | 13.98% | 7,436 | 409 | |
| 149 | | Corporates - Of Which: Specialised Lending | 3,318 | 400 | 99 | 6 | 2 | 9 | 8.67% | 3,414 | 221 | 181 | 6 | 1 | 16 | 8.68% | 3,350 | 209 | 258 | 6 | 1 | 22 | 8.71% | 3,350 | 209 | |
| 150 | | Corporates - Of Which: SME | 182 | 143 | 10 | 1 | 6 | 4 | 37.50% | 180 | 137 | 19 | 1 | 6 | 7 | 37.24% | 178 | 131 | 26 | 1 | 6 | 10 | 37.32% | 178 | 131 | |
| 151 | | Retail | 60 | 4 | 2 | 0 | 0 | 0 | 21.76% | 59 | 3 | 3 | 0 | 0 | 1 | 20.00% | 59 | 3 | 4 | 0 | 0 | 0 | 0 | 19.13% | 59 | 3 |
| 152 | | Retail - Secured on real estate property | 54 | 4 | 2 | 0 | 0 | 0 | 18.70% | 54 | 3 | 3 | 0 | 0 | 0 | 17.53% | 54 | 3 | 4 | 0 | 0 | 1 | 16.96% | 54 | 3 | |
| 153 | | Retail - Secured on real estate property - Of Which: SME | 8 | 0 | 0 | 0 | 0 | 0 | 7.50% | 8 | 0 | 0 | 0 | 0 | 0 | 7.50% | 8 | 0 | 0 | 0 | 0 | 0 | 0 | 7.50% | 8 | 0 |
| 154 | | Retail - Secured on real estate property - Of Which: non-SME | 46 | 4 | 2 | 0 | 0 | 0 | 18.87% | 46 | 3 | 3 | 0 | 0 | 0 | 17.75% | 46 | 3 | 4 | 0 | 0 | 1 | 17.20% | 46 | 3 | |
| 155 | | Retail - Qualifying Revolving | 1 | 0 | 0 | 0 | 0 | 0 | 77.06% | 1 | 0 | 0 | 0 | 0 | 0 | 66.67% | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 60.44% | 1 | 0 |
| 156 | | Retail - Other Retail | 5 | 0 | 0 | 0 | 0 | 0 | 51.61% | 5 | 0 | 0 | 0 | 0 | 0 | 49.36% | 5 | 0 | 0 | 0 | 0 | 0 | 0 | 47.73% | 5 | 0 |
| 157 | | Retail - Other Retail - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 8.86% | 0 | 0 | 0 | 0 | 0 | 0 | 8.90% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 8.89% | 0 | 0 |
| 158 | | Retail - Other Retail - Of Which: non-SME | 4 | 0 | 0 | 0 | 0 | 0 | 51.76% | 4 | 0 | 0 | 0 | 0 | 0 | 49.61% | 4 | 0 | 0 | 0 | 0 | 0 | 0 | 48.04% | 4 | 0 |
| 159 | | Equity | 69 | 0 | 0 | 0 | 0 | 0 | 90.00% | 69 | 0 | 0 | 0 | 0 | 0 | 90.00% | 69 | 0 | 0 | 0 | 0 | 0 | 0 | 90.00% | 69 | 0 |
| 160 | | Securitisation | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| 161 | | Other non-credit obligation assets | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| 162 | | IRB TOTAL | 7,901 | 644 | 202 | 13 | 11 | 25 | 12.43% | 7,989 | 435 | 324 | 14 | 9 | 44 | 13.51% | 7,898 | 412 | 437 | 14 | 9 | 61 | 14.04% | 7,898 | 412 | |

| RowNum | tm | (min EUR, %) | Baseline Scenario | | | | | | | | | | | | | | | | | | | | | | | |
|--------|-------|--|-------------------|------------------|------------------|--|--|--|-----------------------------------|------------------|------------------|------------------|--|--|--|-----------------------------------|------------------|------------------|------------------|--|--|--|-----------------------------------|--------|-------|---|
| | | | 31/12/2021 | | | | | | | 31/12/2022 | | | | | | | 31/12/2023 | | | | | | | | | |
| | | | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | | | |
| 163 | JAPAN | Central banks | 8,195 | 0 | 2 | 0 | 0 | 0 | 10.00% | 8,193 | 0 | 5 | 0 | 0 | 0 | 10.00% | 8,190 | 0 | 7 | 0 | 0 | 0 | 0 | 10.00% | 8,190 | 0 |
| 164 | | Central governments | 8 | 0 | 0 | 0 | 0 | 0 | 40.00% | 8 | 0 | 0 | 0 | 0 | 0 | 40.00% | 8 | 0 | 0 | 0 | 0 | 0 | 0 | 40.00% | 8 | 0 |
| 165 | | Institutions | 147 | 0 | 0 | 0 | 0 | 0 | 28.60% | 147 | 0 | 0 | 0 | 0 | 0 | 28.60% | 147 | 0 | 0 | 0 | 0 | 0 | 0 | 28.60% | 147 | 0 |
| 166 | | Corporates | 1,373 | 313 | 47 | 3 | 1 | 5 | 11.01% | 1,388 | 276 | 69 | 3 | 1 | 10 | 13.87% | 1,418 | 225 | 90 | 3 | 1 | 14 | 15.41% | 1,418 | 225 | |
| 167 | | Corporates - Of Which: Specialised Lending | 264 | 143 | 11 | 0 | 0 | 0 | 2.63% | 285 | 112 | 20 | 0 | 1 | 1 | 2.68% | 324 | 66 | 29 | 0 | 1 | 1 | 2.70% | 324 | 66 | |
| 168 | | Corporates - Of Which: SME | 2 | 0 | 0 | 0 | 0 | 0 | 44.51% | 2 | 0 | 0 | 0 | 0 | 0 | 44.51% | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 44.51% | 2 | 0 |
| 169 | | Retail | 6 | 0 | 0 | 0 | 0 | 0 | 13.43% | 6 | 0 | 0 | 0 | 0 | 0 | 11.80% | 6 | 0 | 0 | 0 | 0 | 0 | 0 | 11.00% | 6 | 0 |
| 170 | | Retail - Secured on real estate property | 5 | 0 | 0 | 0 | 0 | 0 | 10.10% | 5 | 0 | 0 | 0 | 0 | 0 | 9.07% | 5 | 0 | 0 | 0 | 0 | 0 | 0 | 8.71% | 5 | 0 |
| 171 | | Retail - Secured on real estate property - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| 172 | | Retail - Secured on real estate property - Of Which: non-SME | 5 | 0 | 0 | 0 | 0 | 0 | 10.10% | 5 | 0 | 0 | 0 | 0 | 0 | 9.07% | 5 | 0 | 0 | 0 | 0 | 0 | 0 | 8.71% | 5 | 0 |
| 173 | | Retail - Qualifying Revolving | 1 | 0 | 0 | 0 | 0 | 0 | 33.78% | 1 | 0 | 0 | 0 | 0 | 0 | 32.41% | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 31.55% | 1 | 0 |
| 174 | | Retail - Other Retail | 1 | 0 | 0 | 0 | 0 | 0 | 12.18% | 1 | 0 | 0 | 0 | 0 | 0 | 11.16% | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 10.41% | 1 | 0 |
| 175 | | Retail - Other Retail - Of Which: SME | 1 | 0 | 0 | 0 | 0 | 0 | 1.96% | 1 | 0 | 0 | 0 | 0 | 0 | 1.96% | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 1.96% | 1 | 0 |
| 176 | | Retail - Other Retail - Of Which: non-SME | 0 | 0 | 0 | 0 | 0 | 0 | 13.71% | 0 | 0 | 0 | 0 | 0 | 0 | 13.96% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 14.21% | 0 | 0 |
| 177 | | Equity | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| 178 | | Securitisation | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| 179 | | Other non-credit obligation assets | 5 | 0 | 0 | 0 | 0 | 0 | 57.95% | 5 | 0 | 0 | 0 | 0 | 0 | 57.95% | 5 | 0 | 0 | 0 | 0 | 0 | 0 | 57.95% | 5 | 0 |
| 180 | | IRB TOTAL | 9,735 | 313 | 50 | 4 | 1 | 5 | 11.02% | 9,747 | 276 | 74 | 4 | 1 | 10 | 13.68% | 9,774 | 225 | 97 | 4 | 1 | 15 | 15.07% | 9,774 | 225 | |

| RowNum | tm | (min EUR, %) | Baseline Scenario | | | | | | | | | | | | | | | | | | | | | | | |
|--------|-------|--|-------------------|------------------|------------------|--|--|--|-----------------------------------|------------------|------------------|------------------|--|--|--|-----------------------------------|------------------|------------------|------------------|--|--|--|-----------------------------------|--------|-------|-----|
| | | | 31/12/2021 | | | | | | | 31/12/2022 | | | | | | | 31/12/2023 | | | | | | | | | |
| | | | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | | | |
| 181 | INDIA | Central banks | 314 | 0 | 0 | 0 | 0 | 0 | 10.00% | 314 | 0 | 0 | 0 | 0 | 10.00% | 314 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 10.00% | 314 | 0 |
| 182 | | Central governments | 75 | 0 | 0 | 0 | 0 | 0 | 40.00% | 75 | 0 | 0 | 0 | 0 | 40.00% | 75 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 40.00% | 75 | 0 |
| 183 | | Institutions | 607 | 0 | 1 | 0 | 0 | 0 | 34.84% | 606 | 0 | 2 | 0 | 0 | 1 | 35.10% | 599 | 0 | 3 | 0 | 0 | 1 | 1 | 35.20% | 599 | 0 |
| 184 | | Corporates | 4,556 | 171 | 136 | 9 | 1 | 56 | 40.46% | 4,577 | 119 | 169 | 6 | 6 | 65 | 38.54% | 4,558 | 109 | 198 | 8 | 1 | 1 | 74 | 37.32% | 4,558 | 109 |
| 185 | | Corporates - Of Which: Specialised Lending | 146 | 21 | 12 | 0 | 0 | 2 | 16.93% | 144 | 21 | 15 | 0 | 0 | 2 | 14.61% | 141 | 21 | 18 | 0 | 0 | 2 | 2 | 13.09% | 141 | 21 |
| 186 | | Corporates - Of Which: SME | 83 | 77 | 15 | 0 | 0 | 0 | 3.37% | 83 | 67 | 25 | 0 | 1 | 1 | 2.95% | 83 | 59 | 33 | 0 | 0 | 1 | 1 | 2.80% | 83 | 59 |
| 187 | | Retail | 65 | 3 | 1 | 0 | 0 | 1 | 46.24% | 64 | 3 | 2 | 0 | 0 | 1 | 42.26% | 64 | 3 | 3 | 0 | 1 | 1 | 40.72% | 64 | 3 | |
| 188 | | Retail - Secured on real estate property | 17 | 1 | 0 | 0 | 0 | 0 | 20.68% | 17 | 0 | 0 | 0 | 0 | 0 | 20.89% | 17 | 1 | 1 | 0 | 0 | 0 | 0 | 21.00% | 17 | 1 |
| 189 | | Retail - Secured on real estate property - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| 190 | | Retail - Secured on real estate property - Of Which: non-SME | 17 | 1 | 0 | 0 | 0 | 0 | 20.68% | 17 | 1 | 0 | 0 | 0 | 0 | 20.89% | 17 | 1 | 1 | 0 | 0 | 0 | 0 | 21.00% | 17 | 1 |
| 191 | | Retail - Qualifying Revolving | 2 | 0 | 0 | 0 | 0 | 0 | 57.23% | 2 | 0 | 0 | 0 | 0 | 0 | 51.24% | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 48.00% | 2 | 0 |
| 192 | | Retail - Other Retail | 45 | 2 | 1 | 0 | 0 | 0 | 52.56% | 45 | 2 | 1 | 0 | 0 | 1 | 48.70% | 44 | 2 | 2 | 0 | 0 | 1 | 1 | 47.11% | 44 | 2 |
| 193 | | Retail - Other Retail - Of Which: SME | 2 | 0 | 0 | 0 | 0 | 0 | 2.77% | 2 | 0 | 0 | 0 | 0 | 0 | 2.68% | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 2.63% | 2 | 0 |
| 194 | | Retail - Other Retail - Of Which: non-SME | 43 | 2 | 1 | 0 | 0 | 0 | 52.49% | 43 | 2 | 1 | 0 | 0 | 1 | 49.75% | 42 | 2 | 2 | 0 | 0 | 1 | 1 | 48.19% | 42 | 2 |
| 195 | | Equity | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| 196 | | Securitisation | 0</ | | | | | | | | | | | | | | | | | | | | | | | |



2021 EU-wide Stress Test: Credit risk IRB

Deutsche Bank AG

| RowNum | tm | (min EUR, %) | Adverse Scenario | | | | | | | | | | | | | | | | | | | |
|--------|--|--------------|------------------|------------------|------------------|--|--|--|-----------------------------------|------------------|------------------|------------------|--|--|--|-----------------------------------|------------------|------------------|------------------|--|--|--|
| | | | 31/12/2021 | | | | 31/12/2022 | | | | 31/12/2023 | | | | | | | | | | | |
| | | | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure |
| 1 | Central banks | 69,885 | 757 | 21 | 2 | 2 | 2 | 10.39% | 69,862 | 758 | 42 | 2 | 2 | 4 | 10.20% | 69,879 | 720 | 64 | 2 | 2 | 6 | 10.13% |
| 2 | Central governments | 8,984 | 1,426 | 183 | 24 | 58 | 79 | 43.22% | 8,997 | 1,255 | 341 | 17 | 42 | 143 | 41.72% | 9,069 | 1,076 | 448 | 18 | 37 | 185 | 41.31% |
| 3 | Institutions | 6,927 | 7,475 | 185 | 4 | 22 | 25 | 13.94% | 13,070 | 1,269 | 248 | 5 | 8 | 38 | 15.14% | 13,184 | 1,102 | 301 | 6 | 6 | 48 | 15.83% |
| 4 | Corporates | 152,572 | 87,285 | 16,157 | 335 | 1,964 | 3,509 | 21.72% | 189,789 | 46,144 | 20,081 | 394 | 1,111 | 4,520 | 22.51% | 197,473 | 35,520 | 23,021 | 404 | 793 | 5,275 | 22.91% |
| 5 | Corporates - Of Which: Specialised Lending | 21,126 | 11,804 | 4,558 | 78 | 282 | 580 | 12.72% | 24,313 | 7,381 | 5,794 | 87 | 146 | 777 | 13.40% | 24,282 | 6,495 | 6,711 | 80 | 105 | 925 | 13.78% |
| 6 | Corporates - Of Which: SME | 10,974 | 5,959 | 943 | 23 | 142 | 388 | 46.12% | 12,147 | 4,445 | 1,083 | 28 | 99 | 471 | 43.51% | 12,643 | 3,750 | 1,201 | 27 | 79 | 541 | 42.21% |
| 7 | Retail | 164,857 | 52,092 | 7,423 | 344 | 1,444 | 2,785 | 17.52% | 167,981 | 45,839 | 10,552 | 398 | 1,010 | 3,631 | 34.41% | 171,675 | 38,552 | 14,145 | 386 | 849 | 4,501 | 31.82% |
| 8 | Retail - Secured on real estate property | 134,183 | 38,700 | 3,941 | 132 | 558 | 758 | 19.24% | 137,783 | 32,975 | 6,066 | 184 | 490 | 1,075 | 17.73% | 140,593 | 27,491 | 8,740 | 172 | 413 | 1,468 | 16.80% |
| 9 | Retail - Secured on real estate property - Of Which: SME | 6,042 | 2,583 | 185 | 4 | 25 | 60 | 32.27% | 6,417 | 2,118 | 275 | 5 | 20 | 73 | 26.46% | 6,841 | 1,605 | 364 | 5 | 16 | 85 | 23.38% |
| 10 | Retail - Secured on real estate property - Of Which: non-SME | 128,141 | 36,117 | 3,756 | 128 | 533 | 699 | 18.60% | 131,366 | 30,857 | 5,791 | 179 | 470 | 1,003 | 17.31% | 133,752 | 25,887 | 8,376 | 167 | 398 | 1,383 | 16.52% |
| 11 | Retail - Qualifying Revolving | 10,351 | 889 | 153 | 8 | 20 | 91 | 59.87% | 10,298 | 884 | 211 | 8 | 18 | 113 | 53.62% | 10,282 | 845 | 265 | 8 | 15 | 133 | 50.17% |
| 12 | Retail - Other Retail | 20,323 | 12,503 | 3,329 | 204 | 566 | 1,935 | 58.13% | 19,900 | 11,800 | 4,275 | 206 | 503 | 2,443 | 57.14% | 20,800 | 10,216 | 5,139 | 207 | 420 | 2,900 | 56.42% |
| 13 | Retail - Other Retail - Of Which: SME | 3,947 | 1,397 | 373 | 17 | 25 | 279 | 74.70% | 3,248 | 1,311 | 470 | 17 | 15 | 330 | 70.24% | 3,363 | 1,114 | 552 | 18 | 12 | 372 | 67.40% |
| 14 | Retail - Other Retail - Of Which: non-SME | 16,975 | 11,194 | 2,956 | 187 | 540 | 1,657 | 56.04% | 16,651 | 10,489 | 3,805 | 189 | 488 | 2,113 | 65.52% | 17,437 | 9,102 | 4,587 | 188 | 408 | 2,528 | 55.19% |
| 15 | Equity | 113 | 0 | 1 | 1 | 1 | 1 | 90.00% | 113 | 0 | 2 | 0 | 0 | 1 | 90.00% | 112 | 0 | 2 | 0 | 0 | 2 | 90.00% |
| 16 | Securitisation | 794 | 18 | 71 | 9 | 1 | 8 | 12.88% | 769 | 15 | 88 | 5 | 9 | 19 | 21.83% | 755 | 13 | 103 | 8 | 1 | 26 | 27.78% |
| 17 | Other non-credit obligation assets | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 18 | IRB TOTAL | 404,122 | 149,052 | 24,041 | 719 | 3,192 | 6,410 | 26.66% | 450,581 | 95,200 | 31,354 | 825 | 2,175 | 8,354 | 26.65% | 462,149 | 76,983 | 38,083 | 824 | 1,689 | 10,046 | 26.38% |

| RowNum | tm | (min EUR, %) | Adverse Scenario | | | | | | | | | | | | | | | | | | | |
|--------|--|--------------|------------------|------------------|------------------|--|--|--|-----------------------------------|------------------|------------------|------------------|--|--|--|-----------------------------------|------------------|------------------|------------------|--|--|--|
| | | | 31/12/2021 | | | | 31/12/2022 | | | | 31/12/2023 | | | | | | | | | | | |
| | | | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure |
| 19 | Central banks | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 20 | Central governments | 0 | 0 | 0 | 0 | 0 | 0 | 40.00% | 0 | 0 | 0 | 0 | 0 | 40.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 40.00% |
| 21 | Institutions | 139 | 452 | 41 | 0 | 3 | 1 | 3.36% | 526 | 64 | 42 | 0 | 11 | 4.39% | 573 | 16 | 43 | 0 | 2 | 0 | 5.15% | |
| 22 | Corporates | 37,391 | 16,140 | 1,663 | 56 | 294 | 795 | 47.83% | 42,223 | 10,867 | 2,105 | 65 | 204 | 940 | 44.65% | 42,412 | 10,282 | 2,500 | 63 | 171 | 1,068 | 42.71% |
| 23 | Corporates - Of Which: Specialised Lending | 1,860 | 674 | 117 | 4 | 13 | 41 | 35.42% | 1,623 | 872 | 156 | 5 | 12 | 49 | 31.31% | 1,373 | 1,082 | 199 | 4 | 13 | 57 | 29.11% |
| 24 | Corporates - Of Which: SME | 7,754 | 3,080 | 280 | 11 | 42 | 162 | 57.93% | 8,298 | 2,455 | 360 | 12 | 32 | 190 | 52.89% | 8,542 | 2,135 | 436 | 12 | 27 | 216 | 49.62% |
| 25 | Retail | 146,866 | 43,514 | 5,193 | 288 | 1,254 | 33,846 | 149,440 | 38,328 | 7,797 | 348 | 776 | 2,365 | 30.33% | 151,938 | 32,638 | 10,989 | 327 | 655 | 3,055 | 27.80% | |
| 26 | Retail - Secured on real estate property | 121,112 | 35,846 | 3,229 | 121 | 510 | 485 | 15.02% | 124,246 | 30,783 | 5,178 | 174 | 454 | 769 | 14.86% | 126,588 | 25,890 | 7,709 | 161 | 386 | 1,136 | 14.73% |
| 27 | Retail - Secured on real estate property - Of Which: SME | 5,925 | 2,430 | 118 | 4 | 21 | 21 | 17.44% | 6,288 | 1,986 | 198 | 4 | 17 | 31 | 15.40% | 6,696 | 1,495 | 280 | 5 | 13 | 41 | 14.52% |
| 28 | Retail - Secured on real estate property - Of Which: non-SME | 115,187 | 33,416 | 3,112 | 118 | 489 | 465 | 14.93% | 117,958 | 28,777 | 4,980 | 170 | 437 | 739 | 14.83% | 119,891 | 24,395 | 7,429 | 157 | 373 | 1,095 | 14.74% |
| 29 | Retail - Qualifying Revolving | 10,234 | 872 | 148 | 7 | 20 | 89 | 59.76% | 10,186 | 864 | 204 | 7 | 18 | 109 | 53.26% | 10,168 | 830 | 257 | 7 | 16 | 128 | 49.84% |
| 30 | Retail - Other Retail | 15,520 | 6,795 | 1,807 | 189 | 334 | 1,180 | 65.34% | 15,007 | 6,701 | 2,415 | 166 | 304 | 1,486 | 61.56% | 15,183 | 5,918 | 3,023 | 158 | 319 | 59,264 | 44.09% |
| 31 | Retail - Other Retail - Of Which: SME | 2,091 | 733 | 66 | 3 | 7 | 36 | 55.17% | 1,927 | 803 | 90 | 3 | 6 | 44 | 48.23% | 2,037 | 740 | 114 | 3 | 5 | 44,09% | |
| 32 | Retail - Other Retail - Of Which: non-SME | 13,429 | 6,063 | 1,741 | 156 | 327 | 1,144 | 65.72% | 13,010 | 5,898 | 2,324 | 164 | 298 | 1,443 | 62.08% | 13,146 | 5,178 | 2,908 | 155 | 248 | 1,741 | 59.86% |
| 33 | Equity | 24 | 0 | 1 | 1 | 0 | 1 | 90.00% | 23 | 0 | 2 | 0 | 0 | 1 | 90.00% | 23 | 0 | 2 | 0 | 0 | 2 | 90.00% |
| 34 | Securitisation | 357 | 0 | 4 | 4 | 0 | 3 | 70.00% | 350 | 0 | 11 | 4 | 0 | 7 | 65.14% | 344 | 0 | 17 | 4 | 0 | 11 | 63.96% |
| 35 | Other non-credit obligation assets | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 36 | IRB TOTAL | 184,784 | 60,106 | 6,893 | 348 | 1,160 | 2,555 | 37.06% | 192,569 | 49,258 | 9,956 | 417 | 981 | 3,315 | 33.29% | 195,297 | 42,936 | 13,551 | 394 | 825 | 4,138 | 30.53% |

| RowNum | tm | (min EUR, %) | Adverse Scenario | | | | | | | | | | | | | | | | | | | |
|--------|--|--------------|------------------|------------------|------------------|--|--|--|-----------------------------------|------------------|------------------|------------------|--|--|--|-----------------------------------|------------------|------------------|------------------|--|--|--|
| | | | 31/12/2021 | | | | 31/12/2022 | | | | 31/12/2023 | | | | | | | | | | | |
| | | | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure |
| 37 | Central banks | 51,886 | 0 | 16 | 2 | 2 | 2 | 10.00% | 51,870 | 0 | 31 | 2 | 2 | 3 | 10.00% | 51,855 | 0 | 47 | 2 | 0 | 5 | 10.00% |
| 38 | Central governments | 8,225 | 18 | 0 | 0 | 0 | 0 | 40.00% | 8,235 | 8 | 0 | 0 | 0 | 0 | 40.00% | 8,234 | 8 | 1 | 0 | 0 | 0 | 40.00% |
| 39 | Institutions | 1,863 | 1,320 | 18 | 0 | 5 | 3 | 15.06% | 3,111 | 62 | 28 | 1 | 0 | 4 | 14.44% | 3,139 | 27 | 36 | 1 | 0 | 5 | 14.31% |
| 40 | Corporates | 40,475 | 26,758 | 5,087 | 102 | 702 | 801 | 15.74% | 52,055 | 13,592 | 6,673 | 123 | 409 | 1,121 | 16.81% | 55,453 | 9,053 | 7,814 | 130 | 262 | 1,351 | 17.29% |
| 41 | Corporates - Of Which: Specialised Lending | 10,814 | 4,972 | 1,719 | 44 | 107 | 251 | 14.63% | 12,145 | 2,967 | 2,393 | 47 | 60 | 351 | 14.66% | 12,900 | 1,729 | 2,877 | 46 | 27 | 423 | 14.69% |
| 42 | Corporates - Of Which: SME | 445 | 495 | 66 | 1 | 12 | 18 | 26.89% | 720 | 200 | 85 | 1 | 11 | 22 | 25.74% | 761 | 144 | 100 | 1 | 8 | 25 | 25.53% |
| 43 | Retail | 74 | 0 | 3 | 0 | 1 | 1 | 43.33% | 74 | 8 | 2 | 0 | 1 | 1 | 37.89% | 74 | 7 | 3 | 0 | 1 | 34.00% | |
| 44 | Retail - Secured on real estate property | 48 | 7 | 1 | 0 | 0 | 0 | 37.16% | 48 | 6 | 1 | 0 | 0 | 0 | 33.04% | 49 | 4 | 2 | 0 | 0 | 30.06% | |
| 45 | Retail - Secured on real estate property - Of Which: SME | 1 | 0 | 0 | 0 | 0 | 0 | 17.06% | 1 | 0 | 0 | 0 | 0 | 0 | 16.93% | 1 | 0 | 0 | 0 | 0 | 16.80% | |
| 46 | Retail - Secured on real estate property - Of Which: non-SME | 47 | 7 | 1 | 0 | 0 | 0 | 37.26% | 48 | 6 | 2 | 0 | 0 | 0 | 33.17% | 49 | 4 | 2 | 0 | 0 | 30.20% | |
| 47 | Retail - Qualifying Revolving | 5 | 0 | 0 | 0 | 0 | 0 | 51.01% | 5 | 0 | 0 | 0 | 0 | 0 | 45.16% | 5 | 0 | 0 | 0 | 0 | 42.03% | |
| 48 | Retail - Other Retail | 21 | 1 | 0 | 0 | 0 | 0 | 63.19% | 21 | 2 | 1 | 0 | 0 | 0 | 63.51% | 21 | 2 | 1 | 0 | 0 | 65.16% | |
| 49 | Retail - Other Retail - Of Which: SME | 19 | 0 | 0 | 0 | 0 | 0 | 13.68% | 18 | 1 | 0 | 0 | 0 | 0 | 12.74% | 18 | 1 | 0 | 0 | 0 | 12.38% | |
| 50 | Retail - Other Retail - Of Which: non-SME | 3 | 1 | 0 | 0 | 0 | 0 | 72.09% | 3 | 1 | 0 | 0 | 0 | 0 | 68.37% | 3 | 1 | 0 | 0 | 0 | 65.39% | |
| 51 | Equity | 0 | | | | | | | | | | | | | | | | | | | | |

2021 EU-wide Stress Test: Credit risk IRB
Deutsche Bank AG

| RowNum | | Adverse Scenario | | | | | | | | | | | | | | | | | | | | |
|--------------|--|------------------|------------------|------------------|--|--|--|-----------------------------------|------------------|------------------|------------------|--|--|--|-----------------------------------|------------------|------------------|------------------|--|--|--|-----------------------------------|
| | | 31/12/2021 | | | | | | | 31/12/2022 | | | | | | | 31/12/2023 | | | | | | |
| | | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| (min EUR, %) | | | | | | | | | | | | | | | | | | | | | | |
| 145 | Central banks | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 146 | Central governments | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 147 | Institutions | 82 | 253 | 0 | 0 | 0 | 0 | 46.90% | 335 | 0 | 0 | 0 | 0 | 46.91% | 335 | 0 | 0 | 0 | 0 | 0 | 0 | 46.91% |
| 148 | Corporates | 4,591 | 3,356 | 331 | 15 | 83 | 58 | 17.47% | 6,423 | 1,340 | 514 | 19 | 34 | 95 | 18.39% | 6,644 | 977 | 657 | 18 | 25 | 123 | 18.77% |
| 149 | Corporates - Of Which: Specialised Lending | 1,819 | 1,809 | 188 | 8 | 42 | 27 | 14.53% | 2,953 | 550 | 314 | 11 | 7 | 46 | 14.67% | 2,846 | 560 | 411 | 10 | 7 | 61 | 14.79% |
| 150 | Corporates - Of Which: SME | 128 | 187 | 21 | 0 | 16 | 8 | 37.86% | 157 | 143 | 35 | 0 | 13 | 13 | 37.49% | 157 | 134 | 44 | 0 | 12 | 17 | 37.16% |
| 151 | Retail | 49 | 15 | 3 | 0 | 0 | 1 | 22.71% | 51 | 11 | 4 | 0 | 0 | 1 | 21.17% | 51 | 10 | 5 | 0 | 0 | 1 | 20.36% |
| 152 | Retail - Secured on real estate property | 44 | 14 | 2 | 0 | 0 | 0 | 20.07% | 46 | 11 | 4 | 0 | 0 | 1 | 19.03% | 46 | 9 | 5 | 0 | 0 | 1 | 18.48% |
| 153 | Retail - Secured on real estate property - Of Which: SME | 7 | 1 | 0 | 0 | 0 | 0 | 7.53% | 7 | 1 | 0 | 0 | 0 | 0 | 7.54% | 7 | 1 | 0 | 0 | 0 | 0 | 7.56% |
| 154 | Retail - Secured on real estate property - Of Which: non-SME | 36 | 14 | 2 | 0 | 0 | 0 | 20.26% | 38 | 10 | 3 | 0 | 0 | 1 | 19.28% | 39 | 9 | 5 | 0 | 0 | 1 | 18.77% |
| 155 | Retail - Qualifying Revolving | 1 | 0 | 0 | 0 | 0 | 0 | 72.08% | 1 | 0 | 0 | 0 | 0 | 0 | 61.59% | 1 | 0 | 0 | 0 | 0 | 0 | 56.94% |
| 156 | Retail - Other Retail | 4 | 0 | 0 | 0 | 0 | 0 | 51.35% | 4 | 0 | 0 | 0 | 0 | 0 | 49.19% | 4 | 0 | 0 | 0 | 0 | 0 | 47.63% |
| 157 | Retail - Other Retail - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 8.81% | 0 | 0 | 0 | 0 | 0 | 0 | 9.09% | 0 | 0 | 0 | 0 | 0 | 0 | 9.25% |
| 158 | Retail - Other Retail - Of Which: non-SME | 4 | 0 | 0 | 0 | 0 | 0 | 51.50% | 4 | 0 | 0 | 0 | 0 | 0 | 49.47% | 4 | 0 | 0 | 0 | 0 | 0 | 48.02% |
| 159 | Equity | 69 | 0 | 0 | 0 | 0 | 0 | 90.00% | 69 | 0 | 0 | 0 | 0 | 0 | 90.00% | 69 | 0 | 0 | 0 | 0 | 0 | 90.00% |
| 160 | Securitisation | 0 | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| 161 | Other non-credit obligation assets | 0 | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | 0 | |
| 162 | IRB TOTAL | 4,790 | 3,624 | 334 | 15 | 84 | 59 | 17.54% | 6,877 | 1,351 | 518 | 19 | 34 | 96 | 18.43% | 7,098 | 987 | 662 | 18 | 26 | 125 | 18.81% |

| RowNum | | Adverse Scenario | | | | | | | | | | | | | | | | | | | | |
|--------------|--|------------------|------------------|------------------|--|--|--|-----------------------------------|------------------|------------------|------------------|--|--|--|-----------------------------------|------------------|------------------|------------------|--|--|--|-----------------------------------|
| | | 31/12/2021 | | | | | | | 31/12/2022 | | | | | | | 31/12/2023 | | | | | | |
| | | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| (min EUR, %) | | | | | | | | | | | | | | | | | | | | | | |
| 163 | Central banks | 8,195 | 0 | 2 | 0 | 0 | 0 | 10.00% | 8,193 | 0 | 5 | 0 | 0 | 0 | 10.00% | 8,190 | 0 | 7 | 0 | 0 | 1 | 10.00% |
| 164 | Central governments | 8 | 0 | 0 | 0 | 0 | 0 | 40.00% | 8 | 0 | 0 | 0 | 0 | 0 | 40.00% | 8 | 0 | 0 | 0 | 0 | 0 | 40.00% |
| 165 | Institutions | 124 | 23 | 0 | 0 | 0 | 0 | 28.58% | 147 | 0 | 0 | 0 | 0 | 28.58% | 147 | 0 | 0 | 0 | 0 | 0 | 0 | 28.58% |
| 166 | Corporates | 606 | 1,046 | 81 | 2 | 13 | 14 | 17.31% | 1,221 | 395 | 117 | 4 | 3 | 22 | 19.07% | 1,285 | 306 | 142 | 4 | 2 | 28 | 19.79% |
| 167 | Corporates - Of Which: Specialised Lending | 83 | 310 | 24 | 0 | 1 | 1 | 5.67% | 174 | 205 | 39 | 0 | 1 | 3 | 5.69% | 215 | 154 | 49 | 0 | 1 | 3 | 5.70% |
| 168 | Corporates - Of Which: SME | 1 | 0 | 0 | 0 | 0 | 0 | 44.53% | 1 | 0 | 0 | 0 | 0 | 0 | 44.52% | 1 | 0 | 0 | 0 | 0 | 0 | 44.52% |
| 169 | Retail | 6 | 0 | 0 | 0 | 0 | 0 | 12.62% | 6 | 0 | 0 | 0 | 0 | 0 | 11.64% | 6 | 0 | 0 | 0 | 0 | 0 | 11.09% |
| 170 | Retail - Secured on real estate property | 5 | 0 | 0 | 0 | 0 | 0 | 9.45% | 5 | 0 | 0 | 0 | 0 | 0 | 9.72% | 5 | 0 | 0 | 0 | 0 | 0 | 9.79% |
| 171 | Retail - Secured on real estate property - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | 0 | |
| 172 | Retail - Secured on real estate property - Of Which: non-SME | 5 | 0 | 0 | 0 | 0 | 0 | 9.45% | 5 | 0 | 0 | 0 | 0 | 0 | 9.72% | 5 | 0 | 0 | 0 | 0 | 0 | 9.79% |
| 173 | Retail - Qualifying Revolving | 1 | 0 | 0 | 0 | 0 | 0 | 33.70% | 1 | 0 | 0 | 0 | 0 | 0 | 32.35% | 1 | 0 | 0 | 0 | 0 | 0 | 31.51% |
| 174 | Retail - Other Retail | 1 | 0 | 0 | 0 | 0 | 0 | 12.23% | 1 | 0 | 0 | 0 | 0 | 0 | 10.67% | 1 | 0 | 0 | 0 | 0 | 0 | 9.36% |
| 175 | Retail - Other Retail - Of Which: SME | 1 | 0 | 0 | 0 | 0 | 0 | 1.96% | 1 | 0 | 0 | 0 | 0 | 0 | 1.99% | 1 | 0 | 0 | 0 | 0 | 0 | 1.96% |
| 176 | Retail - Other Retail - Of Which: non-SME | 0 | 0 | 0 | 0 | 0 | 0 | 13.77% | 0 | 0 | 0 | 0 | 0 | 0 | 14.04% | 0 | 0 | 0 | 0 | 0 | 0 | 14.32% |
| 177 | Equity | 0 | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | 0 | |
| 178 | Securitisation | 0 | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | 0 | |
| 179 | Other non-credit obligation assets | 5 | 0 | 0 | 0 | 0 | 0 | 61.99% | 5 | 0 | 0 | 0 | 0 | 0 | 61.99% | 4 | 0 | 0 | 0 | 0 | 0 | 61.99% |
| 180 | IRB TOTAL | 8,944 | 1,069 | 84 | 2 | 13 | 14 | 17.15% | 9,580 | 395 | 122 | 4 | 3 | 23 | 18.76% | 9,641 | 306 | 150 | 4 | 2 | 29 | 19.34% |

| RowNum | | Adverse Scenario | | | | | | | | | | | | | | | | | | | | |
|--------------|--|------------------|------------------|------------------|--|--|--|-----------------------------------|------------------|------------------|------------------|--|--|--|-----------------------------------|------------------|------------------|------------------|--|--|--|-----------------------------------|
| | | 31/12/2021 | | | | | | | 31/12/2022 | | | | | | | 31/12/2023 | | | | | | |
| | | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| (min EUR, %) | | | | | | | | | | | | | | | | | | | | | | |
| 181 | Central banks | 1 | 313 | 0 | 0 | 0 | 0 | 10.00% | 8 | 306 | 0 | 0 | 0 | 0 | 10.00% | 8 | 306 | 0 | 0 | 0 | 0 | 10.00% |
| 182 | Central governments | 0 | 75 | 0 | 0 | 1 | 0 | 40.00% | 0 | 74 | 1 | 0 | 1 | 0 | 40.00% | 0 | 74 | 1 | 0 | 1 | 0 | 40.00% |
| 183 | Institutions | 262 | 343 | 4 | 0 | 1 | 1 | 34.94% | 518 | 85 | 6 | 0 | 2 | 2 | 34.59% | 588 | 13 | 7 | 0 | 0 | 2 | 34.50% |
| 184 | Corporates | 3,466 | 1,222 | 177 | 11 | 8 | 68 | 38.52% | 4,157 | 486 | 223 | 8 | 5 | 83 | 38.93% | 4,343 | 268 | 254 | 9 | 3 | 92 | 36.14% |
| 185 | Corporates - Of Which: Specialised Lending | 19 | 144 | 17 | 0 | 2 | 2 | 13.92% | 39 | 119 | 22 | 0 | 1 | 3 | 12.10% | 38 | 116 | 26 | 0 | 1 | 3 | 11.26% |
| 186 | Corporates - Of Which: SME | 83 | 68 | 24 | 0 | 1 | 1 | 3.05% | 83 | 55 | 36 | 0 | 1 | 1 | 2.82% | 83 | 47 | 45 | 0 | 0 | 1 | 2.75% |
| 187 | Retail | 29 | 39 | 1 | 1 | 1 | 1 | 45.07% | 30 | 37 | 2 | 0 | 1 | 1 | 41.41% | 32 | 34 | 3 | 0 | 1 | 1 | 39.98% |
| 188 | Retail - Secured on real estate property | 15 | 3 | 0 | 0 | 0 | 0 | 21.35% | 16 | 0 | 1 | 0 | 0 | 0 | 21.56% | 16 | 1 | 1 | 0 | 0 | 1 | 21.70% |
| 189 | Retail - Secured on real estate property - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| 190 | Retail - Secured on real estate property - Of Which: non-SME | 15 | 3 | 0 | 0 | 0 | 0 | 21.35% | 16 | 2 | 1 | 0 | 0 | 0 | 21.56% | 16 | 1 | 1 | 0 | 0 | 1 | 21.70% |
| 191 | Retail - Qualifying Revolving | 2 | 0 | 0 | 0 | 0 | 0 | 55.82% | 2 | 0 | 0 | 0 | 0 | 0 | 49.52% | 2 | 0 | 0 | 0 | 0 | 0 | 46.17% |
| 192 | Retail - Other Retail | 11 | 36 | 1 | 1 | 0 | 0 | 51.55% | 12 | 35 | 2 | 0 | 1 | 1 | 47.77% | 14 | 32 | 2 | 0 | 1 | 1 | 46.19% |
| 193 | Retail - Other Retail - Of Which: SME | 2 | 0 | 0 | 0 | 0 | 0 | 2.91% | 2 | 0 | 0 | 0 | 0 | 0 | 2.63% | 2 | 0 | 0 | 0 | 0 | 0 | 2.48% |
| 194 | Retail - Other Retail - Of Which: non-SME | 9 | 36 | 1 | 1 | 0 | 1 | 52.37% | 10 | 35 | 2 | 0 | 1 | 1 | 48.82% | 12 | 32 | 2 | 0 | 1 | 1 | 47.37% |
| 195 | Equity | 0 | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| 196 | Securitisation | 0 | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | 0 | |
| 197 | Other non-credit obligation assets | 35 | 0 | 1 | 0 | 0 | 0 | 61.99% | 34 | 0 | 1 | 0 | 0 | 0 | 61.99% | 34 | 0 | 2 | 0 | 0 | 1 | 61.99% |
| 198 | IRB TOTAL | 3,793 | 1,991 | 183 | 12 | 11 | 71 | 38.55% | 4,746 | 989 | 232 | 9 | 8 | 86 | 37.03% | 5,005 | 695 | 267 | 9 | 5 | 97 | 36.31% |

2021 EU-wide Stress Test: Credit risk STA
Deutsche Bank AG

| Row/Num | | Actual | | | | | | | | | | |
|--------------|---|-----------------|---------------|-----------------------|-------|------------------|------------------|------------------|--|--|--|-----------------------------------|
| | | 31/12/2020 | | | | | | | | | | |
| | | Exposure values | | Risk exposure amounts | | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| (min EUR, %) | Non-defaulted | Defaulted | Non-defaulted | Defaulted | | | | | | | | |
| 1 | Central banks | 94,203 | 0 | 0 | 0 | 93,048 | 0 | 0 | 1 | 0 | 0 | 0.00% |
| 2 | Central governments | 31,049 | 0 | 0 | 0 | 631 | 38 | 0 | 0 | 0 | 0 | 0.00% |
| 3 | Regional governments or local authorities | 5,202 | 0 | 10 | 0 | 3,390 | 127 | 0 | 0 | 0 | 0 | 0.00% |
| 4 | Public sector entities | 2,247 | 0 | 25 | 0 | 76 | 0 | 0 | 0 | 0 | 0 | 58.26% |
| 5 | Multilateral Development Banks | 2,205 | 0 | 0 | 0 | 43 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 6 | International Organisations | 785 | 0 | 0 | 0 | 645 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 7 | Institutions | 10,589 | 0 | 311 | 0 | 107 | 0 | 0 | 0 | 0 | 0 | 100.00% |
| 8 | Corporates | 11,493 | 434 | 10,953 | 630 | 5,861 | 505 | 276 | 13 | 4 | 35 | 12.83% |
| 9 | of which: SME | 839 | 174 | 697 | 241 | 490 | 63 | 28 | 2 | 1 | 17 | 60.47% |
| 10 | Retail | 2,109 | 76 | 1,511 | 79 | 2,089 | 178 | 312 | 19 | 13 | 212 | 67.76% |
| 11 | of which: SME | 30 | 4 | 22 | 3 | 36 | 7 | 22 | 1 | 0 | 18 | 82.45% |
| 12 | Secured by mortgages on immovable property | 3,232 | 249 | 1,197 | 275 | 2,951 | 221 | 171 | 0 | 0 | 10 | 5.69% |
| 13 | of which: SME | 229 | 13 | 94 | 12 | 203 | 25 | 11 | 0 | 0 | 1 | 6.44% |
| 14 | Items associated with particularly high risk | 95 | 62 | 142 | 92 | 21 | 73 | 161 | 0 | 3 | 127 | 78.78% |
| 15 | Covered bonds | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 16 | Claims on institutions and corporates with a ST credit assessment | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 17 | Collective investments undertakings (CIU) | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 18 | Equity | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 19 | Securitisation | 2,877 | 0 | 2,875 | 0 | 2 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 20 | Other exposures | | | | | | | | | | | |
| 21 | Standardised Total | 166,187 | 820 | 17,025 | 1,077 | 108,874 | 1,141 | 921 | 34 | 20 | 384 | 41.66% |

| Row/Num | | Actual | | | | | | | | | | |
|--------------|---|-----------------|---------------|-----------------------|-----|------------------|------------------|------------------|--|--|--|-----------------------------------|
| | | 31/12/2020 | | | | | | | | | | |
| | | Exposure values | | Risk exposure amounts | | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| (min EUR, %) | Non-defaulted | Defaulted | Non-defaulted | Defaulted | | | | | | | | |
| 22 | Central banks | 78,187 | 0 | 0 | 0 | 78,187 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 23 | Central governments | 9,136 | 0 | 0 | 0 | 396 | 10 | 0 | 0 | 0 | 0 | 0.00% |
| 24 | Regional governments or local authorities | 5,060 | 0 | 5 | 0 | 3,390 | 2 | 0 | 0 | 0 | 0 | 0.00% |
| 25 | Public sector entities | 2,321 | 0 | 13 | 0 | 76 | 0 | 0 | 0 | 0 | 0 | 58.26% |
| 26 | Multilateral Development Banks | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 27 | International Organisations | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 28 | Institutions | 1,994 | 0 | 51 | 0 | 93 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 29 | Corporates | 6,704 | 97 | 6,517 | 144 | 3,423 | 358 | 130 | 4 | 2 | 11 | 8.16% |
| 30 | of which: SME | 165 | 4 | 131 | 4 | 145 | 18 | 7 | 0 | 0 | 3 | 48.37% |
| 31 | Retail | 848 | 22 | 636 | 27 | 805 | 87 | 63 | 8 | 8 | 36 | 57.36% |
| 32 | of which: SME | 2 | 0 | 2 | 0 | 11 | 1 | 0 | 0 | 0 | 0 | 90.59% |
| 33 | Secured by mortgages on immovable property | 241 | 110 | 88 | 133 | 222 | 21 | 43 | 0 | 0 | 0 | 0.29% |
| 34 | of which: SME | 36 | 0 | 15 | 0 | 35 | 2 | 0 | 0 | 0 | 0 | 0.00% |
| 35 | Items associated with particularly high risk | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 36 | Covered bonds | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 37 | Claims on institutions and corporates with a ST credit assessment | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 38 | Collective investments undertakings (CIU) | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 39 | Equity | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 40 | Securitisation | | | | | | | | | | | |
| 41 | Other exposures | 29 | 0 | 29 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 42 | Standardised Total | 104,521 | 229 | 7,339 | 304 | 86,587 | 478 | 236 | 12 | 10 | 47 | 19.84% |

| Row/Num | | Actual | | | | | | | | | | |
|--------------|---|-----------------|---------------|-----------------------|---|------------------|------------------|------------------|--|--|--|-----------------------------------|
| | | 31/12/2020 | | | | | | | | | | |
| | | Exposure values | | Risk exposure amounts | | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| (min EUR, %) | Non-defaulted | Defaulted | Non-defaulted | Defaulted | | | | | | | | |
| 43 | Central banks | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 44 | Central governments | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 45 | Regional governments or local authorities | 14 | 0 | 3 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 46 | Public sector entities | 3 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 47 | Multilateral Development Banks | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 48 | International Organisations | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 49 | Institutions | 3,603 | 0 | 83 | 0 | 7 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 50 | Corporates | 1,130 | 0 | 1,053 | 0 | 594 | 5 | 0 | 2 | 0 | 0 | 0.00% |
| 51 | of which: SME | 8 | 0 | 5 | 0 | 2 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 52 | Retail | 2 | 0 | 2 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 88.81% |
| 53 | of which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 54 | Secured by mortgages on immovable property | 86 | 0 | 39 | 0 | 82 | 3 | 0 | 0 | 0 | 0 | 0.00% |
| 55 | of which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 56 | Items associated with particularly high risk | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 57 | Covered bonds | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 58 | Claims on institutions and corporates with a ST credit assessment | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 59 | Collective investments undertakings (CIU) | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 60 | Equity | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 61 | Securitisation | | | | | | | | | | | |
| 62 | Other exposures | 1 | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 63 | Standardised Total | 4,837 | 0 | 1,180 | 0 | 686 | 8 | 0 | 2 | 0 | 0 | 77.76% |

| Row/Num | | Actual | | | | | | | | | | |
|--------------|---|-----------------|---------------|-----------------------|-----|------------------|------------------|------------------|--|--|--|-----------------------------------|
| | | 31/12/2020 | | | | | | | | | | |
| | | Exposure values | | Risk exposure amounts | | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| (min EUR, %) | Non-defaulted | Defaulted | Non-defaulted | Defaulted | | | | | | | | |
| 64 | Central banks | 1,125 | 0 | 0 | 0 | 1,118 | 0 | 0 | 1 | 0 | 0 | 0.00% |
| 65 | Central governments | 3,799 | 0 | 0 | 0 | 100 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 66 | Regional governments or local authorities | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 67 | Public sector entities | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 68 | Multilateral Development Banks | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 69 | International Organisations | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 70 | Institutions | 36 | 0 | 36 | 0 | 11 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 71 | Corporates | 487 | 25 | 455 | 38 | 366 | 55 | 10 | 0 | 0 | 5 | 51.79% |
| 72 | of which: SME | 134 | 16 | 122 | 24 | 100 | 17 | 6 | 0 | 0 | 4 | 79.12% |
| 73 | Retail | 469 | 15 | 280 | 10 | 414 | 64 | 150 | 4 | 5 | 127 | 84.48% |
| 74 | of which: SME | 3 | 0 | 3 | 0 | 3 | 0 | 0 | 0 | 0 | 0 | 98.67% |
| 75 | Secured by mortgages on immovable property | 324 | 12 | 115 | 13 | 229 | 40 | 10 | 0 | 0 | 1 | 5.85% |
| 76 | of which: SME | 10 | 5 | 3 | 5 | 9 | 1 | 5 | 0 | 0 | 1 | 13.21% |
| 77 | Items associated with particularly high risk | 89 | 61 | 134 | 92 | 21 | 71 | 161 | 0 | 3 | 127 | 78.85% |
| 78 | Covered bonds | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 79 | Claims on institutions and corporates with a ST credit assessment | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 80 | Collective investments undertakings (CIU) | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 81 | Equity | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 82 | Securitisation | | | | | | | | | | | |
| 83 | Other exposures | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 84 | Standardised Total | 6,332 | 114 | 1,023 | 152 | 2,248 | 230 | 331 | 5 | 8 | 259 | 78.27% |

2021 EU-wide Stress Test: Credit risk STA
Deutsche Bank AG

| Row Number | Country | Description | Actual 31/12/2020 | | | | | | | | | | |
|------------|--------------------|---|-------------------|-----------|-----------------------|-----------|------------------|------------------|------------------|--|--|--|-----------------------------------|
| | | | Exposure values | | Risk exposure amounts | | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| | | | Non-defaulted | Defaulted | Non-defaulted | Defaulted | | | | | | | |
| 85 | SPAIN | Central banks | 1,629 | 0 | 0 | 0 | 1,629 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 86 | | Central governments | 3,119 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 87 | | Regional governments or local authorities | 124 | 0 | 0 | 0 | 0 | 125 | 0 | 0 | 0 | 0 | 0.00% |
| 88 | | Public sector entities | 2 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 89 | | Multilateral Development Banks | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 90 | | International Organisations | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 91 | | Institutions | 66 | 0 | 4 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 92 | | Corporates | 76 | 15 | 75 | 22 | 20 | 0 | 5 | 1 | 0 | 0 | 0.00% |
| 93 | | of which: SME | 1 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 94 | | Retail | 43 | 0 | 32 | 0 | 41 | 2 | 0 | 0 | 0 | 0 | 91.42% |
| 95 | | of which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 96 | | Secured by mortgages on immovable property | 77 | 9 | 28 | 9 | 70 | 5 | 14 | 0 | 0 | 0 | 0.00% |
| 97 | | of which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 98 | | Items associated with particularly high risk | 4 | 0 | 6 | 0 | 0 | 1 | 0 | 0 | 0 | 0 | 0.00% |
| 99 | | Covered bonds | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 100 | | Claims on institutions and corporates with a ST credit assessment | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 101 | | Collective investments undertakings (CIU) | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 102 | | Equity | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 103 | | Securitisation | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 104 | | Other exposures | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 105 | Standardised Total | 5,140 | 24 | 145 | 31 | 1,761 | 134 | 20 | 1 | 0 | 0 | 1.85% | |

| Row Number | Country | Description | Actual 31/12/2020 | | | | | | | | | | |
|------------|--------------------|---|-------------------|-----------|-----------------------|-----------|------------------|------------------|------------------|--|--|--|-----------------------------------|
| | | | Exposure values | | Risk exposure amounts | | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| | | | Non-defaulted | Defaulted | Non-defaulted | Defaulted | | | | | | | |
| 106 | UNITED KINGDOM | Central banks | 6,281 | 0 | 0 | 0 | 6,281 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 107 | | Central governments | 2,083 | 0 | 0 | 0 | 37 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 108 | | Regional governments or local authorities | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 109 | | Public sector entities | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 110 | | Multilateral Development Banks | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 111 | | International Organisations | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 112 | | Institutions | 1,938 | 0 | 40 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 113 | | Corporates | 213 | 0 | 208 | 0 | 109 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 114 | | of which: SME | 24 | 0 | 21 | 0 | 11 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 115 | | Retail | 3 | 0 | 2 | 1 | 1 | 1 | 0 | 0 | 0 | 0 | 19.61% |
| 116 | | of which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 117 | | Secured by mortgages on immovable property | 2 | 0 | 1 | 0 | 2 | 1 | 0 | 0 | 0 | 0 | 0.00% |
| 118 | | of which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 119 | | Items associated with particularly high risk | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 120 | | Covered bonds | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 121 | | Claims on institutions and corporates with a ST credit assessment | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 122 | | Collective investments undertakings (CIU) | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 123 | | Equity | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 124 | | Securitisation | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 125 | | Other exposures | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 126 | Standardised Total | 10,522 | 1 | 251 | 1 | 6,389 | 2 | 1 | 0 | 0 | 0 | 8.15% | |

| Row Number | Country | Description | Actual 31/12/2020 | | | | | | | | | | |
|------------|--------------------|---|-------------------|-----------|-----------------------|-----------|------------------|------------------|------------------|--|--|--|-----------------------------------|
| | | | Exposure values | | Risk exposure amounts | | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| | | | Non-defaulted | Defaulted | Non-defaulted | Defaulted | | | | | | | |
| 127 | SWITZERLAND | Central banks | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 128 | | Central governments | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 129 | | Regional governments or local authorities | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 130 | | Public sector entities | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 131 | | Multilateral Development Banks | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 132 | | International Organisations | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 133 | | Institutions | 8 | 0 | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 134 | | Corporates | 12 | 3 | 12 | 4 | 10 | 0 | 3 | 0 | 0 | 0 | 1.73% |
| 135 | | of which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 136 | | Retail | 7 | 1 | 5 | 1 | 4 | 0 | 1 | 0 | 0 | 0 | 72.43% |
| 137 | | of which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 138 | | Secured by mortgages on immovable property | 28 | 0 | 10 | 0 | 0 | 28 | 0 | 0 | 0 | 0 | 11.19% |
| 139 | | of which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 140 | | Items associated with particularly high risk | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 141 | | Covered bonds | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 142 | | Claims on institutions and corporates with a ST credit assessment | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 143 | | Collective investments undertakings (CIU) | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 144 | | Equity | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 145 | | Securitisation | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 146 | | Other exposures | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 147 | Standardised Total | 56 | 3 | 29 | 5 | 15 | 28 | 4 | 0 | 0 | 0 | 23.13% | |

| Row Number | Country | Description | Actual 31/12/2020 | | | | | | | | | | |
|------------|--------------------|---|-------------------|-----------|-----------------------|-----------|------------------|------------------|------------------|--|--|--|-----------------------------------|
| | | | Exposure values | | Risk exposure amounts | | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| | | | Non-defaulted | Defaulted | Non-defaulted | Defaulted | | | | | | | |
| 148 | NETHERLANDS | Central banks | 526 | 0 | 0 | 0 | 526 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 149 | | Central governments | 182 | 0 | 0 | 0 | 104 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 150 | | Regional governments or local authorities | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 151 | | Public sector entities | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 152 | | Multilateral Development Banks | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 153 | | International Organisations | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 154 | | Institutions | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 100.00% |
| 155 | | Corporates | 507 | 8 | 463 | 8 | 453 | 28 | 19 | 3 | 0 | 11 | 63.61% |
| 156 | | of which: SME | 214 | 8 | 171 | 8 | 186 | 28 | 14 | 1 | 0 | 9 | 93.00% |
| 157 | | Retail | 32 | 6 | 24 | 7 | 30 | 5 | 30 | 1 | 0 | 26 | 84.36% |
| 158 | | of which: SME | 23 | 4 | 18 | 5 | 21 | 5 | 21 | 0 | 0 | 17 | 82.11% |
| 159 | | Secured by mortgages on immovable property | 163 | 9 | 78 | 9 | 165 | 22 | 7 | 0 | 0 | 22 | 1.33% |
| 160 | | of which: SME | 171 | 8 | 72 | 7 | 151 | 22 | 6 | 0 | 0 | 0 | 1.50% |
| 161 | | Items associated with particularly high risk | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 162 | | Covered bonds | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 163 | | Claims on institutions and corporates with a ST credit assessment | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 164 | | Collective investments undertakings (CIU) | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 165 | | Equity | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 166 | | Securitisation | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 167 | | Other exposures | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 168 | Standardised Total | 1,431 | 23 | 565 | 22 | 1,280 | 56 | 55 | 3 | 0 | 37 | 67.11% | |

2021 EU-wide Stress Test: Credit risk STA
Deutsche Bank AG

| RowN um | (min EUR, %) | Actual 31/12/2020 | | | | | | | | | | |
|------------|--------------|----------------------|-----------|-----------------------|-----------|------------------|------------------|------------------|--|--|--|-----------------------------------|
| | | Exposure values | | Risk exposure amounts | | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| | | Non-defaulted | Defaulted | Non-defaulted | Defaulted | | | | | | | |
| 169 | | 4,042 | 0 | 0 | 0 | 4,042 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 170 | | 129 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 171 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 172 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 173 | | 2,092 | 0 | 0 | 0 | 41 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 174 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 175 | | 36 | 0 | 7 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 176 | | 398 | 59 | 397 | 73 | 143 | 23 | 0 | 0 | 11 | 0 | 0.00% |
| 177 | | 11 | 32 | 9 | 34 | 11 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 178 | | 118 | 1 | 88 | 1 | 194 | 13 | 2 | 0 | 0 | 1 | 30.14% |
| 179 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 180 | | 1,023 | 0 | 358 | 3 | 949 | 26 | 4 | 0 | 0 | 0 | 5.24% |
| 181 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 182 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 183 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 184 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 185 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 186 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 187 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 188 | | 2,846 | 0 | 2,846 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 189 | | 10,685 | 66 | 3,698 | 80 | 5,370 | 112 | 6 | 0 | 1 | 1 | 13.87% |

| RowN um | (min EUR, %) | Actual 31/12/2020 | | | | | | | | | | |
|------------|--------------|----------------------|-----------|-----------------------|-----------|------------------|------------------|------------------|--|--|--|-----------------------------------|
| | | Exposure values | | Risk exposure amounts | | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| | | Non-defaulted | Defaulted | Non-defaulted | Defaulted | | | | | | | |
| 190 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 191 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 192 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 193 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 194 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 195 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 196 | | 384 | 0 | 8 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 197 | | 1 | 72 | 1 | 107 | 0 | 0 | 73 | 0 | 0 | 6 | 8.70% |
| 198 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 199 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 83.72% |
| 200 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 201 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 202 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 203 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 204 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 205 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 206 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 207 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 208 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 209 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 210 | | 384 | 72 | 8 | 107 | 0 | 0 | 73 | 0 | 0 | 6 | 8.70% |

| RowN um | (min EUR, %) | Actual 31/12/2020 | | | | | | | | | | |
|------------|--------------|----------------------|-----------|-----------------------|-----------|------------------|------------------|------------------|--|--|--|-----------------------------------|
| | | Exposure values | | Risk exposure amounts | | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| | | Non-defaulted | Defaulted | Non-defaulted | Defaulted | | | | | | | |
| 211 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 212 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 213 | | 2 | 0 | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 214 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 215 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 216 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 217 | | 88 | 0 | 14 | 2 | 1 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 218 | | 180 | 2 | 178 | 2 | 153 | 2 | 3 | 1 | 0 | 0 | 17.65% |
| 219 | | 7 | 0 | 5 | 0 | 4 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 220 | | 564 | 31 | 423 | 33 | 567 | 3 | 64 | 6 | 0 | 21 | 32.39% |
| 221 | | 2 | 0 | 1 | 0 | 2 | 0 | 0 | 0 | 0 | 0 | 33.59% |
| 222 | | 1,192 | 90 | 453 | 101 | 1,177 | 18 | 88 | 0 | 0 | 8 | 9.56% |
| 223 | | 7 | 0 | 2 | 0 | 7 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 224 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 225 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 226 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 227 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 228 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 229 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 230 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 231 | | 2,026 | 130 | 1,071 | 136 | 1,898 | 24 | 155 | 7 | 0 | 30 | 19.09% |

2021 EU-wide Stress Test: Credit risk STA
Deutsche Bank AG

| RowNum | Description | Baseline Scenario | | | | | | | | | | | | | | | | | | | | |
|--------|---|-------------------|------------------|------------------|--|--|--|-----------------------------------|------------------|------------------|------------------|--|--|--|-----------------------------------|------------------|------------------|------------------|--|--|--|-----------------------------------|
| | | 31/12/2021 | | | | 31/12/2022 | | | | 31/12/2023 | | | | | | | | | | | | |
| | | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| 85 | Central banks | 1,628 | 0 | 0 | 0 | 0 | 10.00% | 1,628 | 0 | 1 | 0 | 0 | 10.00% | 1,628 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 10.00% |
| 86 | Central governments | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 87 | Regional governments or local authorities | 0 | 125 | 0 | 0 | 0 | 40.00% | 0 | 125 | 0 | 0 | 0 | 40.00% | 124 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 40.00% |
| 88 | Public sector entities | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 89 | Multilateral Development Banks | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 90 | International Organisations | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 91 | Institutions | 0 | 0 | 0 | 0 | 0 | 5.47% | 0 | 0 | 0 | 0 | 0 | 5.04% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 4.90% |
| 92 | Corporates | 20 | 0 | 5 | 0 | 0 | 5.69% | 20 | 0 | 5 | 0 | 0 | 1.28% | 20 | 0 | 5 | 0 | 0 | 0 | 0 | 0 | 1.84% |
| 93 | of which: SME | 0 | 0 | 0 | 0 | 0 | 50.00% | 0 | 0 | 0 | 0 | 0 | 50.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 50.00% |
| 94 | Retail | 42 | 2 | 1 | 0 | 0 | 86.16% | 42 | 1 | 1 | 0 | 1 | 84.15% | 42 | 1 | 1 | 0 | 0 | 0 | 0 | 1 | 83.14% |
| 95 | of which: SME | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 96 | Secured by mortgages on immovable property | 71 | 3 | 16 | 0 | 0 | 10.36% | 70 | 2 | 17 | 0 | 3 | 14.86% | 70 | 2 | 18 | 0 | 0 | 0 | 0 | 3 | 17.65% |
| 97 | of which: SME | 0 | 0 | 0 | 0 | 0 | 5.40% | 0 | 0 | 0 | 0 | 0 | 5.40% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 5.40% |
| 98 | Items associated with particularly high risk | 1 | 0 | 0 | 0 | 0 | 90.91% | 1 | 1 | 1 | 0 | 1 | 90.91% | 1 | 0 | 1 | 0 | 0 | 0 | 0 | 1 | 90.91% |
| 99 | Covered bonds | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 100 | Claims on institutions and corporates with a ST credit assessment | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 101 | Collective investments undertakings (CIU) | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 102 | Equity | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 103 | Securitisation | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 104 | Other exposures | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 105 | Standardised Total | 1,761 | 131 | 23 | 0 | 1 | 12.33% | 1,761 | 129 | 25 | 0 | 1 | 17.16% | 1,884 | 4 | 27 | 0 | 1 | 1 | 5 | 20.26% | |

| RowNum | Description | Baseline Scenario | | | | | | | | | | | | | | | | | | | | |
|--------|---|-------------------|------------------|------------------|--|--|--|-----------------------------------|------------------|------------------|------------------|--|--|--|-----------------------------------|------------------|------------------|------------------|--|--|--|-----------------------------------|
| | | 31/12/2021 | | | | 31/12/2022 | | | | 31/12/2023 | | | | | | | | | | | | |
| | | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| 106 | Central banks | 6,238 | 0 | 2 | 0 | 0 | 10.00% | 6,238 | 0 | 4 | 0 | 0 | 10.00% | 6,234 | 0 | 6 | 0 | 0 | 0 | 0 | 1 | 10.00% |
| 107 | Central governments | 37 | 0 | 0 | 0 | 0 | 40.00% | 37 | 0 | 1 | 0 | 0 | 40.00% | 37 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 40.00% |
| 108 | Regional governments or local authorities | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 109 | Public sector entities | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 110 | Multilateral Development Banks | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 111 | International Organisations | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 112 | Institutions | 0 | 0 | 0 | 0 | 0 | 35.06% | 0 | 0 | 0 | 0 | 0 | 35.03% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 34.99% |
| 113 | Corporates | 107 | 0 | 2 | 0 | 0 | 37.19% | 106 | 0 | 3 | 0 | 1 | 36.99% | 105 | 0 | 4 | 0 | 0 | 0 | 2 | 36.94% | |
| 114 | of which: SME | 0 | 0 | 0 | 0 | 0 | 50.00% | 0 | 0 | 0 | 0 | 0 | 50.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 50.00% |
| 115 | Retail | 1 | 1 | 1 | 0 | 0 | 14.44% | 1 | 1 | 1 | 0 | 1 | 12.41% | 1 | 1 | 1 | 0 | 0 | 0 | 0 | 1 | 11.37% |
| 116 | of which: SME | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 117 | Secured by mortgages on immovable property | 2 | 0 | 1 | 0 | 0 | 15.87% | 2 | 0 | 1 | 0 | 0 | 15.34% | 1 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 14.96% |
| 118 | of which: SME | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 119 | Items associated with particularly high risk | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 120 | Covered bonds | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 121 | Claims on institutions and corporates with a ST credit assessment | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 122 | Collective investments undertakings (CIU) | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 123 | Equity | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 124 | Securitisation | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 125 | Other exposures | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 126 | Standardised Total | 6,385 | 2 | 4 | 1 | 0 | 20.75% | 6,382 | 2 | 8 | 1 | 0 | 20.54% | 6,379 | 2 | 11 | 1 | 0 | 0 | 2 | 20.47% | |

| RowNum | Description | Baseline Scenario | | | | | | | | | | | | | | | | | | | | |
|--------|---|-------------------|------------------|------------------|--|--|--|-----------------------------------|------------------|------------------|------------------|--|--|--|-----------------------------------|------------------|------------------|------------------|--|--|--|-----------------------------------|
| | | 31/12/2021 | | | | 31/12/2022 | | | | 31/12/2023 | | | | | | | | | | | | |
| | | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| 127 | Central banks | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 128 | Central governments | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 129 | Regional governments or local authorities | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 130 | Public sector entities | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 131 | Multilateral Development Banks | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 132 | International Organisations | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 133 | Institutions | 0 | 0 | 0 | 0 | 0 | 45.00% | 0 | 0 | 0 | 0 | 0 | 45.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 45.00% |
| 134 | Corporates | 10 | 0 | 3 | 0 | 0 | 1.80% | 10 | 0 | 3 | 0 | 0 | 1.87% | 10 | 0 | 3 | 0 | 0 | 0 | 0 | 0 | 1.93% |
| 135 | of which: SME | 0 | 0 | 0 | 0 | 0 | 50.00% | 0 | 0 | 0 | 0 | 0 | 49.98% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 49.97% |
| 136 | Retail | 4 | 0 | 1 | 0 | 0 | 70.96% | 4 | 0 | 1 | 0 | 1 | 69.21% | 4 | 0 | 1 | 0 | 0 | 0 | 0 | 1 | 67.82% |
| 137 | of which: SME | 0 | 0 | 0 | 0 | 0 | 42.75% | 0 | 0 | 0 | 0 | 0 | 42.75% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 42.80% |
| 138 | Secured by mortgages on immovable property | 0 | 28 | 1 | 0 | 0 | 7.38% | 0 | 27 | 1 | 0 | 0 | 6.67% | 0 | 27 | 2 | 0 | 0 | 0 | 0 | 0 | 6.34% |
| 139 | of which: SME | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 140 | Items associated with particularly high risk | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 141 | Covered bonds | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 142 | Claims on institutions and corporates with a ST credit assessment | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 143 | Collective investments undertakings (CIU) | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 144 | Equity | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | | | | |



2021 EU-wide Stress Test: Credit risk STA
Deutsche Bank AG

| Row Num | (mn EUR, %) | Adverse Scenario | | | | | | | | | | | | | | | | | | | | |
|---------|---|------------------|------------------|------------------|--|--|--|-----------------------------------|------------------|------------------|------------------|--|--|--|-----------------------------------|------------------|------------------|------------------|--|--|--|-----------------------------------|
| | | 31/12/2021 | | | | | | | 31/12/2022 | | | | | | | 31/12/2023 | | | | | | |
| | | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| 1 | Central banks | 90,094 | 2,925 | 28 | 3 | 3 | 3 | 10.00% | 90,068 | 2,924 | 56 | 3 | 3 | 6 | 10.00% | 90,194 | 2,770 | 84 | 3 | 3 | 8 | 10.00% |
| 2 | Central governments | 532 | 137 | 0 | 0 | 0 | 0 | 40.00% | 532 | 136 | 1 | 0 | 0 | 0 | 40.00% | 530 | 138 | 1 | 0 | 0 | 0 | 40.00% |
| 3 | Regional governments or local authorities | 3,380 | 137 | 1 | 3 | 0 | 0 | 40.00% | 3,344 | 164 | 9 | 0 | 0 | 4 | 40.00% | 3,334 | 174 | 9 | 1 | 1 | 4 | 40.00% |
| 4 | Public sector entities | 68 | 8 | 0 | 0 | 0 | 0 | 10.46% | 75 | 0 | 0 | 0 | 0 | 8.81% | 75 | 0 | 0 | 0 | 0 | 0 | 0 | 8.20% |
| 5 | Multilateral Development Banks | 41 | 2 | 0 | 0 | 0 | 0 | 42.89% | 43 | 0 | 0 | 0 | 0 | 42.82% | 43 | 0 | 0 | 0 | 0 | 0 | 0 | 42.81% |
| 6 | International Organisations | 645 | 0 | 0 | 0 | 0 | 0 | 70.34% | 645 | 0 | 0 | 0 | 0 | 70.34% | 644 | 0 | 0 | 0 | 0 | 0 | 0 | 70.35% |
| 7 | Institutions | 106 | 1 | 0 | 0 | 0 | 0 | 51.71% | 107 | 0 | 0 | 0 | 0 | 50.22% | 106 | 0 | 0 | 0 | 0 | 0 | 0 | 49.56% |
| 8 | Corporates | 5,487 | 704 | 451 | 38 | 10 | 106 | 23.88% | 5,434 | 642 | 566 | 28 | 9 | 26.23% | 5,337 | 653 | 653 | 26 | 9 | 183 | 22.64% | |
| 9 | of which: SME | 375 | 148 | 57 | 4 | 4 | 29 | 50.10% | 355 | 149 | 77 | 3 | 4 | 44.46% | 331 | 159 | 91 | 3 | 4 | 38 | 41.83% | |
| 10 | Retail | 1,748 | 423 | 407 | 36 | 29 | 280 | 68.65% | 1,696 | 385 | 497 | 34 | 25 | 65.43% | 1,665 | 335 | 579 | 31 | 21 | 367 | 63.48% | |
| 11 | of which: SME | 32 | 7 | 25 | 1 | 0 | 22 | 88.83% | 30 | 6 | 28 | 1 | 24 | 85.42% | 28 | 5 | 31 | 1 | 0 | 25 | 83.12% | |
| 12 | Secured by mortgages on immovable property | 2,707 | 391 | 253 | 12 | 5 | 34 | 13.46% | 2,686 | 340 | 327 | 11 | 11 | 14.96% | 2,648 | 311 | 394 | 10 | 4 | 62 | 15.70% | |
| 13 | of which: SME | 153 | 53 | 32 | 3 | 1 | 6 | 17.92% | 141 | 51 | 47 | 2 | 1 | 19.60% | 132 | 49 | 58 | 2 | 1 | 12 | 20.48% | |
| 14 | Items associated with particularly high risk | 20 | 54 | 181 | 0 | 3 | 135 | 74.63% | 19 | 39 | 196 | 0 | 2 | 140 | 71.17% | 19 | 31 | 205 | 0 | 1 | 142 | 69.34% |
| 15 | Covered bonds | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 16 | Claims on institutions and corporates with a ST credit assessment | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 17 | Collective investments undertakings (CIU) | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 18 | Equity | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 19 | Securitisation | 2 | 0 | 0 | 0 | 0 | 0 | 50.00% | 2 | 0 | 0 | 0 | 0 | 50.00% | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 50.00% |
| 20 | Other exposures | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 21 | Standardised Total | 104,830 | 4,782 | 1,334 | 92 | 50 | 559 | 42.21% | 104,651 | 4,631 | 1,654 | 76 | 44 | 672 | 40.66% | 104,598 | 4,412 | 1,926 | 70 | 39 | 765 | 39.72% |

| Row Num | (mn EUR, %) | Adverse Scenario | | | | | | | | | | | | | | | | | | | | |
|---------|---|------------------|------------------|------------------|--|--|--|-----------------------------------|------------------|------------------|------------------|--|--|--|-----------------------------------|------------------|------------------|------------------|--|--|--|-----------------------------------|
| | | 31/12/2021 | | | | | | | 31/12/2022 | | | | | | | 31/12/2023 | | | | | | |
| | | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| 22 | Central banks | 78,164 | 0 | 23 | 2 | 0 | 2 | 10.00% | 78,140 | 0 | 47 | 2 | 3 | 10.00% | 78,117 | 0 | 0 | 2 | 0 | 7 | 10.00% | |
| 23 | Central governments | 395 | 10 | 0 | 0 | 0 | 0 | 40.00% | 389 | 10 | 0 | 0 | 0 | 40.00% | 387 | 12 | 0 | 0 | 0 | 0 | 40.00% | |
| 24 | Regional governments or local authorities | 3,380 | 12 | 0 | 3 | 0 | 0 | 40.00% | 3,344 | 40 | 8 | 0 | 0 | 3 | 40.00% | 3,334 | 50 | 0 | 0 | 4 | 40.00% | |
| 25 | Public sector entities | 68 | 8 | 0 | 0 | 0 | 0 | 10.31% | 75 | 0 | 0 | 0 | 0 | 8.68% | 75 | 0 | 0 | 0 | 0 | 0 | 8.09% | |
| 26 | Multilateral Development Banks | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | |
| 27 | International Organisations | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | |
| 28 | Institutions | 93 | 0 | 0 | 0 | 0 | 0 | 45.45% | 93 | 0 | 0 | 0 | 0 | 45.37% | 93 | 0 | 0 | 0 | 0 | 0 | 45.35% | |
| 29 | Corporates | 3,319 | 419 | 174 | 14 | 4 | 34 | 19.44% | 3,286 | 421 | 205 | 11 | 4 | 24.66% | 3,222 | 459 | 231 | 10 | 4 | 62 | 26.77% | |
| 30 | of which: SME | 124 | 36 | 9 | 1 | 1 | 4 | 48.62% | 120 | 37 | 12 | 1 | 1 | 46.23% | 105 | 50 | 14 | 0 | 1 | 6 | 44.31% | |
| 31 | Retail | 658 | 201 | 96 | 7 | 16 | 58 | 60.20% | 650 | 180 | 125 | 7 | 13 | 72 | 64 | 162 | 152 | 7 | 11 | 85 | 55.95% | |
| 32 | of which: SME | 10 | 2 | 1 | 0 | 0 | 0 | 66.84% | 10 | 1 | 0 | 0 | 1 | 60.78% | 10 | 1 | 0 | 0 | 0 | 1 | 57.61% | |
| 33 | Secured by mortgages on immovable property | 139 | 101 | 46 | 0 | 1 | 0 | 1.00% | 147 | 89 | 49 | 0 | 0 | 1.88% | 157 | 77 | 52 | 0 | 0 | 1 | 2.35% | |
| 34 | of which: SME | 4 | 33 | 0 | 0 | 0 | 0 | 16.19% | 4 | 32 | 1 | 0 | 0 | 17.89% | 3 | 31 | 2 | 0 | 0 | 0 | 18.52% | |
| 35 | Items associated with particularly high risk | 0 | 0 | 0 | 0 | 0 | 0 | 90.91% | 0 | 0 | 0 | 0 | 0 | 90.91% | 0 | 0 | 0 | 0 | 0 | 0 | 90.91% | |
| 36 | Covered bonds | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | |
| 37 | Claims on institutions and corporates with a ST credit assessment | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | |
| 38 | Collective investments undertakings (CIU) | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | |
| 39 | Equity | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | |
| 40 | Securitisation | 0 | 0 | 0 | 0 | 0 | 0 | 50.00% | 0 | 0 | 0 | 0 | 0 | 50.00% | 0 | 0 | 0 | 0 | 0 | 0 | 50.00% | |
| 41 | Other exposures | 1 | 0 | 0 | 0 | 0 | 0 | 50.00% | 1 | 0 | 0 | 0 | 0 | 50.00% | 1 | 0 | 0 | 0 | 0 | 0 | 50.00% | |
| 42 | Standardised Total | 86,211 | 751 | 340 | 27 | 21 | 95 | 27.81% | 86,126 | 740 | 435 | 21 | 18 | 130 | 29.95% | 86,027 | 760 | 515 | 20 | 16 | 159 | 30.84% |

| Row Num | (mn EUR, %) | Adverse Scenario | | | | | | | | | | | | | | | | | | | | |
|---------|---|------------------|------------------|------------------|--|--|--|-----------------------------------|------------------|------------------|------------------|--|--|--|-----------------------------------|------------------|------------------|------------------|--|--|--|-----------------------------------|
| | | 31/12/2021 | | | | | | | 31/12/2022 | | | | | | | 31/12/2023 | | | | | | |
| | | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| 43 | Central banks | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 44 | Central governments | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 45 | Regional governments or local authorities | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 46 | Public sector entities | 0 | 0 | 0 | 0 | 0 | 0 | 70.00% | 0 | 0 | 0 | 0 | 0 | 70.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 69.99% |
| 47 | Multilateral Development Banks | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 48 | International Organisations | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 49 | Institutions | 7 | 0 | 0 | 0 | 0 | 0 | 45.74% | 7 | 0 | 0 | 0 | 0 | 45.90% | 7 | 0 | 0 | 0 | 0 | 0 | 0 | 45.93% |
| 50 | Corporates | 524 | 32 | 43 | 9 | 0 | 14 | 33.67% | 524 | 6 | 68 | 6 | 23 | 33.66% | 507 | 5 | 87 | 6 | 0 | 29 | 33.65% | |
| 51 | of which: SME | 2 | 0 | 0 | 0 | 0 | 0 | 37.05% | 2 | 0 | 0 | 0 | 0 | 36.99% | 2 | 0 | 0 | 0 | 0 | 0 | 36.93% | |
| 52 | Retail | 1 | 0 | 0 | 0 | 0 | 0 | 59.76% | 1 | 0 | 0 | 0 | 0 | 55.28% | 1 | 0 | 0 | 0 | 0 | 0 | 53.41% | |
| 53 | of which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 50.00% | 0 | 0 | 0 | 0 | 0 | 50.00% | 0 | 0 | 0 | 0 | 0 | 0 | 50.00% | |
| 54 | Secured by mortgages on immovable property | 79 | 3 | 4 | 1 | 1 | 1 | 30.49% | 76 | 3 | 6 | 1 | 2 | 30.48% | 75 | 3 | 8 | 0 | 0 | 2 | 30.47% | |
| 55 | of which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | |
| 56 | Items associated with particularly high risk | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 57 | Covered bonds | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 58 | Claims on institutions and corporates with a ST credit assessment | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 59 | Collective investments undertakings (CIU) | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0. |

2021 EU-wide Stress Test: Credit risk STA
Deutsche Bank AG

| RowNum | Description | 31/12/2021 | | | | | | | | | | | | | 31/12/2022 | | | | 31/12/2023 | | | |
|--------|---|------------------|------------------|------------------|--|--|--|-----------------------------------|------------------|------------------|------------------|--|--|--|-----------------------------------|------------------|------------------|------------------|--|--|--|-----------------------------------|
| | | Adverse Scenario | | | | | | | | | | | | | 31/12/2022 | | | | 31/12/2023 | | | |
| | | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| 85 | Central banks | 0 | 1,628 | 0 | 0 | 1 | 10.00% | 0 | 1,628 | 1 | 0 | 1 | 10.00% | 0 | 1,628 | 1 | 0 | 1 | 10.00% | | | |
| 86 | Central governments | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% | | | |
| 87 | Regional governments or local authorities | 0 | 125 | 0 | 0 | 0 | 40.00% | 0 | 124 | 0 | 0 | 0 | 40.00% | 0 | 124 | 1 | 0 | 0 | 40.00% | | | |
| 88 | Public sector entities | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% | | | |
| 89 | Multilateral Development Banks | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% | | | |
| 90 | International Organisations | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% | | | |
| 91 | Institutions | 0 | 0 | 0 | 0 | 0 | 11.12% | 0 | 0 | 0 | 0 | 0 | 9.58% | 0 | 0 | 0 | 0 | 0 | 8.50% | | | |
| 92 | Corporates | 19 | 1 | 5 | 0 | 0 | 1.51% | 19 | 1 | 5 | 0 | 0 | 2.42% | 19 | 1 | 5 | 0 | 0 | 3.08% | | | |
| 93 | of which: SME | 0 | 0 | 0 | 0 | 0 | 50.00% | 0 | 0 | 0 | 0 | 0 | 50.00% | 0 | 0 | 0 | 0 | 0 | 50.00% | | | |
| 94 | Retail | 30 | 13 | 1 | 0 | 0 | 86.89% | 32 | 10 | 1 | 0 | 0 | 84.20% | 34 | 9 | 1 | 0 | 0 | 82.75% | | | |
| 95 | of which: SME | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% | | | |
| 96 | Secured by mortgages on immovable property | 68 | 6 | 16 | 0 | 0 | 11.16% | 69 | 4 | 17 | 0 | 3 | 15.78% | 69 | 3 | 18 | 0 | 0 | 18.80% | | | |
| 97 | of which: SME | 0 | 0 | 0 | 0 | 0 | 5.40% | 0 | 0 | 0 | 0 | 0 | 5.40% | 0 | 0 | 0 | 0 | 0 | 5.40% | | | |
| 98 | Items associated with particularly high risk | 0 | 1 | 0 | 0 | 0 | 90.91% | 0 | 1 | 1 | 0 | 1 | 90.91% | 0 | 1 | 0 | 0 | 0 | 90.91% | | | |
| 99 | Covered bonds | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% | | | |
| 100 | Claims on institutions and corporates with a ST credit assessment | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% | | | |
| 101 | Collective investments undertakings (CIU) | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% | | | |
| 102 | Equity | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% | | | |
| 103 | Securitisation | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% | | | |
| 104 | Other exposures | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% | | | |
| 105 | Standardised Total | 116 | 1,775 | 23 | 0 | 3 | 13.41% | 120 | 1,769 | 25 | 0 | 2 | 18.33% | 122 | 1,766 | 27 | 0 | 2 | 21.45% | | | |

| RowNum | Description | 31/12/2021 | | | | | | | | | | | | | 31/12/2022 | | | | 31/12/2023 | | | |
|--------|---|------------------|------------------|------------------|--|--|--|-----------------------------------|------------------|------------------|------------------|--|--|--|-----------------------------------|------------------|------------------|------------------|--|--|--|-----------------------------------|
| | | Adverse Scenario | | | | | | | | | | | | | 31/12/2022 | | | | 31/12/2023 | | | |
| | | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| 106 | Central banks | 6,238 | 0 | 2 | 0 | 0 | 10.00% | 6,238 | 0 | 4 | 0 | 0 | 10.00% | 6,234 | 0 | 6 | 0 | 0 | 10.00% | | | |
| 107 | Central governments | 37 | 0 | 0 | 0 | 0 | 40.00% | 37 | 0 | 0 | 0 | 0 | 40.00% | 37 | 0 | 0 | 0 | 0 | 40.00% | | | |
| 108 | Regional governments or local authorities | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% | | | |
| 109 | Public sector entities | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% | | | |
| 110 | Multilateral Development Banks | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% | | | |
| 111 | International Organisations | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% | | | |
| 112 | Institutions | 0 | 0 | 0 | 0 | 0 | 35.09% | 0 | 0 | 0 | 0 | 0 | 35.02% | 0 | 0 | 0 | 0 | 0 | 34.96% | | | |
| 113 | Corporates | 105 | 0 | 4 | 1 | 0 | 38.32% | 103 | 0 | 6 | 1 | 2 | 37.97% | 96 | 5 | 8 | 1 | 3 | 37.63% | | | |
| 114 | of which: SME | 0 | 0 | 0 | 0 | 0 | 50.00% | 0 | 0 | 0 | 0 | 0 | 50.00% | 0 | 0 | 0 | 0 | 0 | 50.00% | | | |
| 115 | Retail | 1 | 1 | 1 | 0 | 0 | 18.35% | 1 | 1 | 1 | 0 | 1 | 15.32% | 1 | 1 | 1 | 0 | 1 | 13.78% | | | |
| 116 | of which: SME | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% | | | |
| 117 | Secured by mortgages on immovable property | 1 | 1 | 1 | 0 | 0 | 16.15% | 1 | 1 | 1 | 0 | 0 | 15.72% | 1 | 1 | 1 | 0 | 0 | 15.37% | | | |
| 118 | of which: SME | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% | | | |
| 119 | Items associated with particularly high risk | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% | | | |
| 120 | Covered bonds | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% | | | |
| 121 | Claims on institutions and corporates with a ST credit assessment | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% | | | |
| 122 | Collective investments undertakings (CIU) | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% | | | |
| 123 | Equity | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% | | | |
| 124 | Securitisation | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% | | | |
| 125 | Other exposures | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% | | | |
| 126 | Standardised Total | 6,383 | 2 | 7 | 1 | 0 | 26.85% | 6,378 | 2 | 11 | 1 | 0 | 25.74% | 6,370 | 7 | 15 | 1 | 0 | 24.72% | | | |

| RowNum | Description | 31/12/2021 | | | | | | | | | | | | | 31/12/2022 | | | | 31/12/2023 | | | |
|--------|---|------------------|------------------|------------------|--|--|--|-----------------------------------|------------------|------------------|------------------|--|--|--|-----------------------------------|------------------|------------------|------------------|--|--|--|-----------------------------------|
| | | Adverse Scenario | | | | | | | | | | | | | 31/12/2022 | | | | 31/12/2023 | | | |
| | | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| 127 | Central banks | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% | | | |
| 128 | Central governments | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% | | | |
| 129 | Regional governments or local authorities | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% | | | |
| 130 | Public sector entities | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% | | | |
| 131 | Multilateral Development Banks | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% | | | |
| 132 | International Organisations | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% | | | |
| 133 | Institutions | 0 | 0 | 0 | 0 | 0 | 45.00% | 0 | 0 | 0 | 0 | 0 | 45.00% | 0 | 0 | 0 | 0 | 0 | 45.00% | | | |
| 134 | Corporates | 10 | 0 | 3 | 0 | 0 | 1.97% | 10 | 0 | 3 | 0 | 0 | 2.07% | 9 | 1 | 3 | 0 | 0 | 2.14% | | | |
| 135 | of which: SME | 0 | 0 | 0 | 0 | 0 | 50.00% | 0 | 0 | 0 | 0 | 0 | 49.99% | 0 | 0 | 0 | 0 | 0 | 49.98% | | | |
| 136 | Retail | 4 | 0 | 1 | 0 | 0 | 69.70% | 4 | 0 | 2 | 0 | 1 | 67.63% | 4 | 0 | 2 | 0 | 1 | 66.05% | | | |
| 137 | of which: SME | 0 | 0 | 0 | 0 | 0 | 42.88% | 0 | 0 | 0 | 0 | 0 | 42.88% | 0 | 0 | 0 | 0 | 0 | 42.90% | | | |
| 138 | Secured by mortgages on immovable property | 0 | 27 | 2 | 0 | 0 | 14.16% | 0 | 26 | 2 | 0 | 0 | 14.36% | 0 | 26 | 3 | 0 | 0 | 14.43% | | | |
| 139 | of which: SME | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% | | | |
| 140 | Items associated with particularly high risk | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% | | | |
| 141 | Covered bonds | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% | | | |
| 142 | Claims on institutions and corporates with a ST credit assessment | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% | | | |
| 143 | Collective investments undertakings (CIU) | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% | | | |
| 144 | Equity | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% | | | |
| 145 | Securitisation | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% | | | |
| 146 | Other exposures | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% | | | |
| 147 | Standardised Total | 15 | 27 | 6 | 0 | 0 | 21.66% | 14 | 26 | 7 | 0 | 0 | 21.08% | 14 | 26 | 8 | 0 | 0 | 20.78% | | | |

| RowNum | Description | 31/12/2021 | | | | | | | | | | | | | 31/12/2022 | | | | 31/12/2023 | | | |
|--------|---|------------------|------------------|------------------|--|--|--|-----------------------------------|------------------|------------------|------------------|--|--|--|-----------------------------------|------------------|------------------|------------------|--|--|--|-----------------------------------|
| | | Adverse Scenario | | | | | | | | | | | | | 31/12/2022 | | | | 31/12/2023 | | | |
| | | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| 148 | Central banks | 525 | 0 | 0 | 0 | 0 | 10.00% | 525 | 0 | 0 | 0 | 0 | 10.00% | 525 | 0 | 0 | 0 | 0 | 10.00% | | | |
| 149 | Central governments | 104 | 0 | 0 | 0 | 0 | 40.00% | 104 | 0 | 0 | 0 | 0 | 40.00% | 104 | 0 | 0 | 0 | 0 | 40.00% | | | |
| 150 | Regional governments or local authorities | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% | | | |
| 151 | Public sector entities | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% | | | |
| 152 | Multilateral Development Banks | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% | | | |
| 153 | International Organisations | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% | | | |
| 154 | Institutions | 0 | 0 | 0 | 0 | 0 | 99.83% | 0 | 0 | 0 | 0 | 0 | 99.72% | 0 | 0 | 0 | 0 | 0 | 99.65% | | | |
| 155 | Corporates | 426 | 26 | 49 | 5 | 1 | 49.70% | 411 | 24 | 67 | 3 | 1 | 44.21% | 399 | 22 | 79 | 3 | 1 | | | | |



2021 EU-wide Stress Test: Credit risk STA
Deutsche Bank AG

| RowNum | | Adverse Scenario | | | | | | | | | | | | | | | | | | | | |
|--------|---|------------------|------------------|------------------|--|--|--|-----------------------------------|------------------|------------------|------------------|--|--|--|-----------------------------------|------------------|------------------|------------------|--|--|--|-----------------------------------|
| | | 31/12/2021 | | | | | | | 31/12/2022 | | | | | | | 31/12/2023 | | | | | | |
| | | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| | | (m EUR, %) | | | | | | | | | | | | | | | | | | | | |
| 169 | Central banks | 4,041 | 0 | 1 | 0 | 0 | 10.00% | 4,040 | 0 | 2 | 0 | 0 | 0 | 10.00% | 4,038 | 0 | 4 | 0 | 0 | 0 | 10.00% | |
| 170 | Central governments | 0 | 0 | 0 | 0 | 0 | 40.00% | 0 | 0 | 0 | 0 | 0 | 0 | 40.00% | 0 | 0 | 0 | 0 | 0 | 0 | 40.00% | |
| 171 | Regional governments or local authorities | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | |
| 172 | Public sector entities | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | |
| 173 | Multilateral Development Banks | 41 | 0 | 0 | 0 | 0 | 45.00% | 41 | 0 | 0 | 0 | 0 | 0 | 45.00% | 41 | 0 | 0 | 0 | 0 | 0 | 45.00% | |
| 174 | International Organisations | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | |
| 175 | Institutions | 0 | 0 | 0 | 0 | 0 | 45.00% | 0 | 0 | 0 | 0 | 0 | 0 | 45.00% | 0 | 0 | 0 | 0 | 0 | 0 | 45.00% | |
| 176 | Corporates | 132 | 22 | 11 | 1 | 1 | 24.05% | 126 | 22 | 18 | 1 | 1 | 4 | 24.66% | 121 | 21 | 23 | 1 | 1 | 6 | 24.07% | |
| 177 | of which: SME | 10 | 0 | 1 | 0 | 0 | 40.25% | 9 | 0 | 2 | 0 | 0 | 1 | 40.25% | 0 | 0 | 3 | 0 | 0 | 0 | 40.25% | |
| 178 | Retail | 179 | 27 | 3 | 0 | 0 | 28.60% | 184 | 21 | 4 | 0 | 0 | 1 | 22.84% | 182 | 22 | 6 | 0 | 0 | 1 | 18.94% | |
| 179 | of which: SME | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | |
| 180 | Secured by mortgages on immovable property | 863 | 152 | 14 | 0 | 1 | 5.40% | 885 | 123 | 22 | 0 | 1 | 1 | 5.30% | 884 | 114 | 31 | 0 | 1 | 2 | 5.55% | |
| 181 | of which: SME | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | |
| 182 | Items associated with particularly high risk | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | |
| 183 | Covered bonds | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | |
| 184 | Claims on institutions and corporates with a ST credit assessment | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | |
| 185 | Collective investments undertakings (CIU) | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | |
| 186 | Equity | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | |
| 187 | Securitisation | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | |
| 188 | Other exposures | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | |
| 189 | Standardised Total | 5,257 | 201 | 29 | 2 | 2 | 15.30% | 5,276 | 165 | 47 | 1 | 2 | 7 | 14.49% | 5,267 | 157 | 63 | 1 | 2 | 9 | 13.69% | |

| RowNum | | Adverse Scenario | | | | | | | | | | | | | | | | | | | | |
|--------|---|------------------|------------------|------------------|--|--|--|-----------------------------------|------------------|------------------|------------------|--|--|--|-----------------------------------|------------------|------------------|------------------|--|--|--|-----------------------------------|
| | | 31/12/2021 | | | | | | | 31/12/2022 | | | | | | | 31/12/2023 | | | | | | |
| | | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| | | (m EUR, %) | | | | | | | | | | | | | | | | | | | | |
| 190 | Central banks | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | |
| 191 | Central governments | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | |
| 192 | Regional governments or local authorities | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | |
| 193 | Public sector entities | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | |
| 194 | Multilateral Development Banks | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | |
| 195 | International Organisations | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | |
| 196 | Institutions | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | |
| 197 | Corporates | 0 | 0 | 73 | 0 | 0 | 9.53% | 0 | 0 | 73 | 0 | 0 | 0 | 9.53% | 0 | 0 | 73 | 0 | 0 | 0 | 9.53% | |
| 198 | of which: SME | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | |
| 199 | Retail | 0 | 0 | 0 | 0 | 0 | 49.09% | 0 | 0 | 0 | 0 | 0 | 0 | 47.30% | 0 | 0 | 0 | 0 | 0 | 0 | 46.58% | |
| 200 | of which: SME | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | |
| 201 | Secured by mortgages on immovable property | 0 | 0 | 0 | 0 | 0 | 100.00% | 0 | 0 | 0 | 0 | 0 | 0 | 100.00% | 0 | 0 | 0 | 0 | 0 | 0 | 100.00% | |
| 202 | of which: SME | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | |
| 203 | Items associated with particularly high risk | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | |
| 204 | Covered bonds | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | |
| 205 | Claims on institutions and corporates with a ST credit assessment | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | |
| 206 | Collective investments undertakings (CIU) | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | |
| 207 | Equity | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | |
| 208 | Securitisation | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | |
| 209 | Other exposures | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | |
| 210 | Standardised Total | 0 | 0 | 73 | 0 | 0 | 9.53% | 0 | 0 | 73 | 0 | 0 | 0 | 9.54% | 0 | 0 | 73 | 0 | 0 | 0 | 9.54% | |

| RowNum | | Adverse Scenario | | | | | | | | | | | | | | | | | | | | |
|--------|---|------------------|------------------|------------------|--|--|--|-----------------------------------|------------------|------------------|------------------|--|--|--|-----------------------------------|------------------|------------------|------------------|--|--|--|-----------------------------------|
| | | 31/12/2021 | | | | | | | 31/12/2022 | | | | | | | 31/12/2023 | | | | | | |
| | | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| | | (m EUR, %) | | | | | | | | | | | | | | | | | | | | |
| 211 | Central banks | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | |
| 212 | Central governments | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | |
| 213 | Regional governments or local authorities | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | |
| 214 | Public sector entities | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | |
| 215 | Multilateral Development Banks | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | |
| 216 | International Organisations | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | |
| 217 | Institutions | 1 | 0 | 0 | 0 | 0 | 10.67% | 1 | 0 | 0 | 0 | 0 | 0 | 10.72% | 1 | 0 | 0 | 0 | 0 | 0 | 10.72% | |
| 218 | Corporates | 143 | 3 | 13 | 4 | 7 | 59.47% | 138 | 1 | 15 | 3 | 11 | 29 | 59.46% | 133 | 1 | 24 | 0 | 0 | 14 | 59.36% | |
| 219 | of which: SME | 4 | 0 | 0 | 0 | 0 | 61.21% | 4 | 0 | 0 | 0 | 0 | 0 | 61.19% | 4 | 0 | 1 | 0 | 0 | 0 | 61.18% | |
| 220 | Retail | 527 | 3 | 104 | 24 | 53 | 51.27% | 488 | 3 | 143 | 23 | 77 | 53.89% | 450 | 3 | 181 | 20 | 0 | 100 | 55.29% | | |
| 221 | of which: SME | 2 | 0 | 0 | 0 | 0 | 59.13% | 2 | 0 | 0 | 0 | 0 | 0 | 59.1% | 1 | 0 | 0 | 0 | 0 | 0 | 60.11% | |
| 222 | Secured by mortgages on immovable property | 1,146 | 18 | 120 | 6 | 19 | 15.83% | 1,114 | 17 | 152 | 6 | 25 | 16.28% | 1,083 | 17 | 184 | 5 | 3 | 38 | 15.51% | | |
| 223 | of which: SME | 7 | 0 | 0 | 0 | 0 | 21.06% | 6 | 0 | 0 | 0 | 0 | 0 | 20.60% | 6 | 0 | 1 | 0 | 0 | 0 | 20.22% | |
| 224 | Items associated with particularly high risk | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | |
| 225 | Covered bonds | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | |
| 226 | Claims on institutions and corporates with a ST credit assessment | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | |
| 227 | Collective investments undertakings (CIU) | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | |
| 228 | Equity | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | |
| 229 | Securitisation | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | |
| 230 | Other exposures | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | |
| 231 | Standardised Total | 1,816 | 23 | 237 | 33 | 1 | 33.70% | 1,740 | 21 | 314 | 31 | 1 | 113 | 36.02% | 1,666 | 21 | 389 | 28 | 1 | 145 | 37.19% | |

2021 EU-wide Stress Test: Credit risk COVID-19 IRB

Deutsche Bank AG

| | | Moratoria - Actual 31/12/2020 | | | | | | | | | | | | | | |
|---------|--|----------------------------------|-------|-----------------------|-------|------------------|--|------------------|--|------------------|--|--|--|--|---------------------------------|--|
| Row Num | (min EUR, %) | Exposure values | | Risk exposure amounts | | Stage 1 exposure | Stage 1 exposure, of which expired moratoria | Stage 2 exposure | Stage 2 exposure, of which expired moratoria | Stage 3 exposure | Stage 3 exposure, of which expired moratoria | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio Stage 3 exposure | |
| | | A-IRB | F-IRB | A-IRB | F-IRB | | | | | | | | | | | |
| 2 | Central banks | | | | | | | | | | | | | | | |
| 3 | Central governments | | | | | | | | | | | | | | | |
| 4 | Institutions | | | | | | | | | | | | | | | |
| 5 | Corporates | | | | | | | | | | | | | | | |
| 6 | Corporates - Of Which: Specialised Lending | 935 | 7 | 398 | 8 | 765 | 245 | 203 | 149 | 5 | 4 | 1 | 2 | 0 | 4.33% | |
| 7 | Corporates - Of Which: SME | | | | | | | | | | | | | | | |
| 8 | Retail | 6,587 | 0 | 2,581 | 0 | 4,704 | 3,984 | 1,661 | 1,391 | 233 | 196 | 16 | 60 | 55 | 23.59% | |
| 9 | Retail - Secured on real estate property | | | | | | | | | | | | | | | |
| 10 | Retail - Secured on real estate property - Of Which: SME | | | | | | | | | | | | | | | |
| 11 | Retail - Secured on real estate property - Of Which: non-SME | 4,791 | 0 | 1,461 | 0 | 3,432 | 3,084 | 1,268 | 1,078 | 115 | 90 | 3 | 26 | 16 | 15.62% | |
| 12 | Retail - Qualifying Revolving | | | | | | | | | | | | | | | |
| 13 | Retail - Other Retail | | | | | | | | | | | | | | | |
| 14 | Retail - Other Retail - Of Which: SME | | | | | | | | | | | | | | | |
| 15 | Retail - Other Retail - Of Which: non-SME | | | | | | | | | | | | | | | |
| 16 | Equity | | | | | | | | | | | | | | | |
| 17 | Securitisation | | | | | | | | | | | | | | | |
| 18 | Other non-credit obligation assets | | | | | | | | | | | | | | | |
| 19 | IRB TOTAL | 7,526 | 7 | 2,979 | 8 | 5,470 | 4,816 | 1,864 | 1,741 | 237 | 214 | 17 | 62 | 55 | 23.20% | |

| | | Moratoria - Actual 31/12/2020 | | | | | | | | | | | | | | |
|---------|--|----------------------------------|-------|-----------------------|-------|------------------|--|------------------|--|------------------|--|--|--|--|---------------------------------|--|
| Row Num | (min EUR, %) | Exposure values | | Risk exposure amounts | | Stage 1 exposure | Stage 1 exposure, of which expired moratoria | Stage 2 exposure | Stage 2 exposure, of which expired moratoria | Stage 3 exposure | Stage 3 exposure, of which expired moratoria | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio Stage 3 exposure | |
| | | A-IRB | F-IRB | A-IRB | F-IRB | | | | | | | | | | | |
| 20 | Central banks | | | | | | | | | | | | | | | |
| 21 | Central governments | | | | | | | | | | | | | | | |
| 22 | Institutions | | | | | | | | | | | | | | | |
| 23 | Corporates | 84 | 7 | 21 | 8 | 73 | 73 | 17 | 17 | 1 | 1 | 0 | 0 | 0 | 1.51% | |
| 24 | Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | | |
| 25 | Corporates - Of Which: SME | | | | | | | | | | | | | | | |
| 26 | Retail | 5,051 | 0 | 1,894 | 0 | 3,513 | 3,271 | 1,364 | 1,223 | 177 | 166 | 13 | 45 | 37 | 20.96% | |
| 27 | Retail - Secured on real estate property | | | | | | | | | | | | | | | |
| 28 | Retail - Secured on real estate property - Of Which: SME | | | | | | | | | | | | | | | |
| 29 | Retail - Secured on real estate property - Of Which: non-SME | 3,909 | 0 | 1,220 | 0 | 2,747 | 2,562 | 1,088 | 976 | 76 | 72 | 3 | 21 | 9 | 11.89% | |
| 30 | Retail - Qualifying Revolving | | | | | | | | | | | | | | | |
| 31 | Retail - Other Retail | | | | | | | | | | | | | | | |
| 32 | Retail - Other Retail - Of Which: SME | | | | | | | | | | | | | | | |
| 33 | Retail - Other Retail - Of Which: non-SME | | | | | | | | | | | | | | | |
| 34 | Equity | | | | | | | | | | | | | | | |
| 35 | Securitisation | | | | | | | | | | | | | | | |
| 36 | Other non-credit obligation assets | | | | | | | | | | | | | | | |
| 37 | IRB TOTAL | 5,136 | 7 | 1,915 | 8 | 3,586 | 3,581 | 1,381 | 1,310 | 178 | 178 | 13 | 45 | 37 | 20.63% | |

| | | Moratoria - Actual 31/12/2020 | | | | | | | | | | | | | | |
|---------|--|----------------------------------|-------|-----------------------|-------|------------------|--|------------------|--|------------------|--|--|--|--|---------------------------------|---|
| Row Num | (min EUR, %) | Exposure values | | Risk exposure amounts | | Stage 1 exposure | Stage 1 exposure, of which expired moratoria | Stage 2 exposure | Stage 2 exposure, of which expired moratoria | Stage 3 exposure | Stage 3 exposure, of which expired moratoria | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio Stage 3 exposure | |
| | | A-IRB | F-IRB | A-IRB | F-IRB | | | | | | | | | | | |
| 38 | Central banks | | | | | | | | | | | | | | | |
| 39 | Central governments | | | | | | | | | | | | | | | |
| 40 | Institutions | | | | | | | | | | | | | | | |
| 41 | Corporates | 112 | 0 | 9 | 0 | 112 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 42 | Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | | |
| 43 | Corporates - Of Which: SME | | | | | | | | | | | | | | | |
| 44 | Retail | 1 | 0 | 0 | 0 | 1 | 1 | 1 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 45 | Retail - Secured on real estate property | | | | | | | | | | | | | | | |
| 46 | Retail - Secured on real estate property - Of Which: SME | | | | | | | | | | | | | | | |
| 47 | Retail - Secured on real estate property - Of Which: non-SME | 1 | 0 | 0 | 0 | 1 | 1 | 1 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 48 | Retail - Qualifying Revolving | | | | | | | | | | | | | | | |
| 49 | Retail - Other Retail | | | | | | | | | | | | | | | |
| 50 | Retail - Other Retail - Of Which: SME | | | | | | | | | | | | | | | |
| 51 | Retail - Other Retail - Of Which: non-SME | | | | | | | | | | | | | | | |
| 52 | Equity | | | | | | | | | | | | | | | |
| 53 | Securitisation | | | | | | | | | | | | | | | |
| 54 | Other non-credit obligation assets | 113 | 0 | 10 | 0 | 113 | 1 | 1 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 55 | IRB TOTAL | 113 | 0 | 10 | 0 | 113 | 1 | 1 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

| | | Moratoria - Actual 31/12/2020 | | | | | | | | | | | | | | |
|---------|--|----------------------------------|-------|-----------------------|-------|------------------|--|------------------|--|------------------|--|--|--|--|---------------------------------|--|
| Row Num | (min EUR, %) | Exposure values | | Risk exposure amounts | | Stage 1 exposure | Stage 1 exposure, of which expired moratoria | Stage 2 exposure | Stage 2 exposure, of which expired moratoria | Stage 3 exposure | Stage 3 exposure, of which expired moratoria | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio Stage 3 exposure | |
| | | A-IRB | F-IRB | A-IRB | F-IRB | | | | | | | | | | | |
| 56 | Central banks | | | | | | | | | | | | | | | |
| 57 | Central governments | | | | | | | | | | | | | | | |
| 58 | Institutions | | | | | | | | | | | | | | | |
| 59 | Corporates | 171 | 0 | 310 | 0 | 506 | 121 | 71 | 30 | 4 | 3 | 1 | 1 | 0 | 5.32% | |
| 60 | Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | | |
| 61 | Corporates - Of Which: SME | 821 | 0 | 479 | 0 | 660 | 266 | 151 | 71 | 19 | 12 | 3 | 10 | 8 | 43.15% | |
| 62 | Retail | | | | | | | | | | | | | | | |
| 63 | Retail - Secured on real estate property | | | | | | | | | | | | | | | |
| 64 | Retail - Secured on real estate property - Of Which: SME | | | | | | | | | | | | | | | |
| 65 | Retail - Secured on real estate property - Of Which: non-SME | 194 | 0 | 53 | 0 | 188 | 87 | 32 | 13 | 3 | 1 | 0 | 1 | 0 | 10.94% | |
| 66 | Retail - Qualifying Revolving | | | | | | | | | | | | | | | |
| 67 | Retail - Other Retail | | | | | | | | | | | | | | | |
| 68 | Retail - Other Retail - Of Which: SME | | | | | | | | | | | | | | | |
| 69 | Retail - Other Retail - Of Which: non-SME | | | | | | | | | | | | | | | |
| 70 | Equity | | | | | | | | | | | | | | | |
| 71 | Securitisation | | | | | | | | | | | | | | | |
| 72 | Other non-credit obligation assets | 1,393 | 0 | 784 | 0 | 1,166 | 738 | 222 | 161 | 22 | 17 | 4 | 11 | 8 | 37.03% | |
| 73 | IRB TOTAL | 1,393 | 0 | 784 | 0 | 1,166 | 738 | 222 | 161 | 22 | 17 | 4 | 11 | 8 | 37.03% | |

| | | Moratoria - Actual 31/12/2020 | | | | | | | | | | | | | | |
|---------|--|----------------------------------|-------|-----------------------|-------|------------------|--|------------------|--|------------------|--|--|--|--|---------------------------------|---|
| Row Num | (min EUR, %) | Exposure values | | Risk exposure amounts | | Stage 1 exposure | Stage 1 exposure, of which expired moratoria | Stage 2 exposure | Stage 2 exposure, of which expired moratoria | Stage 3 exposure | Stage 3 exposure, of which expired moratoria | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio Stage 3 exposure | |
| | | A-IRB | F-IRB | A-IRB | F-IRB | | | | | | | | | | | |
| 74 | Central banks | | | | | | | | | | | | | | | |
| 75 | Central governments | | | | | | | | | | | | | | | |
| 76 | Institutions | | | | | | | | | | | | | | | |
| 77 | Corporates | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 78 | Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | | |
| 79 | Corporates - Of Which: SME | 276 | 0 | 97 | 0 | 164 | 95 | 100 | 56 | 10 | 6 | 0 | 4 | 3 | 31.04% | |
| 80 | Retail | | | | | | | | | | | | | | | |
| 81 | Retail - Secured on real estate property | | | | | | | | | | | | | | | |
| 82 | Retail - Secured on real estate property - Of Which: SME | | | | | | | | | | | | | | | |
| 83 | Retail - Secured on real estate property - Of Which: non-SME | 266 | 0 | 83 | 0 | 157 | 90 | 95 | 51 | 9 | 5 | 0 | 3 | 2 | 26.59% | |
| 84 | Retail - Qualifying Revolving | | | | | | | | | | | | | | | |
| 85 | Retail - Other Retail | | | | | | | | | | | | | | | |
| 86 | Retail - Other Retail - Of Which: SME | | | | | | | | | | | | | | | |
| 87 | Retail - Other Retail - Of Which: non-SME | | | | | | | | | | | | | | | |
| 88 | Equity | | | | | | | | | | | | | | | |
| 89 | Securitisation | | | | | | | | | | | | | | | |
| 90 | Other non-credit obligation assets | 276 | 0 | 97 | 0 | 164 | 95 | 100 | 56 | 10 | 6 | 0 | 4 | 3 | 31.04% | |
| 91 | IRB TOTAL | 276 | 0 | 97 | 0 | 164 | 95 | 100 | 56 | 10 | 6 | 0 | 4 | 3 | 31.04% | |

| | | Moratoria - Actual 31/12/2020 | | | | | | | | | | | | | | |
|---------|--|----------------------------------|-------|-----------------------|-------|------------------|--|------------------|--|------------------|--|--|--|--|---------------------------------|---|
| Row Num | (min EUR, %) | Exposure values | | Risk exposure amounts | | Stage 1 exposure | Stage 1 exposure, of which expired moratoria | Stage 2 exposure | Stage 2 exposure, of which expired moratoria | Stage 3 exposure | Stage 3 exposure, of which expired moratoria | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio Stage 3 exposure | |
| | | A-IRB | F-IRB | A-IRB | F-IRB | | | | | | | | | | | |
| 92 | Central banks | | | | | | | | | | | | | | | |
| 93 | Central governments | | | | | | | | | | | | | | | |
| 94 | Institutions | | | | | | | | | | | | | | | |
| 95 | Corporates | 2 | 0 | 0 | 0 | 0 | 0 | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 96 | Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | | |
| 97 | Corporates - Of Which: SME | 3 | 0 | 1 | 0 | 2 | 2 | 1 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 98 | Retail | | | | | | | | | | | | | | | |
| 99 | Retail - Secured on real estate property | | | | | | | | | | | | | | | |
| 100 | Retail - Secured on real estate property - Of Which: SME | | | | | | | | | | | | | | | |
| 101 | Retail - Secured on real estate property - Of Which: non-SME | 3 | 0 | 1 | 0 | 2 | 2 | 1 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 102 | Retail - Qualifying Revolving | | | | | | | | | | | | | | | |
| 103 | Retail - Other Retail | | | | | | | | | | | | | | | |
| 104 | Retail - Other Retail - Of Which: SME | | | | | | | | | | | | | | | |
| 105 | Retail - Other Retail - Of Which: non-SME | | | | | | | | | | | | | | | |
| 106 | Equity | | | | | | | | | | | | | | | |
| 107 | Securitisation | | | | | | | | | | | | | | | |
| 108 | Other non-credit obligation assets | 5 | 0 | 2 | 0 | 2 | 2 | 3 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 109 | IRB TOTAL | 5 | 0 | 2 | 0 | 2 | 2 | 3 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

2021 EU-wide Stress Test: Credit risk COVID-19 IRB

Deutsche Bank AG

| Row Num | (min EUR, %) | Moratoria - Baseline Scenario | | | | | | | | | | | | | | | | | | | | | | | | | |
|------------|--|-------------------------------|------------------|------------------|--|--|--|-----------------------------------|------------------|------------------|------------------|--|--|--|-----------------------------------|------------------|------------------|------------------|--|--|--|-----------------------------------|---|---|---|---|---|
| | | 31/12/2021 | | | | 31/12/2022 | | | | 31/12/2023 | | | | | | | | | | | | | | | | | |
| | | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | | | | | |
| 1 | Central banks | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 2 | Central governments | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 3 | Institutions | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 4 | Corporates | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 5 | Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 6 | Corporates - Of Which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 7 | Retail | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 8 | Retail - Secured on real estate property | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 9 | Retail - Secured on real estate property - Of Which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 10 | Retail - Secured on real estate property - Of Which: non-SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 11 | Retail - Qualifying Revolving | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 12 | Retail - Other Retail | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 13 | Retail - Other Retail - Of Which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 14 | Retail - Other Retail - Of Which: non-SME | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 15 | Equity | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 16 | Securitisation | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 17 | Other non-credit obligation assets | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 18 | IRB TOTAL | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

| Row Num | (min EUR, %) | Moratoria - Baseline Scenario | | | | | | | | | | | | | | | | | | | | | | | | | |
|------------|--|-------------------------------|------------------|------------------|--|--|--|-----------------------------------|------------------|------------------|------------------|--|--|--|-----------------------------------|------------------|------------------|------------------|--|--|--|-----------------------------------|---|---|---|---|---|
| | | 31/12/2021 | | | | 31/12/2022 | | | | 31/12/2023 | | | | | | | | | | | | | | | | | |
| | | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | | | | | |
| 19 | Central banks | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 20 | Central governments | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 21 | Institutions | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 22 | Corporates | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 23 | Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 24 | Corporates - Of Which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 25 | Retail | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 26 | Retail - Secured on real estate property | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 27 | Retail - Secured on real estate property - Of Which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 28 | Retail - Secured on real estate property - Of Which: non-SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 29 | Retail - Qualifying Revolving | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 30 | Retail - Other Retail | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 31 | Retail - Other Retail - Of Which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 32 | Retail - Other Retail - Of Which: non-SME | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 33 | Equity | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 34 | Securitisation | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 35 | Other non-credit obligation assets | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 36 | IRB TOTAL | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

| Row Num | (min EUR, %) | Moratoria - Baseline Scenario | | | | | | | | | | | | | | | | | | | | | | | | | |
|------------|--|-------------------------------|------------------|------------------|--|--|--|-----------------------------------|------------------|------------------|------------------|--|--|--|-----------------------------------|------------------|------------------|------------------|--|--|--|-----------------------------------|---|---|---|---|---|
| | | 31/12/2021 | | | | 31/12/2022 | | | | 31/12/2023 | | | | | | | | | | | | | | | | | |
| | | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | | | | | |
| 37 | Central banks | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 38 | Central governments | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 39 | Institutions | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 40 | Corporates | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 41 | Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 42 | Corporates - Of Which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 43 | Retail | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 44 | Retail - Secured on real estate property | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 45 | Retail - Secured on real estate property - Of Which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 46 | Retail - Secured on real estate property - Of Which: non-SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 47 | Retail - Qualifying Revolving | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 48 | Retail - Other Retail | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 49 | Retail - Other Retail - Of Which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 50 | Retail - Other Retail - Of Which: non-SME | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 51 | Equity | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 52 | Securitisation | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 53 | Other non-credit obligation assets | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 54 | IRB TOTAL | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

| Row Num | (min EUR, %) | Moratoria - Baseline Scenario | | | | | | | | | | | | | | | | | | | | | | | | | |
|------------|--|-------------------------------|------------------|------------------|--|--|--|-----------------------------------|------------------|------------------|------------------|--|--|--|-----------------------------------|------------------|------------------|------------------|--|--|--|-----------------------------------|---|---|---|---|---|
| | | 31/12/2021 | | | | 31/12/2022 | | | | 31/12/2023 | | | | | | | | | | | | | | | | | |
| | | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | | | | | |
| 55 | Central banks | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 56 | Central governments | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 57 | Institutions | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 58 | Corporates | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 59 | Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 60 | Corporates - Of Which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 61 | Retail | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 62 | Retail - Secured on real estate property | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 63 | Retail - Secured on real estate property - Of Which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 64 | Retail - Secured on real estate property - Of Which: non-SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 65 | Retail - Qualifying Revolving | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 66 | Retail - Other Retail | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 67 | Retail - Other Retail - Of Which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 68 | Retail - Other Retail - Of Which: non-SME | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 69 | Equity | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 70 | Securitisation | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 71 | Other non-credit obligation assets | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 72 | IRB TOTAL | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

| Row Num | (min EUR, %) | Moratoria - Baseline Scenario | | | | | | | | | | | | | | | | | | | | | | | | | |
|------------|---------------------|-------------------------------|------------------|------------------|--|--|--|-----------------------------------|------------------|------------------|------------------|--|--|--|-----------------------------------|------------------|------------------|------------------|--|--|--|-----------------------------------|--|--|--|--|--|
| | | 31/12/2021 | | | | 31/12/2022 | | | | 31/12/2023 | | | | | | | | | | | | | | | | | |
| | | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | | | | | |
| 73 | Central banks | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 74 | Central governments | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 75 | Institutions | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 76 | Corporates | 0 | 0 | 0 | 0 | 0 | | | | | | | | | | | | | | | | | | | | | |

2021 EU-wide Stress Test: Credit risk COVID-19 IRB

Deutsche Bank AG

| | | Public guarantees - Baseline Scenario | | | | | | | | | | | | | | Public guarantees - Baseline Scenario | | | | | | | | | | | | | | | | |
|---------|------------------|--|--|------------------|--|------------------|--|--|--|--|---------------------------------|------------------|--|------------------|--|---------------------------------------|--|--|--|--|---------------------------------|------------------|--|------------------|--|------------------|--|--|--|--|---------------------------------|--------|
| | | 31/12/2021 | | | | | | | 31/12/2022 | | | | | | | 31/12/2023 | | | | | | | 31/12/2023 | | | | | | | | | |
| Row Num | (min EUR, %) | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio Stage 3 exposure | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio Stage 3 exposure | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio Stage 3 exposure | |
| 18 | Deutsche Bank AG | Central banks | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 19 | | Central governments | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 20 | | Institutions | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 21 | | Corporates | 3,946 | 0 | 269 | 0 | 51 | 0 | 0 | 0 | 3 | 6.15% | 3,946 | 0 | 269 | 0 | 51 | 0 | 0 | 0 | 3 | 6.15% | 3,946 | 0 | 269 | 0 | 51 | 0 | 0 | 0 | 3 | 6.15% |
| 22 | | Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 23 | | Corporates - Of Which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 24 | | Retail | 866 | 0 | 149 | 0 | 3 | 0 | 0 | 0 | 1 | 16.41% | 866 | 0 | 149 | 0 | 3 | 0 | 0 | 0 | 1 | 16.41% | 866 | 0 | 149 | 0 | 3 | 0 | 0 | 0 | 1 | 16.41% |
| 25 | | Retail - Secured on real estate property | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 26 | | Retail - Secured on real estate property - Of Which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 27 | | Retail - Secured on real estate property - Of Which: non-SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 28 | | Retail - Qualifying Revolving | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 29 | | Retail - Other Retail | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 30 | | Retail - Other Retail - Of Which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 31 | | Retail - Other Retail - Of Which: non-SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 32 | | Equity | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 33 | | Securitisation | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 34 | | Other non-credit obligation assets | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 35 | | IRB TOTAL | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |

| | | Public guarantees - Baseline Scenario | | | | | | | | | | | | | | Public guarantees - Baseline Scenario | | | | | | | | | | | | | | | | |
|---------|--------------|--|--|------------------|--|------------------|--|--|--|--|---------------------------------|------------------|--|------------------|--|---------------------------------------|--|--|--|--|---------------------------------|------------------|--|------------------|--|------------------|--|--|--|--|---------------------------------|-------|
| | | 31/12/2021 | | | | | | | 31/12/2022 | | | | | | | 31/12/2023 | | | | | | | 31/12/2023 | | | | | | | | | |
| Row Num | (min EUR, %) | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio Stage 3 exposure | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio Stage 3 exposure | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio Stage 3 exposure | |
| 19 | GERMANY | Central banks | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 20 | | Central governments | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 21 | | Institutions | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 22 | | Corporates | 2,513 | 0 | 151 | 0 | 30 | 0 | 0 | 0 | 1 | 4.00% | 2,513 | 0 | 151 | 0 | 30 | 0 | 0 | 0 | 1 | 4.00% | 2,513 | 0 | 151 | 0 | 30 | 0 | 0 | 0 | 1 | 4.00% |
| 23 | | Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 24 | | Corporates - Of Which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 25 | | Retail | 218 | 0 | 15 | 0 | 0 | 0 | 0 | 0 | 0 | 2.15% | 218 | 0 | 15 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 2.15% | 218 | 0 | 15 | 0 | 0 | 0 | 0 | 2.15% | |
| 26 | | Retail - Secured on real estate property | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 27 | | Retail - Secured on real estate property - Of Which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 28 | | Retail - Secured on real estate property - Of Which: non-SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 29 | | Retail - Qualifying Revolving | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 30 | | Retail - Other Retail | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 31 | | Retail - Other Retail - Of Which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 32 | | Retail - Other Retail - Of Which: non-SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 33 | | Equity | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 34 | | Securitisation | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 35 | | Other non-credit obligation assets | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 36 | | IRB TOTAL | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |

| | | Public guarantees - Baseline Scenario | | | | | | | | | | | | | | Public guarantees - Baseline Scenario | | | | | | | | | | | | | | | | |
|---------|---------------|--|--|------------------|--|------------------|--|--|--|--|---------------------------------|------------------|--|------------------|--|---------------------------------------|--|--|--|--|---------------------------------|------------------|--|------------------|--|------------------|--|--|--|--|---------------------------------|---|
| | | 31/12/2021 | | | | | | | 31/12/2022 | | | | | | | 31/12/2023 | | | | | | | 31/12/2023 | | | | | | | | | |
| Row Num | (min EUR, %) | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio Stage 3 exposure | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio Stage 3 exposure | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio Stage 3 exposure | |
| 37 | UNITED STATES | Central banks | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 38 | | Central governments | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 39 | | Institutions | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 40 | | Corporates | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 41 | | Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 42 | | Corporates - Of Which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 43 | | Retail | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 44 | | Retail - Secured on real estate property | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 45 | | Retail - Secured on real estate property - Of Which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 46 | | Retail - Secured on real estate property - Of Which: non-SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 47 | | Retail - Qualifying Revolving | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 48 | | Retail - Other Retail | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 49 | | Retail - Other Retail - Of Which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 50 | | Retail - Other Retail - Of Which: non-SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 51 | | Equity | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 52 | | Securitisation | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 53 | | Other non-credit obligation assets | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 54 | | IRB TOTAL | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |

| | | Public guarantees - Baseline Scenario | | | | | | | | | | | | | | Public guarantees - Baseline Scenario | | | | | | | | | | | | | | | | |
|---------|--------------|--|--|------------------|--|------------------|--|--|--|--|---------------------------------|------------------|--|------------------|--|---------------------------------------|--|--|--|--|---------------------------------|------------------|--|------------------|--|------------------|--|--|--|--|---------------------------------|---|
| | | 31/12/2021 | | | | | | | 31/12/2022 | | | | | | | 31/12/2023 | | | | | | | 31/12/2023 | | | | | | | | | |
| Row Num | (min EUR, %) | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio Stage 3 exposure | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio Stage 3 exposure | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio Stage 3 exposure | |
| 55 | ITALY | Central banks | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 56 | | Central governments | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 57 | | Institutions | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 58 | | Corporates | 2 | 0 | 13 | 0 | 0 | 0 | 0 | 0 | 0 | - | 2 | 0 | 13 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 59 | | Corporates - Of Which: Specialised Lending | | | | | | | | | | | </ | | | | | | | | | | | | | | | | | | | |

2021 EU-wide Stress Test: Credit risk COVID-19 IRB

Deutsche Bank AG

| | | Moratoria - Adverse Scenario | | | | | | | | | | | | | | | | | | | | |
|---------|--|------------------------------|------------------|------------------|--|--|--|---------------------------------|------------------|------------------|------------------|--|--|--|---------------------------------|------------------|------------------|------------------|--|--|--|---------------------------------|
| | | 31/12/2021 | | | | | | 31/12/2022 | | | | | | 31/12/2023 | | | | | | | | |
| Row Num | (min EUR, %) | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio Stage 3 exposure |
| 1 | Central banks | | | | | | | | | | | | | | | | | | | | | |
| 2 | Central governments | | | | | | | | | | | | | | | | | | | | | |
| 3 | Institutions | | | | | | | | | | | | | | | | | | | | | |
| 4 | Corporates | | | | | | | | | | | | | | | | | | | | | |
| 5 | Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | | | | | | | | |
| 6 | Corporates - Of Which: SME | | | | | | | | | | | | | | | | | | | | | |
| 7 | Retail | | | | | | | | | | | | | | | | | | | | | |
| 8 | Retail - Secured on real estate property | | | | | | | | | | | | | | | | | | | | | |
| 9 | Retail - Secured on real estate property - Of Which: SME | | | | | | | | | | | | | | | | | | | | | |
| 10 | Retail - Secured on real estate property - Of Which: non-SME | | | | | | | | | | | | | | | | | | | | | |
| 11 | Retail - Qualifying Revolving | | | | | | | | | | | | | | | | | | | | | |
| 12 | Retail - Other Retail | | | | | | | | | | | | | | | | | | | | | |
| 13 | Retail - Other Retail - Of Which: SME | | | | | | | | | | | | | | | | | | | | | |
| 14 | Retail - Other Retail - Of Which: non-SME | | | | | | | | | | | | | | | | | | | | | |
| 15 | Equity | | | | | | | | | | | | | | | | | | | | | |
| 16 | Securitisation | | | | | | | | | | | | | | | | | | | | | |
| 17 | Other non-credit obligation assets | | | | | | | | | | | | | | | | | | | | | |
| 18 | IRB TOTAL | | | | | | | | | | | | | | | | | | | | | |

GERMANY

| | | Moratoria - Adverse Scenario | | | | | | | | | | | | | | | | | | | | |
|---------|--|------------------------------|------------------|------------------|--|--|--|---------------------------------|------------------|------------------|------------------|--|--|--|---------------------------------|------------------|------------------|------------------|--|--|--|---------------------------------|
| | | 31/12/2021 | | | | | | 31/12/2022 | | | | | | 31/12/2023 | | | | | | | | |
| Row Num | (min EUR, %) | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio Stage 3 exposure |
| 20 | Central banks | | | | | | | | | | | | | | | | | | | | | |
| 21 | Central governments | | | | | | | | | | | | | | | | | | | | | |
| 22 | Institutions | | | | | | | | | | | | | | | | | | | | | |
| 23 | Corporates | | | | | | | | | | | | | | | | | | | | | |
| 24 | Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | | | | | | | | |
| 25 | Corporates - Of Which: SME | | | | | | | | | | | | | | | | | | | | | |
| 26 | Retail | | | | | | | | | | | | | | | | | | | | | |
| 27 | Retail - Secured on real estate property | | | | | | | | | | | | | | | | | | | | | |
| 28 | Retail - Secured on real estate property - Of Which: SME | | | | | | | | | | | | | | | | | | | | | |
| 29 | Retail - Secured on real estate property - Of Which: non-SME | | | | | | | | | | | | | | | | | | | | | |
| 30 | Retail - Qualifying Revolving | | | | | | | | | | | | | | | | | | | | | |
| 31 | Retail - Other Retail | | | | | | | | | | | | | | | | | | | | | |
| 32 | Retail - Other Retail - Of Which: SME | | | | | | | | | | | | | | | | | | | | | |
| 33 | Retail - Other Retail - Of Which: non-SME | | | | | | | | | | | | | | | | | | | | | |
| 34 | Equity | | | | | | | | | | | | | | | | | | | | | |
| 35 | Securitisation | | | | | | | | | | | | | | | | | | | | | |
| 36 | Other non-credit obligation assets | | | | | | | | | | | | | | | | | | | | | |
| 37 | IRB TOTAL | | | | | | | | | | | | | | | | | | | | | |

UNITED STATES

| | | Moratoria - Adverse Scenario | | | | | | | | | | | | | | | | | | | | |
|---------|--|------------------------------|------------------|------------------|--|--|--|---------------------------------|------------------|------------------|------------------|--|--|--|---------------------------------|------------------|------------------|------------------|--|--|--|---------------------------------|
| | | 31/12/2021 | | | | | | 31/12/2022 | | | | | | 31/12/2023 | | | | | | | | |
| Row Num | (min EUR, %) | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio Stage 3 exposure |
| 39 | Central banks | | | | | | | | | | | | | | | | | | | | | |
| 40 | Central governments | | | | | | | | | | | | | | | | | | | | | |
| 41 | Institutions | | | | | | | | | | | | | | | | | | | | | |
| 42 | Corporates | | | | | | | | | | | | | | | | | | | | | |
| 43 | Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | | | | | | | | |
| 44 | Corporates - Of Which: SME | | | | | | | | | | | | | | | | | | | | | |
| 45 | Retail | | | | | | | | | | | | | | | | | | | | | |
| 46 | Retail - Secured on real estate property | | | | | | | | | | | | | | | | | | | | | |
| 47 | Retail - Secured on real estate property - Of Which: SME | | | | | | | | | | | | | | | | | | | | | |
| 48 | Retail - Secured on real estate property - Of Which: non-SME | | | | | | | | | | | | | | | | | | | | | |
| 49 | Retail - Qualifying Revolving | | | | | | | | | | | | | | | | | | | | | |
| 50 | Retail - Other Retail | | | | | | | | | | | | | | | | | | | | | |
| 51 | Retail - Other Retail - Of Which: SME | | | | | | | | | | | | | | | | | | | | | |
| 52 | Retail - Other Retail - Of Which: non-SME | | | | | | | | | | | | | | | | | | | | | |
| 53 | Equity | | | | | | | | | | | | | | | | | | | | | |
| 54 | Securitisation | | | | | | | | | | | | | | | | | | | | | |
| 55 | Other non-credit obligation assets | | | | | | | | | | | | | | | | | | | | | |
| 56 | IRB TOTAL | | | | | | | | | | | | | | | | | | | | | |

ITALY

| | | Moratoria - Adverse Scenario | | | | | | | | | | | | | | | | | | | | |
|---------|--|------------------------------|------------------|------------------|--|--|--|---------------------------------|------------------|------------------|------------------|--|--|--|---------------------------------|------------------|------------------|------------------|--|--|--|---------------------------------|
| | | 31/12/2021 | | | | | | 31/12/2022 | | | | | | 31/12/2023 | | | | | | | | |
| Row Num | (min EUR, %) | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio Stage 3 exposure |
| 57 | Central banks | | | | | | | | | | | | | | | | | | | | | |
| 58 | Central governments | | | | | | | | | | | | | | | | | | | | | |
| 59 | Institutions | | | | | | | | | | | | | | | | | | | | | |
| 60 | Corporates | | | | | | | | | | | | | | | | | | | | | |
| 61 | Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | | | | | | | | |
| 62 | Corporates - Of Which: SME | | | | | | | | | | | | | | | | | | | | | |
| 63 | Retail | | | | | | | | | | | | | | | | | | | | | |
| 64 | Retail - Secured on real estate property | | | | | | | | | | | | | | | | | | | | | |
| 65 | Retail - Secured on real estate property - Of Which: SME | | | | | | | | | | | | | | | | | | | | | |
| 66 | Retail - Secured on real estate property - Of Which: non-SME | | | | | | | | | | | | | | | | | | | | | |
| 67 | Retail - Qualifying Revolving | | | | | | | | | | | | | | | | | | | | | |
| 68 | Retail - Other Retail | | | | | | | | | | | | | | | | | | | | | |
| 69 | Retail - Other Retail - Of Which: SME | | | | | | | | | | | | | | | | | | | | | |
| 70 | Retail - Other Retail - Of Which: non-SME | | | | | | | | | | | | | | | | | | | | | |
| 71 | Equity | | | | | | | | | | | | | | | | | | | | | |
| 72 | Securitisation | | | | | | | | | | | | | | | | | | | | | |
| 73 | Other non-credit obligation assets | | | | | | | | | | | | | | | | | | | | | |
| 74 | IRB TOTAL | | | | | | | | | | | | | | | | | | | | | |

SPAIN

| | | Moratoria - Adverse Scenario | | | | | | | | | | | | | | | | | | | | |
|---------|--|------------------------------|------------------|------------------|--|--|--|---------------------------------|------------------|------------------|------------------|--|--|--|---------------------------------|------------------|------------------|------------------|--|--|--|---------------------------------|
| | | 31/12/2021 | | | | | | 31/12/2022 | | | | | | 31/12/2023 | | | | | | | | |
| Row Num | (min EUR, %) | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio Stage 3 exposure |
| 75 | Central banks | | | | | | | | | | | | | | | | | | | | | |
| 76 | Central governments | | | | | | | | | | | | | | | | | | | | | |
| 77 | Institutions | | | | | | | | | | | | | | | | | | | | | |
| 78 | Corporates | | | | | | | | | | | | | | | | | | | | | |
| 79 | Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | | | | | | | | |
| 80 | Corporates - Of Which: SME | | | | | | | | | | | | | | | | | | | | | |
| 81 | Retail | | | | | | | | | | | | | | | | | | | | | |
| 82 | Retail - Secured on real estate property | | | | | | | | | | | | | | | | | | | | | |
| 83 | Retail - Secured on real estate property - Of Which: SME | | | | | | | | | | | | | | | | | | | | | |
| 84 | Retail - Secured on real estate property - Of Which: non-SME | | | | | | | | | | | | | | | | | | | | | |
| 85 | Retail - Qualifying Revolving | | | | | | | | | | | | | | | | | | | | | |
| 86 | Retail - Other Retail | | | | | | | | | | | | | | | | | | | | | |
| 87 | Retail - Other Retail - Of Which: SME | | | | | | | | | | | | | | | | | | | | | |
| 88 | Retail - Other Retail - Of Which: non-SME | | | | | | | | | | | | | | | | | | | | | |
| 89 | Equity | | | | | | | | | | | | | | | | | | | | | |
| 90 | Securitisation | | | | | | | | | | | | | | | | | | | | | |
| 91 | Other non-credit obligation assets | | | | | | | | | | | | | | | | | | | | | |
| 92 | IRB TOTAL | | | | | | | | | | | | | | | | | | | | | |

UNITED KINGDOM

| | | Moratoria - Adverse Scenario | | | | | | | | | | | | | | | | | |
|---------|--------------|------------------------------|------------------|------------------|--|--|--|---------------------------------|------------------|------------------|------------------|--|--|------------|--|--|--|--|--|
| | | 31/12/2021 | | | | | | 31/12/2022 | | | | | | 31/12/2023 | | | | | |
| Row Num | (min EUR, %) | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | | | | | | |

2021 EU-wide Stress Test: Credit risk COVID-19 STA

Deutsche Bank AG

| Row Num | Exposure value | Risk exposure amounts | Moratoria - Actual | | | | | | | | | | | |
|---------|---|-----------------------|--------------------|------------------|--|------------------|--|------------------|--|--|--|--|----------------------------------|--|
| | | | 31/12/2020 | Stage 1 exposure | Stage 1 exposure, of which expired moratoria | Stage 2 exposure | Stage 2 exposure, of which expired moratoria | Stage 3 exposure | Stage 3 exposure, of which expired moratoria | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio- Stage 3 exposure | |
| 1 | Central banks | | | | | | | | | | | | | |
| 2 | Central governments | | | | | | | | | | | | | |
| 3 | Regional governments or local authorities | | | | | | | | | | | | | |
| 4 | Public sector entities | | | | | | | | | | | | | |
| 5 | Multilateral Development Banks | | | | | | | | | | | | | |
| 6 | International Organisations | | | | | | | | | | | | | |
| 7 | Institutions | | | | | | | | | | | | | |
| 8 | Corporates | 14 | 13 | 20 | 27 | 1 | 1 | 3 | 3 | 0 | 0 | 1 | 37.00% | |
| 9 | of which: SME | | | | | | | | | | | | | |
| 10 | Retail | 145 | 104 | 154 | 154 | 7 | 7 | 20 | 20 | 3 | 1 | 9 | 46.71% | |
| 11 | of which: SME | | | | | | | | | | | | | |
| 12 | Secured by mortgages on immovable property | | | | | | | | | | | | | |
| 13 | of which: non-SME | | | | | | | | | | | | | |
| 14 | Items associated with particularly high risk | 1,092 | 520 | 262 | 262 | 4 | 4 | 7 | 7 | 2 | 0 | 3 | 51.02% | |
| 15 | Covered bonds | | | | | | | | | | | | | |
| 16 | Claims on institutions and corporates with a ST credit assessment | | | | | | | | | | | | | |
| 17 | Collective investments undertakings (CIU) | | | | | | | | | | | | | |
| 18 | Equity | | | | | | | | | | | | | |
| 19 | Securitisation | | | | | | | | | | | | | |
| 20 | Other exposures | | | | | | | | | | | | | |
| 21 | Standardised Total | 1,264 | 653 | 451 | 448 | 13 | 13 | 30 | 30 | 6 | 1 | 13 | 45.16% | |

| Row Num | Exposure value | Risk exposure amounts | Moratoria - Actual | | | | | | | | | | | |
|---------|---|-----------------------|--------------------|------------------|--|------------------|--|------------------|--|--|--|--|----------------------------------|--|
| | | | 31/12/2020 | Stage 1 exposure | Stage 1 exposure, of which expired moratoria | Stage 2 exposure | Stage 2 exposure, of which expired moratoria | Stage 3 exposure | Stage 3 exposure, of which expired moratoria | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio- Stage 3 exposure | |
| 22 | Central banks | | | | | | | | | | | | | |
| 23 | Central governments | | | | | | | | | | | | | |
| 24 | Regional governments or local authorities | | | | | | | | | | | | | |
| 25 | Public sector entities | | | | | | | | | | | | | |
| 26 | Multilateral Development Banks | | | | | | | | | | | | | |
| 27 | International Organisations | | | | | | | | | | | | | |
| 28 | Institutions | | | | | | | | | | | | | |
| 29 | Corporates | 4 | 4 | 5 | 5 | 1 | 1 | 1 | 1 | 0 | 0 | 0 | 19.67% | |
| 30 | of which: SME | | | | | | | | | | | | | |
| 31 | Retail | 20 | 21 | 19 | 19 | 6 | 6 | 4 | 4 | 0 | 1 | 1 | 28.20% | |
| 32 | of which: SME | | | | | | | | | | | | | |
| 33 | Secured by mortgages on immovable property | | | | | | | | | | | | | |
| 34 | of which: non-SME | | | | | | | | | | | | | |
| 35 | Items associated with particularly high risk | | | | | | | | | | | | | |
| 36 | Covered bonds | | | | | | | | | | | | | |
| 37 | Claims on institutions and corporates with a ST credit assessment | | | | | | | | | | | | | |
| 38 | Collective investments undertakings (CIU) | | | | | | | | | | | | | |
| 39 | Equity | | | | | | | | | | | | | |
| 40 | Securitisation | | | | | | | | | | | | | |
| 41 | Other exposures | | | | | | | | | | | | | |
| 42 | Standardised Total | 35 | 26 | 24 | 24 | 7 | 7 | 5 | 5 | 0 | 1 | 1 | 26.77% | |

| Row Num | Exposure value | Risk exposure amounts | Moratoria - Actual | | | | | | | | | | | |
|---------|---|-----------------------|--------------------|------------------|--|------------------|--|------------------|--|--|--|--|----------------------------------|--|
| | | | 31/12/2020 | Stage 1 exposure | Stage 1 exposure, of which expired moratoria | Stage 2 exposure | Stage 2 exposure, of which expired moratoria | Stage 3 exposure | Stage 3 exposure, of which expired moratoria | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio- Stage 3 exposure | |
| 43 | Central banks | | | | | | | | | | | | | |
| 44 | Central governments | | | | | | | | | | | | | |
| 45 | Regional governments or local authorities | | | | | | | | | | | | | |
| 46 | Public sector entities | | | | | | | | | | | | | |
| 47 | Multilateral Development Banks | | | | | | | | | | | | | |
| 48 | International Organisations | | | | | | | | | | | | | |
| 49 | Institutions | | | | | | | | | | | | | |
| 50 | Corporates | 0 | 0 | 1 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| 51 | of which: SME | | | | | | | | | | | | | |
| 52 | Retail | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| 53 | of which: non-SME | | | | | | | | | | | | | |
| 54 | Secured by mortgages on immovable property | | | | | | | | | | | | | |
| 55 | of which: non-SME | | | | | | | | | | | | | |
| 56 | Items associated with particularly high risk | | | | | | | | | | | | | |
| 57 | Covered bonds | | | | | | | | | | | | | |
| 58 | Claims on institutions and corporates with a ST credit assessment | | | | | | | | | | | | | |
| 59 | Collective investments undertakings (CIU) | | | | | | | | | | | | | |
| 60 | Equity | | | | | | | | | | | | | |
| 61 | Securitisation | | | | | | | | | | | | | |
| 62 | Other exposures | | | | | | | | | | | | | |
| 63 | Standardised Total | 0 | 0 | 1 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |

| Row Num | Exposure value | Risk exposure amounts | Moratoria - Actual | | | | | | | | | | | |
|---------|---|-----------------------|--------------------|------------------|--|------------------|--|------------------|--|--|--|--|----------------------------------|--|
| | | | 31/12/2020 | Stage 1 exposure | Stage 1 exposure, of which expired moratoria | Stage 2 exposure | Stage 2 exposure, of which expired moratoria | Stage 3 exposure | Stage 3 exposure, of which expired moratoria | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio- Stage 3 exposure | |
| 64 | Central banks | | | | | | | | | | | | | |
| 65 | Central governments | | | | | | | | | | | | | |
| 66 | Regional governments or local authorities | | | | | | | | | | | | | |
| 67 | Public sector entities | | | | | | | | | | | | | |
| 68 | Multilateral Development Banks | | | | | | | | | | | | | |
| 69 | International Organisations | | | | | | | | | | | | | |
| 70 | Institutions | | | | | | | | | | | | | |
| 71 | Corporates | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| 72 | of which: SME | | | | | | | | | | | | | |
| 73 | Retail | 1 | 1 | 1 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| 74 | of which: non-SME | | | | | | | | | | | | | |
| 75 | Secured by mortgages on immovable property | | | | | | | | | | | | | |
| 76 | of which: non-SME | | | | | | | | | | | | | |
| 77 | Items associated with particularly high risk | | | | | | | | | | | | | |
| 78 | Covered bonds | | | | | | | | | | | | | |
| 79 | Claims on institutions and corporates with a ST credit assessment | | | | | | | | | | | | | |
| 80 | Collective investments undertakings (CIU) | | | | | | | | | | | | | |
| 81 | Equity | | | | | | | | | | | | | |
| 82 | Securitisation | | | | | | | | | | | | | |
| 83 | Other exposures | | | | | | | | | | | | | |
| 84 | Standardised Total | 1 | 1 | 1 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |

| Row Num | Exposure value | Risk exposure amounts | Moratoria - Actual | | | | | | | | | | | |
|---------|---|-----------------------|--------------------|------------------|--|------------------|--|------------------|--|--|--|--|----------------------------------|--|
| | | | 31/12/2020 | Stage 1 exposure | Stage 1 exposure, of which expired moratoria | Stage 2 exposure | Stage 2 exposure, of which expired moratoria | Stage 3 exposure | Stage 3 exposure, of which expired moratoria | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio- Stage 3 exposure | |
| 85 | Central banks | | | | | | | | | | | | | |
| 86 | Central governments | | | | | | | | | | | | | |
| 87 | Regional governments or local authorities | | | | | | | | | | | | | |
| 88 | Public sector entities | | | | | | | | | | | | | |
| 89 | Multilateral Development Banks | | | | | | | | | | | | | |
| 90 | International Organisations | | | | | | | | | | | | | |
| 91 | Institutions | | | | | | | | | | | | | |
| 92 | Corporates | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| 93 | of which: SME | | | | | | | | | | | | | |
| 94 | Retail | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| 95 | of which: non-SME | | | | | | | | | | | | | |
| 96 | Secured by mortgages on immovable property | | | | | | | | | | | | | |
| 97 | of which: non-SME | | | | | | | | | | | | | |
| 98 | Items associated with particularly high risk | | | | | | | | | | | | | |
| 99 | Covered bonds | | | | | | | | | | | | | |
| 100 | Claims on institutions and corporates with a ST credit assessment | | | | | | | | | | | | | |
| 101 | Collective investments undertakings (CIU) | | | | | | | | | | | | | |
| 102 | Equity | | | | | | | | | | | | | |
| 103 | Securitisation | | | | | | | | | | | | | |
| 104 | Other exposures | | | | | | | | | | | | | |
| 105 | Standardised Total | 1 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |

| Row Num | Exposure value | Risk exposure amounts | Public guarantees - Actual | | | | | | | | | | | |
|---------|---|-----------------------|----------------------------|------------------|--|------------------|--|------------------|--|--|--|--|----------------------------------|-------|
| | | | 31/12/2020 | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio- Stage 3 exposure | |
| 13 | Central banks | | | | | | | | | | | | | |
| 14 | Central governments | | | | | | | | | | | | | |
| 15 | Regional governments or local authorities | | | | | | | | | | | | | |
| 16 | Public sector entities | | | | | | | | | | | | | |
| 17 | Multilateral Development Banks | | | | | | | | | | | | | |
| 18 | International Organisations | | | | | | | | | | | | | |
| 19 | Institutions | | | | | | | | | | | | | |
| 20 | Corporates | 20 | 5 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| 21 | of which: SME | | | | | | | | | | | | | |
| 22 | Retail | 11 | 4 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| 23 | of which: non-SME | | | | | | | | | | | | | |
| 24 | Secured by mortgages on immovable property | 24 | 2 | 24 | 23 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 5.56% |
| 25 | of which: non-SME | 3 | 0 | 3 | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| 26 | Items associated with particularly high risk | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| 27 | Covered bonds | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| 28 | Claims on institutions and corporates with a ST credit assessment | | | | | | | | | | | | | |
| 29 | Collective investments undertakings (CIU) | | | | | | | | | | | | | |
| 30 | Equity | | | | | | | | | | | | | |
| 31 | Securitisation | | | | | | | | | | | | | |
| 32 | Other exposures | | | | | | | | | | | | | |
| 33 | Standardised Total | 52 | 9 | 57 | 41 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 5.56% |

| Row Num | Exposure values | Risk exposure amounts | Public guarantees - Actual | | | | | | | | | | | |
|---------|--|-----------------------|----------------------------|------------------|--|------------------|--|------------------|--|--|--|--|----------------------------------|-------|
| | | | 31/12/2020 | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio- Stage 3 exposure | |
| 34 | Central banks | | | | | | | | | | | | | |
| 35 | Central governments | | | | | | | | | | | | | |
| 36 | Regional governments or local authorities | | | | | | | | | | | | | |
| 37 | Public sector entities | | | | | | | | | | | | | |
| 38 | Multilateral Development Banks | | | | | | | | | | | | | |
| 39 | International Organisations | | | | | | | | | | | | | |
| 40 | Institutions | | | | | | | | | | | | | |
| 41 | Corporates | 23 | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| 42 | of which: SME | | | | | | | | | | | | | |
| 43 | Retail | 23 | 2 | 24 | 23 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 5.56% |
| 44 | of which: non-SME | 3 | 0 | 3 | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| 45 | Secured by mortgages on immovable property | 0 | 0 | | | | | | | | | | | |

2021 EU-wide Stress Test: Credit risk COVID-19 STA Deutsche Bank AG

| | | Moratoria - Baseline Scenario | | | | | | | | | | | | | | | | | | | | |
|---------|--------------|-------------------------------|------------------|------------------|--|--|--|-----------------------------------|------------------|------------------|------------------|--|--|--|-----------------------------------|------------------|------------------|------------------|--|--|--|-----------------------------------|
| | | 31/12/2021 | | | | 31/12/2022 | | | | 31/12/2023 | | | | | | | | | | | | |
| Row Num | (min EUR, %) | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| 106 | | | | | | | | | | | | | | | | | | | | | | |
| 107 | | | | | | | | | | | | | | | | | | | | | | |
| 108 | | | | | | | | | | | | | | | | | | | | | | |
| 109 | | | | | | | | | | | | | | | | | | | | | | |
| 110 | | | | | | | | | | | | | | | | | | | | | | |
| 111 | | | | | | | | | | | | | | | | | | | | | | |
| 112 | | | | | | | | | | | | | | | | | | | | | | |
| 113 | | | | | | | | | | | | | | | | | | | | | | |
| 114 | | | | | | | | | | | | | | | | | | | | | | |
| 115 | | | | | | | | | | | | | | | | | | | | | | |
| 116 | | | | | | | | | | | | | | | | | | | | | | |
| 117 | | | | | | | | | | | | | | | | | | | | | | |
| 118 | | | | | | | | | | | | | | | | | | | | | | |
| 119 | | | | | | | | | | | | | | | | | | | | | | |
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| 121 | | | | | | | | | | | | | | | | | | | | | | |
| 122 | | | | | | | | | | | | | | | | | | | | | | |
| 123 | | | | | | | | | | | | | | | | | | | | | | |
| 124 | | | | | | | | | | | | | | | | | | | | | | |
| 125 | | | | | | | | | | | | | | | | | | | | | | |
| 126 | | | | | | | | | | | | | | | | | | | | | | |

| | | Moratoria - Baseline Scenario | | | | | | | | | | | | | | | | | | | | |
|---------|--------------|-------------------------------|------------------|------------------|--|--|--|-----------------------------------|------------------|------------------|------------------|--|--|--|-----------------------------------|------------------|------------------|------------------|--|--|--|-----------------------------------|
| | | 31/12/2021 | | | | 31/12/2022 | | | | 31/12/2023 | | | | | | | | | | | | |
| Row Num | (min EUR, %) | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| 129 | | | | | | | | | | | | | | | | | | | | | | |
| 130 | | | | | | | | | | | | | | | | | | | | | | |
| 131 | | | | | | | | | | | | | | | | | | | | | | |
| 132 | | | | | | | | | | | | | | | | | | | | | | |
| 133 | | | | | | | | | | | | | | | | | | | | | | |
| 134 | | | | | | | | | | | | | | | | | | | | | | |
| 135 | | | | | | | | | | | | | | | | | | | | | | |
| 136 | | | | | | | | | | | | | | | | | | | | | | |
| 137 | | | | | | | | | | | | | | | | | | | | | | |
| 138 | | | | | | | | | | | | | | | | | | | | | | |
| 139 | | | | | | | | | | | | | | | | | | | | | | |
| 140 | | | | | | | | | | | | | | | | | | | | | | |
| 141 | | | | | | | | | | | | | | | | | | | | | | |
| 142 | | | | | | | | | | | | | | | | | | | | | | |
| 143 | | | | | | | | | | | | | | | | | | | | | | |
| 144 | | | | | | | | | | | | | | | | | | | | | | |
| 145 | | | | | | | | | | | | | | | | | | | | | | |
| 146 | | | | | | | | | | | | | | | | | | | | | | |
| 147 | | | | | | | | | | | | | | | | | | | | | | |

| | | Moratoria - Baseline Scenario | | | | | | | | | | | | | | | | | | | | |
|---------|--------------|-------------------------------|------------------|------------------|--|--|--|-----------------------------------|------------------|------------------|------------------|--|--|--|-----------------------------------|------------------|------------------|------------------|--|--|--|-----------------------------------|
| | | 31/12/2021 | | | | 31/12/2022 | | | | 31/12/2023 | | | | | | | | | | | | |
| Row Num | (min EUR, %) | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| 148 | | | | | | | | | | | | | | | | | | | | | | |
| 149 | | | | | | | | | | | | | | | | | | | | | | |
| 150 | | | | | | | | | | | | | | | | | | | | | | |
| 151 | | | | | | | | | | | | | | | | | | | | | | |
| 152 | | | | | | | | | | | | | | | | | | | | | | |
| 153 | | | | | | | | | | | | | | | | | | | | | | |
| 154 | | | | | | | | | | | | | | | | | | | | | | |
| 155 | | | | | | | | | | | | | | | | | | | | | | |
| 156 | | | | | | | | | | | | | | | | | | | | | | |
| 157 | | | | | | | | | | | | | | | | | | | | | | |
| 158 | | | | | | | | | | | | | | | | | | | | | | |
| 159 | | | | | | | | | | | | | | | | | | | | | | |
| 160 | | | | | | | | | | | | | | | | | | | | | | |
| 161 | | | | | | | | | | | | | | | | | | | | | | |
| 162 | | | | | | | | | | | | | | | | | | | | | | |
| 163 | | | | | | | | | | | | | | | | | | | | | | |
| 164 | | | | | | | | | | | | | | | | | | | | | | |
| 165 | | | | | | | | | | | | | | | | | | | | | | |
| 166 | | | | | | | | | | | | | | | | | | | | | | |
| 167 | | | | | | | | | | | | | | | | | | | | | | |
| 168 | | | | | | | | | | | | | | | | | | | | | | |

| | | Moratoria - Baseline Scenario | | | | | | | | | | | | | | | | | | | | |
|---------|--------------|-------------------------------|------------------|------------------|--|--|--|-----------------------------------|------------------|------------------|------------------|--|--|--|-----------------------------------|------------------|------------------|------------------|--|--|--|-----------------------------------|
| | | 31/12/2021 | | | | 31/12/2022 | | | | 31/12/2023 | | | | | | | | | | | | |
| Row Num | (min EUR, %) | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| 169 | | | | | | | | | | | | | | | | | | | | | | |
| 170 | | | | | | | | | | | | | | | | | | | | | | |
| 171 | | | | | | | | | | | | | | | | | | | | | | |
| 172 | | | | | | | | | | | | | | | | | | | | | | |
| 173 | | | | | | | | | | | | | | | | | | | | | | |
| 174 | | | | | | | | | | | | | | | | | | | | | | |
| 175 | | | | | | | | | | | | | | | | | | | | | | |
| 176 | | | | | | | | | | | | | | | | | | | | | | |
| 177 | | | | | | | | | | | | | | | | | | | | | | |
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| 187 | | | | | | | | | | | | | | | | | | | | | | |
| 188 | | | | | | | | | | | | | | | | | | | | | | |

| | | Moratoria - Baseline Scenario | | | | | | | | | | | | | | | | | | | | |
|---------|--------------|-------------------------------|------------------|------------------|--|--|--|-----------------------------------|------------------|------------------|------------------|--|--|--|-----------------------------------|------------------|------------------|------------------|--|--|--|-----------------------------------|
| | | 31/12/2021 | | | | 31/12/2022 | | | | 31/12/2023 | | | | | | | | | | | | |
| Row Num | (min EUR, %) | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| 189 | | | | | | | | | | | | | | | | | | | | | | |
| 190 | | | | | | | | | | | | | | | | | | | | | | |
| 191 | | | | | | | | | | | | | | | | | | | | | | |
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| 203 | | | | | | | | | | | | | | | | | | | | | | |
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| 206 | | | | | | | | | | | | | | | | | | | | | | |
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| 208 | | | | | | | | | | | | | | | | | | | | | | |
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| 210 | | | | | | | | | | | | | | | | | | | | | | |

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2021 EU-wide Stress Test: Securitisations

Deutsche Bank AG

| Row Num | | (mln EUR) | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
|---------|-----------------|---|---------------|-------------------|---------------|---------------|------------------|---------------|------------|
| | | | Actual | Baseline Scenario | | | Adverse Scenario | | |
| | | | 31/12/2020 | 31/12/2021 | 31/12/2022 | 31/12/2023 | 31/12/2021 | 31/12/2022 | 31/12/2023 |
| 1 | Exposure values | SEC-IRBA | 40,822 | | | | | | |
| 2 | | SEC-SA | 17,533 | | | | | | |
| 3 | | SEC-ERBA | 4,276 | | | | | | |
| 4 | | SEC-IAA | 0 | | | | | | |
| 5 | | Total | 62,631 | | | | | | |
| 6 | REA | SEC-IRBA | 7,343 | 8,680 | 10,506 | 10,808 | 14,376 | 19,786 | 20,513 |
| 7 | | SEC-SA | 4,605 | 5,236 | 6,302 | 6,447 | 14,230 | 15,765 | 16,119 |
| 8 | | SEC-ERBA | 2,399 | 2,904 | 2,908 | 2,954 | 4,599 | 5,303 | 5,705 |
| 9 | | SEC-IAA | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 10 | | Additional risk exposure amounts | 120 | 120 | 120 | 120 | 120 | 120 | 120 |
| 11 | Total | 14,467 | 16,939 | 19,836 | 20,329 | 33,325 | 40,974 | 42,457 | |
| 12 | Impairments | Total banking book others than assessed at fair value | | 18 | 0 | 0 | 115 | 52 | 28 |

2021 EU-wide Stress Test: Risk exposure amounts

Deutsche Bank AG

| RowN um | (mln EUR) | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
|------------|---|----------------|-------------------|----------------|----------------|------------------|----------------|----------------|
| | | Actual | Baseline scenario | | | Adverse scenario | | |
| | | 31/12/2020 | 31/12/2021 | 31/12/2022 | 31/12/2023 | 31/12/2021 | 31/12/2022 | 31/12/2023 |
| 1 | Risk exposure amount for credit risk | 225,124 | 228,133 | 231,409 | 232,249 | 262,325 | 270,214 | 270,492 |
| 2 | Risk exposure amount for securitisations and re-securitisations | 14,467 | 16,939 | 19,836 | 20,329 | 33,325 | 40,974 | 42,457 |
| 3 | Risk exposure amount other credit risk | 210,657 | 211,194 | 211,573 | 211,920 | 229,000 | 229,240 | 228,035 |
| 4 | Risk exposure amount for market risk | 34,872 | 34,872 | 34,872 | 34,872 | 32,765 | 32,980 | 33,035 |
| 5 | Risk exposure amount for operational risk | 68,899 | 70,524 | 68,899 | 68,899 | 71,787 | 70,539 | 70,909 |
| 6 | Other risk exposure amounts | 56 | 56 | 56 | 56 | 56 | 56 | 56 |
| 7 | Total risk exposure amount | 328,951 | 333,585 | 335,236 | 336,076 | 366,933 | 373,789 | 374,492 |
| 8 | Total Risk exposure amount (transitional) | 328,951 | 333,585 | 335,236 | 336,076 | 366,933 | 373,789 | 374,492 |
| 9 | Total Risk exposure amount (fully loaded) | 328,951 | 333,585 | 335,236 | 336,076 | 366,933 | 373,789 | 374,492 |

2021 EU-wide Stress Test: Capital

Deutsche Bank AG

| Row Number | | (mln EUR, %) | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 |
|------------|-------------------|---|-----------------------------|---------------|-------------------|---------------|---------------|------------------|---------------|---------------|
| | | | IFRS 9 first implementation | Actual | Baseline Scenario | | | Adverse Scenario | | |
| | | | 01/01/2018 | 31/12/2020 | 2021 | 2022 | 2023 | 2021 | 2022 | 2023 |
| 1 | A | OWN FUNDS | | 58,677 | 59,551 | 60,050 | 59,358 | 46,991 | 45,293 | 41,925 |
| 2 | A.1 | COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments) | | 44,885 | 45,758 | 46,524 | 45,832 | 32,681 | 31,663 | 28,305 |
| 3 | A.1.1 | Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments) | | 45,890 | 45,890 | 45,890 | 45,890 | 45,890 | 45,890 | 45,890 |
| 4 | A.1.1.1 | Of which: CET1 instruments subscribed by Government | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 5 | A.1.2 | Retained earnings | | 10,037 | 10,891 | 11,663 | 11,661 | -145 | 102 | -1,383 |
| 6 | A.1.3 | Accumulated other comprehensive income | | -1,118 | -1,118 | -1,118 | -1,118 | -2,462 | -2,462 | -2,462 |
| 7 | A.1.3.1 | Arising from full revaluation, cash flow hedge and liquidity reserves | | 282 | 282 | 282 | 282 | -377 | -377 | -377 |
| 8 | A.1.3.2 | OCI Impact of defined benefit pension plans [gain or (-) loss] | | 0 | 0 | 0 | 0 | -684 | -684 | -684 |
| 9 | A.1.3.3 | Other OCI contributions | | -1,400 | -1,400 | -1,400 | -1,400 | -1,400 | -1,400 | -1,400 |
| 10 | A.1.4 | Other Reserves | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 11 | A.1.5 | Funds for general banking risk | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 12 | A.1.6 | Minority interest given recognition in CET1 capital | | 805 | 805 | 805 | 805 | 805 | 805 | 805 |
| 13 | A.1.7 | Adjustments to CET1 due to prudential filters | | -1,542 | -1,660 | -1,660 | -1,660 | -2,830 | -2,830 | -2,830 |
| 14 | A.1.7.1 | (-) Value adjustments due to the requirements for prudent valuation (AVA) | | -1,430 | -1,430 | -1,430 | -1,430 | -2,960 | -2,960 | -2,960 |
| 15 | A.1.7.2 | Cash flow hedge reserve | | -11 | -11 | -11 | -11 | -11 | -11 | -11 |
| 16 | A.1.7.3 | Other adjustments | | -101 | -219 | -219 | -219 | 141 | 141 | 141 |
| 17 | A.1.8 | (-) Intangible assets (including Goodwill) | | -4,635 | -4,635 | -4,645 | -4,679 | -4,635 | -4,645 | -4,679 |
| 18 | A.1.9 | (-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTAs | | -1,353 | -1,273 | -1,198 | -1,171 | -1,353 | -1,247 | -1,247 |
| 19 | A.1.10 | (-) IRB shortfall of credit risk adjustments to expected losses | | -99 | -121 | 0 | 0 | 0 | 0 | 0 |
| 20 | A.1.11 | (-) Deduction due to the application of Regulation (EU) No 2019/630 amending Regulation (EU) No 575/2013 as regards minimum loss coverage for non-performing exposures ("NPL calendar") | | 0 | -3 | -161 | -862 | -3 | -161 | -1,160 |
| 21 | A.1.12 | (-) Defined benefit pension fund assets | | -772 | -772 | -772 | -772 | -676 | -676 | -676 |
| 22 | A.1.13 | (-) Reciprocal cross holdings in CET1 Capital | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 23 | A.1.14 | (-) Excess deduction from AT1 items over AT1 Capital | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 24 | A.1.15 | (-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 25 | A.1.15.1 | Of which: from securitisation positions (-) | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 26 | A.1.16 | (-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 27 | A.1.17 | (-) Deductible DTAs that rely on future profitability and arise from temporary differences | | -75 | 0 | 0 | 0 | -1,913 | -1,894 | -2,146 |
| 28 | A.1.18 | (-) CET1 instruments of financial sector entities where the institution has a significant investment | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 29 | A.1.19 | (-) Amount exceeding the 17.65% threshold | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 30 | A.1.20 | (-) Additional deductions of CET1 Capital due to Article 3 CRR | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 31 | A.1.21 | CET1 capital elements or deductions - other | | -2,306 | -2,306 | -2,306 | -2,306 | -2,306 | -2,306 | -2,306 |
| 32 | A.1.22 | Amount subject to IFRS 9 transitional arrangements | | -78 | -101 | -89 | -167 | -2,348 | -1,501 | -1,073 |
| 33 | A.1.22.1 | Increase in IFRS 9 ECL provisions net of EL as of 01/01/2018 compared to related IAS 39 figures as at 31/12/17 ("static part") | 78 | 78 | 78 | 78 | 78 | 78 | 78 | 78 |
| 34 | A.1.22.2 | Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at between 01/01/2018 and 31/12/2019 ("old dynamic part") | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 35 | A.1.22.3 | Increase of CET1 capital due to the tax deductibility of the amounts above ("static part + old dynamic part") | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 36 | A.1.22.4 | Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at 01/01/2020 ("new dynamic part") | | 0 | 23 | 11 | 90 | 2,270 | 1,423 | 996 |
| 37 | A.1.22.4.1 | Increase of CET1 capital due to the tax deductibility of the amounts above ("new dynamic part") | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 38 | A.1.23 | Transitional adjustments | | 54 | 62 | 28 | 45 | 2,309 | 1,087 | 498 |
| 39 | A.1.23.1 | Transitional adjustments due to grandfathered CET1 Capital instruments (+/-) | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 40 | A.1.23.2 | Transitional adjustments due to additional minority interests (+/-) | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 41 | A.1.23.3 | Adjustments due to IFRS 9 transitional arrangements | | 54 | 62 | 28 | 45 | 2,309 | 1,087 | 498 |
| 42 | A.1.23.3.1 | From the increased IFRS 9 ECL provisions net of EL | | 54 | 62 | 28 | 45 | 2,309 | 1,087 | 498 |
| 43 | A.1.23.3.2 | From the amount of DTAs that is deducted from CET1 capital | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 44 | A.1.23.4 | Other transitional adjustments to CET1 Capital | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 45 | A.1.23.4.1 | Of which: due to DTAs that rely on future profitability and do not arise from temporary differences | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 46 | A.1.23.4.2 | Of which: due to DTAs that rely on future profitability and arise from temporary differences and CET1 instruments of financial sector entities where the institution has a significant investment | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 47 | A.1.23.4.3 | Of which: due to unrealised gains and losses measured at fair value through other comprehensive income in view of COVID-19 pandemic | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 48 | A.2 | ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments) | | 6,848 | 6,848 | 5,748 | 5,748 | 6,848 | 5,748 | 5,748 |
| 49 | A.2.1 | Additional Tier 1 Capital instruments | | 5,748 | 5,748 | 5,748 | 5,748 | 5,748 | 5,748 | 5,748 |
| 50 | A.2.2 | (-) Excess deduction from T2 items over T2 capital | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 51 | A.2.3 | Other Additional Tier 1 Capital components and deductions | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 52 | A.2.4 | Additional Tier 1 transitional adjustments | | 1,100 | 1,100 | 0 | 0 | 1,100 | 0 | 0 |
| 53 | A.2.4.1 | Of which: adjustments due to IFRS 9 transitional arrangements | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 54 | A.3 | TIER 1 CAPITAL (net of deductions and after transitional adjustments) | | 51,734 | 52,607 | 52,273 | 51,581 | 39,530 | 37,412 | 34,053 |
| 55 | A.4 | TIER 2 CAPITAL (net of deductions and after transitional adjustments) | | 6,944 | 6,944 | 7,777 | 7,777 | 7,461 | 7,882 | 7,872 |
| 56 | A.4.1 | Tier 2 Capital instruments | | 6,623 | 6,623 | 6,623 | 6,623 | 6,623 | 6,623 | 6,623 |
| 57 | A.4.2 | Other Tier 2 Capital components and deductions | | 0 | 0 | 1,154 | 1,154 | 518 | 1,259 | 1,249 |
| 58 | A.4.3 | Tier 2 transitional adjustments | | 320 | 320 | 0 | 0 | 320 | 0 | 0 |
| 59 | A.4.3.1 | Of which: adjustments due to IFRS 9 transitional arrangements | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 60 | A.5 | Grandfathered Additional Tier 1 Capital instruments eligible as Tier 2 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

2021 EU-wide Stress Test: Capital

Deutsche Bank AG

| Row Number | Description | (min EUR,%) | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 |
|------------|--------------|--|-----------------------------|------------|-------------------|-----------|-----------|------------------|-----------|-----------|
| | | | IFRS 9 first implementation | Actual | Baseline Scenario | | | Adverse Scenario | | |
| | | | 01/01/2018 | 31/12/2020 | 2021 | 2022 | 2023 | 2021 | 2022 | 2023 |
| 61 | B | TOTAL RISK EXPOSURE AMOUNT | | 328,951 | 333,585 | 335,236 | 336,076 | 366,933 | 373,789 | 374,492 |
| 62 | B.1 | Of which: Transitional adjustments included | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 63 | B.2 | Adjustments due to IFRS 9 transitional arrangements | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 64 | C.1 | Common Equity Tier 1 Capital ratio | | 13.64% | 13.72% | 13.88% | 13.64% | 8.91% | 8.47% | 7.56% |
| 65 | C.2 | Tier 1 Capital ratio | | 15.73% | 15.77% | 15.59% | 15.35% | 10.77% | 10.01% | 9.09% |
| 66 | C.3 | Total Capital ratio | | 17.84% | 17.85% | 17.91% | 17.66% | 12.81% | 12.12% | 11.20% |
| 67 | D.1 | COMMON EQUITY TIER 1 CAPITAL (fully loaded) | | 44,831 | 45,696 | 46,497 | 45,787 | 30,372 | 30,576 | 27,807 |
| 68 | D.2 | TIER 1 CAPITAL (fully loaded) | | 50,579 | 51,445 | 52,245 | 51,536 | 36,121 | 36,325 | 33,555 |
| 69 | D.3 | TOTAL CAPITAL (fully loaded) | | 57,203 | 58,068 | 60,022 | 59,313 | 43,261 | 44,206 | 41,428 |
| 70 | E.1 | Common Equity Tier 1 Capital ratio | | 13.63% | 13.70% | 13.87% | 13.62% | 8.28% | 8.18% | 7.43% |
| 71 | E.2 | Tier 1 Capital ratio | | 15.38% | 15.42% | 15.58% | 15.33% | 9.84% | 9.72% | 8.96% |
| 72 | E.3 | Total Capital ratio | | 17.39% | 17.41% | 17.90% | 17.65% | 11.79% | 11.83% | 11.06% |
| 73 | F | Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2021 - 2023 period (cumulative conversions) (1) | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 74 | G | Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event (2) | | 0 | 5,748 | 5,748 | 5,748 | 5,748 | 5,748 | 5,748 |
| 75 | G.1 | Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario (2) | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 76 | H.1 | Total leverage ratio exposures (transitional) | | 1,078,268 | 1,078,268 | 1,078,268 | 1,078,268 | 1,078,268 | 1,078,268 | 1,078,268 |
| 77 | H.2 | Total leverage ratio exposures (fully loaded) | | 1,078,213 | 1,078,213 | 1,078,213 | 1,078,213 | 1,078,213 | 1,078,213 | 1,078,213 |
| 78 | H.3 | Leverage ratio (transitional) | | 4.80% | 4.88% | 4.85% | 4.78% | 3.67% | 3.47% | 3.16% |
| 79 | H.4 | Leverage ratio (fully loaded) | | 4.69% | 4.77% | 4.85% | 4.78% | 3.35% | 3.37% | 3.11% |
| 80 | P.1 | Capital conservation buffer | | 2.50% | 2.50% | 2.50% | 2.50% | 2.50% | 2.50% | 2.50% |
| 81 | P.2 | Countercyclical capital buffer | | 0.02% | 0.02% | 0.02% | 0.02% | 0.00% | 0.00% | 0.00% |
| 82 | P.3 | O-SII buffer | | 2.00% | 2.00% | 2.00% | 2.00% | 2.00% | 2.00% | 2.00% |
| 83 | P.4 | G-SII buffer | | 2.00% | 1.50% | 1.50% | 1.50% | 1.50% | 1.50% | 1.50% |
| 84 | P.5 | Systemic risk buffer applied to all exposures according to article 133 (4) of CRD IV | | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| 85 | P.5.1 | Systemic risk buffer applied to domestic exposures only according to article 133 (5) of CRD IV | | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| 86 | P.6 | Combined buffer | | 4.52% | 4.52% | 4.52% | 4.52% | 4.50% | 4.50% | 4.50% |
| 87 | R.1 | Pillar 2 capital requirement | | 2.50% | 2.50% | 2.50% | 2.50% | 2.50% | 2.50% | 2.50% |
| 88 | R.1.1 | Of which: CET1 | | 1.41% | 1.41% | 1.41% | 1.41% | 1.41% | 1.41% | 1.41% |
| 89 | R.2 | Total SREP capital requirement (applicable requirement to be met at all times - including adverse scenario - according to EBA/GL/2018/03) | | 10.50% | 10.50% | 10.50% | 10.50% | 10.50% | 10.50% | 10.50% |
| 90 | R.2.1 | Of which: CET1 | | 5.91% | 5.91% | 5.91% | 5.91% | 5.91% | 5.91% | 5.91% |
| 91 | R.3 | Overall capital requirement (applicable requirement under the baseline scenario according to EBA/GL/2018/03) | | 15.02% | 15.02% | 15.02% | 15.02% | 15.00% | 15.00% | 15.00% |
| 92 | R.3.1 | Of which: CET1 (relevant input for maximum distributable amount calculation according to Art. 141 CRD) | | 10.42% | 10.42% | 10.42% | 10.42% | 10.41% | 10.41% | 10.41% |

2021 EU-wide Stress Test: P&L

Deutsche Bank AG

| RowN um | (mln EUR) | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
|------------|---|------------|-------------------|--------------|------------|------------------|------------|---------------|
| | | Actual | Baseline scenario | | | Adverse scenario | | |
| | | 31/12/2020 | 31/12/2021 | 31/12/2022 | 31/12/2023 | 31/12/2021 | 31/12/2022 | 31/12/2023 |
| 1 | Net interest income | 11,319 | 11,166 | 10,267 | 8,614 | 9,945 | 9,263 | 7,465 |
| 2 | Interest income | 18,902 | 141,906 | 120,474 | 108,041 | 138,495 | 116,960 | 104,257 |
| 3 | Interest expense | -7,583 | -130,740 | -110,207 | -99,427 | -128,296 | -107,697 | -96,792 |
| 4 | Dividend income | 143 | 143 | 143 | 143 | 72 | 72 | 72 |
| 5 | Net fee and commission income | 9,238 | 9,238 | 9,238 | 9,238 | 7,353 | 7,345 | 7,327 |
| 6 | Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities | 2,336 | 3,291 | 3,291 | 3,291 | -631 | 2,468 | 2,468 |
| 7 | Gains or losses on non-trading financial assets mandatorily at fair value through profit or loss by instrument and Gains or losses on financial assets and liabilities designated at fair value through profit or loss | | | | | -1,875 | | |
| 8 | Other operating income not listed above, net | 334 | -249 | -249 | -249 | -891 | -249 | -249 |
| 9 | Total operating income, net | 23,370 | 23,590 | 22,690 | 21,037 | 13,972 | 18,898 | 17,083 |
| 10 | Impairment (-) or reversal of impairment (+) on financial assets not measured at fair value through profit or loss | -1,789 | -1,768 | -1,202 | -1,142 | -5,916 | -1,180 | -1,310 |
| 11 | Other income and expenses not listed above, net | -20,535 | -19,161 | -18,994 | -18,979 | -18,238 | -17,366 | -17,256 |
| 12 | Profit or (-) loss before tax from continuing operations | 1,046 | 2,661 | 2,494 | 915 | -10,182 | 353 | -1,484 |
| 13 | Tax expenses or (-) income related to profit or loss from continuing operations | -422 | -798 | -748 | -275 | 0 | -106 | 0 |
| 14 | Profit or (-) loss after tax from discontinued operations | 0 | | | | | | |
| 15 | Profit or (-) loss for the year | 624 | 1,863 | 1,746 | 641 | -10,182 | 247 | -1,484 |
| 16 | Amount of dividends paid and minority interests after MDA-related adjustments | 489 | 1,009 | 974 | 642 | 0 | 0 | 0 |
| 17 | Attributable to owners of the parent net of estimated dividends | 135 | 854 | 772 | -2 | -10,182 | 247 | -1,484 |
| 18 | Memo row: Impact of one-off adjustments | | 836 | 836 | 836 | 836 | 836 | 836 |
| 19 | Total post-tax MDA-related adjustment | | 0 | 0 | 0 | 1,576 | 1,576 | 1,576 |

2021 EU-wide Stress Test

Major capital measures and realised losses

Deutsche Bank AG

| | | (mln EUR) | 1 |
|------------|---|-----------|--------------------------------|
| Row Number | Issuance of CET 1 Instruments 01 January to 31 March 2021 | | Impact on Common Equity Tier 1 |
| 1 | Raising of capital instruments eligible as CET1 capital (+) | | 0 |
| 2 | Repayment of CET1 capital, buybacks (-) | | 0 |
| 3 | Conversion to CET1 of hybrid instruments (+) | | 0 |

| Row Number | Net issuance of Additional Tier 1 and Tier 2 Instruments 01 January to 31 March 2021 | Impact on Additional Tier 1 and Tier 2 |
|------------|---|--|
| 4 | Net issuance of Additional Tier 1 and T2 Instruments with a trigger at or above bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-) | 0 |
| 5 | Net issuance of Additional Tier 1 and T2 Instrument with a trigger below bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-) | 1,027 |

| Row Number | Realised losses 01 January to 31 March 2021 | |
|------------|---|---|
| 6 | Realised fines/litigation costs (net of provisions) (-) | 0 |
| 7 | Other material losses and provisions (-) | 0 |