



# 2021 EU-wide Stress Test

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

## 2021 EU-wide Stress Test: Summary

COMMERZBANK Aktiengesellschaft

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	4,977	4,803	4,748	4,630	4,294	4,075	3,879
2	Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	-183	134	134	134	-563	100	100
3	Impairment (-) or reversal of impairment (+) on financial assets not measured at fair value through profit or loss	-1,551	-650	-364	-421	-2,336	-760	-887
4	<b>Profit or (-) loss for the year</b>	<b>-2,861</b>	<b>546</b>	<b>764</b>	<b>565</b>	<b>-3,962</b>	<b>-550</b>	<b>-840</b>
5	Coverage ratio: non-performing exposure (%)	53.21%	46.89%	41.61%	38.42%	46.84%	42.04%	39.42%
6	Common Equity Tier 1 capital	23,611	24,154	24,287	24,256	20,181	18,983	17,410
7	Total Risk exposure amount (all transitional adjustments included)	178,585	180,636	181,001	181,940	194,219	200,024	204,334
8	<b>Common Equity Tier 1 ratio, %</b>	<b>13.22%</b>	<b>13.37%</b>	<b>13.42%</b>	<b>13.33%</b>	<b>10.39%</b>	<b>9.49%</b>	<b>8.52%</b>
9	<b>Fully loaded Common Equity Tier 1 ratio, %</b>	<b>13.22%</b>	<b>13.26%</b>	<b>13.34%</b>	<b>13.28%</b>	<b>9.76%</b>	<b>9.05%</b>	<b>8.20%</b>
10	Tier 1 capital	26,790	27,126	27,033	26,987	23,041	21,630	20,109
11	Total leverage ratio exposures	541,412	541,412	541,412	541,412	541,412	541,412	541,412
12	<b>Leverage ratio, %</b>	<b>4.95%</b>	<b>5.01%</b>	<b>4.99%</b>	<b>4.98%</b>	<b>4.26%</b>	<b>4.00%</b>	<b>3.71%</b>
13	<b>Fully loaded leverage ratio, %</b>	<b>4.86%</b>	<b>4.92%</b>	<b>4.96%</b>	<b>4.96%</b>	<b>3.98%</b>	<b>3.83%</b>	<b>3.59%</b>
<b>Memorandum items</b>								
14	Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2021-2023 period (cumulative conversions) <sup>1</sup>		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 <sup>2</sup>		0	0	0	0	0	0
16	Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario <sup>2</sup>		0	0	0	0	0	0

<sup>1</sup> Conversions not considered for CET1 computation

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

17	<b>IFRS 9 transitional arrangements?</b>	Yes (dynamic only)
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18	<b>New definition of default?</b>	Yes
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**2021 EU-wide Stress Test: Credit risk IRB**  
COMMERZBANK Aktiengesellschaft

Row/ 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							
1	Central banks	8,931	0	0	0	660	0	0	0	8,755	51	0	0	0	0	0
2	Central governments	8,997	1	0	0	2,979	0	0	0	4,603	56	1	0	1	1	87.78%
3	Institutions	40,085	6	0	0	15,156	0	0	0	17,697	4,068	6	16	53	3	48.61%
4	Corporates	133,111	2,698	0	0	73,863	1,388	0	0	100,817	12,487	2,672	114	640	1,617	60.51%
5	Corporates - Of Which: Specialised Lending	19,350	734	0	0	9,161	148	0	0	16,446	1,802	720	34	66	277	38.48%
6	Corporates - Of Which: SME	9,379	404	0	0	4,985	235	0	0	7,225	1,636	391	18	33	212	54.03%
7	Retail	144,138	1,283	0	0	20,174	990	0	0	132,218	8,855	1,246	115	198	558	44.74%
8	Retail - Secured on real estate property	89,984	480	0	0	8,130	504	0	0	85,032	4,841	486	29	59	127	26.11%
9	Retail - Secured on real estate property - Of Which: SME	15,037	109	0	0	1,350	122	0	0	13,980	1,045	111	6	12	22	19.69%
10	Retail - Secured on real estate property - Of Which: non-SME	74,947	371	0	0	6,780	383	0	0	71,051	3,796	375	23	47	105	28.00%
11	Retail - Qualifying Revolving	10,629	20	0	0	1,057	13	0	0	9,825	365	20	6	13	11	56.16%
12	Retail - Other Retail	43,525	783	0	0	10,977	473	0	0	37,361	3,650	740	79	125	419	56.67%
13	Retail - Other Retail - Of Which: SME	19,099	420	0	0	4,668	237	0	0	16,064	2,045	394	39	56	216	54.74%
14	Retail - Other Retail - Of Which: non-SME	24,425	363	0	0	6,309	236	0	0	21,297	1,605	346	40	69	203	58.87%
15	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
16	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
17	Other non-credit obligation assets	24,687	0	0	0	2,454	0	0	0	0	0	0	0	0	0	0.00%
18	IRB TOTAL	359,949	3,989	0	0	120,286	2,378	0	0	264,089	26,022	3,925	245	892	2,178	55.49%

Row/ 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							
19	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
20	Central governments	155	0	0	0	7	0	0	0	10	0	0	0	0	0	0
21	Institutions	6,097	0	0	0	1,392	0	0	0	3,098	80	0	1	0	0	0
22	Corporates	62,849	1,434	0	0	30,672	838	0	0	49,773	6,842	1,415	49	576	942	66.58%
23	Corporates - Of Which: Specialised Lending	11,293	188	0	0	4,653	77	0	0	10,049	1,125	188	21	42	59	31.49%
24	Corporates - Of Which: SME	6,242	316	0	0	2,948	199	0	0	5,164	1,266	316	10	26	175	55.46%
25	Retail	128,812	742	0	0	16,258	464	0	0	119,953	6,557	742	78	122	264	35.63%
26	Retail - Secured on real estate property	81,501	274	0	0	7,014	171	0	0	72,756	3,705	274	26	50	32	11.51%
27	Retail - Secured on real estate property - Of Which: SME	14,369	79	0	0	1,176	50	0	0	13,392	976	79	6	11	9	10.87%
28	Retail - Secured on real estate property - Of Which: non-SME	67,132	195	0	0	5,838	122	0	0	64,403	2,729	195	21	39	23	11.77%
29	Retail - Qualifying Revolving	10,509	20	0	0	1,049	12	0	0	9,725	354	20	6	13	11	56.06%
30	Retail - Other Retail	35,982	448	0	0	8,195	283	0	0	32,434	2,497	448	45	59	222	49.49%
31	Retail - Other Retail - Of Which: SME	16,120	275	0	0	3,691	172	0	0	13,770	1,648	276	24	34	135	48.88%
32	Retail - Other Retail - Of Which: non-SME	20,682	173	0	0	4,504	108	0	0	18,655	849	172	21	25	87	50.46%
33	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
34	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
35	Other non-credit obligation assets	15,958	0	0	0	5,019	0	0	0	0	0	0	0	0	0	0.00%
36	IRB TOTAL	213,870	2,176	0	0	53,348	1,302	0	0	172,836	13,479	2,157	128	699	1,207	55.94%

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		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
37	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
38	Central governments	163	0	0	0	41	0	0	0	0	0	0	0	0	0	0
39	Institutions	346	0	0	0	200	0	0	0	267	5	0	0	0	0	0
40	Corporates	8,787	330	0	0	6,801	232	0	0	7,107	1,082	329	25	23	178	54.13%
41	Corporates - Of Which: Specialised Lending	2,044	112	0	0	1,772	0	0	0	1,785	187	104	5	6	26	25.26%
42	Corporates - Of Which: SME	2,421	59	0	0	1,545	78	0	0	1,855	357	46	8	7	29	62.93%
43	Retail	13,450	528	0	0	3,692	517	0	0	10,536	2,172	492	35	74	289	58.73%
44	Retail - Secured on real estate property	7,419	201	0	0	1,036	329	0	0	6,220	1,079	207	2	9	85	45.90%
45	Retail - Secured on real estate property - Of Which: SME	560	29	0	0	168	71	0	0	488	61	30	1	1	13	43.17%
46	Retail - Secured on real estate property - Of Which: non-SME	6,859	172	0	0	868	258	0	0	5,741	1,018	177	1	8	82	46.37%
47	Retail - Qualifying Revolving	1	0	0	0	0	0	0	0	1	0	0	0	0	0	50.00%
48	Retail - Other Retail	6,030	328	0	0	2,656	188	0	0	4,207	1,093	285	33	65	194	68.02%
49	Retail - Other Retail - Of Which: SME	2,764	141	0	0	932	62	0	0	2,095	378	115	15	22	79	68.72%
50	Retail - Other Retail - Of Which: non-SME	3,266	187	0	0	1,724	126	0	0	2,212	715	170	18	43	115	67.56%
51	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
52	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
53	Other non-credit obligation assets	1,119	0	0	0	800	0	0	0	0	0	0	0	0	0	0
54	IRB TOTAL	23,864	899	0	0	11,535	749	0	0	17,910	3,259	822	60	97	467	56.89%

Row/ 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							
55	Central banks	1,077	0	0	0	0	0	0	0	1,077	0	0	0	0	0	0
56	Central governments	183	0	0	0	0	0	0	0	90	12	0	0	0	0	0
57	Institutions	4,484	0	0	0	1,978	0	0	0	1,629	529	0	0	1	0	0
58	Corporates	11,715	3	0	0	6,528	2	0	0	8,553	965	3	6	4	3	100.00%
59	Corporates - Of Which: Specialised Lending	458	0	0	0	130	0	0	0	447	3	0	0	0	0	0
60	Corporates - Of Which: SME	17	0	0	0	8	0	0	0	7	0	0	0	0	0	0
61	Retail	131	0	0	0	14	0	0	0	122	7	0	0	0	0	33.33%
62	Retail - Secured on real estate property	86	0	0	0	5	0	0	0	82	4	0	0	0	0	10.00%
63	Retail - Secured on real estate property - Of Which: SME	3	0	0	0	0	0	0	0	3	0	0	0	0	0	0
64	Retail - Secured on real estate property - Of Which: non-SME	83	0	0	0	5	0	0	0	79	4	0	0	0	0	10.00%
65	Retail - Qualifying Revolving	10	0	0	0	2	0	0	0	9	0	0	0	0	0	66.67%
66	Retail - Other Retail	35	0	0	0	7	0	0	0	31	3	0	0	0	0	35.29%
67	Retail - Other Retail - Of Which: SME	15	0	0	0	3	0	0	0	13	1	0	0	0	0	100.00%
68	Retail - Other Retail - Of Which: non-SME	20	0	0	0	3	0	0	0	18	2	0	0	0	0	31.25%
69	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
70	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
71	Other non-credit obligation assets	330	0	0	0	118	0	0	0	0						

2021 EU-wide Stress Test: Credit risk IRB  
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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	
		A-IRB		F-IRB		A-IRB		F-IRB									
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted								
73	UNITED KINGDOM	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
74		Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
75		Institutions	4,621	0	0	0	1,937	0	0	0	2,998	27	0	1	0	0	0.00%
76		Corporates	11,025	0	0	0	8,685	0	0	0	5,067	535	0	4	3	0	0
77		Corporates - Of Which: Specialised Lending	1,724	0	0	0	823	0	0	0	1,019	99	0	1	2	0	0
78		Corporates - Of Which: SME	334	0	0	0	207	0	0	0	7	0	0	0	0	0	0
79		Retail	89	1	0	0	7	1	0	0	83	5	1	0	0	0	45.16%
80		Retail - Secured on real estate property	62	0	0	0	3	1	0	0	59	3	0	0	0	0	21.74%
81		Retail - Secured on real estate property - Of Which: SME	9	0	0	0	0	0	0	9	0	0	0	0	0	0	0
82		Retail - Secured on real estate property - Of Which: non-SME	53	0	0	0	3	1	0	0	50	2	0	0	0	0	21.74%
83		Retail - Qualifying Revolving	8	0	0	0	11	0	0	0	17	0	0	0	0	0	100.00%
84		Retail - Other Retail	19	0	0	0	3	0	0	0	2	0	0	0	0	0	57.89%
85		Retail - Other Retail - Of Which: SME	16	0	0	0	11	0	0	0	5	1	0	0	0	0	50.00%
86		Retail - Other Retail - Of Which: non-SME	13	0	0	0	2	0	0	0	12	1	0	0	0	0	58.33%
87		Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
88		Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
89		Other non-credit obligation assets	4,407	0	0	0	151	0	0	0	0	0	0	0	0	0	0
90		IRB TOTAL	20,141	1	0	0	10,780	1	0	0	8,147	567	1	5	3	0	42.42%

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	
		A-IRB		F-IRB		A-IRB		F-IRB									
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted								
91	ITALY	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
92		Central governments	401	0	0	0	539	0	0	0	0	291	0	1	0	0	0
93		Institutions	1,127	0	0	0	1,469	0	0	0	549	397	0	1	9	0	0
94		Corporates	1,813	0	0	0	1,009	0	0	0	1,191	108	0	2	6	0	54.55%
95		Corporates - Of Which: Specialised Lending	115	0	0	0	66	0	0	0	88	27	0	0	5	0	0
96		Corporates - Of Which: SME	7	0	0	0	7	0	0	0	0	0	0	0	0	0	0
97		Retail	27	0	0	0	3	0	0	0	28	1	0	0	0	0	34.29%
98		Retail - Secured on real estate property	16	0	0	0	1	0	0	0	16	1	0	0	0	0	10.00%
99		Retail - Secured on real estate property - Of Which: SME	3	0	0	0	0	0	0	2	1	0	0	0	0	0	0.00%
100		Retail - Secured on real estate property - Of Which: non-SME	14	0	0	0	1	0	0	0	13	0	0	0	0	0	16.67%
101		Retail - Qualifying Revolving	4	0	0	0	0	0	0	0	3	0	0	0	0	0	100.00%
102		Retail - Other Retail	6	0	0	0	11	0	0	0	6	1	0	0	0	0	64.29%
103		Retail - Other Retail - Of Which: SME	3	0	0	0	11	0	0	0	3	1	0	0	0	0	100.00%
104		Retail - Other Retail - Of Which: non-SME	3	0	0	0	0	0	0	0	3	0	0	0	0	0	44.44%
105		Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
106		Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
107		Other non-credit obligation assets	160	0	0	0	86	0	0	0	0	0	0	0	0	0	0
108		IRB TOTAL	3,529	1	0	0	3,105	1	0	0	1,764	797	1	3	15	0	42.11%

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	
		A-IRB		F-IRB		A-IRB		F-IRB									
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted								
109	FRANCE	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
110		Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
111		Institutions	3,776	0	0	0	537	0	0	0	1,853	31	0	0	0	0	0
112		Corporates	6,258	55	0	0	4,111	33	0	0	5,109	651	54	4	4	15	28.53%
113		Corporates - Of Which: Specialised Lending	432	14	0	0	207	15	0	0	395	36	14	0	2	0	0.00%
114		Corporates - Of Which: SME	13	0	0	0	7	0	0	0	3	2	0	0	0	0	0
115		Retail	90	0	0	0	17	0	0	0	69	21	0	0	1	0	30.95%
116		Retail - Secured on real estate property	51	0	0	0	5	0	0	0	47	4	0	0	0	0	0.00%
117		Retail - Secured on real estate property - Of Which: SME	6	0	0	0	0	0	0	0	5	1	0	0	0	0	0.00%
118		Retail - Secured on real estate property - Of Which: non-SME	45	0	0	0	4	0	0	0	42	3	0	0	0	0	0.00%
119		Retail - Qualifying Revolving	9	0	0	0	11	0	0	0	8	0	0	0	0	0	33.33%
120		Retail - Other Retail	30	0	0	0	12	0	0	0	14	17	0	0	1	0	63.16%
121		Retail - Other Retail - Of Which: SME	3	0	0	0	11	0	0	0	3	0	0	0	0	0	66.67%
122		Retail - Other Retail - Of Which: non-SME	28	0	0	0	11	0	0	0	11	17	0	0	1	0	62.50%
123		Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
124		Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
125		Other non-credit obligation assets	1,201	0	0	0	118	0	0	0	0	0	0	0	0	0	0
126		IRB TOTAL	11,324	56	0	0	4,783	33	0	0	7,031	704	54	4	5	15	28.55%

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	
		A-IRB		F-IRB		A-IRB		F-IRB									
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted								
127	JAPAN	Central banks	7,193	0	0	0	616	0	0	0	2,193	0	0	0	0	0	0
128		Central governments	1,169	0	0	0	184	0	0	0	1,105	48	0	0	0	0	0
129		Institutions	238	0	0	0	101	0	0	0	74	3	0	0	0	0	0
130		Corporates	292	0	0	0	168	0	0	0	241	1	0	0	0	0	0
131		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
132		Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
133		Retail	6	0	0	0	11	0	0	0	6	0	0	0	0	0	0
134		Retail - Secured on real estate property	3	0	0	0	0	0	0	0	3	0	0	0	0	0	0
135		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
136		Retail - Secured on real estate property - Of Which: non-SME	3	0	0	0	0	0	0	0	3	0	0	0	0	0	0
137		Retail - Qualifying Revolving	2	0	0	0	0	0	0	0	1	0	0	0	0	0	0
138		Retail - Other Retail	2	0	0	0	0	0	0	0	2	0	0	0	0	0	0
139		Retail - Other Retail - Of Which: SME	1	0	0	0	0	0	0	0	1	0	0	0	0	0	0
140		Retail - Other Retail - Of Which: non-SME	1	0	0	0	0	0	0	0	1	0	0	0	0	0	0
141		Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
142		Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
143		Other non-credit obligation assets	177	0	0	0	68	0	0	0	0	0	0	0	0	0	0
144		IRB TOTAL	9,075	0	0	0	1,138	0	0	0	8,620	52	0	0	0	0	0

2021 EU-wide Stress Test: Credit risk IRB  
COMMERZBANK Aktiengesellschaft

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	Central banks	357	0	0	0	1	0	0	0	357	0	0	0	0	0	0
146	Central governments	388	0	0	0	17	0	0	0	358	30	0	0	0	0	0
147	Institutions	2,204	0	0	0	290	0	0	0	626	111	0	0	0	0	0
148	Corporates	3,903	84	0	0	1,774	35	0	0	3,314	295	84	2	0	0	7
149	Corporates - Of Which: Specialised Lending	199	0	0	0	30	0	0	0	199	0	0	0	0	0	0
150	Corporates - Of Which: SME	29	1	0	0	10	1	0	0	29	0	1	0	0	0	1
151	Retail	591	2	0	0	74	1	0	0	562	26	2	0	0	0	1
152	Retail - Secured on real estate property	344	1	0	0	30	1	0	0	327	17	1	0	0	0	12.37%
153	Retail - Secured on real estate property - Of Which: SME	25	0	0	0	1	0	0	0	24	1	0	0	0	0	0.00%
154	Retail - Secured on real estate property - Of Which: non-SME	319	1	0	0	29	0	0	0	303	16	1	0	0	0	15.19%
155	Retail - Qualifying Revolving	16	0	0	0	11	0	0	0	14	1	0	0	0	0	75.00%
156	Retail - Other Retail	231	1	0	0	43	0	0	0	221	9	1	0	0	0	59.70%
157	Retail - Other Retail - Of Which: SME	55	0	0	0	10	0	0	0	54	1	0	0	0	0	50.00%
158	Retail - Other Retail - Of Which: non-SME	176	1	0	0	33	0	0	0	167	8	1	0	0	0	60.32%
159	Equity	0	0			0	0			0	0	0	0	0	0	0
160	Securitisation	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
162	IRB TOTAL	7,444	86	0	0	2,155	37	0	0	5,218	363	86	3	1	7	8.74%

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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
164	Central governments	150	0	0	0	62	0	0	0	150	0	0	0	0	0	0
165	Institutions	1,150	0	0	0	583	0	0	0	3	460	0	0	0	0	0
166	Corporates	2,069	16	0	0	1,107	10	0	0	1,479	122	16	1	0	0	8
167	Corporates - Of Which: Specialised Lending	173	0	0	0	46	0	0	0	171	1	0	0	0	0	53.32%
168	Corporates - Of Which: SME	22	0	0	0	5	0	0	0	0	0	0	0	0	0	0
169	Retail	59	0	0	0	3	0	0	0	55	3	0	0	0	0	50.00%
170	Retail - Secured on real estate property	17	0	0	0	11	0	0	0	15	2	0	0	0	0	0.00%
171	Retail - Secured on real estate property - Of Which: SME	2	0	0	0	0	0	0	0	2	0	0	0	0	0	0
172	Retail - Secured on real estate property - Of Which: non-SME	15	0	0	0	11	0	0	0	13	2	0	0	0	0	0.00%
173	Retail - Qualifying Revolving	5	0	0	0	0	0	0	0	4	0	0	0	0	0	50.00%
174	Retail - Other Retail	37	0	0	0	2	0	0	0	35	1	0	0	0	0	55.56%
175	Retail - Other Retail - Of Which: SME	1	0	0	0	0	0	0	0	1	0	0	0	0	0	0.00%
176	Retail - Other Retail - Of Which: non-SME	36	0	0	0	1	0	0	0	34	1	0	0	0	0	62.50%
177	Equity	0	0			0	0			0	0	0	0	0	0	0
178	Securitisation	0	0			0	0			0	0	0	0	0	0	0
179	Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	0
180	IRB TOTAL	3,428	16	0	0	1,755	10	0	0	1,686	585	16	1	1	8	53.29%

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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
182	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
183	Institutions	528	0	0	0	115	0	0	0	84	9	0	0	0	0	0
184	Corporates	4,379	51	0	0	2,457	32	0	0	3,967	187	59	4	5	35	70.25%
185	Corporates - Of Which: Specialised Lending	913	0	0	0	318	0	0	0	796	119	0	1	5	0	0.00%
186	Corporates - Of Which: SME	9	0	0	0	4	0	0	0	7	0	0	0	0	0	0
187	Retail	74	0	0	0	10	0	0	0	71	3	0	0	0	0	44.44%
188	Retail - Secured on real estate property	46	0	0	0	4	0	0	0	45	2	0	0	0	0	25.00%
189	Retail - Secured on real estate property - Of Which: SME	7	0	0	0	0	0	0	0	7	0	0	0	0	0	0
190	Retail - Secured on real estate property - Of Which: non-SME	39	0	0	0	3	0	0	0	37	1	0	0	0	0	25.00%
191	Retail - Qualifying Revolving	5	0	0	0	1	0	0	0	5	0	0	0	0	0	66.67%
192	Retail - Other Retail	23	0	0	0	5	0	0	0	21	1	0	0	0	0	57.14%
193	Retail - Other Retail - Of Which: SME	8	0	0	0	2	0	0	0	8	0	0	0	0	0	100.00%
194	Retail - Other Retail - Of Which: non-SME	15	0	0	0	3	0	0	0	13	1	0	0	0	0	50.00%
195	Equity	0	0			0	0			0	0	0	0	0	0	0
196	Securitisation	0	0			0	0			0	0	0	0	0	0	0
197	Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	0
198	IRB TOTAL	4,982	51	0	0	2,582	32	0	0	4,122	199	50	4	5	35	70.16%



**2021 EU-wide Stress Test: Credit risk IRB**  
COMMERZBANK Aktiengesellschaft

RowNum	Item	(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
1	Central banks		8,755	51	0	0	0	0	8,755	51	0	0	0	0	8,755	51	0	0	0	0	0	0	0
2	Central governments		4,723	421	10	0	1	2	4,675	472	17	0	11	3	4,660	480	23	0	1	1	4	0	0
3	Institutions		17,132	4,483	156	9	96	34	17,122	4,372	277	6	65	61	17,234	4,155	382	6	55	85	83	22	34
4	Corporates		93,585	18,680	3,711	96	337	2,061	90,500	20,900	4,575	81	300	2,275	88,504	22,126	5,346	79	298	2,476	63	28	46
5	Corporates - Of Which: Specialised Lending		15,318	2,539	1,110	21	36	526	14,919	2,652	1,396	16	34	575	14,671	2,685	1,612	16	31	620	16	31	38
6	Corporates - Of Which: SME		6,034	1,873	543	16	44	252	5,684	1,809	573	14	37	285	6,579	1,886	788	13	34	314	13	34	39
7	Retail		121,410	18,730	2,180	86	285	762	119,896	19,348	3,075	74	252	949	119,323	19,026	3,970	72	242	1,124	242	1124	2832
8	Retail - Secured on real estate property		81,509	8,061	788	8	85	156	81,535	7,766	1,058	7	67	181	81,861	7,181	1,317	7	64	204	64	204	1552
9	Retail - Secured on real estate property - Of Which: SME		13,964	1,594	178	2	17	17	13,457	1,459	240	2	13	34	13,526	1,312	298	2	13	39	13	39	1303
10	Retail - Secured on real estate property - Of Which: non-SME		68,145	6,467	610	7	68	139	68,088	6,307	818	5	53	147	68,335	5,869	1,019	5	51	165	51	165	1624
11	Retail - Qualifying Revolving		9,690	477	43	3	11	22	9,667	478	65	2	9	33	9,630	492	87	2	8	42	8	42	4832
12	Retail - Other Retail		30,211	10,192	1,349	75	190	584	28,695	11,104	1,952	65	177	736	27,832	11,353	2,566	62	171	878	171	878	3420
13	Retail - Other Retail - Of Which: SME		14,989	2,894	621	29	76	286	14,864	2,809	831	26	68	350	14,778	2,897	1,029	25	60	411	60	411	3989
14	Retail - Other Retail - Of Which: non-SME		15,222	7,297	728	45	113	299	13,831	8,295	1,121	39	109	386	13,054	8,456	1,537	38	111	467	38	467	3039
15	Equity		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
16	Securitisation		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
17	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
18	IRB TOTAL		245,604	42,376	6,057	191	720	2,860	240,940	46,143	7,944	162	619	3,288	238,477	45,840	9,720	157	597	3,689	597	3,689	37,958

RowNum	Item	(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
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		10	0	0	0	0	0	10	0	0	0	0	0	10	0	0	0	0	0	0	0	0
21	Institutions		2,963	210	6	1	2	1	2,935	231	13	1	1	2,913	244	22	1	2	2	1	2	1	2
22	Corporates		45,816	10,216	1,997	41	174	1,107	44,456	11,111	2,462	33	150	1,212	43,584	11,578	2,868	33	146	1,309	146	1,309	4564
23	Corporates - Of Which: Specialised Lending		9,215	1,721	427	10	20	132	9,001	1,763	599	7	19	159	8,877	1,760	726	7	18	183	183	183	2520
24	Corporates - Of Which: SME		4,865	1,472	409	7	37	200	4,836	1,430	480	6	29	219	4,802	1,400	543	6	27	235	27	235	4323
25	Retail		106,558	17,164	1,413	37	231	368	107,434	17,120	2,099	34	200	469	107,054	17,413	2,787	33	202	567	202	567	2036
26	Retail - Secured on real estate property		73,745	7,498	531	7	80	54	73,821	7,167	777	5	62	76	74,184	6,579	1,013	6	59	97	59	97	9333
27	Retail - Secured on real estate property - Of Which: SME		12,763	1,546	139	2	17	14	12,844	1,408	196	1	13	19	12,938	1,261	249	1	12	23	12	23	925
28	Retail - Secured on real estate property - Of Which: non-SME		60,982	5,953	392	5	63	40	60,987	5,759	581	4	50	57	61,246	5,317	764	4	48	74	48	74	962
29	Retail - Qualifying Revolving		9,586	471	42	3	11	22	9,563	472	64	2	9	32	9,527	486	86	2	8	42	8	42	4824
30	Retail - Other Retail		25,327	9,213	840	28	140	292	24,814	10,691	1,248	28	129	361	23,343	10,347	1,688	25	135	425	135	425	2543
31	Retail - Other Retail - Of Which: SME		12,812	2,492	399	11	55	170	12,821	2,371	511	10	45	200	12,835	2,251	617	10	43	230	43	230	3720
32	Retail - Other Retail - Of Which: non-SME		12,515	6,721	440	17	85	123	11,220	7,719	737	16	84	160	10,508	8,096	1,071	15	92	200	92	200	1864
33	Equity		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
34	Securitisation		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
35	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
36	IRB TOTAL		157,447	27,609	3,416	79	406	1,476	154,835	29,072	4,565	68	352	1,683	153,560	29,235	5,676	66	350	1,880	350	1,880	33,12%

RowNum	Item	(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	
37	Central banks		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
38	Central governments		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
39	Institutions		227	44	1	0	0	0	221	50	1	0	0	0	218	52	2	0	0	0	0	0	0	
40	Corporates		6,914	1,126	478	25	22	221	6,126	1,326	616	21	23	258	6,348	1,426	744	21	20	292	20	292	3927	
41	Corporates - Of Which: Specialised Lending		1,821	114	142	6	4	35	1,786	116	175	5	3	41	1,753	120	203	5	2	47	2	47	2334	
42	Corporates - Of Which: SME		1,778	376	104	7	9	45	1,662	438	159	8	7	58	1,593	457	208	6	6	107	6	107	3376	
43	Retail		11,086	1,367	747	48	52	389	10,794	1,449	958	40	50	474	10,594	1,458	1,148	38	49	549	49	549	4784	
44	Retail - Secured on real estate property		6,802	248	2	4	101	40,69%	6,740	505	269	1	4	104	6,708	478	289	1	4	107	4	107	3686	
45	Retail - Secured on real estate property - Of Which: SME		504	37	38	0	1	14	37,83%	496	41	42	0	1	15	35,27%	490	42	47	1	16	33,23%		
46	Retail - Secured on real estate property - Of Which: non-SME		6,298	427	211	1	3	87	6,244	465	227	1	3	89	39,23%	6,218	476	242	1	3	91	1	3	37,57%
47	Retail - Qualifying Revolving		1	0	0	0	0	0	1	0	0	0	0	0	1	0	0	0	0	0	0	0	0	
48	Retail - Other Retail		4,284	903	498	46	46	288	57,72%	4,053	943	689	39	47	378	43,77%	3,855	941	859	37	35	442	5154	
49	Retail - Other Retail - Of Which: SME		1,996	376	216	18	21	114	52,70%	1,863	412	312	15	23	147	47,04%	1,763	422	16	16	178	4416		
50	Retail - Other Retail - Of Which: non-SME		2,288	527	283	28	28	174	61,56%	2,189	531	377	23	24	223	59,25%	2,122	519	457	23	19	265	5805	
51	Equity		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
52	Securitisation																							

2021 EU-wide Stress Test: Credit risk IRB  
COMMERZBANK Aktiengesellschaft

Row/Item	(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
73	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
74	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
75	Institutions	2,883	137	4	1	11	1	25.92%	2,834	183	8	0	8	2	28.46%	2,806	208	11	0	7	3	29.83%
76	Corporates	4,734	838	29	4	17	8	26.96%	4,575	970	57	3	16	17	25.31%	4,473	1,044	85	3	17	26	31.04%
77	Corporates - Of Which: Specialised Lending	959	147	12	1	2	2	19.26%	923	172	23	1	4	4	24.83%	902	183	33	1	3	10	29.07%
78	Corporates - Of Which: SME	6	0	0	0	0	0	39.61%	6	0	0	0	0	0	39.61%	6	0	0	0	0	0	39.61%
79	Retail	80	7	1	0	0	0	35.17%	80	7	1	0	0	0	30.37%	81	6	1	0	0	0	27.43%
80	Retail - Secured on real estate property	58	4	0	0	0	0	14.94%	58	4	1	0	0	0	12.29%	58	3	1	0	0	0	10.99%
81	Retail - Secured on real estate property - Of Which: SME	9	0	0	0	0	0	6.12%	9	1	0	0	0	6.88%	9	1	0	0	0	0	6.03%	
82	Retail - Secured on real estate property - Of Which: non-SME	49	3	0	0	0	0	14.83%	49	3	1	0	0	12.53%	49	3	1	0	0	0	11.33%	
83	Retail - Qualifying Revolving	7	0	0	0	0	0	62.84%	7	0	0	0	0	57.51%	7	0	0	0	0	0	54.42%	
84	Retail - Other Retail	16	3	0	0	0	0	51.99%	16	3	1	0	0	46.56%	16	2	1	0	0	0	42.76%	
85	Retail - Other Retail - Of Which: SME	4	1	0	0	0	0	34.72%	4	1	0	0	0	29.26%	4	1	0	0	0	0	26.86%	
86	Retail - Other Retail - Of Which: non-SME	11	2	0	0	0	0	53.50%	12	1	1	0	0	49.30%	12	1	1	0	0	0	45.85%	
87	Equity	0	0	0	0	0	0		0	0	0	0	0		0	0	0	0	0	0		
88	Securitisation	0	0	0	0	0	0		0	0	0	0	0		0	0	0	0	0	0		
89	Other non-credit obligation assets	0	0	0	0	0	0		0	0	0	0	0		0	0	0	0	0	0		
90	IRB TOTAL	7,698	983	34	4	29	9	27.05%	7,489	1,160	66	4	24	19	29.23%	7,359	1,259	97	4	25	30	30.85%

Row/Item	(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
91	Central banks	0	0	0	0	0	0		0	0	0	0	0		0	0	0	0	0	0		
92	Central governments	42	248	0	0	1	0	40.00%	74	216	1	0	0	0	40.00%	102	188	1	0	0	0	40.00%
93	Institutions	602	343	2	0	4	1	35.60%	645	298	3	0	3	1	36.36%	680	262	5	0	3	2	36.70%
94	Corporates	1,076	209	13	1	4	5	37.15%	1,057	220	23	1	4	8	36.64%	1,043	225	30	1	3	11	36.21%
95	Corporates - Of Which: Specialised Lending	84	23	6	0	2	3	42.45%	81	24	10	0	4	4	42.73%	79	24	13	0	1	5	43.02%
96	Corporates - Of Which: SME	0	0	0	0	0	0		0	0	0	0	0		0	0	0	0	0	0		
97	Retail	24	2	0	0	0	0	33.00%	24	2	0	0	0	0	31.14%	24	2	1	0	0	0	29.59%
98	Retail - Secured on real estate property	15	1	0	0	0	0	9.83%	15	1	0	0	0	0	9.65%	15	1	0	0	0	0	9.48%
99	Retail - Secured on real estate property - Of Which: SME	2	0	0	0	0	0	0.89%	3	0	0	0	0	1.69%	3	0	0	0	0	0	2.29%	
100	Retail - Secured on real estate property - Of Which: non-SME	13	1	0	0	0	0	15.42%	13	1	0	0	0	14.34%	13	1	0	0	0	0	13.44%	
101	Retail - Qualifying Revolving	3	0	0	0	0	0	83.45%	3	0	0	0	0	73.03%	3	0	0	0	0	0	66.49%	
102	Retail - Other Retail	6	1	0	0	0	0	58.24%	6	1	0	0	0	54.11%	6	1	0	0	0	0	50.25%	
103	Retail - Other Retail - Of Which: SME	3	1	0	0	0	0	83.84%	3	1	0	0	0	73.87%	3	1	0	0	0	0	66.89%	
104	Retail - Other Retail - Of Which: non-SME	3	0	0	0	0	0	43.26%	3	0	0	0	0	39.98%	3	0	0	0	0	0	37.42%	
105	Equity	0	0	0	0	0	0		0	0	0	0	0		0	0	0	0	0	0		
106	Securitisation	0	0	0	0	0	0		0	0	0	0	0		0	0	0	0	0	0		
107	Other non-credit obligation assets	0	0	0	0	0	0		0	0	0	0	0		0	0	0	0	0	0		
108	IRB TOTAL	1,744	803	15	1	9	6	36.95%	1,800	736	27	1	7	10	36.61%	1,849	677	36	1	7	13	36.29%

Row/Item	(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
109	Central banks	0	0	0	0	0	0		0	0	0	0	0		0	0	0	0	0	0		
110	Central governments	0	0	0	0	0	0		0	0	0	0	0		0	0	0	0	0	0		
111	Institutions	1,793	88	4	0	0	0	4.54%	1,764	113	7	0	0	0	4.77%	1,741	135	9	0	0	0	4.97%
112	Corporates	4,697	1,042	75	4	26	24	32.02%	4,498	1,219	97	3	25	33	34.06%	4,352	1,342	120	3	28	42	35.24%
113	Corporates - Of Which: Specialised Lending	375	50	21	1	2	3	13.00%	359	61	26	1	2	5	19.65%	350	66	30	0	2	7	23.30%
114	Corporates - Of Which: SME	5	1	0	0	0	0	0.22%	5	1	0	0	0	0	0.22%	5	1	0	0	0	0	0.29%
115	Retail	72	16	1	0	0	0	22.23%	75	13	2	0	0	0	20.70%	77	11	2	0	0	0	20.11%
116	Retail - Secured on real estate property	45	6	0	0	0	0	4.07%	45	5	1	0	0	0	5.40%	46	5	1	0	0	0	6.09%
117	Retail - Secured on real estate property - Of Which: SME	5	1	0	0	0	0	1.11%	5	1	0	0	0	0	1.75%	5	1	0	0	0	0	2.29%
118	Retail - Secured on real estate property - Of Which: non-SME	8	5	0	0	0	0	7.99%	40	5	0	0	0	0	8.24%	41	4	0	0	0	0	8.29%
119	Retail - Qualifying Revolving	8	0	0	0	0	0	50.19%	8	0	0	0	0	0	50.09%	8	0	0	0	0	0	49.27%
120	Retail - Other Retail	20	10	1	0	0	0	28.65%	22	7	1	0	0	0	25.53%	24	5	2	0	0	0	24.74%
121	Retail - Other Retail - Of Which: SME	2	0	0	0	0	0	47.15%	2	0	0	0	0	0	36.73%	2	0	0	0	0	0	31.04%
122	Retail - Other Retail - Of Which: non-SME	18	10	1	0	0	0	27.55%	20	7	1	0	0	0	25.03%	21	5	2	0	0	0	24.39%
123	Equity	0	0	0	0	0	0		0	0	0	0	0		0	0	0	0	0	0		
124	Securitisation	0	0	0	0	0	0		0	0	0	0	0		0	0	0	0	0	0		
125	Other non-credit obligation assets	0	0	0	0	0	0		0	0	0	0	0		0	0	0	0	0	0		
126	IRB TOTAL	6,562	1,146	80	4	26	24	30.49%	6,338	1,345	105	3	26	34	32.00%	6,170	1,487	131	3	28	43	32.89%

Row/Item	(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
127	Central banks	7,193	0	0	0	0	0		7,193	0	0	0	0		7,193	0	0	0	0	0		
128	Central governments	1,103	48	1	0	0	1	40.00%	1,078	72	3	0	0	1	40.00%	1,062	87	4	0	0	2	40.00%
129	Institutions	72	5	0	0	0	0	40.96%	70	7	0	0	0	0	41.04%	69	8	0	0	0	0	41.01%
130	Corporates	226	15	1	0	0	0	26.37%	220													

2021 EU-wide Stress Test: Credit risk IRB  
COMMERZBANK Aktiengesellschaft

RowNum	(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		357	0	0	0	0	0	357	0	0	0	0	0	0	357	0	0	0	0	0	0	0	0
146		383	5	1	0	0	40.00%	381	7	1	0	0	0	40.00%	379	8	1	0	0	1	0	0	40.00%
147		613	23	0	0	0	9.44%	604	32	1	0	0	0	9.01%	598	38	1	0	0	0	0	0	8.91%
148		3,156	442	96	2	5	18.82%	3,016	569	109	2	5	22	20.07%	2,917	653	123	2	6	26	6	26	21.12%
149		168	30	1	0	0	17.45%	160	37	2	0	0	0	16.01%	156	39	3	0	0	0	0	0	15.16%
150		26	2	1	0	0	75.37%	25	3	2	0	0	1	20.77%	24	4	2	0	0	0	0	0	66.46%
151		533	54	4	0	1	21.74%	532	52	6	0	1	1	18.73%	534	48	8	0	1	1	1	1	17.26%
152		311	32	2	0	0	10.48%	311	31	3	0	0	0	9.78%	313	28	4	0	0	0	0	0	9.44%
153		22	2	0	0	0	4.38%	22	2	0	0	0	0	5.19%	23	2	0	0	0	0	0	0	5.72%
154		288	30	2	0	0	11.36%	289	28	3	0	0	0	10.33%	290	26	4	0	0	0	0	0	9.84%
155		14	1	0	0	0	63.38%	14	1	0	0	0	0	58.28%	14	1	0	0	0	0	0	0	54.98%
156		208	21	2	0	0	33.46%	207	21	3	0	0	1	27.26%	207	20	4	0	0	0	0	0	24.40%
157		49	5	0	0	0	26.15%	48	6	1	0	0	0	24.25%	47	6	1	0	0	0	0	0	23.21%
158		159	15	1	0	0	35.62%	159	15	2	0	0	1	28.43%	160	14	3	0	0	1	1	1	24.92%
159		0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
160		0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
161		0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
162		5,042	524	101	2	6	19.01%	4,890	660	117	2	6	23	20.09%	4,785	748	134	2	7	28	7	28	20.97%

RowNum	(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		0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
164		148	2	0	0	0	40.00%	146	3	0	0	0	0	40.00%	145	4	0	0	0	0	0	0	40.00%
165		83	378	1	0	4	0	17.23%	144	316	3	0	2	0	17.23%	188	271	4	0	2	1	1	17.23%
166		1,394	211	22	1	4	10	46.74%	1,335	254	27	1	4	12	43.42%	1,311	272	33	1	4	14	1	41.57%
167		162	9	3	0	0	19.54%	156	13	3	0	0	1	21.86%	152	16	5	0	0	0	0	0	23.89%
168		0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
169		52	6	0	0	0	26.95%	52	6	1	0	0	0	19.18%	52	5	1	0	0	0	0	0	15.57%
170		15	2	0	0	0	5.86%	15	2	0	0	0	0	6.29%	15	2	0	0	0	0	0	0	6.47%
171		2	0	0	0	0	3.80%	2	0	0	0	0	0	3.91%	2	0	0	0	0	0	0	0	4.05%
172		13	2	0	0	0	6.14%	13	2	0	0	0	0	6.66%	13	2	0	0	0	0	0	0	6.75%
173		4	0	0	0	0	50.48%	4	0	0	0	0	0	49.95%	4	0	0	0	0	0	0	0	48.94%
174		33	3	0	0	0	29.50%	33	4	0	0	0	0	19.95%	33	4	1	0	0	0	0	0	15.55%
175		1	0	0	0	0	44.59%	1	0	0	0	0	0	38.86%	1	0	0	0	0	0	0	0	35.95%
176		32	3	0	0	0	27.52%	32	3	0	0	0	0	17.75%	32	3	0	0	0	0	0	0	13.42%
177		0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
178		0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
179		0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
180		1,667	596	24	1	8	44.59%	1,678	578	31	1	6	13	40.75%	1,697	552	38	1	6	15	15	15	38.63%

RowNum	(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		0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
182		0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
183		86	6	0	0	0	21.79%	86	7	1	0	0	0	22.99%	85	7	1	0	0	0	0	0	22.88%
184		3,551	541	102	3	9	41.18%	3,456	607	140	2	8	48	34.51%	3,394	639	171	2	9	53	32	32	32.09%
185		726	150	39	1	2	7.15%	697	153	66	1	2	5	7.95%	679	154	83	1	2	7	2	7	8.90%
186		6	1	0	0	0	1.91%	6	1	0	0	0	0	1.91%	6	1	0	0	0	0	0	0	1.91%
187		67	6	0	0	0	27.54%	67	6	1	0	0	0	23.93%	67	6	1	0	0	0	0	0	22.15%
188		43	3	0	0	0	14.07%	43	3	0	0	0	0	12.02%	43	3	0	0	0	0	0	0	11.06%
189		7	0	0	0	0	8.31%	7	0	0	0	0	0	8.34%	7	0	0	0	0	0	0	0	8.39%
190		36	3	0	0	0	14.48%	36	3	0	0	0	0	12.41%	36	3	0	0	0	0	0	0	11.39%
191		4	0	0	0	0	64.81%	4	0	0	0	0	0	62.32%	4	0	0	0	0	0	0	0	59.73%
192		20	3	0	0	0	35.60%	20	3	0	0	0	0	30.87%	20	2	1	0	0	0	0	0	28.79%
193		7	1	0	0	0	37.25%	7	1	0	0	0	0	32.38%	7	1	0	0	0	0	0	0	30.65%
194		13	2	0	0	0	34.62%	13	2	0	0	0	0	30.04%	13	1	0	0	0	0	0	0	27.70%
195		0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
196		0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
197		0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
198		3,714	553	103	3	9	41.07%	3,609	620	142	3	8	49	34.41%	3,547	651	173	2	9	55	55	55	31.99%





**2021 EU-wide Stress Test: Credit risk IRB**  
COMMERZBANK Aktiengesellschaft

RowNum	um	(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	Coverage Ratio - Stage 3 exposure
1	Central banks	8,755	51	0	0	0	0	0	8,755	51	0	0	0	0	8,755	51	0	0	0	0	0	0	0
2	Central governments	4,547	584	33	1	1	4	4	4,433	673	57	1	4	4	4,375	709	79	1	3	3	9	9	10.98%
3	Institutions	16,630	4,916	225	15	214	51	22.81%	16,263	5,073	435	11	167	101	16,100	5,036	636	10	150	149	149	23.48%	
4	Corporates	91,254	20,489	4,233	191	735	2,259	53.37%	86,913	23,438	5,625	170	645	2,662	84,342	24,679	6,955	149	563	3,061	3,061	44.02%	
5	Corporates - Of Which: Specialised Lending	15,123	2,616	1,228	28	63	577	46.98%	14,762	2,673	1,532	23	47	642	14,528	2,678	1,761	22	42	701	701	39.83%	
6	Corporates - Of Which: SME	6,685	1,991	577	27	102	270	46.82%	6,396	2,090	767	24	96	338	6,207	2,098	949	21	77	362	362	40.25%	
7	Retail	123,412	16,567	2,340	204	769	908	38.80%	120,865	17,817	3,637	231	710	1,332	118,928	18,206	5,186	195	723	1,835	1,835	35.38%	
8	Retail - Secured on real estate property	80,788	8,732	839	22	302	196	23.35%	80,318	8,833	1,208	21	244	263	80,064	8,665	1,630	19	243	339	339	20.79%	
9	Retail - Secured on real estate property - Of Which: SME	13,225	1,721	190	5	63	37	19.55%	13,215	1,648	274	5	49	52	13,205	1,567	365	4	48	68	68	18.38%	
10	Retail - Secured on real estate property - Of Which: non-SME	67,563	7,011	649	17	239	159	24.47%	67,103	7,186	934	17	195	211	66,859	7,099	1,265	15	196	271	271	21.42%	
11	Retail - Qualifying Revolving	9,599	556	54	6	21	30	55.93%	9,497	620	93	5	20	50	9,395	681	133	5	19	71	71	53.17%	
12	Retail - Other Retail	33,025	7,279	1,447	176	446	682	47.13%	31,051	8,364	2,336	204	446	1,019	29,469	8,859	3,423	171	460	1,426	1,426	41.64%	
13	Retail - Other Retail - Of Which: SME	14,647	3,069	788	89	176	360	45.64%	14,222	3,011	1,271	105	156	540	13,810	2,854	1,840	88	147	252	252	40.90%	
14	Retail - Other Retail - Of Which: non-SME	18,378	4,210	659	87	271	322	48.50%	16,829	5,353	1,066	99	290	479	15,659	6,005	1,583	83	313	673	673	42.51%	
15	Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
16	Securitisation	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
17	Other non-credit obligation assets	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
18	IRB TOTAL	244,598	42,608	6,831	412	1,722	3,222	47.18%	237,230	47,052	9,754	413	1,526	4,101	232,500	48,681	12,855	355	1,439	5,054	5,054	39.32%	

RowNum	um	(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	Coverage Ratio - 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	0	
20	Central governments	10	0	0	0	0	0	40.00%	10	0	0	0	0	0	40.00%	10	0	0	0	0	0	0	0	40.00%
21	Institutions	2,922	247	10	2	6	3	26.99%	2,846	308	24	1	7	0	25.28%	2,796	340	43	1	7	10	10	23.80%	
22	Corporates	44,853	10,842	2,334	109	353	1,243	53.26%	42,672	12,189	3,169	97	321	1,481	46.75%	41,407	12,658	3,964	84	281	1,719	1,719	43.36%	
23	Corporates - Of Which: Specialised Lending	9,066	1,793	504	12	37	174	34.55%	8,893	1,792	677	8	26	210	30.95%	8,794	1,773	799	8	23	240	240	30.18%	
24	Corporates - Of Which: SME	4,774	1,546	426	11	73	211	49.44%	4,644	1,576	525	8	68	242	46.09%	4,575	1,559	611	8	58	269	269	44.02%	
25	Retail	110,788	14,916	1,540	124	646	895	32.16%	108,702	16,044	2,508	144	571	772	33.89%	107,164	16,393	3,694	122	405	1,107	1,107	29.96%	
26	Retail - Secured on real estate property	73,094	8,108	573	18	288	89	15.53%	72,724	8,125	896	18	230	148	16.50%	72,597	7,910	1,268	16	229	215	16.94%		
27	Retail - Secured on real estate property - Of Which: SME	12,630	1,668	150	4	59	22	14.68%	12,634	1,590	225	4	46	35	15.57%	12,635	1,507	307	3	44	49	49	16.04%	
28	Retail - Secured on real estate property - Of Which: non-SME	60,464	6,440	423	14	229	67	15.84%	60,120	6,535	671	14	184	113	16.89%	59,961	6,404	962	12	185	166	16.23%		
29	Retail - Qualifying Revolving	9,496	550	53	6	20	30	55.88%	9,395	613	92	5	19	50	54.25%	9,295	673	131	5	19	70	53.16%		
30	Retail - Other Retail	28,207	6,258	914	100	337	377	41.88%	26,553	7,266	1,528	121	321	575	37.83%	25,273	7,809	2,246	100	356	823	823	35.82%	
31	Retail - Other Retail - Of Which: SME	12,492	2,653	559	63	138	240	42.94%	12,229	2,561	314	78	113	372	40.66%	11,960	2,359	1,344	103	520	729	729	39.38%	
32	Retail - Other Retail - Of Which: non-SME	15,715	3,605	356	37	199	137	38.43%	14,324	4,746	606	43	208	203	33.54%	13,313	5,410	952	36	253	293	30.81%		
33	Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%	
34	Securitisation	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%	
35	Other non-credit obligation assets	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%	
36	IRB TOTAL	158,582	26,005	3,884	235	1,005	1,741	44.82%	154,229	28,541	5,701	243	899	2,260	39.64%	151,377	29,391	7,703	207	893	2,836	2,836	36.82%	

RowNum	um	(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	Coverage Ratio - Stage 3 exposure
37	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
38	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
39	Institutions	195	75	1	0	2	0	35.10%	187	82	3	0	1	1	35.15%	183	85	4	0	1	1	1	35.07%
40	Corporates	6,738	1,265	515	45	88	244	47.35%	6,307	1,471	741	42	90	313	42.30%	5,974	1,570	975	37	64	384	384	39.44%
41	Corporates - Of Which: Specialised Lending	1,816	114	146	10	36	36	24.90%	1,772	107	197	11	8	49	24.74%	1,725	99	253	10	7	62	62	24.59%
42	Corporates - Of Which: SME	1,730	411	117	16	25	51	43.53%	1,575	479	205	15	27	76	37.08%	1,457	504	297	13	18	102	102	34.38%
43	Retail	10,975	1,449	777	79	116	406	52.30%	10,532	1,574	1,055	86	134	551	63.32%	10,139	1,619	1,444	72	112	716	716	49.62%
44	Retail - Secured on real estate property	6,743	515	257	4	11	106	41.19%	6,617	600	288	4	11	113	38.05%	6,523	649	342	3	3	121	121	35.45%
45	Retail - Secured on real estate property - Of Which: SME	499	41	39	1	4	15	38.66%	486	46	47	1	4	17	35.37%	474	49	56	1	3	18	18	32.90%
46	Retail - Secured on real estate property - Of Which: non-SME	6,244	474	218	3	7	91	41.64%	6,132	554	251	3	8	97	38.56%	6,049	601	286	2	9	103	103	35.95%
47	Retail - Qualifying Revolving	1	0	0	0	0	0	58.40%	1	0	0	0	0	0	57.45%	0	0	0	0	0	0	0	56.29%
48	Retail - Other Retail	4,232	934	519	76	105	300	57.80%	3,914	974	797	82	122	438	64.96%	3,615	969	1,101	69	101	595	595	54.02%
49	Retail - Other Retail - Of Which: SME	1,981	385	222	26	36	117	52.60%	1,821	420	347	27	42	165	47.48%	1,679	426	483	23	43	219	219	45.36%
50	Retail - Other Retail - Of Which: non-S																						

2021 EU-wide Stress Test: Credit risk IRB  
COMMERZBANK Aktiengesellschaft

Row/Item	(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	Coverage Ratio - Stage 3 exposure	
73	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
74	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
75	Institutions	2,783	233	9	1	51	3	32.74%	2,679	329	17	1	37	6	34.74%	2,617	383	25	1	32	9	35.73%	
76	Corporates	4,666	900	30	4	28	9	26.32%	4,475	1,059	68	4	25	20	25.18%	4,372	1,130	99	3	24	31	30.96%	
77	Corporates - Of Which: Specialised Lending	953	148	15	1	3	3	18.52%	919	173	26	1	3	4	24.64%	898	186	36	1	3	10	29.06%	
78	Corporates - Of Which: SME	6	0	0	0	0	0	39.62%	6	0	0	0	0	0	39.62%	6	0	0	0	0	0	0	39.62%
79	Retail	79	8	1	0	0	0	35.36%	79	8	1	0	0	0	30.58%	79	8	2	0	0	0	0	27.60%
80	Retail - Secured on real estate property	57	4	0	0	0	0	16.05%	57	4	1	0	0	0	13.94%	57	4	1	0	0	0	0	12.93%
81	Retail - Secured on real estate property - Of Which: SME	9	1	0	0	0	0	9.53%	8	1	0	0	0	9.49%	8	1	0	0	0	0	0	0	9.43%
82	Retail - Secured on real estate property - Of Which: non-SME	49	4	0	0	0	0	16.29%	49	4	1	0	0	0	14.21%	48	3	1	0	0	0	0	13.21%
83	Retail - Qualifying Revolving	7	0	0	0	0	0	63.13%	7	1	0	0	0	0	57.90%	6	1	1	0	0	0	0	54.95%
84	Retail - Other Retail	16	3	0	0	0	0	50.22%	16	3	1	0	0	0	44.55%	16	3	1	0	0	0	0	40.24%
85	Retail - Other Retail - Of Which: SME	4	1	0	0	0	0	33.08%	4	1	0	0	0	0	28.28%	4	1	0	0	0	0	0	26.03%
86	Retail - Other Retail - Of Which: non-SME	11	2	0	0	0	0	52.45%	11	2	1	0	0	0	47.55%	11	2	1	0	0	0	0	43.37%
87	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
88	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
89	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
90	IRB TOTAL	7,528	1,141	46	5	80	13	27.76%	7,233	1,396	87	4	63	26	30.31%	7,068	1,521	126	4	56	40	31.86%	

Row/Item	(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	Coverage Ratio - Stage 3 exposure	
91	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
92	Central governments	41	249	1	0	1	1	40.00%	72	217	2	0	1	1	40.00%	96	192	3	0	1	1	1	40.00%
93	Institutions	595	348	3	0	10	1	45.42%	628	312	6	1	10	3	44.72%	650	285	11	1	11	5	44.08%	
94	Corporates	1,051	232	15	1	7	5	35.82%	1,020	251	27	1	6	10	35.52%	1,004	258	37	1	5	13	35.24%	
95	Corporates - Of Which: Specialised Lending	84	28	7	0	2	3	41.04%	81	24	10	0	1	4	41.97%	79	24	13	0	1	5	42.59%	
96	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
97	Retail	24	2	0	0	0	0	47.17%	24	2	1	0	0	0	43.94%	24	2	1	0	0	0	0	41.22%
98	Retail - Secured on real estate property	15	1	0	0	0	0	33.27%	15	1	0	0	0	0	21.22%	15	1	0	0	0	0	0	29.37%
99	Retail - Secured on real estate property - Of Which: SME	2	0	0	0	0	0	2.07%	2	0	0	0	0	0	4.08%	3	0	0	0	0	0	0	5.69%
100	Retail - Secured on real estate property - Of Which: non-SME	13	1	0	0	0	0	52.68%	13	1	0	0	0	0	46.71%	13	1	0	0	0	0	0	41.68%
101	Retail - Qualifying Revolving	3	0	0	0	0	0	79.81%	3	0	0	0	0	0	68.87%	3	0	0	0	0	0	0	62.45%
102	Retail - Other Retail	5	1	0	0	0	0	61.64%	5	1	0	0	0	0	56.11%	5	1	0	0	0	0	0	52.03%
103	Retail - Other Retail - Of Which: SME	2	1	0	0	0	0	82.78%	2	1	0	0	0	0	21.01%	2	1	0	0	0	0	0	66.70%
104	Retail - Other Retail - Of Which: non-SME	3	0	0	0	0	0	47.48%	3	0	0	0	0	0	43.49%	3	0	0	0	0	0	0	40.35%
105	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
106	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
107	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
108	IRB TOTAL	1,711	832	19	2	18	7	37.66%	1,744	783	35	2	17	13	37.53%	1,774	737	51	1	18	19	37.48%	

Row/Item	(min EUR, %)	Adverse Scenario																					
		31/12/2021							31/12/2022							31/12/2023							
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109	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
110	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
111	Institutions	1,732	144	8	0	2	0	5.71%	1,640	228	17	0	2	1	6.34%	1,563	295	27	0	3	2	2	6.60%
112	Corporates	4,579	1,154	81	5	47	26	32.43%	4,298	1,405	111	4	49	38	34.71%	4,140	1,533	141	3	46	50	35.78%	
113	Corporates - Of Which: Specialised Lending	370	53	22	1	3	3	14.71%	355	62	28	0	2	6	21.64%	347	66	32	0	2	8	25.23%	
114	Corporates - Of Which: SME	4	1	0	0	0	0	33.38%	4	0	1	0	0	0	32.28%	4	0	1	0	0	0	0	31.3%
115	Retail	71	17	2	0	1	1	33.39%	74	14	2	0	1	1	32.74%	75	12	3	0	1	1	32.21%	
116	Retail - Secured on real estate property	44	7	0	0	0	0	9.54%	45	6	1	0	0	0	13.04%	45	6	1	0	0	0	0	14.79%
117	Retail - Secured on real estate property - Of Which: SME	5	1	0	0	0	0	2.13%	5	1	0	0	0	0	3.93%	5	1	0	0	0	0	0	5.62%
118	Retail - Secured on real estate property - Of Which: non-SME	39	6	0	0	0	0	18.24%	40	5	0	0	0	0	18.96%	40	5	1	0	0	0	0	19.12%
119	Retail - Qualifying Revolving	8	1	0	0	0	0	58.81%	7	1	0	0	0	0	55.57%	7	1	0	0	0	0	0	54.48%
120	Retail - Other Retail	19	10	1	0	1	0	41.00%	21	8	2	0	1	1	38.95%	22	6	2	0	1	1	38.08%	
121	Retail - Other Retail - Of Which: SME	2	0	0	0	0	0	48.48%	2	0	0	0	0	0	40.03%	2	0	0	0	0	0	0	35.41%
122	Retail - Other Retail - Of Which: non-SME	17	10	1	0	1	0	40.60%	19	7	2	0	1	1	38.89%	20	6	2	0	1	1	38.22%	
123	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
124	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
125	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
126	IRB TOTAL	6,382	1,315	90	5	51	27	30.13%	6,011	1,647	130	4	53	40	31.01%	5,777	1,840	171	4	49	53	31.11%	

Row/Item	(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
127	Central banks	7,193	0	0	0	0	0	0	7											

2021 EU-wide Stress Test: Credit risk IRB  
COMMERZBANK Aktiengesellschaft

RowNum	(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	Coverage Ratio - Stage 3 exposure
145		357	0	0	0	0	0	357	0	0	0	0	0	0	357	0	0	0	0	0	0	0
146	Central banks	379	8	1	0	1	40.00%	374	11	3	0	1	1	40.00%	371	13	4	0	1	2	40.00%	
147	Central governments	596	40	1	0	1	14.35%	576	59	3	0	1	0	13.91%	562	71	4	0	1	1	13.63%	
148	Institutions	3,088	507	99	3	9	19.22%	2,897	679	118	2	11	24	20.82%	2,786	771	137	2	11	30	22.02%	
149	Corporates	167	31	1	0	0	18.91%	159	37	2	0	0	0	17.25%	155	40	3	0	0	1	16.16%	
150	Corporates - Of Which: Specialised Lending	26	3	1	0	0	75.00%	24	4	2	0	0	1	69.79%	23	5	2	0	0	1	65.42%	
151	Corporates - Of Which: SME	526	59	4	0	2	28.26%	522	60	7	0	2	2	26.66%	520	59	11	0	2	3	25.71%	
152	Retail	308	35	2	0	1	15.19%	306	35	4	0	1	1	16.28%	306	34	5	0	1	1	16.98%	
153	Retail - Secured on real estate property	22	3	0	0	0	6.24%	22	3	0	0	0	0	8.59%	22	3	0	0	0	0	10.29%	
154	Retail - Secured on real estate property - Of Which: SME	286	32	2	0	1	16.43%	284	32	3	0	1	1	17.15%	284	31	5	0	1	1	17.66%	
155	Retail - Secured on real estate property - Of Which: non-SME	14	1	0	0	0	62.72%	14	1	0	0	0	0	57.89%	14	1	0	0	0	0	54.85%	
156	Retail - Qualifying Revolving	205	24	2	0	1	40.70%	202	25	4	0	1	1	35.81%	201	24	5	0	1	2	33.09%	
157	Retail - Other Retail	47	7	1	0	0	37.02%	46	7	1	0	0	0	35.01%	45	7	2	0	0	1	33.58%	
158	Retail - Other Retail - Of Which: SME	157	17	2	0	1	41.97%	156	17	3	0	1	1	36.16%	155	17	4	0	1	1	32.86%	
159	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	-	0	0	0	0	0	-	0	0	0	0	0	0	0	-	
160	Equity	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-	
161	Securitisation	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-	
162	Other non-credit obligation assets	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-	
162	IRB TOTAL	4,946	614	106	3	13	19.83%	4,726	810	131	3	15	28	21.43%	4,596	915	156	3	15	35	22.52%	

RowNum	(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	Coverage Ratio - Stage 3 exposure
163		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
164	Central banks	146	3	0	0	0	40.00%	144	5	1	0	0	0	40.00%	142	7	1	0	0	0	40.00%	
165	Central governments	74	385	4	0	13	17.58%	117	338	8	0	10	1	17.58%	145	304	14	0	9	2	17.58%	
166	Institutions	1,261	231	24	2	7	44.20%	1,280	304	32	1	11	13	41.27%	1,244	331	40	1	10	16	39.81%	
167	Corporates	161	8	3	0	0	12.95%	155	13	4	0	0	1	17.54%	152	15	6	0	0	1	20.90%	
168	Corporates - Of Which: Specialised Lending	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-	
169	Corporates - Of Which: SME	51	7	0	0	0	25.92%	51	7	1	0	0	0	19.18%	51	7	1	0	0	0	15.92%	
170	Retail	15	2	0	0	0	11.03%	15	2	0	0	0	0	12.22%	15	2	0	0	0	0	12.59%	
171	Retail - Secured on real estate property	2	0	0	0	0	4.03%	2	0	0	0	0	0	4.51%	2	0	0	0	0	0	5.18%	
172	Retail - Secured on real estate property - Of Which: SME	13	2	0	0	0	11.95%	13	2	0	0	0	0	13.11%	13	2	0	0	0	0	13.33%	
173	Retail - Secured on real estate property - Of Which: non-SME	4	0	0	0	0	54.42%	4	0	0	0	0	0	53.54%	4	0	0	0	0	0	52.21%	
174	Retail - Qualifying Revolving	32	4	0	0	0	26.38%	32	4	1	0	0	0	18.06%	31	5	1	0	0	0	14.12%	
175	Retail - Other Retail	1	0	0	0	0	47.50%	1	0	0	0	0	0	44.30%	1	0	0	0	0	0	42.64%	
176	Retail - Other Retail - Of Which: SME	31	4	0	0	0	23.72%	31	4	0	0	0	0	15.16%	30	4	1	0	0	0	11.41%	
177	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-	
178	Equity	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-	
179	Securitisation	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-	
180	Other non-credit obligation assets	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-	
180	IRB TOTAL	1,633	626	28	2	21	40.55%	1,591	654	42	1	21	15	36.20%	1,582	649	56	1	19	19	33.92%	

RowNum	(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	Coverage Ratio - Stage 3 exposure
181		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
182	Central banks	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-	
183	Central governments	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-	
184	Institutions	85	8	0	0	0	40.89%	83	9	1	0	0	0	37.75%	81	10	2	0	0	0	35.25%	
185	Corporates	3,487	602	114	4	16	38.74%	3,354	691	158	2	15	53	33.69%	3,288	725	191	3	14	62	32.30%	
186	Corporates - Of Which: Specialised Lending	715	152	48	1	3	7.98%	688	153	74	1	2	7	9.22%	670	155	90	1	2	10	10.69%	
187	Corporates - Of Which: SME	6	1	0	0	0	1.90%	6	1	0	0	0	0	1.90%	6	1	0	0	0	0	1.90%	
188	Retail	66	7	1	0	0	34.56%	66	7	1	0	0	0	31.41%	66	7	1	0	0	0	29.73%	
189	Retail - Secured on real estate property	43	4	0	0	0	26.43%	42	4	0	0	0	0	24.17%	42	4	1	0	0	0	22.82%	
190	Retail - Secured on real estate property - Of Which: SME	7	0	0	0	0	14.42%	7	0	0	0	0	0	14.58%	7	0	0	0	0	0	15.24%	
191	Retail - Secured on real estate property - Of Which: non-SME	36	3	0	0	0	27.41%	35	3	0	0	0	0	25.24%	35	3	1	0	0	0	23.89%	
192	Retail - Qualifying Revolving	4	0	0	0	0	64.73%	4	0	0	0	0	0	61.37%	4	0	0	0	0	0	58.22%	
193	Retail - Other Retail	19	3	0	0	0	37.55%	19	3	0	0	0	0	34.26%	19	3	1	0	0	0	32.80%	
194	Retail - Other Retail - Of Which: SME	7	1	0	0	0	42.82%	7	1	0	0	0	0	39.83%	7	1	1	0	0	0	39.04%	
195	Retail - Other Retail - Of Which: non-SME	12	2	0	0	0	34.83%	12	2	0	0	0	0	31.04%	12	2	0	0	0	0	29.11%	
196	Equity	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-	
197	Securitisation	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-	
198	Other non-credit obligation assets	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-	
198	IRB TOTAL	3,636	617	115	4	17	38.73%	3,503	708	160	3	16	54	33.70%	3,435	742	194	3	15	63	32.30%	

2021 EU-wide Stress Test: Credit risk STA  
COMMERZBANK Aktiengesellschaft

Row/Num	(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							
1		9,307	0	25	0	3,383	42	0	0	0	0.00%	
2		87,615	0	581	0	3,597	5,807	129	0	11	0.00%	
3		18,365	0	489	0	10,578	166	20	0	1	0.64%	
4		7,021	0	183	0	2,641	170	20	0	0	0.00%	
5		933	0	0	0	603	0	0	0	0	0.00%	
6		794	0	0	0	0	0	0	0	0	0.00%	
7		2,887	0	413	0	122	2	1	0	0	0.00%	
8		7,046	87	5,306	94	2,166	267	304	10	5	44.50%	
9		420	26	400	28	313	88	89	1	1	68.98%	
10		5,474	73	4,087	85	5,114	589	240	17	17	65.06%	
11		120	10	71	14	158	59	19	0	1	23.41%	
12		2,349	0	838	0	2,394	327	5	1	6	29.33%	
13		11	0	4	0	31	12	4	0	1	33.15%	
14		425	0	637	0	0	0	0	0	0	0.00%	
15		0	0	0	0	0	0	0	0	0	0.00%	
16		11	0	2	0	0	0	0	0	0	0.00%	
17		2,341	0	597	0	0	0	0	0	0	0.00%	
18		938	0	1,267	0	0	0	0	0	0	0.00%	
19		2,686	0	5,999	0	1	0	0	0	0	0.00%	
20		148,191	159	20,421	179	30,598	7,370	719	29	40	40.74%	
21										293		

Row/Num	(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							
22		242	0	0	0	187	0	0	0	0	0.00%	
23		56,727	0	0	0	1,855	682	61	0	0	0.00%	
24		15,300	0	1	0	10,378	16	20	0	0	0.00%	
25		6,797	0	157	0	2,631	170	20	0	0	0.00%	
26		0	0	0	0	0	0	0	0	0	0.00%	
27		0	0	0	0	0	0	0	0	0	0.00%	
28		1,380	0	226	0	5	1	1	0	0	0.00%	
29		1,064	4	1,048	5	176	28	5	5	2	53.19%	
30		41	0	32	0	44	2	1	0	1	100.00%	
31		4,288	69	3,198	81	4,082	501	170	16	15	60.14%	
32		116	5	89	13	154	58	16	0	2	13.29%	
33		54	0	20	0	58	6	0	0	0	0.00%	
34		11	0	4	0	8	4	4	0	0	0.00%	
35		224	0	335	0	0	0	0	0	0	0.00%	
36		0	0	0	0	0	0	0	0	0	0.00%	
37		0	0	0	0	0	0	0	0	0	0.00%	
38		1,723	0	570	0	0	0	0	0	0	0.00%	
39		572	0	820	0	0	0	0	0	0	0.00%	
40		2,617	0	5,933	0	0	0	0	0	0	0.00%	
41		90,990	73	12,308	85	19,365	1,405	276	21	15	37.85%	
42										104		

Row/Num	(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							
43		591	0	0	0	0	0	0	0	0	0.00%	
44		11,614	0	472	0	239	0	0	0	0	0.00%	
45		60	0	12	0	37	0	0	0	0	56.52%	
46		4	0	3	0	9	0	0	0	0	0.00%	
47		605	0	0	0	0	0	0	0	0	0.00%	
48		0	0	0	0	0	0	0	0	0	0.00%	
49		376	0	24	0	46	0	0	0	0	0.00%	
50		2,166	78	2,156	85	1,436	176	226	4	5	47.12%	
51		370	26	300	27	259	86	88	1	1	68.57%	
52		316	3	237	3	236	0	38	0	27	73.28%	
53		1	0	0	1	0	0	3	0	2	75.43%	
54		2,295	0	815	0	1,582	285	4	1	6	30.26%	
55		0	0	0	0	23	8	4	0	1	33.15%	
56		0	0	0	0	0	0	0	0	0	0.00%	
57		0	0	0	0	0	0	0	0	0	0.00%	
58		0	0	0	0	0	0	0	0	0	0.00%	
59		0	0	0	0	0	0	0	0	0	0.00%	
60		59	0	70	0	0	0	0	0	0	0.00%	
61		15	0	15	0	1	0	0	0	0	0.00%	
62		18,101	81	3,803	88	3,586	467	268	5	11	50.52%	
63										135		

Row/Num	(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							
64		0	0	0	0	0	0	0	0	0	0.00%	
65		1,267	0	0	0	25	0	0	0	0	0.00%	
66		1,180	0	335	0	1	0	0	0	0	0.00%	
67		0	0	0	0	236	0	0	0	0	0.00%	
68		0	0	0	0	0	0	0	0	0	0.00%	
69		0	0	0	0	0	0	0	0	0	0.00%	
70		356	0	40	0	0	0	0	0	0	0.00%	
71		790	0	594	0	150	0	0	0	0	0.00%	
72		0	0	0	0	0	0	0	0	0	0.00%	
73		0	0	0	0	0	0	0	0	0	75.00%	
74		0	0	0	0	0	0	0	0	0	0.00%	
75		0	0	0	0	0	0	0	0	0	0.00%	
76		0	0	0	0	0	0	0	0	0	0.00%	
77		125	0	188	0	0	0	0	0	0	0.00%	
78		0	0	0	0	0	0	0	0	0	0.00%	
79		11	0	2	0	0	0	0	0	0	0.00%	
80		0	0	0	0	0	0	0	0	0	0.00%	
81		88	0	95	0	0	0	0	0	0	0.00%	
82		0	0	0	0	0	0	0	0	0	0.00%	
83		0	0	0	0	0	0	0	0	0	0.00%	
84		3,818	0	1,165	0	176	0	0	0	0	75.00%	



2021 EU-wide Stress Test: Credit risk STA  
COMMERZBANK Aktiengesellschaft

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		0	0	0	0	0	0	0	0	0	0	0.00%
170		0	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		0	0	0	0	0	0	0	0	0	0	0.00%
174		0	0	0	0	0	0	0	0	0	0	0.00%
175		30	0	15	0	0	0	0	0	0	0	0.00%
176		0	0	0	0	0	0	0	0	0	0	0.00%
177		0	0	0	0	0	0	0	0	0	0	0.00%
178		2	0	1	0	2	1	0	0	0	0	68.18%
179		0	0	0	0	0	0	0	0	0	0	0.00%
180		0	0	0	0	0	0	0	0	0	0	0.00%
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		5	0	5	0	0	0	0	0	0	0	0.00%
187		3	0	3	0	0	0	0	0	0	0	0.00%
188		0	0	0	0	0	0	0	0	0	0	0.00%
189		40	0	25	0	2	1	0	0	0	0	68.18%

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		2,512	0	0	0	4	0	0	0	0	0	0.00%
192		874	0	0	0	92	150	0	0	1	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		0	0	0	0	0	0	0	0	0	0	0.00%
197		0	0	0	0	0	0	0	0	0	0	0.00%
198		0	0	0	0	0	0	0	0	0	0	0.00%
199		0	0	0	0	0	0	0	0	0	0	20.00%
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		1	0	1	0	0	0	0	0	0	0	0.00%
210		3,388	0	2	0	98	151	0	0	1	0	70.00%

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		163	0	0	0	4	1	24	0	0	0	0.00%
213		0	0	0	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		0	0	0	0	0	0	0	0	0	0	0.00%
218		75	0	75	0	99	0	0	0	0	0	0.00%
219		0	0	0	0	0	0	0	0	0	0	0.00%
220		0	0	0	0	1	0	0	0	0	0	77.78%
221		0	0	0	0	0	0	0	0	0	0	0.00%
222		0	0	0	0	0	0	0	0	0	0	0.00%
223		0	0	0	0	0	0	0	0	0	0	0.00%
224		1	0	1	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		2	0	2	0	0	0	0	0	0	0	0.00%
230		0	0	0	0	0	0	0	0	0	0	0.00%
231		240	0	78	0	104	1	25	0	0	0	0.29%



**2021 EU-wide Stress Test: Credit risk STA**  
COMMERZBANK Aktiengesellschaft

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	Coverage Ratio - Stage 3 exposure			
1	Central banks	3,382	42	0	0	0	0.00%	3,382	42	0	0	0	0.00%	3,382	42	0	0	0	0	0	0	0	0.00%			
2	Central governments	4,735	4,657	141	1	15	39	27,36%	5,237	4,142	154	1	13	44	28,24%	5,684	3,682	167	1	11	48	28,95%				
3	Regional governments or local authorities	10,413	327	24	1	3	10	40,16%	10,293	442	30	1	4	12	40,13%	10,208	521	36	1	4	14	40,11%				
4	Public sector entities	2,495	301	35	0	0	0	0,08%	2,298	385	48	0	0	0	0,11%	2,244	425	62	0	0	0	0,14%				
5	Multilateral Development Banks	520	83	0	0	2	0	58,58%	536	66	1	0	2	0	20,72%	601	0	1	0	0	0	25,28%				
6	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%				
7	Institutions	120	3	2	0	0	0	21,34%	119	0	2	0	0	0	26,48%	119	3	3	0	0	0	25,10%				
8	Corporates	2,122	282	353	5	6	147	44,19%	2,081	295	361	5	6	155	43,27%	2,051	300	387	5	6	165	42,54%				
9	of which: SME	325	68	97	1	2	66	67,93%	324	63	103	1	1	67	65,70%	323	58	108	1	1	69	64,03%				
10	Retail	4,974	654	314	10	58	191	60,73%	5,011	558	373	8	46	218	58,50%	5,032	496	425	8	43	243	57,23%				
11	of which: SME	171	40	25	0	1	7	28,13%	174	35	29	0	1	8	26,35%	176	28	32	0	1	8	25,26%				
12	Secured by mortgages on immovable property	2,339	157	28	0	2	3	19,77%	2,532	152	40	0	2	6	15,34%	2,527	147	51	0	2	8	15,13%				
13	of which: SME	34	8	4	0	0	1	31,08%	36	6	5	0	1	29,66%	37	5	5	0	0	0	28,75%					
14	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%				
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	1	0	0	0	0	0	27,54%	1	0	0	0	0	0	27,33%	1	0	0	0	0	0	27,11%				
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	31,301	6,507	878	19	87	392	44,62%	31,591	6,085	1,011	16	73	437	43,29%	31,948	5,666	1,131	16	65	479	42,37%				

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	Coverage Ratio - Stage 3 exposure			
22	Central banks	187	0	0	0	0	0	0,00%	187	0	0	0	0	0,00%	187	0	0	0	0	0	0	0,00%				
23	Central governments	2,291	143	64	1	3	26	40,00%	2,313	216	69	1	3	28	40,00%	2,272	253	74	1	3	32	40,00%				
24	Regional governments or local authorities	10,206	185	23	1	2	9	40,00%	10,071	315	28	1	3	11	40,00%	9,974	406	34	1	4	13	40,00%				
25	Public sector entities	2,486	300	35	0	0	0	0,06%	2,388	384	48	0	0	0	0,09%	2,335	424	62	0	0	0	0,11%				
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	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	0,00%				
28	Institutions	5	1	1	0	0	0	4,54%	5	1	1	0	0	0	5,89%	5	1	1	0	0	0	6,71%				
29	Corporates	159	44	6	0	0	3	45,11%	160	41	8	0	3	39,47%	159	40	9	0	0	0	35,78%					
30	of which: SME	40	5	1	0	0	1	89,43%	39	6	2	0	1	81,05%	38	7	2	0	0	0	74,38%					
31	Retail	3,925	591	237	9	57	134	56,46%	3,958	504	291	7	45	160	53,78%	3,978	436	339	7	42	183	53,98%				
32	of which: SME	166	40	22	0	1	5	21,38%	170	33	25	0	1	5	20,31%	172	28	28	0	1	6	19,72%				
33	Secured by mortgages on immovable property	49	7	1	0	0	0	3,73%	49	6	1	0	0	0	3,96%	50	5	1	0	0	0	4,00%				
34	of which: SME	9	3	0	0	0	0	2,72%	9	2	0	0	0	0	3,35%	10	2	0	0	0	3,77%					
35	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%				
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	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	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	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	0,00%				
40	Securitisation	0	0	0	0	0	0	0,00%	0	0	0	0	0	0,00%	0	0	0	0	0	0	0	0,00%				
41	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%				
42	Standardised Total	19,407	1,272	367	11	62	172	46,82%	19,132	1,467	446	9	52	202	45,18%	18,960	1,566	519	9	49	229	44,16%				

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	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	229	10	0	0	0	0	40,00%	226	12	1	0	0	0	40,00%	229	18	1	0	0	0	40,00%				
45	Regional governments or local authorities	36	2	0	0	0	0	53,29%	35	2	0	0	0	50,88%	34	3	0	0	0	0	0	48,97%				
46	Public sector entities	9	0	0	0	0	0	40,00%	9	1	0	0	0	40,00%	9	1	0	0	0	0	40,00%					
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	0,00%					
48	International Organisations	0	0	0	0	0	0	0,00%	0	0	0	0	0	0,00%	0	0	0	0	0	0	0,00%					
49	Institutions	45	0	0	0	0	0	40,31%	45	0	0	0	0	38,93%	45	0	1	0	0	0	38,46%					
50	Corporates	1,422	166	250	5	4	116	46,42%	1,390	176	272	4	3	123	45,23%	1,367	180	292	4	2	129	44,30%				
51	of which: SME	274	63	95	1	1	64	67,59%	276	56	101	1	1	68	65,41%	276	51	106	1	1	67	63,79%				
52	Retail	327	15	3	0	0	29	72,17%	323	18	39	0	0	28	70,96%	321	19	40	0	0	28	69,79%				
53	of which: SME	0	0	0	0	0	0	75,43%	0	0	3	0	0	2	75,42%	0	0	3	0	0	2	75,42%				
54	Secured by mortgages on immovable property	1,701	143	27	0	2	5	17,29%	1,691	142	37	0	2	6	16,23%	1,684	139	47	0	2	7	15,59%				
55	of which: SME	26	5	4	0	0	1	32,35%	27	4	4	0	1	1	31,47%	27	3	5	0	1	3	30,91%				
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</																	







**2021 EU-wide Stress Test: Credit risk STA**  
**COMMERZBANK Aktiengesellschaft**

RowN um	(mln 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		
169	Central banks	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%	
170	Central governments	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%	
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	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	0	0.00%	
173	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	0	0.00%	
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	0	0.00%	
175	Institutions	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%	
176	Corporates	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%	
177	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	0	0.00%	
178	Retail	2	1	0	0	0	47.46%	2	1	0	0	0	0	42.22%	2	1	1	0	0	0	0	0	39.34%	
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	0	0.00%	
180	Secured by mortgages on immovable property	0	0	0	0	0	15.01%	0	0	0	0	0	0	14.97%	0	0	0	0	0	0	0	0	0	14.69%
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	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	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	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	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	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	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	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	0	0	0.00%
189	Standardised Total	2	1	0	0	0	47.46%	2	1	0	0	0	0	42.21%	3	1	1	0	0	0	0	0	0	39.34%

RowN um	(mln 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		
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	0	0.00%	
191	Central governments	5	0	0	0	0	40.00%	5	0	0	0	0	0	40.00%	5	0	0	0	0	0	0	0	0	40.00%
192	Regional governments or local authorities	102	140	1	0	1	40.00%	117	124	1	0	1	1	40.00%	130	110	2	0	1	1	1	1	1	40.00%
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	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	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	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	0	0	0.00%
197	Corporates	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%
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	0	0	0.00%
199	Retail	0	0	0	0	0	59.40%	0	0	0	0	0	0	54.67%	0	0	0	0	0	0	0	0	0	51.93%
200	of which: SME	0	0	0	0	0	13.89%	0	0	0	0	0	0	13.63%	0	0	0	0	0	0	0	0	0	13.50%
201	Secured by mortgages on immovable property	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%
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	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	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	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	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	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	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	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	0	0	0.00%
210	Standardised Total	108	140	1	0	1	43.33%	122	125	1	0	1	1	41.57%	136	111	2	0	1	1	1	1	1	40.96%

RowN um	(mln 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		
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	0	0.00%	
212	Central governments	5	0	24	0	0	40.00%	5	0	24	0	0	0	40.00%	5	0	24	0	0	0	0	0	0	40.00%
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	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	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	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	0	0	0.00%
217	Institutions	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%
218	Corporates	91	7	1	0	0	34.09%	86	10	1	0	1	1	34.22%	83	12	5	0	0	0	0	0	0	33.04%
219	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	0	0	0.00%
220	Retail	1	0	0	0	0	63.24%	1	0	0	0	0	0	52.06%	1	0	0	0	0	0	0	0	0	45.18%
221	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	0	0	0.00%
222	Secured by mortgages on immovable property	0	0	0	0	0	6.62%	0	0	0	0	0	0	6.60%	0	0	0	0	0	0	0	0	0	6.55%
223	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	0	0	0.00%
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	0	0	0.00%
225	Covered bonds	0	0	0	0																			



**2021 EU-wide Stress Test: Credit risk STA**  
COMMERZBANK Aktiengesellschaft

RowNum	um	(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	3,382	42	0	0	0	0.00%	3,382	42	0	0	0	0.00%	3,382	42	0	0	0	0	0	0	0.00%
2	Central governments	4,661	4,719	154	2	34	41	26.87%	5,090	4,262	182	2	29	50	27.63%	5,459	3,860	215	2	22	62	28.68%
3	Regional governments or local authorities	10,383	356	25	1	5	10	40.15%	10,231	502	32	1	6	13	40.12%	10,102	623	40	1	6	10	40.09%
4	Public sector entities	2,361	412	58	0	0	0	0.00%	2,191	533	106	0	0	0	0.11%	2,108	568	154	0	0	0	0.14%
5	Multilateral Development Banks	471	132	0	0	6	0	61.43%	418	184	2	0	11	0	13.15%	368	231	4	0	13	0	7.91%
6	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%
7	Institutions	130	3	2	0	0	0	25.36%	118	0	0	0	0	0	31.80%	116	4	4	0	0	1	34.33%
8	Corporates	2,097	302	338	10	23	154	45.60%	2,034	322	382	10	20	170	44.51%	1,975	333	430	9	16	187	43.50%
9	of which: SME	321	71	98	2	5	69	70.89%	315	67	107	2	4	73	67.63%	309	63	117	1	3	76	64.78%
10	Retail	4,875	732	335	17	116	208	62.05%	4,842	674	427	16	105	255	59.69%	4,814	611	518	14	99	302	58.34%
11	of which: SME	167	43	29	0	2	0	29.39%	168	38	31	0	1	9	27.66%	168	33	35	0	1	9	26.53%
12	Secured by mortgages on immovable property	2,517	174	34	1	8	0	12.86%	2,491	178	57	0	7	10	17.21%	2,467	178	80	1	6	14	12.64%
13	of which: SME	34	8	4	0	0	0	32.20%	35	6	5	0	2	2	30.43%	35	5	6	0	0	0	29.29%
14	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%
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	1	0	0	0	0	0	28.77%	1	0	0	0	0	0	29.93%	1	0	0	0	0	0	30.32%
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	30,867	6,872	946	31	192	420	44.42%	30,796	6,700	1,190	31	177	499	41.96%	30,791	6,451	1,444	28	163	583	40.36%

RowNum	um	(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
22	Central banks	187	0	0	0	0	0	0.00%	187	0	0	0	0	0.00%	187	0	0	0	0	0	0	0.00%
23	Central governments	2,372	160	65	1	4	26	40.00%	2,283	244	72	1	5	29	40.00%	2,226	293	80	1	5	32	40.00%
24	Regional governments or local authorities	10,181	210	23	1	3	9	40.00%	10,020	365	29	1	5	12	40.00%	9,882	496	35	1	5	14	40.00%
25	Public sector entities	2,352	411	58	0	0	0	0.0%	2,183	532	106	0	0	0	0.10%	2,100	567	153	0	0	0	0.12%
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	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	0.00%
28	Institutions	5	1	1	0	0	0	7.01%	5	1	1	0	1	0	9.25%	5	1	1	0	0	0	10.47%
29	Corporates	156	47	6	1	3	3	44.72%	154	47	9	0	1	3	38.58%	151	46	12	0	1	4	34.64%
30	of which: SME	40	6	1	0	0	1	89.25%	38	7	2	0	2	2	79.39%	36	8	2	0	0	2	72.65%
31	Retail	3,833	664	256	15	111	149	58.18%	3,802	611	340	14	101	193	56.62%	3,781	551	422	13	97	236	55.89%
32	of which: SME	163	40	23	0	1	5	23.03%	163	37	27	0	1	6	22.22%	163	32	32	0	1	7	21.73%
33	Secured by mortgages on immovable property	48	7	1	0	0	0	8.23%	48	7	1	0	0	0	9.39%	48	6	2	0	0	0	10.06%
34	of which: SME	9	3	0	0	0	0	6.50%	9	2	0	0	0	0	8.18%	9	2	1	0	0	0	9.37%
35	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%
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	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	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	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	0.00%
40	Securitisation	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
41	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%
42	Standardised Total	19,133	1,501	411	18	120	180	45.66%	18,681	1,807	558	16	112	237	42.40%	18,379	1,962	705	15	109	286	40.62%

RowNum	um	(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
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	231	0	0	0	0	0	40.00%	214	24	1	0	0	0	40.00%	211	27	2	0	0	0	40.00%
45	Regional governments or local authorities	36	1	0	0	0	0	52.95%	33	4	0	0	0	0	50.14%	33	4	0	0	0	0	48.09%
46	Public sector entities	9	0	0	0	0	0	40.00%	9	1	0	0	0	0	40.00%	8	1	0	0	0	0	40.00%
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	45	0	0	0	0	0	42.27%	45	0	1	0	0	0	42.60%	44	0	1	0	0	0	42.46%
50	Corporates	1,410	175	253	9	17	121	47.76%	1,361	188	289	9	15	134	46.32%	1,313	197	328	8	11	148	45.02%
51	of which: SME	271	65	96	1	5	68	70.60%	268	59	105	2	4	71	67.40%	263	54	115	1	2	74	64.58%
52	Retail	1,139	117	38	0	0	29	74.17%	1,119	219	21	0	29	42	72.03%	1,105	223	69	0	0	28	69.70%
53	of which: SME	0	0	0	0	0	0	75.45%	0	0	3	0	2	2	75.45%	0	0	3	0	0	0	75.44%
54	Secured by mortgages on immovable property	1,681	158	32	1	7	6	18.30%	1,652	166	53	1	7	10	18.10%	1,627	168	75	1	6	13	17.99%
55	of which: SME	25	5	4	0	0	1	33.54%	26	4	5	0	2	2	32.26%	26	3	5	0	0	2	31.32%
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					























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

COMMERZBANK Aktiengesellschaft

Row Num	(min EUR, %)	Moratoria - 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																					
2	Central governments																					
3	Institutions																					
4	Corporates	1,310	505	111	5	25	26	25.94%	1,314	454	155	5	20	40	25.95%	1,312	415	158	5	17	51	25.91%
5	Corporates - Of Which: Specialised Lending																					
6	Corporates - Of Which: SME																					
7	Retail	3,432	736	109	9	38	36	32.87%	3,489	623	165	10	31	58	35.26%	3,508	549	220	9	28	81	36.74%
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	1,895	396	45	1	12	7	16.67%	1,942	321	63	1	9	11	17.27%	1,966	281	85	1	8	14	17.54%
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	4,774	1,249	220	14	64	64	29.37%	4,835	1,087	321	15	51	99	30.74%	4,849	975	419	13	45	133	31.61%

Row Num	(min EUR, %)	Moratoria - 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
19	Central banks																					
20	Central governments																					
21	Institutions																					
22	Corporates	268	156	23	0	8	6	25.36%	280	137	29	0	6	8	28.43%	289	122	35	0	5	11	30.08%
23	Corporates - Of Which: Specialised Lending																					
24	Corporates - Of Which: SME																					
25	Retail	2,212	425	50	2	22	12	24.62%	2,246	369	73	1	15	18	24.70%	2,263	329	95	1	14	23	24.59%
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	1,037	196	20	0	8	3	16.00%	1,055	169	29	0	6	5	17.47%	1,066	149	38	0	5	7	18.17%
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	2,480	581	73	2	30	18	24.85%	2,526	505	102	2	21	26	25.77%	2,552	451	131	2	18	34	26.08%

Row Num	(min EUR, %)	Moratoria - 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
37	Central banks																					
38	Central governments																					
39	Institutions																					
40	Corporates	612	185	67	5	11	20	29.44%	591	176	96	5	11	27	28.48%	570	168	126	4	10	33	27.82%
41	Corporates - Of Which: Specialised Lending																					
42	Corporates - Of Which: SME																					
43	Retail	1,181	305	58	7	16	23	40.07%	1,205	248	91	8	16	40	43.85%	1,206	214	123	7	14	57	46.27%
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	840	189	25	1	4	4	17.27%	869	151	34	1	3	6	17.11%	881	130	42	1	3	7	16.97%
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	1,793	480	125	12	27	43	34.35%	1,796	424	187	13	26	67	35.93%	1,776	383	249	11	24	92	36.95%

Row Num	(min EUR, %)	Moratoria - 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
55	Central banks																					
56	Central governments																					
57	Institutions																					
58	Corporates	177	75	5	0	2	0	4.05%	188	60	9	0	1	0	4.03%	194	51	12	0	1	0	3.88%
59	Corporates - Of Which: Specialised Lending																					
60	Corporates - Of Which: SME	5	0	0	0	0	0	11.11%	5	0	0	0	0	10.00%	5	1	0	0	0	0	0	9.09%
61	Retail																					
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	5	0	0	0	0	0	11.11%	5	0	0	0	0	10.00%	5	1	0	0	0	0	0	9.09%
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	183	76	5	0	2	0	4.17%	193	61	9	0	1	0	3.99%	199	52	12	0	1	0	3.92%

Row Num	(min EUR, %)	Moratoria - 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
73	Central banks																					
74	Central governments																					
75	Institutions																					
76	Corporates	6	3	0	0	0	0	9.09%	6	4	0	0	0	0	7.32%	6	3	1	0	0	0	7.27%
77	Corporates - Of Which: Specialised Lending																					
78	Corporates - Of Which: SME																					
79	Retail	5	1	0	0	0	0	50.00%	5	1	0	0	0	33.33%	5	1	0	0	0			













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

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		Regional governments or local authorities																						
4		Public sector entities																						
5		Multilateral Development Banks																						
6		International Organisations																						
7		Institutions																						
8		Corporates																						
9		of which: SME																						
10		Retail	85	40	77	0	1	9	11.66%	92	37	81	0	0	10	12.48%	96	29	65	1	0	11	13.13%	
11		Secured by mortgages on immovable property																						
12		of which: SME																						
13		of which: non-SME																						
14		Items associated with particularly high risk																						
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	411	144	101	1	9	16	15.73%	444	100	113	1	5	19	17.28%	459	75	121	1	4	22	18.34%	

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	
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																						
30		of which: SME																						
31		Retail	126	25	9	1	4	4	50.00%	130	19	11	0	2	6	53.57%	132	15	13	0	2	7	55.40%	
32		Secured by mortgages on immovable property																						
33		of which: SME																						
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	126	25	9	1	4	4	50.00%	130	19	11	0	2	6	53.57%	132	15	13	0	2	7	55.40%	

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	
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																						
51		of which: SME																						
52		Retail	4	1	2	0	0	0	18.90%	4	1	2	0	0	0	18.56%	5	1	2	0	0	0	18.45%	
53		Secured by mortgages on immovable property																						
54		of which: SME																						
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	285	119	93	1	5	12	12.56%	313	81	101	1	3	14	13.32%	327	60	108	1	2	15	13.84%	

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	
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																						
72		of which: SME																						
73		Retail																						
74		Secured by mortgages on immovable property																						
75		of which: SME																						
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	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									







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

Row Num	(min EUR, %)		Moratoria - 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																					
2		Central governments																					
3		Regional governments or local authorities																					
4		Public sector entities																					
5		Multilateral Development Banks																					
6		International Organisations																					
7		Institutions																					
8		Corporates	80	51	79	1	1	10	12.63%	85	38	87	1	1	12	14.15%	88	30	93	1	1	14	15.27%
9		of which: SME																					
10		Retail	127	29	12	1	7	6	54.09%	128	23	16	1	5	9	56.91%	129	19	19	1	4	11	58.40%
11		of which: SME																					
12		Secured by mortgages on immovable property																					
13		of which: non-SME																					
14		Items associated with particularly high risk																					
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	396	153	107	2	16	19	17.97%	420	109	128	2	12	26	20.36%	429	83	144	2	9	32	21.90%

Row Num	(min EUR, %)		Moratoria - 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																					
23		Central governments																					
24		Regional governments or local authorities																					
25		Public sector entities																					
26		Multilateral Development Banks																					
27		International Organisations																					
28		Institutions																					
29		Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
30		of which: SME																					
31		Retail	123	27	10	1	7	6	60.08%	124	22	14	1	5	9	61.65%	125	18	17	1	4	11	62.44%
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	123	27	10	1	7	6	60.08%	124	22	14	1	5	9	61.61%	125	18	17	1	4	11	62.40%

Row Num	(min EUR, %)		Moratoria - 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																					
44		Central governments																					
45		Regional governments or local authorities																					
46		Public sector entities																					
47		Multilateral Development Banks																					
48		International Organisations																					
49		Institutions																					
50		Corporates	80	51	79	1	1	10	12.63%	85	38	87	1	1	12	14.15%	88	30	93	1	1	14	15.27%
51		of which: SME																					
52		Retail	4	1	2	0	0	0	18.39%	4	1	2	0	0	0	18.82%	4	1	2	0	0	0	18.97%
53		of which: 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	273	125	97	1	10	11	13.31%	295	87	114	1	6	17	15.33%	304	65	127	1	4	21	16.35%

Row Num	(min EUR, %)		Moratoria - 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
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	0	0	0	0	0	0	0	0	0
72		of which: SME																					
73		Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
74		of which: 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	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 - Adverse Scenario												
			31/12/2021				31/12/2022				31/12/2023				









# 2021 EU-wide Stress Test: Securitisations

COMMERZBANK Aktiengesellschaft

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	10,148						
2		SEC-SA	3,563						
3		SEC-ERBA	9,753						
4		SEC-IAA	0						
5		<b>Total</b>	<b>23,464</b>						
6	REA	SEC-IRBA	1,914	2,296	2,918	2,993	5,063	5,145	5,173
7		SEC-SA	595	713	786	808	826	1,364	1,485
8		SEC-ERBA	2,105	2,159	2,324	2,450	2,949	3,828	4,751
9		SEC-IAA	0	0	0	0	0	0	0
10		Additional risk exposure amounts	0	0	0	0	0	0	0
11	<b>Total</b>	<b>4,614</b>	<b>5,168</b>	<b>6,028</b>	<b>6,250</b>	<b>8,838</b>	<b>10,337</b>	<b>11,409</b>	
12	Impairments	Total banking book others than assessed at fair value		11	10	10	13	13	13

# 2021 EU-wide Stress Test: Risk exposure amounts

COMMERZBANK Aktiengesellschaft

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	147,963	149,778	150,213	150,607	159,631	164,635	167,307
2	Risk exposure amount for securitisations and re-securitisations	4,614	5,168	6,028	6,250	8,838	10,337	11,409
3	Risk exposure amount other credit risk	143,349	144,610	144,185	144,356	150,793	154,298	155,898
4	Risk exposure amount for market risk	12,333	12,333	12,333	12,333	15,836	15,836	15,836
5	Risk exposure amount for operational risk	18,287	18,287	18,287	18,890	18,397	19,298	21,027
6	Other risk exposure amounts	1	1	1	1	1	1	1
7	<b>Total risk exposure amount</b>	<b>178,585</b>	<b>180,400</b>	<b>180,835</b>	<b>181,832</b>	<b>193,866</b>	<b>199,770</b>	<b>204,172</b>
8	<b>Total Risk exposure amount (transitional)</b>	<b>178,585</b>	<b>180,636</b>	<b>181,001</b>	<b>181,940</b>	<b>194,219</b>	<b>200,024</b>	<b>204,334</b>
9	<b>Total Risk exposure amount (fully loaded)</b>	<b>178,585</b>	<b>180,400</b>	<b>180,835</b>	<b>181,832</b>	<b>193,866</b>	<b>199,770</b>	<b>204,172</b>





# 2021 EU-wide Stress Test: P&L

COMMERZBANK Aktiengesellschaft

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	<b>Net interest income</b>	4,977	4,803	4,748	4,630	4,294	4,075	3,879
2	Interest income	7,586	19,638	18,615	17,848	19,292	18,236	17,084
3	Interest expense	-2,609	-14,834	-13,867	-13,218	-14,998	-14,161	-13,205
4	<b>Dividend income</b>	46	45	46	46	35	30	34
5	<b>Net fee and commission income</b>	3,306	3,299	3,259	3,207	2,874	2,874	2,874
6	<b>Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities</b>	-183	134	134	134	-563	100	100
7	<b>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</b>					-368		
8	<b>Other operating income not listed above, net</b>	324	38	38	38	-82	6	6
9	<b>Total operating income, net</b>	8,469	8,319	8,225	8,055	6,190	7,086	6,893
10	<b>Impairment (-) or reversal of impairment (+) on financial assets not measured at fair value through profit or loss</b>	-1,551	-650	-364	-421	-2,336	-760	-887
11	<b>Other income and expenses not listed above, net</b>	-9,546	-7,048	-6,992	-6,992	-7,815	-6,875	-6,846
12	<b>Profit or (-) loss before tax from continuing operations</b>	-2,628	621	868	642	-3,962	-550	-840
13	<b>Tax expenses or (-) income related to profit or loss from continuing operations</b>	-263	-74	-104	-77	0	0	0
14	<b>Profit or (-) loss after tax from discontinued operations</b>	30						
15	<b>Profit or (-) loss for the year</b>	<b>-2,861</b>	<b>546</b>	<b>764</b>	<b>565</b>	<b>-3,962</b>	<b>-550</b>	<b>-840</b>
16	<b>Amount of dividends paid and minority interests after MDA-related adjustments</b>	117	255	337	271	-397	53	63
17	<b>Attributable to owners of the parent net of estimated dividends</b>	-2,978	291	428	294	-3,565	-604	-902
18	Memo row: Impact of one-off adjustments		814	814	814	814	814	814
19	Total post-tax MDA-related adjustment		0	0	0	0	151	151

## 2021 EU-wide Stress Test

### Major capital measures and realised losses

COMMERZBANK Aktiengesellschaft

		(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 (+/-)	0

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