

Bank Name	COMMERZBANK Aktiengesellschaft
LEI Code	851WYGNLUQLFZBSYGB56
Country Code	DE

The information on Collateral valuation - loans and advances applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits ) of 5% or above, therefore this bank is not required to report it to the EBA.



## **Key Metrics**

(min EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	23,666	23,765	23,715	24,015	C 01.00 (r0020,c0010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	23,666	23,765	23,715	24,015	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	27,141	27,215	26,949	27,247	C 01.00 (r0015,c0010)	Article 25 of CRR
Tier $1$ capital as if IFRS $9$ or analogous ECLs transitional arrangements had not been applied transitional definition	27,141	27,215	26,949	27,247	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	32,174	32,182	31,574	31,612	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	32,174	32,182	31,574	31,612	C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)	Articles 4(118) and 72 of CRR
Risk exposure amounts						
Total risk exposure amount	175,217	175,188	175,106	175,047	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had no been applied	175,217	175,188	175,106	175,047	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	13.51%	13.57%	13.54%	13.72%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	13.51%	13.57%	13.54%	13.72%	(C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010) )/ (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040) )	
Tier 1 (as a percentage of risk exposure amount) - transitional definition	15.49%	15.54%	15.39%	15.57%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	15.49%	15.54%	15.39%	15.57%	(C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) ) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040) )	-
Total capital (as a percentage of risk exposure amount) - transitional definition	18.36%	18.37%	18.03%	18.06%	CA3 {5}	
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	18.36%	18.37%	18.03%	18.06%	(C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	•
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	589,100	520,528	577,634	588,651	C 47.00 (r0300,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	4.61%	5.23%	4.67%	4.63%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



## Leverage ratio

	(mln EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	27,141	27,215	26,949	27,247	C 47.00 (r0320,c0010)	
A.2	Tier 1 capital - fully phased-in definition	26,915	26,990	26,949	27,247	C 47.00 (r0310,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	589,100	520,528	577,634	588,651	C 47.00 (r0300,c0010)	CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	589,100	520,528	577,634	588,651	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	4.61%	5.23%	4.67%	4.63%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	4.57%	5.19%	4.67%	4.63%	[A.2]/[B.2]	



# EBA 2022 EU-wide Transparency Exercise Capital COMMERZBANK Aktengesellschaft

			As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
	A	(min EUR, %) OWN FUNDS	32,174	32,182	31,574	31,612	C 01.00 (r0010,c0010)	REGULATION Articles 4(118) and 72 of ORR
		COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying			,	-	C 01.00 (40010,20010)	
	A.1	transitional adjustments)  Capital instruments eligible as CET1 Capital (including share premium and net own capital	23,666	23,765	23,715	24,015		Article 50 of CRR
	A.1.1	instruments)	12,734	11,326	11,326	11,326	C 01.00 (r0030,c0010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	12,377	14,150	14,980	15,316	C 01.00 (r0130,c0010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (i) of CRR
	A.1.3	Accumulated other comprehensive income	349	83	-792	-481	C 01.00 (r0180,c0010)	Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	0	0	0	0	C 01.00 (r0200,c0010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (r0210,c0010)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	682	590	575	552	C 01.00 (r0230,c0010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-177	-161	-323	-531	C 01.00 (r0250,c0010)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-544	-490	-539	-440	C 01.00 (r0300,c0010) + C 01.00 (r0340,c0010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) or COR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-356	-295	-245	-216	C 01.00 (r0370,c0010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-191	0	0	-125	C 01.00 (r0380,c0010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-643	-480	-269	-621	C 01.00 (r0390,c0010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (r0430,c0010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13		0	0	0	0	C 01.00 (r0440,c0010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-192	-183	-175	-158	C 01.00 (r0450,c0010) + C 01.00 (r0460,c0010) + C 01.00 (r0470,c0010) + C 01.00 (r0471,c0010) + C 01.00 (r0472,c0010)	Articles 4(36), 36(1) point (i) (i) and 89 to 91 of CRIC, Articles 36(1) point (ii) (ii), 24(1) point (ii), 24(1) point (ii), 24(1) point (ii) and 250 of CRIC, Articles 36(1) point (ii) (iii) and 250(1) of CRIC, Articles 36(1) point (ii) (iv) and 153(0) of CRIC and Articles 36(1) point (ii) (v) and 153(0) of CRIC and Articles 36(1) point (ii) (v) and 153(0) of CRIC.
	A.1.14.1	Of which: from securitisation positions (-)	-192	-183	-175	-158	C 01.00 (r0460,c0010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C 01.00 (r0480,c0010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	-145	-536	-583	-306	C 01.00 (r0490,c0010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C 01.00 (r0500,c0010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	0	0	C 01.00 (r0510,c0010)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	-1	-5	-4	-27	C 01.00 (r0513,c0010)	Article 36(1), point (m) and Article 47c CRR
OWN FUNDS Transitional period	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C 01.00 (r0514,c0010)	Article 36(1), point (n) and Article 132c(2) CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C 01.00 (r0515,c0010)	Article 36(1), point (I) CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	-78	C 01.00 (r0524,c0010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-226	-234	-234	-196	C 01.00 (r0529,c0010)	
	A.1.21	Transitional adjustments	0	0	0	0	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (r0220,c0010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (r0240,c0010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	0	0	C 01.00 (r0520,c0010)	Articles 469 to 472, 478 and 481 of CRR
	A.2		3,475	3,451	3,234	3,232	C 01.00 (r0530.c0010)	Article 61 of CISR
	A.2.1	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)  Additional Tier 1 Capital instruments	3,249	3,225	3,234	3,232	C 01.00 (r0540,c0010) + C 01.00	PRINCE OF CON.
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	(r0670,c0010) C 01.00 (r0720,c0010)	
	A2.3	Other Additional Tier I Capital components and deductions	0	0	0	0	C 01.00 (+0690,c0310) + C 01.00 (+0700,c030) + C 01.00 (+0710,c0310) + C 01.00 (+0740,c0310) + C 01.00 (+0744,c0310) + C 01.00 (+0748,c0310)	
	A.2.4	Additional Tier 1 transitional adjustments	226	226	0	0	C 01.00 (r0660,c0010) + C 01.00 (r0680,c0010) + C 01.00 (r0730,c0010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	27,141	27,215	26,949	27,247	C 01.00 (r0015,c0010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	5,033	4,966	4,625	4,365	C 01.00 (r0750,c0010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	4,677	4,821	4,427	4,326	C 01.00 (r0760,c0010) + C 01.00 (r0890,c0010)	
	A.4.2		0	25	157	0	$\begin{array}{c} C\ 01.00\ (r0910,c0010)+C\ 01.00\\ (r0920,c0010)+C\ 01.00\ (r0930,c0010)+C\\ C\ 01.00\ (r0950,c0010)+C\ 01.00\ (r0950,c0010)\\ +C\ 01.00\ (r0955,c0010)+C\ 01.00\ (r0974,c0010)+C\\ 01.00\ (r0973,c0010)+C\ 01.00\ (r0974,c0010)+C\\ \end{array}$	
	A.4.3	Tier 2 transitional adjustments	357	120	41	39	C 01.00 (r0880,c0010) + C 01.00 (r0900,c0010) + C 01.00 (r0960,c0010)	
OWN FUNDS REQUIREMENTS	В	TOTAL RISK EXPOSURE AMOUNT	175,217	175,188	175,106	175,047	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
negomental's	B.1	Of which: Transitional adjustments included	0	0	0	0	C 05.01 (r0010,c0040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	13.51%	13.57%	13.54%	13.72%	CA3 (1)	•
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	15.49%	15.54%	15.39%	15.57%	CA3 (3)	
	C.3	TOTAL CAPITAL RATIO (transitional period)	18.36%	18.37%	18.03%	18.06%	CA3 (5)	
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	23,666	23,765	23,715	24,015	[A1-A.1.13-A1.21+MIN(A.2+A.1.13- A.2.2-A.2.4+MIN(A.4+A.2.2- A.4.3.01.0)]	-
CET1 RATIO (%) Fully loaded <sup>1</sup>	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	13.51%	13.57%	13.54%	13.72%	[D.1]/[B-B.1]	-
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0020)	
Memo items	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0040)	
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<sup>(1)</sup> The fully baded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulatory point of view at the reporting date are not taken into account in this calculation.

Full visided CET1 capital ratio estimation is based on the formulae stated in column "CORP" CODE" — does note that this mich lead to differences to full visided CET1 capital ratios calculated between the carried columns and the carried columns and the carried columns are calculated by the carricolation basis as in the PRINT 3 disclosure



#### Overview of Risk exposure amounts

		RW	/As		1
(min EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE
Credit risk (excluding CCR and Securitisations) <sup>1</sup>	130,590	130,702	130,195	131,828	C 02.00 (10040, c0010) -[C 07.00 (10000, c0220, s001) + C 07.00 (10110, c0220, s001) + C 07.00 (10130, c0220, s001) + C 08.01 (10040, c0220, s002) + C 08.01 (100470, c0200) + C 08.01 (10040, c0220, s002) + C 08.01 (100470, c0010) + C 02.00 (10440, c0100)]
Of which the standardised approach	20,443	21,004	20,423	21,111	C 02.00 (r0060, c0010)-[C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001)+ C 07.00 (r0130, c0220, s001)]
Of which the foundation IRB (FIRB) approach	0	0	0	0	C 02.00 (r0250, c0010) - [C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002)]
Of which the advanced IRB (AIRB) approach	105,179	104,028	104,214	102,186	C 02.00 (r0310, c0010) - [C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001)]
Of which equity IRB	0	0	0	0	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) <sup>2</sup>	11,611	10,123	10,043	9,824	C 07.00 (r090, c3220, s001) + C 07.00 (r0110, c3220, s001) + C 07.00 (r0130, c3220, s001) + C 08.01 (r0040, c3260, s001) + C 08.01 (r0050, c3260, s001) + C 08.01 (r0040, c3260, s002) + C 08.01 (r0050, c3260, s002) + C 08.01 (r0040, c3260, s002) + C 08.01 (r0050, c3260, s002) + C 08.01 (r0040, c3260, s002) + C
Credit valuation adjustment - CVA	2,891	2,663	2,558	2,387	C 02.00 (r0640, c0010)
Settlement risk	0	1	0	1	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	4,491	4,382	4,545	4,569	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	5,841	7,517	7,874	6,547	C 02.00 (r0520, c0010)
Of which the standardised approach	365	390	414	303	C 02.00 (r0530, c0010)
Of which IMA	5,475	7,128	7,461	6,244	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00 (x010), c8x01)*12.5+C 20.00 (x010),c4x5)*12.5+HAV(C 24.00(x010), c0090),C 24.00(x010),c1100),C 24.00(x010),c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	19,795	19,799	19,891	19,891	C 02.00 (r0590, c0010)
Of which basic indicator approach	0	0	0	0	C 02.00 (r0600, c0010)
Of which standardised approach	0	19,799	19,891	19,891	C 02.00 (r0610, c0010)
Of which advanced measurement approach	19,795	0	0	0	C 02.00 (r0620, c0010)
Other risk exposure amounts	0	0	0	0	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	175,217	175,188	175,106	175,047	

<sup>&</sup>lt;sup>1</sup> The positions "of which" are for information and do not need to sum up to Credit risk (excluding CCR and Securitisations)

<sup>&</sup>lt;sup>2</sup> On-balance sheet exposures related to Free Deliveries [according to Article 379(1)] have not been included in 'Counterparty Credit Risk (CCR, excluding CVA)'. They are instead reported in the 'Credit Risk (excluding CCR and Securitisations)' section.



(min EUR)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022
Interest income	5,359	7,239	1,979	4,181
Of which debt securities income	724	961	267	569
Of which loans and advances income	3,824	5,107	1,399	2,992
Interest expenses	1,782	2,390	578	1,301
(Of which deposits expenses)	688	951	236	576
(Of which debt securities issued expenses)	532	700	173	356
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	12	25	0	9
Net Fee and commission income	2,652	3,573	963	1,851
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	38	48	-12	-29
Gains or (-) losses on financial assets and liabilities held for trading, net	447	422	196	215
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	201	604	220	307
Gains or (-) losses from hedge accounting, net	-84	-96	13	-41
Exchange differences [gain or (-) loss], net	7	-44	-5	-44
Net other operating income /(expenses)	-215	-592	39	39
TOTAL OPERATING INCOME, NET	6,635	8,788	2,816	5,186
(Administrative expenses)	3,816	5,173	1,245	2,472
(Cash contributions to resolution funds and deposit guarantee schemes)	402	467	347	491
(Depreciation)	653	870	204	409
Modification gains or (-) losses, net	0	0	0	1
(Provisions or (-) reversal of provisions)	1,299	1,437	117	19
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	1	55	85	2
(Other provisions)	1,298	1,382	32	17
Of which pending legal issues and tax litigation <sup>1</sup>	0	-24	0	0
Of which restructuring <sup>1</sup>	0	398	0	0
(Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup>	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	266	525	380	570
(Financial assets at fair value through other comprehensive income)	4	5	-1	18
(Financial assets at amortised cost)	262	520	381	551
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	209	213	-4	-16
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	4	6	0	4
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	-7	109	528	1,247
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	38	353	330	822
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	38	353	330	822
Of which attributable to owners of the parent	9	430	298	768

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



#### Total Assets: fair value and impairment distribution

(min EUR)	ı	As of 30/09/20	21			As of 31	/12/2021			As of 31,	03/2022			As of 30,	06/2022		
		F	air value hieran	chy		Fa	ir value hierard	chy		Fa	ir value hieran	chy		Fa	ir value hierarc	:hy	
ASSETS:	Carrying amount	Level 1 Level 2 Level 3		Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References	
Cash, cash balances at central banks and other demand deposits	103,251				49,480				99,507				104,650				IAS 1.54 (i)
Financial assets held for trading	45,015	5,617	37,957	1,442	40,290	3,917	35,102	1,271	39,545	4,748	33,104	1,693	41,316	4,781	34,719	1,816	IFRS 7.8(a)(ii);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	39,968	511	36,637	2,819	28,058	507	24,956	2,595	36,166	565	33,032	2,569	38,104	740	34,931	2,434	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	40,169	29,132	10,635	402	40,114	24,445	14,896	774	35,428	24,385	10,293	749	33,940	24,427	8,844	669	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	295,989				296,623				299,962				305,120				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	919	0	919	0	846	0	846	0	1,158	0	1,158	0	1,754	0	1,754	0	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	534				508				-935				-2,733				IAS 39.89A(a); IFRS 9.6.5.8
Other assets <sup>1</sup>	15,392				17,124				15,264				13,418				
TOTAL ASSETS	541,236				473,043				526,094				535,569				IAS 1.9(a), IG 6

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

(min	EUR)		,	ls of 30/09/20	21					As of 31	/12/2021					As of 31	./03/2022					As of 30,	06/2022			
		Gross carryi	ing amount <sup>(2)</sup>		Accun	nulated impairn	nent <sup>(2)</sup>	Gross	carrying amo	unt <sup>(2)</sup>	Accum	nulated impairn	nent <sup>(2)</sup>	Gros	s carrying amo	unt <sup>(2)</sup>	Accui	mulated impairs	nent <sup>(2)</sup>	Gros	s carrying amo	unt <sup>(2)</sup>	Accum	ulated impairn	ient <sup>(2)</sup>	
Breakdown of financial assets by instrument and by counterparty sector <sup>3</sup>		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition		Stage 3 Credit-impaired assets	Stage 1 Assets withour significant increase in credit risk sinco initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not creditimpaired	Stage 3 Credit-impaired assets	References
Financial assets at fair value through other	Debt securities	39,578	171	0	-9	-3	0	39,615	119	0	-11	-2	0	34,913	168	0	-11	-1	0	33,527	84	35	-10	-5	-20	Annex V.Part 1.31, 44(b)
comprehensive income	Loans and advances	433	0	0	0	0	0	393	0	0	-1	0	0	359	0	0	0	0	0	330	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at	Debt securities	33,089	478	0	-23	-17	0	31,858	535	0	-22	-18	0	31,484	506	0	-22	-18	0	31,961	470	0	-23	-18	0	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	248,526	12,937	3,250	-267	-678	-1,741	249,679	13,854	3,110	-271	-739	-1,736	252,032	15,531	3,100	-278	-1,013	-1,714	255,252	16,676	3,392	-288	-883	-1,749	Annex V.Part 1.32, 44(a)

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

<sup>(</sup>P) From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.



#### **Breakdown of liabilities**

COMMERZBANK Aktiengesellschaft

(mln EUR)

		Carrying	amount		
LIABILITIES:	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	References
Financial liabilities held for trading	34,768	32,957	34,765	38,909	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities <sup>1</sup>	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	34,783	19,735	30,451	30,990	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	426,444	375,947	418,934	426,983	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method <sup>1</sup>	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	5,699	6,816	5,548	4,139	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	671	209	-1,459	-3,051	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	3,753	3,748	3,892	3,366	IAS 37.10; IAS 1.54(I)
Tax liabilities	578	560	564	564	IAS 1.54(n-o)
Share capital repayable on demand	0	0	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	3,359	2,519	2,986	2,628	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	1,432	730	535	586	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value <sup>1</sup>	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	511,486	443,222	496,218	505,115	IAS 1.9(b);IG 6
TOTAL EQUITY	29,749	29,821	29,876	30,454	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	541,236	473,043	526,094	535,569	IAS 1.IG6

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



### Breakdown of liabilities

COMMERZBANK Aktiengesellschaft

(mln EUR)

			Carrying	amount		1
Breakdown of financial liabilities t	y instrument and by counterparty sector	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	References
Derivatives		38,945	38,391	37,690	39,375	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	11	7	12	2	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
Short positions	Debt securities	1,227	907	1,247	1,787	Annex V.Part 1.31
	Central banks	43,326	41,032	41,416	41,135	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	1,641	1,417	1,667	1,689	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	7,168	4,387	7,284	7,458	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	4,549	2,779	3,814	3,203	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	57,828	38,484	57,498	64,712	Annex V.Part 1.42(c),44(c)
Deposits	of which: Current accounts / overnight deposits	15,293	8,306	13,911	18,274	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	Other financial corporations	52,692	32,689	49,047	47,654	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	12,359	7,759	14,373	13,310	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	105,906	85,515	98,947	101,347	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	90,241	74,766	85,308	85,929	ECB/2013/33 Annex 2.Part 2.9.1
	Households	150,612	150,067	152,390	153,982	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	137,330	137,168	139,679	140,062	Annex V.Part 1.42(f), 44(c)
Debt securities issued		42,014	42,044	42,303	41,759	Annex V.Part 1.37, Part 2.98
Of which: Subordin	ated Debt securities issued	6,214	6,252	5,587	5,598	Annex V.Part 1.37
Other financial liabilities		1,966	1,932	1,866	1,810	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		501,694	435,455	489,699	501,021	



## 2022 EU-wide Transparency Exercise Market Risk

COMMERZBANK Aktiengesellschaft

	SA						м									IM						
	SA		VaR (Memoral	ndum item)	STRESSED VaR (	Memorandum item)	INCREME AND MIC	NTAL DEFAULT GRATION RISK FAL CHARGE	ALL PRICE	RISKS CAPITA FOR CTP			VaR (Memora	andum item)	STRESSED VaR (/	Aemorandum item)	INCREI DEFAU MIGRATI CAPITAL	LT AND ION RISK	ALL PRICE	RISKS CAPITA FOR CTP	L CHARGE	
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVARAVG)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)		12 WEEKS AVERAGE MEASURE	LASI	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2021	As of 31/12/2021				As of 30/	09/2021									As of 31/12	/2021					
Traded Debt Instruments Of which: General risk Of which: Specific risk	364 277 87	375 271 103	41 38 14	9 9 2	238 178 128	63 41 43							46 43 13	12 11 3	319 219 153	94 59 42						
Equities Of which: General risk Of which: Specific risk Foreign exchange risk	0	0 0 0	5 4 1 37	1 1 0 7	18 17 1 98	4 4 0 18							4 4 0 32	1 1 0	18 18 0 65	4 4 0						
Commodities risk	0 364	0 375	27 <b>61</b>	. 7	247 <b>329</b>	65 <b>85</b>		48				5.475	38 <b>69</b>	14	352 <b>453</b>	87 <b>116</b>	48					7.128
Total	As of 31/03/2022	As of 30/06/2022	61	12	329	As of 31/	47 03/2022	40	, ,	0	0	5,475	69	25	453	As of 30/06		40	0	0	U I	7,128
Traded Debt Instruments	400	288	59	19	257	47							100	17	242	61						
Of which: General risk	272	190	60	20	192	39							93	17	195	43						
Of which: Specific risk	126	97	15	4	129	23							24	9	115	33						
Equities Of which: General risk	0	0	4 4	1 1	16 16	3							4 4	1 1	17 17	3 3						
Of which: Specific risk Foreign exchange risk Commodities risk	0	0	56 50	24 7	108 299	0 30 58							60 38	10 10	128 161	21 50						
Total	400	288	109	35	442	96	46	29	0	0	0	7,461	128	24	314	83	49	58	0	0	0	6,244

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



					Standardise	ed Approach							
			As of 30/09/2021 As of 31/12/2021										
	(min EUR. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions				
	Central governments or central banks	99,507	103,680	653		60,311	64,529	768					
	Regional governments or local authorities	18,414	18,642	436 161		18,178 4,995	18,432 6.950	414 162					
	Public sector entities Multilateral Development Banks	5,104 1,223	7,179 1,223	161		4,995 1,220	1,220	162					
	Multilateral Development Banks International Organisations	1,223 521	521			585	1,220						
	Institutions	3,020	3,056	540		3,077	3,105	705					
	Cornorates	12.572	10,645	5,251		11,585	9,971	5.386					
	of which: SME	790	605	510		735	572	482					
	Retail	9,789	5,831	4,351		9,389	5,215	3,890					
Consolidated data	of which: SME	666	137	80		673	134	79					
Corisondated data	Secured by mortoages on immovable property	2,925	2,917	1,032		3,185	3,174	1,118					
	of which: SME	10	10	4			8 174						
	Exposures in default	482 503	182 503	230 755	281	407 475	1/4	219 713	224				
	Items associated with particularly high risk Covered bonds	503	303	/33		4/3	4/3	/13					
	Claims on institutions and cornorates with a ST credit assessment	56	56	11		75	75	15					
	Collective investments undertakings (CIU)	2,421	2,421	863		2,740	2,740	771					
	Equity	781	781	1,105		1,005	1,005	1,627					
	Other exposures	2,511	2,511	5,742		2,515	2,515	5,750					
	Standardised Total <sup>2</sup>	159,829	160,148	21,130	391	119,741	120,166	21,537	339				

\*\*Copied appears, unlike Epopuars value, a reported before balany risk account of wy official net to cold converses features or cold or middless in the cold converses features are cold or middless in the cold converses features are cold or middless in the cold converses features are cold or middless in the cold or mi

					Standardisc	d Approach			
			As of 30,	09/2021			As of 31,	/12/2021	
	(min EUR. *%)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
	Central governments or central banks	69,101 14,912	72,039 15.110	0		27,622 14,758	30,552 14,964	0	
	Regional governments or local authorities Public sector entities	14,912	6.793	148		14,758	14,964	143	
	Multilateral Development Banks	4,004	0,733	0		0	0,304	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,453	1,456	273		1,895	1,898	475	
	Corporates	1,280	1,073	704		1,517	1,308	867	
	of which: SME	81 8.279	44	34		77 8,059	43	33 3.078	
	Retail of which: SME	8,279	4,569 134	3,405 79		8,059	4,132 131	3,078	
GERMANY	of which: SME Secured by mortgages on immovable property	53	53	20		48	48	18	
	of which: SME	10	10	4		8	8	3	
	Exposures in default	119	51	62	59	114	53	65	53
	Items associated with particularly high risk	62	62	94		65	65	98	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment			0 807				723	
	Collective investments undertakings (CIU) Equity	1,798 522	1,798 522	771		1,715 791	1,715 791	1,340	
	Other exposures	2.440	2,440	5,670		2,430	2.430		
	Standardised Total <sup>2</sup>	2,440	2,770	3,070	91	2,430	2,400	3,003	89

		exposuris, but includes gener	a creat risk adjustments.						
					Standardisc	d Approach			
			As of 30,	09/2021			As of 31,	/12/2021	
	(roto \$1 III *%).	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	Central governments or central banks	14,409	14,409	567		14.414	14,414	683	
	Regional governments or central banks Regional governments or local authorities	14,405	14,409	12		19,919	19,919	7	
	Public sector entities	21	7			5	37	,	
	Multilateral Development Banks	640	640	i i		636	636	0	
	International Organisations	0	0	i o		0	0	ō	
	Institutions	199	231	46		191	214	33	
	Corporates	3,960	2,545	2,474		3,676	2.584	2,470	
	of which: SME	703	557	473		653	525		
	Retail	300	294	220		285	278	209	
POLAND	of which: SME	2	1	0		3	1	0	
FOLAND	Secured by mortgages on immovable property	2,872	2,864	1,012		3,137	3,126	1,100	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	326	121	158	195	255	112	143	142
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)			0					
	Equity	63	63	75		62	62	/3	
	Other evangures	13	13	13	237	13	13	13	186
	Standardised Total <sup>2</sup>								

Compared September   Compare						Standardisc	ed Approach			
Compared Separative   Compared Separative				As of 30,	09/2021			As of 31,	/12/2021	
Regional governments or facial abstractions   1,688   1,687   232   1,685   1,686   232   1,685   1,686   232   1,685   1,686   232   1,685   1,686   232   1,685   1,686		(min EUR. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
Other exposures 3 3 3 3 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	UNITED STATES	Regional comments or local authorities Hillinianal Conjunction Statis John Landon Conjunctions Confunction of Statis SSE Statis Statis SSE STATIS SS STATIS	0 0 0 178	0 0 178 1,058 0 0 0	0 0 0 8 504 0 0 0 0 0 242 0	0	0 0 0 173	0 0 0 173	0 0 0 9	0

		(2) Total value adjustments an exposures, but includes gener		interparty excludes those for se	curtisation exposures, additional	il valuation adjustments (AVAs)	and other own funds reduction	ns related to the	
					Standardisc	ed Approach			
			As of 30;	09/2021			As of 31,	/12/2021	
	(min EUR. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
UNITED KINGDOM	Control decomments or control basis in Control	92 50 64 166 5,897 0 0 0 0 0 0 105	92 53 64 164 5,665 0 0 0 0 0 0 0 0 0	0 11 0 0 33 1,264 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	100 51 6 6 7 115 115 3 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	100 555 0 64 107 4,944 0 0 0 0 0 0 0 0 0 0	0 11 0 0 53 1,307 0 0 0 0 0 0 157 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	ō
	Other exposures Standardised Total <sup>2</sup>	0		0	1	0	0	0	1



COMMERZBANK Aktiengesellschaft

Central decorrements or control brain   Central decorrements of the control brain   Central decorrements or control brain   Central decorrements or control brain   Central decorrements or central brain   Central decorrements or control brain   Central decorrements or central brain					Standardisc	d Approach			
Commit development for control basis   Committee   C			As of 30,	09/2021			As of 31,	12/2021	
Count of accessmentate or control tables   151   279   8   1551   151		Original Exposure <sup>1</sup>	Exposure Value <sup>3</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	Control oncommentation or central bandle Residence of some control of local authorities Residence of some control of local authorities Residence of some control of local authorities Residence of local authorities of loc	0	0 348 0 0	0 0 17 17 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 317 0 0	0 317 0 0	0 0 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0

		exposures, but includes gener	W CNOL TEX ADJUSTMENS.						
					Standardisc	d Approach			
			As of 30	/09/2021			As of 31,	/12/2021	
	(min EUR. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
SWITZERLAND	Control overmentate or centrol stanks  Revisional overmentate or centrol stanks  Revisional overmentate or local admirities  Revisional overmentate  Revisional overse description  Revisional descr	0 0 0 39 4 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 19 1 1 2 2 0 0 0 0 0 0 0 0 0 19 19 10 10 10 10 10 10 10 10 10 10 10 10 10	0	0 0 0 38 3 2 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 38 38 0 2 0 0 0 0 0 0 0	0 0 0 0 19 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
	Standardised Total <sup>2</sup>				0				0

(1) Chignel exposure, unlike Exposure visios, in reported before taking into account any effect due to credit convenion factors or credit nik mitigation techniques (u.g., substitution effects).
(2) Total visios adjustments and provisions per country of counterpainty excludes those for securitisation exposures, additional visitation adjustments (AVAs) and other own funds inductions related to the

Commit descriptions of control before the control of the SER ALL ALL ALL ALL ALL ALL ALL ALL ALL AL			exposures, but includes general	di dedit risk adjustments.						
Control descriptions of the SER, (a)  Control descriptions of the SER, (b)  Control descriptions of the SER, (c)  Control descriptions of the SER,						Standardise	d Approach			
Compared Expensive Vision Risk expensive amount provided and artifactions of the special amount of the special				As of 30/	09/2021			As of 31,	12/2021	
Commit development or central basis   2,560   7,500   1,500		44.00	Original Exposure <sup>1</sup>	Exposure Value <sup>3</sup>	Risk exposure amount		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
Standardised Total <sup>2</sup> 11 10	ITALY	Central occurrements or central shacks  Recitated convernment or local submittes  Recitated convernment to local submittes  Redifficient diversionment tanks  Redifficient diversionment tanks  Instruktions  Gerbach: 100  Gerbach: 100  Read   100  Secured by more convernment to local submitted by the local submitted by th	7,560 1666 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 33 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	1622 0 0 0 0 0 0 1 1 1 0 0 0 0 0 0 0 0 0 0		0 32 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0

					Standardisc	d Approach			
			As of 30,	09/2021			As of 31,	12/2021	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments an provisions <sup>2</sup>
	(min EUR, %)								
NETHERLANDS	Central overmente or central salanta Residual overmente or local attention services of the contral overside of the contral overside of the contral overside of the contral overside ove	152 0 0 0 0 0 0 0 0 0	211 0 0 0 0 0 0 0 0 1 1	0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 3 3 0 0	50 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	
	Items associated with narticularly high risk Convered bonds Claims on institutions and convorates with a ST credit assessment Collective invariants undertakings (CIU) Equally	100 0 0 0 0	100 0 0 0 0	150 0 0 0 0		188 0 0 0 0	188 0 0 0 0	281 0 0 0 0	

		exposures, but includes gener		unterparty excludes those for se	curenation exposures, accinons	i valuation adjustments (AVAs)	and other own runds reducted	IS REMOVED ED ETHE	
					Standardis	d Approach			
			As of 30	/09/2021			As of 31	/12/2021	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
SPAIN	Canillo de consensation o control habits  Canillo de consensation de control habits  Public existe entre de control habits  Public existe entre de control	2,092 821 0 0 0 0 0 0 0 0 0 5 3 3 0 0 0 0 0 0	2,097 814 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	2,091 809 29 0 0 0 0 5 3 3 0 0 0 0 0 0 0 0 0 0 0 0 0	2,096 802 44 0 0 0 0 0 0 0	0 0 17 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
	Other exposures Standardised Total <sup>2</sup>	1		1	7	1	1		7

Compart Sequence   Compart Seq						Standardisc	d Approach			
Compared Sequences   Compare				As of 30,	09/2021			As of 31,	/12/2021	
Control governments or control should be control		(mt 600 %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
Standardised Total <sup>2</sup> 0	LUXEMBOURG	Central querenments or central salamis Seguinal querenments de borja atthorities Seguinal querenments be borja atthorities Seguinal querenments benis Seguinal productions of the seguinal segui	6:1 0 0 0 21:1 7:8 0 0 0 0 0 0 0 0 0 0 0 0 0 0 13:2 3:2 11:1	61 0 0 211 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	36	0	32 0 0 213 0 0 6 0 0 0 0 0 0 0 0 0 470 670 979	0 6 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0



					Standardise	ed Approach			
			As of 31,	03/2022			As of 30,	06/2022	
	(min EUR. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions
	Central governments or central banks Regional governments or local authorities	99,364 17,213	103,602 17,557	1,316 388		100,720 17,153	104,826 17,268	69S 344	
	Public sector entities Multilateral Development Banks	4,894 1,191	6,794 1,191	161 0		4,820 1,224	6,519 1,224	162 0	
	International Organisations Institutions	591 4,248	591 4,260	0 511		440 4,411	440 4,424	0 570	
	Corporates of which: SME	11,171 756	9,272 586	4,651 492		11,320 858	9,172 672	4,911 561	
Consolidated data	Retail of which: SME	9,202 667 3,365	5,216 140	3,889 82		9,761 775 3.361	5,293 140	3,947 82	
	Secured by mortpages on immovable property of which: SNE	3,365 9 415	3,352 9 172	1,180 3 212	233	9	3,349 9 908	1,179 3 1.317	290
	Exposures in default The same associated with particularly high risk Covered bonds	415 397	397	212 596	233	1,211 385	385	1,317 577	290
	Covered bonds  Claims on institutions and cornerates with a ST credit assessment  Collective investments undertakings (CIU)	72 2,277	72 2,277	14 774		18 2,361	18 2,361	4 905	
	Coulty Other exposures	981 2.530	981 2.530	1,328 5.768		917 2,469	917 2,469	1,223 5.714	
	Standardised Total <sup>2</sup>	157,911	158,263	20,789	323	160,569	159,571	21,549	403

					Standardisc	d Approach			
			As of 31,	03/2022			As of 30,	06/2022	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(min EUR, %)	72.282	75,239			20 525	79.365	^	
	Central governments or central banks Regional governments or local authorities	13.955	75,239 14,245			76,525 14,038	79,365		
	Regional governments or local authorities  Public sector entities	4,530	6.445	139		4,445	6.160	138	
	Public sector entities Multilateral Development Banks	4,530	0,443	139		4,443	0,100	130	
	International Organisations	ő					0		
	Institutions	2,820	2,822	294		3,175	3,177	368	
	Cornerates	1,135	934	608		1,382	1,128	792	
	of which: SME	85	48	37		128	82	64	
	Retail	7.987	4,247	3,164		8,451	4.235	3,154	
GERMANY	of which: SME	652	136	80		762	137	80	
GERMANY	Secured by mortgages on immovable property	48	48	18		47	46	17	
	of which: SME	9	9	3		9	9	3	
	Exposures in default	110	47	57	54	112	44	52	56
	Items associated with particularly high risk	98	98	147		94	94	141	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakinos (CIU)	1,697	1,697	726		1,818	1,818	887	
	Equity	763	763	1,043		701	701	949	
	Other exposures	2,452	2,452	5,690		2,315	2,315	5,438	
	Standardised Total <sup>2</sup>				87				91

					Standardise	d Approach			
			As of 31,	/03/2022			As of 30/	06/2022	
	Secured by mortgages on immovable property	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments a provisions <sup>2</sup>
		13,583	13,583	673		12.234	12,234	690	
		41	36	7		37	33	7	
		12	9	5		13	8	6	
	Multilateral Development Banks	682	682	0		635	635	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	178	197	35		138	156	30	
	Corporates	4,012	2,618	2,550		4,260	2,681	2,611	
		668	536	453		727	588	495	
		305	297	223		399	390	292	
POLAND		3	1	0		3	1	0	
. 000		3,316	3,304	1,162		3,314	3,303	1,162	
	of which: SME	265				0 254		122	
	Exposures in default	265	114	143	149	254	98	122	
	Items associated with particularly high risk	0	U	0		0	0	0	
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0	U				0		
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0	0				0		
	Collective investments undertakings (CIU) Equity	64	64	74				65	
	Other exposures	12	12	12		55	33	141	
	Construction Const		**		196		99	474	

(2) Original exposure, untile Exposure value, is reported before taking into account any effect due to credit misters or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of contributive colorish trises for securitation exposures, additional valuation adjustments (AVAs) and other own funds mixtures related to the

		oposures, but indudes general credit risk adjustments.  Standardised Approach												
					Standardisc	d Approach								
			As of 31,	/03/2022			As of 30,	06/2022						
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments a provisions <sup>2</sup>					
	(min EUR, %) Central governments or central banks	0					0	0						
	Regional governments or local authorities	1.888	1,888	264		1,899	1.898	231						
	Public sector entities	0	0	0		0	0	0						
	Multilateral Development Banks	0	0	0		0	0	0						
	International Organisations	0	0	0		0	0	0						
	Institutions	172	172	8		335	335	30						
	Corporates	890	714	388		834	644	445						
	of which: SME	0	0	0		0	0	0						
	Retail	3				3	0	0						
UNITED STATES	of which: SME	u u	U	0		0	U	0						
	Secured by mortgages on immovable property of which: SNE	0	0				0							
	Exposures in default	ő	0				0							
	Items associated with particularly high risk	13	13	19	· ·	13	13	19						
	Covered bonds	0	0	0		0	0	0						
	Claims on institutions and corporates with a ST credit assessment	72	72	14		18	18	4						
	Collective investments undertakings (CIU)	0	0	0		0	0	0						
	Equity	96	96	104		93	93	100						
	Other exposures	1		1		1	1	1						
	Chandan Cond Value													

		(2) Total value adjustments are exposures, but includes general		interparty excludes those for se	curitisation exposures, additiona	I valuation adjustments (AVAs) i	and other own funds reduction	is related to the	
					Standardise	d Approach			
			As of 31,	/03/2022			As of 30/	06/2022	
	(min EUR. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
UNITED KINGDOM	Control conservations or control selection  And Control control control control  Militation of control control  Militation of control control  Militation of con	102 51 0 2 0 107 4,951 0 0 0 0 0 0 0 0 0 0 0 0	1622 554 522 523 1000 4,948 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 111 0 0 49 1,045 0 0 0 0 0 152 0 0	0	139 48 6 6 6 7 8 4,678 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	139 500 500 666 666 666 666 666 666 666 666	0 10 0 0 35 1,021 0 0 0 0 0 162 162	۰
	Other exposures Standardised Total <sup>2</sup>	0	0	0	0	32	32	/9	1



# 2022 EU-wide Transparency Exercise Credit Risk - Standardised Approach COMMERZBANK Aktiengesellschaft

	COMPLEXED WIN AKUENGESENSUNDE								
					Standardise	d Approach			
			As of 31	/03/2022			As of 30	06/2022	
	61.00 N	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
FRANCE	Committee de commi	31 0 285 0 0 0 0 0 3 0 0 0 0 0 0 0 0 0 0 0 0 0	361 0 225 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 15 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	40 0 305 0 0 413 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	378 0 335 0 411 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
		(1) Original exposure, unlike Ex	posure value, is reported befo	ne taking into account any effec	t due to credit convenion factor	or credit risk mitigation technic	oues (e.g. substitution effects)		

		(2) Total value adjustments as exposures, but includes gene		unterparty endudes those for se	curitisation exposures, additions	il valuation adjustments (AVAs)	and other own funds reduction	is related to the	
					Standardise	ed Approach			
			As of 31	/03/2022			As of 30,	(06/2022	
	(min EUR. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
SWITZERLAND	Court of conversaments for control and collections of control and collections of control and collections of col	0 0 0 0 0 0 0 0 21 1 0 0 0 0 0 0 0 0 0 0	50 50 50 50 00 00 00 00 00 00 00 00 00 0	0 0 0 18 18 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 45 3 3 0 24 0 0 0 0 0 0 0 0 0	0 0 0 44 44 3 0 0 0 0 0 0	0 0 0 16 16 0 0 0 0 0 0 0 0 0 0 0 0 0 0	

exposures, but includes general credit risk adjustments.						
		Standardise	d Approach			
As of 31/0	03/2022			As of 30/	06/2022	
Original Exposure* Exposure Value*	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(min EUR, %)						
entral banks 7,077 7,181 local authorities 158 158	0 32		6,347 154	6,441 154	0 31	
: Banks 0 0	0		0	0	0	
0 0	0		0	0	0	
0 0	0		0	0	0	
1 0	0		1 0	0	0	
immovable property 0 0 0	0		0	0	0	
eticularly high risk	0	0	0	0	0	
corporates with a ST credit assessment 0	0		0	0	0	
o contrakinos (CEU)	0		0	0	0	
0 0	0	0	0	0		11

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

(2) Total value adjustments and provisions per country of counterparty encludes those for securitations exposure, adjustment valuations adjustments (AVA) and other own funds reductions valued to the

		(2) Total value adjustments and provisions per country of counterparty encludes throse for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.											
		esponent, con mostes gene	a Otto, rak aujustieres.		Standardise	d Approach							
			As of 31)	03/2022			As of 30,	06/2022					
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>				
	(min EUR, %) Central governments or central banks	0	49	0		0	69	0					
	Regional governments or local authorities	0	0	0		0	0	0					
	Public sector entities Multilateral Development Banks	0	0			0	0	0					
	International Organisations	0	0	0		0	0	0					
	Institutions	0	0	0		0	0	0					
	Corporates	0	0	0		0	0	0					
	of which: SME Retail	0		0		0	0	0					
	of which: SME	3	1			3	1	0					
NETHERLANDS	Secured by mortgages on immovable property	ů ů	0	0		0	0	0					
	of which: SME	0	0	0		0	0	0					
	Exposures in default	0	0	0	0	0	0	0	0				
	Items associated with particularly high risk	74	74	111		87	87	131					
	Covered bonds	0	0	0		0	0	0					
	Claims on institutions and corporates with a ST credit assessment		0			0	0	0					
	Collective investments undertakinos (CIU) Equity		0				0						
	Other exposures	1	1	1		1	i	1					
	Standardised Total <sup>2</sup>				0				0				

		(2) Total value adjustments an exposures, but includes gener		interparty excludes those for se	curitisation exposures, additiona	il valuation adjustments (AVAs)	and other own funds reduction	ns related to the	
			COLUMN REPORT OF THE PARTY OF T		Standardise	ed Approach			
			As of 31,	03/2022			As of 30	/06/2022	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
SPAIN	Committee of the committee of control above  And the control and control above  Public except medium of control above  Public except medium of control above  And the control above  An	1,642 435 28 0 0 0 0 0 5 3 0 0 0 0 0 0 0 0 0 0 0 0 0	1,647 435 0 0 0 0 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 17 0 0 0 0 0 0 0 0	0	1,425 394 27 0 0 0 0 0 6 6 3 0 0 0 0 0 0 0 0 0 0 0 0	1,424 393 45 0 0 0 0 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 18 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
	Other exposures Standardised Total <sup>2</sup>	1		1	0	1	1	1	

					Standardise	ed Approach			
			As of 31,	03/2022			As of 30,	06/2022	
	(min EUR. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
LUXEMBOURG	Central governments or central sharks  Regional governments or robal ashivities  seguinal government or robal ashivities  sharks and sharks or robal ashivities  for sharks or robal sharks  Contrad to robal s	37 42 207 0 1 2 0 0 0 0 0 0 0 3 1 3 1 3 1 1 1 1 1 1 1 1	39 42 00 207 1 1 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	91 0 0 218 0 4 2 2 2 0 0 0 0 0 0 0 0 0 0 0 15 16	92 0 0 218 4 4 2 0 0 0 0 0 0 0 0 0	0 0 0 1 1 2 2 0 0 0 0 0 0 0 0 0 0 1 1 1 1	۰
	Standardised Total <sup>2</sup>		·		0		·		0

## 2022 EU-wide Transparency Exercise Credit Risk - IRB Approach

COMMERZBANK Aktiengesellschaft

		IRB Approach											
				As of 3	0/09/2021					As of 3	1/12/2021		
		Original Exposure							Original Exposure Exposure Value		Risk exposure	amount	Value adjustment
	(min EUR, %)		Of which: defaulted	- Calors		Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provisions
	Central banks and central governments	33,299	39	34,992	4,364	0	3	20,960	37	22,399	3,522	0	3
	Institutions	49,293	7	43,458	16,726	0	67	44,585	6	39,269	15,269	0	87
	Corporates - Of Which: Specialised Lending	218,554 21.629	3,135 806	136,053 19,646	70,913 7.753	1,218	2,236 328	220,847 21,295	2,786 357	137,454 19.401	70,980 7.788	1,250	2,298 289
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	12,431	806 449	8,817	7,753 4,587	312	328 268	12,350	352 491	8,768	7,788 4.467	337	264
	Retail	164,234	1.227	153.763	23.902	1.102	877	164.894	1,214	154,492	23.670	1.061	892
	Retail - Secured on real estate property	91,129	445	91.020	8,349	504	212	92,251	451	92,138	8.318	518	214
	Retail - Secured on real estate property - Of Which: SME	15,251	111	15,258	1.442	170	40	15,368	117	15,373	1,443	184	40
Consolidated data	Retail - Secured on real estate property - Of Which: non-Sh	75,878	336	75,762	6.907	334	173	76,883	334	76,765	6.875	333	175
	Retail - Qualifying Revolving	14,230	20	10,912	628	12	27	14,059	22	10,775	650	13	32
	Retail - Other Retail	58,876	761	51,831	14,925	585	638	58,584	741	51,579	14,702	531	646
	Retail - Other Retail - Of Which: SME	27,943	418	21,656	5,579	274	314	27,704	409	21,451	5,461	245	328
	Retail - Other Retail - Of Which: non-SME	30,933	343	30,175	9,345	311	324	30,880	332	30,128	9,241	286	318
	Equity	0	0	0	0	0		0	0	0	0	0	
	Other non credit-obligation assets				4,968						5,670		
	IRB Total <sup>2</sup>				120,873						119,111		

(1) Olyani exposure, unitie Epocure value, is reported below's price account any effect due to credit convenium factors or credit risk mitigation techniques (e.g., autobilition factors and 118,111.

(2) Bib Trail does not include the Secretification position unities in the results prior to the 2019 energia.

(3) Oly Ny the most investor contrains are discolar from between these bears invited to the following risk contrained or price of the display of t

		as or load district.											
							IRB Ap	proach					
				As of	0/09/2021					As of	31/12/2021		
		Original E	exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount		amount Value adjustments		xposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	e amount	Value adjustme
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisi
	Central banks and central governments	133	0	132	2	0	0	125	0	124	1	0	0
	Institutions	4,856	0	6,066	1,752	0	1	4,425	0	6,009	1,574	0	
	Corporates	106,632	1,870	64,029	29,359	758	1,555	109,175	1,707	66,372	29,814	776	
	Corporates - Of Which: Specialised Lending	12,435	333	11,233	3,941	0	95	12,110	60	11,039	3,926	0	
	Corporates - Of Which: SME	7,468	350	5,731	2,741	190	209	7,455	397	5,712	2,706	208	
	Retail	147,079	698	137,326	17,652	409	418	147,151	675	137,467	17,324	394	
	Retail - Secured on real estate property	82,111	262	82,104	6,576	164	103	82,792	255	82,785	6,461	159	
GERMANY	Retail - Secured on real estate property - Of Which: SME	14,575	77	14,568	1,130	48	25	14,694	82	14,687	1,129	51	
GERMAN	Retail - Secured on real estate property - Of Which: non-SN	67,536	185	67,535	5,446	116	78	68,099	173	68,098	5,332	108	
	Retail - Qualifying Revolving	14,055	19	10,793	621	12	26	13,885	21	10,657	644	13	
	Retail - Other Retail	50,913	417	44,429	10,455	234	288	50,473	399	44,025	10,220	222	
	Retail - Other Retail - Of Which: SME	24,421	271	18,343	3,967	145	160	24,121	259	18,071	3,847	137	
	Retail - Other Retail - Of Which; non-SME	26,492	146	26,086	6,488	89	129	26,352	140	25,954	6,373	85	
	Equity	0	0	0	0	0	0	0	0	0	0	0	
	Other non credit-obligation assets												
	IRB Total												

		IRB Approach													
				As of	0/09/2021					As of	31/12/2021				
		Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	Risk exposure amount		amount Value adjustment		Original Exposure <sup>1</sup>		Exposure Value <sup>1</sup>	Risk exposur	e amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions		
	Central banks and central governments	197	0	192	27	0	0	78	0	77	17	0	0		
	Institutions	1,608	0	1,469 9.246	355 6.395	0	240	633	250	570 9.064	224 5.902	0	0		
	Corporates  Corporates - Of Which: Specialised Lending	11,467 1.971	318 116	1,827	1,395	218	67	11,281 1.916	250 38	1,779	1,276	234	211 57		
	Corporates - Of Which: SME	3,305	11b 68	2,648	1,397	103	50	1,916 3,362	38 61	2,688	1,276	109	41		
	Retail	15.174	517	14.651	6.042	685	453	15,702	528	15.170	6.135	660	460		
	Retail - Secured on real estate property	8.054	181	7.953	1.706	338	108	8,479	193	8.372	1,789	356	113		
	Retail - Secured on real estate property - Of Which: SME	571	34	584	305	122	15	571	35	582	308	133	14		
POLAND	Retail - Secured on real estate property - Of Which: non-Si	7,483	148	7,368	1,401	217	93	7,908	158	7,791	1,482	223	98		
	Retail - Qualifying Revolving	2	0	2	0	0	0	2	0	2	0	0	0		
	Retail - Other Retail	7,118	336	6,697	4,336	347	345	7,221	335	6,796	4,346	304	347		
	Retail - Other Retail - Of Which: SME	3,184	142	3,080	1,566	127	152	3,254	146	3,144	1,567	105	157		
	Retail - Other Retail - Of Which: non-SME	3,934	194	3,617	2,769	220	193	3,967	189	3,652	2,778	199	190		
	Equity	0	0	0	0	0	0	0	0	0	0	0	0		
	Other non credit-obligation assets												_		
	IRB Total														

							IRB Ap	proach					
				As of	30/09/2021					As of 3	31/12/2021		
		Original E	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original E	xposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted			Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provisions
	Central banks and central governments	12,085	0	12,228	0	0	0	7,229	0	7,388	0	0	0
	Institutions Corporates	3,800 19.951	0	3,933 11.864	1,992 6.844	0	1 19	3,601 20.430	0	3,690 12.604	1,721 6.865	0	4 18
	Corporates - Of Which: Specialised Lending	554	0	535	136	0	19	768		733	216	3	10
	Corporates - Of Which: SME	6	0	5	2	0	0	12	0	12	4	0	0
	Retail	134	ō	123	11	ō	ō	144	ō	130	13	ō	ō
	Retail - Secured on real estate property	74	0	74	4	0	0	73	0	73	4	0	0
UNITED STATES	Retail - Secured on real estate property - Of Which: SME	2	0	2	0	0	0	2	0	2	0	0	0
UNITED STATES	Retail - Secured on real estate property - Of Which: non-Si	72	0	72	4	0	0	71	0	71	4	0	0
	Retail - Qualifying Revolving	14	0	9	0	0	0	13	0	9	0	0	0
	Retail - Other Retail	46	0	40	7	0	0	57	0	49	9	0	0
	Retail - Other Retail - Of Which: SME	20	0	13	3	0	0	28	0	19	4	0	0
	Retail - Other Retail - Of Which: non-SME Equity	0	0	27	1	0	0	30	0	30 0	4		0
	Other non-credit-obligation assets	U	0	- 0	U	0	- 0	0			U	0	0
	Other from dedic-configation assets												

							IRB Ap	proach					
				As of :	30/09/2021					As of :	31/12/2021		
		Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value <sup>t</sup>		Of which: defaulted	provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
	Central banks and central governments	5,860	0	6,205	822	0	0	4,628	0	4,972	666	0	0
	Institutions	5,381	0	5,262	2,310	0	2	4,544	0	4,371	2,237	0	28
	Corporates	15,450	1	11,240	8,453	0	7	14,796	1	10,302	8,867	0	11
	Corporates - Of Which: Specialised Lending	2,543	0	2,325	1,078	0	3	2,579	0	2,376	1,270	0	4
	Corporates - Of Which: SME	75	0	73 100	16	0	0	12	0	10	4	0	0
		108		57	9	0	0	111	0	103	12		
	Retail - Secured on real estate property	57	0	57	3	0	0	59	0	59		0	0
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SP		0	50	0	0	0	52 52	0	52	0	0	0
OHITED HANGDON		12		50	2	0	0	12	0	52	3		
	Retail - Qualifying Revolving Retail - Other Retail	12 39	0	35		0	0	40	0	36		0	0
	Retail - Other Retail - Of Which: SME	10		33		0	0	10	0	30	,		
		29		29	-	0	0	30	0	30	6		
	Retail - Other Retail - Of Which: non-SME Equity	0		29		0		30	0	30			0
	Other non credit-obligation assets			,	·	0			0	ů			<u> </u>
	IRB Total												_

## 2022 EU-wide Transparency Exercise Credit Risk - IRB Approach

COMMERZBANK Aktiengesellschaft

							IRB Ap	proach				l l	
				As of	30/09/2021					As of	31/12/2021		
		Original E	xposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original I	xposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	e amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	• • • • • • • • • • • • • • • • • • • •		Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	4,785	0	4,723	977	0	0	3,782	0	3,656	780	0	0
	Corporates	11,617	98	6,185	3,624	33	33	11,758	131	6,228	3,677	55	21
	Corporates - Of Which: Specialised Lending	554	22	460	249	0	4	580	22	483	239	0	3
	Corporates - Of Which: SME	6	0	6	4	0	0	6		6	3	0	0
	Retail	87	0	82	10	0	0	84	0	79	8	0	0
	Retail - Secured on real estate property	49	0	49	5	0	0	47	0	47	4	0	0
FRANCE	Retail - Secured on real estate property - Of Which: SME	ь	0	ь	1	0	0	6	0	ь	1	0	0
TIGHTEL	Retail - Secured on real estate property - Of Which: non-Si Retail - Qualifying Revolving	43	0	43	4	0	0	41 13	0	41	4	0	0
	Retail - Qualifying Revolving Retail - Other Retail	25		24	1	0		25	0	24	1	0	0
		25		24	1	0		Δ.	0	29	3	0	0
	Retail - Other Retail - Of Which: SME	21		20	1	0	0	20	0	20	0	0	0
	Retail - Other Retail - Of Which: non-SME	21		20				0	0	20	3		0
	Equity Other non credit-obligation assets		0	0	0	- 0		0	0	0		-	-
	IRB Total											-	
	IKB local												

							IRB Ap	proach					
				As of	30/09/2021					As of	31/12/2021		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted			Of which: defaulted	provisions		Of which: defaulted	· uice		Of which: defaulted	provisions
	Central banks and central governments	251	0	667	22	0	0	289	0	694	22	0	0
	Institutions	2,169	0	2,184	239	0	0	2,057	0	2,078	214	0	0
	Corporates	6,489	82	3,710	1,686	48	23	6,800	40	3,977	1,801	20	11
	Corporates - Of Which: Specialised Lending	195	0	192	18	0	0	184	0	181	14	0	0
	Corporates - Of Which: SME	22	1	21	6	1	1	15	1	14	6	1	1
	Retail	627	2	579	78	1	2	638	2	586	77	1	1
	Retail - Secured on real estate property	324	1	324	27	1	0	327	1	327	27	1	0
SWITZERI AND	Retail - Secured on real estate property - Of Which:		0	27	2	0	0	27	0	27	2	0	0
SWITZERLAND	Retail - Secured on real estate property - Of Which:		1	297	25	0	0	300	1	300	25	1	0
	Retail - Qualifying Revolving	25	0	17	1	0	0	25	0	17	1	0	0
	Retail - Other Retail	278	1	237	50	0	1	287	1	242	48	0	1
	Retail - Other Retail - Of Which: SME	59	0	47	10	0	0	61	0	48	10	0	0

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

							IRB Ap	proach					
				As of :	30/09/2021					As of	31/12/2021		
		Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	• • • • • • • • • • • • • • • • • • • •		Of which: defaulted	provisions		Of which: defaulted	-		Of which: defaulted	provisions
	Central banks and central governments Institutions	378 1,374	0	386 1,314	473 1,571	0	0 10	384 1,227	0	392 1,166	477 1,490	0	9
	Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	3,027 90	0	1,960 87	990 15	0	1	2,759 90	0	1,655 87	884 16	0	0 0
	Retail  Retail - Secured on real estate property	29 14	0	26 14	3	0	0	32 14	0	26 14	4	0	0
ITALY	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-Sh	2	0	2 12	0	0	0	2 12	0	2 12	0	0	0
	Retail - Qualifying Revolving Retail - Other Retail	5	0	4 9	0 2	0	0	5	0	4 8	0 3	0	0
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	5 5	0	5 4	1 1	0	0	7 5	0	4 4	2	0	0
	Equity Other non-credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0
	IRB Total												

								IRB Ap	proach					
					As of	30/09/2021					As of :	31/12/2021		
			Original I	exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	: amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	: amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
		anks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutio		538	0	550	153	0	0	470	0	454	128	0	0
	Corporati		6,766	149	4,277	2,266	19	59	6,955	140	4,198	2,114	19	61
		Corporates - Of Which: Specialised Lending	682	0	651	158	0	4	775	0	667	133	0	8
		Corporates - Of Which: SME	7	0	0	0	0	0	7	0	0	0	0	0
	Retail		68	0	65	9	0	0	65	0	61	9	0	0
		Retail - Secured on real estate property	35	0	35	2	0	0	32	0	32	2	0	0
NETHERI ANDS		Retail - Secured on real estate property - Of Which: SME	7	0	7	1	0	0	6	0	6	0	0	0
INL ITIERDANDS		Retail - Secured on real estate property - Of Which: non-Si	27	0	27	2	0	0	26	0	26	2	0	0
		Retail - Qualifying Revolving	7	0	5	0	0	0	7	0	5	0	0	0
		Retail - Other Retail	26	0	25	6	0	0	25	0	24	6	0	0
		Retail - Other Retail - Of Which: SME	11	0	10	2	0	0	9	0	9	2	0	0
		Retail - Other Retail - Of Which: non-SME	15	0	15	4	0	0	16	0	15	4	0	0
	Equity		0	0	0	0	0	0	0	0	0	0	0	0
		credit-obligation assets												
	IRB Total													

								IRB Ap	proach					
					As of	30/09/2021					As of	31/12/2021		
			Original I	exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original E	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and
		(min EUR, %)		Of which: defaulted			Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provisions
		anks and central governments	0	0	155	58	0	0	0	0	156	58	0	0
	Institutio		1,236	0	1,215	523	0	0	1,231	0	1,203	491	0	0
	Corporate		4,140	18	2,312	1,125	10	10	4,204	18	2,327	1,136	10	10
		Corporates - Of Which: Specialised Lending	189	0	181	39	0	0	169	0	162	42	0	0
		Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail		70	0	65	3	0	0	58	0	54	3	0	0
		Retail - Secured on real estate property	21	0	21	1	0	0	20	0	20	1	0	0
SPAIN		Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	2	0	2	0	0	0
SIAIN		Retail - Secured on real estate property - Of Which: non-Sh	20	0	20	1	0	0	19	0	19	1	0	
		Retail - Qualifying Revolving Retail - Other Retail	8 41	0	5 38	0	0	0	8	0	5 28	0	0	
			41	0	38	2	0		30	0	28	2	0	
		Retail - Other Retail - Of Which: SME	4	0	4	0	0	0	4	0	2	1	0	
		Retail - Other Retail - Of Which: non-SME	36 0	0	36 0	1	0	0	26	0	25	1	0	
	Equity			0	- 0	U	0	0	0	0	- 0	0		
	Other nor	credit-obligation assets											_	_

							IRB Ap	proach					
				As of	30/09/2021					As of	31/12/2021		
		Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk exposur	e amount	Value adjustments and
	(min EUR, %)	Of which: Of which: provisions Of which: Of which defaulted defaulted defaulted defaulted defaulted											
	Central banks and central governments	0	0	0	0		0		0		0	0	0
	Institutions	1,130	0	829	76	0	0	641	0	508	49	0	0
	Corporates	4,415	0	4,023	1,942	0	13	4,466	5	4,082	1,876	2	14
	Corporates - Of Which: Specialised Lending	1,045	0	984	357	0	5	1,015	2	961	347	0	6
	Corporates - Of Which: SME Retail	2 50	0	41	0	0	0	0 36	0	35	0		0
				19	4	0			0	35 19	3		
	Retail - Secured on real estate property	19	0	19	1	0	0	19	0	19	1		0
LUXEMBOURG	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SN			17		0	0	17	0	17			
		17		17		0		2	0	17	1 1		
	Retail - Qualifying Revolving Retail - Other Retail	29	0	20	0	0	0	15	0	15	0		0
	Retail - Other Retail - Of Which: SME	16		20	3	0	0	2	0	15	2		
	Retail - Other Retail - Of Which: non-SME	13		13	1	0	0	13	0	13			
	Equity	13	0	13	0	0	0	13	0	13	l â	0	0
	Other non credit-obligation assets		_	, i			Ů	_		Ů	-	, i	<u> </u>
	IRB Total												

Credit Risk - IRB Approach

COMMERZBANK Aktiengesellschaft

								IRB Ap	proach					
					As of	31/03/2022					As of 3	0/06/2022		
			Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposur	amount	Value adjustment
		(min EUR, %)												provisions
		anks and central governments					0	7						2
	Institutio		43,842	45	38,904	14,912	25	49	44,483	79	39,818	13,909	18	165
	Corporat		218,675	2,669	135,857	70,875	1,121	2,802	223,960	3,066	138,553	70,545	1,332	2,286
		Corporates - Of Which: Specialised Lending	21,218	345	19,364	8,072	0	325	21,465	348	19,576	9,117	0	372
		Corporates - Of Which: SME	11,631	508	8,296	4,240	342	296	11,232	515	8,001	4,107	394	283
	Retail		166,949	1,208	156,719 93.252	24,159	997	919	166,404 93,528	1,194	156,359	23,036	1,016	919
		Retail - Secured on real estate property	93,366			8,532	506	218			93,415	8,601	498	228
Consolidated data		Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-Sf	15,598 77,768	112	15,607 77.645	1,520 7.012	171 335	43 175	15,463 78,065	115 328	15,466 77,949	1,479 7.123	176 322	46 182
CONSONAUCC GUIC			13,944	323 22	10.637	7,012 642	14	32	78,065 15,780	328	12,214	7,123 1,209	15	182
		Retail - Qualifying Revolving Retail - Other Retail	13,944 59,638	751	10,637 52,831	14,984	478	668	15,780 57.096	777	50.731	1,209	15 503	632
		Retail - Other Retail - Of Which: SMF	27,673	751 426	21.602	14,984 5.487	478 245	341	27,553	426	21,560	13,226 5.463	255	343
			31.965	325	31,229	9,497	233	378	29,543	301	29,171	7.763	248	288
	Equity	Retail - Other Retail - Of Which: non-SME	31,965	325	31,229	9,49/	233	340	29,543	301	29,1/1	7,703	248	400
		n credit-obligation assets	,		Ů	5.558					,	8.531		
	IRB Tota					119.282						119.974		

							IRB Ap	proach					
				As of :	31/03/2022					As of	30/06/2022		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	e amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	114	0	113	2	0	0	123	0	120	2	0	0
	Institutions	4,422	0	6,202	1,695	739	1	4,328	0	6,126	1,491	0	1
	Corporates - Of Which: Specialised Lending	110,148 12,122	1,640 46	67,262 11.043	29,891 4.017	739	2,071 59	110,859 12,512	1,400	67,513 11,376	30,246 4.515	597	1,253
	Corporates - Of Which: SME	7,978	415	6,209	4,017 2.928	218	237	7,380	405	5,759	4,515 2,669	208	222
	Retail	149.477	662	139.965	17.920	384	443	149.036	652	139,675	17.211	378	448
	Retail - Secured on real estate property	84.153	243	84,146	6,720	152	108	84.333	242	84,326	6.800	151	109
	Retail - Secured on real estate property - Of Which: SME	14,922	77	14.915	1,209	48	28	14,784	79	14,777	1.163	49	29
GERMANY	Retail - Secured on real estate property - Of Which: non-S		166	69.231	5.511	104	81	69,549	164	69,549	5.637	102	80
	Retail - Qualifying Revolving	13,772	22	10.520	636	13	32	13,784	24	10,578	652	15	36
	Retail - Other Retail	51,552	397	45,300	10.564	219	303	50.918	386	44,771	9.760	212	304
	Retail - Other Retail - Of Which: SME	24,083	265	18,213	3,865	138	174	23,993	263	18,178	3,824	137	178
	Retail - Other Retail - Of Which: non-SME	27,469	132	27,086	6,699	80	129	26,925	123	26,594	5,936	75	126
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

697 7,614 1,838 1,741 14,881 8,113 580 7,533 2 6,766 3,162 3,604 0 192 0 108 605 351 123 229 0 254 104 150 830 7,759 1,851 1,851 14,818 8,074 560 7,514 1,518 5,225 3,164 2,061 0 252 0 174 630 344 127 217 0 286 116 170 797 9,737 1,991 2,389 15,408 8,220 565 7,656 2 7,185 3,266 3,920 0 251 43 67 533 188 35 153 0 346 156 190 251 5,038 1,325 1,048 6,021 1,737 301 1,436 0 4,284 1,583 2,701 937 10,002 2,065 2,597 15,337 8,180 550 7,629 1,824 5,334 3,269 2,065 0 272 43 90 531 198 36 162 0 333 159 174 240 5,199 1,360 1,187 5,608 1,717 299 1,418 551 3,340 1,600 1,740 POLAND

							IRB Ap	proach					
				As of	31/03/2022					As of	30/06/2022		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposur	e amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	, and		Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provisions
	Central banks and central governments	12,885	0	13,003	0	0	0	10,897	0	10,999	0	0	0
	Institutions		0	3,587	1,494	0	0	3,557	0	3,599	1,375	0	4
	Corporates		8	12,551	7,307	5	17	21,951	8	13,297	7,460	5	21
	Corporates - Of Which: Specialised Lending		0	798	335	0	1	955	0	867	336	0	2
	Corporates - Of Which: SME		0	10	4	0	0	11	0	11	4	0	0
	Retail		1	137	15	0	0	148	0	133	14	1	1
	Retail - Secured on real estate property		0	75	5	0	0	73	0	73	5	1	0
UNITED STATES			0	2	0	0	0	2	0	2	0	0	0
UNITED STATES			0	73	5	0	0	71	0	71	5	1	0
	Retail - Qualifying Revolving		0	9	0	0	0	13	0	8	0	0	0
	Retail - Other Retail		0	54	10	0	0	62	0	52	9	0	0
			0	20	4	0	0	31	0	20	4	0	0
		34	0	34	6	0	0	31	0	31	4	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total	Intel Edit, No.  13.66											

							IRB Ap	proach					
				As of	31/03/2022					As of	30/06/2022		
		Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
	Central banks and central governments	3,609	0	4,019	550	0	0	3,663	0	3,986	368	0	0
	Institutions	4,689	0	4,559	2,223	0	0	4,378	0	4,301	2,239	0	41
	Corporates	14,347	1	9,960	8,977	0	5	13,573	0	9,183	7,416	0	11
	Corporates - Of Which: Specialised Lending	2,311	0	2,177	1,255	0	2	2,060	0	1,945	1,564	0	3
	Corporates - Of Which: SME	12	0	10	4	0	0	11	0	10	5	0	0
	Retail	110	0	101	11	0	1	107	0	99	10	0	0
	Retail - Secured on real estate property	60	0	60	4	0	0	60	0	60	4	0	0
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: SME		0	7	0	0	0	7 54	0	7 54	0		0
OHITED HINODOIT	Retail - Secured on real estate property - Of Which: non-St	53 11	0	53	3	0	0	12		54	3		0
	Retail - Qualifying Revolving Retail - Other Retail	38	0	34		0	0	35	0	30	0		0
	Retail - Other Retail - Of Which: SME	30		54	1	0	0	33		50	ĭ		0
	Retail - Other Retail - Of Which: non-SME	29	0	29	6	0	0	26		26			0
	Recall - Other Recall - Of Which: non-SME Equity	0	0	0	0	0	0	0	0	1 0	i i	0	0
	Other non credit-obligation assets	_	Ů	Ů	-		-	-	_	Ů	-	, and	Ů
	IRB Total												

Credit Risk - IRB Approach

COMMERZBANK Aktiengesellschaft

								IRB Ap	proach					
					As of	31/03/2022					As of	30/06/2022		
			Original E	xposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and
	(m	in EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governme	ents	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions		3,275	0	3,161	776	0	0	3,276	0	3,168	795	0	0
	Corporates		10,899	71	5,948	3,443	23	26	10,603	45	5,739	3,311	13	17
	Corporates - Of Which: Si		570	22	480	228	0	3	535	22	458	194	0	2
	Corporates - Of Which: SI	ME	6	0	6	2	0	0	6	0	6	2	0	0
	Retail		87	0	82	9	0	0	84	0	80	8	0	0
	Retail - Secured on real		47	0	47	5	0	0	47	0	47	4	0	0
FRANCE		cured on real estate property - Of Which: SME	6	0	6	1	0	0	6	0	6	1	0	0
FRANCE		cured on real estate property - Of Which: non-S7	41	0	41	4	0	0	41	0	41	3	0	0
	Retail - Qualifying Revo	olving	13	0	9	1	0	0	13	0	9	1	0	0
	Retail - Other Retail		27	0	26	4	0	0	24	0	23	4	0	0
	Retail - Oth	her Retail - Of Which: SME	4	0	3	0	0	0	4	0	3	0	0	0

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

							IRB Ap	proach					
				As of	31/03/2022					As of	30/06/2022		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	e amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	· uice		Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provisions
	Central banks and central governments	208	0	627	21	0	0	866	0	1,295	22	0	0
	Institutions	1,976	0	1,999	223	0	0	1,934	0	1,945	194	0	0
	Corporates	7,119	39	4,072	1,855	21	15	7,500	66	4,076	1,755	26	29
	Corporates - Of Which: Specialised Lending	181	0	178	16	0	0	173	0	171	22	0	0
	Corporates - Of Which: SME	14	1	14	6	1	1	18	0	18	9	0	0
	Retail	663	2	609	83	1	1	684	3	630	90	2	3
	Retail - Secured on real estate property	340	1	340	31	1	1	367	1	367	42	1	1
SWITZERI AND	Retail - Secured on real estate property - Of Which: SME	35	0	35	5	0	0	53	0	53	12	0	1
SWITZERDAND	Retail - Secured on real estate property - Of Which: non-St	305	1	305	27	1	0	314	1	314	30	1	0
	Retail - Qualifying Revolving	25	0	17	1	0	0	25	0	18	1	0	0
	Retail - Other Retail	298	1	252	51	0	1	292	1	246	47	1	2
	Retail - Other Retail - Of Which: SME	63	0	48	7	0	0	62	1	47	8	1	1
	Retail - Other Retail - Of Which: non-SME	236	0	204	44	0	1	230	0	198	39	0	1
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total											4	

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

							IRB Ap	proach					
				As of :	31/03/2022					As of	30/06/2022		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	366	0	374	436	0	0	350	0	350	401	0	1
	Institutions	1,187	39	1,132	1,317	25	0	1,230	29	1,174	1,215	18	8
	Corporates	2,511	2	1,379	761	0	1	2,849	2	1,685	882	0	2
	Corporates - Of Which: Specialised Lending	105	0	101	17	0	0	47	0	45	6	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	30	0	27	3	0	0	31	0	28	3	0	0
	Retail - Secured on real estate property	15	0	15	1	0	0	16	0	16	1	0	0
ITALY	Retail - Secured on real estate property - Of Which: SME	2	0	2	0	0	0	2		2	0	0	0
111121	Retail - Secured on real estate property - Of Which: non-Si	13	0	13	1	0	0	14	0	14	1		0
	Retail - Qualifying Revolving Retail - Other Retail	10	0	4			0	6	0	1	0		0
		10	0	9				9	0	9	4		0
	Retail - Other Retail - Of Which: SME	3	0	3	1		0	3	0	3	1 1		0
	Retail - Other Retail - Of Which: non-SME	6		6	1		0	6	0	, b	1		0
	Equity Other non credit-obligation assets	0	- 0				0	0	0	0	· ·	0	0
	IRB Total												
	INB Iotal												

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

								IRB Ap	proach					
					As of	31/03/2022					As of	30/06/2022		
			Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	· uice		Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provisions
		inks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institution		560	0	524	149	0	0	713	0	701	144	0	0
	Corporate		6,803	140	4,197 729	2,176 190	20	58 8	7,129 876	141	4,532	2,359 342	20	56
		Corporates - Of Which: Specialised Lending	860	0	729	190		8		0	810	342	0	8
	Retail	Corporates - Of Which: SME	65		61	0			10 66	0	62	1 7	0	0
	Poetani	Retail - Secured on real estate property	34		34			0	34	0	34	,		0
		Retail - Secured on real estate property - Of Which: SME	34	1	34	2		0	54	0	51	2		0
NETHERLANDS		Retail - Secured on real estate property - Of Which: non-Si	27	1	27	2		0	27	0	27	2		0
		Retail - Qualifying Revolving						o o		0				ů
		Retail - Other Retail	23	0	22	ě		o o	25	0	23	, a		ő
		Retail - Other Retail - Of Which: SME	8	0	7	,	0	o o	11	0	9	,		ı ö
		Retail - Other Retail - Of Which: non-SME	15	0	15	3	0	ů,	14	0	14	-		ı ö
	Equity	Acces - Color Moder Of Wilds; Horising	0	ı ö	0	ō	ő	ŏ	0	ő	0	ō		ŏ
		credit-obligation assets												
	IRB Total													

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

							IRB Ap	proach					
				As of	31/03/2022					As of	30/06/2022		
		Original	Exposure <sup>1</sup>	Exposure	Risk exposur	e amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	provisions
	Central banks and central governments	0	0	159	56	0	0	0	0	159	56	0	0
	Institutions	1,153	0	1,128	372	0	0	1,386	0	1,355	301	0	0
	Corporates Corporates - Of Which: Specialised Lending	3,661 161	18	1,766	984 39	10	11	3,995 152	18	1,972 145	981 38	10	10
	Corporates - Of Which: SME	161	0	154	39			132		145	30		0
	Retail	58	0	55	4	0	0	58	0	54	5	0	0
	Retail - Secured on real estate property	20	0	20	1	0	0	24	0	24	1	0	0
	Retail - Secured on real estate property - Of Which: SME	2	0	2	ō	0	ō	2	ō	2	0	ō	0
SPAIN	Retail - Secured on real estate property - Of Which: non-S	18	0	18	1	0	0	22	0	22	1	0	0
	Retail - Qualifying Revolving	8	0	5	0	0	0	8	0	5	0	0	0
	Retail - Other Retail	31	0	30	2	0	0	26	0	25	3	0	0
	Retail - Other Retail - Of Which: SME	5	0	4	1	0	0	5	0	4	1	0	0
	Retail - Other Retail - Of Which: non-SME	26	0	26	2	0	0	21	0	21	2	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

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

							IRB Ap	proach					
				As of	31/03/2022					As of	30/06/2022		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	954	0	826	78	0	0	1,316	0	1,162	110	0	0
	Corporates - Of Which: Specialised Lending	4,480 996	7	4,077 959	1,869 356	2	7	4,768 1,029	8	4,229 1.000	1,912 450	3	20
	Corporates - Of Which: SME	990	3	939	330		0	1,029	3	1,000	430		,
	Refail	37	0	35	4	0	0	34	0	32	3	0	0
	Retail - Secured on real estate property	18	0	18	,	0	0	17	0	17	2	0	0
	Retail - Secured on real estate property - Of Which: SMI		0	2	0	0	ō	2	ō	2	ō	ō	ō
LUXEMBOURG	Retail - Secured on real estate property - Of Which: non		0	16	2	0	0	15	0	15	2	0	0
	Retail - Qualifying Revolving	2	0	2	0	0	0	2	0	1	0	0	0
	Retail - Other Retail	17	0	15	2	0	0	15	0	13	2	0	0
	Retail - Other Retail - Of Which: SME	4	0	2	0	0	0	2	0	1	0	0	0
	Retail - Other Retail - Of Which: non-SME	14	0	13	2	0	0	12	0	12	1	0	0
	Equity	0	0	0		0	0	0	0	0	0		0
	Other non credit-obligation assets												
	IRB Total												



General governments exposures by country of the counterparty

						COI	MERZBANK Aktiengesel							
							As of 31/12/2021							
						Direc	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	ice sheet	
												Off-balance sl	neet exposures	
			Total carrying amount of non-derivative financial		Non-derivative financial a	ssets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[ 0 - 3M [	Austria	0 0 0 0 0 2339 490 729		1		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	489	( ( ( ( (	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0		
Total	Belgium	7.29 0 0 20 157	7 0 0 0 0 0 0 7 157 0	(		0 239 0 7 0 0 0 0 0 0 0 0 0 20 0 157 0 0 183	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6	000000000000000000000000000000000000000	0 0 0 0 0		
[ 0 - 3M [	Bulgaria	0 0 0 8 16 0 25	0 0 0 0 0 8 8 8 16			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		0 0 0	( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( )	000000000000000000000000000000000000000	0 0 0 0 0		17
[ 0 - 3M   [ 3M - 1Y	Cyprus													
Total   Tota	Czech Republic	0	0 0 1 4 4 0 0 0 0 0 0 0 0	(		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	( ( ( ( (	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( )	0 0 0 0 0	0 0 0 0 0		0
To - 3M	Denmark													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Estonia													



General governments exposures by country of the counterparty

						СО	MMERZBANK Aktiengesel	llschaft						
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sl	neet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non-	Total carrying amount of non-derivative financial assets (net of short		Non-derivative financial as	sets by accounting portfoli	,	Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
		derivative financial assets	assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[ 0 - 3M [	Finland	( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( (	0 0 0 0 0 0 15 51 66		0 0 0 0 0		0 0 0 0 15 51 66	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( (	0
[ 0 - 3M [	France	50- 12 16 16 16 19 22 10 500	12 10 18 18 16 21	0 0 6 8 18 0 0 0	0 0 0 0 0	( ( ) ( ) ( ) ( )	503 0 0 0 0 0 0 0 5	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( (	70
[ 0 - 3M [	Germany	434 747 800 1,042 2,484 4,181 3,252 12,949	434 747 806 1,042 2,484 4,182 3,252 <b>12,947</b>	128	0 0 0 0	100 322 188 627 1,377 861 (6)	480 420 1,104 3,317 3,251	1 14 52 52 36 676 2,230 <b>3,061</b>	482 777 764 376 2,936 4,940	1 5 16 3 140 253 684 1,102	1,466 1,542	30 1 0		14
0 - 3M     13M - 1Y	Croatia		0		0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0		0
[ 0 - 3M [	Greece	399 35- ( ( ;	396 334 0 0 0 0 754	30 0 0 3 3 3 3 3	0 0 0 0 0		0 0 0 0 0	0 0 27 0 5 0	0 0 1,300 0 400 0	0 0 0 0 0	0 0 0 0 0 250 250	0 0 0 0 0		0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Hungary	( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( (	0 0 0 0 49 0 0		0 0 0 0 0	( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( (	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		49
[ 0 - 3M [	Ireland		0 0 0 0 0 0		0 0 0 0 0 0		0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( (	0
[ 0 - 3M [	Italy	453 ( 1533 3,481 5,177 <b>9,277</b>	455 1 2 0 15 3,476 5,163 <b>9,252</b>	0 0 0 0 4	0 0 0 0 0		455 1 2 0 154 3,472 5,163 <b>9,248</b>	0 0 0 0 0 28 28	0 0 0 0 0 0 63	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( (	1,817
[ 0 - 3M [	Latvia	259	1 0 0 0 0 0 0 0 29 0 29	0	0 0 0 0 0	25 ( 22 ( 25	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( (	0



General governments exposures by country of the counterparty

						CON	MMERZBANK Aktiengese	Ischaft						
							As of 31/12/2021							
						Direc	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
					Non devicative financial or	ssets by accounting portfolio		Derivatives with po	sitivo fair valvo	Positivativos viiti	a mognitivo fair value	Off-balance sl	neet exposures	
			Total asserting amount of		Non-derivative financial as	sets by accounting portfolio		Derivatives with po-	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y   [ 10Y - more Total	Lithuania	0 22 0 0 0 0 0	0 0 25 0 0 0 0	0 0 0 0 0	C C C C C C C C C C C C C C C C C C C	0 0 25 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		
[ 0 - 3M [	Luxembourg	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		
[ 0 - 3M [	Malta													
[ 0 - 3M [	Netherlands	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Poland	2.010 747 2.942 2.207 1.345 1.288 1.288 1.29,951	2,009 747 2,342 2,207 1,3455 1,288 12 9,949	9 9 9 31 6	( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( )	1,659 542 2,069 1,662 874 544 0		000000000000000000000000000000000000000	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 0 0	0 17 1 0 0 0		30
[ 0 - 3M [	Portugal	115 0 0 597 12 0 4012	115 0 0 0 7 597 12 0	000000000000000000000000000000000000000		2 0 0 589 0 0	112 0 0 8 12 0	0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
Total	Romania	1,149	1,129	U		391	333	U						4
Total	Slovakia	1 0 22 0 0 0 210	1 0 7 202 0 0 0 210	000000000000000000000000000000000000000	C C C C C C C C C C C C C C C C C C C	1 0 7 202 0 0 0	0	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		
Total   Total   Total   Total   Total   Total   Total	Slovenia	10 0 0 0 15 15	0 0 0 0 0 0 0 0 16	000000000000000000000000000000000000000	C C C C C C C C C C C C C C C C C C C	0 0 0 0 0 0 15	0 0 0 0	0	000000000000000000000000000000000000000	0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0		



General governments exposures by country of the counterparty

						CO	MMERZBANK Aktiengesel	llschaft						
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
					Non-derivative financial as	anto hu, noncounting unsefuli		Derivatives with pos	sitivo fois valvo	Positivativos with	negative fair value	Off-balance sl	eet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)		Noir-ueityauve inidicidi as	sets by accounting portion	,	Delivatives with pos	suive fail Value	Derivatives with	negauve ian value			Risk weighted exposure amount
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	comprehensive income	distributed text	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[ 0 - 3M [	Spain	164 77 685 1,066 437 7 400 2,899	682 1,066 437		0 0 0 0 0	1: 60 1,06 39 2,08	76 76 0 40 73	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0
[ 0 - 3M [	Sweden		0 0 0		0 0 0 0		0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	
[ 0 - 3M [	United Kingdom	226 12 6 5 2.61 2.905	0 2 12 0 3 4 54 2,582		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		226 0 12 0 3 54 2,582 <b>2,876</b>	000000000000000000000000000000000000000	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0	1,466
To - 3M	Iceland		0 0 0	0 0 0	0 0 0 0 0		0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	3,11
Total   Tota	Liechtenstein				·		V	v		J				3
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Norway		0 0 0		0 0 0 0 0		0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0
[ 0 - 3M [	Australia		0 0 0	0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0
[ 0 - 3M [	Canada	( 199) 53 154 21 21 121 15 555	0 199 57 150 21 121 195 565		0 0 0 0 0		0 188 57 150 21 121 19 557	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0	345
「0 - 3M [ [3M - 1Y] 「1Y - 2Y [ 「2Y - 3Y [ 13Y - 5Y ] [5Y - 10Y ] [10Y - more	Hong Kong	113	113 0 0 0 0 0 0 0	0	0 0 0 0 0 0		0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0	8



General governments exposures by country of the counterparty

						CO	MMERZBANK Aktiengese							
							As of 31/12/2021							
						Direc	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance sl	heet exposures	
					Non-derivative financial a	ssets by accounting portfolio	,	Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[ 0 - 3M [	Japan	640 640 6 6 753 793	0 0 0 0 0 0 0			0 0 0	640 0 0 0 0 0 0 153 793		0 0 0	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0	( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( (	301
[ 0 - 3M [	u.s.	1,091 61 62 81 81 400 60 1,453 3,999	1 1,091 65 65 289 7 87 1 400	4		646 25 33 30 0 0 0 0 0 0 70 70 70	358 40 254 87 353 604	(	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	5 0 0 0 0 0	( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( (	2,052
[ 0 - 3M   [ 3M - 1Y	China		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(	0 0 0	0	0 0 0 0 0	0 0 0 0 0	(0)	60
To - 3M	Switzerland	55 55 133 6 556 44 847	0 50 50 2 132 0 0 5 5 5 5 5 6 9 49			0 0 0 0 0 0 0 0 0 0 5 4 0 0 0 0 0 0 0 0	50 50 103 0 511 0 49	(	35 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		85
To - 3M	Other advanced economies non EEA	950 950 233 4 1 1 1 1 1 1 1 1 1 1	899 235 2 42 6 16 7 97 0 0			0 0 0 1 1 1 1 1 1 1 1 1 1	0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	1 0 0 0 0 0	(0)	162
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Other Central and eastern Europe countries non EEA		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0	0 0 0 0 0 0 0		0 0 0	0 0 0 0 0	0 0 0 0 0	116 0 0 0 0 0 0 0		15
[ 0 - 3M [	Middle East	7: 9: 9: 9: 22: 24:	5 75 1 1 1 1 0 0 0 0 7 8 28 8 28 9 99			1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	74 1 0 6 28 99 0	(	0 0 0	0	000000000000000000000000000000000000000	17 7 79 0 0 0 0	( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( (	232
10 - 3M	Latin America and the Caribbean	300 10 6 7.7 1.1 1.0	6 16 0 0 0 0 0 0 0 3 73 5 15			92 0 0 0 0 0 0 0 0 73 0 15 0 88	000000000000000000000000000000000000000		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 0 0 0 0 0	( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( )	33



#### General governments exposures by country of the counterparty

COMMEDZDANIK Aldianasasilashada

							COI	MMERZBANK Aktiengese	lischaft						
								As of 31/12/2021	L						
							Direc	t exposures							
		(mln EUR)			On balance sl	neet				Deriva	tives		Off balar	nce sheet	
													Off-balance sh	neet exposures	
						Non-derivative financial a	ssets by accounting portfolic		Derivatives with po	sitive fair value	Derivatives with	n negative fair value			
Residual Ma	aturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[ 0 - 3M	11 11 11 11	Africa	555 31 5 5 155 155 5 5 5	559 38 2 2 51 155 156 55 1018	0 29 2 48 117 105 0 <b>301</b>		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	559 9 0 3 3 39 51 55	(			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	121 19 116 0 0 0		286
[ 0 - 3M [ 3M - 1 ] [ 1Y - 2Y [ 2Y - 3Y [ 3Y - 5Y [ 5Y - 10)	11 14 15 16 17 17 17	Others	281 6 65 88	281 0 1 1 0 6 67 80	0 0 1 1 0 0	(	187 0 0 0 0 0 0 0 0 0 0 0	94 0 0 0 67 80	(			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	26 0 0 91 0		
Total			502	501	1	(	187	313	C	0	0	0	117		287

Notes and definitions

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

- (1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".
- (2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
- (4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet), Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments.
- (5) Residual countries not reported separately in the Transparency exercise

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

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

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

Latin America Angentrias, Bellas, Bolivia, Barall, Citile, Colonbia, Costa Rica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Beharder, Gereada, Gustermala, Guyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and Heise, S. Vincent and Heise, S. Lucia,

Africa Agenta, Egypt, Monroco, South Africa, Angolas, Benni, Rotswanea, Burksine Face, Burundi, Cameroon, Cape Verder, Certifial Microan Republic Of The, Cife D'Noire, Equatorial Guines, Estrea, Ethiopia, Gabon, Gambia, Ghana, Guines, Guines-Bissau, Kenya, Lesothi, Liberia, Madagascar, Malawi, Mall, Mauritaus, Maurita

- (6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.
- (7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.
- (8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAAP



General governments exposures by country of the counterparty

						COI	MMERZBANK Aktiengese	llschaft						
							As of 30/06/2022	2						
						Direc	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance sl	heet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	negative fair value			_
									1					Risk weighted
Residual Maturity		Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial											exposure amount
Residual Maturity	Country / Region	derivative financial assets	assets (net of short positions)									Nominal	Provisions	
				of which: Financial assets	of which: Financial assets	of which: Financial assets at	of which: Financial assets at					Nonmai	FIOVISIONS	
				held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[0-3M[ [3M-1Y[		23	23			23	0		0	0	0	0		
[ 1Y - 2Y [ [ 2Y - 3Y [			0			0	0		0	0	0	0		
[3Y - 5Y [ [5Y - 10Y [	Austria	0	0 0			0 0	0		0	0	0	0		
[10Y - more Total		389 <b>613</b>	389			0 0	389		0 20	0	0	0		0
[ 0 - 3M [ [ 3M - 1Y [		32 0	32	(		32			0 0	0	0	0		
[ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y	Belgium	0	0 0 7			0 0	0		0	0	0	0		
[5Y - 10Y [ 		109 0 158	9 109 0 0 158	(		109 0 0 158	0		0 0	0	0	0		
[ 0 - 3M [		2	2 2	0		2 2 0	0		0 0	0	0	0		S
[ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [	Bulgaria	0	0 0			0 0 0	0		0 0	0	0	0		
		11 0	11 11 0	(		0 11 0 0 20	0		0	0	0	0		10
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [		20	20			20		_	0	0		0		10
[ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [	Cyprus													
13Y - 5Y     15Y - 10Y     110Y - more   Total														
Total   0 - 3M     3M - 1Y		0	0 0			0 0	0		0 0	0	0	0		
「1Y - 2Y 「 「2Y - 3Y 「	Czech Republic	0	0			0	0		0	0	0	0		
[3Y - 5Y [   5Y - 10Y     10Y - more   Total		0	0 0	0		0 0	0		0 0	0	0	0		
Total   0 - 3M     3M - 1Y		4	4	C		4	0		0	0	0	0		0
[ 1Y - 2Y [	Denmark													
[3Y - 5Y   [5Y - 10Y   [10Y - more														
[10Y - more Total [ 0 - 3M [														
3M - 1Y	Estonia													
[3Y - 5Y [ [5Y - 10Y [	Estonia													
[10Y - more Total														



General governments exposures by country of the counterparty

						co	MMERZBANK Aktiengesel	Ischaft						
							As of 30/06/2022							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance st	eet exposures	
					Non-derivative financial as	sets by accounting portfoli	•	Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Finland	0 0 0 13 13 65	0 0 0 0 13 49		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 13 49	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	France	666 1695 2 15 5 37 13	2 15 5 37 13		0 0 0 4 0	2 1 44	453 0 0 0 0 0 0 0 453	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	71
[ 0 - 3M [	Germany	903 850 921 1,136 2,238 3,002 3,141 12,476	850 586 920 1,136 2,838 3,001 3,143 12,474	104 1440 5 5 5 5 5 239 85 40 <b>670</b>	0 0 0 0	33 18 40 73 77 59	511 350 1,824 2,324 3,103	4 16 33 9 180 525 733 <b>1,500</b>	730 393 890 381 2,508 3,164 6,261 <b>14,328</b>	2 8 3 5 166 194 593	1,627 3.604	721 98 21 0 0 1 0 841	0 0 0 0 0	10
0 - 3M	Croatia		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0	
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Greece	513 293 0 0 15 16 0 0	513 293 0 0 0 15 16 0	5 0 0 0 0	0 0 0		0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 27 0 40 51	0 0 0 1,300 0 400	0	000000000000000000000000000000000000000	
[0 - 3M] [3M - 1Y] [1Y - 2Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Hungary	0 2 12 8 15 17	80 2 12 12 8 19 17 0		0 0 0	1 1 1 1	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
10 tal   0 - 3M     13M - 1Y     1 1 - 2Y     12 - 3Y     13Y - 5Y     15Y - 10Y     10Y - more	Ireland	38 0 0 0 0	58 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	51	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	22
Total  [ 0 - 3M	Italy	0 5006 1 2 0 1,907 1,1797 4,326	0 506 1 2 0 0,904 1,306 4,312 8,101	0 6 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 500 1 2 0 0 1,904 1,376 4,312 8,094	0 0 0 0 0 0 0 2 5 25	0 0 0 0 0 0 108	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	1,491
Total	Latvia	8,3,20 0 0 0 0 43	8,101 8 8 0 0 0 43 43		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	4	8,094 0 0 0 0 0	25 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	1,491



General governments exposures by country of the counterparty

						CON	MMERZBANK Aktiengese	llschaft						
							As of 30/06/2022							
						Direc	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with po	citiva fair value	Dariyatiyas with	ı negative fair value	Off-balance sl	neet exposures	
Residual Maturit	y Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short			secs by accounting portions		Delivatives with po-	saverali value	Demauves with	negative ian value			Risk weighted exposure amount
Residual Filadica	, Country / Region	derivative financial assets	assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[ 0 - 3M [	Lithuania		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( (		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		
[ 0 - 3M [	Luxembourg		2 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2 0 0 0 0 0 0	0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0		0 0 0 0 0 0 0 0 0 0 0
[ 0 - 3M [	Malta													
0 - 3M     13M - 1Y     11Y - 2Y     12Y - 3Y     13Y - 5Y     15Y - 10Y     10Y - more	Netherlands	191 6 6 2-2 6 6 7	191 4 0 0 0 4 24 24 0 0 0 0 2 19	160 ( ( 22 ( (	\$ 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[ 0 - 3M [	Poland	1,34 1,81 2,01 94 1,50 60 00 5	2 1,341 8 1,812 4 2,014 5 945 5 1,506 600	36 (18 8) 13 (15	5 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0	1,296 1,375 0 1,365 0 522 579 0 37 0 5,174		000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 9 5 0 0 0		0 0 0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Portugal	44 (5 31) (6 (36)	46 0 0 5 5 7 17 0 0 0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	46 0 0 17 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
To - 3M	Romania	900	479			33	723					·		
To - 3M     3M - 1Y	Slovakia	196	7 0 0 196 0 0 0 0 0 0 0 0 202	(		7 0 196 0 0 0 0 0 0 0 202	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0
[ 0 - 3M [ ] 3M - 1Y [ ] 1Y - 2Y [ ] 1Y - 2Y [ ] 2Y - 3Y [ ] 3Y - 5Y [ ] 19Y - 10Y [ ] 10Y - more Total	Slovenia	44	7 7 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			7 0 0 0 0 0 0 0 41 0 41	0 0 0 0 0	000	000000000000000000000000000000000000000	0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000		



General governments exposures by country of the counterparty

							CON	MERZBANK Aktiengese	llschaft						
								As of 30/06/2022	2						
		j					Direc	t exposures							
	(n	mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
						Non-derivative financial a	ssets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	n negative fair value	Off-balance si	heet exposures	
Residual Matu	irity Count	itry / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short											Risk weighted exposure amount
				positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[ 0 - 3M		Spain	141 452 406 0 389 6 6 367 1,821	405 0 389 66	11		33 3955 344 0 350 0 0 1,122	39 66 367	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y   [ 10Y - more		Sweden		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 0	0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		
[ 0 - 3M   [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more	Unite	ted Kingdom	198 1 1 10 3 3 7 2,534 2,802	198 1 10 0 3 56 2,493			0 0 0 0 0	198 1 10 0 3 56 2,493 <b>2,751</b>	000000000000000000000000000000000000000	0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 1,586
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y   [ 10Y - more	1	Iceland		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	0 0 0	0	0 0 0 0 0	0 0 0 0 0		
[ 0 - 3M [	Lies	echtenstein													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	,	Norway	0 0 0 0 0	0 0 0 0 0			0 0 0 0 0	0 0 0 0 0	0	0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		
[ 0 - 3M [	A	Australia		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		
[ 0 - 3M   [ 3M - 1Y ] [ 1Y - 2Y   [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y   [ 10Y - more Total		Canada	14 120 17 0 137 113 8 50	14 120 117 0 137 113 8 8 509			0 9 0 0 0 0 0	14 111 117 0 137 113 8 8	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y	Но	long Kong	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		



General governments exposures by country of the counterparty

						CO	MERZBANK Aktiengese							
							As of 30/06/2022	2						
						Direc	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance sl	heet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[ 0 - 3M [	Japan	51 ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( (	0 0 0 0 0 0 4 93 50			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	518 0 0 0 0 0 93 50 661		0	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0		145
[ 0 - 3M [	u.s.	1,326 1,327 191 144 177 272 262 1,455 4,193	1,328 193 194 195 178 178 273			1,042 28 18 0 0 0 1,088	238 117 121 178 273 610		0	000000000000000000000000000000000000000	0 0 0 0 0	5 0 0 0 0 0 0 5		800
[ 0 - 3M [	China		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 5	000000000000000000000000000000000000000	(	0 0 0	0	0 0 0 0 0	0 0 0 0 0		65
To - 3M	Switzerland	55 ( 133 100 450 ( 55) 755	53 0 0 5 135 5 1066 0 450 0 51			2 0 30 0 53 30	51 0 106 106 397 0 51	1 1 1 1 1	584 584 102 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	15 0 0 0 0 0 0		69
To - 3M	Other advanced economies non EEA	1,045 1,046 2,55 184 66 6	1,049 146 5 255 0 184 184 66	9:		1 0 35 0 90 0 0	0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0	1 0 0 0 0 0 0		332
0 - 3M	Other Central and eastern Europe countries non EEA		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			000000000000000000000000000000000000000	0 0 0 0 0 0 0 0		0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 115 0 0		20
To - 3M	Middle East	26s 4 7- 131 1: 530	268 0 5 44 4 74 131 2 12 0 530	14		5 0 46 44 0 0 0 95	121 0 0 30 131 12 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	26 79 0 0 125 0 0		303
Total	Latin America and the Caribbean	530 (6 (6 (7) (7) (8) (8) (9) (9)	550 9 19 0 0 0 0 0 5 65 2 12 0 0	14)		95 0 0 0 0 55 12 0	293 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0		303



#### General governments exposures by country of the counterparty

COMMERZBANK Aktiengesellschaft

							COI	MMERZBANK AKUENGESE	iisciidit						
								As of 30/06/2022	2						
							Direc	t exposures							
		(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
							ssets by accounting portfolic		Derivatives with po			h negative fair value	Off-balance s	heet exposures	
						Non-derivative financial as	ssets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	n negative fair value			
	Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
	「0 - 3M 「 「3M - 1Y 「		32:	3 3 1 3 1 3 1 3 1	0	g	0	323	·	0		0 0	159		0
	13M - 1Y    1Y - 2Y    2Y - 3Y    13Y - 5Y    13Y - 10Y    10Y - more   Total	Africa	133 66 3 183 100 81 934	6 68 6 36 3 183 1 101	155 68 29 106 45 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 7 77 56 88	(	0 0	( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( )	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	33 83 0 67 0 0		0 0 0 0 0 0 0
	[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y	Others	319	9 319 1 1 0 0 0 0 0 3 133	125 1 0 0	C C C	78 0 78 0 0 0 0 0 0 0 0	116 0 0 0 0 133			C C C	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	9 0 75 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
L	[5Y - 10Y [ [10Y - more Total		88	1 1 5 85 9 539	1 0 127	0	0 0	0 85 335	(	0 0	0	0 0	0 0 84		0 0 <b>0 291</b>

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

- (1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".
- (2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
- (4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet), Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments.
- (5) Residual countries not reported separately in the Transparency exercise

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

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

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

Latin America Angentrias, Bellas, Bolivia, Barall, Citile, Colonbia, Costa Rica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Beharder, Gereada, Gustermala, Guyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and Heise, S. Vincent and Heise, S. Lucia,

Africa Agenta, Egypt, Monroco, South Africa, Angolas, Benni, Rotswanea, Burksine Face, Burundi, Cameroon, Cape Verder, Certifial Microan Republic Of The, Cife D'Noire, Equatorial Guines, Estrea, Ethiopia, Gabon, Gambia, Ghana, Guines, Guines-Bissau, Kenya, Lesothi, Liberia, Madagascar, Malawi, Mall, Mauritaus, Maurita

- (6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.
- (7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.
  (8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAMP

## Performing and non-performing exposures COMMERZBANK Aktiengesellschaft

Í					As of 30/09/2021									As of 31/12/2021				
		Gross o	arrying amount/ Nominal amount	:		Accumulated imp value due to cred	airment, accumulated neg it risk and provisions <sup>4,8</sup>	ative changes in fair	Collaterals and		Gross ca	rrying amount/ Nomina	lamount		Accumulated imp	pairment, accumulated n fit risk and provisions <sup>4,8</sup>	egative changes in fair	Collaterals and
		Of which performing but past due >30 days	Of which r	non-performing	ř	On performing exposures <sup>2</sup>	On non-performi	ng exposures³	financial guarantees received on non- performing exposures		Of which performing but past due >30 days		Of which non-performing	p <sup>k</sup>	On performing exposures <sup>2</sup>	On non-perform	ning exposures <sup>2</sup>	financial guarantees received on non- performing exposures
(min EUR)		and <=90 days	Of white	ich: defaulted	Of which Stage 3			Of which Stage 3			and <=90 days		Of which: defaulted	Of which Stage 3			Of which Stage 3	
Cash balances at central banks and other demand deposits	94,107		0	0	0	0	0	0	0	40,292	0	0	0		0	0	0	0
Debt securities (including at amortised cost and fair value)	77,603	9 0	0	0	0	53	0	0	0	75,596	23	0	0		53	0	0	
Central banks			0	0	0	0	0	0	0	0	0	0	0		0	0		0
General governments	35,94	2 0	0	0	0	36	0	0	0	35,329	0	0	0		36	0		0
Credit institutions	18,00	3 0	0	0	0	4	0	0	0	16,920	0	0	0		3	0		0
Other financial corporations	16,09	9 0	0	0	0	2	0	0	0	15,281	. 23	0	0		2	0		0
Non-financial corporations	7,56	0	0	0	0	11	0	0	0	8,067		0	0		12	0		0
Loans and advances(including at amortised cost and fair value)	300,819	334	3,896	3,896	3,250	959	1,911	1,741	985	291,356	282	3,541	3,541	3,110	1,020	1,861	1,736	849
Central banks	7,52		۰	0	0	1	0	0	0	10,701	. 0	0	0		1	0		0
General governments	16,14		39	39	39	2	1	1	38	15,177	0	37	37	37	29	1	1	36
Credit institutions	28,34	4 3	42	42	39	27	3	3	1	22,336	26	37	37	34	16	3	2	1
Other financial corporations	30,73	s 0	40	40	15	6	17	12	4	20,107	0	40	40	15	5 5	16	12	7
Non-financial corporations	92,44	5 211	2,758	2,758	2,186	612	1,460	1,306	646	95,353	118	2,425	2,425	2,064	645	1,354	1,243	513
of which: small and medium-sized enterprises	25,21	61	839	839	737	122	430	399	176	25,544	83	951	951	853	136	447	417	272
of which: Loans collateralised by commercial immovable property	16,21	2 2	845	845	491	45	312	214	391	15,624	4	603	603	480	38	246	196	290
Households	125,63	5 120	1,017	1,017	970	310	431	420	296	127,683	138	1,003	1,003	960	324	488	478	293
of which: Loans collateralised by residential immovable property	100,19	66	459	459	449	93	110	109	272	101,783	83	449	449	440	93	114	113	260
of which: Credit for consumption	8,38.	3 42	388	388	356	93	246	237	3	8,311	42	383	383	354	104	244	236	4
DEBT INSTRUMENTS other than HFT	472,525	334	3,896	3,896	3,250	1,012	1,911	1,741	985	407,244	305	3,541	3,541	3,110	1,073	1,861	1,736	849
OFF-BALANCE SHEET EXPOSURES	186,455	5	492	492	116	338	165	24	44	183,005		708	708	151	356	202	41	45

The transferring commons diseased by the fine of the common of the commo

Performing and non-performing exposures COMMERZBANK Aktiengesellschaft

					As of 31/03/2022									As of 30/06/2022				
		Gross ca	arrying amount/ Nominal amo	unt		Accumulated important value due to credi	airment, accumulated no it risk and provisions <sup>4,8</sup>	egative changes in fair	Collaterals and		Gross ca	arrying amount/ Nomina	amount		Accumulated imp value due to cred	airment, accumulated no it risk and provisions <sup>4,8</sup>	egative changes in fair	Collaterals and
		Of which performing but past due >30 days	Of wh	ich non-performing	y.	On performing exposures <sup>2</sup>	On non-perform	ning exposures <sup>1</sup>	financial guarantees received on non- performing exposures		Of which performing but past due >30 days		Of which non-performing <sup>3</sup>		On performing exposures <sup>2</sup>	On non-perfore	ning exposures <sup>3</sup>	financial guarantees received on non- performing exposures
(min FIR)		and <=90 days	or	which: defaulted	Of which Stage 3			Of which Stage 3			and <=90 days		Of which: defaulted	Of which Stage 3			Of which Stage 3	
Cash balances at central banks and other demand deposits	90,395	0	0	0		0		0	0	95,640		294	294	294	0	52	52	0
Debt securities (including at amortised cost and fair value)	71,670	23	0	0		52				70,711	. 18	35	35	35	56	20	20	0
Central banks		0 0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	
General governments	31,305	S 0	0	0	0	36	0	0	0	30,346	. 0	0	0	0	35	0	0	
Credit institutions	17,60	1 0	0	0	0	3	0	0	0	16,386	. 0	0	0	0	2	0	0	
Other financial corporations	15,393	2 23	0	0	0	2	0	0	0	17,651	18	0	0	0	2	0	0	
Non-financial corporations	7,37	1 0	0	0	0	12	0	0	0	6,328	0	35	35	35	16	20	20	
Loans and advances(including at amortised cost and fair value)	302,263	3 286	3,502	3,502	3,100	1,303	1,825	1,714	838	308,772	377	3,762	3,762	3,392	1,168	1,863	1,749	928
Central banks	9,189	9 0	0	0	0	0	0	0	0	9,850	0	0	0	0	1	0	0	•
General governments	14,731	8 0	33	33	33	40	1	1	0	14,448	0	29	29	29	41	0	0	
Credit institutions	27,483	3 12	34	34	32	13	2	2	0	29,932	77	75	75	55	35	36	18	
Other financial corporations	24,511	0	28	28	15	4	16	12	7	26,521		29	29	16	4	16	12	. 7
Non-financial corporations	97,16	0 127	2,410	2,410	2,065	924	1,317	1,221	534	98,250	144	2,656	2,656	2,357	748	1,333	1,251	624
of which: small and medium-sized enterprises	25,72	2 97	966	966	864	144	438	413	270	25,777	103	954	954	854	147	440	420	273
of which: Loans collateralised by commercial immovable property	15,60	2 3	583	583	470	38	194	178	298	15,507	4	580	580	485	39	201	188	293
Households	129,183	2 147	997	997	955	322	489	478	296	129,777	156	973	973	935	338	478	468	297
of which: Loans collateralised by residential immovable property	104,031	0 82	456	456	444	97	116	115	273	104,701	84	461	461	450	100	123	121	271
of which: Credit for consumption	8,29	4 44	379	379	353	105	244	237	4	8,283	48	360	360	338	108	233	226	4
DEBT INSTRUMENTS other than HFT	464,323	309	3,502	3,502	3,100	1,355	1,825	1,714	838	475,123	395	4,090	4,090	3,721	1,224	1,935	1,821	928
OFF-BALANCE SHEET EXPOSURES	183,661		583	583	155	462	181	36	53	186,038		1,142	1,142	122	339	227	34	48

(1) for the distinction of more pulsaring appears pipes rate to Action (AC) of Regulation (10) to \$17,0003 (200) (2) Institution specific with the second of second order to be come to all supports for the result and second or for second order to be second or second or for second order to be second or second or for second order to be second or second or for second order to be second or second or for second order to be second or second or second or for second order to be second or second or second or for second order to be second or second o

(6) for the co-balance sheet liters, accommission impriments and accommission designed droppes in fer value due to code this a sporting according to the first approximation (impriment is an ground according to the FIRED framework (impriment is an according



#### Forborne exposures

			As of 30/	09/2021					As of 31/	12/2021		
		ying amount of with forbearance	Accumulated i accumulated o value due to o provisions for forbearance m	hanges in fair redit risk and exposures with	received on e	ancial guarantees xposures with e measures	Gross carry exposures measures	ring amount of with forbearance	Accumulated in accumulated of value due to or provisions for forbearance me	hanges in fair edit risk and exposures with	received on e	ancial guarantees xposures with e measures
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	3,386	1,356	588	549	1,286	501	3,367	1,418	695	658	1,178	405
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	33	33	1	1	32	32	31	31	1	1	30	30
Credit institutions	1	1	0	0	0	0	0	0	0	0	0	0
Other financial corporations	12	12	8	8	2	2	16	16	8	8	6	6
Non-financial corporations	2,727	1,068	503	471	959	375	2,714	1,138	612	582	856	281
of which: small and medium-sized enterprises	599	297	131	124	212		644	343	138	131	242	
Households	613	242	77	69	293	92	607	233	75	68	286	89
DEBT INSTRUMENTS other than HFT	3,386	1,356	588	549	1,286		3,367	1,418	695	658	1,178	
Loan commitments given	529	142	56	52	13	2	627	207	62	59	13	2
QUALITY OF FORBEARANCE <sup>2</sup>												
Loans and advances that have been forborne more than twice $^{\it 3}$	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria $^{\rm 3}$	0						0					

<sup>(1)</sup> Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

<sup>&</sup>lt;sup>(2)</sup>For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F18.00 / F19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451-TTS on Supervisory reporting, However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

<sup>(1)</sup> The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits ) of 5% or above.



#### Forborne exposures

COMMERZBANK Aktiengesellschaft

			As of 31/	03/2022					As of 30/	06/2022		
		ring amount of with forbearance	Accumulated i accumulated of value due to co provisions for forbearance m	hanges in fair redit risk and exposures with	Collateral and fina received on ex forbearance	xposures with		ying amount of with forbearance	Accumulated in accumulated ci value due to cr provisions for forbearance m	hanges in fair edit risk and exposures with	Collateral and fina received on ex forbearance	xposures with
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	o
Debt securities (including at amortised cost and fair value)	o	o	0	0	o	0	o	o	o	0	0	o
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	3,325	1,451	762	707	1,205	414	3,501	1,473	747	690	1,042	389
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	31	31	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	16	16	8	8	6	6	16	16	8	8	6	6
Non-financial corporations	2,686	1,184	675	628	912	321	2,884	1,244	660	611	740	299
of which: small and medium-sized enterprises	666	392	159	151	247		610	386	150	143	230	
Households	592	220	79	71	287	87	601	213	79	71	296	83
DEBT INSTRUMENTS other than HFT	3,325	1,451	762	707	1,205		3,501	1,473	747	690	1,042	
Loan commitments given	570	209	61	55	14	3	564	168	60	54	13	4
QUALITY OF FORBEARANCE <sup>2</sup>												
Loans and advances that have been forborne more than twice <sup>3</sup>	0						0					
Non-performing forborne loans and advances that failed to meet the non- performing exit criteria <sup>3</sup>	0						0					

<sup>(1)</sup> Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

(2)For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F18.00 / F19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

<sup>(3)</sup> The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits ) of 5% or above.



## 2022 EU-wide Transparency Exercise Breakdown of loans and advances to non-financial corporations other than held for trading COMMERZBANK Aktiengesellschaft

			As of 3	0/09/2021					As of 31	L/12/2021					As of 3	1/03/2022					As of 30	/06/2022		
	Gross carr	ying amount				Accumulated	Gross carr	ying amount				Accumulated	Gross carr	ying amount				Accumulated	Gross carr	rying amount				Accumulated
		Of which non- performi		Of which loans and advances subject to	Accumulated impairment <sup>1</sup>	negative changes in fair value due to		Of which: non- performin		Of which loans and advances subject to	Accumulated impairment <sup>1</sup>	negative changes in fair value due to		Of which non- performi		Of which loans and advances subject to	Accumulated impairment <sup>1</sup>	negative changes in fair value due to		Of which non- performin		Of which loans and advances subject to	Accumulated impairment <sup>1</sup>	value due to
(min EUR)			of which: defaulted	impairment	,	credit risk on non-performing exposures <sup>1</sup>			of which: defaulted	impairment		credit risk on non-performing exposures <sup>1</sup>			of which: defaulted	impairment		credit risk on non-performing exposures <sup>1</sup>			of which: defaulted	impairment		credit risk on non-performing exposures <sup>1</sup>
A Agriculture, forestry and fishing	539	9	9	428	3	0	516	9	9	515	3	0	423	5	5	422	3	0	437	5	5	436	3	0
B Mining and guarrying	1.907	23	23	1.907	24	0	2.119	1	1	2.119	2	0	2.042	4	4	2.041	4	0	2.140	380	380	2.140	219	0
C Manufacturing	29,505	889	889	29,008	774	1	28,669	792	792	28,167	751	1	30,223	783	783	29,641	988	1	30,582	861	861	29,975	756	11
D Electricity, gas, steam and air conditioning supply	8,588	21	21	8,123	18	2	9,120	21	21	9,109	19	2	8,878	21	21	8,808	21	2	8,462	22	22	8,452	17	2
E Water supply	1.536	6	6	1.524	5	0	1.559	6	6	1.550	7	0	1.635	6	6	1.625	6	0	1.738	7	7	1.729	6	0
Construction	2,690	81	81	2,674	71	1	2,597	103	103	2,582	72	2	2,759	83	83	2,743	80	2	3,179	109	109	3,165	78	1
3 Wholesale and retail trade	13.058	446	446	12.981	353	4	14.494	434	434	14.423	378	4	14.780	420	420	14.684	329	4	14.955	419	419	14.835	328	4
H Transport and storage	6.028	85	85	5,989	54	22	6,376	93	93	6,343	65	22	6.259	92	92	6.225	52	22	6.016	74	74	6.008	87	11
Accommodation and food service activities	1,066	93	93	1,062	47	1	1,184	96	96	1,181	47	1	1,817	88	88	1,813	37	1	1,943	83	83	1,940	38	0
Information and communication	5.706	250	250	5,696	218	1	6.557	249	249	6,443	229	1	6.731	249	249	6.620	223	1	6.510	69	69	6.402	45	1
K Financial and insurance activities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
L Real estate activities	12.668	658	658	12.459	231	80	12.741	419	419	12,708	222	4	12.510	437	437	12.478	283	4	12.481	412	412	12.452	289	4
M Professional, scientific and technical activities	2,663	57	57	2,628	50	2	2,571	64	64	2,536	60	2	2,650	64	64	2,621	60	2	2,509	50	50	2,486	49	2
N Administrative and support service activities	3,771	62	62	3,765	40	1	4,076	65	65	4,070	40	1	3,789	94	94	3,783	54	1	4,332	101	101	4,327	82	1
D Public administration and defence, compulsory social security	7	0	0	7	0	0	7	0	0	7	0	0	7	0	0	7	0	0	10	0	0	10	0	0
P Education	133	6	6	130	6	0	139	3	3	137	3	0	163	3	3	160	3	0	133	3	3	131	2	0
Q Human health services and social work	1,000	8	8	996	21	0	897	8	8	893	20	0	957	9	9	953	22	0	965	9	9	961	22	0
R Arts, entertainment and recreation	396	5	5	394	4	0	392	5	5	390	4	0	324	5	5	323	4	0	345	6	6	344	4	0
Other services	1.185	57	57	1.118	38	1	1 339	56	56	1,273	37	1	1.215	47	47	1.145	33	1	1.511	46	46	1.439	36	1 1
nans and advances	92 446	2.758	2.758	90.890	1.956	116	95 353	2 425	2 425	94 447	1 959	40	97.160	2.410	2.410	96,092	2 200	42	98.250	2.656	2.656	97.231	2.062	10

<sup>(1)</sup> The Riems 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F 05.01), which follows a sign convention based on a credit/debt convention, as explained in Amer. V, Part 1 paragraphs 10 and 11 of Regulation (01) 2012/163-1 17 on Supervisory reporting.