



## 2024 EU-wide Transparency Exercise

<b>Bank Name</b>	COMMERZBANK Aktiengesellschaft
<b>LEI Code</b>	851WYG NLUQLFZBSYGB56
<b>Country Code</b>	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.

## 2024 EU-wide Transparency Exercise

### Key Metrics

COMMERZBANK Aktiengesellschaft

(mln EUR, %)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
<b>Available capital (amounts)</b>						
Common Equity Tier 1 (CET1) capital - transitional period	25,369	25,720	25,769	25,520	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	25,369	25,720	25,769	25,520	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	28,585	28,926	28,981	28,735	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	28,585	28,926	28,981	28,735	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	33,369	33,859	33,782	34,171	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	33,369	33,859	33,782	34,171	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
<b>Risk exposure amounts</b>						
Total risk exposure amount	173,626	175,114	173,081	172,887	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 not been applied	173,626	175,114	173,081	172,887	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
<b>Capital ratios</b>						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	14.61%	14.69%	14.89%	14.76%	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	14.61%	14.69%	14.89%	14.76%	(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	16.46%	16.52%	16.74%	16.62%	CA3 (3)	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	16.46%	16.52%	16.74%	16.62%	(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	19.22%	19.34%	19.52%	19.77%	CA3 (5)	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	19.22%	19.34%	19.52%	19.77%	(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))	-
<b>Leverage ratios</b>						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	585,843	592,257	630,827	641,499	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	4.88%	4.88%	4.59%	4.48%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR

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### Leverage ratio

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		(min EUR, %)					
		As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	28,585	28,926	28,981	28,735	C 47.00 (r0320,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	28,585	28,926	28,981	28,735	C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	585,843	592,257	630,827	641,499	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	585,843	592,257	630,827	641,499	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	4.88%	4.88%	4.59%	4.48%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	4.88%	4.88%	4.59%	4.48%	[A.2]/[B.2]	

		(in EUR, %)						
		As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION	
OWN FUNDS Transitional period	A	OWN FUNDS	33,369	33,859	33,782	34,371	C01.00 (0000,0000)	Article 41 (1) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	26,989	26,720	26,769	26,520	C01.00 (0000,0000)	Article 42 of CRR
	A.1.1	Capital Instruments eligible as CET1 Capital (including share premium and net own capital instruments)	11,314	11,327	11,271	11,327	C01.00 (0000,0000)	Article 36(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	16,822	16,834	16,864	16,809	C01.00 (0000,0000)	Article 36(1) point (c), 36(2) and 36(1) point (g) and (i) of CRR
	A.1.3	Accumulated other comprehensive income	-480	-592	-429	-265	C01.00 (0000,0000)	Article 41(10), 36(1) point (e) and 38(1) point (j) of CRR
	A.1.4	Other Reserves	0	0	0	0	C01.00 (0000,0000)	Article 41(17) and 36(1) point (h) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C01.00 (0000,0000)	Article 41(21), 36(1) point (f) and 36(1) point (i) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	542	542	566	598	C01.00 (0000,0000)	Article 64 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-466	-395	-308	-315	C01.00 (0000,0000)	Article 32 to 35 and 38(1) point (i) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-559	-535	-606	-766	C01.00 (0000,0000) + C01.00 (0000,0000)	Article 41(23), 36(1) point (b) and 37 of CRR, Article 41(25), 36(1) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences (net of associated DTLs)	-204	-212	-194	-181	C01.00 (0000,0000)	Article 36(1) point (c) and 39 of CRR
	A.1.10	(-) RRS shortfall of credit risk adjustments to expected losses	-168	-112	-267	-352	C01.00 (0000,0000)	Article 36(1) point (d), 40 and 130 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-789	-565	-362	-572	C01.00 (0000,0000)	Article 41(10), 36(1) point (h) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C01.00 (0000,0000)	Article 41(22), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C01.00 (0000,0000)	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	-91	-117	-110	-93	C01.00 (0000,0000) + C01.00 (0000,0000) + C01.00 (0000,0000) + C01.00 (0000,0000)	Article 42(6), 36(1) point (h) and 80 to 84 of CRR, Article 36(1) point (h), 34(2) point (b), 24(4) point (b) and 29 of CRR, Article 36(1) point (h) and 27(2) of CRR, Article 36(1) point (h) and 131(1) of CRR and Article 36(1) point (i) and 122(1) of CRR
	A.1.14.1	Of which: from securitisation positions (-)	-91	-117	-110	-93	C01.00 (0000,0000)	Article 36(1) point (h), 24(2) point (b), 24(4) point (b) and 29 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	C01.00 (0000,0000)	Article 42(7), 36(1) point (h), 43 to 46, 49(2) and (3), and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C01.00 (0000,0000)	Article 36(1) point (c) and 39, Article 40(1) point (a) and 40(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	C01.00 (0000,0000)	Article 42(7), 36(1) point (h), 45, 46, 47, 49(1) point (b), 49(2) to (3), and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.85% threshold	0	0	0	0	C01.00 (0000,0000)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	-111	-114	-95	-99	C01.00 (0000,0000)	Article 36(1) point (h) and Article 67 of CRR
	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C01.00 (0000,0000)	Article 36(1) point (h) and Article 130(2) of CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C01.00 (0000,0000)	Article 36(1) point (h) of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CSR	-143	-143	-174	-174	C01.00 (0000,0000)	Article 3 of CRR
	A.1.20	CET1 Capital elements or deductions - other	-298	-298	-318	-296	C01.00 (0000,0000)	-
	A.1.21	Transitional adjustments	0	0	0	0	NAI (1.1.1.6 - 1.1.1.8 - 1.1.1.9)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 capital instruments (+/-)	0	0	0	0	C01.00 (0000,0000)	Article 40(2) to (5), and 48A to 48F of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C01.00 (0000,0000)	Article 47A and 48D of CRR
A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	0	0	C01.00 (0000,0000)	Article 48D to 47Z, 47A and 48E of CRR	
A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	5,216	3,207	3,212	3,215	C01.00 (0000,0000)	Article 43 of CRR	
A.2.1	Additional Tier 1 Capital Instruments	3,216	3,207	3,212	3,215	C01.00 (0000,0000) + C01.00 (0000,0000)	-	
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C01.00 (0000,0000)	-	
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C01.00 (0000,0000) + C01.00 (0000,0000) + C01.00 (0000,0000) + C01.00 (0000,0000) + C01.00 (0000,0000)	-	
A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C01.00 (0000,0000)	-	
A.3	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	28,585	28,926	28,981	28,735	C01.00 (0000,0000)	Article 51 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	4,784	4,893	4,891	5,436	C01.00 (0000,0000)	Article 71 of CRR	
A.4.1	Tier 2 Capital Instruments	4,754	4,804	4,898	5,331	C01.00 (0000,0000) + C01.00 (0000,0000)	-	
A.4.2	Other Tier 2 Capital components and deductions	0	192	78	83	C01.00 (0000,0000) + C01.00 (0000,0000) + C01.00 (0000,0000) + C01.00 (0000,0000) + C01.00 (0000,0000) + C01.00 (0000,0000)	-	
A.4.3	Tier 2 transitional adjustments	29	27	25	22	C01.00 (0000,0000) + C01.00 (0000,0000) + C01.00 (0000,0000)	-	
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	173,826	175,114	173,081	172,887	C01.00 (0000,0000)	Article 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	0	0	0	0	C01.00 (0000,0000)	-
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	14.61%	14.69%	14.89%	14.76%	SA1 (1)	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	16.46%	16.52%	16.74%	16.62%	SA1 (2)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	19.22%	19.34%	19.52%	19.77%	SA1 (3)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	25,369	25,720	25,769	25,520	A.1.A.1.13.A.1.13.MIN.2.A.1.13.A.2.1.A.1.A.MIN.4.A.1.13.A.3.A.1.13.A.4	-
	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	14.61%	14.69%	14.89%	14.76%	SA1 (4.1)	-
Memo Items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C01.00 (0000,0000)	-
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C01.00 (0000,0000)	-
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C01.00 (0000,0000)	-
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C01.00 (0000,0000)	-

(1) The fully loaded CET1 ratio is an internal calculation based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulator point of view at the reporting date are not taken into account in this calculation. Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP CODE" - please note that this might lead to differences to fully loaded CET1 Capital ratios published by the participating banks e.g. in their Pillar 3 disclosures

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Overview of Risk exposure amounts

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(min EUR, %)	RWAs				COREP CODE
	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
Credit risk (excluding CCR and Securitisations) <sup>1</sup>	127,603	128,723	127,759	127,354	C 02.00 (r0040, c0010) - (C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0470, c0010) + C 02.00 (r0490, c0010)
Of which the standardised approach	32,127	31,453	30,976	31,027	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	84,210	84,425	82,714	83,937	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>	11,417	10,475	10,147	10,337	C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0490, c0010)
Credit valuation adjustment - CVA	2,097	1,975	2,119	1,876	C 02.00 (r0640, c0010)
Settlement risk	0	2	0	0	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	5,108	4,844	4,832	4,991	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	6,603	6,306	5,644	5,730	C 02.00 (r0520, c0010)
Of which the standardised approach	828	1,021	810	976	C 02.00 (r0530, c0010)
Of which IMA	5,775	5,285	4,834	4,754	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00 (r0010, c0010)*12.5 + C 20.00 (r0010, c0450)*12.5 - MAX(C 24.00 (r0010, c0090), C 24.00 (r0010, c0100), C 24.00 (r0010, c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	20,797	22,790	22,576	22,576	C 02.00 (r0590, c0010)
Of which basic indicator approach	0	0	0	0	C 02.00 (r0600, c0010)
Of which standardised approach	20,797	22,790	22,576	22,576	C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (r0620, c0010)
Other risk exposure amounts	0	0	3	23	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	173,626	175,114	173,081	172,887	

<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>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.

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(min EUR)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024
Interest income	13,032	18,215	5,243	10,564
Of which debt securities income	1,708	2,344	661	1,377
Of which loans and advances income	11,285	15,832	4,581	9,187
Interest expenses	6,820	9,891	3,199	6,571
(Of which deposits expenses)	5,830	8,513	2,815	5,775
(Of which debt securities issued expenses)	851	1,177	348	725
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	14	29	10	13
Net Fee and commission income	2,574	3,369	918	1,794
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	71	17	52	93
Gains or (-) losses on financial assets and liabilities held for trading, net	-228	-208	-127	-139
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	106	-116	86	112
Gains or (-) losses from hedge accounting, net	-1	39	-12	-25
Exchange differences [gain or (-) loss], net	9	21	-5	-7
Net other operating income /(expenses)	-523	-757	-3	22
<b>TOTAL OPERATING INCOME, NET</b>	<b>8,236</b>	<b>10,718</b>	<b>2,962</b>	<b>5,857</b>
(Administrative expenses)	3,878	5,232	1,308	2,642
(Cash contributions to resolution funds and deposit guarantee schemes)	357	415	91	166
(Depreciation)	567	768	193	391
Modification gains or (-) losses, net	0	-1	0	-55
(Provisions or (-) reversal of provisions)	144	195	188	354
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	-33	-51	-32	-49
(Other provisions)	177	246	220	403
Of which pending legal issues and tax litigation <sup>1</sup>	0	205	0	0
Of which restructuring <sup>1</sup>	0	-285	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)	406	675	108	310
(Financial assets at fair value through other comprehensive income)	-6	-3	-1	1
(Financial assets at amortised cost)	412	678	109	309
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	24	34	-9	-11
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	3	4	0	2
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	0	0
<b>PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS</b>	<b>2,864</b>	<b>3,401</b>	<b>1,083</b>	<b>1,952</b>
<b>PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS</b>	<b>1,842</b>	<b>2,214</b>	<b>761</b>	<b>1,341</b>
Profit or (-) loss after tax from discontinued operations	0	0	0	0
<b>PROFIT OR (-) LOSS FOR THE YEAR</b>	<b>1,842</b>	<b>2,214</b>	<b>761</b>	<b>1,341</b>
Of which attributable to owners of the parent	1,829	2,224	747	1,285

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

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

2024 EU-wide Transparency Exercise  
Total Assets: fair value and impairment distribution  
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(mm EUR)		As of 30/09/2023				As of 31/12/2023				As of 31/03/2024				As of 30/06/2024				References
ASSETS:	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy				
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		
Cash, cash balances at central banks and other demand deposits	87,542				93,029				108,985				103,999				IAS 1.54 (f)	
Financial assets held for trading	28,461	5,515	21,601	1,345	26,559	3,453	22,081	1,025	26,058	6,058	19,046	953	27,721	6,749	19,933	1,039	IFRS 7.8(a)(i); IFRS 9 Appendix A	
Non-trading financial assets mandatorily at fair value through profit or loss	41,549	412	39,126	2,011	48,074	209	45,847	2,017	58,573	291	56,287	1,995	61,726	457	59,363	1,906	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)(iii); IFRS 9.4.1.5	
Financial assets at fair value through other comprehensive income	38,121	28,334	9,304	483	40,143	22,085	17,720	338	43,582	29,503	13,433	646	46,926	33,140	12,899	888	IFRS 7.8(b); IFRS 9.4.1.2A	
Financial assets at amortised cost	320,835				316,131				321,890				326,473				IFRS 7.8(c); IFRS 9.4.1.2	
Derivatives – Hedge accounting	2,026	0	2,026	0	1,497	0	1,497	0	1,595	0	1,595	0	1,460	0	1,460	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	-4,172				-2,356				-2,286				-2,562				IAS 39.89A(a); IFRS 9.6.5.8	
Other assets <sup>1</sup>	12,872				11,497				11,044				11,842					
<b>TOTAL ASSETS</b>	<b>527,235</b>				<b>534,595</b>				<b>569,441</b>				<b>577,585</b>				IAS 1.8(a), XI 6	

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

(mm EUR)		As of 30/09/2023						As of 31/12/2023						As of 31/03/2024						As of 30/06/2024						References
Breakdown of financial assets by instrument and by counterparty sector <sup>1</sup>		Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</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	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	
Financial assets at fair value through other comprehensive income	Debt securities	37,778	76	25	-9	-2	-5	39,734	169	26	-11	-3	-5	42,806	561	16	-10	-4	-4	45,817	897	18	-10	-6	-4	Annex V Part 1.31, 44(b)
	Loans and advances	260	0	0	0	0	0	232	0	0	0	0	0	217	0	0	0	0	0	215	0	0	0	0	0	Annex V Part 1.32, 44(a)
Financial assets at amortised cost	Debt securities	46,607	356	0	-18	-15	0	47,342	414	0	-18	-16	0	47,995	413	0	-19	-16	0	47,765	805	0	-19	-36	0	Annex V Part 1.31, 44(b)
	Loans and advances	254,106	19,863	3,851	-284	-867	-1,922	247,394	20,041	3,803	-268	-966	-1,959	251,630	20,636	4,202	-326	-857	-2,068	246,717	30,179	4,119	-281	-832	-2,245	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>(2)</sup> 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.

## 2024 EU-wide Transparency Exercise

### Breakdown of liabilities

COMMERZBANK Aktiengesellschaft

(min EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
Financial liabilities held for trading	21,570	18,927	16,686	17,521	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	40,294	36,941	59,895	62,167	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	410,159	421,934	435,911	440,231	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	3,016	3,100	2,965	2,324	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	-4,215	-3,311	-3,277	-3,095	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	3,456	3,550	3,636	3,550	IAS 37.10; IAS 1.54(l)
Tax liabilities	568	536	537	570	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	19,714	19,917	19,878	20,934	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	0	0	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
<b>TOTAL LIABILITIES</b>	<b>494,562</b>	<b>501,595</b>	<b>536,231</b>	<b>544,202</b>	<b>IAS 1.9(b); IG 6</b>
<b>TOTAL EQUITY</b>	<b>32,673</b>	<b>33,000</b>	<b>33,210</b>	<b>33,383</b>	<b>IAS 1.9(c), IG 6</b>
<b>TOTAL EQUITY AND TOTAL LIABILITIES</b>	<b>527,235</b>	<b>534,595</b>	<b>569,441</b>	<b>577,585</b>	<b>IAS 1.IG6</b>

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



## 2024 EU-wide Transparency Exercise

### Breakdown of liabilities

COMMERZBANK Aktiengesellschaft

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
Derivatives		21,873	19,990	17,121	16,825	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	1	0	0	1	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	1,713	1,016	1,540	1,861	Annex V.Part 1.31
Deposits	Central banks	8,600	6,969	7,002	8,116	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	1,189	1,012	1,142	1,100	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	11,543	10,143	10,600	11,030	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	3,561	3,427	3,747	3,731	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	58,054	53,942	65,768	67,624	Annex V.Part 1.42(c), 44(c)
	of which: Current accounts / overnight deposits	13,620	13,927	14,746	13,920	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	48,658	47,224	60,138	60,112	Annex V.Part 1.42(d), 44(c)
	of which: Current accounts / overnight deposits	11,404	11,377	13,324	13,183	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	112,507	119,402	119,076	116,201	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	81,901	89,385	82,382	83,834	ECB/2013/33 Annex 2.Part 2.9.1
	Households	163,690	173,087	181,436	187,302	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	140,137	149,725	158,108	163,668	Annex V.Part 1.42(f), 44(c)
Debt securities issued		46,736	47,457	51,136	51,571	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		5,856	6,219	6,177	7,009	Annex V.Part 1.37
Other financial liabilities		1,665	1,672	1,640	1,599	Annex V.Part 1.38-41
<b>TOTAL FINANCIAL LIABILITIES</b>		<b>475,039</b>	<b>480,903</b>	<b>515,456</b>	<b>522,244</b>	

2024 EU-wide Transparency Exercise  
Market Risk  
COMMERZBANK Aktiengesellschaft

	SA		IM										IM											
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum Item)		STRESSED VaR (Memorandum Item)			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum Item)		STRESSED VaR (Memorandum Item)			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT
			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)		PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE			
(min EUR)																								
	As of 30/09/2023	As of 31/12/2023	As of 30/09/2023										As of 31/12/2023											
Traded Debt Instruments	331	304	82	35	156	49							91	37	183	64								
Of which: General risk	232	198	78	32	147	54							101	42	201	74								
Of which: Specific risk	96	105	69	20	132	38							53	20	115	38								
Equities	0	0	3	1	10	3							4	1	10	3								
Of which: General risk	0	0	3	1	10	3							4	1	10	3								
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0								
Foreign exchange risk	496	716	38	7	76	27							25	9	61	30								
Commodities risk	0	0	45	13	178	40							31	5	144	34								
<b>Total</b>	<b>827</b>	<b>1,020</b>	<b>101</b>	<b>45</b>	<b>260</b>	<b>63</b>	<b>92</b>	<b>101</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>5,775</b>	<b>109</b>	<b>41</b>	<b>229</b>	<b>65</b>	<b>85</b>	<b>76</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>5,285</b>
	As of 31/03/2024	As of 30/06/2024	As of 31/03/2024										As of 30/06/2024											
Traded Debt Instruments	309	408	97	23	182	76							52	14	187	60								
Of which: General risk	197	269	107	23	186	74							49	13	190	50								
Of which: Specific risk	111	138	43	8	112	44							23	8	132	44								
Equities	0	0	3	1	9	4							3	1	9	3								
Of which: General risk	0	0	3	1	9	4							3	1	9	3								
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0								
Foreign exchange risk	499	566	21	6	56	20							23	9	75	30								
Commodities risk	0	0	16	6	100	24							23	8	110	32								
<b>Total</b>	<b>808</b>	<b>974</b>	<b>105</b>	<b>35</b>	<b>194</b>	<b>72</b>	<b>87</b>	<b>85</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>4,834</b>	<b>62</b>	<b>17</b>	<b>223</b>	<b>76</b>	<b>94</b>	<b>92</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>4,754</b>

Market risk template does not include CUI positions under the particular approach for position risk in CUIs (Articles 348(1), 350 (3) (c) and 364 (2) a) CRD), which instead are included in the RW1a OI1 template.





	Standardised Approach							
	As of 31/03/2024				As of 30/06/2024			
	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions
(H000R_N)								
<b>Consolidated data</b>	149,095	149,095	2,881		137,863	140,346	2,886	
Central governments or central banks	23,000	23,000	1,420		23,000	23,044	1,368	
Regional governments or local authorities	4,589	5,761	229		4,643	5,879	219	
Public sector entities	2,643	3,363	7		2,526	3,043	6	
Multilateral Development Banks	1,086	1,086	0		1,545	1,545	0	
International Organisations	11,429	11,429	1,897		12,219	12,863	2,218	
Institutions	21,211	17,148	11,098		23,454	18,774	12,282	
Corporates	3,396	2,886	1,344		3,382	3,251	1,311	
of which: SME	6,310	4,681	2,424		6,564	4,571	2,482	
Retail	795	360	94		874	395	80	
Secured by mortgages on immovable property	13,296	13,322	3,551		14,844	14,776	3,532	
of which: SME	3,395	3,342	1,197		3,299	3,295	1,155	
Exposures in default	1,643	271	306	511	1,670	286	306	526
Exposures in default	631	580	838		681	628	942	
Items associated with particular high risk	0	0	0		0	0	0	
Covered bonds	0	0	1		15	15	3	
Claims on institutions and corporates with a ST credit assessment	2,479	2,479	971		2,385	2,385	886	
Collective investments undertakings (CIU)	160	160	961		160	160	960	
Equity	2,299	2,299	5,271		2,089	2,089	4,672	
Other securities								
<b>Standardised Total<sup>2</sup></b>	<b>224,048</b>	<b>224,067</b>	<b>33,728</b>	<b>794</b>	<b>220,463</b>	<b>222,723</b>	<b>33,168</b>	<b>816</b>

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
 (2) Standardised Total does not include the securitisation portfolio until the results prior to the 2024 exercise.  
 (3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparties covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

	Standardised Approach							
	As of 31/03/2024				As of 30/06/2024			
	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(H000R_N)								
<b>GERMANY</b>	81,354	81,274	42		79,174	79,077	27	
Central governments or central banks	10,273	10,413	48		10,278	10,288	48	
Regional governments or local authorities	3,912	5,125	205		3,974	5,142	195	
Public sector entities	0	0	0		0	0	0	
Multilateral Development Banks	0	0	0		0	0	0	
International Organisations	3,361	3,361	341		3,310	3,289	401	
Institutions	4,517	4,517	3,234		4,596	4,613	3,794	
Corporates	1,713	1,227	996		1,695	1,398	972	
of which: SME	2,612	2,142	1,029		2,718	2,483	1,259	
Retail	538	124	71		503	121	71	
Secured by mortgages on immovable property	5,351	5,366	2,000		5,323	5,472	2,124	
of which: SME	1,030	1,030	1,030		1,030	1,030	1,030	
Exposures in default	322	54	54	65	319	38	38	65
Exposures in default	324	272	378		321	271	478	
Items associated with particular 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)	2,028	2,028	879		1,945	1,945	885	
Equity	568	568	727		564	564	725	
Other securities	0	0	0		0	0	0	
<b>Standardised Total<sup>2</sup></b>	<b>110</b>	<b>110</b>	<b>1,021</b>	<b>261</b>	<b>110</b>	<b>110</b>	<b>1,012</b>	<b>266</b>

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
 (2) Total value adjustments and provisions per country of counterparties includes those for securitisation exposures but includes general credit risk adjustments.  
 (3) Total value adjustments and provisions per country of counterparties includes those for securitisation exposures but includes general credit risk adjustments.

	Standardised Approach							
	As of 31/03/2024				As of 30/06/2024			
	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(H000R_N)								
<b>POLAND</b>	10,179	10,181	770		10,111	10,119	760	
Central governments or central banks	0	0	0		0	0	0	
Regional governments or local authorities	14	11	12		12	11	2	
Public sector entities	34	12	12		3	2	1	
Multilateral Development Banks	1,201	1,201	0		1,145	1,145	0	
International Organisations	0	0	0		0	0	0	
Institutions	0	0	0		483	483	0	
Corporates	4,672	2,964	2,880		4,511	2,892	2,794	
of which: SME	1,374	1,079	936		1,396	1,062	922	
Retail	75	367	270		75	367	266	
Secured by mortgages on immovable property	0	0	0		0	0	0	
of which: SME	2,028	2,022	717		1,945	1,942	685	
Exposures in default	223	71	71	113	228	74	74	104
Exposures in default	0	0	0		0	0	0	
Items associated with particular high risk	0	0	0		0	0	0	
Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0	
Other securities	17	17	17		17	17	17	
<b>Standardised Total<sup>2</sup></b>	<b>146</b>	<b>146</b>	<b>1,021</b>	<b>266</b>	<b>146</b>	<b>146</b>	<b>1,012</b>	<b>266</b>

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
 (2) Total value adjustments and provisions per country of counterparties includes those for securitisation exposures but includes general credit risk adjustments.

	Standardised Approach							
	As of 31/03/2024				As of 30/06/2024			
	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(H000R_N)								
<b>UNITED STATES</b>	10,275	10,154	0		10,187	10,471	0	
Central governments or central banks	1,793	1,780	560		1,729	1,728	536	
Regional governments or local authorities	0	0	0		0	0	0	
Public sector entities	0	0	0		0	0	0	
Multilateral Development Banks	0	0	0		0	0	0	
International Organisations	1,992	1,992	283		1,997	1,995	283	
Institutions	1,502	1,369	1,376		1,593	1,211	1,385	
Corporates	17	17	12		17	16	12	
of which: SME	0	0	0		0	0	0	
Retail	0	0	0		0	0	0	
Secured by mortgages on immovable property	0	0	0		0	0	0	
of which: SME	0	0	0		0	0	0	
Exposures in default	18	18	27		18	18	27	
Exposures in default	0	0	0		0	0	0	
Items associated with particular high risk	0	0	0		0	0	0	
Covered bonds	0	0	1		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		13	13	3	
Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	11	11	18		10	10	18	
Other securities	0	0	0		0	0	0	
<b>Standardised Total<sup>2</sup></b>	<b>37</b>	<b>37</b>	<b>37</b>	<b>37</b>	<b>37</b>	<b>37</b>	<b>37</b>	<b>37</b>

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
 (2) Total value adjustments and provisions per country of counterparties includes those for securitisation exposures but includes general credit risk adjustments.

	Standardised Approach							
	As of 31/03/2024				As of 30/06/2024			
	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(H000R_N)								
<b>UNITED KINGDOM</b>	906	1,396	9		822	1,396	9	
Central governments or central banks	1,035	1,035	338		959	954	334	
Regional governments or local authorities	0	0	0		0	0	0	
Public sector entities	0	0	0		0	0	0	
Multilateral Development Banks	0	0	0		0	0	0	
International Organisations	0	0	0		0	0	0	
Institutions	871	866	338		972	962	338	
Corporates	4,921	4,888	1,992		4,442	4,364	1,965	
of which: SME	19	19	19		19	19	19	
Retail	351	31	31		354	31	31	
Secured by mortgages on immovable property	165	32	18		162	32	18	
of which: SME	1	1	1		1	1	1	
Exposures in default	0	0	0		0	0	0	
Exposures in default	127	127	130	0	129	129	134	0
Items associated with particular high risk	0	0	0		0	0	0	
Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	14	14	14		14	14	14	
Other securities	73	73	95		72	72	95	
<b>Standardised Total<sup>2</sup></b>	<b>97</b>	<b>97</b>	<b>97</b>	<b>97</b>	<b>97</b>	<b>97</b>	<b>97</b>	<b>97</b>

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
 (2) Total value adjustments and provisions per country of counterparties includes those for securitisation exposures but includes general credit risk adjustments.











		IRB Approach									
		As of 31/03/2024					As of 30/06/2024				
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions		
		Of which: subfunded		Of which: subfunded		Of which: subfunded		Of which: subfunded			
FRANCE	Central banks and central governments	0	0	0	0	0	0	0	0		
	Institutions	4,022	0	3,996	983	0	4,947	0	4,794	897	0
	Corporates	5,547	210	5,366	7,288	194	5,422	303	5,297	7,861	139
	Corporates - Of Which: Specialised Lending	522	0	486	161	0	537	0	484	175	0
	Corporates - Of Which: SME	0	0	6	1	0	0	6	1	0	0
	Retail	89	0	64	6	0	87	0	63	7	0
	Retail - Secured on real estate property	42	0	42	4	0	40	0	40	4	0
	Retail - Secured on real estate property - Of Which: SME	4	0	4	0	0	4	0	4	1	0
	Retail - Secured on real estate property - Of Which: non-SME	38	0	38	4	0	37	0	37	3	0
	Retail - Qualifying Revolving	14	0	10	1	0	14	0	10	1	0
	Retail - Other Retail	13	0	13	2	0	13	0	13	2	0
	Retail - Other Retail - Of Which: SME	3	0	3	0	0	3	0	3	1	0
	Retail - Other Retail - Of Which: non-SME	10	0	10	1	0	10	0	10	1	0
	Equity	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0
IRB Total											

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

		IRB Approach									
		As of 31/03/2024					As of 30/06/2024				
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions		
		Of which: subfunded		Of which: subfunded		Of which: subfunded		Of which: subfunded			
ITALY	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	287	0	237	127	0	561	0	534	242	0
	Corporates	2,859	5	1,532	768	2	3,054	15	1,496	802	9
	Corporates - Of Which: Specialised Lending	64	0	48	8	0	64	0	47	8	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	30	0	28	3	0	33	0	31	2	0
	Retail - Secured on real estate property	16	0	16	3	0	17	0	17	1	0
	Retail - Secured on real estate property - Of Which: SME	3	0	3	0	0	3	0	3	0	0
	Retail - Secured on real estate property - Of Which: non-SME	13	0	13	1	0	13	0	13	1	0
	Retail - Qualifying Revolving	6	0	4	0	0	4	0	4	0	0
	Retail - Other Retail	9	0	8	1	0	10	0	10	1	0
	Retail - Other Retail - Of Which: SME	1	0	1	0	0	1	0	1	0	0
	Retail - Other Retail - Of Which: non-SME	8	0	7	1	0	9	0	9	1	0
	Equity	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0
IRB Total											

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

		IRB Approach									
		As of 31/03/2024					As of 30/06/2024				
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions		
		Of which: subfunded		Of which: subfunded		Of which: subfunded		Of which: subfunded			
SWITZERLAND	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	1,254	0	1,232	194	0	1,454	0	1,346	242	0
	Corporates	7,352	37	3,735	1,689	22	7,298	27	3,781	1,633	16
	Corporates - Of Which: Specialised Lending	2	0	2	1	0	2	0	2	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	604	4	585	85	3	619	5	588	83	3
	Retail - Secured on real estate property	392	3	392	71	2	397	3	397	29	2
	Retail - Secured on real estate property - Of Which: SME	27	2	27	3	1	27	2	27	3	1
	Retail - Secured on real estate property - Of Which: non-SME	27	0	27	0	0	27	0	27	0	0
	Retail - Qualifying Revolving	27	0	19	2	0	27	0	19	2	0
	Retail - Other Retail	247	1	296	31	1	285	2	243	31	1
	Retail - Other Retail - Of Which: SME	52	0	43	6	0	48	1	40	6	1
	Retail - Other Retail - Of Which: non-SME	196	1	253	25	1	237	1	203	25	0
	Equity	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0
IRB Total											

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

		IRB Approach									
		As of 31/03/2024					As of 30/06/2024				
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions		
		Of which: subfunded		Of which: subfunded		Of which: subfunded		Of which: subfunded			
LUXEMBOURG	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	175	0	146	83	0	344	3	315	170	2
	Corporates	3,039	0	2,692	1,133	0	3,000	0	2,750	1,122	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	3	0	2	0	0	2	0	2	0	0
	Retail	38	0	38	4	0	36	0	34	3	0
	Retail - Secured on real estate property	17	0	17	2	0	17	0	17	2	0
	Retail - Secured on real estate property - Of Which: SME	2	0	2	0	0	2	0	2	0	0
	Retail - Secured on real estate property - Of Which: non-SME	15	0	15	2	0	15	0	15	2	0
	Retail - Qualifying Revolving	2	0	2	0	0	2	0	2	0	0
	Retail - Other Retail	20	0	19	2	0	19	0	16	1	0
	Retail - Other Retail - Of Which: SME	2	0	1	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	18	0	18	1	0	15	0	16	1	0
	Equity	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0
IRB Total											

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

		IRB Approach									
		As of 31/03/2024					As of 30/06/2024				
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions		
		Of which: subfunded		Of which: subfunded		Of which: subfunded		Of which: subfunded			
NETHERLANDS	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	1,023	0	1,003	239	0	918	0	902	229	0
	Corporates	4,555	44	4,234	2,124	2	4,555	53	4,228	2,165	13
	Corporates - Of Which: Specialised Lending	247	0	236	58	0	258	0	248	73	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	59	0	52	7	0	56	0	51	7	0
	Retail - Secured on real estate property	29	0	29	2	0	28	0	28	2	0
	Retail - Secured on real estate property - Of Which: SME	4	0	4	1	0	4	0	4	1	0
	Retail - Secured on real estate property - Of Which: non-SME	25	0	25	1	0	24	0	24	1	0
	Retail - Qualifying Revolving	22	0	18	3	0	22	0	17	4	0
	Retail - Other Retail	11	0	7	2	0	12	0	7	2	0
	Retail - Other Retail - Of Which: SME	12	0	11	3	0	12	0	10	3	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0
IRB Total											

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

		IRB Approach									
		As of 31/03/2024					As of 30/06/2024				
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions		
		Of which: subfunded		Of which: subfunded		Of which: subfunded		Of which: subfunded			
JAPAN	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	958	0	913	172	0	1,275	0	1,265	195	0
	Corporates	1,102	22	1,042	268	14	1,464	21	1,343	271	13
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	5	0	4	0	0	5	0	4	0	0
	Retail - Secured on real estate property	2	0	2	0	0	2	0	2	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	2	0	2	0	0	2	0	2	0	0
	Retail - Qualifying Revolving	3	0	1	0	0	3	0	1	0	0
	Retail - Other Retail	1	0	1	0	0	1	0	1	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	1	0	1	0	0	1	0	1	0	0
	Equity	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0
IRB Total											

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



2024 EU-wide Transparency Exercise  
General governments exposures by country of the counterparty

COMMERZBANK Aktiengesellschaft

As of 31/12/2023

(min EUR)		Direct exposures														Risk weighted exposure amount	
Residual Maturity	Country / Region	On balance sheet								Derivatives				Off balance sheet			
		Non-derivative financial assets by accounting portfolio								Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
		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
[ 0 - 3M]	Finland	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y]		2	2	2	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y]		12	12	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 10Y - more]	45	45	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		59	59	2	0	0	0	0	0	57	0	0	0	0	0	0	
[ 0 - 3M]	France	72	72	72	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y]		0	0	0	0	0	0	0	0	0	1	22	0	0	0	0	0
[ 1Y - 2Y]		68	68	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y]		1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y]		25	25	0	0	0	0	0	0	0	24	0	0	0	0	0	0
[ 5Y - 10Y]		2	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 10Y - more]	35	35	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		174	174	75	0	0	0	0	0	25	22	22	0	0	0	0	
[ 0 - 3M]	Germany	913	913	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y]		676	676	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y]		1,638	1,638	17	0	0	0	0	0	0	1	240	0	0	0	0	0
[ 2Y - 3Y]		1,169	1,169	5	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y]		3,025	3,024	88	0	0	0	0	0	0	149	2,853	48	0	0	0	0
[ 5Y - 10Y]		2,836	2,236	28	0	0	0	0	0	0	487	4,536	173	0	0	0	0
[ 10Y - more]	5,291	5,250	0	0	0	0	0	0	0	332	3,242	547	0	0	0	0	
Total		14,898	14,895	139	0	0	0	0	0	954	12,209	907	8,307	936	0	0	
[ 0 - 3M]	Croatia	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 0 - 3M]	Greece	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y]		31	31	15	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y]		32	32	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		63	63	15	0	0	0	0	0	0	0	0	0	0	0	0	
[ 0 - 3M]	Hungary	6	6	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y]		50	50	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		56	56	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 0 - 3M]	Ireland	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y]		4	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		4	4	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 0 - 3M]	Italy	372	372	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y]		156	156	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y]		2,030	2,030	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y]		1,792	1,792	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 10Y - more]	3,600	3,576	0	0	0	0	0	0	0	22	108	0	0	0	0	0	
Total		7,950	7,920	0	0	0	0	0	0	22	108	0	0	0	0	0	







2024 EU-wide Transparency Exercise  
General governments exposures by country of the counterparty

COMMERZBANK Aktiengesellschaft

As of 31/12/2023

(min EUR)		Direct exposures												Risk weighted exposure amount			
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet							
		Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures							
		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
[ 0 - 3M ]	Other Central and eastern Europe countries non EEA	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 10Y - more ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
<b>Total</b>	<b>5</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>81</b>
[ 0 - 3M ]	Middle East	211	211	64	0	47	100	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		40	40	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		13	13	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		15	15	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		120	120	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		75	75	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 10Y - more ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
<b>Total</b>	<b>475</b>	<b>477</b>	<b>64</b>	<b>0</b>	<b>47</b>	<b>100</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>274</b>
[ 0 - 3M ]	Latin America and the Caribbean	19	19	19	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		68	68	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		13	13	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 10Y - more ]	45	45	45	0	0	0	0	0	0	0	0	0	0	0	0	0	
<b>Total</b>	<b>145</b>	<b>145</b>	<b>64</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>16</b>
[ 0 - 3M ]	Africa	134	132	0	0	0	122	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		12	12	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		36	36	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		37	37	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		153	153	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 10Y - more ]	176	176	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
<b>Total</b>	<b>551</b>	<b>549</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>122</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>817</b>
[ 0 - 3M ]	Others	860	860	78	0	750	31	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		15	15	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		49	49	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		88	88	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		147	147	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 10Y - more ]	11	11	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
<b>Total</b>	<b>1,172</b>	<b>1,171</b>	<b>78</b>	<b>0</b>	<b>750</b>	<b>31</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>311</b>

Notes and definitions

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

(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparties with full or partial government guarantees

(3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(4) The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and/or accounting classification of the positions

the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments

(5) Residual countries not reported separately in the Transparency exercise

Regions

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

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

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

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic Of The Congo, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, United Republic Of Tanzania, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

(6) The columns "Total carrying amount of non-derivative financial assets (net of short positions)" provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.

(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 eGAAP





2024 EU-wide Transparency Exercise  
General governments exposures by country of the counterparty

COMMERZBANK Aktiengesellschaft

As of 30/06/2024

(min EUR)		Direct exposures														Risk weighted exposure amount
		On balance sheet				Derivatives				Off balance sheet						
		Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet 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)	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]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13M - 1Y		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1Y1 - 2Y		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2Y - 3Y		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3Y - 5Y		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5Y - 10Y		10	10	0	0	0	0	10	0	0	0	0	0	0	0	0
10Y+ more		67	67	0	0	0	25	42	0	0	0	0	0	0	0	0
Total		77	77	0	0	0	25	52	0	0	0	0	0	0	0	0
[ 0 - 3M]		36	36	1	0	0	0	35	1	0	0	0	0	0	0	0
13M - 1Y		81	81	13	0	0	0	68	1	0	0	0	0	0	0	0
1Y1 - 2Y		13	13	13	0	0	0	0	0	0	0	0	0	0	0	0
2Y - 3Y		54	54	0	0	0	0	0	0	0	0	0	0	0	0	0
3Y - 5Y		161	161	32	0	0	0	129	0	0	0	0	0	0	0	0
5Y - 10Y		286	286	73	0	0	0	212	0	0	0	0	0	0	0	0
10Y+ more		112	112	42	0	0	18	74	0	0	0	0	0	0	0	0
Total		743	743	176	0	0	413	195	1	0	0	0	0	0	0	0
[ 0 - 3M]		709	709	3	0	237	469	-1	172	0	102	696	0	0	0	31
13M - 1Y		1,132	1,132	132	0	574	426	1	61	4	375	3	0	0	0	0
1Y1 - 2Y		1,122	1,122	17	0	972	523	32	793	106	421	5	0	0	0	0
2Y - 3Y		1,012	1,012	16	0	185	810	69	1,646	23	152	0	0	0	0	0
3Y - 5Y		3,199	3,199	187	0	604	2,409	89	1,643	25	1,180	1	0	0	0	0
5Y - 10Y		3,792	3,792	280	0	1,895	2,307	443	4,424	218	1,959	0	0	0	0	0
10Y+ more		6,201	6,201	41	0	41	5,959	251	2,464	550	3,729	0	0	0	0	0
Total		16,937	16,937	615	0	3,499	12,910	687	11,203	925	7,964	705	0	0	0	2
[ 0 - 3M]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13M - 1Y		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1Y1 - 2Y		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2Y - 3Y		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3Y - 5Y		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5Y - 10Y		22	22	0	0	0	22	0	0	0	0	0	0	0	0	0
10Y+ more		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		22	22	0	0	0	22	0	0	0	0	0	0	0	0	0
[ 0 - 3M]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13M - 1Y		25	25	25	0	0	0	0	0	0	0	700	0	0	0	0
1Y1 - 2Y		2	2	2	0	0	0	0	0	0	0	600	0	0	0	0
2Y - 3Y		15	15	0	0	0	0	0	0	0	0	0	0	0	0	0
3Y - 5Y		18	18	2	0	0	0	0	0	0	45	400	0	0	0	0
5Y - 10Y		7	7	7	0	0	0	0	0	0	0	0	0	0	0	0
10Y+ more		0	0	0	0	0	0	0	0	0	53	250	0	0	0	0
Total		66	66	36	0	0	0	0	0	0	113	1,950	0	0	0	0
[ 0 - 3M]		6	6	0	0	0	0	0	0	0	0	0	0	0	0	0
13M - 1Y		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1Y1 - 2Y		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2Y - 3Y		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3Y - 5Y		64	64	0	0	0	0	0	0	0	0	0	0	0	0	0
5Y - 10Y		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
10Y+ more		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		70	70	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 0 - 3M]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13M - 1Y		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1Y1 - 2Y		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2Y - 3Y		2	2	0	0	0	0	0	0	0	0	0	0	0	0	0
3Y - 5Y		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5Y - 10Y		4	4	0	0	0	0	0	0	0	0	4	0	0	0	0
10Y+ more		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		6	6	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 0 - 3M]		339	339	0	0	0	0	339	0	0	0	0	0	0	0	0
13M - 1Y		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1Y1 - 2Y		85	85	9	0	0	0	77	0	0	0	0	0	0	0	0
2Y - 3Y		79	79	0	0	0	0	0	0	0	0	0	0	0	0	0
3Y - 5Y		2,021	2,021	0	0	0	0	0	0	0	1,923	0	0	0	0	0
5Y - 10Y		1,788	1,788	48	0	0	0	1,737	0	0	0	0	0	0	0	0
10Y+ more		3,483	3,483	0	0	0	0	3,483	21	108	0	0	0	0	0	0
Total		7,795	7,795	56	0	0	0	7,627	21	108	0	0	0	0	0	374





2024 EU-wide Transparency Exercise  
General governments exposures by country of the counterparty

COMMERZBANK Aktiengesellschaft

As of 30/06/2024

		Direct exposures												Risk weighted exposure amount
		On balance sheet				Derivatives				Off balance sheet				
		Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet 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)	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]		0	0	0	0	0	0	0	0	0	0	0	0	0
13M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0
1Y1 - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0
2Y1 - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0
3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0
5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0
10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0	0	0	0	0	0
[ 0 - 3M]		0	0	0	0	0	0	0	0	0	0	0	0	0
13M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0
1Y1 - 2Y]		37	37	0	0	0	0	0	0	0	0	0	0	0
2Y1 - 3Y]		35	35	0	0	0	35	0	0	0	0	0	0	0
3Y - 5Y]		72	72	0	0	0	72	0	0	0	0	0	0	0
5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0
10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0
Total		15	15	0	0	0	15	0	0	0	0	0	0	0
[ 0 - 3M]		0	0	0	0	0	0	0	0	0	0	0	0	0
13M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0
1Y1 - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0
2Y1 - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0
3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0
5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0
10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0	0	0	0	0	0
[ 0 - 3M]		269	269	0	0	0	269	0	0	0	0	0	0	0
13M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0
1Y1 - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0
2Y1 - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0
3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0
5Y - 10Y]		90	90	0	0	0	90	0	0	0	0	0	0	0
10Y - more		50	50	0	0	0	50	0	0	0	0	0	0	0
Total		409	409	0	0	0	409	0	0	0	0	0	0	0
[ 0 - 3M]		708	707	0	0	450	257	0	0	0	0	0	0	0
13M - 1Y]		293	293	0	0	183	110	0	0	0	0	0	0	0
1Y1 - 2Y]		26	26	0	0	0	26	0	0	0	0	0	0	0
2Y1 - 3Y]		213	213	0	0	0	213	0	0	0	0	0	0	0
3Y - 5Y]		429	429	0	0	0	429	0	0	0	0	0	0	0
5Y - 10Y]		2,399	2,399	283	0	1,412	989	0	0	0	0	0	0	0
10Y - more		1,096	1,096	2	0	466	625	0	0	0	0	0	0	0
Total		5,155	5,153	285	0	2,512	2,355	0	0	0	0	0	0	0
[ 0 - 3M]		0	0	0	0	0	0	0	0	0	0	0	0	0
13M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0
1Y1 - 2Y]		5	5	0	0	5	0	0	0	0	0	0	0	0
2Y1 - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0
3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0
5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0
10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0
Total		5	5	0	0	5	0	0	0	0	0	0	0	0
[ 0 - 3M]		1	1	0	0	1	0	0	0	0	0	0	0	0
13M - 1Y]		106	106	0	0	0	106	0	0	0	0	0	0	0
1Y1 - 2Y]		278	278	0	0	0	278	0	0	0	0	0	0	0
2Y1 - 3Y]		184	184	0	0	0	184	0	0	0	0	0	0	0
3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0
5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0
10Y - more		54	54	0	0	0	54	0	0	0	0	0	0	0
Total		614	614	0	0	54	560	0	0	0	0	0	0	0
[ 0 - 3M]		14	14	0	0	1	13	0	0	0	0	0	0	0
13M - 1Y]		88	88	0	0	0	0	0	0	0	0	0	0	0
1Y1 - 2Y]		108	108	0	0	0	0	0	0	0	0	0	0	0
2Y1 - 3Y]		25	25	0	0	0	0	0	0	0	0	0	0	0
3Y - 5Y]		131	131	84	0	0	0	0	0	0	0	0	0	0
5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0
10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0
Total		397	397	84	0	1	13	0	0	0	0	0	0	0

2024 EU-wide Transparency Exercise  
General governments exposures by country of the counterparty

COMMERZBANK Aktiengesellschaft

As of 30/06/2024

(min EUR)		Direct exposures											Off balance sheet		Risk weighted exposure amount	
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off-balance sheet exposures						
		Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Nominal	Provisions					
		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			
[ 0 - 3M ]	Other Central and eastern Europe countries non EEA	-4	-4	0	0	0	0	-4	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 10Y - more ]	5	5	0	0	0	0	5	0	0	0	0	0	0	0	0	0
<b>Total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
[ 0 - 3M ]	Middle East	146	146	0	0	0	0	146	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		10	10	0	0	0	0	10	0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		13	13	0	0	0	0	13	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		5	5	0	0	0	0	5	0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		184	184	0	0	0	0	184	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]	19	19	0	0	0	0	19	0	0	0	0	0	0	0	0	
[ 10Y - more ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>Total</b>	<b>372</b>	<b>372</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>372</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
[ 0 - 3M ]	Latin America and the Caribbean	50	50	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		151	151	151	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		68	68	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		13	13	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 10Y - more ]	44	44	0	0	0	0	0	0	0	0	0	0	0	0	0	
<b>Total</b>	<b>366</b>	<b>366</b>	<b>285</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>82</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
[ 0 - 3M ]	Africa	148	148	0	0	0	0	148	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		40	39	0	0	0	0	39	0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		21	21	0	0	0	0	21	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		38	38	0	0	0	0	38	0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		31	31	0	0	0	0	31	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]	125	125	0	0	0	0	125	0	0	0	0	0	0	0	0	
[ 10Y - more ]	191	191	0	0	0	0	191	0	0	0	0	0	0	0	0	
<b>Total</b>	<b>588</b>	<b>586</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>586</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
[ 0 - 3M ]	Others	1,167	1,167	219	0	0	945	3	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		15	15	0	0	0	0	15	0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		32	32	0	0	0	0	32	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		20	20	0	0	0	0	20	0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		79	79	0	0	0	0	79	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]	138	138	0	0	0	0	138	0	0	0	0	0	0	0	0	
[ 10Y - more ]	32	32	0	0	0	0	32	0	0	0	0	0	0	0	0	
<b>Total</b>	<b>1,502</b>	<b>1,502</b>	<b>219</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>945</b>	<b>338</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

Notes and definitions

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

(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparties with full or partial government guarantees

(3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(4) The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and/or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments

(5) Residual countries not reported separately in the Transparency exercise

Regions:

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

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

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

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic Of The Congo, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, United Republic Of Tanzania, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

(6) The columns "Total carrying amount of non-derivative financial assets (net of short positions)" provide information on a net basis, whilst the related "of which" positions present information on a gross basis.

(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

2024 EU-wide Transparency Exercise  
Performing and non-performing exposures  
COMMERZBANK Aktiengesellschaft

	As of 30/09/2023										As of 31/12/2023																						
	Gross carrying amount/ Nominal amount				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions <sup>1)</sup>						Collaterals and financial guarantees received on non-performing exposures				Gross carrying amount/ Nominal amount				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions <sup>1)</sup>						Collaterals and financial guarantees received on non-performing exposures								
	Of which performing but past due >30 days and <=90 days		Of which non-performing <sup>2)</sup>		On performing exposures <sup>3)</sup>		On non-performing exposures <sup>3)</sup>					Of which performing but past due >30 days and <=90 days		Of which non-performing <sup>2)</sup>		On performing exposures <sup>3)</sup>		On non-performing exposures <sup>3)</sup>					Of which performing but past due >30 days and <=90 days		Of which non-performing <sup>2)</sup>		On performing exposures <sup>3)</sup>		On non-performing exposures <sup>3)</sup>				
			Of which: defaulted	Of which Stage 3 <sup>4)</sup>			Of which Stage 1 <sup>5)</sup>	Of which Stage 2 <sup>6)</sup>	Of which Stage 3 <sup>7)</sup>	Of which Stage 1 <sup>5)</sup>				Of which Stage 2 <sup>6)</sup>	Of which Stage 3 <sup>7)</sup>			Of which Stage 1 <sup>5)</sup>	Of which Stage 2 <sup>6)</sup>	Of which Stage 3 <sup>7)</sup>	Of which Stage 1 <sup>5)</sup>				Of which Stage 2 <sup>6)</sup>	Of which Stage 3 <sup>7)</sup>							
mil. EUR																																	
Cash balances at central banks and other demand deposits	86,518	0	0	446	446	446	0	4	4	0	0	91,940	0	0	0	0	0	19	0	0	0	0	19	0	0	0	0	0	0	0			
Debt securities (including at amortised cost and fair value)	88,061	12	25	25	43	25	43	5	5	0	0	91,179	10	26	26	25	48	5	5	0	0	48	5	5	0	0	0	0	0	0			
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
General governments	29,691	0	0	0	0	0	32	0	0	0	0	30,626	0	0	0	0	0	35	0	0	0	0	35	0	0	0	0	0	0	0	0		
Credit institutions	18,514	0	0	0	0	0	3	0	0	0	0	20,146	0	0	0	0	0	3	0	0	0	3	0	0	0	0	0	0	0	0	0	0	
Other financial corporations	34,713	12	0	0	0	0	2	0	0	0	0	34,836	10	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Non-financial corporations	5,132	0	25	25	25	25	6	5	5	0	0	5,572	0	26	26	25	8	5	5	0	0	8	5	5	0	0	0	0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	314,922	304	4,190	4,190	3,851	1,153	2,004	1,922	1,292	1,292	315,801	337	4,187	4,187	3,803	1,236	2,056	1,956	1,275	1,275	1,275	1,236	2,056	1,956	1,275	1,275	1,275	1,275	1,275	1,275	1,275		
Central banks	7,332	0	0	0	0	1	0	0	0	0	0	9,587	0	0	0	0	1	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	
General governments	15,688	0	123	123	118	3	3	3	118	118	15,759	0	131	131	119	4	5	5	120	120	120	119	4	5	5	120	120	120	120	120	120	120	
Credit institutions	36,038	1	56	56	55	17	19	18	6	6	33,891	11	64	64	60	22	19	18	6	6	6	22	19	18	6	6	6	6	6	6	6	6	
Other financial corporations	28,434	0	18	18	18	10	10	10	0	0	30,229	1	39	39	19	7	11	11	0	0	0	7	11	11	0	0	0	0	0	0	0	0	
Non-financial corporations	97,528	128	2,935	2,935	2,605	646	1,487	1,418	799	799	95,501	148	2,876	2,876	2,572	607	1,527	1,446	742	742	742	607	1,527	1,446	742	742	742	742	742	742	742		
of which: small and medium-sized enterprises	27,164	81	1,008	1,008	926	244	512	504	280	280	27,338	107	1,163	1,163	1,090	262	574	569	316	316	316	262	574	569	316	316	316	316	316	316	316		
of which: Loans collateralized by commercial immovable property	14,861	4	653	653	596	58	248	234	293	293	14,181	2	734	734	638	96	290	278	293	293	293	96	290	278	293	293	293	293	293	293	293		
Households	129,902	175	1,053	1,053	1,015	479	487	474	373	373	130,833	177	1,076	1,076	1,033	541	494	485	407	407	407	541	494	485	407	407	407	407	407	407	407		
of which: Loans collateralized by residential immovable property	107,523	111	504	504	489	131	117	114	309	309	107,750	112	533	533	519	142	124	121	313	313	313	142	124	121	313	313	313	313	313	313	313		
of which: Credit for consumption	7,680	50	382	382	399	114	224	215	4	4	7,714	49	375	375	354	142	224	217	4	4	4	142	224	217	4	4	4	4	4	4	4		
DEBT INSTRUMENTS other than HFT	489,491	316	4,661	4,661	4,322	1,196	2,013	1,931	1,292	1,292	498,914	347	4,214	4,214	3,829	1,303	2,061	1,964	1,275	1,275	1,275	1,303	2,061	1,964	1,275	1,275	1,275	1,275	1,275	1,275	1,275		
OFF-BALANCE SHEET EXPOSURES	189,297	0	1,361	1,361	288	311	225	71	31	31	186,987	0	752	752	303	311	207	67	67	67	303	311	207	67	67	67	67	67	67	67	67		

<sup>1)</sup> For the definition of non-performing exposures please refer to Article 4(7)(2) of Regulation (EU) No 575/2013 (CRD).

<sup>2)</sup> Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.

<sup>3)</sup> Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than HFT and provisions for off-balance sheet exposures.

<sup>4)</sup> For the on-balance sheet items, accumulated impairment and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are denouncing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FREDIP framework (temporarily F 18.00 / F 18.00), 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 FREDIP 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>5)</sup> From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credits impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

2024 EU-wide Transparency Exercise  
Performing and non-performing exposures  
COMMERZBANK Aktiengesellschaft

	As of 31/03/2024										As of 30/06/2024									
	Gross carrying amount/ Nominal amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions <sup>(1)</sup>				Gross carrying amount/ Nominal amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions <sup>(1)</sup>			
	Of which performing but past due >30 days and <90 days		Of which non-performing <sup>(2)</sup>				On performing exposures <sup>(3)</sup>		On non-performing exposures <sup>(3)</sup>		Collateral and financial guarantees received on non-performing exposures	Of which performing but past due >30 days and <90 days		Of which non-performing <sup>(2)</sup>		On performing exposures <sup>(3)</sup>		On non-performing exposures <sup>(3)</sup>		Collateral and financial guarantees received on non-performing exposures
			Of which: defaulted	Of which Stage 3 <sup>(4)</sup>			Of which Stage 3 <sup>(4)</sup>						Of which: defaulted	Of which Stage 3 <sup>(4)</sup>			Of which Stage 3 <sup>(4)</sup>			
(in € bn)																				
Cash balances at central banks and other demand deposits	107,934	0	0	0	0	0	19	0	0	0	103,038	0	0	0	0	14	0	0	0	0
Debt securities (including at amortised cost and fair value)	96,533	11	16	16	16	49	4	4	0	97,894	8	18	18	71	4	4	4	0	0	0
Central banks	6,460	0	0	0	0	1	0	0	0	4,117	0	0	0	0	1	0	0	0	0	0
General governments	28,334	0	0	0	0	34	0	0	0	29,298	0	0	0	0	33	0	0	0	0	0
Credit institutions	21,374	0	0	0	0	4	0	0	0	24,254	0	0	0	0	5	0	0	0	0	0
Other financial corporations	34,969	11	0	0	0	3	0	0	0	34,863	0	0	0	0	15	0	0	0	0	0
Non-financial corporations	5,460	0	16	16	16	7	4	4	0	5,460	0	18	18	18	18	4	4	4	0	0
Loans and advances (including at amortised cost and fair value)	330,196	344	4,509	4,509	4,202	1,185	2,158	2,068	1,300	339,932	272	4,436	4,436	4,119	1,116	2,330	2,245	1,347		
Central banks	8,443	0	0	0	1	0	0	0	0	7,054	0	0	0	0	1	0	0	0	0	0
General governments	15,722	3	137	137	122	3	10	8	123	16,471	2	153	153	138	3	10	8	123		
Credit institutions	40,588	19	68	68	65	15	18	18	5	44,089	4	61	61	57	17	17	17	5		
Other financial corporations	36,709	0	81	81	12	16	16	16	1	42,327	0	58	58	53	11	13	13	13		
Non-financial corporations	98,173	154	3,112	3,112	2,874	640	1,609	1,536	300	99,477	108	3,004	3,004	2,767	606	1,766	1,700	771		
of which: small and medium-sized enterprises	27,739	113	1,074	1,074	1,008	290	525	520	300	28,176	90	1,155	1,155	1,076	262	545	544	322		
of which: Loans collateralised by commercial immovable property	14,879	4	788	788	706	61	323	297	284	14,770	4	750	750	684	56	330	300	271		
Households	130,941	167	1,110	1,110	1,059	533	504	492	421	130,933	161	1,100	1,100	1,051	476	523	509	451		
of which: Loans collateralised by residential immovable property	108,023	110	599	599	534	152	129	121	351	108,767	101	599	599	572	151	124	121	379		
of which: Credit for consumption	7,691	42	377	377	350	148	227	220	3	7,776	43	384	384	357	134	231	223	3		
DEBT INSTRUMENTS other than HFT	534,863	356	4,526	4,526	4,214	1,263	2,162	2,072	1,300	540,961	280	4,464	4,464	4,137	1,202	2,334	2,240	1,347		
<b>OFF-BALANCE SHEET EXPOSURES</b>	<b>188,403</b>		<b>835</b>	<b>835</b>	<b>314</b>	<b>288</b>	<b>293</b>	<b>66</b>	<b>61</b>	<b>190,219</b>		<b>860</b>	<b>860</b>	<b>328</b>	<b>274</b>	<b>199</b>	<b>76</b>	<b>68</b>		

(1) For the definition of non-performing exposures please refer to Article 4(7)(c) of Regulation (EU) No 575/2013 (CRD).

(2) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.

(3) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than HFT and provisions for off-balance sheet exposures.

(4) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing debts. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FTR/NER framework (template F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2017/1451 - 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 FTR/NER sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

(5) 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.



2024 EU-wide Transparency Exercise

Forborne exposures

COMMERZBANK Aktiengesellschaft

	As of 30/09/2023						As of 31/12/2023					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>1</sup>		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which 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
(min EUR)												
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)	3,593	1,840	924	879	1,102	468	3,648	1,820	946	899	1,127	486
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	24	0	1	0	2	0	11	0	0	0	0	0
Other financial corporations	70	0	3	0	11	0	68	0	2	0	18	0
Non-financial corporations	2,868	1,605	840	808	749	363	2,933	1,583	863	829	747	375
of which: small and medium-sized enterprises	612	319	144	132	213		630	338	155	140	212	
Households	632	235	80	71	340	105	637	238	80	70	361	111
DEBT INSTRUMENTS other than HFT	3,593	1,840	924	879	1,102		3,648	1,820	946	899	1,127	
Loan commitments given	623	217	81	76	13	5	729	217	89	83	15	6
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

<sup>(2)</sup> For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 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.

2024 EU-wide Transparency Exercise

Forborne exposures

COMMERZBANK Aktiengesellschaft

	As of 31/03/2024						As of 30/06/2024						
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures		
		Of which non-performing exposures with forbearance measures		Of which 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 non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures	
(mln EUR)													
Cash balances at central banks and other demand deposits	0	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	0
Central banks	0	0	0	0	0		0	0	0	0	0		0
General governments	0	0	0	0	0		0	0	0	0	0		0
Credit institutions	0	0	0	0	0		0	0	0	0	0		0
Other financial corporations	0	0	0	0	0		0	0	0	0	0		0
Non-financial corporations	0	0	0	0	0		0	0	0	0	0		0
Loans and advances (including at amortised cost and fair value)	3,759	1,822	951	903	1,301	546	4,584	1,836	1,114	1,061	1,320	480	
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	29	29	5	5	23	23	29	29	5	5	21	21	
Credit institutions	5	0	1	0	0	0	0	0	0	0	0	0	0
Other financial corporations	65	0	1	0	19	0	58	2	1	0	19	1	
Non-financial corporations	3,028	1,548	862	827	900	407	3,869	1,553	1,029	987	926	339	
of which: small and medium-sized enterprises	539	301	132	122	240		574	312	126	115	228		
Households	632	246	82	71	359	116	628	251	79	69	354	119	
DEBT INSTRUMENTS other than HFT	3,759	1,822	951	903	1,301		4,584	1,836	1,114	1,061	1,320		
Loan commitments given	699	242	70	64	25	4	914	269	72	66	22	5	
QUALITY OF FORBEARANCE <sup>2</sup>													
Loans and advances that have been forborne more than twice <sup>2</sup>	0						0						
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria <sup>3</sup>	0						0						

(1) 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 F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 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.

(3) 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.

**2024 EU-wide Transparency Exercise**  
**Breakdown of loans and advances to non-financial corporations other than held for trading**  
**COMMERZBANK Aktiengesellschaft**

(min EUR)	As of 30/09/2023						As of 31/12/2023						As of 31/03/2024						As of 30/06/2024					
	Gross carrying amount		Of which: non-performing	Of which: loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>2</sup>	Gross carrying amount		Of which: non-performing	Of which: loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>2</sup>	Gross carrying amount		Of which: non-performing	Of which: loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>2</sup>	Gross carrying amount		Of which: non-performing	Of which: loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>2</sup>
		of which: defaulted						of which: defaulted						of which: defaulted						of which: defaulted				
A Agriculture, forestry and fishing	617	17	17	616	10	0	593	13	13	590	0	0	708	9	9	707	4	0	686	11	11	685	5	0
B Mining and quarrying	1,987	307	307	1,987	138	0	1,199	219	219	1,199	85	0	1,081	78	78	1,081	13	0	1,488	74	74	1,488	12	0
C Manufacturing	39,591	1,139	1,139	39,591	990	1	33,174	1,061	1,061	33,394	991	1	33,061	1,214	1,214	33,490	978	1	33,024	1,333	1,333	33,516	987	5
D Electricity, gas, steam and air conditioning supply	9,770	64	64	9,633	26	0	9,616	73	73	9,616	64	0	10,011	63	63	9,923	74	0	10,079	71	71	10,079	74	0
E Water supply	1,011	7	7	1,002	3	0	1,016	4	4	1,009	4	0	1,133	6	6	1,124	4	0	1,284	6	6	1,257	6	0
F Construction	2,978	124	124	2,868	164	1	2,726	130	130	2,716	104	1	2,785	111	111	2,775	94	1	2,985	116	116	2,976	94	1
G Wholesale and retail trade	13,137	490	490	13,075	270	3	12,499	439	439	12,428	285	3	13,024	407	407	12,920	257	2	13,554	417	417	13,471	302	2
H Transport and storage	5,036	130	130	5,031	53	1	5,199	115	115	5,162	56	1	5,295	120	120	5,240	57	0	5,837	132	132	5,830	61	1
I Accommodation and food service activities	651	66	66	650	23	0	661	38	38	661	31	0	695	37	37	693	29	0	845	38	38	841	29	0
J Information and communication	6,211	67	67	6,112	37	0	4,902	67	67	4,911	55	0	4,696	263	263	4,694	150	0	4,649	90	90	4,567	207	0
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	12,485	375	375	12,466	330	5	12,835	360	360	12,836	359	0	13,312	466	466	13,293	373	5	13,469	470	470	13,432	363	6
M Professional, scientific and technical activities	4,162	87	87	4,141	62	1	4,103	64	64	4,083	66	1	4,297	63	63	4,277	66	1	4,607	100	100	4,637	87	1
N Administrative and support service activities	2,064	85	85	2,085	32	0	3,006	89	89	2,999	34	0	2,956	86	86	2,963	33	0	3,327	87	87	3,301	35	0
O Public administration and defence, compulsory social security	14	0	0	14	0	0	13	0	0	13	0	0	11	0	0	11	0	0	12	0	0	12	0	0
P Education	152	4	4	151	3	0	140	11	11	139	6	0	157	12	12	156	7	0	155	13	13	154	6	0
Q Health services and social work activities	1,155	13	13	1,150	29	0	1,185	14	14	1,183	32	0	1,252	14	14	1,249	33	0	1,209	20	20	1,207	33	0
R Arts, entertainment and recreation	117	5	5	116	5	0	115	4	4	114	5	0	115	4	4	114	5	0	102	4	4	101	4	0
S Other services	1,064	44	44	1,019	36	1	1,040	39	39	1,030	35	0	1,014	29	29	999	32	0	1,119	31	31	1,116	33	0
Loans and advances	97,028	2,935	2,935	96,548	2,119	15	95,501	2,876	2,876	94,648	2,170	13	96,173	3,112	3,112	97,213	2,237	12	99,477	3,024	3,024	98,669	2,356	17

<sup>1</sup>The items "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 FRRREP framework (template F.08.01), 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.