

2023 EU-wide Stress Test

Bank Name	COMMERZBANK Aktiengesellschaft
LEI Code	851WYGNLUQLFZBSYGB56
Country Code	DE



2023 EU-wide Stress Test: Summary

	Actual		Baseline Scenario			Adverse Scenario	
(mln EUR, %)	31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
Net interest income	6,460	4,661	5,966	5,924	2,855	5,010	5,025
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	81	651	651	651	353	488	488
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-831	-465	-448	-533	-1,977	-1,181	-800
Profit or (-) loss for the year	1,390	1,044	2,077	1,977	-2,988	110	314
Coverage ratio: non-performing exposure (%)	46.68%	41.05%	38.21%	36.59%	40.43%	37.49%	36.18%
Common Equity Tier 1 capital	23,854	24,618	25,600	26,246	17,808	17,699	17,508
Total Risk exposure amount (all transitional adjustments included)	168,731	170,211	171,342	172,159	173,907	179,798	184,415
Common Equity Tier 1 ratio, %	14.14%	14.46%	14.94%	15.25%	10.24%	9.84%	9.49%
Fully loaded Common Equity Tier 1 ratio, %	14.14%	14.46%	14.94%	15.25%	10.24%	9.84%	9.49%
Tier 1 capital	27,074	27,839	28,822	29,469	21,033	20,931	20,743
Total leverage ratio exposures	547,702	547,702	547,702	547,702	547,702	547,702	547,702
Leverage ratio, %	4.94%	5.08%	5.26%	5.38%	3.84%	3.82%	3.79%
Fully loaded leverage ratio, %	4.94%	5.08%	5.26%	5.38%	3.84%	3.82%	3.79%
Memorandum item related to the application of IFRS-17 for banks with insurance subsidiaries or participations: Fully loaded Common Equity Tier 1 ratio - With application of IFRS-17. %	14.14%						

IFRS 9 transitional arrangements?	No



2023 EU-wide Stress Test: Credit risk IRB COMMERZBANK Aktiengesellschaft

							Actual 31/12/2022							
			Exposu	re values		Risk expo	31/12/2023 sure amounts							
		A-1		F-IRB	A	IRB	F-IRB	Stage 1	Stage 2	Stage 3	Stock of	Stock of	Stock of provisions for	Coverage Ratio
		Non-defaulted	Defaulted	Non-defaulted Defaulted	Non-defaulted	Defaulted	Non-defaulted Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	(min EUR, 9 Central banks	0	0	0	0 0	(0	0) (0 0	-
	Central governments Institutions	1,154 33,271	0 31	0	0 1.341 0 9,943		0	0 11,79	2,664	30	1	2 4	0 0	86.68
	Corporates Corporates - Of Which: Specialised Lending	114,399 6,639	2,411	0	0 56,971 0 2,652	1,400	0	0 86,20 0 5,89	7 14,636	2,390	159	27	9 1,278	53.42 ⁴ 29.48 ⁴
	Corporates - Of Which: SME	7,404	394	0	0 3,475	299	0	0 5,89	5 1,375	362		6		53.48
	Retail Retail - Secured on real estate property	152,753 93,560	1,109 432	0	0 21,488 0 7,884	1,120 505	0 0	0 138,02 0 87,37	5 6,230	439	7 14	1 40		44.52 29.24
COMMERZBANK Aktiengesellschaft	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME	15,422 78,138	107 325	0	0 1,255 0 6,629	132	0	0 13,89 0 73,47	7 4,735	330	2	7 2	22 21 9 108	
	Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Other Which: SME	11,966 47,227	29 648	0	0 1,223	18 592	0	0 10,29	9 840	31	1 1	5 26	8 18 6 347	57.77
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SMF	20,555 26,672	376 272	0	0 5,104 0 7,277	300 290	0	0 15,98	3,372	365	5 52	2 18	12 205	56.18
	Equity Securitisation	0	0	Ĭ	0 7,257	- (27.0			0 0)	0 0	-
	Other non-credit obligation assets	5,555	3,551		8,595 0 98,337				29,876) () ()	0 0	
	IRB TOTAL	307,132	3,551	0)	0 98,337	2,526	0	0 235,984	29,876	3,529	315	73	4 1,797	50.91
							Actual 31/12/2022							
				re values			sure amounts				T			
		A-1	RB	F-IRB		IRB	F-IRB	Stage 1	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio Stage 3 exposure
	(min EUR. 9	Non-defaulted	Defaulted	Non-defaulted Defaulted	Non-defaulted		Non-defaulted Defaulted	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks	0 28	0	0	0 0		0	0					0 0	
	Central governments Institutions	6,655	0	0	0 1,489	(0 0	0 3,21					1 0	66.26
	Corporates Corporates - Of Which: Specialised Lending	55,317 2.487	1,125	0	0 26,113	703	0	0 43,59 0 2.20			8	23	10 662 4 0	-
	Corporates - Of Which: SME Retail	5.310 137,621	317 600	0	0 2.450 0 16,467	196	0	0 3.99 0 125,37	1.205 10,856	315	1	5 33		52.50 32.44 11.69
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	85,485	245	0	0 6,528	153	0	0 80,08	5,405	5 245	21	3 6	9 29	11.69 ⁶ 11.68 ⁶
GERMANY	Retail - Secured on real estate property - Of Which: non-SME	14,810 70,675	168	0	0 1,067 0 5,461	105	0	0 13,42 0 66,65	4,025	168		1 1	1 20	11.70
	Retail - Qualifying Revolving Retail - Other Retail	10,375 41,761	28 327	0	0 678	20	0	0 9,31	4,869	326	5 6:	1 21		59.28 ¹ 45.77 ²
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	17,408 24,353	209 117	0	0 3,617	131	0	0 13,53	5 3,073 2 1.795	209		1 15	8 98	46.85
	Equity Securitisation	0	0		0) (0 0	-
	Other non-credit obligation assets IRB TOTAL	4,262 203,883	0 1,725		7,729 0 51,799	1,078	0	0 172,130	19,194	1,704	181	56	0 0 2 857	50.269
							Actual							
		A-1 Non-defaulted		re values F-IRB Non-defaulted Defaulted	A Non-defaulted	Risk exporting	Actual 31/12/2021 sure amounts F-IRB Non-defaulted Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Control basiss (min ELR, 9	Non-defaulted	RB	F-IRB		IRB	31/12/2022 sure amounts F-IRB		Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio Stage 3 exposure
		Non-defaulted	RB	F-IRB		IRB	31/12/2022 sure amounts F-IRB		0 0	Stage 3 exposure	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio Stage 3 exposure
	Central banks Central povernments Institutions Corporates	Non-defaulted 6) 0 1 900 6,691	Defaulted 0 0 0 375	F-IRB	Non-defaulted 0 0 0 0 0 0 0 0 4,048	IRB	31/12/2022 Sure amounts F-IRB Non-defaulted Defaulted 0 0 0	Stage 1 exposure 0	0 0 0 0 8 8 8) () () () () () (provisions for Stage 1 exposure	provisions for Stage 2	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	- - - 52.69
	Central Javaics Central governments Institutions Corporates - Of Which: Specialized Lending Corporates - Of Which: SPE	Non-defaulted 0 1 900 6,691 1,209	Defaulted 0 0 0 375 189	F-IRB	Non-defaulted 0 0 0 0 0 0 0 0 259 0 4,048 0 922 0 795	Defaulted 0 0 159 100	31/12/2022 sure amounts F-IRB Non-defaulted Defaulted 0 0 0 0 0 0	Stage 1 exposure 0	0 C 0 C 8 8 8 1 794 0 186 7 161	0 (0 0 (0 8 (1 1 375 5 180 1 46	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	52.69 34.03 61.39
	Central James Central governments Institutions Corporates - Of Which: Secusional Lending Corporates - Of Which: Secusional Lending Corporates - Of Which: Set	Non-defaulted 0 1 900 6,691 1,209 1,759 13,317 7,074	Defaulted 0 0 0 375 189	F-IRB	Non-defaulted 0 0 0 0 0 0 0 259 0 4,048 0 922 0 795 0 4,810 0 1,272	Defaulted	31/12/2022 sure amounts FIRB Non-defaulted 0 0 0 0 0 0 0 0	Stage 1 exposure 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 (0 0 (0 3 (0 4 (375) 5 (1 1 (46) 6 (49)	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	- - 52.69 34.03 61.39 59.51'
POLAND	Central development Central development Lenditudese Composition Composition Cell Which: Seculated Lenditude Composition Cell Which: Seculated Lending Composition Cell Which: Seculated Lending Retail - Secured on real estate property Retail - Secured on real estate property Retail - Secured on real estate property Cell Which: Sett Retail - Secured on real estate property Cell Which: Sett Retail - Secured on real estate property Cell Which: Sett Retail - Secured on real estate property Cell Which Sett Retail - Secured on real estate property Cell Which Sett Retail - Secured on real estate property Cell Which Sett Retail - Secured on real estate property Cell Which Sett Retail - Secured on real estate property Cell Which Sett Retail - Secured on real estate property Cell Which Sett Retail - Secured on real estate property Cell Which Sett Retail - Secured on real estate property Cell Which Sett Retail - Secured on real estate property Retail - Secured on real estate prope	Non-defaulted 0 1 900 6,691 1,209 1,759 13,317 7,074 490 6,594	Defauted 0 0 0 375 189 75 499	F-IRB	Non-defaulted 0 0 0 0 0 0 0 259 0 4,048 0 922 0 795 0 4,810 0 1,272 0 11,70	Defaulted () () () () () () () () () () () () ()	31/12/2022 arre amounts F-IRB Non-defaulted 0 0 0 0 0 0 0 0 0 0	Stage 1 exposure 0 1 0 1 0 0 1 0 0 1 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 (0 1 (0 2 (0) 3 (0) 3 (1) 5 (188 4 (4) 5 (49) 2 (188 7 (3) 6 (15)	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	- - 52.69 34.03 61.39 59.51 52.50 37.55 55.49
POLAND	Contral all seals Contral all seals Contral all seals Composition Composition 10° Which Specialised Leading Real 10° Secret of on real estable property 10° Which SPE Real 10° Secret of one estable property 10° Which cred SPE Real 10° Secret of one estable property 10°	Non-defaulted 0 0 1 1 900 6,691 1,759 13,317 7,074 490 6,584 1,475 4,768	Defauted 0 0 0 0 3755 1899 75 4999 1822 300 1533 0 3316	F-IRB	Non-defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 922 0 4,048 0 795 0 4,810 0 1,272 0 1667 0 1,106 0 538 0 2,999	Defaulted (((((((((((((((((((31/12/2022 FIRB Non-defaulted Defaulted O O O O O O O O O O O O O	Stage 1 exposure 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 C C C C C C C C C C C C C C C C C C C	provisions for Stape I stape I exposure	provisions for Stage 2 exposure	provisions for stage 3 sexposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	52.69 34.03 61.39 59.51 52.50 37.59 55.49 36.99 63.99
POLAND	Control lawsian Control of overnments Entertations Comprehen: Of Which: Specialised Landing Comprehen: Of Which: Specialised Landing Comprehen: Of Which: Specialised Landing Real Secured on real statute property Real Secured on real statute property Of Which: SME Real - Secured on real statute property Of Which: SME Real - Secured on real statute property Of Which: non-SME Real - Countries Revolving Real - Real - Secured on real statute property Of Which: non-SME Real - Real - Secured on real statute property Of Which: non-SME Real - R	Non-defaulted 0 1 90 6,691 1,299 13,317 7,074 490 6,594 1,475 4,768	Defauted 0 0 0 0 375 1899 75 499 182 30 0 1533 0 1656 165	F-IRB	Non-defaulted 0 0 0 0 0 0 259 0 4,048 0 992 0 992 0 14,210 0 127 0 127 0 12,068 0 238 0 2,999 0 1,299	Defaulted (() () () () () () () () ()	3/11/2022 are amounts	Stage 1 exposure 0	0 C C C C C C C C C C C C C C C C C C C	1 (0) (1) (1) (2) (3) (2) (3) (4) (4) (4) (4) (4) (4) (4) (4) (4) (4	provisions for Stage I stage I stage I exposure	provisions for Stage 2 exposure	provisions for Stape 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	52.69 34.03 61.39 59.51 52.50 37.55 55.49 36.99 63.99 68.82
POLAND	Contral all seals Contral all seals Contral all seals Composition Composition 10° Which Specialised Leading Real 10° Secret of on real estable property 10° Which SPE Real 10° Secret of one estable property 10° Which cred SPE Real 10° Secret of one estable property 10°	Non-defaulted 0 0 1 1 900 6,691 1,759 13,317 7,074 490 6,584 1,475 4,768	Defauted 0 0 0 0 3755 1899 75 4999 1822 300 1533 0 3316	F-IRB	Non-defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 922 0 4,048 0 795 0 4,810 0 1,272 0 1667 0 1,106 0 538 0 2,999	Defaulted (((((((((((((((((((3/11/2022 are amounts	Stage 1 exposure 0	5 C C C C C C C C C C C C C C C C C C C	1 (0) (1) (1) (2) (3) (2) (3) (4) (4) (4) (4) (4) (4) (4) (4) (4) (4	provisions for Stage I stage I stage I exposure	provisions for Stage 2 exposure	provisions for Stape 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	52.699 34.039 61.399 59.51' 52.50' 37.555 55.49' 36.999 63.999' 68.82'
POLAND	Contral all seals Contral all seals Contral all seals Composition 1 of Which Socialized Leading Composition 1 of Which Socialized Leading Composition 1 of Which Self Retail Social contral contral contral property Retail Secured on real estate property 1 of Which Self Retail Secured contral estate property 1 of Which Self Retail Secured Secured on real estate property 1 of Which Self Retail Secured Secured on real estate property 1 of Which Self Retail Secured Secured Secured Self Retail Secured Se	Non-defaulted 0 0 1 1 9900 9 1,799 13,317 7,074 4 990 6,591 1,475 4,768 2,943 1,825 0 0 0	Defaulted 0 0 0 0 275 189 75 189 30 153 0 0 153 16 165 151	F-IRB	Non-defauted 0 0 0 0 0 0 0 259 0 4,048 0 922 0 1,554 0 167 0 1,554 0 1,554 0 1,554	Defaulted () () () () () () () () () (3/11/2022 and amounts	Stage 1 exposure 0 1 0 377 0 5.25 0 1,030 0 1,030 0 1,030 0 6.33 0 6.33 0 6.33 0 3.35 0 2.25 0 1.55	5 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 () () () () () () () () () (provisions for Stage I exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	- - - - - - - - - - - - - - - - - - -
POLAND	Control laws Control of overnments Limitations Composition Composition 10 Which Specialised Lumino Composition 10 Which Specialised Lumino Composition 10 Which SPE Read Secured on real existing property Read Secured on real existing property Read Secured on Read Secured on Read Secured On Which SPE Read Secured on Read Secured on Read Secured On Which SPE Read Secured on Read Security Secured On Read Secured On	Non-defaulted 0 1 90 6,691 1,299 13,317 7,074 490 6,594 1,475 4,768	Defaulted 0 0 0 0 275 189 75 189 30 153 0 0 153 16 165 151	F-IRB	Non-defaulted 0 0 0 0 0 0 259 0 4,048 0 992 0 992 0 14,210 0 127 0 127 0 12,068 0 238 0 2,999 0 1,299	Defaulted () () () () () () () () () (3/11/2022 or amount F-IRB Non defaulted Defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 1 exposure 0	5 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 () () () () () () () () () (provisions for Stage I exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	34.03* 61.39* 59.51* 52.50* 37.59* 55.49* 63.99* 68.82* 59.08*
POLAND	Control laws Control of overnments Limitations Composition Composition 10 Which Specialised Lumino Composition 10 Which Specialised Lumino Composition 10 Which SPE Read Secured on real existing property Read Secured on real existing property Read Secured on Read Secured on Read Secured On Which SPE Read Secured on Read Secured on Read Secured On Which SPE Read Secured on Read Security Secured On Read Secured On	Non-defaulted 0 0 1 1 9900 9 1,799 13,317 7,074 4 990 6,591 1,475 4,768 2,943 1,825 0 0 0	Defaulted	Non-defaulted Defaulted O O O O O O O O O O O O O O O O O O O	Non-defauted 0 0 0 0 0 0 0 259 0 4,048 0 922 0 1,554 0 167 0 1,554 0 1,554 0 1,554	Defaulted (3/11/2022 are amounts F-St8 Non-defaulted Defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 1 exposure 0 0 7 1 0 5 7 0 5 7 0 1 0 1 1 0 1 1 0 1 1 0 1 1 0 1 1 0 1 1 0 1 1 1 0 1	5 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 () () () () () () () () () (provisions for Stage I exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	- - - - - - - - - - - - - - - - - - -
POLAND	Control laws Control of overnments Limitations Composition Composition 10 Which Specialised Lumino Composition 10 Which Specialised Lumino Composition 10 Which SPE Read Secured on real existing property Read Secured on real existing property Read Secured on Read Secured on Read Secured On Which SPE Read Secured on Read Secured on Read Secured On Which SPE Read Secured on Read Security Secured On Read Secured On	Non-defaulted 0 0 1 1 9900 9 1,799 13,317 7,074 4 990 6,591 1,475 4,768 2,943 1,825 0 0 0	Defauted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	F-IRB	Nondefauted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Defaulted () () () () () () () () () (3/11/2022 are amounts F-St8 Non-defaulted Defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 1	2 C C C C C C C C C C C C C C C C C C C	() () () () () () () () () ()	provisions for Stage 1 exposure	provisions for Stage 2 exposure 1 stage 2 exposure 1 stage 2 exposure 1 stage 2 exposure 1 stage 2 exposure 2	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	52.699 34.037 59.511 59.512 37.559 36.999 68.827 59.089
POLAND	Control laws Control of overnments Limitations Composition Composition 10 Which Specialised Lumino Composition 10 Which Specialised Lumino Composition 10 Which SPE Read Secured on real existing property Read Secured on real existing property Read Secured on Read Secured on Read Secured On Which SPE Read Secured on Read Secured on Read Secured On Which SPE Read Secured on Read Security Secured On Read Secured On	Non-defaulted 0	Defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	F-HB Non-defaulted Defaulted Defaulted	Non-defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Defailed Defailed (3/11/2022 or amount F-IRB Non defaulted Defaul	Stage 1 exposure 0 0 7 1 0 5 7 0 5 7 0 1 0 1 1 0 1 1 0 1 1 0 1 1 0 1 1 0 1 1 0 1 1 1 0 1	5 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 () () () () () () () () () (provisions for Stage 1 exposure 1	provisions for Stage 2 exposure 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	provisions for Stage 3 exploiure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	52.69 34.03 59.51 59.51 52.50 37.55 54.49 68.82 59.08
POLAND	Control laws Control of overnments Limitations Composition Composition 10 Which Specialised Lumino Composition 10 Which Specialised Lumino Composition 10 Which SPE Read Secured on real existing property Read Secured on real existing property Read Secured on Read Secured on Read Secured On Which SPE Read Secured on Read Secured on Read Secured On Which SPE Read Secured on Read Security Secured On Read Secured On	Non-defaulted 1 1 900 6.601 1.302 1.302 1.302 1.302 1.302 1.302 1.302 1.302 1.302 1.302 1.302 1.302 1.302 1.303 1.302 1.303 1.302 1.303 1.302 1.303 1	Defauted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Non-defaulted Defaulted	Nondefauted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Defaulted Continued Conti	3/11/2022 or a mounts F-ISB Non-defaulted Defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 1	2 C C C C C C C C C C C C C C C C C C C	() () () () () () () () () ()	provisions for Stage 1 exposure 1	provisions for Stage 2 exposure Stage 2	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	52.699 34.037 59.511 59.512 37.559 36.999 68.827 59.089
POLAND	Central deverements Composition of C	Non-defaulted Non-defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	F-HB Non-defaulted Defaulted Defaulted	Non-deriulted 0	Defailed Defailed (3/11/2022 or amount F-IRB Non defaulted Defaul	Staps 1 exposure	Color Colo	() () () () () () () () () ()	provisions for Stage 1 exposure 1	provisions for Stage 2 exposure 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	provisions for Stage 3 exploiure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	52.69 34.03 59.51 59.51 52.50 37.55 54.49 68.82 59.08
POLAND	Contral laws Contral governments Institutions Comprehen: Of Which Specialised Landing Comprehen: Of Which Specialised Landing Comprehen: Of Which Specialised Landing Real Specialised Landing Real Specialised in real statute property. Real Specialised Comprehen: Of Which SPE Real Specialised Landing Landing Real Specialised Landing Landing Landing Real Special Comprehens Comprehensian Comprehe	Non-defaulted Non-defaulted 100 100 100 100 100 100 100 1	Defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	F-HB Non-defaulted Defaulted Defaulted	Non-defaulted	Defailed Defailed (3/11/2022 or amount F-IRB Non defaulted Defaul	Stapp 1 cappoure 0 1 cappoure 1 c	D C C C C C C C C C C C C C C C C C C C	Column C	provisions for Stage 1 exposure 1	provisions for Stage 2 exposure 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	provisions for Stage 3 exploiure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	52.69 34.02 51.39 53.59 54.59 55.49 56.82 56.86 56.86
POLAND	Central busines Central governments Corporates Corporat	Non-defaulted Non-defaulte	Defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	F-HB Non-defaulted Defaulted Defaulted	Non-defaulted 0	Defailed Defailed (3/11/2022 or amount F-IRB Non defaulted Defaul	Stape 1 exposure	0 C 0	Column C	provisions for Stage 1 exposure 1	provisions for Stage 2 exposure 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	provisions for Stage 3 explaints 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	52.69 34.03 34.03 35.51 39.55 37.55 36.99 36.99 56.82 56.86 56.86 56.86 56.86
POLAND	Central busins Control over removals Limitations Comprehens Of Which Specialized Landing Comprehens Of Which Specialized Landing Ratio Reported Of Which Specialized Landing Ratio Secured on real extent property Retail Secured on real extent property Retail Secured on real extent property Of Which SHE Retail Secured on Retail Property Of Which SHE Retail College Retail Of Retail Of Which SHE Retail Of Retail Of Retail Of Retail Of Which SHE Retail Of Re	Nen-defaulted	Defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	F-HB Non-defaulted Defaulted Defaulted	Non-definited 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Defailed Defailed (3/11/2022 or amount F-IRB Non defaulted Defaul	Staps 1 exposure 0 1 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	C C C C C C C C C C	Column C	provisions for Stage 1 exposure 1	provisions for Stage 2 exposure 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	provisions for Stage 3 explaints 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	\$2.00 \$2.00
POLAND UNITED STATES	Control lawkin Control overvenments Institutions Composition of Which Specialized Landing Composition of Which Specialized Landing Read - Composition of Which Specialized Landing Read - Composition of Which Specialized Landing Read - Composition of the Landing property Read - Composition of the Landing property of Which Specialized Read - Composition of Landing Re	Non-defaulter	Defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	F-HB Non-defaulted Defaulted Defaulted	Non-definited 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Defailed Defailed (3/11/2022 or amount F-IRB Non defaulted Defaul	Steps 1 capoure C C C C C C C C C C C C C C C C C C C	Color Colo	Column C	provisions for Stage 1 exposure 1	provisions for Stage 2 exposure 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	provisions for Stage 3 explaints 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	\$2.690 \$2.600 \$2.
	Central basis Control of every memoria Limitations Comprosities Coff Which Specialised Limitatio Comprosities Coff Which Specialised Limitatio Comprosities Coff Which Specialised Limitatio Read Specialised Coff Read Specialised Limitation Read Specialised Coff Read Specialised Limitation Coff Read Specialised Coff Read Specialis	Non-defaulted 1 1 900 1 1 900 1 1 900 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	Defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	F-HB Non-defaulted Defaulted Defaulted	Non-definited 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Defailed Defailed (3/11/2022 or amount F-IRB Non defaulted Defaul	Staps 1 exposure 0 0 77 0 0 77 0 0 77 0 0 100 0	C	Column C	provisions for Stage 1 exposure 1	provisions for Stage 2 exposure 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	provisions for Stage 3 explaints 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 32.00 (10 10 10 10 10 10 10 10 10 10 10 10 10 1
	Central Servicements Entertables Composition Composition (19 Whith Specialised Landing) Composition Composition (19 Whith Specialised Landing) Ratial Secured on real statutar property (19 Whith See Ratial Secured on real statutar property (19 Whith See Ratial Secured on real statutar property (19 Whith See Ratial Secured on Real Secured	Non-defaulted Non-defaulte	Defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	F-HB Non-defaulted Defaulted Defaulted	Non-definited 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Defailed Defailed (3/11/2022 or amount F-IRB Non defaulted Defaul	Stape 1 exposure 0	0 0 0 0 0 0 0 0 0 0	Column C	provisions for Stage 1 exposure 1	provisions for Stage 2 exposure 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	provisions for Stage 3 explaints 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 32.00 (10 10 10 10 10 10 10 10 10 10 10 10 10 1
	Control busines Control governments Corporates Corporat	Non-defaulted Non-defaulte	Defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	F-HB Non-defaulted Defaulted Defaulted	Non-definited 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Defailed Defailed (3/11/2022 or amount F-IRB Non defaulted Defaul	Stapp 1 Cappoure	0 0 0 0 0 0 0 0 0 0	Column C	provisions for Stage 1 exposure 1	provisions for Stage 2 exposure 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	provisions for Stage 3 explaints 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	- 52.691 34.033 61.391 55.513 52.501 37.551 55.491 63.991 63.992 63.992 63.992
	Control levierements Corporates Corporates Corporates Corporates Corporates Corporates Corporates Corporates Corporates Real - Source de real existe present Real - Corporates Real -	Non-defaulted 1 90 1 90 1 90 1 10 1 90 1 10 1 10 1 1	Defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	F-HB Non-defaulted Defaulted Defaulted	Non-defaulted	Defailed Defailed (3/11/2022 or amount F-IRB Non defaulted Defaul	Staps 1 exposure 0	C	C C C C C C C C C C	provisions for Stage 1 exposure 1	provisions for Stage 2 exposure 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	provisions for Stage 3 explaints 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	\$2,699.00 \$4,027.00 \$4,027.00 \$3,009.00 \$5,409.00 \$6,822.00 \$6,822.00 \$6,822.00 \$6,820.00
	Control governments Composition Composition (1974) Which Specialised Luminop Composition Composition (1974) Which Specialised Luminop Composition (1974) Which Specialised Luminop Read Composition (1974) Which Composition (1974)	Non-defaulted Non-defaulte	Defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	F-HB Non-defaulted Defaulted Defaulted	Non-definited 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Defailed Defailed (3/11/2022 or amount F-IRB Non defaulted Defaul	Staps 1 exposure 0	C	C C C C C C C C C C	provisions for Stage 1 exposure 1	provisions for Stage 2 exposure 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	provisions for Stage 3 explaints 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	52.00 (1.00 to 1.00 to

2023 EU-wide Stress Test: Credit risk IRB

						COMMERZE	BANK Aktien	gesellschaft							
I								Actual							
								31/12/2022*							
		Exposu	re values			Risk expos	ure amounts								
	A-I	RB	FI	IRB	A-l	IRB	F-	IRB	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for		Coverage Ratio -
(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted		Non-defaulted	Defaulted	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
(===, 10)	0	0		0	0		0	0	0	0	0	0	0	0	
	0	0	0	0	0	ő	0	0	0	0	0	0	0	ő	-
	912	0	0	0	343	0	0	0	183	21	0	0	0	0	-
	6,347	0	0	0	3,734	0	0	0	4,741	454	0	8	2	0	-
	504	0	0	0	136	0	0	0	455	49	0	0	0	0	-
	17	0	0	0	8	0	0	0	17	0	0	0	0	0	-
	108	0	0	0	14	0	0	0	97	10	0	0	0	0	57.57%
	59	0	0	0	4	0	0	0	57	3	0	0	0	0	52.30%
erty - Of Which: SME	6	0	0	0	0	0	0	0	6	0	0	0	0	0	-
erty - Of Which: non-SME	53	0	0	0	3	0	0	0	51	3	0	0	0	0	52.30%
	8	0	0	0	0	0	0	0	6	0	0	0	0	0	77.60%
	41		0		10	0	0	0	34	6	0	0	0	0	58.99%
E	12		0		3	0	0	0	10	2	0	0	0	0	71.78%
-SME	29		0			0	0	0	24	- 4	0	0	0	0	58.56%
	0	0			0	0			0	0		0	0	0	-
	0	0			0	0			0	0	0	0	0	0	-

									Actual							
									31/12/2022*							
			Exposu	re values			Risk expos	ure amounts								
		А	-IRB	F-	IRB	A-	IRB	F-	IRB	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio Stage 3
	(min EUR, %	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted		Non-defaulted	Defaulted	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks		0	0	0	0	0	0	0	0	0	0	0	0		j -
	Central governments		0	0	0	0	0	0	0	0	0	0	0	0		J -
	Institutions	249	0	0	0	130	0	0	0	19	25	0	0	0		j -
	Corporates	1,635		0	0	1,023	0	0	0	556	469	0	1	4		0 52.33
	Corporates - Of Which: Specialised Lending	39	0	0	0	4	0	0	0	39	0	0	0	0		J -
	Corporates - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0		a -
	Retail	28		0	0	3	0	0	0	25	3	0	0	0		0 26.48
	Retail - Secured on real estate property	16		0	0	1	0	0	0	15	1	0	0	0		0.02
ITALY	Retall - Secured on real estate property - Of Which: SME	2		0	0	0	0	0	0	2	0	0	0	0		0.0
TIALI	Retall - Secured on real estate property - Of Which: non-SME	14	0	0	0	1	0	0	0	13	1	0	0	0		J -
	Retail - Oualifying Revolving	4		0	0	0	0	0	0	3	0	0	0	0		0 70.90
	Retail - Other Retail	8		0	0	2	0	0	0	7	1	0	0	0		0 34.29
	Retail - Other Retail - Of Which: SME	3		0	0	2	0	0	0	2	1	0	0	0		0 86.54 0 28.76
	Retail - Other Retail - Of Which: non-SME		0	0	0	1	0	0	0	4	0	0	0	0		28.76
	Equity					0	0			0	0	0	0	0		a -
	Securitisation															4
	Other non-credit obligation assets	1	0			0	0			0	0	0	0	0		a -

									Actual							
			F	re values			Diele europe	ure amounts	31/12/2022*							
													Stock of	Stock of	Stock of	
		A-	IRB	F-	IRB	A-	IRB	F-	IRB	Stage 1	Stage 2	Stage 3	provisions for	provisions for	provisions for	Coverage Ratio -
	(min ELR. %	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
	Central banks	0	0	0	0	0		0	0	0	0		0	0	0	-
	Central governments	0	0	0	0	0	0	0	0	0	0		0	0	0	-
	Institutions	2.982	0	0	0	653	0	0	0	701	30		0	1	0	
	Corporates	5.574		0	0	3.156		0	0	3.955	885	7	7	4	6	82.33%
	Corporates - Of Which: Specialised Lending	543	0	0	0	249	0	0	0	478	68		1	1	0	-
	Corporates - Of Which: SME	7	0	0	0	2	0	0	0	3	3		0	0	0	-
	Retail	76	0	0	0	7		0	0	68			0	0		21.66%
	Retail - Secured on real estate property	45	0	0	0	4		0	0	41	4		0	0		0.00%
FRANCE	Retail - Secured on real estate property - Of Which: SME	6	0	0	0	1		0	0	5	1		0	0	0	0.00%
INANCE	Retail - Secured on real estate property - Of Which: non-SME	39		0	0	3		0	0	36	3		0	0	0	-
	Retail - Qualifying Revolving	9		0	0	1		0	0	8	1		0	0	0	54.85%
	Retail - Other Retail	22		0	0	3		0	0	19	2		0	0	0	40.50%
	Retail - Other Retail - Of Which: SME	3		0	0	0		0	0	3	0		0	0	0	99.99%
	Retail - Other Retail - Of Which: non-SME	18	0	0	0	2	0	0	0	16	2		0	0	0	39.11%
	Equity	0	0			0	0			0	0		0	0	0	-
	Securitisation															
	Other non-credit obligation assets	5	0			0	0			0	0		0	0	0	
		9 627				2 917				4 775						90.25%

									Actual							
									31/12/2022*							
			Exposu	re values			Risk expos	ure amounts								
		A-	IRB	F	IRB	A-	IRB	F-	IRB	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ra
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted		Non-defaulted	Defaulted	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
	Central banks	0	0	0	0	0	0	0	0	0	0		0	0	0	
	Central governments	0	0		0	0	0	0	0	0	0		0	0	0	, -
	Institutions	1,062	0		0	124	0	0	0	9	22		0	0	0	, -
	Corporates	3,921	33		0	1,727	21	0	0	2,874	545	33	3	2	10	29.3
	Corporates - Of Which: Specialised Lending	0	0		0	0	0	0	0	0	0		0	0	0	
	Corporates - Of Which: SME	13	0		0	6	0	0	0	12	0		0	0	0	
	Retail	626	3	0	0	94	2	0	0	533	91	100	0	2	1	40.1
	Retail - Secured on real estate property	363	1	0	0	44	1	0	0	310	53	1	0	1	0	10.5
SWITZERLAND	Retail - Secured on real estate property - Of Which: SME	54	0		0	17	0	0	0	26	27		0	1	0	9.4
SWITZERDAND	Retail - Secured on real estate property - Of Which: non-SME	309	1	0	0	27	1	0	0	284	26		0	0	0	10.7
	Retail - Qualifying Revolving	17	0	0	0	1	0	0	0	15	1		0	0	0	48.1
	Retail - Other Retail	246	1	0	0	49	1	0	0	208	37	1	0	1	1	69.3
	Retail - Other Retail - Of Which: SME	46	1	0	0	6	1	0	0	44	2	1	0	0	1	80.8
	Retail - Other Retail - Of Which: non-SME	200	0		0	43	0	0	0	164	35		0	1	0	42.3
	Equity	0	0	· ·		0	0			0	0		0	0	0	-
	Securitisation															
	Other non-credit obligation assets	5	0			0	0			0	0		0	0	0) -



2023 EU-wide Stress Test: Credit risk IRB

							COMMERZI	BANK Aktien	gesellschaft							
	i								Actual							
									31/12/2022*							
			Exposu	re values			Risk expos	ure amounts								
		A-II	RB	F-I	RB	A-l	IRB	F-	IRB	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for		Coverage Ratio -
	(min EUR, %)	Non-defaulted		Non-defaulted	Defaulted	Non-defaulted		Non-defaulted	Defaulted	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0		
	Institutions	527	0	0	0	72	0	0	0	49	16	0	0	0		
	Corporates	3,737	28	0	0	1,841	17	0	0	2,757	205	42	3	2	42	100.00%
	Corporates - Of Which: Specialised Lending	179	0	0	0	58	0	0	0	176	0	0	0	0	0	j -
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail	57	0	0	0	7	0	0	0	51	5	0	0	0	0	58.79%
	Retail - Secured on real estate property	33	0	0	0	2	0	0	0	31	1	0	0	0	0	
NETHERLANDS	Retail - Secured on real estate property - Of Which: SME	6	0	0	0	0	0	0	0	5	1	0	0	0	0	-
INCTITICATION	Retall - Secured on real estate property - Of Which: non-SME	27	0	0	0	2	0	0	0	26	0	0	0	0	0	
	Retail - Qualifying Revolving	5	0	0	0	0	0	0	0	4	0	0	0	0	0	62.02%
	Retail - Other Retail	20	0	0	0	5	0	0	0	16	4	0	0	0	0	57.26%
	Retail - Other Retail - Of Which: SME	8	0	0	0	2	0	0	0	5	3	0	0	0	0	84.39%
	Retail - Other Retail - Of Which: non-SME	12	0	0	0	3	0	0	0	11	1	0	0	0	0	56.16%
	Equity	0	0			0	0			0	0	0	0	0	0	
	Securitisation															
	Other non-credit obligation assets	1	0			0				0	0	0	0	0	0	-
	IRB TOTAL	4,323	28	0	0	1,920	18	0	0	2,858	227	42	3	2	42	99.93%

									Actual 31/12/2022*							
			Exposu	re values			Risk expos	ure amounts								1
		A-	IRB	F-	-IRB	A-	IRB	E	IRB	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Rat
	(min EUR, %	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Institutions	192	0	0	0	66	0	0	0	2	1		0	0	0	-
	Corporates	974	74	0	0	296	46	0	0	405	409	74	0	1	8	11.0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0		0	0	0	-
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0		0	0	0	-
	Retail	5	0	0	0	0	0	0	0	5	0		0	0	0	83.6
	Retail - Secured on real estate property	3	0	0	0	0	0	0	0	3	0		0	0	0	-
JAPAN	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
JAPAN	Retail - Secured on real estate property - Of Which: non-SME	3	0	0	0	0	0	0	0	3	0	0	0	0	0	-
	Retail - Qualifying Revolving	1	0	0	0	0	0	0	0	1	0	0	0	0	0	84.90
	Retail - Other Retail	1	0	0	0	0	0	0	0	1	0	0	0	0	0	81.8
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	1	0	0	0	0	0	0	0	1	0	0	0	0	0	81.88
	Equity	0	0			0	0			0	0	0	0	0	0) -
	Securitisation															
	Other non-credit obligation assets	1	0			0	0			0	0	0	0	0	0	-
		1 172				262				412	410					11.01

	i de la companya de								Actual							
									31/12/2022*							
			Exposu	re values			Risk expos	ure amounts								
		A-I			-IRB	A-			IRB				Stock of provisions for	Stock of	Stock of provisions for	Coverage Ratio -
					1				1	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 1	provisions for Stage 2	Stage 3	Stage 3
	(min EUR. %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted				exposure	exposure	exposure	exposure
	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0		-
	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0		-
	Institutions	1.342	0	0	0	2/3	U	0	0	404	17		0	0		-
	Corporates	1.797	16	0	0	970		0		1.017	367	16	1	1	8	50.62%
	Corporates - Of Which: Specialised Lending	215	0	0	0	111	0	0	0	159	51	0	0	0		-
	Corporates - Of Which: SME	0	0	0	0	0	0	0		0	0	0	0	0		-
	Retail	52	0	0	0	4	0	0	0	48	4	0	0	0		67.40%
	Retail - Secured on real estate property	23	0	0	0	1	0	0	0	22	2		0	0		0.89%
SPAIN	Retail - Secured on real estate property - Of Which: SME	2	0	0	0	0	0	0	0	2	0		0	0		-
SPAIN	Retail - Secured on real estate property - Of Which: non-SME	22	0	0	0	1	0	0	0	20	2	0	0	0	0	0.89% 65.52%
	Retail - Qualifying Revolving	5	0	0	0	0	0	0	0	4	0	0	0	0	0	65.52%
	Retail - Other Retail	24	0	0	0	2	0	0	0	22	2	0	0	0	0	68.88%
	Retail - Other Retail - Of Which: SME	4	0	0	0	1	0	0	0	3	1	0	0	0	0	76.01%
	Retail - Other Retail - Of Which: non-SME	20	0	0	0	2	0	0	0	19	1	0	0	0	0	68.13%
	Equity	0	0			0				0	0	0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets	3	0			0				0	0		0	0	0	-
	IRB TOTAL	3,194	16	0	0	1,247	10	0	0	1,470	388	16	i	i	8	50.89%

^{*} Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Methodological Note.



2023 EU-wide Stress Test: Credit risk IRB COMMERZBANK Aktiengesellschaft

					31/12/2023							Baseline Scenario 31/12/2024						_	31/12/2025			
					Stock of	Stock of	Stock of	Common Balla				Stock of	Stock of	Stock of	Course Balls				Stock of	Stock of	Stock of	C B-H-
	(mh FIR %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks Central governments		0 0	0	0	0	0		0	0	0	0	0	0	-	0	0		0 0	0 0	0	-
	Institutions Corporates	10,932 81.150	2 3,291 8 19,046	221 3,031	91	52 285	59 1,513	26.60% 49.91%	10,620 78,934	3,433 20.665	392 3,636	7 80	33 248	88 1,704	22.41% 46.86%	10,457 77,639	3,441 21,379 861	54 4,21	7 7	32 249	115 1,889	21.019
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	81,150 5,751 5,749	1 805 9 1,414	266	14	17	119	49.91% 44.80% 47.40%	78,934 5,659 5,722	20,665 839 1,355	323	12	15	146	46.86% 45.12% 43.67%	77,639 5,583 5,716	861 1,288		8 1	15	172	44.819 45.459 41.329
	Retail	135,146 85,444		1.863	68	377	693	37.18% 22.69%	135,504	13,593	2,612	140	314	898	34.38% 19.86%	136,185 86,059		3.51	3 13	267	1,162	33.07 ⁹ 18.49 ⁹
MERZBANK Aktiengesellschaft	Retail - Secured on real estate property Retail - Socured on real estate property - Of Which: SME Retail - Socured on real estate property - Of Which: non-SME	13.748	8 1.577	177	9	115 27	163 29	16.37%	85,521 13,877	7,539 1,385	984 240	7	92 20	195 37	15.24%	86,059 14,025 72,033	1.184	29	3	80	223 43	18.49 14.74 19.69
ILIZBANK AKTENGESENSCHAR	Retail - Qualifying Revolving	71,690 10.251		543 100	7 8	89 36	134 50	24.76% 49.51%	71,644 10.251	6,154 710	744 169	5	72 34	159 81	21.35% 47.73%	72,033 10.262	5,594 640		S !	62	180 106	19.69
	Retail - Other Retail Retail - Other Retail - Of Which: SME	39,442 15.883	7 6,046 5 3,229	1,043	50	225	490	46.01% 47.11%	39,733 16.122	5,345 2,742	1,458	127	187	622	42.62% 43.34%	39,865 16.052	4,593 2.334	2,07	8 120	159	832	40.05
	Retail - Other Retail - Of Which: non-SME	23,562		433	20	102	192	44.45%	23,611	2,603	598	15		249	41.59%	23,813	2,259		0 1	73	297	40.18
	Equity Securitisation		0	U	U	0	U		0	0	U			U		U				0	U	
	Other non-credit obligation assets IRB TOTAL	227,236	37,037	5,116	167	714	2,265	44.27%	225,058	37,691	6,640	227	0 595	2,689	40.51%	224,282	36,831	8,27	0 0 5 224	549	3,166	38.26
	Ī				31/12/2023							Baseline Scenario 31/12/2024							31/12/2025			
					Stock of	Stock of	Stock of	Coverage Patio				Stock of	Stock of	Stock of	Coverage Patie -				Stock of	Stock of	Stock of	Coversos Patio
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	(min EUR, %)				exposure	exposure	exposure	exposure				exposure	exposure	exposure	exposure				exposure	exposure	exposure	exposure
	Central banks Central governments		0 0	0	0	0	0		0	0	0	0	0	0		0	0		0 0	0	0	-
	Institutions	2,99	4 331		1	2	1	2.72%	2,881	405	75	0	2	2	2.85%	2,823	427		1 (3	3	3.11
	Corporates Corporates - Of Which: Specialised Lending	41,289	9 10,132 0 321	1,426	36 1	137	761 3	53.33% 45.27%	40,375 2,110	10,756 343	1,716 16	31	114	850 7	49.55% 44.91%	39,840 2,087	11,021	1,98	7 30	110	934 11	47.00
	Corporates - Of Which: SME Retail	3,941	1,193	377	5	26	182	48.34% 27.33%	3,980	1,104	426 1,602	4	20 194	196	46.01% 25.59%	4,019	1,027 9,328	46	5 10	17	207	44.49 25.80 11.11
	Retail - Secured on real estate property	123,241 78,574	6,667	490	7	96	55	11.29%	124,200 78,966	11,023 6,057	707	5	68	79	11.17%	125,245 79,695	5,154	88	1 !	53	98	11.12
GERMANY	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME	13,300 65,260	5,223	135 355	6	22 74	15	11.18% 11.34%	13,463 65,503	1,238 4,820	186 521	1 4	15 53	20 59	11.01% 11.23%	13,633 66,063	1,027 4,127		4	1 12	25 73	10.90
	Retail - Qualifying Revolving Retail - Other Retail	9,370		55 579	3 18	14	32 220	58.34% 37.96%	9,419	426 4 539	78 818	100	10 116	45 286	57.50% 35.01%	9,456 36.093	371		6 10	7	55 430	57.0
	Retail - Other Retail - Of Which: SME	13,540	2,915	361	12		149	41.31%	13,893	2,417	507	96	71	199	39.18%	13,915	2,014	88			328	36.95
	Redui - Other Redui - Of Hillor, Jr.s.							32.39%	21,922	2,122	311	4	45	88	28.21%	22,179	1,789	38	7	36	101	26.22
	Retail - Other Retail - Of Which: non-SME Equity	21,760	0 2,378	218	5	0	0	-	0	0			0	0	-					0) -
	Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets	21,760	0 0	0	0	0	0	-	0	0	0	0	0	0		0	0 776	430	0 0	0 0	0) -
	Retail - Other Retail - Of Which: non-SME Equity Securitisation	21,766 (((167,526	0 0	0	0 64 31/12/2023	0 0 411	0 1,069	-	0 0 167,456	0 0 22,184		0 138 Baseline Scenario 31/12/2024	0 310	0 1,262	37.20%	0 167,907	0 20,776	4,35	31/12/2025	0 0 0 268	0 1,520	34.94
	Retar - Other Resar - Of White: non-SHE Reserve - Other Reserve - Of White: Non-SHE Reserve - Other Reserve	21,760	0 0	0		Stock of provisions for Stage 2 exposure	0 0 1,069 1,069 Stock of provisions for Stage 3 exposure	-	0 167,456 Stage 1 exposure	0 22,184 Stage 2 exposure		Baseline Scenario	Stock of	0 1,262 Stock of provisions for Stage 3 exposure	37.20% Coverage Ratio- Stage 3 exposure	0 167,907 Stage 1 exposure	20,776 20,776 Stage 2 exposure	4,35 Stage 3 exposure		Stock of provisions for Stage 2 exposure	0 1,520 Stock of provisions for Stage 3 exposure	
	Retar - Other Resar - Of White: non-SPE Exemplication Other results of Miligation assets 188 YOTAL Central bands (non-SLS, to)	21,766	0 0 0 5 22,922 Stage 2	0 0 2,587	31/12/2023 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of	- 41.31% Coverage Ratio - Stage 3	Stage 1	Stage 2	Stage 3	Baseline Scenario 31/12/2024 Stock of provisions for Stage 1	Stock of	Stock of	Coverage Ratio - Stage 3	Stage 1	Stage 2	Stage 3	31/12/2025 Stock of		Stock of	Coverage Ratio
	Retal - Other Retal - Of White: non-SHE Evaluation Other non-credit obligation assets 188 YOTAL (min EUR, %)	21,766 (167,526 Stage 1 exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 2,587	31/12/2023 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of	41.31% Coverage Ratio-Stage 3 exposure	Stage 1 exposure	Stage 2 exposure 0 0 0 50	Stage 3	Baseline Scenario 31/12/2024 Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2025 Stock of		Stock of	Coverage Ratio Stage 3 exposure
	Retal - Other Retal - Of White: non-SHE Fourier Step - Other Retal - Of White: non-SHE Fourier Step - Other Retal - Of White: Non-SHE Fourier Step - Other Retal - Of White: Specialized Lending Retal - Other Retal - Of White: Specialized Lending	21,760 (167,526 Stage 1 exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 2,587 Stage 3 exposure 0 0 1 1	31/12/2023 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of	Coverage Ratio - Stage 3 exposure - 29.33% 47.81%	Stage 1 exposure 0 0 334 5,027	Stage 2 exposure 0 0 0 50	Stage 3	Baseline Scenario 31/12/2024 Stock of provisions for Stage 1	Stock of	Stock of	Coverage Ratio - Stage 3 exposure - - 29.81% 43.61%	Stage 1 exposure 0 0 229 4,945	Stage 2 exposure	Stage 3 exposure	31/12/2025 Stock of provisions for Stage 1 exposure 0 (0) (0) (0) (0) (0) (0) (0) (0) (0) (0		Stock of	Coverage Rati Stage 3 exposure
	Retal - Other Resal - Of White: non-SPE Control Resalts Other remic credit chilipation assets IAB TOTAL Control Remis Contr	21,760 (167,526 Stage 1 exposure (6 344 5,14:	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 2,587 Stage 3 exposure 0 0 1 479 207	31/12/2023 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of	. 41.31% Coverage Ratio - Stage 3 exposure	Stage 1 exposure 0 0 334 5,027 1,053	Stage 2 exposure 0 0 0 50 815 107 212	Stage 3	Baseline Scenario 31/12/2024 Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure 0 0 13 3 2	Stock of	Coverage Ratio - Stage 3 exposure - - 29.81% 43.61% 35.53% 35.05%	Stage 1 exposure 0 0 329 4,945 1,052 1,472	Stage 2 exposure 0 0 54 804 855 222	Stage 3 exposure	31/12/2025 Stock of provisions for Stage 1 exposure 0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0		Stock of	Coverage Rati Stage 3 exposure 1 - 30.1 40.9 35.8 30.9
	Retail - Other Retail - Of Which: non-SHE Securification Other non-credit obligation assets 188 10714L Securification Control Securificat	21,766 (167,526 (167,	5 22,922 Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 2,587 Stage 3 exposure 0 0 1 1 4799 207 777 718 2200	31/12/2023 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of	41.31% 41.31% Coverage Ratio - Stage 3 exposure	Stage 1 exposure 0 0 334 5,027 1,033 1,511 9,702 5,647	Stage 2 exposure 0 0 50 815 107 212 2,400 1,399	Stage 3 exposure 0 0 1 1 583 235 110 978	Baseline Scenario 31/12/2024 Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of	Coverage Ratio - Stage 3 exposure :	Stage 1 exposure 0 0 329 4,945 1,052 1,472 9,225 5,450	Stage 2 exposure 0 0 54 894 85 222 2,533 1,551	Stage 3 exposure 67 25 14 1,22	31/12/2025 Stock of provisions for Stage 1 exposure 0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0		Stock of	Coverage Rat Stage 3 exposure 3- 30.1 40.9 35.8 30.9 46.8
	Entate - Order Reset - Of Minds con-SHE Control Standar Other roan credit chilipation assets IRB TOTAL Control Standar C	21,766 167,526 Stage 1 exposure (344 5,14 1,05 1,569 10,31	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 2,587 Stage 3 exposure 0 0 1 1 4799 207 777 718 2200	31/12/2023 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of	41.31% 41.31% Coverage Ratio-Stage 3 exposiure 29.33% 47.81% 35.22% 48.71% 51.55% 51.55%	Stage 1 exposure 0 0 0 3 34 5,027 1,053 1,511 9,702 5,647 3315 5,332	Stage 2 exposure 0 0 0 50 815 107 2112 2,400 1,399 130 1,260	Stage 3 exposure 0 0 1 1 583 235 110 978	Baseline Scenario 31/12/2024 Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure 0 0 0 13 3 2 2 1117	Stock of	Coverage Ratio - Stage 3 exposure	Stage 1 exposure 0 0 129 4,945 1,052 1,472 9,325	Stage 2 exposure 0 0 54 804 85 222 2,533	Stage 3 exposure 67 25 14 1,122 30	31/12/2025 Stock of provisions for Stage 1 exposure 0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0		Stock of	Coverage Rat Stage 3 exposure 1 - 30.1 40.9 30.9 46.8 40.1 30.6 42.2
	Sector - Order Rose - Of Which con-SHE Sector Final Control - Order Rose - Of Which con-SHE Sector Final Control - Order - O	21,766 (((((((((((((((((((0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 2,587 Stage 3 exposure 0 0 1 1 479 207 777 718 220 388 181	31/12/2023 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of	41.31% 41.31% Coverage Ratio - Stage 3 exposure 29.33% 47.81% 43.00% 53.12% 48.71% 53.15% 53.15% 53.15%	Stage 1 exposure 0 33M 5,027 1,053 1,511 9,702 5,647 315 5,332 732	Stage 2 exposure 0 0 0 90 815 107 212 2,460 1,399 1,269 2,789	Stage 3 exposure 0 0 1 1 583 235 110 978 262 47 215	Baseline Scenario 31/12/2024 Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure 0 0 0 0 13 3 2 117 24 5 19 9 2 19 9 19 9 19 9 19 9 19 9 19 9	Stock of	Coverage Ratio - Stage 3 exposure - 29.81% 43.61% 33.53% 49.27% 43.87% 22.61% 46.33% 39.39% 39.25%	Stage 1 exposure 0 0 329 4,945 1,052 1,472 9,325 5,450 292 5,158 706	Stage 2 exposure 0 0 54 84 85 22 2,533 1,551 144 1,407	Stage 3 exposure 67 25 14 1,22 30 5 25 25	31/12/2025 Stock of provisions for Stage 1 exposure 0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0		Stock of	Coverage Rati Stage 3 exposure - - - - - - - - - - - - - - - - - - -
	Retail - Owner for selection of which con-drift Control Selection Co	21,767,526 () () () () () () () () () (Stage 2 exposure 0	0 0 2,587 7 Stage 3 exposure 0 0 0 1 1 1 1 2 200 200 1 1 1 1 1 1 1 1	31/12/2023 Stock of provisions for Stage 1 exposure 0 0 0 0 188 9 4 4 40 2 2 1 1 1 6 6 3 33 188 188	Stock of provisions for Stage 2 exposure 0 0 0 44 4 2 101 18 18 4 14 12 16 15 16 16 16 16 16 16 16 16 16 16 16 16 16	Stock of	41.31% 41.31% Coverage Ratio - Stage 3 exposure - 29.31% 47.81% 47.81% 47.81% 48.71% 48.71% 48.71% 53.22% 53.22% 53.22% 53.25% 53.25% 53.55%	Stage 1 cxposture 0 33M 5,027 1,051 9,702 5,647 3,322 732 2,067	Stage 2 exposure 0 0 0 50 815 107 212 2,460 1,399 1,269 2,723 723 2,941	Stage 3 exposure 0 0 1 1 583 235 110 978	Baseline Scenario 31/12/2024 Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure 0 0 0 0 13 3 2 117 24 5 19 9 2 6 6 9 28 8 6 9 9 28 8 6 9 9 28 8 6 9 9 28 8 9 28 9 2	Stock of	Coverage Eatio-Stage 3 exposure 1	Stage 1 exposure 0 0 329 4,945 1,952 1,472 9,325 5,450 29,25 5,158 706 3,170	Stage 2 exposure 0 0 0 4 804 852 22,533 1,541 1,407 2,	Stage 3 exposure 67 25 14 1,122 30 5 5 5 5 5 5 78	31/12/2025 Stock of provisions for Stage 1 exposure 0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0		Stock of	Coverage Rati Stage 3 exposure 30.11 40.99 35.8: 46.80 42.21 39.1.1 50.70
	Sector - Order Rose - Of Which con-SHE Sector Final Control - Order Rose - Of Which con-SHE Sector Final Control - Order - O	21,767,526 (()	Stage 2 exposure 0	0 0 2,587 7 Stage 3 exposure 0 0 0 1 1 1 1 2 200 200 1 1 1 1 1 1 1 1	31/12/2023 Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure 0 0 0 44 4 2 101 18 18 4 14 12 16 15 16 16 16 16 16 16 16 16 16 16 16 16 16	Stock of	Coverage Ratio - Stage 3 exposure - 29 33% - 47.81% - 35.25% - 35.	Stage 1 exposure 0 0 334 5,027 1,053 1,511 9,702 5,647 315 5,332 732 3,233	Stage 2 exposure 0 0 0 90 815 107 212 2,460 1,399 1,269 2,789	Stage 3 exposure 0 0 1 1 583 235 110 978 262 47 215	Baseline Scenario 31/12/2024 Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure 0 0 0 0 13 3 2 117 24 5 19 9 2 19 9 19 9 19 9 19 9 19 9 19 9	Stock of	Coverage Ratio - Stage 3 exposure	Stage 1 exposure 0 0 129 4,945 1,052 1,472 9,225 5,450 292 5,158 706 3,170	Stage 2 exposure 0 0 5 5 804 804 85 222 223 1,533 1,444 1,440 748	Stage 3 exposure 67 25 14 1,122 30 5 5 5 5 5 5 78	31/12/2025 Stock of provisions for Stage 1 exposure 0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0		Stock of	Coverage Rati Stage 3 exposure 2 20,1 20,1 20,1 20,1 20,1 20,1 20,1 20
	Retail - Other Retail - Of Whitch: non-SHE Control Statistic Other remic credit chilipation assets IRB 1977AL Control Statistic Control Statistic Control Statistic Comprehens - Of Whitch: Secretary Iransis - Other Retail - Control Statistic Comprehens - Of Whitch: Secretary Iransis - Other Retail - Control Statistic Comprehens - Of Whitch: Secretary Iransis - Other Retail - Control Statistic Retail - Socretary on real estatists property - Of Whitch: SHE Retail - Socretary on real estatists property - Of Whitch: SHE Retail - Control Statistic - Other Retail - Other Ret	21,76/20 (c) (d) (d) (d) (d) (d) (d) (d) (d) (d) (d	\$100 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 2,587 Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/11/2023 Stock of provisions for Stock of provisions for Stock of provisions for Stock of One Stock of One One Stock of One	Stock of product of pr	Stock of provisions of a caposiure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	41.31% Coverage Ratio Stage 3 capesiure 2.3 33% 40.81% 40.81% 40.60% 40.71% 40.71% 50.82% 50.82% 50.85% 50.85% 50.85% 50.85% 50.85% 50.85%	Stage 1 exposure 0 0 334 5,027 1,053 1,511 1,511 1,512 2,007 722 2,007 0 0	Stage 2 exposure 0 0 0 95 107 122 2,440 1,399 1,299 1,294 2,24 2,24 2,24 2,24 2,24 2,24 2,24	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Baseline Scenario Stock of	Stock of provisions for Stage 2 exposure 0 0 0 133 3 3 2 2 15 5 5 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6	Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Ratio - Stage 3 exposure - 29.81% - 29.81% - 43.61% - 33.51% - 34.61% - 34.	Stage 1 exposure 0 0 0 1 232 1,052 1,052 1,072 2,22 5,355 1,540 2,750 1,772 1,172 0 0	Stage 2 exposure 0 0 545 545 550 650 650 650 650 650 650 650 650 65	Stage 3 exposure 67 24 14 1,22 25 5 13 34 44 34	31/12/2025 Stock of provisions for Stage 1 exposure () () () () () () () () () (Stock of products	Stock of provisions for Stage 3 exposure	Coverage Ration 20, 20, 20, 20, 20, 20, 20, 20, 20, 20,
	Sector Of Process College (College (Col	21,767,526 () () () () () () () () () (\$100 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 2,587 Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/11/2023 Stock of provisions for Stock of provisions for Stock of provisions for Stock of One Stock of One One Stock of One	Stock of product of pr	Stock of provisions of a caposiure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	41.31% Coverage Ratio Stage 3 exposure 29.31% 47.81% 47.81% 52.26% 52.26% 53.26% 53.25% 53.25% 53.25% 53.25% 53.25% 53.25% 53.25% 53.25% 53.25% 53.25% 53.25% 53.25%	Stage 1 exposure 0 0 334 5,027 1,053 1,511 1,511 1,512 2,007 722 2,007 0 0	Stage 2 exposure 0 0 0 95 107 122 2,440 1,399 1,299 1,294 2,24 2,24 2,24 2,24 2,24 2,24 2,24	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Baseline Scenario 31/12/2024 Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure 0 0 0 133 3 3 2 2 15 5 5 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6	Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Ratio - Stage 3 exposure 2-9.51% - 29.51% - 33.51% - 33.51% - 32.5	Stage 1 exposure 0 0 329 4,945 1,952 1,472 9,325 5,450 29,25 5,158 706 3,170	Stage 2 exposure 0 0 545 545 550 650 650 650 650 650 650 650 650 65	Stage 3 exposure 67 24 14 1,22 25 5 13 34 44 34	31/12/2025 Stock of provisions for Stage 1 exposure () () () () () () () () () (Stock of products	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 cxposure 2
	Sector Of Process College (1997) Control Sector College (1997)	21,76/20 (c) (d) (d) (d) (d) (d) (d) (d) (d) (d) (d	\$100 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 2,587 Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/11/2023 Stock of provisions for Stock of provisions for Stock of provisions for Stock of One Stock of One One Stock of One	Stock of product of pr	Stock of provisions of a caposiure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	41.31% Coverage Ratio Stage 3 capesiure 2.3 33% 40.81% 40.81% 40.60% 40.71% 40.71% 50.82% 50.82% 50.85% 50.85% 50.85% 50.85% 50.85% 50.85%	Stage 1 exposure 0 0 334 5,027 1,053 1,511 1,511 1,512 2,007 722 2,007 0 0	Stage 2 exposure 0 0 0 95 107 122 2,440 1,399 1,299 1,294 2,24 2,24 2,24 2,24 2,24 2,24 2,24	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Baseline Scenario Stock of	Stock of provisions for Stage 2 exposure 0 0 0 133 3 3 2 2 15 5 5 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6	Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Ratio - Stage 3 exposure - 29.81% - 29.81% - 43.61% - 33.51% - 34.61% - 34.	Stage 1 exposure 0 0 0 1 232 1,052 1,052 1,072 2,22 5,355 1,540 2,750 1,772 1,172 0 0	Stage 2 exposure 0 0 545 545 550 650 650 650 650 650 650 650 650 65	Stage 3 exposure 67 24 14 1,22 25 5 13 34 44 34	31/12/2025 Stock of provisions for Stage 1 exposure () () () () () () () () () (Stock of products	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure 1 10.101 10.
	Sector Of Process College (1997) Control Sector College (1997)	21,76/20 (c) (d) (d) (d) (d) (d) (d) (d) (d) (d) (d	\$100 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 2,587 Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12/2023 Stock of provisions for Stapes I exposure exposure exposure exposure in the state of	Stock of product of pr	Stock of provisions of a caposiure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	41.31% Coverage Ratio Stage 3 capesiure 2.3 33% 40.81% 40.81% 40.60% 40.71% 40.71% 50.82% 50.82% 50.85% 50.85% 50.85% 50.85% 50.85% 50.85%	Stage 1 exposure 0 0 334 5,027 1,053 1,511 1,511 1,512 2,007 722 2,007 0 0	Stage 2 exposure 0 0 0 95 107 122 2,440 1,399 1,299 1,294 2,24 2,24 2,24 2,24 2,24 2,24 2,24	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provision for Stock of provision for Stock of provision for Stock of One Stock of One Stock of One Stock of One One Stock of One	Stock of provisions for Stage 2 exposure 0 0 0 0 111 11 11 11 11 11 11 11 11 11	Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Ratio - Stage 3 exposure - 29.81% - 29.81% - 43.61% - 33.51% - 34.61% - 34.	Stage 1 exposure 0 0 0 1 232 1,052 1,052 1,072 2,22 5,355 1,540 2,750 1,772 1,172 0 0	Stage 2 exposure 0 0 545 545 550 650 650 650 650 650 650 650 650 65	Stage 3 exposure 67 24 14 1,22 25 5 13 34 44 34	31/12/2025 Specia of provisions of Stage 1 Sta	Stock of products	Stock of provisions for Stage 3 exposure	Coverage Ration 2016 2016 2016 2016 2016 2016 2016 2016
POLAND	Retail - Own Retail - Of Which: Securities S	21,767,226 107,226 107,226 Stage 1 exposure (1) 107,226 Stage 1 exposure (2) 10,100 10,1	Stage 2 exposure Stage 2 exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/11/2023 Stock of provisions for Stage 1 exposure exposure 1 exp	Stock of provisions for stage a department of the stage o	Stock of Provision of of Provis	41.31% 41.31% Coverage Ratio Stage 3 exposure 2.31% 2.31% 2.31% 3.22% 4.71% 4.71% 4.71% 5.32% 5.52% 5.	5tage 1 exposure 0 0 0.334 3343 1.5311 1.5311 2.532 3.647 2.732 3.047 2.332 3.047 3.047 3	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	\$1296 3 exposure 0 0 1 5833 5833 5833 1935 1101 978 262 2 131 141 141 141 141 141 141 141 141 141	Baseline Scenario 31/11/2/2024 Slock do	Stock of provisions for Stage 3 (4) (4) (4) (4) (4) (4) (4) (4) (4) (4)	Stock of provision	Coverage Battle Steps Battle St	Stage 1 exposure 0 0 350 350 140 140 140 140 140 150 160 160 160 160 160 160 160 160 160 16	Stage 2 exposure 0 0 0 0 50 50 50 50 50 60 60 60 60 60 60 60 60 60 60 60 60 60	Stage 3 exposure 67 67 132 132 133 149 Stage 3 exposure	31/12/2015 Stock of provisions for 51/12/2015 Stock of provisions for 51/12/2015 Stock of 1/12/2015 Stock of 1/12/2015 Stock of 1/12/2015 Stock of 1/12/2015	Stock of provisions for Stock of	Stock of Provision of provi	Coverage Ration 2016 2016 2016 2016 2016 2016 2016 2016
POLAND	Event of Order Reset - Of Which con-SHE Contral Savids Central Savids Central Savids Central Savids Central Savids Composition C	21,767,526 167,526 Stage 1 exposure 101,111	Stage 2 exposure Stage 2 exposure Stage 2 exposure 0 0 2,2,626 100 0 0 0 0 7 2,2,666 Stage 2 exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/11/2023 Stock of provisions for Stage 1 exposure exposure 1 exp	Stock of provisions for stage a department of the stage o	Stock of Provision of of Provis	41.31% 41.31% Coverage 16:10 30:pp.3 3	Stage 1 exposure	\$1000 2 capoteurs	\$1296 3 exposure 0 0 1 5833 5833 5833 1935 1101 978 262 2 131 141 141 141 141 141 141 141 141 141	Baseline Scenario 31/11/2/2024 Slock do	Stock of provisions for Stage 3 (4) (4) (4) (4) (4) (4) (4) (4) (4) (4)	Stock of provision	Coverage Ratio- Tage 3 exposure 28:4175 43:4275 43:4275 43:4275 43:4275 43:4275 43:4275 43:4275 44:4275 47:1429 Coverage Butto- Rape and Rape Rape Rape Rape Rape Rape Rape Rape	Stage 1 exposure caposities (1975) 1170 (1	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 explosure 67 67 112 123 124 134 144 149 Stage 3 explosure	31/12/2015 Stock of provisions for 51/12/2015 Stock of provisions for 51/12/2015 Stock of 1/12/2015 Stock of 1/12/2015 Stock of 1/12/2015 Stock of 1/12/2015	Stock of provisions for Stock of	Stock of Provision of provi	Coverage Ratio Stage 3 exposure 30.10 30.10 30.20 30.5
POLAND	Security Services Chemical Services Control Services Retail - Services Control Services Contr	21,767,520 107,520 107,520 Stage 1 exposure 10,314 10,314 10,314 10,314 11,305 11,316 11,316 11,316 11,316 11,316 11,316 11,316 11,316 11,316 11,316 11,316 11,316 11,316 11,316 11,316 11,316 11,316	Stope 2 exposure Stope 2 exposure Stope 2 exposure 1 199 1 2,286 Stope 2 exposure 5 2,000 1 199 1 2,286 Stope 2 exposure	51063 Stage 3 exposure 0 0 0 1 51063 Exposure 0 1 1 1 1 1 1 1 1 1 1 1 1	31/11/2023 Stock of provisions for Stage 1 exposure exposure 1 exp	Stock of provisions for stage a department of the stage o	Stock of Provision of of Provis	41.31% 41.31% 41.31% Coverage Ratio Separate Coverage Ratio 2.3 37% 4.0 61% 4.0 65% 5.2 65% 5.5 67% 5.	Stage 1 capesure	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	\$1296 3 exposure 0 0 1 5833 5833 5833 1935 1101 978 262 2 131 141 141 141 141 141 141 141 141 141	Baseline Scenario 31/11/2/2024 Slock do	Stock of provisions for Stage 3 (4) (4) (4) (4) (4) (4) (4) (4) (4) (4)	Stock of provision	Coverage Ratio-Sage 3 expensive 52-541% (2014) (201	Stage 1 exposure 0 0 20 20 1,002 1,0	Stage 2 exposure 0 0 0 594 595 595 595 595 595 595 595 595 595	Stage 3 exposure	31/12/2015 Stock of provisions for 51/12/2015 Stock of provisions for 51/12/2015 Stock of 1/12/2015 Stock of 1/12/2015 Stock of 1/12/2015 Stock of 1/12/2015	Stock of provisions for Stock of	Stock of Provision of provi	Coverage Ball
POLAND	Retail - Older Retail - Of Which: Securities Central Same Retail - Central Same Central Central Same Central Central Central Central Central Central Central Central Central Central Central Central Central Central Central Central Central Central Central Central Central Central Central Central Central Central Central	21,767,520 107,520 Stage 1 exposure 1,165 1,1	Stope 2 exposure Stope 2 exposure Stope 2 exposure 1 199 1 2,286 Stope 2 exposure 5 2,000 1 199 1 2,286 Stope 2 exposure	51063 Stage 3 exposure 0 0 0 1 51063 Exposure 0 1 1 1 1 1 1 1 1 1 1 1 1	31/11/2023 Stock of provisions for Stage 1 exposure exposure 1 exp	Stock of provisions for stage a department of the stage o	Stock of Provision of of Provis	41.31% 41	Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	\$1000 2 capoteurs	\$1296 3 exposure 0 0 1 5833 5833 5833 1935 1101 978 262 2 131 141 141 141 141 141 141 141 141 141	Baseline Scenario 31/11/2/2024 Slock do	Stock of provisions for Stage 3 (4) (4) (4) (4) (4) (4) (4) (4) (4) (4)	Stock of provision	Coverage Ratio- Taye 3 470-1417 444414 444414 444414 444414 444414 44474	Stage 1	Stage 2 expressor of 5 to 5	Stage 3 exposure	31/12/2015 Stock of provisions for 51/12/2015 Stock of provisions for 51/12/2015 Stock of 1/12/2015 Stock of 1/12/2015 Stock of 1/12/2015 Stock of 1/12/2015	Stock of provisions for Stock of	Stock of Provision of provi	Coverage Eath Stage 3 exposure 5 to 5 t
POLAND	Retail - Older Retail - Of Which: Securities Central Same Retail - Central Same Central Central Same Central Central Central Central Central Central Central Central Central Central Central Central Central Central Central Central Central Central Central Central Central Central Central Central Central Central Central	21,767,520 107,520 Stage 1 exposure 1,165 1,1	Stope 2 exposure Stope 2 exposure Stope 2 exposure 1 199 1 2,286 Stope 2 exposure 5 2,000 1 199 1 2,286 Stope 2 exposure	51063 Stage 3 exposure 0 0 0 1 51063 Exposure 0 1 1 1 1 1 1 1 1 1 1 1 1	31/11/2023 Stock of provisions for Stage 1 exposure exposure 1 exp	Stock of provisions for stage a department of the stage o	Stock of Provision of of Provis	41.31% 41	Stage 1 Stag	\$1000 2 capoteurs	\$1296 3 exposure 0 0 1 5833 5833 5833 1935 1101 978 262 2 131 141 141 141 141 141 141 141 141 141	Baseline Scenario 31/11/2/2024 Slock do	Stock of provisions for Stage 3 (4) (4) (4) (4) (4) (4) (4) (4) (4) (4)	Stock of provision	Coverage Ratio- Tage 3 explaine 23.81% 43.61% 43.61% 43.61% 43.71% 43.71% 43.71% 44.71% 47.14% 47.14% 47.14% 47.14% 47.14% 47.14% 47.14% 47.14% 47.14% 47.14% 47.14% 47.14% 47.14% 47.14% 47.14% 47.14% 47.14% 47.14% 47.14%	Stage 1	Stage 2 expressor of 5 to 5	Stage 3 exposure	31/12/2015 Stock of provisions for 51/12/2015 Stock of provisions for 51/12/2015 Stock of 1/12/2015 Stock of 1/12/2015 Stock of 1/12/2015 Stock of 1/12/2015	Stock of provisions for Stock of	Stock of Provision of provi	Coverage Eat Stage 3
POLAND	Entity Color Reset - Of Minds con-SHE Contral Sanite Contral Sanite Contral Sanite Contral Sanite (min EUR, %) Contral Sanite Companies - Of Minds Specialed Leading Corporates - Of Minds Specialed Leading Companies - Color Minds Specialed Leading Companies - Color Minds Specialed Leading Companies - Color Minds Specialed Leading Color Minds Specialed Leading Retail - Social Color on an exist in receivity - Of Minds Color - Special Color - Color	21,767,520 107,520 Stage 1 exposure 1,165 1,1	Stope 2 exposure Stope 2 exposure Stope 2 exposure 1 199 1 2,286 Stope 2 exposure 5 2,000 1 199 1 2,286 Stope 2 exposure	51063 Stage 3 exposure 0 0 0 1 51063 Exposure 0 1 1 1 1 1 1 1 1 1 1 1 1	31/11/2023 Stock of provisions for Stage 1 exposure exposure 1 exp	Stock of provisions for stage a department of the stage o	Stock of Provision of of Provis	41,31% 41,31% 41,31% 41,31% 41,31% 41,31% 41,67% 41	Stage 1 Stag	\$1000 2 capoteurs	\$1296 3 exposure 0 0 1 5833 5833 5833 1935 1101 978 262 2 131 141 141 141 141 141 141 141 141 141	Baseline Scenario 31/11/2/2024 Slock do	Stock of provisions for Stage 3 (4) (4) (4) (4) (4) (4) (4) (4) (4) (4)	Stock of provision	Coverage Ratio - Stage 3 crystal and Coverage 3 crystal and Coverage 3 crystal and Coverage 3 crystal and Coverage 3 cryst	Stage 1	Stage 2 expressor of 5 to 5	Stage 3 exposure	31/12/2015 Stock of provisions for 51/12/2015 Stock of provisions for 51/12/2015 Stock of 1/12/2015 Stock of 1/12/2015 Stock of 1/12/2015 Stock of 1/12/2015	Stock of provisions for Stock of	Stock of Provision of provi	Coverage Ratio
POLAND	Security Security Control of March 1997 (1997) Control Security Security Control of March 1997 (1997) Retail Control of March 1997 (1997) Control Security Control of March 1997 (1997) Retail Security of March 1997 (1997) Retail Securit	21,767,526 Stage 1 exposure 107,526 Stage 1 exposure 107,526 108,527 109,527	Stage 2 exposure Stage 2 exposure Stage 2 exposure Company 2 caposities and a caposities	51063 Stage 3 exposure 0 0 0 1 51063 Exposure 0 1 1 1 1 1 1 1 1 1 1 1 1	31/11/2023 Stock of provisions for Stage 1 exposure exposure 1 exp	Stock of provisions for stage a department of the stage o	Stock of Provision of of Provis	Coverage Ratio 41.31% 41.31% Steps 3 Steps 3 42.31% 42.31% 52.37% 53.37% 54.77% 55.77% 56.5	Stays 1 Stay	\$1000 2 expotent 0 0 90 90 10 10 10 120 120 120 120 120 120 120 1	\$1296 3 exposure 0 0 1 5833 5833 5833 1935 1101 978 262 2 131 141 141 141 141 141 141 141 141 141	Baseline Scenario 31/11/2/2024 Slock do	Stock of provisions for Stage 3 (4) (4) (4) (4) (4) (4) (4) (4) (4) (4)	Stock of provision	Coverage Ratio- tage 3 explaints - 256310 - 256310 - 35.579 - 35.	\$2000 1 \$2000	Stays 2 exposure 0 0 154 154 154 154 154 155 165 165 165 165 165 165 165 165 165	Stage 3 exposure	31/12/2015 Stock of provisions for 51/12/2015 Stock of provisions for 51/12/2015 Stock of 1/12/2015 Stock of 1/12/2015 Stock of 1/12/2015 Stock of 1/12/2015	Stock of provisions for Stock of	Stock of Provision of provi	Coverage Ratio Stage 3 (2) (2) (2) (2) (2) (2) (2) (2) (2) (2)
POLAND	Security Security Committee Committe	21,767,520 107,520 Stage 1 exposure 1,165 1,1	Stage 2 exposure Stage 2 exposure 10 0 0 0 0 10 10 10 10 10 10 10 10 10	51063 Stage 3 exposure 0 0 0 1 51063 Exposure 0 1 1 1 1 1 1 1 1 1 1 1 1	31/11/2023 Stock of provisions for Stage 1 exposure exposure 1 exp	Stock of provisions for stage a department of the stage o	Stock of Provision of of Provis	41,31% 41,31% 41,31% 41,31% 41,31% 41,31% 41,67% 41	Stage 1 Stag	\$1000 2 expotent 0 0 90 90 10 10 10 120 120 120 120 120 120 120 1	\$1296 3 exposure 0 0 1 5 5 5 5 5 1 1 1 1 1 1 2 1 2 2 2 2 2 3 3 1 3 1 3 1	Baseline Scenario 31/11/2/2024 Slock do	Stock of provisions for Stage 3 (4) (4) (4) (4) (4) (4) (4) (4) (4) (4)	Stock of provision	Coverage Ratio - Stage 3 crystal and Coverage 3 crystal and Coverage 3 crystal and Coverage 3 crystal and Coverage 3 cryst	Stage 1	Stays 2 exposure 0 0 154 154 154 154 154 155 165 165 165 165 165 165 165 165 165	Stage 3 exposure	31/12/2015 Stock of provisions for 51/12/2015 Stock of provisions for 51/12/2015 Stock of 1/12/2015 Stock of 1/12/2015 Stock of 1/12/2015 Stock of 1/12/2015	Stock of provisions for Stock of	Stock of Provision of provi	Coverage Rati Stape 3 exposure
POLAND	Entire Control Society Central Society Retail Control Central Society Retail Control Central Central Central Central Society Retail Control Central Central Central Society Retail Control Central Retail Control Central Central Society Central Cent	21,767,526 107,526 Stage 1 exposure 1 40,526 Stage 1 exposure 1 54,525	Stage 2 exposure Stage 2 exposure 10 0 0 0 0 10 10 10 10 10 10 10 10 10	51063 Stage 3 exposure 0 0 0 1 51063 Exposure 0 1 1 1 1 1 1 1 1 1 1 1 1	31/11/2023 Stock of provisions for Stage 1 exposure exposure 1 exp	Stock of provisions for stage a department of the stage o	Stock of Provision of of Provis	41,31% 41	Stays 1 Stay	\$1000 2 expotent 0 0 90 90 10 10 10 120 120 120 120 120 120 120 1	\$1296 3 exposure 0 0 1 5 5 5 5 5 1 1 1 1 1 1 2 1 2 2 2 2 2 3 3 1 3 1 3 1	Baseline Scenario 31/11/2/2024 Slock do	Stock of provisions for Stage 3 (4) (4) (4) (4) (4) (4) (4) (4) (4) (4)	Stock of provision	Coverage Ratio- tage 3 explaints - 256310 - 256310 - 35.579 - 35.	\$2000 1 \$2000	Stays 2 exposure 0 0 154 154 154 154 154 155 165 165 165 165 165 165 165 165 165	Stage 3 exposure	31/12/2015 Stock of provisions for 51/12/2015 Stock of provisions for 51/12/2015 Stock of 1/12/2015 Stock of 1/12/2015 Stock of 1/12/2015 Stock of 1/12/2015	Stock of provisions for Stock of	Stock of Provision of provi	Coverage Ratio Stage 3 (2) (2) (2) (2) (2) (2) (2) (2) (2) (2)
POLAND UNITED STATES	Entire Composition assets Control Standard Composition assets IAB 10TAL Control Standard Composition assets IAB 10TAL Control Standard Composition assets Composition 10 Ministry Specialised Lending Retail - Composition 10 Ministry Specialised Lending Compo	21,767,526 107,526 Stage 1 exposure 1 40,526 Stage 1 exposure 1 54,525	Stage 2 exposure Stage 2 exposure Stage 2 exposure 1	\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	31/11/2023 Stock of provisions for Stage 1 exposure exposure 1 exp	Stock of provisions for stage a department of the stage o	Stock of Provision of of Provis	41,31% 41	Stage 1	\$1000 2 capoteurs 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	\$1296 3 exposure 0 0 1 5 5 5 5 5 1 1 1 1 1 1 2 1 2 2 2 2 2 3 3 1 3 1 3 1	Baseline Scenario 31/11/2/2024 Slock do	Stock of provisions for Stage 3 (4) (4) (4) (4) (4) (4) (4) (4) (4) (4)	Stock of provision	Coverage Ratio- tage 3 explaints - 256310 - 256310 - 35.579 - 35.	\$2000 1 \$2000	Stage 2 exposure	Stape 3 exposure 57 27 28 29 29 29 20 20 20 20 20 20 20 20 20 20 20 20 20	31/12/2015 Stock of provisions for 51/12/2015 Stock of provisions for 51/12/2015 Stock of 1/12/2015 Stock of 1/12/2015 Stock of 1/12/2015 Stock of 1/12/2015	Stock of provisions for Stock of	Stock of Provision of provi	Coverage Ratio Stage 3 cxposure 2

2023 EU-wide Stress Test: Credit risk IRB

MINITERIE											COMMERZE	BANK Aktier	gesellschaft									
					31/12/2023							Baseline Scenario 31/12/2024							31/12/2025			
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
UNITED KINGDOM	Central basks Central desks Central deveraments Retail - Secured on real existe property Retail - Could'injust property Retail - Could'injust property Retail - Could'injust property Retail - Could - Central - Ce	117 4.28 428 3 5 5 4 4	899 886 00 77: 166 1 175 1 175 1 175 1 176 1 176 1 177		exposure 0 0 0 0 0 0 0 2 0 0 1 1 0	C C C C C C C C C C	exposure 0	12.80% 46.01% 53.25% 38.51% 27.31% 23.59% 25.72% 25.72% 26.99% 23.38%	0 0 172 1.172 4.144 4.23 155 96 6 6 9 9 9 9 100 25 25 0 0	79 1 10 5 1 4 0 5 2 2 3 0	0 0 0 4 32 3 3 0 0 0 0 0 0 0 1 1 0 0 0 0 0 0 0 0 0	C	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	C C C C C C C C C C	14.65% 45.22% 54.69% 38.47% 25.08% 18.82% 7.39% 55.85% 20.58% 43.78% 20.18%	0 0 169 4.073 416 15 96 6 9 6 9 10 25 25 0 0	1.073 83 93 94 4 4 4 4 2 2		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 25 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 1 1 222 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	- 16.40% 46.03% 55.87% 24.88% 14.20% 54.00% 54.00% 18.00% 54.00% 19.35%
	(min EUR, No.)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2023 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Baseline Scenario 31/12/2024 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2025 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
ITALY	Central assistance Central covernments Institutions Carponites Of Which Securious Lending Retail - Securious on real estable property Retail - Securious Lending Lendi	1 63 3 2 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	32.59% 37.93% 34.24% 5.50% 0.61% 64.42% 64.42% 5.21% 26.46%	0 0 16 688 37 0 25 15 12 2 3 3 7 7	0 0 28 323 2 0 1 1 0 0 1 1 1 0	0 0 11 15 0 0 0 1 1 0 0 0 0 0 0 0 0 0 0	0 0 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		32,77% 37,68% 34,24%	0 0 166 686 36 0 25 15 2 2 13 3 7 7	() () () () () () () () () ()	22	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 8 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	32.99% 37.57% 34.22% - 35.51% 8.04% 1.68% 12.40% 60.62% 43.29% 53.89% 22.96%
	Social distriction Social distriction of the state of th	Stage 1 exposure	0 (22 377	Stage 3 exposure	31/12/2023 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	. 37.49% Coverage Ratio - Stage 3 exposure	0 729 Stage 1 exposure	0 353 Stage 2 exposure	0 16 Stage 3 exposure	Baseline Scenarii 31/12/2024 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	. 37.41% Coverage Ratio - Stage 3 exposure	727 Stage 1 exposure	Stage 2 exposure	22 Stage 3 exposure	31/12/2025 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	- 37.35% Coverage Ratio - Stage 3 exposure
FRANCE	Central basks Central powerments Central powerments Central powerments Central powerments Central Cent	66 3,8(4) 4 3 3 2	133 1,024 144 65 14 65 158 3 100 5 15 5 106 3 18 0 107 7 107 107 107 107 107 107 107 107 107 107		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	() () () () () () () () () ()	Caposare Cap	17.93% 55.13% 59.40% 0.25% 18.57% 4.82% 10.33% 55.41% 25.05% 	0 0 0 656 3,659 467 4 69 9 40 0 5 3 6 20 20 3 3 17 7	73 2 6 4 1 3 0 0 1 0	6 0 0 0 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Caposare 0 0 0 0 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 1 1 1 1 1 0 0 0 0 0 0 0 0 0 0 0 0	() () () () () () () () () ()	18.49% 47.73% 59.18% 0.30% 17.33% 2.99% 27.31% 27.31% 20.28%	0 0 650 3,548 461 4 699 41 5 36 8 8 20 20 3 3 17,7 0	75		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 1 1 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 1 1 28 5 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	19.28% 44.20%, 58.55% 0.34%, 16.82%, 7.50%, 3.79%, 54.84%, 19.73%, 26.94%, 18.50%,
	(nto EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2023 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Baseline Scenarii 31/12/2024 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2025 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
SWITZERLAND	Control loves Certification Entitification Components Components Of Which Specialised Lending Read - Special Specialised Lending Read - Special Specialised Lending Read -	1 2,65 1 54 31 3 28	0 0 12 0 10 75		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	39.94% 35.04% - 30.56% 23.31% 11.79% 12.14% 11.13%	0 0 13 2,591 0 12 548 320 38 283	0 0 17 802 0 1 66 33 10	0 0 0 59 0 0 13 9 6	0 0 2 2 0 0 0	0 0 0 6 6 0 0 1 1 1 0 0	() () () () () () () () () ()	39.38% 35.16% - 30.55% 20.55% 11.95% 12.26% 11.27%	0 0 14 2,567 0 12 554 324 39 284	56 29		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 6 0 0 1 1 0 0	0 0 0 25 0 0 3 1 1	39.02% 35.27% - 30.55% 19.66% 11.99% 12.29% 11.33%

2023 EU-wide Stress Test: Credit risk IRB COMMERZBANK Aktiengesellschaft

					31/12/2023							Baseline Scenario 31/12/2024							31/12/2025			
					31/12/2023							31/12/2024							31/12/2025			_
	(min EUR, %	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Covi
	Central banks		0 0	0	0	0		-	0	0		0	0	0	1	0	0	0		0		0 -
	Central governments		0 0	0	0	0	_	-	0	0		0	0	0	-	0	0	0		0		0 -
	Institutions	46	5 19		0	0		27.30%	43	21	1	0	0	0	26.03%	40	24	2				1
	Corporates	2,573	3 382	50	3	3	4	90.20%	2,439	504	62	3	6	49	79.66%	2,345	581	79		10	5	56
	Corporates - Of Which: Specialised Lending	167	7 8		0	0		49.76%	160	15	1	0	0	1	51.54%	152	21	3		1		1
	Corporates - Of Which: SME		0		0	0		41.23%	0	0		0	0	0	41.23%	0	0	0				0
	Retail	52	2 5		0	0		30.15%	52	4	1	0	0	0	25.37%	52	- 4					0
	Retail - Secured on real estate property	30	0 2		0	0		11.01%	30	2		0	0	0	11.31%	30	2					0
NETHERLANDS	Retail - Secured on real estate property - Of Which: SME		5 1	0	0	0	_	8.52%	5	1		0	0	0	9.24%	5	0	0		0		0
NETTIEREANDS	Retail - Secured on real estate property - Of Which: non-SME	2	5 1	0	0	0		12.16%	25	1		0	0	0	12.29%	25	1	0		0		0
	Retail - Qualifying Revolving		4 0		0	0		62.04%	4	0		0	0	0	58.34%	4	0	0				0
	Retail - Other Retail	17	7 3		0	0		29.80%	17	2		0	0	0	25.97%	17	2					0
	Retail - Other Retail - Of Which: SME		5 2		0	0		20.44%	6	1		0	0	0	19.99%	6	1					0
	Retail - Other Retail - Of Which: non-SME	11	1 1		0	0		41.97%	11	1		0	0	0	36.84%	11	1					0
	Equity		0 0	0	0	0		-	0	0		0	0	0) -	0	0	0		0		0 -
	Securitisation																					
	Other non-credit obligation assets		0 0	0	0	0	_	-	0	0		0	0	0	-	0	0	0		0		0 -
	IRB TOTAL	2,671	L 406	51	3	3	45	89,33%	2,534	530	64	3	7	50	78,27%	2,436	609	82	3	10	5	6

												Baseline Scenario										
					31/12/2023							31/12/2024							31/12/2025			
	(min ELR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Rat Stage 3 exposure
	Central banks	0	0	0	0	(-	0	0	0	0	0	0	-	0	0		0	-		ð-
	Central governments	0	0	0	0		0		0	0	0	0	0	0		0	0		0			3 -
	Institutions	2	1	0	0		0	38.33%	2	1		0	0		35.39%	2	1		0	-		0 34.31
	Corporates	454	348	86	0		9	10.22%	494	298	96	0	1	9	9.73%	521	261	105	0		. 10	0 9.42
	Corporates - Of Which: Specialised Lending	0	0	0	0		0	-	0	0		0	0		-	0	0		0	-		3 -
	Corporates - Of Which: SME	0	0	0	0		0	-	0	0		0	0		-	0	0		0	-		3 -
	Retail	5	0	0	0		0	42.20%	5	0		0	0		32.22%	5	0		0	-		0 28.05
	Retail - Secured on real estate property	3	0	0	0		0	8.97%	3	0		0	0		8.97%	3	0		0	-		0 8.95
JAPAN	Retail - Secured on real estate property - Of Which: SME	0	0	0	0		0	3.39%	0	0		0	0		3.40%	0	0		0	-		J 3.4
JALAIN	Retail - Secured on real estate property - Of Which: non-SME	3	0	0	0		0	10.93%	3	0	0	0	0	0	10.86%	3	0		0		r	0 10.7
	Retail - Qualifying Revolving	1	0	0	0		0	73.85%	1	0	0	0	0	0	68.52%	1	0		0		r	0 65.65
	Retail - Other Retail	1	0	0	0		0	63.08%	1	0	0	0	0	0	53.58%	1	0		0		r	0 48.38
	Retail - Other Retail - Of Which: SME	0	0	0	0		0	44.80%	0	0	0	0	0	0	45.08%	0	0		0	-	, ,	0 45.49
	Retail - Other Retail - Of Which: non-SME	1	0	0	0		0	64.35%	1	0	0	0	0	0	54.51%	1	0		0	_		0 48.75
	Equity	0	0	0	0		0		0	0	0	0	0	0		0	0		0			3 -
	Securitisation																					4
	Other non-credit obligation assets	0	0	0	0				0	0	0	0	0	0	-	0	0		0			á-
	IRB TOTAL	461	349	86	- 0		9	10.23%	501	299	96			. 9	9,74%	528	262	105			16	0 9,429

												Baseline Scenari										
					31/12/2023							31/12/2024							31/12/2025			,
	(min ELR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	0	0	0	0		0	-	0	0		0 0			i -	0	0					j -
	Central governments	0	0	0	0		0		0	0		0 0			÷	0	0					3 -
	Institutions	376	45	0	0			19.56%	365	56		1 (19.53%	358	62					0 19.54%
	Corporates	982	399	20	1		3 10	49.35%	958	417	25	5		12	48.39%	935	435	31			15	5 47.73% 3 59.54%
	Corporates - Of Which: Specialised Lending	156	52	1	0		1 1	62.87%	153	54		3 (61.15%	149	56			1	- 1	3 59.54%
	Corporates - Of Which: SME	0	0	0	0		0		0	0		0 0				0	0) -
	Retail	48	4	0	0		0	51.34%	48	4		1 (41.84%	48	3					0 36.63%
	Retail - Secured on real estate property	22	2	0	0		0	8.03%	22	2	-	0 0			8.06%	22	1					
SPAIN	Retail - Secured on real estate property - Of Which: SME	2	0	0	0		0	5.56%	2	0	-	0 0			5.50%	2	0					0 5.46%
SPAIN	Retail - Secured on real estate property - Of Which: non-SME	20	2	0	0		0	8.21%	20	2	-	0 0			8.26%	20	1					0 8.14%
	Retail - Qualifying Revolving	5	0	0	0		0	64.73%	5	0		0			63.94%	5	0					0 63.26%
	Retail - Other Retail	22	2	0	0		0	51.22%	22	2		0			41.40%	22	2					0 36.32% 0 43.84%
	Retail - Other Retail - Of Which: SME	3	1	0	0	_	0	56.38%	3	1	-	0 0			47.87%	3	1					43.84%
	Retail - Other Retail - Of Which: non-SME	19	1	0	0	_	0	50.48%	19	1	-	0 0			40.21%	19	1					0 34.56%
	Equity	0	0	0	0	_	0		0	0	-	0 0			-	0	0) -
	Securitisation																					
	Other non-credit obligation assets	0	0		0		0	-	0	0		0 0			1		0					J -
	IRB TOTAL	1,406	447	20	1	- 3	10	48.72%	1,371	477	26	5 3		12	47.28%	1,341	500	33	1	4	15	46.39%

^{*} Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Meth



2023 EU-wide Stress Test: Credit risk IRB COMMERZBANK Aktiengesellschaft

	ĺ				31/12/2023							Adverse Scenario 31/12/2024							31/12/2025			
					Stock of	Stock of	Stock of	Communication Control				Stock of	Stock of	Stock of	Course Battle				Stock of	Stock of	Stock of	Course Balls
	(min FIR %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks Central governments		0 0	0	0	0	0	-	0	0	0	0	0	0		0	0		0 0	0 0	0	
	Institutions Corporates	10,66 79,40	1 3,489 3 20,539	294 3,293	15 156	94 503	74 1,609	25.13% 48.84%	10,091 74,872	3,805 24,013	549 4,350	52 175	78 619	122 1,947	22.28% 44.76%	9,590 72,645	3,930 25.116	92 5,47	5 42 5 153	107	204 2,310	22.109 42.199
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	79,403 5,613 5,633	7 915 2 1,500	290	21	27	135	48.84% 46.48% 46.65%	74,872 5,454 5,449	991 1,543	376	20	24	176	44.76% 46.90% 42.09%	72,645 5,359 5,330	25,116 1,006	45	5 18	20	215	42.199 47.089 39.249
	Retail	131.992	2 17.574	2,144	119	925	816	38.05% 25.49%	131.106	17,193 9,701	3,410	167	826	1,204	35.31%	131,049 83,084	15,915 9,248	4,74: 1,71	5 156	679	1,630	34.36 ¹ 21.76 ¹
MERZBANK Aktiengesellschaft	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	83,490 13,402 70.08	0 9,703 2 1,893	851 207	20 5	431 91	217 42	20.31%	83,045 13,425	9,701 1,762 7,939	1,298 315	16 3	324 70	298 61	22.95% 19.46% 24.07%	83,084 13,523 69,561	1.574	403	5 3	278	372 77	21.76
INLEXEDANT ARtiengesenschaft	Retail - Qualifying Revolving	10,120	0 887	123	15 13	340 55	175 61	27.15% 49.83%	69,620 10,025	867	983 237	13 11	253 63	237 115	48.56%	9,956	7,674 832	1,30 34.	7 11	223	295 164	19.05° 22.60° 47.94°
	Retail - Other Retail Retail - Other Retail - Of Which: SME	38,382 15.444	2 6,984 4 3.605	1,170	85 52	439 224	538 320	45.95% 47.45%	38,036 15,345	6,625 3,287	1,875 1.092	140 114	439 224	791 471	42.19% 43.16%	38,009 15,252	5,835 2.824	2,69:	2 133	343	1,094	40.63
	Retail - Other Retail - Of Which: non-SME	22,931			34		217	43.90%	22,691	3,338	783	26		320	40.83%	22,757	3,012		2 22	177	420	40.2
	Equity Securitisation Other non-credit obligation assets	,	0			0																
	Uther non-creat obligation assets IRB TOTAL	222,056	6 41,601	5,731	290	1,522	2,498	43.59%	216,069	45,011	8,309	393	1,523	3,274	39.40%	213,284	44,960	11,14	351	1,281	4,145	37.19
					31/12/2023							Adverse Scenario 31/12/2024							31/12/2025			
					Stock of provisions for	Stock of provisions for	Stock of	Coverage Ratio -				Stock of provisions for	Stock of	Stock of	Coverage Ratio -				Stock of provisions for	Stock of	Stock of provisions for	Coverage Ratio
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 1	Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 1	provisions for Stage 2	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 1	provisions for Stage 2 exposure	Stage 3 exposure	Coverage Ratio Stage 3 exposure
	(min EUR, %)				exposure	exposure	exposure					exposure	exposure	exposure					exposure	exposure	exposure	
	Central banks Central governments		0 0	0	0	0	0		0	0	0	0	0	0		0	0			0	0	
	Central governments Institutions Corporates	2,94	7 370		1	3	1	3.05%	2,807	460	94	1	5	4	3.76%	2,699	511		2 1	6	6	4.16
	Corporates - Of Which: Specialised Lending	40,412	8 367	1,524 14	64 3	232 6	791 6	51.94% 44.03%	38,162 2,034	404	2,045 31	106 1	295 6	952 13	46.58% 44.05%	36,906 2,016	410	4.	90	248	1,158 19	42.9 44.0
	Corporates - Of Which: SME Retail	3,850 120,300	6 1,260 6 15,160	395 1,360	8 56	47 784	188 397	47.64% 29.17%	3,780 120,371	1,254 14,239	477 2,216	6 110	46 607	212 616	44.49% 27.81%	3,754 121,117	1,218 12,608	53; 3,10	5 5 110	36	230 859	42.7. 27.7. 17.2
	Retail - Secured on real estate property	120,300 76,720 12,97	6 15,160 0 8,398 1 1,753	612	17	404 85	102	29.17% 16.72% 16.44%	120,371 76,739 13,040	14,239 8,004 1,595	987	13	280 61	169	17.09% 16.58%	121,117 77,198 13,167	12,608 7,225 1,394	1,30	7 12	2 223	225 E4	17.2· 16.6:
	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME	63,749	9 6,645		13	319	76	16.82%	63,698	6,410	735	10	219	127	17.26%	64,031	5,831	98	9	177	171	17.4
GERMANY	Retail - Qualifying Revolving Retail - Other Retail	9,270		65	4 35	23 357	38 257	57.88% 37.62%	9,281 34,351	538 5,697	104 1,124	3 94	18 309	59 388	56.99% 34.52%	9,289 34,630	502 4,881	1,66	1 95	12 208	74 559	56.5 33.6
GERMANY			4 3,283	421	25	197	176	41.72%	13,193	2,932 2,765	692	88	181 129	273	39.42% 26.66%	13,262 21,367	2,458 2,423	1,09	7 85	118	419	38.1 24.8
GERMANY	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: pgg-SMF	13,114	2 2 901	262	10													30			140	
GERMANY	Rotal - Other Rotal - Of Which: SME Retal - Other Rotal - Of Which: non-SME Equity	13,114 21,202	2 2,891 0 0	262	10 0	160 0	81 0	31.02%	21,158 0	0	0	0	0	0	-	0			,	0		-
	Retail - Other Retail - Of Which: non-SME	21,202	2 2,891 0 0 0 0 0 5 26,440	0 0 2,929 Stage 3	31/12/2023 Stock of	0 0 1,019	Stock of	- 40.61% Coverage Ratio-Stage 3	0 0 161,340 Stage 1	0 0 27,340 Stage 2	Stage 3	Adverse Scenario 31/12/2024 Stock of	0 0 907		36.10% Coverage Ratio - Stage 3	0 0 160,722 Stage 1	Stage 2	Stage 3	31/12/2025 Stock of		Stock of	- 34.02
	Retar - One Retar - Of Which: non-dell Securities on China C	21,20; ((163,665	2 2,891 0 0 0 0 0 0 5 26,440 Stage 2 exposure 0 0 0 0 5 491 5 146 5 146 5 128 2 2 205 0 1,183 0 1,183	0 2,929 Stage 3 exposure 0 0 1 1 51101 215 87 788 226 39 39 1878	31/12/2023	Stock of provisions for Stage 2 exposure		40.61% 40.61% Coverage Ratio- Stage 3 exposure	0 161,340 Stage 1 exposure 0 0 309 4,800 1,019 1,453 9,198 5,434	0 27,340 27,340 5 5 tage 2 exposure 0 0 72 3 124 4 245 2,732 1,1586 147 1,147		Adverse Scenario 31/12/2024	Stock of provisions for Stage 2 exposure	\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	36.10% 36.10% Coverage fationstage and acaposure	0 0 160,722 Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure 0 0 8 8 1,028 1144 229 3,096 1,915 163 1,752	Stage 3 exposure	31/12/2025 Stock of provision for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure		24.02 Coverage Rati Stags 3 exposure - 23.24 40.21 24.27 27.77 30.59
	Retail - Oriented promits - Of Ministra prompts Construction Chemical Service Construction Const	21,30,562 (() () () () () () () () () (2 2,99190 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 2,929 Stage 3 exposure 0 0 1 1 510 215 215 225 225 225 2475 257 257 257 257 257 257 257 257 257 2	31/12/2023 Stock of provisions for Stage 1 exposure 0 0 0	Stock of provisions for Stage 2 exposure	Stock of	- 40.61% 40.61% Coverage Ratio - Stage 3 exposure - 26.65% - 40.13% - 42.89% - 42.89% - 43.	0 161,340 161,	0 27,340 0 27,340 0 27,340 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 3 3 665 252 135	Adverse Scenario 31/12/2024 Stock of provisions for Stage 1 exposure 0 0 30	Stock of provisions for Stage 2 exposure 0 0 1 1 199 4 4 2 208 399 8 8 31 311		. 36.10% 36.10% Соverage Ratio- Stage 3 яхровите 	0 0 160,722 Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure 0 0 88 1,028 1114 229 3,096 1,915 1,752 233 858 333	Stage 3 exposure	31/12/2025 Stock of provision for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure 0 0 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	Stock of	28.3 34.0 Coverage Rain Stage 3 exposure 40.0 33.8 8.9 29.9 47.7 37.3 30.3 29.2 42.2 44.6 66.6 46.6 46.6 46.6 46.6 46
	Retail - Order Retail - Of Wholt: non-dell' Control Standar Other room credit obligation assets IRB TOTAL Control Standar Control Standar	21,20,365 (((((((((((((((((((2 2,99190 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 2,929 Stage 3 exposure 0 0 1 1 510 215 215 225 225 225 2475 257 257 257 257 257 257 257 257 257 2	31/12/2023 Stock of provisions for Stage 1 exposure 0 0 0	Stock of provisions for Stage 2 exposure	Stock of	40.61% 40.61% Coverage Ratio - Stage 3 exposure 28.65% 49.13% 42.89% 54.48% 49.31% 36.42% 52.39% 40.30%	0 0 161,340 Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 27,340 0 27,340 0 27,340 0 27,340 0 2 2 exposure 0 0 0 73 1 32 1 32 1 32 1 32 1 32 1 32 1 32 1	Stage 3 exposure 0 0 3 3 665 252 135	Adverse Scenario 31/12/2024 Stock of provisions for Stage 1 exposure 0 0 30	Stock of provisions for Stage 2 exposure 0 0 1 1 1 1 9 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2			0 0 160,722 Stage 1 exposure 0 0 0 292 4,562 1 8,390 1 5,017 2,62 4,755 5,70 2,2,812	Stage 2 exposure 0 0 0 88 1,028 114 229 3,096 1,915 163 1,752 232	Stage 3 exposure	31/12/2025 Stock of provisions for Stage 1 exposure Company of the stage 1 capear of th	Stock of provisions for Stage 2 exposure 0 0 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	Stock of	28.34.0 Coverage Rai Stage 3 exposure 40.0 40.0 38.1 29.1 37.3 30.1 42.2 46.6
	Retail - Order Retail - Of White: Seed Seed - Of White: See Seed - Second or or other Seed - Of White: See Seed - Seed - Of White: See Seed - Of White: See Seed - Of White: See Seed - Seed - Seed - Of White: See Seed -	21,30,565 Stage 1 exposure 103,565 Stage 1 exposure 104 105 105 105 105 105 105 105 105 105 105	2 2,99190 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 2,929 Stage 3 exposure 0 0 1 1 510 215 215 225 225 225 2475 257 257 257 257 257 257 257 257 257 2	31/12/2023 Stock of provisions for Stage 1 exposure 0 0 0	50ck of provisions for Stage 3 and 4 and 3	Stock of provisions for exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	40.61% 40.61% Coverage Ratio Stage 3 caposiure 2. 2.65% 40.13% 42.89% 42.89% 43.85% 53.85% 53.85% 53.85% 53.85% 53.85% 53.85% 53.85% 53.85% 53.85% 53.85% 53.85% 53.85% 53.85% 53.85% 53.85% 53.85% 53.85% 53.85% 53.85%	0 161,340 161,	0 27,346 Stage 2 exposure 0 0 0 1 27,346 Stage 2 exposure 0 0 0 1 27,3 Stage 2 24,5 Stage 2 1 24,5 Stage 2 1 3,5 S	Stape 3 exposure 0 0 3 3 5 5 5 2 2 2 3 5 2 2 2 2 2 2 2 2 3 3 3 3	Adverse Scenario 31/12/2024 Stock of provisions for Stage 1 exposure 0 0 30	5tock of provisions for Stage 2 cappoints 4 cappoints 4 cappoints 4 cappoints 5 cappoints 6 cappoints	Stock of provides of Pro	36.10% 36.	0 0 100,722 160,722 1 160,722 1 100,	Stage 2 exposure 0 0 88 88 88 114 279 3,066 163 1,151 1,125 27 323 333 333 333 335 0 0	Stage 3 exposure	31/11/2025 Stock of provisions for Stage 1 exposure C C C C C C C C C C C C C C C C C C C	Stock of provisions for Stage 2 exposure 0 0 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	Stock of	34.0: Coverage Raises Stage 3 exposure 28.3 40.0 38.6 29.9 47.7 30.0 39.9 42.4 46.6
	Restal - Order Restal - Of Whitch: non-SHE Control Standar Other ream credit challigation assets IAB 1977AL Control Standar Restal - Society of Whitel: Secusional Lending Control Standar Restal - Society of Whitel: Secusional Lending Restal - Control Standar Restal	21,30,562 (() () () () () () () () () (2 2,99190 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	5tays 3	31/11/2023 Stock of provisions for Stock of provisions for Stock of a caposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 1,039 Stock of precision of the superior of	Stock of provisions for exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Ratio - Stage 3 exposure	0 161,340 161,	0 27,240 Stape 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stape 3 exposure 0 0 3 3 5 5 5 2 2 2 3 5 2 2 2 2 2 2 2 2 3 3 3 3	Adverse Scenario 31/12/2024 Stock of provisions for Stage 1 exposure 0 0 30	500 M of president for separate	Stock of provides of Pro	36.10% 36	0 0 160,722 Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure 0 0 88 88 88 114 279 3,066 163 1,151 1,125 27 323 333 333 333 335 0 0	Stage 3 exposure	31/11/2025 Stock of provisions for Stage 1 exposure C C C C C C C C C C C C C C C C C C C	Stock of protection of the control o	Stock of provision Stock of provision Stage 3 exposure	34.02 Coverage Rab Stage 3 exposure 28.22 40.31 30.53 47.71 30.53 30.34 42.44 46.66
	Retail - Order Retail - Of White: Seed Seed - Of White: See Seed - Second or or other Seed - Of White: See Seed - Seed - Of White: See Seed - Of White: See Seed - Of White: See Seed - Seed - Seed - Of White: See Seed -	21,30,565 Stage 1 exposure 103,565 Stage 1 exposure 104 105 105 105 105 105 105 105 105 105 105	2 2,99190 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	5tays 3	31/11/2023 Stock of provisions for Stock of provisions for Stock of a caposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	50ck of provisions for Stage 3 and 4 and 3	Stock of provisions for exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	40.61% 40.61% Coverage Ratio Stage 3 caposiure 2. 2.65% 40.13% 42.89% 42.89% 43.85% 53.85% 53.85% 53.85% 53.85% 53.85% 53.85% 53.85% 53.85% 53.85% 53.85% 53.85% 53.85% 53.85% 53.85% 53.85% 53.85% 53.85% 53.85% 53.85%	0 161,340 161,	0 27,346 Stage 2 exposure 0 0 0 1 27,346 Stage 2 exposure 0 0 0 1 27,3 Stage 2 24,5 Stage 2 1 24,5 Stage 2 1 3,5 S	Stape 3 exposure 0 0 3 3 5 5 5 2 2 2 3 5 2 2 2 2 2 2 2 2 3 3 3 3	Adverse Scenarios 31/12/2024 Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	5tock of provisions for Stage 2 cappoints 4 cappoints 4 cappoints 4 cappoints 5 cappoints 6 cappoints	Stock of provides of Pro	36.10% 36.	0 0 100,722 160,722 1 160,722 1 100,	Stage 2 exposure 0 0 88 88 88 114 279 3,066 163 1,151 1,125 27 323 333 333 333 335 0 0	Stage 3 exposure	31/11/2025 Stock of provisions for Stage 1 exposure C C C C C C C C C C C C C C C C C C C	Stock of protection of the control o	Stock of provision Stage 3 exposure 0 0 2 2 2 3277 1114 155 2 20 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	23.4.02 34.02 Coverage Ratic Supplies 22.26 23.26 24.77 27.77 27.77 25.26 44.66
	Retail - Order Retail - Of White: Seed Seed - Of White: See Seed - Second or or other Seed - Of White: See Seed - Seed - Of White: See Seed - Of White: See Seed - Of White: See Seed - Seed - Seed - Of White: See Seed -	21,30,565 Stage 1 exposure 103,565 Stage 1 exposure 104 105 105 105 105 105 105 105 105 105 105	2 2,99190 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	5tays 3	31/12/2023 Stock of provisions for Stapes I exposure (stapes I exposure stapes I exposure I exposur	50ck of provisions for Stage 3 and 4 and 3	Stock of provisions for exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	40.61% 40.61% Coverage Ratio Stage 3 caposiure 2. 2.65% 40.13% 42.89% 42.89% 43.85% 53.85% 53.85% 53.85% 53.85% 53.85% 53.85% 53.85% 53.85% 53.85% 53.85% 53.85% 53.85% 53.85% 53.85% 53.85% 53.85% 53.85% 53.85% 53.85%	0 161,340 161,	0 27,346 Stage 2 exposure 0 0 0 1 27,346 Stage 2 exposure 0 0 0 1 27,3 Stage 2 24,5 Stage 2 1 24,5 Stage 2 1 3,5 S	Stape 3 exposure 0 0 3 3 5 5 5 2 2 2 3 5 2 2 2 2 2 2 2 2 3 3 3 3	Adverse Scenario 6 Adverse Scenario 6 Stock of provisions for Stope 1 Cuposaire 0 0 30 31 1 2 8 4 4 Adverse Scenario 6 Adverse Scena	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provides of Pro	36.10% 36.	0 0 100,722 160,722 1 160,722 1 100,	Stage 2 exposure 0 0 88 88 88 114 279 3,066 163 1,151 1,125 27 323 333 333 333 335 0 0	Stage 3 exposure	31/12/2025 Stroke of for Stage 1:	Stock of protection of the control o	Stock of provision Stage 3 exposure 0 0 2 2 2 3277 1114 155 2 20 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	Coverage Rata Stage 3 exposure Stage 3 exposure 2 29.9 2 29.0 20.0 2 29.0 2 29.0 2 29.0 2 29.0 2 29.0 2 29.0 2 29.0 2 29.0 2 29.0 2 29.0 2 29.0 2 29.0 2 29.0 2 29.0 2 29.0 2 29.0 2 29.0 2 29.
POLAND	Exercise Control Resear Of March: non-0498 Control Station Other roan credit chilipation assests IAB YOTAL Control Samile Resear Control Samile Resear Control Samile Resear Control Samile Resear Control Samile Security Control Resear Control Samile Security Control Resear Control Samile Security Control Samile Security Control Samile Security Control Se	21,30,500 163,665 Stage 1 exposure () () () () () () () (2 2,99190 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 1.266	31/11/2023 Sock of provisions for Stage 1 exposure exposure 1 expo	50ck of process of the state of	Stock of Post interest P	Coverage Batto	0 0 161,340 16	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 3 635 435 232 232 242 342 342 342 344 344 344 345 345 345 345 345 345 345	Adverse Scenario 31/12/2024 Stock of provisions of capes i expessive expessive expessive in the capes in the	0	Protect of protection of protection for protection	36.10% 36.10% Coverage Ratio-Stage 3 exposure 28.27% 28.27% 28.27% 28.47% 29.27% 29.47% 29.47% 29.47% 29.47% 29.47% 29.47% 29.47% 29.47% 29.47% 29.47% 29.47% 29.47% 29.47% 29.47% 29.47% 29.47% 29.47% 29.47% 20.	0 0 1 160,722 160,722 160,722 160,722 170,722	Stage 2 exposure 0 0 1 0 1 0 1 1 1 1 1 1 1 1 1 1 1 1 1	Stage 3 exposure	31/12/2025 Stock of provisions for Stage 1 exposure 6 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for stage and of provisions for stage and or provision for stage and or stage and or stage and or provision for stage and or stage and	Stock of Provision of Provisio	34.0: Coverage Rata Stage 3 exposure 28.3: 39.3: 39.3: 49.7: 30.5: 39.3: 49.7: 30.5: 39.5: 45.24
POLAND	Event of Order Reset - Of Which: non-drift Other rean-credit deligation assets IRR 1977AL Central Saviets Central saviets Central saviets Central saviets Compositions Compositions Compositions Compositions Compositions Compositions Compositions Compositions Compositions Retail - Secured on real estable property Retail - Secured on real estable property - of Which: SME Retail - Secured on real estable property - or SMI-bits: SME Retail - Secured on real estable property - or SMI-bits: SME Retail - Secured on real estable property - or SMI-bits: SME Retail - Secured on real estable property Retail - S	21,30,505 163,665 Stage 1 exposure 132 5.505 1.031 1.016 1.021 1.021 1.022 1.022 1.022 1.023 1.023 1.023 1.023 1.023 1.024 1.025	2 2,99190 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 explosure 0 10 2,929 Stage 3 explosure 0 10 10 10 10 10 10 10 10 10 10 10 10 10	31/11/2023 Stock of provisions for Stage 1 exposure exposure 1 exp	50ck of process of the state of	Stock of Post interest P	Cores, 1510 - 20, 1510	0 10,240 1161,240 116	91ags 2 exposure 91ags 2 exposure 0 0 7 7 93 134 149 149 159 10 0 0 3,738	Stage 3 exposure 0 0 0 3 635 435 232 232 242 342 342 342 344 344 344 345 345 345 345 345 345 345	Adverse Scenario 31/12/2024 Stock of provisions of capes i expessive expessive expessive in the capes in the	0	Protect of protection of protection for protection	36.10% Coverage Initio -	0 0 1 160,722 1	Stage 2 exposure 0 0 0 0 1 0 1 0 1 10 1 10 1 10 1 10	Stage 3 exposure	31/12/2025 Stock of provisions for Stage 1 exposure 6 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for stage and of provisions for stage and or provision for stage and or stage and or stage and or provision for stage and or stage and	Stock of Provision of Provisio	28. 29. 20. 20. 20. 20. 20. 20. 20. 20. 20. 20
POLAND	Recal of Order Recal of Annahar condess Control Service Retail Serv	21,00,000 103,665 Stage 1 expoture 3.33 3.50 5.00 5.00 5.00 5.00 5.00 5.0	2 2,99190 2 2 2,99190 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	Steps 3 exposure 0 0 10 2,929 Steps 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/11/2023 Stock of provisions for Stage 1 exposure exposure 1 exp	50ck of process of the state of	Stock of Post interest P	Coverage Batlo : 20,000 at	0 0 161,340 Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 27,340 Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 3 635 435 232 232 242 342 342 342 344 344 344 345 345 345 345 345 345 345	Adverse Scenario 31/12/2024 Stock of provisions of capes i expessive expessive expessive in the capes in the	0	Protect of protection of protection for protection	36.10% 36.10% Coverage Ratio- Selegal 41,500 41,870, 33,670, 33,670, 33,670, 33,670, 34,670, 44,870, 47,86% 47,86% Goverage Ratio- Sage 3 separate sparate	0 0 1 160,722 1	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	31/12/2025 Stock of provisions for Stage 1 exposure 6 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for stage at the provision of the pro	Stock of Provision of Provisio	28. Stage 3 seposture 28. Stage 3 seposture 29. Stage 3 seposture
POLAND	Entire Committee Research of Minder, non-delife Committee Research Committee Research Committee Research Committee Research Committee Research Committee Research Researc	21,30,565 163,665 Stage 1 exposure 133 133 134 135 135 135 135 135 135 135 135 135 135	2 2,99190 2 2 2,99190 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	Steps 3 exposure 0 0 10 2,929 Steps 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/11/2023 Stock of provisions for Stage 1 exposure exposure 1 exp	50ck of process of the state of	Stock of Post interest P	Coverage Ballo - Stage 3 - Coverage Ballo - Stage 3 - Coverage Ballo - Cov	0 0 161,340 16	0 0 0 0 27,340 Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 3 635 435 232 232 242 342 342 342 344 344 344 345 345 345 345 345 345 345	Adverse Scenario 31/12/2024 Stock of provisions of capes i expessive expessive expessive in the capes in the	0	Protect of protection of protection for protection	36.10% 36.10% Coverage Ratio-thing 3 cryolism 23.27% 33.67% 33.67% 33.67% 33.67% 43.57% 43.57% 43.57% 47.36% 47.36% 47.36% 47.36% 47.36% 48.57	0 0 160,722 160,722 1 160,	Stage 2 express 0 0 0 88 88 1,1028 1,1028 1,1039 1,1039 1,1031 1	Stage 3 exposure	31/12/2025 Stock of provisions for Stage 1 exposure 6 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for stage at the provision of the pro	Stock of Provision of Provisio	Coverage Eat Services - 2 - 2 - 2 - 2 - 2 - 2 - 2 - 2 - 2 -
POLAND	Entire Committee Research of Minder, non-delife Committee Research Committee Research Committee Research Committee Research Committee Research Committee Research Researc	21,30,565 163,665 Stage 1 exposure 133 133 134 135 135 135 135 135 135 135 135 135 135	2 2,99190 2 2 2,99190 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	Steps 3 exposure 0 0 10 2,929 Steps 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/11/2023 Stock of provisions for Stage 1 exposure exposure 1 exp	50ck of process of the state of	Stock of Post interest P	Coverage Billo : 40.61% 40.61% 50.91% 40.71% 40.71% 40.71% 40.71% 40.71% 40.71% 40.71% 50.7	0 10,340 1 161,3	0 0 0 0 27,340 Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 3 635 435 232 232 242 342 342 342 344 344 344 345 345 345 345 345 345 345	Adverse Scenario 31/12/2024 Stock of provisions of capes i expessive expessive expessive in the capes in the	0	Protect of protection of protection for protection	36.10% 36.10% Coverage Rational Services of Services	0 0 160,722 160,722 1 160,	Stage 2 express 0 0 0 88 88 1,1028 1,1028 1,1039 1,1039 1,1031 1	Stage 3 exposure	31/12/2025 Stock of provisions for Stage 1 exposure 6 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for stage at the provision of the pro	Stock of Provision of Provisio	Coverage Eat Services - 2 - 2 - 2 - 2 - 2 - 2 - 2 - 2 - 2 -
POLAND	East - Order Real - Of Which: Special of Lands: property - Of Which: property - O	21,30,565 163,665 Stage 1 exposure 133 133 134 135 135 135 135 135 135 135 135 135 135	2 2,99190 2 2 2,99190 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	Steps 3 exposure 0 0 10 2,929 Steps 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/11/2023 Stock of provisions for Stage 1 exposure exposure 1 exp	50ck of process of the state of	Stock of Post interest P	Coverage Battle	0 10,340 1 161,3	0 0 0 0 27,340 Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 3 635 435 232 232 242 342 342 342 344 344 344 345 345 345 345 345 345 345	Adverse Scenario 31/12/2024 Stock of provisions of capes i expessive expessive expessive in the capes in the	0	Protect of protection of protection for protection	36.10% 36.10% Coverage Ratio- thips 3 47,80% 32,27% 33,64%, 33,64%, 34,75% 47,86% 47,86% 47,86% 47,86% 47,86% 47,86% 48,86	0 0 160,722 160,722 1 160,	Stage 2 express 0 0 0 88 88 1,1028 1,1028 1,1039 1,1039 1,1031 1	Stage 3 exposure	31/12/2025 Stock of provisions for Stage 1 exposure 6 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for stage at the provision of the pro	Stock of Provision of Provisio	Contract Research Contract Res
POLAND	Retail - Order Retail - Of Mindes: Seed. Control States. Retail - Control States. Co	21,30,465 163,665 Stage 1 exposure 1,33 1,03 1,05 1,05 1,05 1,05 1,05 1,05 1,05 1,05	2 2,99190 2 2 2,99190 2 3 2 3 2 3 2 3 2 3 2 3 2 3 2 3 2 3 2	Steps 3 exposure 0 0 10 2,929 Steps 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/11/2023 Stock of provisions for Stage 1 exposure exposure 1 exp	50ck of process of the state of	Stock of Post interest P	40.61% 40.61% 40.61% 50.963 50.963 60.9176 60.176, 60.	5tage 1 exposure 0 161,340 5tage 1 exposure 0 0 1,00 1,00 1,00 1,00 1,00 1,00 1,0	5 tage 2 caposins	Stage 3 exposure 0 0 0 3 635 635 635 1288 1289 1291 1291 1291 1491 1491 1491 1491 1591 1591 1591 15	Adverse Scenario 31/12/2024 Stock of provisions of capes i expessive expessive expessive in the capes in the	0	Protect of protection of protection for protection	36.10% Coverage Button Stage 3 Stage	5 tage 1 expours 5 tage 1 expours 5 tage 1 expours 6 tage 1 tage 5 tage 5 tage 1 tage 5 tage 5 tage 1 tage 5 tage 5 tage 5 tage 1 tage 5 tage	Stays 2 exposure 0 0 10 114 114 114 114 115 116 116 117 117 117 117 117 117 117 117	Stage 3 exposure	31/12/2025 Stock of provisions for Stage 1 exposure 6 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for stage at the provision of the pro	Stock of Provision of Provisio	24.00 (Corresponding Control of Corresponding Control of Control of Corresponding Control of Control of Corresponding Con
POLAND	Result - Order Result - Of White: Seed Seed Seed Seed Seed Seed Seed Se	21,30,565 163,665 Stage 1 exposure 133 133 134 135 135 135 135 135 135 135 135 135 135	2 2,293 (2) 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Steps 3 exposure 0 0 10 2,929 Steps 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/11/2023 Stock of provisions for Stage 1 exposure exposure 1 exp	50ck of process of the state of	Stock of Post interest P	Coverage Battle	0 10,340 1 161,3	5 tage 2 caposins	Stage 3 exposure 0 0 0 3 635 635 635 1288 1289 1291 1291 1291 1491 1491 1491 1491 1591 1591 1591 15	Adverse Scenario 31/12/2024 Stock of provisions of capes i expessive expessive expessive in the capes in the	0	Protect of protection of protection for protection	36.10% 36.10% Coverage Ratio- thips 3 47,80% 32,27% 33,64%, 33,64%, 34,75% 47,86% 47,86% 47,86% 47,86% 47,86% 47,86% 48,86	0 0 160,722 160,722 1 160,	Stays 2 exposure 0 0 10 114 114 114 114 115 116 116 117 117 117 117 117 117 117 117	Stage 3 exposure	31/12/2025 Stock of provisions for Stage 1 exposure 6 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for stage at the provision of the pro	Stock of Provision of Provisio	24.00 (Corresponding Control of Corresponding Control of Control of Corresponding Control of Control of Corresponding Con
POLAND	Enter Control Service Resid Control Service Resid Control on and settle property Resi	21,20,20 163,662 Stage 1 exposure 103,663 Stage 1 exposure 103 103 103 103 103 103 103 103 104 104 104 104 105 105 105 105 105 105 105 105 105 105	2 2,293 (2) 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Steps 3 exposure 0 0 10 2,929 Steps 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/11/2023 Stock of provisions for Stage 1 exposure exposure 1 exp	50ck of process of the state of	Stock of Post interest P	40.61% 40.61% 40.61% 50.963 50.963 60.9176 60.176, 60.	5tage 1 exposure 0 161,340 5tage 1 exposure 0 0 1,00 1,00 1,00 1,00 1,00 1,00 1,0	5 tage 2 caposins	Stage 3 exposure 0 0 0 3 635 635 635 1288 1289 1291 1291 1291 1491 1491 1491 1491 1591 1591 1591 15	Adverse Scenario 31/12/2024 Stock of provisions of capes i expessive expessive expessive in the capes in the	0	Protect of protection of protection for protection	26.10% 26.10% 26.10% 27.27% 41.56% 42.56% 42.56% 42.56% 42.56% 42.56% 42.56% 42.56% 42.56% 42.56% 42.56% 42.56% 43.56% 43.56% 44.56% 45.56% 45.56% 45.56% 45.56% 46.56% 47.56% 46.56% 47.56% 48.56%	5 tage 1 expours 5 tage 1 expours 5 tage 1 expours 6 tage 1 tage 5 tage 5 tage 1 tage 5 tage 5 tage 1 tage 5 tage 5 tage 5 tage 1 tage 5 tage	Stays 2 exposure 0 0 10 114 114 114 114 115 116 116 117 117 117 117 117 117 117 117	Stage 3 exposure	31/12/2025 Stock of provisions for Stage 1 exposure 6 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for stage at the provision of the pro	Stock of Provision of Provisio	34.01 Coverage Ratio Stage 3 exposure 28.29 40.33 38.8 29.0 47.7 30.55 39.3 42.4 45.6 46.6
POLAND UNITED STATES	Retail - Order Retail - Of Minds: non-delle Combral Sande Companies Retail - Sociation and estable property Retail - Companies Companies	21,20,20 163,662 Stage 1 exposure 103,663 Stage 1 exposure 103 103 103 103 103 103 103 103 104 104 104 104 105 105 105 105 105 105 105 105 105 105	2 2,299100 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure Stage 3 exposure 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/11/2023 Stock of provisions for Stage 1 exposure exposure 1 exp	50ck of process of the state of	Stock of Post interest P	40.61% 40.61% 40.61% 50.963 50.963 60.9176 60.176, 60.	0 10.101 161,340 161,3	5 Stage 2 exposure 1 Stage 2 exposure	Stage 3 exposure 0 0 0 3 635 635 635 1288 1289 1291 1291 1291 1491 1491 1491 1491 1591 1591 1591 15	Adverse Scenario 31/12/2024 Stock of provisions of capes i expessive expessive expessive in the capes in the	0	Protect of protection of protection for protection	26.10% 26.10% 26.10% 27.27% 41.56% 42.56% 42.56% 42.56% 42.56% 42.56% 42.56% 42.56% 42.56% 42.56% 42.56% 42.56% 43.56% 43.56% 44.56% 45.56% 45.56% 45.56% 45.56% 46.56% 47.56% 46.56% 47.56% 48.56%	5 tage 1 expours 5 tage 1 expours 5 tage 1 expours 6 tage 1 tage 5 tage 5 tage 1 tage 5 tage 5 tage 1 tage 5 tage 5 tage 5 tage 1 tage 5 tage	Stage 2 Stage 2 Stage 2 Stage 2 Stage 2 Stage 2 Stage 3 Stag	Stage 3 exposure 22 23 24 25 25 25 26 26 26 26 26 26 26 27 27 27 27 27 27 27 27 27 27 27 27 27	31/12/2025 Stock of provisions for Stage 1 exposure 6 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for stage at the provision of the pro	Stock of Provision of Provisio	Correct to the control of the contro

2023 EU-wide Stress Test: Credit risk IRB COMMERZBANK Aktiengesellschaft

												Adverse Scenario										
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks	0	0	0	0	0		-	0	0		0 0	0	0		0)	J -
	Central governments	0	0	0	0	0			0	0		0	0	0		0				1)	J -
	Institutions	173	29	3	0	1		15.77%	166	33		6 0	1	1	18.98%	162	34					21.079
	Corporates	4.205	968	21	6	64	10	48.18%	3.987	1.162	41	6 5	63	22	47.83%	3.887	1.237	71		51	5 3	47.769
	Corporates - Of Which: Specialised Lending	422	2 80	3	1	2		52.15%	410	89	Ī	6 0	2	3	53.24%	404	91	10			2	2 21.07% 4 47.76% 5 54.37%
	Corporates - Of Which: SME	16	5 1	0	0	0		37.71%	15	1		0 0	0	0	37.81%	15	1)	38.389
	Retail	93	13	1	0	1		29.32%	92	13		2 0			27.87%	91	13					0 38.38% 1 27.60%
	Retail - Secured on real estate property	53	6	0	0	0		26.12%	52	7		1 0	0	0	21.10%	52		1)	0 18.95%
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: SME	5	5 1	0	0	0		11.32%	5	1		0 0	0	0	11.66%	5	1)	0 11.83% 0 20.38% 0 53.64% 1 30.00%
ONLIED KINGDON	Retail - Secured on real estate property - Of Which; non-SME	48	5	0	0	0		28.20%	47	5		1 0	0	0	22.85%	47	6)	J 20.389
	Retail - Qualifying Revolving	6	5 0	0	0	0		57.91%	6	0		0 0	0	0	54.60%	6)	J 53.649
	Retail - Other Retail	33	7	1	0	0		29.20%	33	6		2 0	0	0	29.24%	33	6					2 30.009
	Retail - Other Retail - Of Which: SME	9	2	0	0	0		46.95%	9	2		0 0	0	0	46.86%	9)	0 46.759
	Retail - Other Retail - Of Which: non-SME	24	5	1	0	0		24.62%	24	4		1 0	0	0	21.88%	24	**	1)	0 21.61%
	Equity	0	0	0	0	0		-	0	0		0 0	0	0		0)	J -
	Securitisation																					4
	Other non-credit obligation assets	0	0	0	0	0			0	0		0	0	0		0				1)	J -
	IRB TOTAL	4,471	1,011	25	6	65	11	43.55%	4,244	1,208	55	5 5	64	24	43.83%	4,140	1,284	83		57	37	7 44.20%
					31/12/2023							Adverse Scenario 31/12/2024							31/12/2025			

					31/12/2023							31/12/2024							31/12/2025			
	(min ELR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	0	0	0	0	0	0		0	0		0	0	0	•	0	0	0	0	(, ,	- د
	Central governments	0	0	0	0	0	0		0	0	0	0	0	0		0	0	0	0			j -
	Institutions	16	28	0	0	0	0	32.86%	15	29		0	0	0	33.41%	14	30	1	0			0 33.82%
	Corporates	638	374	13	2	7	5	37.80%	634	363	29	1	6	11	37.62%	635	353	38	1	- 4	. 14	4 37.51%
	Corporates - Of Which: Specialised Lending	37	2	0			0	34.20%	36	3	0	0		0	34.21%	35	- 4		0			0 34.21%
	Corporates - Of Which: SME	0	0	0	0	0	0		0	0	0	0	0	0		0	0	0	0			<i>j</i> -
	Retail	24	3	0			0	35.52%	24	3	1	0		0	36.98%	24	3	1	0			0 36.08%
	Retail - Secured on real estate property	14	1	0	0	0	0	10.26%	14	1	0	0	0	0	13.37%	14	1	0	0			0 14.16%
ITALY	Retail - Secured on real estate property - Of Which: SME	2	0	0	0	0	0	1.69%	2	0	0	0	0	0	3.63%	2	0	0	0	(0 5.36%
TIALI	Retail - Secured on real estate property - Of Which: non-SME	13	1	0	0	0	0	20.68%	12	1	0	0	0	0	19.30%	12	1	0	0			0 17.98%
	Retail - Qualifying Revolving	3	0	0	0	0	0	63.33%	3	0	0	0	0	0	60.34%	3	0	0	0		r	0 58.93%
	Retail - Other Retail	7	1	0	0	0	0	42.64%	7	1	1	0	0	0	43.65%	7	1	1	0			0 42.90%
	Retail - Other Retail - Of Which: SME	2	1	0	0	0	0	55.50%	2	1	0	0	0	0	53.99%	2	1	0	0		r	0 53.16%
	Retail - Other Retail - Of Which: non-SME	4	0	0	0	0	0	26.89%	4	0	0	0	0	0	23.69%	4	0	0	0			0 21.62%
	Equity	0	0	0	0	0	0		0	0	0	0	0	0		0	0	0	0			j -
	Securitisation							_													4	4
	Other non-credit obligation assets	0	0	0	0	0	0		0	0	0	0	0	0		0	0	0	0			j -
	IRB TOTAL	679	405	14	2	8	5	37.58%	673	395	30	1	6	11	37.49%	672	385	40	1	- 4	15	5 37.38%

												Adverse Scenario										
					31/12/2023							31/12/2024							31/12/2025			
	(min ELR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	0	0	0	0	-		0 -	0	0		0 0	0) (ı -	0	0		0	0	0	
	Central governments	0	0		0			0 -	0	0		0 0	0) (-	0	0	0	0	0		-
	Institutions	656	72	- 4	0		2	1 18.73%	627	96	8	8 0	2	2 2	19.80%	604	115	12	0	2		20.00%
	Corporates	3,615	1,197	36	9	3	1	7 46.50%	3,292		87	7 4	63	36	41.62%	3,264	1,460	124	4	31	50	20.00% 40.69% 59.04%
	Corporates - Of Which: Specialised Lending	458	82	5	1		3	3 59.24%	445	90	11	1 1		8 6	59.15%	441	89	15	1	2	9	
	Corporates - Of Which: SME	3	2	0	0			0 2.85%	3	2		1 0	0) (3.67%	3	1		0	0	0	4.01%
	Retail	67	8	1	0)	0 20.33%	66			1 0	0) (19.77%	66	8		0	0		19.57%
	Retail - Secured on real estate property	39	6	0	0)	9.69%	39	6		1 0	0) (12.75%	39	6		0	0		14.10%
FRANCE	Retail - Secured on real estate property - Of Which: SME	4	1		0			0 4.04%	4	1		0 0	0) (6.87%	5	1		0	0		8.65%
INAINCE	Retail - Secured on real estate property - Of Which: non-SME	35	4		0			0 16.83%	34	4		0 0	0) (17.12%	34	4		0	0		17.21% 54.78%
	Retail - Qualifying Revolving	8	1		0			0 55.54%	8	1		0 0	0) (55.22%	8	1		0	0		54.78%
	Retail - Other Retail	20	2		0			0 24.25%	19	2		0 0	0) (20.37%	19	2		0	0		19.15%
	Retail - Other Retail - Of Which: SME	3	0		0			0 30.92%	3	1		0 0	0) (28.88%	3	1		0	0		19.15% 28.42%
	Retail - Other Retail - Of Which: non-SME	17	1		0			0 23.47%	16	1		0 0	0) (18.98%	16	1		0	0		17.36%
	Equity	0	0		0			0 -	0	0		0 0	0) (-	0	0	0	0	0		-
	Securitisation																					
	Other non-credit obligation assets	0	0		0			0 -	0	0		0 0	0) (-	0	0	0	0	0		-
	TRETOTAL	4,338	1,276	40	9	31	1	43.62%	3,986	1,572	96	6 4	65	38	39.62%	3,934	1,583	137	4	33	53	38.65%

												Adverse Scenario										
					31/12/2023							31/12/2024							31/12/2025			
	(min ELR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	_	0 0) (0		0 -	0	0		0 0	0		-	0		0		· · · · · · · ·		J -
	Central governments		0			0		0 -	0	0		0 0	0) -	0		0		. 0		J -
	Institutions	1	1 19			0		0 39.87%	13	18		0 0	0		38.99%	14	16	5 1		. 0		0 38.32%
	Corporates	2,609	9 793	50	3	11	1	8 35.00%	2,495	896	7.	2 2	12	25	35.11%	2,446	914	92	2	. 10	. 32	2 35.21%
	Corporates - Of Which: Specialised Lending		0			0		0 -	0	0		0 0	0) -	0		0		. 0		J -
	Corporates - Of Which: SME	13	2 1			0		0 30.55%	11	1		0 0	0		30.55%	11	1	. 0		. 0		0 30.55%
	Retail	523	1 95	11		6		3 29.11%	522	87	1	9 0	5		26.72%	522	80	25		. 4		25.89%
	Retail - Secured on real estate property	305	5 52			3		2 20.72%	306	45	1	3 0	3		21.19%	306	41	17				21.05%
SWITZERLAND	Retail - Secured on real estate property - Of Which: SME	3:	1 18			1		1 22.61%	34	11		9 0	1		22.87%	35		3 11				6 25.89% 4 21.05% 3 22.84% 1 17.84%
SWITZEREARD	Retail - Secured on real estate property - Of Which: non-SME	275	5 33			2		0 17.05%	272	34		4 0	2	1	17.65%	270	34	1 6		. 2		17.84%
	Retail - Qualifying Revolving	15	5 1			0		0 51.69%	15	1		0 0	0		52.45%	15	1	. 0		. 0		52.67%
	Retail - Other Retail	20:	1 42			3		1 48.26%	201	40		5 0	2		39.48%	202	37	7 8				0 52.67% 3 36.17% 1 47.51%
	Retail - Other Retail - Of Which: SME	35	9 6			0		1 68.02%	38	6		2 0	0	1	54.09%	38		5 3		. 0		47.51%
	Retail - Other Retail - Of Which; non-SME	162	2 36			2		1 32.28%	163	34		3 0	2	1	30.41%	164	31	1 5				1 29.96%
	Equity		0			0		0 -	0	0		0 0	0		-	0		0				4-
	Securitisation																			4		
	Other non-credit obligation assets		0 0					0 -	2 029			0 0			-	2 992	1.010	0				0 -
		2 141													22 4026							

2023 EU-wide Stress Test: Credit risk IRB

					31/12/2023							31/12/2024							31/12/2025			
					31/11/1013							31,11,1014							31/11/2013			
	(min ELR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Cove !
	Central banks	0	0		0	0		-	0	0		0 0	0	0	-	0	0	0) (0 -
	Central governments	0	0	0	0	0	_	-	0	0	_	0 0	0	0	-	0	0	0) (0 -
	Institutions	45	19	1	0	0	_	27.40%	41	22		2 0	0	0	25.93%	38	24	3) (1
	Corporates	2,463	484	57	7	11	4	83.06%	2,208	703	9	4 3	32	61	64.68%	2,169	715	121		18	7	Q
	Corporates - Of Which: Specialised Lending	164	11	1	0	0	_	48.91%	155	20		2 0	1	1	51.11%	148	24	3) 1		2
	Corporates - Of Which: SME	0	0	0	0	0	_	41.22%	0	0	_	0 0	0	0	41.23%	0	0	0) (0
	Retail	51	. 6	0	0	0	_	30.01%	50	6		1 0	0	0	25.80%	50	6	1) (0
	Retail - Secured on real estate property	30	3	0	0	0	_	16.78%	29	3	_	0 0	0	0	17.14%	29	3	0) (0
NETHERLANDS	Retail - Secured on real estate property - Of Which: SME	5	1	0		0	_	12.71%	5	1	_	0 0	0	0	13.99%	5	1	0		0		0
INC ITILICIANUS	Retail - Secured on real estate property - Of Which: non-SME	25	2	0		0	_	18.70%	24	2	_	0 0	0	0	18.64%	24	2	0		0		0
	Retail - Qualifying Revolving	4	0	0	0	0	_	60.65%	- 4	0	_	0 0	0	0	56.58%	4	0	0) (0
	Retail - Other Retail	16	3	0	0	0	_	29.82%	16	3		1 0	0	0	26.10%	17	2	1) (0
	Retail - Other Retail - Of Which: SME	6	2	0	0	0	_	21.83%	6	2	_	0 0	0	0	21.65%	6	1	1) (0
	Retail - Other Retail - Of Which: non-SME	11	. 1	0	0	0	_	41.38%	11	1	_	0 0	0	0	35.34%	11	1	0) (0
	Equity	0	0	0	0	0	_	-	0	0	_	0 0	0	0	-	0	0	0) (0 -
	Securitisation																					
	Other non-credit obligation assets	0	0	0	0	0		-	0	0		0 0	0	0	i -	0	0	0) (0 -
	IRB TOTAL	2,559	510	58	7	12	48	82,12%	2,300	732	96	6 3	33	61	63,66%	2.257	745	125	3	18	7	1

												Adverse Scenark										
					31/12/2023							31/12/2024							31/12/2025			
	(min ELR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	0	0	0	0		0 0	-	0	0		0 0			-	0	0					3 -
	Central governments	0	0	0	0		0	-	0	0		0 0)	-	0	0)			3 -
	Institutions	2	1	0	0		0 0	39.40%	2			0 0		1	36.76%	2	1) (0 36.15%
	Corporates	445	354	89	0		3	9.98%	473	310	105	5 0	3	3 10	9.27%	496	276	115		1 2	10	0 8.95%
	Corporates - Of Which: Specialised Lending	0	0	0	0		0 0	-	0	0		0 0		1	-	0) (3 -
	Corporates - Of Which: SME	0	0	0	0	1	0 0	-	0	0		0 0) (-	0	0		0			ð -
	Retail	5	0	0	0	1	0 0	42.03%	5	0		0 0) (32.87%	5			0			0 29.13%
	Retail - Secured on real estate property	3	0	0	0		0 0	15.14%	3	0		0 0)	15.08%	3)			0 15.00%
JAPAN	Retail - Secured on real estate property - Of Which: SME	0	0	0	0		0 0	8.54%	0	0		0 0)	8.57%	0	0)			0 8,59%
JAPAN	Retail - Secured on real estate property - Of Which: non-SME	3	0	0	0		0 0	17.48%	2	0		0 0)	17.29%	2)			0 17.07%
	Retail - Qualifying Revolving	1	0	0	0		0 0	70.35%	1	0		0 0)	64.43%	1)			0 61.41%
	Retail - Other Retail	1	0	0	0		0 0	71.06%	1	0		0 0)	60.16%	1)			0 53.90% 0 45.31% 0 55.30%
	Retail - Other Retail - Of Which: SME	0	0	0	0		0 0	44.43%	0	0		0 0)	45.15%	0	0)			ð 45.31%
	Retail - Other Retail - Of Which: non-SME	1	0	0	0		0 0	73.55%	1	0		0 0)	62.33%	1			0			J 55.30%
	Equity	0	0	0	0		0	-	0	0		0 0)	-	0	0)			3 -
	Securitisation																					4
	Other non-credit obligation assets	0	0	0	0		0 0		0	0		0 0) (-	0	0					á -
	IRB TOTAL	451	355	89	0		3 9	9.99%	480	311	105	5 0	3	10	9.28%	502	278	115		- 2	10	0 8.97%

												Adverse Scenario	,									
					31/12/2023							31/12/2024							31/12/2025			
	(min ELR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	0	0		0) -	0	0		0 0		0		0	0	0		0	0	-
	Central governments	0			0			-	0	0		0 0		0	-	0	0	0		0	0	-
	Institutions	364	56		0			19.11%	332	87		2 0		0	18.69%	308	109	4		4	1	18.40% 46.68%
	Corporates	955	423	22	2		1	48.85%	903	466	31	1 1		15	47.35%	880	480	40		6	19	46.68%
	Corporates - Of Which: Specialised Lending	152	56	. 2	0			61.93%	146	59	4	4 0		3	60.73%	142	60	7		2	4	59.68%
	Corporates - Of Which: SME	0	0	0	0) -	0	0		0		0		0	0			0		-
	Retail	47	5		0			49.17%	47	5		1 0		0	37.17%	46	5	1		0		31.38%
	Retail - Secured on real estate property	21			0			13.78%	21	2		0		0	13.49%	21	2			0		13.05%
SPAIN	Retail - Secured on real estate property - Of Which: SME	2			0			7.80%	2	0		0 0		0	7.70%	2	0	0		0	0	7.62%
SPAIN	Retail - Secured on real estate property - Of Which: non-SME	20	2		0			14.24%	19	2		0 0		0	13.95%	19	2	0		0	0	13.50%
	Retail - Qualifying Revolving	4			0			64.43%	4	0		0 0		0	63.20%	- 4	0	0		0	0	62.04%
	Retail - Other Retail	21	2		0			49.79%	21	2		0 0		0	36.92%	21	2	1		0	0	31.21%
	Retail - Other Retail - Of Which: SME	3	1		0	_)	54.60%	3	1		0 0		0	45.81%	3	1	0		0	0	42,73%
	Retail - Other Retail - Of Which: non-SME	19	1		0	_)	49.04%	18	2		0 0		0	34.99%	18	2	1		0	0	28.26%
	Equity	0	0	0	0	_)	-	0	0		0 0		0		0	0	0		0	0	
	Securitisation																					
	Other non-credit obligation assets	0	0	0	0			-	0	0		0 0		0	-	0	0	0		0	0	-
	IRB TOTAL	1,367	484	23	2		13	47.91%	1,281	558	34	1	10	16	45.25%	1,234	594	46	1	10	20	43.59%

^{*} Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Meth



2023 EU-wide Stress Test: Credit risk STA

Non-defaulted Defaulted Non-defaulted Defaulted Non-defaulted Defaulted Non-defaulted Section Sect	k exposure amounts efaulted Defaulted 699 1.042 1.118 142 1.534 38 136 0. 14 0.	Stage 1 exposure 18.587 12.880 18.335 2.473	Actual 31/12/2022* Stage 2 exposure 50 6.2/3	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Rati Stage 3 exposure
Defaulted Defaulted Defaulted Non-richt	efaulted Defaulted 599 1.042 1.118 142 1.634 38	18.587 12.880 18.326	Stage 2 exposure 50 6.243	Stage 3 exposure 714	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
Defaulted Defaulted Defaulted Non-richt	efaulted Defaulted 599 1.042 1.118 142 1.634 38	18.587 12.880 18.326	9) 6.243	exposure 714	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
Control basks Control bask	699 1.042 1.118 142 1.634 38	18.587 12.880 18.326	9) 6.243	exposure 714	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
20.25 12	1.118 142 1.634 38	12.880 18.326	6.243					
Resistant accumuments or local activativities	1.634 38	18.326				- 1	18	
Public suctor entitles 5.66 0 Multifact Development Earlis 3.102 0 International Overanisations 560 0 Institutions 5,000 0					2	19	1	8
Multilateral Development Banks 3.102 0 International Organisations 669 0 Enstitutions 5,000 0	136 0 14 0		1.588	0	4	20	0	94
International Organisations 669 0 Institutions 500 0	14 0		262	0	0	2	0	
Institutions 5,000		1.809	62	0	0	- 0	- 0	
	0 0	0	0	0	0	0	0	
	971 0	969	151	0	1	1	0	
	12.883 110	11.139	2.592	454	51	84	370	8
	1,760 14	2.013	250	29	16	27	16	
Retail 5,097 53	3,780 60	5,268	1,139	142	21	68	84	
COMMERZBANK Aktiengesellschaft of which: SME 246 5	144 6	241	252	12	0	1	7	55
Secured by mortgages on immovable property 9,246 0	3,482 0	9,112	708	22	7	22	5	23
of which: SME 3,438 0	1,228 0	3,061	421	2	4	17	0	0
Items associated with particularly high risk 490 0	723 0	101	36	0	ω.	0	0	
Covered bonds 0	0 0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment 17 0	3 0	0	0	0	0	0	0	0
	1,201 0	0	0	0	0	0	0	
	1,234 0	0	0	0	0	0	0	0
Securitisation								
	5,756 0	0	0	0	0	0	0	0
Standardised Total 190,303 966 33	33,636 1,393	80,664	12,831	1,342	90	218	477	35.

							Actual					
							31/12/202	2*				
		Exposure	values	Risk exposi	ire amounts				Stock of	Stock of	Stock of	
	(min EUR, %)	Non-defaulted		Non-defaulted		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	54.022		0	0	0	0		0	0	0	0.00%
	Central governments	5.678		2	0	2.147	491		0	0	0	0.00%
	Regional governments or local authorities	14,971		1	0	11,561	351		0	7	0	0.00%
	Public sector entities	5.120		119	0	2,473	258		0	2	0	0.00%
	Multilateral Development Banks	69		14	0	0				0		0.00%
	International Organisations	0		0	0	0	0		0	0	0	0.00%
	Institutions	1,394		226	0	37	37		0	1		0.00%
	Corporates	5.074		4.363	10	3.341	1.427	- 11	18	61		42.23%
	of which: SME	1.381		1.130	1	1.388	200		10	27		12.55%
05011111	Retail	4,123		3,050	49	4,674	1,029	98	18	65	52	52.70%
GERMANY	of which: SME	245		142	5	238	252		0	1	3	39.67%
	Secured by mortoages on immovable property	5.015		1.954		4.567	461		4	17		0.00%
	of which: SME	3,137		1,116	0	2,813	366		3	16	0	0.00%
	Items associated with particularly high risk	134		196	0	66	2		1	0	0	0.00%
	Covered bonds			0								0.00%
	Claims on institutions and corporates with a ST credit assessment	0		0	0	0	0		0	0	0	0.00%
	Collective investments undertakings (CIU)	2,131		1,162	0	0	0		0	0	0	0.00%
	Equity	776		1,028	0	0	0		0	0	0	0.00%
	Securitisation											
	Other exposures	2,262		5,339	0	0	0		0	0	0	0.00%
	Standardised Total	100.769	49	17,455	59	28.865	4.056	110	42	153	56	51.28%

							Actual					
							31/12/202	2*				
		Exposure	values	Risk exposu	ire amounts				Stock of	Stock of	Stock of	
	(min EUR, %)	Non-defaulted		Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	8,315	0	3	0	5,649	0	0	1	0	0	0.00%
	Central governments	7,183	0	655	0	6,722	0		1	0	0	0.00%
	Regional governments or local authorities	19	0	4	0	20	0		0	0	0	94.97%
	Public sector entities			0		1			0	0		0.00%
	Multilateral Development Banks	792		0		0			0	0		0.00%
	International Organisations	0	0	0	0	0	0		0	0	0	0.00%
	Institutions	90	0	16	0	73	0		0	0	0	0.00%
	Corporates	2,385	66	2,324	72	1,860	88	143	16	2	88	61.23%
	of which: SME	573	10	489	12	451	36		5	0	16	60.15%
	Retail	285	8	214	8	46	5	15	1	0	13	86.48%
POLAND	of which: SME		1	0	1	0	0	5	0	0	4	79.24%
	Secured by mortgages on immovable property	3.380	0	1.190	0	2.155	162	16	2	4	4	26.68%
	of which: SME	0	0	0	0	0	0		0	0	0	0.00%
	Items associated with particularly high risk	0	0	0	0	0	0		0	0	0	0.00%
	Covered bonds	0	0	0	0	0	0		0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0		0	0	0	0.00%
	Collective investments undertakings (CIU)	0	0	0	0	0	0		0	0	0	0.00%
	Equity	43	0	52	0	0	0		0	0	0	0.00%
	Securitisation											
	Other exposures	127	0	289	0	0	0		0	0	0	0.00%
	Standardised Total	22,620	75	4,748	80	16,525	255	174	21	6	105	60.18%

							Actual					
							31/12/2022					
		Exposure	: values	Risk exposu	re amounts				Stock of	Stock of	Stock of	
	(min EUR, %)			Non-defaulted		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks	9,627		0	0	9,627	0		0	0		0.009
	Central governments	139			0	91	3		0	0		0.009
	Regional governments or local authorities	3,139		671	0	1,994	147		0	4		0.009
	Public sector entities	0			0	0	0		0	0		0.009
	Multilateral Development Banks	0			0	0	0		0	0		0.009
	International Organisations	0			0	0	0		0	0		0.009
	Institutions	915		148	0	212	27		0	0		0.009
	Corporates	2.345		1.326	0	2.984	298) 3	3		0.009
	of which: SME	54		44	0	SS	0) 1	0		0.009
	Retail	0			0	2	0		0	0		32.469
UNITED STATES	of which: SME	0			0	0	0		0	0		0.009
	Secured by mortgages on immovable property	0		0	0	0	0		0	0		0.009
	of which: SME	0		0	0	0	0		0	0		0.009
	Items associated with particularly high risk	8		11	0	0	0		0	0		0.009
	Covered bonds	0		0	0	0	0		0	0		0.009
	Claims on institutions and corporates with a ST credit assessment	17		3	0	0	0		0	0		0.009
	Collective investments undertakings (CIU)	0		- 0	0	- 0	0		0	0		0.009
	Equity	52		59	0	0	0		0	0		0.009
	Securitisation											
	Other exposures	- 1		1	0	0	0		0	0		0.009
	Standardised Total	16.243		2.220	0	14,910	475		3	8		32,46%

EUROPEAN BANKING AUTHORITY			2023	EU-wid	e Stre	ess Tes	st: Cre	dit risk	STA			
							Actual 31/12/2021					
		Exposure	e values	Risk exposure a	amounts				Stock of	Stock of	Stock of	Coverage Ratio -
		Non-defaulted		Non-defaulted I	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	(min BJR, %) Central banks	2,701	0	0	0	133	0		exposure 0	exposure	exposure 0	0.00%
	Central governments Regional governments or local authorities	2,701 810 2,409	0 0	0 482	0	133 502 1.917	0 478		0		0 0	0.00% 0.00% 0.00%
	Public sector entities Multilateral Development Banks	63	0	0	0	0 23	0		0		0 0	0.00%
	International Organisations Institutions	0 556	0	197	0	0 76	0		0		0 0	0.00% 0.00% 0.00%
	Corporates of which: SME	6.116	0	2.432	0	1.523	173		3		0 0	
UNITED KINGDOM	Retail of which: SME	0	0	0	0	1 0	0	- 6	0		0	66.93% 0.00%
	Secured by mortoages on immovable property of which: SME	5 0	0	0	0	5 0	0	- 6	0		0	0.00%
	Items associated with particularly high risk Covered bonds	124 0	0	186	0	0	0	-	0		0	0.00%
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0	0	0	0	0	0		0		0 0	0.00%
	Equity Securitisation	13		13	0	0	0		0			
	Other exposures Standardised Total	26 12,824	0	3,378	0	4,179	652		4		0	0.00% 66.93%
							Actual					
							31/12/2022					
		Exposure	e values	Risk exposure a	amounts				Stock of	Stock of	Stock of	Couerage Patie
		Non-defaulted		Non-defaulted I	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	(min EUR, %)								exposure	exposure	exposure	
	Central banks Central overnments Regional governments or local authorities	9,162 1,011		155 202	0	17 610	5,324 416	-	0		0	0.00% 0.00% 0.00%
	Regional governments or local authorities Public sector entities Multilateral Development Banks	1,011 0	26 0	0 0	0 0	010 0	41b		0		0	0.00%
	International Organisations Institutions	0	0	0	0	0	0		0		0	0.00%
	Corporates of which CMC	1	0	1	0	0	0		0		0	0.00%
ITALY	Retail of which: CMC	0	0	0	0	1	0		0		0	39.93%
IIALI	Secured by mortoages on immovable property	0	0	0	0	0	0		0		0	0.00%
	Trons associated with narticularly high risk	0	0	0	0	0	0		0		0	0.00% 0.00%
	Items associated with particularly high risk								0		0	0.00%
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0					0.000
	Covered bonds	0 0	0	0	0	0 0 0	0	0	0		0 0	0.00%
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0 0 0 0 1 10.175	0 0 0 0 0 26	0 0 0 0 1 1 359	0 0 0 0 38	0 0 0 0 628	0 0 0 5,740 Actual 31/12/2022	0	0 0	20	0 0	0.00% 0.00% 0.00% 0.00% 39,93%
	Control Monits Chille on Indications of comparts with a \$T credit assessment Chillen in Indication of comparts with a \$T credit assessment Chillen's invariances understanding (CD) Securitization Generalization Genera	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 1 359 Risk exposure 3 Non-defaulted 1 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 1 exposure	Actual	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	0.00% 0.00% 0.00% 39.93% Coverage Ratio- Stage 3 exposure 0.00%
	Corrent levels Culture in Indications and corporates with a ST credit assessment Collective invariances undertakings (CIO) Secretarian Secretarian Other encourses Secretarian Other encourses						Actual 31/12/2023		Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	0.00% 0.00% 0.00% 39.93% Coverage Ratio Stage 3 exposure 0.00% 0.00% 0.00%
	Control Monits Chille on Indications of comparts with a \$T credit assessment Chillen in Indication of comparts with a \$T credit assessment Chillen's invariances understanding (CD) Securitization Generalization Genera	Non-defaulted 17 318 76 323 0				Stage 1 exposure	Actual 31/12/2023		Stock of provisions for Stage 1 exposure		Stock of provisions for Stage 3 exposure	0.00% 0.00% 0.00% 39.93% Coverage Ratio 5tage 3 exposure 0.00% 0.00% 0.00%
	Covered works Chine on Indications and comparates with a \$T could assessment Chine on Indications of comparates with a \$T could assessment Chine on Indication of Chine Chine on Indication of Chine Chine on Indication Control assessment Control assessmen	Non-defaulted 17 318 76 323 0				Stage 1 exposure	Actual 31/12/2023		0 0 0		Stock of provisions for Stage 3 exposure	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
	Covered works Chine on Indications and comparates with a \$T could assessment Chine on Indications of comparates with a \$T could assessment Chine on Indication of Chine Chine on Indication of Chine Chine on Indication Control assessment Control assessmen	Non-defaulted 17 318 76 323 0 0				Stage 1 exposure 0 212 0 0 0 0	Actual 31/12/2023		0 0 0		Stock of provisions for Stage 3 exposure	0.009 0.009 0.009 39,93% Coverage Ratio Stage 3 exposure 0.009 0.009 0.009 0.009 0.009
FRANCE	Covered works Chine on Indications and comparates with a \$T could assessment Chine on Indications of comparates with a \$T could assessment Chine on Indication of Chine Chine on Indication of Chine Chine on Indication Control assessment Control assessmen	Non-defaulted 17 318 76 323 0 0				Stage 1 exposure 0 212 0 0 0 0	Actual 31/12/2023		0 0 0		Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.009 0.009 0.009 0.009 0.009 0.009 0.009 0.009 0.009 0.009 0.009 0.009 0.009 0.009 0.009 0.009
FRANCE	Control back Co	Non-defaulted 17 318 76 323 0 0				Stage 1 exposure 0 212 0 0 0 0	Actual 31/12/2023		0 0 0		Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.0000 0.00000 0.000000000000000000000
FRANCE	Counted basis Counte	Non-defaulted 17 318 76 323 0 0				Stage 1 exposure 0 212 0 0 0 0	Actual 31/12/2023		0 0 0		Start of provisions for supports of the provisions o	0.0000 0.00000 0.000000000000000000000
FRANCE	Control banks Contro	Non-defaulted 17 318 76 323 0 0				Stage 1 exposure 0 212 0 0 0 0	Actual 31/12/2023		0 0 0		Start of processor and a suppose a s	0.00% 0.00%
FRANCE	Control backs Contro	Non-defaulted 117 31818 75 76 90 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Censulated	Non-defaulted	Defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Actual 31/12/2022 \$1296.2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 0.00%
FRANCE	Counted basels	Non-defaulted 17 318 76 323 0 0	Censulated			Stage 1 exposure 0 212 0 0 0 0	Actual 31/12/2023		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 0.00%
FRANCE	Control backs Contro	Non-defaulted 117 31818 75 76 90 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Censulated	Non-defaulted	Defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Actual 31/12/2022 Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 0.00%
FRANCE	Control backs Contro	Non-distributed 127 127 1313 1313 1313 1313 1313 1313 1	Censulated	Non-defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Actual 31/12/2022 Stays 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.0000 0.00000 0.000000000000000000000
FRANCE	Control backs Contro	Non-distributed 17 3131 323 323 323 323 323 323 323 323 32	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Non-defaulted	Defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 1 exposure 0 0 1 222 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Actual 31/12/2022	Stage 3 exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.0010 0.
FRANCE	Count work mode Continues of corporate with ST credit assessment state of corporate with ST credit assessment state of corporate with ST credit assessment state of corporate corporate with ST credit assessment state of corporate corpora	Non-distributed 127 127 1313 1313 1313 1313 1313 1313 1	Censulated	Non-defaulted	Defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Actual 31/12/2022 Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 0.00%
FRANCE	Control backs Contro	Non-defaulted 172 3181 3181 3181 322 222 0 0 0 0 10 0 0 0 1 1 1 0 0 0 1 1 1 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Non-defaulted	Defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 1 exposure () () () () () () () () () (Actual 31/12/2022	Stage 3 exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 0.00%
FRANCE	Contract backs	Non-dafaulted 110 110 110 110 110 110 110 110 110 110	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Non-defaulted	Defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 1 exposure 20 222 20 20 20 20 20 20 20 20 20 20 20	Actual 31/12/2022	Stage 3 exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 0.00%
FRANCE	Counted baseds Colories in Individual and corporates with a ST credit assessment Colories in Individual and colories with a ST credit assessment Colories in Individual and Colories Colories in	Non-distributed 119 118 118 121 121 121 122 122 122 122 122	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Non-defaulted O O O O O O O O O O O O O O O O O O	Defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 1	Actual 31/12/2022	Stage 3 exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00 to 0.00 t
FRANCE	Contract books Collision to Intelligence and companion with a ST credit assessment Collision to Intelligence and companion with a ST credit assessment and collision of the Collision of the Collision of the Collision Collision of the Collisi	Non-defaulted 117 118 118 119 120 120 120 120 120 120 120 120 120 120	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Non-defaulted 0 0 0 0 0 0 0 0 0	Defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 1	Actual 31/12/2022	Stage 3 exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 0.00%
	Counted baseds Colories in Individual and corporates with a ST credit assessment Colories in Individual and colories with a ST credit assessment Colories in Individual and Colories Colories in	Non-distributed 119 118 118 121 121 121 122 122 122 122 122	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Non-defaulted O O O O O O O O O O O O O O O O O O	Defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 1	Actual 31/12/2022	Stage 3 exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.0070-0.
FRANCE	Counted baseds Colonia on Individual and corporates with a ST credit assessment and the investment and extracting (SS) Securithment Securi	Non-defaulted 117 118 118 119 120 120 120 120 120 120 120 120 120 120	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Non-defaulted 0 0 0 0 0 0 0 0 0	Defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 1	Actual 31/12/2022	Stage 3 exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.007% 0.
	County is indicated and companies with a \$1 county assessment for the county of the co	Non-defaulted 117 118 118 119 120 120 120 120 120 120 120 120 120 120	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Non-defaulted 0 0 0 0 0 0 0 0 0	Defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 1 exposure 221	Actual 31/12/2022	Stage 3 exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.0070-0.
	Contract backs	Non-defaulted 117 118 118 119 120 120 120 120 120 120 120 120 120 120	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Non-defaulted 0 0 0 0 0 0 0 0 0	Defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 1	Actual 31/12/2022	Stage 3 exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 0.00%
	Contract backs	Non-defaulted 117 118 118 119 120 120 120 120 120 120 120 120 120 120	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Non-defaulted 0 0 0 0 0 0 0 0 0	Defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 1	Actual 31/12/2022	Stage 3 exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.007% 0.
	Control backs Contro	Non-defaulted 117 118 118 119 120 120 120 120 120 120 120 120 120 120	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Non-defaulted 0 0 0 0 0 0 0 0 0	Defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 1	Actual 31/12/2022	Stage 3 exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.0079- 0.0079- 0.0079- 0.0079- 39 3279- 39 3279- 39 3279- 39 3279- 39 3279- 30 30 3079- 30 30 3079- 30 30 3079- 30 30 3079- 30 30 3079- 30 30 30 30 30 30 30 30 30 30 30 30 30 3



2023 EU-wide Stress Test: Credit risk STA

					OMMERZE	BANK Aktien	qesellschaft					
							31/12/202	2*				
		Exposure	values	Risk exposu	ire amounts				Stock of	Stock of	Stock of	
	(min EUR, %)	Non-defaulted		Non-defaulted		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Rat Stage 3 exposure
	Central banks	0	-	0	0	0	0		0	0		0.0
	Central governments	148			0	74	21		0			0.0
	Regional governments or local authorities	0			0	0	0		0			0.0
	Public sector entities	0			0	0	0		0			0.0
	Multilateral Development Banks	0			0	0	0		0			0.00
	International Organisations	0			0	0	0		0			0.00
	Institutions	0			0	0	0		0			0.00
	Corporates	341		338	0	262	134		5	7		0.0
	of which: SME	15		11	0	9	6		0	0		0.00
	Retail				0	1			0	0		47.7
NETHERLANDS	of which: SME	0			0	0			0	0		0.00
	Secured by mortgages on immovable property	264		90	0	262	3		0			0.00
	of which: SME	76		25	0	73	3		0			0.00
	Items associated with particularly high risk	81		122	0	0			0	0		0.00
	Covered bonds	0		0	0	0			0	0		0.00
	Claims on institutions and corporates with a ST credit assessment	0			0	0			0	0		0.00
	Collective investments undertakings (CIU)	0			0	0			0	0		0.00
	Equity	0			0	0	0		0	0		0.00
	Securitisation											
	Other exposures	1		1	0	0			0	0		0.00
	Standardised Total	836	0	551	0	600	158	0	6	7		47.72

							Actual					
							31/12/202	2*				
		Exposure	e values	Risk exposi	ure amounts				Stock of	Stock of	Stock of	
	(min BUR, %)	Non-defaulted		Non-defaulted		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	2.721		544	0	2.721	0		0	0	0	0.00%
	Central governments	536		107	0	533	0					0.00%
	Regional governments or local authorities	151		76	0	149	0					0.00%
	Public sector entities	0		0	0	0	0					0.00%
	Multilateral Development Banks	0		0	0	0	0		0	0	0	0.00%
	International Organisations	0		0	0	0	0		0	0	0	0.00%
	Institutions	20		10	0	0	0		0	0	0	0.00%
	Corporates	69		69	0	0	0		0	0	0	0.00%
	of which: SME	0		0	0	0	0		0	0	0	0.00%
	Retail	0		0	0	0	0		0	0	0	0.00%
JAPAN	of which: SME	0		0	0	0	0		0	0	0	0.00%
	Secured by mortgages on immovable property	0		0	0	0	0		0	0	0	0.00%
	of which: SME	0		0	0	0	0		0	0	0	0.00%
	Items associated with particularly high risk	0		0	0	0	0		0	0	0	0.00%
	Covered bonds	0		0	0	0	0		0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0		0	0	0	0		0	0	0	0.00%
	Collective investments undertakings (CIU)	0		0	0	0	0		0	0	0	0.00%
	Equity	1		1	0	0	0		0	0	0	0.00%
	Securitisation											
	Other exposures	1		1	0	0	0		0	0	0	0.00%
	Standardised Total	3,500	0	808	0	3,404		0	0	0	0	0.00%

							31/12/202	2*				
		Exposur	e values	Risk exposu	ire amounts				Stock of	Stock of	Stock of	
	(min BJR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	29		0	0	0	0		0	0	0	0.00%
	Central governments	973		72	0	49	305		0	7	0	0.00%
	Regional governments or local authorities	345			0	144	159		0	0	0	0.00%
	Public sector entities	42		17	0	0	4		0	0	0	0.00%
	Multilateral Development Banks	0			0	0	0		0	0	0	0.00%
	International Organisations	0			0	0	0		0	0	0	0.00%
	Institutions	0			0	0	0		0	0	0	0.00%
	Corporates			1	0	0	1		0	0	0	0.00%
	of which: SME	0			0	0	0		0	0	0	0.00%
	Retail	0			0	1	0		0	0	0	58.47%
SPAIN	of which: SME	0			0	0	0		0	0	0	0.00%
	Secured by mortgages on immovable property	0			0	0	0		0	0	0	0.00%
	of which: SME				0							0.00%
	Items associated with particularly high risk				0							0.00%
	Covered bonds				0							0.00%
	Claims on institutions and corporates with a ST credit assessment	0			0	0	0		0	0	0	0.00%
	Collective investments undertakings (CIU)	0			0	0	0			0	0	0.00%
	Equity	0			0	0	0			0	0	0.00%
	Securitisation											
	Other exposures	3		3	0	0	0			0		0.00%
	Standardised Total	1,394		93	0	194	470	0	0	7	•	58.47%

^{*} State 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 states as of 1 January 2023 as per Methodological Note.

2023 EU-wide Stress Test: Credit risk STA COMMERZBANK Aktiengesellschaft

				_						_	_	Baseline Scenario		_			_					
					31/12/2023							31/12/2024							31/12/2025			
	(min FIII) %	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	verage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks Central sovernments	18.571 13,499	56 5,565	6 724	1	0	19	2,56% 30.89%	18.556 13,798	61 5,212	734	1	0	20	2.66% 32.86%	18.541 14,080	66 4,891	745	- 1	0 35	21	2.76% 32.96%
	Regional governments or local authorities Bubble sector outline	18,570	1,326	6 18	3	17	7	37.91% 14.03%	18,384	1,493	37	3	17	14	37 37%	18,283	1,574	56	3	16	21	
	Multilateral Development Banks International Granusations	2,680 1,771	95	9 1	0	1	0	32.83% 100.00%	2.644 1.731	138	3	0	1	i	14.30% 31.59% 100.00%	2,600 1,694	174	4	0	1	i	14.41% 31.26% 100.00%
	Institutions	962	154	4 5	0	4	3	67.09%	948	163	9	0	4	6	65,09%	939	168	13		3	8	63.06% 43.93%
	Corporates of which: SME Retail	10.521 1.905 5.274	2,808 304 1,055	8 856 4 83	9	85 6	456 34	53.25% 41.11%	10,238 1,876 5,344	2.841 290	1,106 126	33 7	5 S	51/ 49	46,74% 38,52%	10.045 1.861 5,401	270	161	7	4	5/0 61	
COMMERZBANK Aktiengesellschaft	Ketal of which: SME Secured by mortoages on immovable property	258 8,835	229	9 18	0	1	8	54.58% 42.78% 21.00%	265 8,712	218 1,022	23	0	1	8	51.92% 37.09% 20.24%	269 8,635	209	27	0	1	9	50.53% 34.14% 19.93%
	Secured by mortoages on immovable property of which SNE Items associated with particularly high risk	2,959		5 20	1	3	4	18.64% 44.81%	2,942	506	37	1	3	7	19.57% 45.18%	2,941	491		1	2	10	19.93% 19.90% 45.35% 0.00%
	Covered honds	90		0 0	0	Ô	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakinos (CIU) Equity	0		0 0	ő	0	ŏ	0.00%	0	0	o o	0	0	0	0.00%	0	0	0	0	0	0	0.00% 0.00% 0.00%
	Eduky Seuritisation			0 0	,		Ĭ		Ů		Ĭ	0					0					
	Other exposures Standardised Total	80,781	12,096	6 1,960	63	240	640	40.00% 32.67%	80,451	11,969	2,417	48	200	772	40.00% 31.92%	80,315	11,735	2,787	47	186	882	40.00% 31.64%
					31/12/2023						F	Baseline Scenario 31/12/2024							31/12/2025			
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of	Stock of provisions for	Stock of provisions for	verage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3	Stock of	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3 exposure
	(min EUR, %) Central banks	exposure)		exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	0.036	exposure 0		exposure	Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	0.03%	exposure 0			Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	0.0396
	Central overnments Regional governments or local authorities	2,624 11,714	13	3 1	0	0 2	0	40.00% 40.00%	2,623 11,624	14	2	0	0	1	40.00% 40.00%	2,621 11,558	15	2	0	0	1	40.00% 40.00%
	Public sector entities Multilateral Devolument Ranks	2,679	50	0 1	0	Î	į.	14.13% 0.00%	2.643	84	3	0	1	0	14.36% 0.00%	2.599	122	9	0	3	1	
	Multilateral Development Banks Institutional Organisations Institutions			0 0	0	0	0	0.00% 0.00% 88.82%	0	0	0	0	0	0	0.00% 0.00% 88.66%	0	0	0	0	0	0	0.00% 0.00% 88.46%
	Inscrutions Crombid: SME	3,312 1,288	1,236		8	13	38	16.66% 32.82%	3.263 1.270	1.161 253	355	7	10	59	16,56% 33,31%	3,219 1,264	1.115 237	445	7	8	76	
GERMANY	or which: SME Retail of which: SME	1,288 4,725 256	910	0 166 8 17	5 0	62	83	32.82% 50.42% 29.38%	1,270 4,834 262	764 217	222	3 4	42	108	48.64% 25.82%	1,264 4,915 267	620	266	4	31	30 127	33.80% 47.79% 24.28%
OLIGIANI	or which SHE Of which SHE	4,407 2,706	600	0 22	1	3	4	17.43% 19.03%	4,370 2,689		41	1	3	7	17.93% 19.45%	4,356 2,688	613		1	3	11	18.19% 19.60% 74.52%
	or WIGH SHE Teems associated with particularly high risk Covered bonds	53	15	5 1	0	1	1	74.20% 0.00%	51	16	2	0	1	1	74.42% 0.00%	51	15	3		0	2	74.52%
	Collective investments undertakings (CIU)	0		0 0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0		0	0.00% 0.00% 0.00%
	Equity Equity Equity Equity			0 0	0		0	0.00% 0.00%	0	0	0	0	0	0	0.00%	0	0	0			0	0.00%
	Other exposures	29,574	3,033	0 0	0 17	0	0 130	0.00% 30.70 %	0 29,466	0 2,926	639	0 14	0	0 184	0.00% 28.87%	29,378	2,849	0	0	0 51	0 229	0.00% 28.48%
	Comb ab banks (min BLE, %) Comb all procurements	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2023 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	verage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2024 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2025 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Regional governments or local authorities Public sector entities	19) 1				1	15,30%	5,633			1	6	- 2	15.46%	5,626	4 750	19	1	0 7		15.78%
	Public sector entities Multilateral Development Banks			1 0	ó	3 0	9	40.00% 82.96%	5,633 6,101 18	581 2	41 0	1 0	6	16 0	40.00% 75.89%	5,626 5,919 17	758 3	19 45 0	1 1 0			15.78% 40.00% 74.75% 40.00%
	International Organisations		0 0	1 0 0 0 0 0	0 0	3 0 0	1 9 0 0	40.00% 82.96% 40.00% 0.00%	5,633 6,101 18 1 1 0	581 2 0 0	41 0 0 0	1 0 0	0	2 16 0 0	40.00% 75.89% 40.00% 0.00%	5,626 5,919 17 1 0	4 758 3 0 0	19 45 0 0	1 1 0 0			15.78% 40.00% 74.75% 40.00%
	International Organisations Institutions	0 0 72 1 840		1 0 0 0 0 0 0 0 0 0	0 0 0 0	3 0 0 0 0 0	1 9 0 0 0 0	40.00% 82.96% 40.00% 0.00% 0.00% 41.35%	6,101 18 1 0 0 72	581 2 0 0 0 0	41 0 0 0 0 0 0	1 0 0 0 0	6 0 0 0	2 16 0 0 0 0	40.00% 75.89% 40.00% 0.00% 0.00% 40.76%	5,919 17 1 0 0 72	758 3 0 0 0	19 45 0 0 0 0 1 258	1 1 0 0 0 0			15.78% 40.00% 74.75% 40.00% 0.00% 0.00% 40.85%
	International Organizations Institutions Corporates of which: SME Retail	0 72 1,840 455 42	1 C C C C C C C C C C C C C C C C C C C	1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 18 4	3 0 0 0 0 0 0 0 2 2	1 9 0 0 0 0 0 0 108 20	40.096 82.96% 40.00% 0.00% 0.00% 41.35% 59.23% 54.66% 84.68%	5,633 6,101 18 1 0 0 72 1,803 449	581 2 0 0 0 0 0 65 17 11	41 0 0 0 0 0 223 47	1 0 0 0 0 0 0 16 3	6 0 0 0 0 0 0 1	2 16 0 0 0 0 0 0 127 24	40.00% 75.89% 40.00% 0.00% 40.76% 57.00% 50.66%	5,626 5,919 17 1 0 0 72 1,776 443	758 3 0 0 0	19 45 0 0 0 1 1 258 55	1 1 0 0 0 0 0 0 15			15.78% 40.00% 74.75% 40.00% 0.00% 0.00% 40.85%
POLAND	International Organizations International Organizations Corporates of which: 99E Retail of which: 99E	0 72 1,840 452 0 2,117	C C C C C C C C C C	1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 18 4 4	3 0 0 0 0 0 0 0 0 2 2 2 1 0 0	1 9 0 0 0 0 0 108 20 13 4	40.096 82.96% 40.00% 0.00% 0.00% 41.35% 59.23% 54.66% 84.68%	6,101 18 1 0 0 72 1,803 449 38	581 2 0 0 0 0 0 65 17 11 0 217	41 0 0 0 0 0 223 47 16 5	1 0 0 0 0 0 0 0 16 3 3	0 0 0 0 0 0 2 1 0	2 16 0 0 0 0 0 127 24 13 4	40.00% 75.89% 40.00% 0.00% 40.76% 57.00% 50.66%	5,919 17 1 0 0 72 1,776 443 36	758 3 0 0 0 0 57 15 12	19 45 0 0 0 0 1 1 258 55 17	1 1 0 0 0 0 0 0 15 3 3 0			15.78% 40.00% 74.75% 40.00% 0.00% 0.00% 40.85%
POLAND	International Organizations Institutions	0 72 1,940 455 42 0 2,112	() () () () () () () () () ()	1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 18 4 0 0 0 1 1 1	3 0 0 0 0 0 0 2 1 1 0 0 8	1 9 0 0 0 0 0 108 20 13 4 7	40.096 82.9956 40.0956 0.0096 0.0096 41.3556 59.2396 54.6596 84.6896 79.2496 24.4696 0.0096	6,101 18 1 0 0 72	581 2 0 0 0 0 0 65 17 11 0 217	41 0 0 0 0 0 0 223 47 16 5 43	1 0 0 0 0 0 0 16 3 3 0 0 1 1 0	0 0 0 0 0 2 1 1 0 9	2 16 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	40,00% 75,89% 40,00% 0,00% 40,76% 57,00% 50,96%	5,919 17 1 0 0 72	758 3 0 0 0 0 57 15 12	19 45 0 0 0 0 1 1 258 55 57 5 5 6 0 0	1 1 0 0 0 0 0 0 15 3 3 0 0			15.78% 40.00% 74.75% 40.00% 0.00% 40.85% 55.78% 49.10% 80.70% 79.24% 23.13%
POLAND	International Constitutions Institutions Constitution Self- Regard of which SME Constitution Self- Constitut	0 0 72 1,840 455 422 0 2,112 0 0	() () () () () () () () () (1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	7 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	3 0 0 0 0 0 0 0 2 2 1 1 0 0 8 8 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 9 0 0 0 0 0 108 20 13 4 7 0	40,00% 82,95% 40,00% 0,00% 0,00% 41,35% 59,23% 54,65% 24,46% 0,00% 0,00% 0,00%	6,101 18 1 0 0 72 1,803 449 38	581 2 0 0 0 0 0 65 17 11 10 217 0 0 0 0	41 0 0 0 0 0 23 47 16 5 5	1 1 0 0 0 0 0 16 3 3 0 0 1 1 0 0 16 0 0 0 16 0 0 0 0 0 0 0 0	0 0 0 0 0 2 1 1 0 0 0 0 0 0 0 0 0 0 0 0	2 166 0 0 0 0 0 127 24 133 4 10 0 0	40.09% 75.89% 40.00% 0.00% 40.75% 57.00% 82.62% 79.24% 0.00% 0.00% 0.00%	5,919 17 1 0 0 72 1,776 443 36	758 3 0 0 0 0 57 15 12	19 45 0 0 0 0 1 1 1 2588 55 17 5 5 5 6 0 0 0 0 0 0 0 0 1 1 2 5 5 5 5 6 6 7 7 7 8 7 8 7 8 7 8 7 8 7 8 7 8 8 7 8	1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			15.78% 40.00% 74.75% 40.00% 0.00% 40.85% 55.78% 80.70% 79.24% 23.13% 0.00% 0.00%
POLAND	International Constitutions Composition Co	0 0 22 1,840 455 42 0 2,112 0 0 0 0	C	1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	7 0 0 0 0 0 0 18 4 4 0 0 0 1 1 0 0 0 0 0 0 0	3 0 0 0 0 0 0 0 2 1 1 0 0 0 8 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 9 0 0 0 0 0 0 0 108 20 113 4 7 7 0 0 0	40,00% 82,95% 40,00% 0,00% 0,00% 41,35% 59,23% 54,65% 24,46% 0,00% 0,00% 0,00%	6,101 18 1 0 0 72 1,803 449 38	581 2 0 0 0 0 0 65 17 11 0 227 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	41 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6 0 0 0 0 0 0 2 1 1 0 0 9 9 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2 16 6 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	40.00% 75.89% 40.00% 0.00% 40.76% 57.00% 82.62% 79.24% 0.00% 0.00% 0.00%	5,919 17 1 0 0 72 1,776 443 36	758 3 0 0 0 0 57 15 12	19 45 0 0 0 0 0 1 1 258 55 55 17.7 5 56 0 0 0 0 0 0	1 1 0 0 0 0 0 0 1 15 3 3 0 0 0 0 1 1 0 0 0 0 0 0 0 0 0 0 0 0			15.78% 40.00% 74.75% 40.00% 0.00% 40.85% 55.78% 80.70% 79.24% 23.13% 0.00% 0.00%
POLAND	Titermations Constitution Technicism Technic	455 42 0 2,112 0 0 0 0 0	21 5 6 192 6 193 6 194 6 195 6 195 6 195 6 195 6 195 6 195 6 195 6 195 6 195 6 195 6 195 6 195 6 195 6 195 6 195 6 195 6 195 7 195 7 195 8 195 195 195 195 195 195 195 195 195 195	1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	7 0 0 0 0 18 18 4 4 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 9 0 0 0 0 0 0 0 108 20 13 4 7 7 0 0	40.0% 82.95% 40.0% 0.0% 10.0% 41.35% 54.65% 84.65% 24.46% 0.00% 0.00% 0.00%	6,101 18 1 1 0 0 72 1,801 449 38 0 2,073 0 0 0 0 0 0 0	2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	41 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6 6 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2 166 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	40.00% 75.89% 40.00% 0.00% 40.76% 57.00% 82.62% 23.54% 0.00% 0.00% 0.00% 0.00%	5,919 177 1 0 0 722 1,776 443 366 0,03 0 0 0 0 0 0 0 0 0	758 3 0 0 0 0 0 577 112 225 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	45 0 0 0 1 1 258 55 177 5 56 0 0 0 0 0	1 1 0 0 0 0 0 0 1 15 3 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		3 18 0 0 0 144 27 14 4 13 0 0 0	15.78% 40.00% 40.00% 40.00% 40.00% 55.78% 55.78% 99.26% 60.00% 40.00% 40.00% 40.00% 40.00% 40.00% 40.00% 40.00% 40.00%
POLAND	Tition militario Considentions Technicions	0 0 22 1,8900 455 422 0,2112 0 0 0 0 0 0 0	21 5 6 192 6 193 6 194 6 195 6 195 6 195 6 195 6 195 6 195 6 195 6 195 6 195 6 195 6 195 6 195 6 195 6 195 6 195 6 195 6 195 7 195 7 195 8 195 195 195 195 195 195 195 195 195 195	1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	7 0 0 0 0 18 4 4 0 0 0 1 1 1 0 0 0 0 0 0 0 0 0 0 0 0	3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 9 0 0 0 0 0 0 108 20 20 111 4 4 7 7 0 0	40.09% 82.95% 40.09% 0.00% 10.00% 41.35% 59.23% 84.65% 24.46% 0.00% 0.00% 0.00% 0.00%	6,101 18 1 0 0 72 1,803 449 38	2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	41 0 0 0 0 0 0 23 47 15 5 43 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	6 6 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2 166	40.00% 75.89% 40.00% 0.00% 40.76% 57.00% 50.96% 23.54% 0.00% 0.00% 0.00% 0.00%	5,919 17 1 0 0 72 1,776 443 36	758 3 0 0 0 0 0 577 112 225 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	45 0 0 0 1 1 258 55 177 5 56 0 0 0 0 0	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1			15.78% 40.00% 40.00% 40.00% 40.00% 55.78% 55.78% 99.26% 60.00% 40.00% 40.00% 40.00% 40.00% 40.00% 40.00% 40.00% 40.00%
POLAND	Tition militario Considentions Technicions	455 42 0 2,112 0 0 0 0 0	21 5 6 192 6 193 6 194 6 195 6 195 6 195 6 195 6 195 6 195 6 195 6 195 6 195 6 195 6 195 6 195 6 195 6 195 6 195 6 195 6 195 7 195 7 195 8 195 195 195 195 195 195 195 195 195 195	1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	7, 0 0 0 0 0 0 18, 4 4 0 0 1 1 0 0 0 0 27	3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 9 9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	40.0% 82.95% 40.0% 0.0% 10.0% 41.35% 54.65% 84.65% 24.46% 0.00% 0.00% 0.00%	6,101 18 1 1 0 0 72 1,801 449 38 0 2,073 0 0 0 0 0 0 0	2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	411 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1		2 166 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	40.00% 75.89% 40.00% 0.00% 40.76% 57.00% 82.62% 23.54% 0.00% 0.00% 0.00% 0.00%	5,919 177 1 0 0 722 1,776 443 366 0,03 0 0 0 0 0 0 0 0 0	758 3 0 0 0 0 0 577 112 225 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	45 0 0 0 1 1 258 55 177 5 56 0 0 0 0 0	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1		3 18 0 0 0 144 27 14 4 13 0 0 0	15.78% 40.00% 40.00% 40.00% 40.00% 55.78% 55.78% 99.26% 60.00% 40.00% 40.00% 40.00% 40.00% 40.00% 40.00% 40.00% 40.00%
POLAND	Tition militario Considentions Technicions	455 422 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	22 22 25 25 25 25 25 25 25 25 25 25 25 2		Stock of	3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1	40,0% 82,9% 40,0% 40,0% 40,0% 41,5%	6,101 188 1 1 0 0 7 2 1,803 469 38 0 3 2,073 0 0 0 0 0 15,739	2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0				Stock of	40.00% 75.89% 40.00% 0.00% 0.00% 57.0	\$399 177 1 1 0 0 0 0 0 1276 143 3 3 0 0 0 0 0 0 0 0 0 0 0 0 15,490	758 3 3 0 0 0 0 0 577 112 122 123 0 0 0 0 0 0 1,070	45 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	3 3 18 18 19 19 19 19 19 19 19 19 19 19 19 19 19	15.78% 40.05% 40.05% 40.05% 60.05% 60.05% 60.05% 52.75% 72.24% 60.05% 60
POLAND	Tition militario Considentions Technicions	455 42 0 2,112 0 0 0 0 0	21 5 6 192 6 193 6 194 6 195 6 195 6 195 6 195 6 195 6 195 6 195 6 195 6 195 6 195 6 195 6 195 6 195 6 195 6 195 6 195 6 195 7 195 7 195 8 195 195 195 195 195 195 195 195 195 195	11 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		3	1	40.0% 8.29% 40.0% 60.0%	6,101 18 1 1 0 0 72 1,801 449 38 0 2,073 0 0 0 0 0 0 0	2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			Good Control of the C		46,0094 40,0095 40,0095 0,0005 60,795 53,0006 50,0096 50,0096 0,0096	5,919 177 1 0 0 722 1,776 443 366 0,03 0 0 0 0 0 0 0 0 0	758 3 0 0 0 0 0 577 112 225 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	45 0 0 0 1 1 258 55 177 5 56 0 0 0 0 0	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	3 3 3 3 16 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6	15,79% 40,00% 40,00% 40,00% 40,00% 40,00% 40,85% 40,10% 40,85% 40,10% 40,10% 40,00% 40
POLAND	Totamination Considerations Technicisms Te	455 422 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	22 22 25 25 25 25 25 25 25 25 25 25 25 2		Stock of	Stock of provided for exposure to a separate	1	40,0% 82,9% 40,0% 40,0% 40,0% 40,0% 40,0% 41,3%	6,101 188 1 1 0 0 7 2 1,803 469 38 0 3 2,073 0 0 0 0 0 15,739	2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0				Stock of	40,00% 40,00% 40,00% 40,00% 40,00% 40,70% 50,00% 50,00% 50,00% 50,00% 60	\$399 177 1 1 0 0 0 0 0 1276 143 3 3 0 0 0 0 0 0 0 0 0 0 0 0 15,490	758 3 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	45 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	3 3 18 18 19 19 19 19 19 19 19 19 19 19 19 19 19	15.79% 40.07% 2.72% 40.07% 2.72% 40.07% 2.72% 40.07
POLAND	Totamational Constitution Technicism Technic	455 425 0 2,112 0 0 0 0 0 16,087	22 22 25 25 25 25 25 25 25 25 25 25 25 2		Stock of	3	1	40,0% (40	6,001 188 1 1 0 0 0 0 189 180 180 180 0 0 0 0 0 0 0 0 15,739 Stage 1 exposure 9,555 SS	2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0				Stock of	40,00% (40,00%) (40,0	\$599 177 1 1 0 0 0 77 2 72 1 25 6 43 3 66 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	758 3 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	45 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	3 3 18 18 19 19 19 19 19 19 19 19 19 19 19 19 19	15.79% 14.57% 15.79% 14.57% 15.79% 15
POLAND	Triumantium Consensations Transferring of which 1996 Feed and 19	455 425 0 2,112 0 0 0 0 0 16,087	22 22 25 25 25 25 25 25 25 25 25 25 25 2		Stock of	3	1	40.0% (40	6,101 188 1 1 1 0 0 0 7 7 7 7 180 180 0 0 0 0 0 0 15,739 Stage 1 exposure 9,555 SS	2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0				Stock of	60,00% (60,00%) (60,0	\$5990 177 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	758 3 3 3 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6	45 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	3 3 18 18 19 19 19 19 19 19 19 19 19 19 19 19 19	15.79% 14.57% 15.79% 14.57% 15.79% 15
POLAND	Tomorbison Constitution Statement Tomorbison Statement S	455 425 0 2,112 0 0 0 0 0 16,087	21 21 21 21 21 21 21 21		Stock of	Stock of provides for grounds	Stock of Corporation for Corpo	40.0% 67.0%	6,101 188 1 1 1 0 0 0 7 7 7 7 180 180 0 0 0 0 0 0 15,739 Stage 1 exposure 9,555 SS	2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0				Stock of	60,00% 73,870% 60,00% 6	\$599 177 1 1 0 0 0 77 2 72 1 25 6 43 3 66 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	758 3 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	45 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	3 3 18 18 19 19 19 19 19 19 19 19 19 19 19 19 19	11.3 PM: 46.00% A 10.00% A 10.
	Total market Construction Local Control Contro	455 445	21 21 21 21 21 21 21 21		Stock of	1	1	40.07% B 20 90% B 20	6,101 183 193 100 00 00 00 00 00 00 00 2,073 00 00 00 00 15,729 Stape 1 explosure 9,554 555 1,865 00 00 00 00 00 00 00 00 00 00 00 00 00	2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0				Stock of	48.00% (48.00%	\$599 1 17 17 17 17 17 17 17 17 17 17 17 17 1	758 3 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	45 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	3 3 18 18 19 19 19 19 19 19 19 19 19 19 19 19 19	11.3 PM 4.5 PM 4
POLAND UNITED STATES	Transmission Construction Introduction Intro	455 445	21 21 21 21 21 21 21 21		Stock of	100 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Block of Carporate Carpora	40.0% (40	6,101 183 193 100 00 00 00 00 00 00 00 2,073 00 00 00 00 15,729 Stape 1 explosure 9,554 555 1,865 00 00 00 00 00 00 00 00 00 00 00 00 00	2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0				Stock of	0.0009-0.	\$599 1 17 17 17 17 17 17 17 17 17 17 17 17 1	758 3 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	45 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	3 3 18 18 19 19 19 19 19 19 19 19 19 19 19 19 19	11.7 PM 14.7 P
	Tomorbison Constitution Control Contro	455 445	21 21 21 21 21 21 21 21		Stock of	100 mg / 100	500k of companies	40.05% (40.05%	6,101 183 193 100 00 00 00 00 00 00 00 2,073 00 00 00 00 15,729 Stape 1 explosure 9,554 555 1,865 00 00 00 00 00 00 00 00 00 00 00 00 00	2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0				Stock of	60.00% 72.50% 60.00% 60	\$599 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	758 3 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	45 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	3 3 18 18 19 19 19 19 19 19 19 19 19 19 19 19 19	11.7 PM 14.7 P
	Total market Control C	455 445	21 21 21 21 21 21 21 21		Stock of	3	Stock of Congressions for Congressions f	40.07% (40.07%) (40.0	6,101 183 193 100 00 00 00 00 00 00 00 2,073 00 00 00 00 15,729 Stape 1 explosure 9,516 555 1,805 00 00 00 00 00 00 00 00 00 00 00 00 0	2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0				Stock of	G0009-10009-	\$599 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	758 3 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	45 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	3 3 18 18 19 19 19 19 19 19 19 19 19 19 19 19 19	11.7 PM 14.7 P
	Tomorbison Constitution Control Contro	455 445	21 21 21 21 21 21 21 21		Stock of	1 1 1 1 1 1 1 1 1 1	1	40.00% (40.00%	6,101 183 193 100 00 00 00 00 00 00 00 2,073 00 00 00 00 15,729 Stape 1 explosure 9,516 555 1,805 00 00 00 00 00 00 00 00 00 00 00 00 0	2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0				Stock of	George Ratio - Coverage Ratio - George Ratio - Geor	\$599 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	758 3 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	45 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	3 3 18 18 19 19 19 19 19 19 19 19 19 19 19 19 19	11.5 78% 14.
	Total market Control C	455 445	21 21 21 21 21 21 21 21		Stock of	3 1 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	Stock of	40.07% (40.07%) (40.0	6,101 183 193 100 00 00 00 00 00 00 00 2,073 00 00 00 00 15,729 Stape 1 explosure 9,516 555 1,805 00 00 00 00 00 00 00 00 00 00 00 00 0	2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0				Stock of	G0009-10009-	\$599 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	758 3 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	45 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	3 3 18 18 19 19 19 19 19 19 19 19 19 19 19 19 19	11.7 PM 14.7 P

2023 EU-wide Stress Test: Credit risk STA

EBA AUTHORITY									202		COMMERZE		st: Cre		SIA							
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks Central governments	133 497	9	0 C	0 0	0 0	0	0.03% 40.00%	132 494	0 7	0	0	0	0	0.03% 40.00%	132	2 0	0	0	0	0	0.03% 40.00%
	Regional governments or local authorities Public sector entities	2,238	155	5 2	2 0	3 0	1 0	40.00% 0.00%	2,182	209	4 0	0	4	2	40.00%	2,152	2 237	7 7	- 6	4	3	40.00% 0.00% 4.25% 0.00% 44.67%
	Multilateral Development Banks International Organisations	23		0 0		0 0	0	12,50%	23	0	0	0	0	0	6,29%	23	0 0	0 0	-	0	0	4.25%
	Institutions Corporates	75 1,397	280	1 0	3 3	0 13	9	0.00% 45.28% 21.25%	75 1,352	313	30	0	10	7	0.00% 44.69% 22.38%	1,331	323	9 41		9	10	44.67% 23.59%
	of which: SME Retail	2	4	0 0		0 0	0	7.51% 54.16%	2	3	2	0	0	0	7.51% 47.98%		1 0	3		0	0	23.59% 7.51% 44.75%
UNITED KINGDOM	of which: SME Secured by mortpages on immovable property of which: SME	0 5		0 0	0 0	0 0		28.50% 16.73% 0.00%	0	0	0	0	0	0	27.61% 16.78% 0.00%		0	0 0	0	0	0	26.97% 16.82% 0.00%
		0		0 0	0 0	0 0		0.00%	0	0	0	0	0	0	0.00%		0 0	0 0	0	0	0	
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0		0 0		0 0	0	0.00%	0	0	0	0	0	0	0.00%		0 0	0 0		0	0	0.00%
	Collective investments undertakinos (CIU) Equity	0		0 0	0 0	0 0	0	0.00%	0	0	0	0	0	0	0.00%		0 0	0	- 6	0	0	0.00% 0.00% 0.00% 0.00%
	Securitisation Other exposures			0 0			0	0.00% 23.80%	0	0	0	0	0	0	0.00% 25.04%		0				0	0.00% 26.29%
	Standardised Total	4,369	442	2] 20	1 2	16	5	23.80%	4,264	531	36		14	9	25.04%	4,211	570	50	. 2	13	13	26.29%
												Baseline Scenario	•									
			1	1	31/12/2023	1				1		31/12/2024	1	<u> </u>			1	1	31/12/2025	1	1	
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks Central governments	650	4,669	9 22	2 0	38	9	0.00% 40.00%	1,288	4,009	0 45	0	0 30	18	0.00% 40.00%	1,786	3,489	67	1	22	0 27	0.00% 40.00% 40.00% 0.00%
	Regional governments or local authorities Public sector entities Multitateral Development Banks	647 0	373	3 5	1	7 0	2	40.00% 0.00%	686	329 0	11 0	1 0	5	4	40.00% 0.00%	717	7 293 1 0	16		4	6	40.00% 0.00%
	Multilateral Development Banks International Organisations	0	(0 0	0 0	0 0	0	0.00%	0	0	0	0	0	0	0.00%		0 0	0	0	0	0	0.00% 0.00% 70.83%
	Institutions Corporates	0		0 0	0 0	0 0	0	70.83% 48.56%	0	0	0	0	0	0	70.83% 47.58%	0	0 0	0 0	0	0	0	70.83% 46.53%
ITALY	of which: SME Retail of which: SME	1		0 0	0 0	0 0	0	0.00% 38.67%	1	0	0	0	0	0	0.00% 38.36%	1	1 0	0 0	- 6	0	0	46.53% 0.00% 38.37%
HALT	or which: SME Secured by mortpages on immovable property of which: SME	0		0 0		0 0	0	14.99% 0.00% 0.00%	0	0	0	0	0	0	14.99% 0.00% 0.00%		0 0	0 0		0	0	0.00%
	of WIRCH: SME Items associated with particularly high risk Covered bonds	0		0 0		0 0	0	0.00% 0.00% 0.00%	0	0	0	0	0	0	0.00% 0.00%		0 0	0 0		0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0		0 0		0 0	0	0.00% 0.00% 0.00%	0	0	0	0	0	0	0.00% 0.00%		0 0	0 0		0	0	0.00%
	Collective investments undertakings (CIU) Equity	0		0 0) (0	0	0.00%	0	0	0	0	0	0	0.00%		0	0		0	0	38.37% 14.99% 0.00% 0.00% 0.00% 0.00% 0.00%
	Other exposures	1.297	5.043	0 (0 0	0	0.00%	1 974	4 220	0	0	0	0	0.00%	2 502	2 792	0 0		0	0	0.00%
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2023 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Baseline Scenario 31/12/2024 Stock of provisions for Stage 1	Stock of	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2025 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure
	Control Service (nils S.R. %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2024 Stock of		Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks Central governments	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	provisions for Stage 3	0.00% 40.00%	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2024 Stock of provisions for Stage 1	Stock of	Stock of provisions for Stage 3 exposure	0.00%	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Short of	provisions for Stage 2	Stock of provisions for Stage 3 exposure	
	Central banks	Stage 1 exposure 0 245 0 0	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	provisions for Stage 3	0.00% 40.00% 0.00%	Stage 1 exposure 0 245 0 0	Stage 2 exposure 0 3 3 0	Stage 3 exposure	31/12/2024 Stock of provisions for Stage 1	Stock of	Stock of provisions for Stage 3 exposure	0.00% 40.00% 0.00%	Stage 1 exposure	Stage 2 exposure 0 5 3 0 0 0	Stage 3 exposure 0 0 0 0 0 0 0	Short of	provisions for Stage 2	Stock of provisions for Stage 3 exposure	
	Central banks Central governments Recional governments or local authorities	Stage 1 exposure 0 246 0 0 0 0	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	provisions for Stage 3	0.00% 40.00% 0.00% 0.00% 0.00% 0.00% 37.57%	Stage 1 exposure 0 245 0 0 0 0 16	Stage 2 exposure 0 0 3 0 0 0 0	Stage 3 exposure 0 0 0 0 0 0 0	31/12/2024 Stock of provisions for Stage 1	Stock of	Stock of provisions for Stage 3 exposure	0.00% 40.00% 0.00% 0.00% 0.00% 37.60%	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Short of	provisions for Stage 2	Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 40.00% 0.00% 0.00% 0.00%
	Control banks Control overnments Relorand overnments or local authorities Relorand overnments overnments Relorand overnments Relorand overnments Control overnments Order overnments Order overnments Order overnments	Stage 1 exposure 0 246 0 0 0 15 15 126	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	provisions for Stage 3	0.00% 40.00% 0.00% 0.00% 0.00% 0.00% 37.57% 4.57%	Stage 1 exposure 0 245 0 0 0 15 15 120	Stage 2 exposure 0 3 3 0 0 0 0 0	Stage 3 exposure 0 0 0 0 0 0 0 0 0	31/12/2024 Stock of provisions for Stage 1	Stock of	Stock of provisions for Stage 3 exposure	0.00% 40.00% 0.00% 0.00% 0.00% 37.60% 6.95%	Stage 1 exposure (Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0	Short of	provisions for Stage 2	Stock of provisions for Stage 3 Stage 3 Stage 10 O O O O O O O O O O O O O O O O O O	0.00% 40.00% 0.00% 0.00% 0.00% 0.00% 37.56% 9.00%
FRANCE	Control avoids Control conversaments Find Control avoid and of the Control avoid	Stage 1 exposure 0 245 0 0 0 0 15 128 0 1	Stage 2 exposure	Stage 3 exposure 2	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3	0.00% 40.00% 0.00% 0.00% 0.00% 37.57% 4.57% 47.79%	Stage 1 exposure 0 245 0 0 0 15 150 110	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12/2024 Stock of provisions for Stage 1	Stock of	Stock of provisions for Stage 3 exposure	0.00% 40.00% 0.00% 0.00% 0.00% 32.60% 6.95% 0.00% 48.10%	Stage 1 exposure	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	Short of	provisions for Stage 2	Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 40.00% 0.00% 0.00% 0.00% 37.56% 9.03% 0.00% 48.45% 45.87%
FRANCE	Control servicements Recional deverments or heal submittee Recional deverments or heal submittee Recional deverments or heal submittee Recipional submittee	Stage 1 exposure 0 246 0 0 0 15 15 125 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure	Stage 3	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3	0.00% 40.09% 0.09% 0.00% 0.00% 0.00% 4.57% 4.57% 4.77% 47.79% 47.07% 11.90%	Stage 1 exposure 0 245 0 0 0 16 1200 0 2 2 2 2	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 0 0 0 0 11 10 0 0	31/12/2024 Stock of provisions for Stage 1	Stock of	Stock of provisions for Stage 3 Stage 3 exposure	0.00% 40.00% 0.00% 0.00% 0.00% 37.60% 6.95% 48.10% 46.41%	Stage 1 exposure	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3	Short of	provisions for Stage 2	Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 40.00% 0.00% 0.00% 0.00% 37.56% 9.03% 0.00% 48.45% 45.87%
FRANCE	Control annies Control conversmente Annie conversme	Stage 1 exposure 0 245 0 0 0 0 0 156 0 126 0 136 0 136 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure	Stage 3	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3	0.00% 40.09% 0.09% 0.09% 0.09% 0.09% 4.57% 4.57% 4.77% 47.79% 11.99% 0.09%	Stage 1 exposure 0 245 0 0 0 0 0 166 120 0 1 10 0 0 0 1 10 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure 0	Stage 3 exposure 0 0 0 0 0 0 11 0 0 0 0 0	31/12/2024 Stock of provisions for Stage 1	Stock of	Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 40.00% 0.00% 0.00% 0.00% 5.95% 5.95% 46.41% 11.89% 11.89%	Stage 1 exposure 245 () () () () () () () () () (Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3	Short of	provisions for Stage 2	Stock of provisions for Stage 3 exposure 0 0 0 0 0 1 1 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 40.00% 0.00% 0.00% 0.00% 37.56% 9.03% 0.00% 48.45% 45.87%
FRANCE	Control annies Control conversamente Annie con	Stage 1 expanse	Stage 2 exposure () () () () () () () () () (Stage 3 exposure 0	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3	0.09% 40.05% 0.09% 0.09% 0.09% 0.09% 4.57% 0.00% 47.07% 11.99% 0.09% 0.09%	Staye 1 exposure 0 2455 0 0 0 0 0 0 1000 1000 1000 1 1000 1 1 0 0 0 0	Stage 2 explosure 0 0 3 3 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12/2024 Stock of provisions for Stage 1	Stock of	Stock of provisions of stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 40.00% 0.00% 0.00% 0.00% 37.60% 0.00% 48.10% 46.41% 11.89% 0.00% 0.00%	Stage 1 exposure (C C C C C C C C C C C C C C C C C C	Stage 2 exposure	Stage 3 exposure	Short of	provisions for Stage 2	Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 40.00% 0.00% 0.00% 0.00% 17.56% 9.03% 18.45% 11.89% 11.89% 0.00%
FRANCE	Control services Resident of recommendate in bright software for the control of recommendate in bright software for the control of the contr	Stage 1 exposure 0 0 0 0 0 0 0 0 0 166 1288 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure () () () () () () () () () (Stage 3 exposure 0	Stock of provisions for Stage 1	Stock of provisions for supersistent of supers	provisions for Stage 3	0.09% 40.09% 0.09% 0.09% 0.09% 0.09% 4.75% 0.09% 4.70% 11.99% 0.09% 11.99% 0.09% 0.09% 0.09%	Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12/2024 Stock of provisions for Stage 1	Stock of	Stock of provisions for Stage 3 exposure of the stage	0.00% 40.00% 0.00% 0.00% 0.00% 37.60% 0.00% 46.41% 46.1189% 0.00% 0.00% 0.00% 0.00%	245 245 26 26 26 26 315 315 40 40 40 40 40 40 40 40 40 40 40 40 40	Stage 2 exposure	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Short of	provisions for Stage 2	Stock of provisions for Stage 3 exposure of the provision of the stage 3 of the s	0.00% 40.
FRANCE	Control annies Control conversamente Annie con	Stage 1 exposure 0 0 0 0 0 0 0 0 0 166 168 108 3 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	Stage 3 exposure 6 exp	Stock of provisions for Stage 1	Stock of provisions for Stage 3.	provisions for Stage 3	0.09% 40.05% 0.09% 0.09% 0.09% 0.09% 4.57% 0.00% 47.07% 11.99% 0.09% 0.09%	Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3	31/12/2024 Stock of provisions for Stage 1	Stock of	Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 40.00% 0.00% 0.00% 0.00% 37.60% 0.00% 48.10% 46.41% 11.89% 0.00% 0.00%	245 245 26 26 26 26 315 315 40 40 40 40 40 40 40 40 40 40 40 40 40	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Short of	provisions for Stage 2	provisions for Stage 3 stage 4 stage 4 stage 4 stage 4 stage 5	0.00% 40.00% 0.00% 0.00% 0.00% 17.56% 9.03% 18.45% 11.89% 11.89% 0.00%
FRANCE	Control services Resident of recommendate in bright software for the control of recommendate in bright software for the control of the contr	0 246 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	Stage 3 exposure 6	Stock of provisions for provisions for Stock of provisions for Stock 1 exposure 1 exposu	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3	0.09% 40.09% 0.09% 0.09% 0.09% 0.09% 47.29% 47.29% 11.09% 0.09% 0.09% 0.09%	Stage 1	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 are prior to 1 are prior to	31/12/2024 Slock of provisions for Stage 1 exposure of Control of	Stock of	Stock of provisions for Stage 3 expenses	0.00% 40.00% 0.00% 0.00% 0.00% 37.60% 0.00% 46.41% 46.1189% 0.00% 0.00% 0.00% 0.00%	245 245 26 26 26 26 315 315 40 40 40 40 40 40 40 40 40 40 40 40 40	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 stage 4 stage 4 stage 4 stage 4 stage 5	0.00% 40.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 1.00% 48.45% 11.99% 0.00% 0.00% 0.00%
FRANCE	Control services Resident of recommendate in bright software for the control of recommendate in bright software for the control of the contr	0 246 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	Stage 3 exposure caposities of the caposities of	Stock of provisions for Stage 1	Stack of provisions for provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3	0.09% 40.09% 0.09% 0.09% 0.09% 0.09% 47.29% 47.29% 11.09% 0.09% 0.09% 0.09%	Stage 1 expenses 0 0 245 245 0 0 0 0 0 0 166 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Staye 2 exposure	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12/2024 Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure of the provision for Stage 2 exposure of the provision for the provision for the provision of the provision of the provision for the	Stock of provisions for Stage 3 exposure of the stage	0.00% 40.00% 0.00% 0.00% 0.00% 37.60% 0.00% 46.41% 46.1189% 0.00% 0.00% 0.00% 0.00%	245 245 26 26 26 26 315 315 40 40 40 40 40 40 40 40 40 40 40 40 40	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Short of	provisions for Stage 2 exposure	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 40.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 1.00% 48.45% 11.99% 0.00% 0.00%
FRANCE	Control services Resident of recommendate in bright software for the control of recommendate in bright software for the control of the contr	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	11 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	0	Stock of provisions for provisions for stops 1 exposure	provisions for Stage 2 caposins 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure	0.00%	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12/2024 Stock of provisions for Stage 1 expenses of Stage 1 ex	Stock of provisions for Stage 2 exposure of the provision for Stage 2 exposure of the provision for the provision for the provision of the provision of the provision for the	provisions for Stage 3 exposure	0.00% 40.50% 40.50% 0.00%	C C C C C C C C C C C C C C C C C C C	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for provisions for Stage 1 exposure	provisions for Stage 2 exposions 6 or Stage 2 exposions 6 or 0 or	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 40.00% 0.00%
FRANCE	Control annonmental and control and control annonmental and control annonmental and control annother a	0 246 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	Stage 3 exposure Stage 3 Stage 3	Stack of provisions for provisions for Stage 1 exposure	provisions for Stage 2 caposins 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure	0.09% 40.09% 0.09% 0.09% 0.09% 0.09% 47.29% 47.29% 11.09% 0.09% 0.09% 0.09%	Stage 1 exposure 0 9 2451 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12/2024 Stock of provisions for 5tage 1 exposure 1	Stock of	provisions for Stage 3 exposure	0.00% 40.00% 0.00% 0.00% 0.00% 37.60% 0.00% 46.41% 46.1189% 0.00% 0.00% 0.00% 0.00%	245 245 26 26 26 26 315 315 40 40 40 40 40 40 40 40 40 40 40 40 40	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for stage 1 exposure () () () () () () () () () (provisions for Stage 2 exposure 1 or 1	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 40.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 1.00% 48.45% 11.99% 0.00% 0.00%
FRANCE	Control averagements Control averagements Relative service services Relative services that the services that the services Relative services that the services that the services of services the services that the	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	C	0	Stock of provisions for provisions for stops 1 exposure	provisions for Stage 2 caposins 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure	0.00% 40.00% 40.00% 40.00% 40.00% 40.00% 40.00% 40.00% 40.00% 40.00% 40.00% 40.00% 40.00% 50.	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12/2024 Stock of provisions for Stage 1 expenses of Stage 1 ex	Stock of provisions for Stage 2 exposure of the provision for Stage 2 exposure of the provision for the provision for the provision of the provision of the provision for the	provisions for Stage 3 exposure	0.00% 40.	C C C C C C C C C C C C C C C C C C C	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for provisions for Stage 1 exposure	provisions for Stage 2 exposions 6 or Stage 2 exposions 6 or 0 or	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 40.
FRANCE	Control announcement or contro	0 246 246 246 246 246 246 246 246 246 246	C	0	Stock of provisions for provisions for stops 1 exposure	provisions for Stage 2 caposins 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure	0.057/s	0 245 245 245 245 245 245 245 245 245 245	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12/2024 Stock of provisions for Stage 1 expenses of Stage 1 ex	Stock of provisions for Stage 2 exposure of the provision for Stage 2 exposure of the provision for the provision for the provision of the provision of the provision for the	provisions for Stage 3 exposure	0.00%	() 243	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for provisions for Stage 1 exposure	provisions for Stage 2 exposions 6 or Stage 2 exposions 6 or 0 or	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 0.00%
FRANCE	Control averagements Control averagements Relative service services Relative services that the services that the services Relative services that the services that the services of services the services that the	0 246 246 246 246 246 246 246 246 246 246	C	0	Stock of provisions for provisions for stops 1 exposure	provisions for Stage 2 caposins 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure	0.007/s	0 245 245 245 245 245 245 245 245 245 245	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12/2024 Stock of provisions for Stage 1 expenses of Stage 1 ex	Stock of provisions for Stage 2 exposure of the provision for Stage 2 exposure of the provision for the provision for the provision of the provision of the provision for the	provisions for Stage 3 exposure	0.00%	() 243	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for provisions for Stage 1 exposure	provisions for Stage 2 exposions 6 or Stage 2 exposions 6 or 0 or	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 0.00%
FRANCE	Control announcement or contro	0 246 246 246 246 246 246 246 246 246 246	C	0	Stock of provisions for provisions for stops 1 exposure	provisions for Stage 2 caposins 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure	0.05% 0.05%	0 245 245 245 245 245 245 245 245 245 245	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12/2024 Stock of provisions for Stage 1 expenses of Stage 1 exp	Stock of provisions for Stage 2 exposure of the provision for Stage 2 exposure of the provision for the provision for the provision of the provision of the provision for the	provisions for Stage 3 exposure	0.00% 0.00%	() 243	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for provisions for Stage 1 exposure	provisions for Stage 2 exposions 6 or Stage 2 exposions 6 or 0 or	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 0.00%
	Control acronoments or	0 246 246 246 246 246 246 246 246 246 246	C	0	Stock of provisions for provisions for stops 1 exposure	provisions for Stage 2 caposins 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure	0.00% 0.00%	0 245 245 245 245 245 245 245 245 245 245	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12/2024 Stock of provisions for Stage 1 expenses of Stage 1 exp	Stock of provisions for Stage 2 exposure of the provision for Stage 2 exposure of the provision for the provision for the provision of the provision of the provision for the	provisions for Stage 3 exposure	0.00% 0.00%	() 243	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for provisions for Stage 1 explosure	provisions for Stage 2 exposions 6 or Stage 2 exposions 6 or 0 or	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	10.00% 0.00%
FRANCE SWITZERLAND	Control basis Control descriptions Control descriptions Public sector entities Public sector entities Public sector entities Public sector entities Control descriptions Control Contr	0 246 246 246 246 246 246 246 246 246 246	C	0	Stock of provisions for provisions for stops 1 exposure	provisions for Stage 2 caposins 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure	0.005. 0.007. 0.	0 245 245 245 245 245 245 245 245 245 245	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12/2024 Stock of provisions for Stage 1 expenses of Stage 1 exp	Stock of provisions for Stage 2 exposure of the provision for Stage 2 exposure of the provision for the provision for the provision of the provision of the provision for the	provisions for Stage 3 exposure	0.50% 0.50%	() 243	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for provisions for Stage 1 explosure	provisions for Stage 2 exposions 6 or Stage 2 exposions 6 or 0 or	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	8.00% 0.00%
	Control accessments Control accessments Control accessments Redictories Control accessments on local actessments Redictories Control accessments on local accessments Redictories Control accessments on local accessm	0 246 246 246 246 246 246 246 246 246 246	C	0	Stock of provisions for provisions for stops 1 exposure	provisions for Stage 2 caposins 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure	0.00%, 0.	0 245 245 245 245 245 245 245 245 245 245	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12/2024 Stock of provisions for Stage 1 expenses of Stage 1 exp	Stock of provisions for Stage 2 exposure of the provision for Stage 2 exposure of the provision for the provision for the provision of the provision of the provision for the	provisions for Stage 3 exposure	0.0000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.000000	() 243	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for provisions for Stage 1 explosure	provisions for Stage 2 exposions 6 or Stage 2 exposions 6 or 0 or	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1.00% 1.00%
	Control aleans Control accommendation of the Control accommendation Relies excellent entities Relies excellent entitles Relies excellent Relies exce	0 246 246 246 246 246 246 246 246 246 246	C	0	Stock of provisions for provisions for stops 1 exposure	provisions for Stage 2 caposins 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure	\$1,000, \$1,000	0 245 245 245 245 245 245 245 245 245 245	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12/2024 Stock of provisions for Stage 1 expenses of Stage 1 exp	Stock of provisions for Stage 2 exposure of the provision for Stage 2 exposure of the provision for the provision for the provision of the provision of the provision for the	provisions for Stage 3 exposure	0.0000 0.00000 0.000000 0.000000000000	() 243	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for provisions for Stage 1 explosure	provisions for Stage 2 exposions 6 or Stage 2 exposions 6 or 0 or	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1,00% 1,00%
	Control basis Control descriptions Control descriptions Public sector entities Public sector entities Public sector entities Public sector entities Control descriptions Control Control descriptions Control Contr	0 246 246 246 246 246 246 246 246 246 246	C	0	Stock of provisions for provisions for stops 1 exposure	provisions for Stage 2 caposins 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure	\$5.00%, \$6.00%	0 245 245 245 245 245 245 245 245 245 245	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12/2024 Stock of provisions for Stage 1 expenses of Stage 1 exp	Stock of provisions for Stage 2 exposure of the provision for Stage 2 exposure of the provision for the provision for the provision of the provision of the provision for the	provisions for Stage 3 exposure	0.0000 0.0000 0.000000	() 243	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for provisions for Stage 1 explosure	provisions for Stage 2 exposions 6 or Stage 2 exposions 6 or 0 or	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1.00% 1.00%
	Control accessments Control accessments Reading control ac	0 246 246 246 246 246 246 246 246 246 246	C C C C C C C C C C	0	Stock of provisions for provisions for stops 1 exposure	provisions for Stage 2 caposins 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure	2.00%, 0.	0 245 245 245 245 245 245 245 245 245 245	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12/2024 Stock of provisions for Stage 1 expenses of Stage 1 exp	Stock of provisions for Stage 2 exposure of the provision for Stage 2 exposure of the provision for the provision for the provision of the provision of the provision for the	provisions for Stage 3 exposure	0.00000 0.0000000000000000000000000000	() 243	Stage 2 segment 6	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for provisions for Stage 1 explosure	provisions for Stage 2 exposions 6 or Stage 2 exposions 6 or 0 or	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1,00% 1,00%

2023 EU-wide Stress Test: Credit risk STA

					31/12/2023							31/12/2024							31/12/2025			
					31/12/2023							31/12/202+							31/12/2025			
	(min EUR,	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	, (
	Central banks		0		0		0	0.03%	0	0		0	0	0	0.03%	0	0		0	0		0
	Central governments	78	18		0		0	40.00%	77	18		0	0	0	40.00%	77	18		0	0		0
	Regional governments or local authorities		0		0		0	0.00%	0	0		0	0	0	0.00%	0	0		0	0		0
	Public sector entities		0	- 1	0		0	0.00%	0	0		0	0		0.00%	0			0			0
	Multilateral Development Banks		0	- 1	0		0	0.00%	0	0		0	0		0.00%	0			0			0
	International Organisations		0	- 1	0		0	0.00%	0	0		0	0		0.00%	0			0			0
	Institutions		0	- 1	0		0	70.83%		0		0		0	70.82%	0	0		0			0
	Corporates	285	59	53	4	5	9	16.87%	282	37	78	3	2	14	17.75%	271	28	97	3		- 11	18
	of which: SME	10	5				0	14.51%	10	4		0	0	0	15.66%	11	3				- 1	0
ALEEN LEED LANDS	Retail		. 0	- 1	0		0	25.91%	1			0	0	0	20.49%	1	0		0		- 1	0
NETHERLANDS	of which: SME		0	- 1	0		0	15.00%	0			0	0	0	15.00%	0	0		0		- 1	0
	Secured by mortgages on immovable property	252	11	- 1	0		0	17.79%	248	16		0	0	0	17.93%	245	18				- 1	0
	of which: SME	69	7	- 1	0		0	14.76%	67			0	0	0	14.77%	66	9				- 1	0
	Items associated with particularly high risk		0	- 1	0		0	0.00%	0			0	0	0	0.00%	0	0		0		- 1	0
	Covered bonds		0	- 1	0		0	0.00%	0	0		0	0		0.00%	0	0		0	0	- 1	0
	Claims on institutions and corporates with a ST credit assessment	-	0		0		0	0.00%	0				0		0.00%	0	0		0		- 1	0
	Collective investments undertakings (CIU)	-	0		0		0	0.00%	0				0		0.00%	0	0		0		- 1	0
	Equity	-	0	-			0	0.00%							0.00%	0			0		- 1	0
	Securitisation																					-
	Other exposures	-	0		0		0	0.00%	0				0		0.00%	0	0		0		- 1	0
	Standardised Total	616	il 89	1 53	1 4			16.91%	608			1 3		1 14	17.78%	594	65	99	1 3	1 1	18	48

	Í											Baseline Scenario	0									
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	2,720	- 1	- 1		0	0	0.03%	2.718	2	2	0		0	0.03%	2.716	2	2	0	0		0.03%
	Central governments	410	122			0		40,00%	388	143	2			1	40,00%	386	144	3				1 40.00%
	Regional governments or local authorities	114	35	0		0		40,00%	108	41	1			0	40,00%	107	42	1				0 40.00%
	Public sector entities		0	0		0		0.00%	0	0				0	0.00%	0		0				0.00%
	Multilateral Development Banks		0	0		0	0	0.00%	0	0		0		0	0.00%	0	0	0	0	0		0.00%
	International Organisations		0	0		0	0	0.00%	0	0		0		0	0.00%	0	0	0	0	0		0.00%
	Institutions		0	0		0	0	0.00%	0	0		0		0	0.00%	0	0	0	0	0		0.00%
	Corporates		0	0		0	0	0.03%	0	0		0		0	0.03%	0	0	0	0	0		0.03%
	of which: SME		0	0		0	0	0.00%	0	0		0		0	0.00%	0	0	0	0	0		0.00%
	Retail		0	0		0	0	15.13%	0	0		0		0	15.27%	0	0	0	0	0		0 15.46%
JAPAN	of which: SME		0	0		0	0	0.00%	0	0		0		0	0.00%	0	0	0	0	0		0.00%
	Secured by mortgages on immovable property		0	0		0	0	0.00%	0	0		0		0	0.00%	0	0	0	0	0		0.00%
	of which: SME		0	0		0	0	0.00%	0	0		0		0	0.00%	0	0	0	0	0		0.00%
	Items associated with particularly high risk		0	0		0	0	0.00%	0	0		0		0	0.00%	0	0	0	0	0		0.00%
	Covered bonds		0	0		0	0	0.00%	0	0		0		0	0.00%	0	0	0	0	0		0.00%
	Claims on institutions and corporates with a ST credit assessment		0	0		0	0	0.00%	0	0		0		0	0.00%	0	0	0	0	0		0.00%
	Collective investments undertakings (CIU)	0	0	0		0	0	0.00%	0	0		0		0	0.00%	0	0	0	0	0		0.00%
	Equity		0	0		0	0	0.00%	0	0			0	0	0.00%	0	0	0	0	0	0	0.00%
	Securitisation																					4
	Other exposures		0	0		0	0	0.00%	0	0			0	0	0.00%	0	0	0	0	0	0	0.00%
	Standardised Total	3,243	158	2		1	0	23.36%	3,214	186	4	0	1	1	23.36%	3,210	188	6	0	1	- 1	23.36%

												Baseline Scenario									
					31/12/2023							31/12/2024						31/12/2025			
	(min EUR, %s)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 Stage 2 exposure exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	0	0		0 0			0.03%	0	0		0 0	0 0	0.03%	0	0	0	0	0	0	0.03%
	Central governments	165	187		2 0) 3		40.00%	177	174		3 0	2 1	40.00%	189	160	5	0	2	- 2	40.00%
	Regional governments or local authorities	166	136		1 0			40.00%	183	118		2 0	1 1	40.00%	197	104	2	0	1	- 1	40.00%
	Public sector entities	0	4		0 0			0.04%	0	4		0 0	0 0	0.04%	0	4	0	0	0	- 0	0.04%
	Multilateral Development Banks	0			0 0			0.00%	0	0		0 0	0 0	0.00%	0	0	0	0	0	- 0	0.00%
	International Organisations	0			0 0			0.00%	0	0		0 0	0 0	0.00%	0	0	0	0	0	- 0	0.00%
	Institutions	0	0		0			0.00%	0	0		0 0	0 0	0.00%	0	0	0	0	0		0.00%
	Corporates	0	1		0			5.53%	0	1		0 0	0 0	5.53%	0	0	0	0	0		5.53%
	of which: SME	0			0 0			0.00%	0	0		0 0	0 0	0.00%	0		0	0	0		0.00%
	Retail	1			0 0			53.06%		0		0 0	0 0	49.92%	1		0	0	0		47.96%
SPAIN	of which: SME	0			0 0			15.00%	0	0		0 0	0 0	15.00%	0		0	0	0		15.00%
	Secured by mortgages on immovable property	0			0 0			0.00%	0	0		0 0	0 0	0.00%	0		0	0	0		0.00%
	of which: SME				0			0.00%				0 0	0	0.00%	0						0.00%
	Items associated with particularly high risk				0			0.00%				0 0	0	0.00%	0						0.00%
	Covered bonds				0			0.00%				0 0	0	0.00%	0						0.00%
	Claims on institutions and corporates with a ST credit assessment	0			0 0			0.00%	0	0		0 0	0 0	0.00%	0		0	0	0		0.00%
	Collective investments undertakings (CIU)	0	0		0 0			0.00%	0	0		0	0 0	0.00%	0	0	0	0	0		0.00%
	Equity	0	0		0 0			0.00%	0	0		0	0 0	0.00%	0	0	0	0	0		0.00%
	Securitisation																				
	Other exposures	0	0		0 0			0.00%	0	0		0	0 0	0.00%	0	0	0	0	0		0.00%
	Standardised Total	332	329		3 0	4	1	37.22%	361	297		6 0	3 2	37.74%	386	269	- 8	0	- 2	3	38.06%

^{*} State 1. 2. and 3 excosures as well as related provisions already reflect the restated distribution across IFRS 9 states as of 1 January 2023 as per Methodolog

2023 EU-wide Stress Test: Credit risk STA COMMERZBANK Aktiengesellschaft

					31/12/2023							Adverse Scenario 31/12/2024	•						31/12/2025			
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	(min EUR, %) Central banks Central covernments	18,569		726	2		19	2.60%	18.550	61	741	-	0	21	2.80%	18.530		5 756		2 0	23	3.01%
	Central oovernments Rentral oovernments or local authorities Public sector entities	13,016 17,977 2,671	6,023 7 1,896	94 42	11	57	16	31.37% 38.28% 14.25%	12,991 17,218 2,624	5,967 2,590	1/5	5	72	41	33.35% 38.45% 1 14.23%	13,044 16,597 2,578	3,12	190		8 70	73	34.00% 3 38.61% 14.29%
	Multilateral Development Banks	1,726	143	2	0	2		33.54% 100.00%	1.645	221	5		4		30.85%	1,574	25	10 8		0 6	2	29.10%
	International Organisations Institutions	951		6	1	7		68.53%	915	191	14		8	-	100.00%	886	21			1 8	12	56.96%
	Corporates of which: SME	10,139 1,853	331	1,059 109	63 16	148 10	508 46	48.00% 41.92%	9,552 1,766	3,194 348	1.438 179	14	163 12	610 73	42,44%	9,246 1,709	34	19 235	1	9 126 3 12	702 98	2 29.10% 2 29.10% 1 100.00% 2 56.96% 2 41.54% 41.65% 5 48.61%
COMMERZBANK Aktiengesellschaft	Retail of which: SME	5,129 251	235		13	130	132	53.61% 40.40%	5,124 252	1,059 225	365 28	61	107	184	50.46% 33.22%	5,031 257	21	15 34	5	1 /6 0 1	10	30.78%
	Secured by mortoages on immovable property of which: SME	8,722 2,895	1,043	78 26	7	20 7	20	25.90% 29.34%	8,434 2,798	1,259 630	150 57	3	2S 8	17	26.30% 7 30.50%	8,154 2,714	1,44	12 246 16 95		6 37 3 10	65 29	30.78% 5 26.25% 30.84%
	Items associated with particularly high risk Covered bonds	94	40	3	0	0	-	49.23% 0.00%	90	42 0	6		0	3	49.63% 0.00%	88	1	0 0		0 0		49.83% 0.00%
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakinos (CIU)	0	0 0	0	0	0		0.00%	0	0	0		0		0.00%	0		0 0		0 0	0	0.00% 0.00% 0.00%
	Equity Securitisation			0			· ·	0.00%					0		0.00%	0		0 0				
	Other exposures Standardised Total	78,996	13,585	2,257	108	443	731	40.00% 32.40%	77,143	14,690	3,004	145	455	967	40.00% 7 32.20%	75,729	15,35	9 3,749	12	392	1,244	40.00% 33.18%
												Adverse Scenari	•									
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2023 Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2024 Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2025 Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3 exposure
	(min EUR, %)		0	exposure 0	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	0.03%		exposure 0	exposure 0	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	0.03%			exposure 0 0	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	0.03%
	Central governments Regional governments or local authorities	2,624 11,322	572	1 18	0 7	0 26	- E	40.00% 40.00%	2,623 10,792	14 1,066	2 54		0 39	22	40.00%	2,621 10,308	1,49			0 0	1 42	40.00%
	Public sector entities Multilateral Development Banks	2,671 0	58	1 0	0	1 0		14,23% 0.00%	2.623 0	102 0	6	- 6	3	-	14.27%	2,578 0				0 4	2	
	International Organisations Institutions	0 59	0 11	0	0	0		96.56%	0 56	0 12	0		0		0.00% 5 95.18%	0 54		0 0		0 0	0 7	0.00% 0.00% 93.48%
	Corporates of which: SME	3,174 1,253	283	320 54	16 9	22	53 20	16.51% 37.05%	3.011 1,186	1.247 301	521 102	17	21 10	91	17.42%	2,904 1,151	30	137	- 1	1 19	123 56	19,44%
GERMANY	Retail of which: SME	4,594 248	1,017	189 15	10	121	94	49.74% 27.85%	4,650 250	863 224	288 23	55	91 2	137	7 47.57% 5 23.82%	4,604 254	73	0 467	4	9 57 0 1	217	7 46.58% 7 22.81%
	Secured by mortgages on immovable property of which: SNE	4,325 2,648	675	29 22	4	8		27.54% 29.65%	4,166 2,555	798 575	65	4	9 7	19	9 28.50% 5 30.11%	4,024 2,478	89	111		3 12	32	2 29.10% 5 30.24% 8 78.53%
	Items associated with particularly high risk Covered bonds	51	16	1	0	1	1	78.22%	48	18	2		1	-	2 78,42%	47		18 4		1	3	78.53%
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)		0	0	0	0		0.00% 0.00% 0.00%	0	0	0		0	ì	0.00% 0.00% 0.00%	0		0 0		0 0	0	0.00%
	Equity Securitication	ő	0	0	0		-	0.00%	ő	0	ő	ì	0	ì	0.00%	0		0 0		0	0	0.00%
	Other exposures	0 28,821	3,648	0 562	0	0 183	167	0.00% 29.62%	0 27,968	0 4,120	0 042	01	0 168	277	0.00%	0 27,139	4,54	0 0 9 1,343	-	0 0	0 428	0.00%
												Adverse Scenario										
	(nin E.R. %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2023 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Adverse Scenaria 31/12/2024 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2025 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks Central governments	Stage 1 exposure 5,639 6,050	2	Stage 3 exposure 8 25		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	16.20% 40.00%	Stage 1 exposure 5,628 5,582	Stage 2 exposure 3 1,085	Stage 3 exposure 19	Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	16.83% 2 40.00%	Stage 1 exposure 5,616 5,239		3 30	Stock of	Stock of provisions for Stage 2 exposure 2	Stock of provisions for Stage 3 exposure S	17.35%
	Central banks Central covernments Parliant neutral covernments	5,639	2	Stage 3 exposure 8 26 0		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	16.20% 40.00% 80.52% 40.00%	5,628	3	Stage 3 exposure 19 56 0	Stock of	Stock of provisions for Stage 2 stage 2 exposure 0 22 0 0	Stock of provisions for Stage 3 exposure	3 16.83% 2 40.00% 3 71.52% 3 40.00%	5,616		3 30	Stock of	Stock of provisions for Stage 2 exposure 2 0 5 24 0 0 0	Stock of provisions for Stage 3 exposure	17.35% 1 40.00% 1 67.07% 1 40.00%
	Central banks Central governments	5,639	2	Stage 3 exposure 8 26 0 0		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	16.20% 40.00% 80.52% 40.00% 0.00%	5,628	3	Stage 3 exposure 19 56 0 0	Stock of	Stock of provisions for Stage 2 exposure 0 22 0 0 0	Stock of provisions for Stage 3 exposure	3 16.83% 2 40.00% 0 71.52% 1 40.00% 0 0.00%	5,616		3 30	Stock of	Stock of provisions for Stage 2 exposure 2 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure 5 31 0 0 0	5 17.35% 1 40.00% 67.07% 1 40.00% 1 0.00%
	Central Banks Central door or omnocks Central door or omnocks Subdiverse continue Public centra continue Public centra continue Public centra continue Public centra continue Public central c	5,639 6,050 18 1 0 0 72 1,816	2 0 2 0 646 8 2 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	8 26 0 0 0		Stock of provisions for Stage 2 exposure 0 13 0 0 0 0 3	Stock of provisions for Stage 3 exposure	16.20% 40.00% 80.52% 40.00% 0.00% 43.78% 61.95%	5,628 5,582 16 1 0 0 72 1,758	3	Stage 3 exposure 19 56 0 0 0 1 1 250	Stock of	Stock of provisions for Stage 2 exposure 222 0 0 0 0 3	Stock of provisions for Stage 3 exposure	3 16.83% 2 40.00% 5 71.52% 0 40.00% 3 0.00% 5 0.00% 0 44.26%	5,616 5,239 14 0 0 0 71 1,692	1,40	3 30	Stock of	Stock of provisions for Stage 2 exposure 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure 5 31 0 0 0 0 182	17.35% 1 40.00% 1 67.07% 1 40.00% 1 0.00% 1 44.85%
DOLAND.	Central basis: Central above menets Recision over-ments or local authorities Recision over-ments or local authorities Public sector entitles Mutilitaries Development Eanies International Oversionment Eanies International Oversionment Central Central Constitutions International Oversionment Central Cen	5,639 6,050 18 1 0 0	2 0 2 0 646 8 2 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	8 26 0 0 0		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	16.20% 40.00% 80.52% 40.00% 0.00% 0.00% 43.78% 61.95% 56.47% 84.30%	5,628 5,582 16 1 0 0	3	Stage 3 exposure 19 56 0 0 0 1 250 54	Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	2 16.83% 2 40.00% 5 71.52% 5 40.00% 6 0.00% 6 0.00% 6 44.26% 6 59.72% 8 52.53% 8 81.35%	5,616 5,239 14 0 0 71	1,40	3 30	Stock of	Stock of provisions for Stage 2 Example 2 Example 2 Example 2 Example 3 Ex	Stock of provisions for Stage 3 exposure Stage 3 exposure 0 0 0 0 0 1825	17.35% 1 40.00% 1 67.07% 1 40.00% 1 0.00% 1 44.85%
POLAND	Control bushest Control averagement of the distribution Control averagement of the distribution Analysis cancel autisis Control averagement of the distribution Contro	5,639 6,050 18 1 0 0 72 1,816	2 0 2 0 646 8 2 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	8 26 0 0 0		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	16.20% 40.00% 80.52% 40.00% 0.00% 0.00% 61.95% 56.47% 84.30% 29.24% 24.62%	5,628 5,582 16 1 0 0 72 1,758	3	Stage 3 exposure 19 56 0 0 0 1 1 250 54 17 55 55 56 0 0 0 0 1 1 2 56 56 0 0 0 0 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0	Stock of	Stock of provisions for Stage 2 exposure 0 22 0 0 0 0 1 1 1 1 10	Stock of provisions for Stage 3 exposure	1 16.83% 2 40.00% 3 71.52% 40.00% 40.00% 5 0.00% 6 44.26% 6 52.53% 6 81.35% 6 181.35% 6 24.31%	5,616 5,239 14 0 0 0 71 1,692	1,40 8 2	3 30	Stock of	Stock of provisions for Stage 2 exposure 2 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure 5 31 0 0 0 0 0 0 1822 35 14 14	17.35% 1 40.00% 1 67.07% 1 40.00% 1 0.00% 1 44.85%
POLAND	Control baseds Control oververses to ford authorities white sector entities control oververses control oververse	5,639 6,050 18 1 0 0 72 1,816	2 0 2 0 646 8 2 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	8 26 0 0 0		Stock of provisions for State 2 State 2 State 2 State 2 State 2 State 3 State	Stock of provisions for Stage 3 exposure 1	16.29% 40.09% 80.52% 40.09% 0.09% 0.09% 43.28% 61.95% 56.47% 84.39% 24.62% 0.09%	5,628 5,582 16 1 0 0 72 1,758 437 36	3	Stage 3 exposure 119 566 0 0 0 0 1 1 250 54 17 55 55 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of	Stock of provisions for stages of the stage	Stock of provisions for Stage 3 exposure	3 16.83% 2 40.00% 5 71.52% 5 40.00% 6 40.00% 6 0.00% 9 44.26% 5 52.73% 8 13.53% 1 79.24% 9 24.31% 9 0.00%	5,616 5,239 14 0 0 0 71 1,692 422 32	1,40 8 2	3 30	Stock of	Stock of providinat for Steps 2 exposure 2 e	Stock of provisions for Stock of provisions for Stock of provisions for Stock of Sto	5 17.35% 40.00% 5 2.07% 1 40.00% 1 0.00% 1 0.00% 5 84.45% 5 84.45% 5 50.39% 1 79.24% 1 79.24% 1 23.75% 1 0.00%
POLAND	Control states Control averagement of level authorities Control averagement of level authorities Control averagement of level authorities Control averagement of level averagemen	5,639 6,050 18 1 0 0 72 1,816	2 0 2 0 646 8 2 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	8 26 0 0 0		Stock of provisions for State of Participations of State of Participations of State	Stock of provisions for Stage 3 Stage 3	16.20% 40.00% 90.52% 40.00% 0.00% 43.28% 61.98% 56.47% 94.32% 24.62% 0.00%	5,628 5,582 16 1 0 0 72 1,758 437 36	3	Stage 3 exposure 19 56 0 0 0 1 15 255 54 17, 5 5 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of	Stock of provisions for provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure 222 CC	1 16.83% 2 40.00% 5 40.00% 6 40.00% 6 40.00% 7 1.52% 6 40.00% 6 44.25% 7 52.75% 8 13.35% 1 81.35% 1 79.24% 1 79.24% 1 9.00% 1 0.00% 1 0.00%	5,616 5,239 14 0 0 0 71 1,692 422 32	1,40 8 2	3 30	Stock of	Stock of provisions for Stage 2 exposure 2 e	Stock of provisions for Stock of provisions for Stock of provisions for Stock of Sto	17.35% 40.00% 57.07% 40.00% 0.00% 0.00% 0.00% 0.44.85% 53.39% 78.47% 79.24% 0.00% 0.00%
POLAND	Control baseds Control oververses to ford authorities white sector entities control oververses control oververse	5,639 6,050 18 1 0 0 72 1,816	2 0 2 0 646 8 2 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	8 26 0 0 0		Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stock of provisions for Stages Stages	16.20% 40.00% 50.00%	5,628 5,582 16 1 0 0 72 1,758 437 36	3	\$1270.3 exposure 119 555 0.0 0.0 0.0 1.1 1.2 259 0.0 1.7 1.7 5.5 5.2 2.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0	Stock of	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure	1 16.83% 2 40.00% 3 10.00% 3 0.00% 4 42.95% 5 97.2% 8 52.53% 4 79.24% 3 24.31% 9 0.00% 9 0.00%	5,616 5,239 14 0 0 0 71 1,692 422 32	1,40 8 2	3 30	Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	17.35% 40.00% 6.7.07% 1.00% 1.
POLAND	Control baseds Control accommends ben'd substitute shall extent entities convert books convert entities convert entities	5,6399 6,0500 18 1 1 0 0 7 22 1,816 409 41 0 0 2,102 0 0 0 0 0 0 0 0 0 0	2 2 646 646 646 646 646 646 646 646 646	8 8 256 0 0 0 0 0 0 0 1944 0 1945 0 1945 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for rotate Stage 1 Exposure	0 13 0 0 0 0 0 3 3 1 1 1 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure 5 to 5 t	16,20% 40,00% 90,52% 40,00% 0,	5,628 5,582 16 1 1 0 0 0 72 1,758 437 36 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	3 1,085 4 0 0 0 0 0 83 3 22 13 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	199 566 0 0 0 0 0 0 1 1 250 0 54 4 17 5 52 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure (C. C. C	0 22 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	3 22 0 0 0 155 225 225 24 4 4 5 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	3 16.83% 2 40.00% 3 71.52% 5 0.00% 6 0.00% 6 0.00% 6 0.00% 6 0.00% 7 9.22% 7 9.22% 8 1.35% 9 0.00% 9 0.00% 9 0.00% 9 0.00% 9 0.00%	\$5,616 \$5,239 144 0 0 71 1,692 422 2 2 0 0 1,981 0 0 0 0 0 0 0 0 0 0 0 0 0	1,45 8 2 2 2 2 27	3 3 30 55 78 5 0 0 0 0 0 0 0 0 0 0 0 1 1 23 69 55 1 5 5 0 0 5 5 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure	2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure 5 s	17.35% 40.00% 67.07% 40.00% 67.07% 40.00% 40.00% 40.00% 50.40% 50
POLAND	Control states Control accommendation for the state of substitutes Substitutes of the state sentition Substitutes of the substitutes International Occasionate State International Occasionate State International Occasionate International Occasionation Internationationation Internationationationation Internationationationationationationation Internationationationationationationationatio	5,639 6,050 18 1 0 0 72 1,816	2 2 646 646 646 646 646 646 646 646 646	8 8 256 0 0 0 0 0 0 0 1944 0 1945 0 1945 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for rotate Stage 1 Exposure	Stock of Provision for Stock of Provision for Stock of Provision for Stock of On On On On On On On O	provisions for Stage 3 exposure 5 to 5 t	16.20% 40.00% 90.52% 40.00% 40.00% 40.00% 40.00% 40.00% 40.00% 40.00% 43.78% 56.47% 56.47% 43.78% 40.00% 40	5,628 5,582 16 1 0 0 72 1,758 437 36	3	199 566 0 0 0 0 0 0 1 1 250 0 54 4 17 5 52 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure (C. C. C	0 22 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure 2 cc C C C C C C C C C C C C C C C C C	3 16.83% 2 40.00% 3 71.52% 5 40.00% 6 0.00% 6 0.00% 6 14.22% 6 15.23% 6 15.	5,616 5,239 14 0 0 0 71 1,692 422 32	1,45 8 2 2 2 2 27	3 3 30 55 78 5 0 0 0 0 0 0 0 0 0 0 0 1 1 23 69 55 1 5 5 0 0 5 5 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure	2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure 5 s	17.35% 40.00% 67.07% 40.00% 40.00% 40.00% 50.40% 50.40% 50.30% 72.24% 17.22% 10.00%
POLAND	Control states Control accommendation for the state of substitutes Substitutes of the state sentition Substitutes of the substitutes International Occasionate State International Occasionate State International Occasionate International Occasionation Internationationation Internationationationation Internationationationationationationation Internationationationationationationationatio	5,6399 6,0500 18 1 1 0 0 7 22 1,816 409 41 0 0 2,102 0 0 0 0 0 0 0 0 0 0	2 2 646 646 646 646 646 646 646 646 646	8 8 256 0 0 0 0 0 0 0 1944 0 1945 0 1945 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stope 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure 1	16,29%. 40,00%. 40,00%. 60,00%. 60,00%. 61,00%. 56,47%. 61,00%.	5,628 5,582 16 1 1 0 0 0 72 1,758 437 36 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	3 1,085 4 0 0 0 0 0 83 3 22 13 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	199 566 0 0 0 0 0 0 1 1 250 0 54 4 17 5 52 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for provisions for provisions for Stage 1 - Outpetcher - Outpet	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	16.87% 40.00% 21.25% 21.25% 0.00% 0.00% 0.00% 0.44.26% 52.57% 18.15% 19.20% 0.00%	\$5,616 \$5,239 144 0 0 71 1,692 422 2 2 0 0 0 0 0 0 0 0 0 0 0 0 0	1,45 8 2 2 2 2 27	3 3 30 55 78 5 0 0 0 0 0 0 0 0 0 0 0 1 1 23 69 55 1 5 5 0 0 5 5 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for provisions for provisions for provisions for stopper of the provision of the provisi	2 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	provisions for Stage 3 depoints for Stage 3 depoints for Stage 3 depoints for Stage 3 depoints for several stage 3 depoints for several severa	12.5% 40.0% 10.0%
POLAND	Control states Control accommendation for the state of substitutes Substitutes of the state sentition Substitutes of the substitutes Folia state sentition Folia sentition	5,6399 6,0500 18 1 1 0 0 7 22 1,816 409 41 0 0 2,102 0 0 0 0 0 0 0 0 0 0	2 2 646 646 646 646 646 646 646 646 646	8 8 256 0 0 0 0 0 0 0 1944 0 1945 0 1945 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stock of provisions for Stock of Provisions for Stock of St	0 13 0 0 0 0 0 3 3 1 1 1 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure 5 to 5 t	16,20% 40,00% 90,52% 40,00% 0,	\$.582 (\$.592 (\$.	3 1,085 4 0 0 0 0 0 83 3 22 13 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	199 566 0 0 0 0 0 0 1 1 250 0 54 4 17 5 52 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for provisions for provisions for Stage 1. Outpotents Company of the Compan	0 22 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	3 22 0 0 0 155 225 225 24 4 4 5 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	14.5.3% 1.0.10	\$5,616 \$5,239 144 0 0 71 1,692 422 2 2 0 0 0 0 0 0 0 0 0 0 0 0 0	1,45 8 2 2 2 2 27	3 3 30 55 78 5 0 0 0 0 0 0 0 0 0 0 0 1 1 23 69 55 1 5 5 0 0 5 5 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for provisions for provisions for provisions for competence of the provision of the prov	2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure 5 s	12.30%, 4.00%, 4
POLAND	Control baseds Control accordance of the final authorities Control accordance of the final authorities Control accordance of the final accordance of t	5,579 6,5555 18 10 0 0 0 72 12 1,5151 0 0 0 0 0 0 0 15,729	2 2 646 4 64	8 8 26 26 276 276 276 2776 2776 2776 277	Stock of provisions for Stope 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure 1	11.329, 16.329	\$5,522 \$5,522 16 1 0 0 0 0 2 22 1722 0 3 0 0 0 0 0 0 0 0 0 0 1,523 0 0 0 0 0 0 1,523 1,52	3 1,095 4 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	19 19 19 19 19 19 19 19 19 19 19 19 19 1	Stock of provisions for provisions for provisions for capacitaes of the capacitaes o	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	14.53% (1.50%)	5,616 5,229 14 0 0 0 0 7 7 15 1,622 0 0 0 1,542 0 0 0 0 1,6447 0 0 0 0 0 0 1,6447	1,450	3 3 50 50 50 50 50 50 50 50 50 50 50 50 50	Stock of protection for a support of the support of	2 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	providents for Stage 3	12.30%, 4.00%, 4
POLAND	Control states Control and Control of the Control of C	5,539 6,555	2 2 646 4 64	8 8 26 26 276 276 276 2776 2776 2776 277	Stock of provisions for Stope 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure 1	11.52% 60.0%	\$.582 (\$.592 (\$.	3 1,086 1,086 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	19 19 19 19 19 19 19 19 19 19 19 19 19 1	Stock of provisions for provisions for provisions for capacitaes of the capacitaes o	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	16.87% 40.00% 21.25% 21.25% 0.00% 0.00% 0.00% 0.44.26% 52.57% 18.15% 19.20% 0.00%	5,616 5,229 5,229 0 0 0 0 0 0 1 7 7 7 2 2 2 2 2 2 0 0 0 0 0 0 1 4,647 5tage 1 caposure	1,450	3 3 50 50 50 50 50 50 50 50 50 50 50 50 50	Stock of protection for a support of the support of	2 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	providents for Stage 3	12.30%, 4.00%, 4
POLAND	Country Lawrisch Control Lawr	5,579 6,5555 18 10 0 0 0 72 12 1,5151 0 0 0 0 0 0 0 15,729	2 2 646 4 64	8 8 26 26 276 276 276 2776 2776 2776 277	Stock of provisions for Stope 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure 1	#1.20% #1.	\$5,522 \$5,522 16 1 0 0 0 0 2 22 1722 0 3 0 0 0 0 0 0 0 0 0 0 1,523 0 0 0 0 0 0 0 0 1,523 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	3 1,095 4 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	19 19 19 19 19 19 19 19 19 19 19 19 19 1	Stock of provisions for provisions for provisions for capacitaes of the capacitaes o	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	15.53%	\$200 1 \$4	1,45	3 3 50 50 50 50 50 50 50 50 50 50 50 50 50	Stock of protection for a support of the support of	2 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	providents for Stage 3	12.590. 4.500. 4.500. 4.500. 4.500. 4.500. 4.500. 4.500. 5.400. 5.400. 5.400. 5.400. 6.500. 6
POLAND	Comit of Javanesa Comit of Comit of Javanesa Comit of Com	5,579 5,579 6,000 18 10 10 10 10 10 10 10 10	2 466 466 466 466 466 466 466 466 466 46	8 8 26 26 276 276 276 2776 2776 2776 277	Stock of provisions for Stope 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure 1	#1.20% #1.	\$5,521 \$1,522 \$1,532 \$1,532 \$2,533 \$2,533 \$3,633 \$3	3 1,095 4 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	19 19 19 19 19 19 19 19 19 19 19 19 19 1	Stock of provisions for provisions for provisions for capacitaes of the capacitaes o	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	1.5.570, 1.5.781, 1.5	5,616 5,229 14 0 0 0 0 7 7 15 1,622 0 0 0 1,542 0 0 0 0 1,6447 0 0 0 0 0 0 1,6447	1,455	3 53 53 53 53 53 53 53	Stock of protection for a support of the support of	2 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	providents for Stage 3	12.590. 4.500. 4.500. 4.500. 4.500. 4.500. 4.500. 4.500. 5.400. 5.400. 5.400. 5.400. 6.500. 6
	Control bases Control and Control bases Control and Co	5,579 6,5555 18 10 0 0 0 72 12 1,5151 0 0 0 0 0 0 0 15,729	2 466 466 466 466 466 466 466 466 466 46	8 8 26 26 276 276 276 2776 2776 2776 277	Stock of provisions for Stope 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure 1	## 2070. ##	\$5,522 \$5,522 16 1 0 0 0 0 2 22 1722 0 3 0 0 0 0 0 0 0 0 0 0 1,523 0 0 0 0 0 0 0 0 1,523 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	3 1,095 4 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	19 19 19 19 19 19 19 19 19 19 19 19 19 1	Stock of provisions for provisions for provisions for capacitaes of the capacitaes o	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	1.5.270. 4.5070. 7.1574. 4.6070. 4.6070. 4.6070. 4.6070. 4.6070. 4.6070. 4.6070. 5.1574. 6.6070. 6.607	\$5,000 \$5,000 \$1	1,455	3 53 53 53 53 53 53 53	Stock of protection for a support of the support of	2 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	providents for Stage 3	1.250. 4.000. 4.
POLAND UNITED STATES	Control baseds Control baseds	5,579 5,579 6,000 18 10 10 10 10 10 10 10 10	2 466 466 466 466 466 466 466 466 466 46	8 8 26 26 276 276 276 2776 2776 2776 277	Stock of provisions for Stope 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure 1	18.20% 18.	\$5,521 \$1,522 \$1,532 \$1,532 \$2,533 \$2,533 \$3,633 \$3	3 1,095 4 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	19 19 19 19 19 19 19 19 19 19 19 19 19 1	Stock of provisions for provisions for provisions for capacitaes of the capacitaes o	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	14.5 20. 4.00 20. 4.0	\$5,000 \$5,000 \$1	1,455	3 53 53 53 53 53 53 53	Stock of protection for a support of the support of	2 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	providents for Stage 3	1.1390. 4.0000
	Coming descriptions of the Coming description of the Coming descriptio	5,579 5,579 6,000 18 10 10 10 10 10 10 10 10	2 466 466 466 466 466 466 466 466 466 46	8 8 26 26 276 276 276 2776 2776 2776 277	Stock of provisions for Stope 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure 1	## 2070. ##	\$5,521 \$1,522 \$1,532 \$1,532 \$2,533 \$2,533 \$3,633 \$3	3 1,095 4 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	19 19 19 19 19 19 19 19 19 19 19 19 19 1	Stock of provisions for provisions for provisions for capacitaes of the capacitaes o	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	18.57% 4.50% 7.157% 4.600% 4.6	\$5,000 \$5,000 \$1	1,455	3 53 53 53 53 53 53 53	Stock of protection for a support of the support of	2 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	providents for Stage 3	1.1390. 4.0000
	Control states Control and Control of the Control of C	5,579 5,579 6,000 18 10 10 10 10 10 10 10 10	2 466 466 466 466 466 466 466 466 466 46	8 8 26 26 276 276 276 2776 2776 2776 277	Stock of provisions for Stope 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure 1	## 20% ##	\$5,521 \$1,522 \$1,532 \$1,532 \$2,533 \$2,533 \$3,633 \$3	3 1,095 4 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	19 19 19 19 19 19 19 19 19 19 19 19 19 1	Stock of provisions for provisions for provisions for capacitaes of the capacitaes o	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	18.5 370. 4.60070. 71.570. 2.00070. 4.0	\$5,000 \$5,000 \$1	1,455	3 53 53 53 53 53 53 53	Stock of protection for a support of the support of	2 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	providents for Stage 3	1.1390. 4.000. 4
	Count of basels County of bas	5,579 5,579 6,000 18 10 10 10 10 10 10 10 10	2 466 466 466 466 466 466 466 466 466 46	8 8 26 26 276 276 276 2776 2776 2776 277	Stock of provisions for Stope 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure 1	16.20% 16.	\$5,521 \$1,522 \$1,532 \$1,532 \$2,533 \$2,533 \$3,633 \$3	3 1,095 4 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	19 19 19 19 19 19 19 19 19 19 19 19 19 1	Stock of provisions for provisions for provisions for capacitaes of the capacitaes o	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	18.5 370. 4.5 070. 4.	\$5,000 \$5,000 \$1	1,455	3 53 53 53 53 53 53 53	Stock of protection for a support of the support of	2 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	providents for Stage 3	1.1390. 4.000. 4
	Coming a securious Security Commission Commi	5,579 5,579 6,000 18 10 10 10 10 10 10 10 10	2 466 466 466 466 466 466 466 466 466 46	8 8 26 26 276 276 276 2776 2776 2776 277	Stock of provisions for Stope 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure 1	## 20% ##	\$5,521 \$1,522 \$1,532 \$1,532 \$2,533 \$2,533 \$3,633 \$3	3 1,095 4 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	19 19 19 19 19 19 19 19 19 19 19 19 19 1	Stock of provisions for provisions for provisions for capacitaes of the capacitaes o	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	18.5 375. 4.6007. 7.1572. 2.6007. 3.60	\$5,000 \$5,000 \$1	1,455	3 53 53 53 53 53 53 53	Stock of protection for a support of the support of	2 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	providents for Stage 3	1.1300 1.000
	Central statements of local authorities white seals entitled in the contract of local authorities white seals entitled in Contract of local authorities white seals entitled in Contract of local authorities Contract of	5,579 5,579 6,000 18 10 10 10 10 10 10 10 10	2 466 466 466 466 466 466 466 466 466 46	8 8 26 26 276 276 276 2776 2776 2776 277	Stock of provisions for Stope 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure 1	18.20% 18.	\$5,521 \$1,522 \$1,532 \$1,532 \$2,533 \$2,533 \$3,633 \$3	3 1,095 4 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	19 19 19 19 19 19 19 19 19 19 19 19 19 1	Stock of provisions for provisions for provisions for capacitaes of the capacitaes o	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	18.5375 2.1576 2	\$5,000 \$5,000 \$1	1,455	3 53 53 53 53 53 53 53	Stock of protection for a support of the support of	2 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	providents for Stage 3	1.1390. 4.000. 4

2023 EU-wide Stress Test: Credit risk STA

AUTHORITY											COMMERZE	BANK Aktier	st: Cre									
					31/12/2023							Adverse Scenark 31/12/2024	,						31/12/2025			
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure
	Central banks	133	3 (exposure	exposure 0	exposure 0	0.03%	132	0	0	exposure	exposure 0	exposure	exposure 0.03%	132			exposure	exposure 0	exposure 0	0.03%
	Central governments Regional governments or local authorities	495 2,191	5 £	6 1 0 4		0 0	0	40.00% 40.00%	491 2,119	10 269	1 7	0	0 6	0	40.00%	489 2,080		2 2	0	6	1 4	40.00% 40.00% 0 0.00%
	Public sector emitties Multilateral Development Banks	23	3 0	0 0		0 0	0	9.09%	0 23	0	0	0	0	0	9.54%	23	0	0 0	0	0	0	0.00%
	International Organisations Institutions	75	5 1	1 0		0 0	0	0.00% 47.17%	0 74	2	1	0	0	0	0.00% 46.71%	73	2	1 1			0	10.03% 0 0.00% 1 46.42%
	Corporates of which: SME Retail	1,32/	7 337	/ St.		3 Z8 0 0	6	22.75% 7.51% 50.62%	1,235	4U8 3	3	0	0	0	23.18% 7.51% 42.88%	1,218	410	2 4		19 0	16 0	5 24.17% 7.51% 1 39.39%
UNITED KINGDOM	of which: SME Secured by mortoages on immovable property		0 0	0 0		0 0	0	27.07% 33.26%	0	0	0	0	0	0	26.30% 33.27%	0		0		0	0	25.38% 33.28%
	of which: SNE Teams associated with particularly high risk Covered bonds		0 0	0 0		0 0	0	0.00% 0.00% 0.00%	0	0	0	0	0	0	0.00%	0		0		0	0	0.00%
	Covered bonds Claims on institutions and corporates with a ST credit assessment		0 0	0 0		0 0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0 0		0	0	0.00%
	Collective investments undertakinos (CIU) Eouitv Seruritisation	0	0 0	0 0	1	0 0	0	0.00% 0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00% 0.00% 0.00%
	Securitisation Other exposures	4,250	546	0 (0 0	0	0.00% 24.96%	4.080	689	0		0		0.00% 25.61%	4,019	730			0	0	0.00%
	Junior Grad Toda						-		,,,,,,							, ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,			-			
					31/12/2023							Adverse Scenario 31/12/2024	,						31/12/2025			
		Stree 1	Stree 2	Stree 2	Stock of provisions for	Stock of	Stock of provisions for	Coverage Ratio -	Stage 1	Stree 2	Chang 2	Stock of provisions for	Stock of	Stock of	Coverage Ratio -	Stano 1	Strong 2	Stone 2	Stock of provisions for	Stock of	Stock of	Coverage Ratio -
	(min EUR, 9	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 1 exposure	Stock of provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	(min EUR, 9) Central banks Central governments		0 0	0 0		0 0	.0	0.00% 40.00%	0 1.156	0 4.123		0			0.00% 40.00%	0 1,617	3.632				0	0.00%
	Central opvernments Regional overnments or local authorities Public sector entities	630	7 4,731 0 388	1 33 8 8		1 9	13 3	40.00% 40.00%	1,156 663	4,123 348	15	1	38 7		40.00% 40.00% 0.00%	1,617 690		22		28 S	9	0.00% 40.00% 40.00%
	Multilateral Development Banks International Organisations		0 0	0 0		0 0	0	0.00%	0	0	0	0	0	0	0.00%	0	Ċ	0	i	0	0	0.00%
	Institutions Corporates	0	0 0	0 0		0 0	0	70.83% 48.77%	0	0	0	0	0	0	70.83% 46.80%	0		0		0	0	70.83% 45.39% 0 0.00%
TTALY	of which: SME Retail	5	1 0	0 0	1	0 0	0	0.00% 38.24% 15.00%	0 1	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00% 37.53% 15.00%
ITALY	of which: SME Secured by mortoages on immovable property or which: SME		0 0	0 0		0 0	0	15.00% 0.00% 0.00%	0	0	0	0	0	0	15.00% 0.00% 0.00%	0		0 0		0	0	0.00%
	Items associated with particularly high risk		0 0	0 0		0 0	0	0.00%	0	0	0	0	0	0	0.00%	0		0		0	0	0 0.00% 0 0.00% 0 0.00% 0 0.00% 0 0.00%
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)		0 0	0 0		0 0	0	0.00%	0	0	0	0	0	0	0.00%	0		0	-	0	0	0.00%
	Equity Securitisation		0 0	0 0		0 0	0	0.00%	0	0	0	0	0	0	0.00%	0		0		0	0	0.00%
	Other exposures Standardised Total	1.208	5,119	9 41	1	0 0 1 57	0 17	0.00% 40.00%	1.819	4.471	0 78	0	0 45	31	0.00% 40.00%	2.307	3.947	114	1	33	0 46	0.00%
												Adverse Scenario										
					31/12/2023							31/12/2024							31/12/2025			
		Stage 1	Stage 2	Stage 3		Stock of provisions for Stane 2	Stock of provisions for Stane 3	Coverage Ratio - Stage 3	Stage 1	Stage 2		31/12/2024 Stock of		Stock of provisions for Stane 3	Coverage Ratio - Stage 3	Stage 1	Stage 2	Stage 3		Stock of provisions for Stane 2	Stock of provisions for Stane 3	Coverage Ratio - Stage 3
	(min EUR, Y	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2023 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2024	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2025 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks Central governments	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	0.00%	Stage 1 exposure	Stage 2 exposure		31/12/2024 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3 exposure	0.00% 40.00%	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	0.00%
	Central banks	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	0.00% 40.00% 0.00% 0.00%	Stage 1 exposure 0 239 0 0	Stage 2 exposure		31/12/2024 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3 exposure	0.00% 40.00% 0.00% 0.00%	Stage 1 exposure 0 235 0 0 0	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	0.00% 1 40.00% 0 0.00% 1 0.00%
	Central basis Central overnment a focal authorities Resistant overnment polar authorities Public actor of central basis International Generalisations International Generalisations International	Stage 1 exposure 5) 6 244 6 6 6 6 16	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure	0.00% 40.00% 0.00% 0.00% 0.00% 0.00% 37.64%	Stage 1 exposure 0 239 0 0 0 0	Stage 2 exposure 0 8 0 0 0 1		31/12/2024 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3 exposure	0.00% 40.00% 0.00% 0.00% 0.00% 0.00% 37.60%	Stage 1 exposure 0 235 0 0 0 15	Stage 2 exposure	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure 0 1 0 0 0 0	Stock of provisions for Stage 3 exposure	0.00% 1 40.00% 0 0.00% 1 0.00%
	Central banks Central dovernments Recional opernments or local authorities Public sector entities Multilateral Develonment Banks	Stage 1 exposure (5) (6) (7) (7) (7) (7) (7) (7) (7) (7) (7) (7	Stage 2 exposure	Stage 3 exposure 0	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure	0.00% 40.00% 0.00% 0.00% 0.00% 0.00% 37.64% 10.41%	Stage 1 exposure 0 239 0 0 0 15 113	Stage 2 exposure 0 8 0 0 1 1 21		31/12/2024 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3 exposure	0.00% 40.00% 0.00% 0.00% 0.00% 37.60% 12.85%	Stage 1 exposure 0 235 0 0 0 1 15	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure 0 1 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure 0 1 0 0 0 2 2	0 0.00% 40.00% 0 0.00% 0 0.00% 0 0.00% 1 0.00% 1 0.00%
FRANCE	Control basels Card of convermends on first primaries Public series and first primaries Public series unities Public series unities Public series unities International Oracinations In	Stage 1 exposure 244 6 6 6 15 122 122 122 123	Stage 2 exposure	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure 0 0 0 0 2 2 0 0 0 0 0 0 0 0 0 0 0 0 0	0.096 40.096 0.096 0.096 0.095 37.646 10.415 0.096 47.656 46.696	Stage 1 exposure 0 239 0 0 0 0 15 113 0 1 0 0	Stage 2 exposure 0 8 8 0 0 0 0 0 0 1 1 23 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		31/12/2024 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3 exposure	0.00% 40.00% 0.00% 0.00% 0.00% 37.60% 48.18% 45.48%	Stage 1 exposure 0 235 0 0 0 155 107 107 107 107 107 107 107 107 107 107	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 1 40.00% 1 0.00% 1 0.00% 2 0.00% 1 27.60% 1 27.60% 1 42.96% 1 42.96%
FRANCE	Control basels Card of converments on first principles Public series and first principles Public series unifies Public series unifies Public series unifies Education of Sectionaries Education of Sectionaries Education of Sectionaries Education of Sectionaries of series of series of series of series of series Education Off Education of Sectionaries Education of Sectionaries Education of Sectionaries Education of Sectionaries of series of series Education of Sectionaries Education of Section of Sectionaries Education of Section of	Stage 1 exposure (2) (2) (2) (3) (4) (4) (4) (4) (4) (4) (4) (4) (4) (4	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stope 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 40.00% 0.00% 0.00% 0.00% 0.00% 37.64% 10.41% 0.00% 47.66% 48.69% 18.15%	Stage 1 exposure 0 239 0 0 0 0 0 15 111 0 1 0 0 22 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure 0 0 8 0 0 0 1 1 21 0 0 0 0 0 0 0 0 0 0 0 0 0		31/12/2024 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3 exposure	0.00% 40.00% 0.00% 0.00% 0.00% 37.60% 12.85% 0.00% 45.18% 45.48%	Stage 1 exposure 0 0 215 0 0 0 15 15 107 20 2 2 2	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 1 40.00% 1 0.00% 1 0.00% 2 0.00% 1 27.60% 1 27.60% 1 42.96% 1 42.96%
FRANCE	Control basels Castel of conversations or local authorities Edition occurrences or local authorities Editions occurrences or local authorities Editional authorities on liminocalula presents (orability 100) Editional authorities of liminocalula presents Editional authorities authorities with self-real Editional authorities authorities Editional aut	Stage 1 exposure	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stape 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 40.00% 0.00% 0.00% 0.00% 0.00% 10.41% 10.41% 47.66% 45.69% 18.15% 0.00% 0.00%	Stage 1 exposure 0 229 0 0 0 0 15 111 0 1 0 2 2 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure 0 3 8 0 0 0 0 0 1 1 71 1 1 1 1 1 1 1 1 1 1 1		31/12/2024 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3 exposure	0.00% 40.00% 0.00% 0.00% 0.00% 12.65% 48.19% 48.19% 18.14% 0.00%	Stage 1 exposure 0 235 0 0 0 15 15 10 2 2 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure	Stage 3 exposure 1	Stock of provisions for Stage 1	Stock of provisions for Staye 2 exposure 0 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stapes a exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 0.00% 40.00% 1 0.00% 1 0.00% 1 0.00% 1 1.20% 1 4.23% 1 4.23% 1 18.14% 1 18.14% 1 10.00%
FRANCE	Control baseds Control overmonia Control overmonia Control overmonia Control overmonia Control	Stage 1 exposure 5	Stage 2 exposure	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1	Stock of provisions for provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 40.09% 0.00% 0.00% 0.00% 0.00% 10.41% 10.41% 45.69% 11.15% 0.00%	Stage 1 exposure 0 229 0 0 0 0 15 111 0 1 1 0 2 2 2 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure 0 0 8 8 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		31/12/2024 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 2 expisius of Control of	0.00% 40.00% 0.00% 0.00% 0.00% 1.00% 12.85% 12.85% 45.48% 45.48% 18.14% 18.14% 0.00%	Stage 1 exposure 0 235 0 0 0 0 0 155 107 0 2 2 2 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure () () () () () () () () () (Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 0.00% 40.00% 1 0.00% 1 0.00% 1 0.00% 1 1.20% 1 4.23% 1 4.23% 1 18.14% 1 18.14% 1 10.00%
FRANCE	Control basels Castel of conversations or local authorities Edition occurrences or local authorities Editions occurrences or local authorities Editional authorities on liminocalula presents (orability 100) Editional authorities of liminocalula presents Editional authorities authorities with self-real Editional authorities authorities Editional aut	200 C C C C C C C C C C C C C C C C C C	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 6 for 10 for	Stock of provisions for Stage 1	Stock of provisions for provisions for expenses of approximate approximate of the provision for the pr	Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.09% 40.09% 0.09% 0.09% 0.09% 10.09% 10.09% 10.41% 0.09% 46.69% 18.15% 18.15% 0.09% 0.09%	0 239 0 0 0 0 0 15 113 0 0 2 2 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 expeture 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		31/12/2024 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3 exposure	0.00% 40.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 48.16% 48.16% 18.14% 18.14% 0.00% 0.00%	0 225 0 0 0 0 0 15 15 10 0 0 0 15 10 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	22 22 22 23 4 4 5 6 7 7 7 8 8 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stock of provisions for Stage 3 exposure 1 1 0 0 0 0 0 0 0	1 0.00% 40.00% 0.00% 1 0.00% 1 0.00% 1 0.00% 1 14.23% 1 14.23% 1 18.14% 1 18.14% 1 0.00% 1 18.14% 1 0.00% 1 0.00%
FRANCE	Control basels Cardial conversations on local authorities (Main Conversations on local authorities (Main Conversations on local authorities (Main Conversations on local Educations on local Educations on local Conversations (Conversations (Conversations)	Steps 1 expolure 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provision for 200 pro	Stock of for processor	0.09% 40.09% 0.09% 0.09% 0.09% 0.09% 27.64% 0.09% 45.69% 46.69% 0.09% 0.09% 0.09% 0.09%	Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 15 11 1 1 1 0 2 2 2 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		31/12/2024 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of providens for providens for stages of exposure	0.00% 40.00% 0.00% 0.00% 0.00% 0.00% 12.85% 0.00% 45.49% 18.14% 0.00% 0.00% 0.00% 0.00%	0 225 0 0 0 0 0 15 15 10 0 0 0 15 10 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	22 22 22 23 4 4 5 6 7 7 7 8 8 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	Stage 3 explosure explosure 0	Stock of provisions for Stage 1	Stock of provisions for Stage 3 as a stage of the stage o	Stock of provisions for Stages of St	1 0.00% 40.00% 0.00% 0.00% 1 0.00% 1 0.00% 1 12.60% 1 42.2% 1 12.40% 1 12.40% 1 12.40% 1 12.40% 1 0.00% 1 0.00%
FRANCE	Control basels Cardial conversations on local authorities (Main Conversations on local authorities (Main Conversations on local authorities (Main Conversations on local Educations on local Educations on local Conversations (Conversations (Conversations)	200 C C C C C C C C C C C C C C C C C C	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure Columbia Co	Stock of provisions for Stage 1	Block of providing for graphs of the providing for graphs of the providing for the p	Stock of products for charges and charges	0.09% 40.09% 0.09% 0.09% 0.09% 10.09% 10.09% 10.41% 0.09% 46.69% 18.15% 18.15% 0.09% 0.09%	0 239 0 0 0 0 0 15 113 10 0 2 2 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		31/12/2024 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for stops of the stock of provisions for stops of exposure 1 in 1 i	0.00% 40.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 48.16% 48.16% 18.14% 18.14% 0.00% 0.00%	0 225 0 0 0 0 0 15 15 10 0 0 0 15 10 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	22 22 22 23 4 4 5 6 7 7 7 8 8 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	Stage 3 anyoure appoint a stage 3 anyoure appoint a stage 3 any ap	Stock of provisions for Stage 1	Stock of provisions for Steps 1. Stock of provisions for Steps 1.	Stock of provisions for Stage at the Stage a	1 0.00% 40.00% 0.00% 0.00% 1 0.00% 1 0.00% 1 12.60% 1 42.2% 1 12.40% 1 12.40% 1 12.40% 1 12.40% 1 0.00% 1 0.00%
FRANCE	Control basels Cardial conversations on local authorities (Main Conversations on local authorities (Main Conversations on local authorities (Main Conversations on local Educations on local Educations on local Conversations (Conversations (Conversations)	244 244 245 245 245 245 245 245 245 245	0		Stock of provisions for Stage 1 exposure 1 e	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	expoure	0.00% 0.00%	0 229 8 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 1 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12/2024 Stock of provisions for Stage 1 exposure exposure of Stage 1 exposure of S	Stock of provisions for Stage 2 exposure	exposure 1 1 1	0.00% 40.	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	C C C C C C C C C C C C C C C C C C C	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for stage 1 exposure () () () () () () () () () (expissor 0 1 1 0 0 0 0 0 0 0 0 0 0 0 0	exposure 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	1.00% 40.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.10%
FRANCE	Control based Control converments Public center entities Public center entites Public center entities Public center entities Public cente	200 C C C C C C C C C C C C C C C C C C	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	Stock of provisions for Stage 1 exposure 1 e	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stack of Stage 3 expotent of Stage 3 expo	0.09% 40.09% 0.09% 0.09% 0.09% 10.09% 10.09% 10.41% 0.09% 46.69% 18.15% 18.15% 0.09% 0.09%	0 239 0 0 0 0 0 15 113 10 0 2 2 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure 0 8 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		31/12/2024 Slock of provisions for Control of Stage 1 exposure Control of	Stock of provisions for Stage 2 exposure	exposure 1 1 1	0.00% 40.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 48.16% 48.16% 18.14% 18.14% 0.00% 0.00%	0 225 0 0 0 0 0 15 15 10 0 0 0 15 10 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	22 22 22 23 4 4 5 6 7 7 7 8 8 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	Stage 3	Stock of provisions for stage 1 exposure () () () () () () () () () (expissor 0 1 1 0 0 0 0 0 0 0 0 0 0 0 0	exposure 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	1 0.00% 40.00% 0.00% 1 0.00% 1 0.00% 1 0.00% 1 14.23% 1 14.23% 1 18.14% 1 18.14% 1 0.00% 1 18.14% 1 0.00% 1 0.00%
FRANCE	Control baseds Control convertments Control convertments Control convertments Control convertments Control control Control Control Convertment Convert	Company Comp	Stage 2 exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for provisions for Stage 1 exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	expoure	0,00% 0,00%	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 1 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12/2024 Stock of provisions for Stage 1 exposure exposure of Stage 1 exposure of S	Stock of provisions for Stage 2	Stock of provident for a stock of a stock o	0.00% 40.	0 235 235 235 235 235 235 235 235 235 235	C 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure of the stage	Stock of provisions for Stage 3 exposure of the stage	0.00% 40.50% 10.00% 10.
FRANCE	Control baseds Control of control based Control of control based Control of control based Control of control based Control of control of control based Control of control of control based Control of control of control of control based Control of control of control of control based control of control based Control baseds Control baseds Control baseds Control baseds Control accommentation Control baseds Control based Control Cont	\$ 100 \$ 100	Stage 2 exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure 1 e	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	expoure	0.00% 6.00%	0 229 8 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 1 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12/2024 Stock of provisions for Stage 1 exposure exposure of Stage 1 exposure of S	Stock of provisions for Stage 2 exposure	exposure 1 1 1	0.00% 0.00%	0 0 235 235 245 245 245 245 245 245 245 245 245 24	C 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for stage 1 exposure () () () () () () () () () (expissor 0 1 1 0 0 0 0 0 0 0 0 0 0 0 0	exposure 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	0.00% (0.00%)
FRANCE	Control baseds Control convertments Public control control control Public control control Public control control Public control control Public control Public control Public Publ	Company Comp	Stage 2 exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure 1 e	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	expoure	0,00% 65,	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 1 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12/2024 Stock of provisions for Stage 1 exposure exposure of Stage 1 exposure of S	Stock of provisions for Stage 2 exposure	exposure 1 1 1	0.00% 0.00%	0 235 235 235 235 235 235 235 235 235 235	C 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for stage 1 exposure () () () () () () () () () (expissor 0 1 1 0 0 0 0 0 0 0 0 0 0 0 0	exposure 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	0.00% (0.00%)
FRANCE	Control Section Control Control Section Control Contro	Company Comp	Stage 2 exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure 1 e	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	expoure	0.0000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 1 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12/2024 Stock of provisions for Stage 1 exposure exposure of Stage 1 exposure of S	Stock of provisions for Stage 2 exposure	exposure 1 1 1	6.00% 6.00%	0 235 235 235 235 235 235 235 235 235 235	C 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for stage 1 exposure () () () () () () () () () (expissor 0 1 1 0 0 0 0 0 0 0 0 0 0 0 0	exposure 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	0.00% (0.00%)
	Control baseds Control conversation Control conversation Control conversation Control conversation Control Con	Company Comp	Stage 2 exposure		Stock of provisions for Stage 1 exposure 1 e	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	expoure	6,00% 6,00%	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 1 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12/2024 Stock of provisions for Stage 1 exposure exposure of Stage 1 exposure of S	Stock of provisions for Stage 2 exposure	exposure 1 1 1	0.00% 0.00%	0 235 235 235 235 235 235 235 235 235 235	C 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for stage 1 exposure () () () () () () () () () (expissor 0 1 1 0 0 0 0 0 0 0 0 0 0 0 0	exposure 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	6.00% 6.00%
FRANCE SWITZERLAND	Control banks Control control banks Control control banks Control Cont	Company Comp	Stage 2 exposure		Stock of provisions for Stage 1 exposure 1 e	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	expoure	0.00% 0.00%	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 1 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12/2024 Stock of provisions for Stage 1 exposure exposure of Stage 1 exposure of S	Stock of provisions for Stage 2 exposure	exposure 1 1 1	0.00% 0.00%	0 235 235 235 235 235 235 235 235 235 235	C 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for stage 1 exposure () () () () () () () () () (expissor 0 1 1 0 0 0 0 0 0 0 0 0 0 0 0	exposure 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	0.00% 0.00
	Control basels Control control basels Control control basels Control C	Company Comp	Stage 2 exposure		Stock of provisions for Stage 1 exposure 1 e	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	expoure	0.00%. 0.	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 1 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12/2024 Stock of provisions for Stage 1 exposure exposure of Stage 1 exposure of S	Stock of provisions for Stage 2 exposure	exposure 1 1 1	3.00% 0.00%	0 235 235 235 235 235 235 235 235 235 235	C 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for stage 1 exposure () () () () () () () () () (expissor 0 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	1.000% 1.
	Control Section Control Control Section Control Contro	Company Comp	Stage 2 exposure		Stock of provisions for Stage 1 exposure 1 e	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	expoure	\$6000. \$60000.	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 1 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12/2024 Stock of provisions for Stage 1 exposure exposure of Stage 1 exposure of S	Stock of provisions for Stage 2 exposure	exposure 1 1 1	2.00%	0 235 235 235 235 235 235 235 235 235 235	C 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for stage 1 exposure () () () () () () () () () (expissor 0 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	1.000% 1.
	Control baseds Control convertibles Profession of the Control based of	Company Comp	Stage 2 exposure		Stock of provisions for Stage 1 exposure 1 e	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	expoure	\$ 0.000, \$ 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 1 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12/2024 Stock of provisions for Stage 1 exposure exposure of Stage 1 exposure of S	Stock of provisions for Stage 2 exposure	exposure 1 1 1	0.00% 0.00	0 235 235 235 235 235 235 235 235 235 235	C 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for stage 1 exposure () () () () () () () () () (expissor 0 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	1,000% 1,
	Control Section Control Control Section Control Contro	Company Comp	Stage 2 exposure		Stock of provisions for Stage 1 exposure 1 e	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	expoure	\$6000. \$60000.	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 1 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12/2024 Stock of provisions for Stage 1 exposure exposure of Stage 1 exposure of S	Stock of provisions for Stage 2 exposure	exposure 1 1 1	2.00%	\$2000 1	C 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for stage 1 exposure () () () () () () () () () (expissor 0 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	1.000% 1.

2023 EU-wide Stress Test: Credit risk STA

											COMMERZ	BANK Aktieng	esellschaf	t								
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverag Star expo
	Central banks	0	0) (0.03%	0	0		0	0	0	0.03%	0	0		0	0	0	0
	Central governments	76	19	- 1			0	40.00%	75	20		1 0	0		40.00%	74	21		0	0	0	0
	Regional governments or local authorities		0	- 1			0	0.00%	0	0		0	0		0.00%	0	0		0	0	0	0
	Public sector entities		0	- 1			0	0.00%	0	0		0	0		0.00%	0	0		0	0	0	0
	Multilateral Development Banks		0	- 1			0	0.00%	0	0		0	0		0.00%	0	0		0	0	0	0
	International Organisations		0	- 1			0	0.00%	0	0		0	0		0.00%	0	0		0	0	0	0
	Institutions		0	- 1			0	70.83%	0	0		0	0		70.83%	0	0		0	0	0	0
	Corporates	243	61	90	2 5		17	18.63%	230	40	126	6 3	3	24	19.37%	218	32	146	3	2	29	9
	of which: SME	10	5				0	14.92%	10	4		1 0		0	16.55%	10	4		0	0	0	0
ALESS LEDY AND O	Retail	1	0	- 1			0	22.65%	1	0		0		0	18.06%	1	0		0	0	0	0
NETHERLANDS	of which: SME	0	0	- 1			0	15.00%	0	0		0		0	15.00%	0	0		0	0	0	0
	Secured by mortgages on immovable property	249	14				0	30.10%	239	23		1 0		0	31.36%	230	32	- 3	0	0	1	1
	of which: SME	67	8	- 1			0	25.60%	65	- 11		1 0		0	25.64%	62	12		0	0	0	0
	Items associated with particularly high risk	0	0	- 1			0	0.00%	0	0		0		0	0.00%	0	0		0	0	0	0
	Covered bonds	0	0	- 1			0	0.00%	0	0		0		0	0.00%	0	0		0	0	0	0
	Claims on institutions and corporates with a ST credit assessment		0	- 1			0	0.00%	0	0		0	0		0.00%	0	0		0	0	0	0
	Collective investments undertakings (CIU)		0) (0.00%	0	0		0		0	0.00%	0	0		0	0	0	0
	Equity		0) (0.00%	0	0		0		0	0.00%	0	0		0	0	0	0
	Securitisation																					
	Other exposures	0	0				0	0.00%	0	0		0		0	0.00%		0		0	0	0	0
	Standardised Total	570	95	93	II 5	1	17	18.75%	546	84	129	9 4	4	25	19,59%	522	85	150	3	3	31	

	i											Adverse Scenario	•									
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	2,720	- 1	- 1	0	0	0	0.03%	2.718	2	2	0		0	0.03%	2,716	2	2	0	0	0	0.03%
	Central governments	377	154		0	- 1	1	40,00%	325	204	4	0	1	2	40,00%	306	218	8		1	3	40.00%
	Regional governments or local authorities	104	45	0	0	- 1		40,00%	89	59	1	0	1	0	40,00%	84	63	2		1	1	40.00%
	Public sector entities	0	0	0	0	0		0.00%				0		0	0.00%	0		0		0		0.00%
	Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0		0		0	0.00%	0	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0.00%	0	0		0		0	0.00%	0	0	0	0	0	0	0.00%
	Institutions	0	0	0	0	0	0	0.00%	0	0		0		0	0.00%	0	0	0	0	0	0	0.00%
	Corporates	0	0	0	0	0	0	0.03%	0	0		0		0	0.03%	0	0	0	0	0	0	0.03%
	of which: SME	0	0	0	0	0	0	0.00%	0	0		0		0	0.00%	0	0	0	0	0	0	0.00%
	Retail	0	0	0	0	0	0	14.95%	0	0		0		0	15.36%	0	0	0	0	0	0	15.51%
JAPAN	of which: SME	0	0	0	0	0	0	0.00%	0	0		0		0	0.00%	0	0	0	0	0	0	0.00%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0.00%	0	0		0		0	0.00%	0	0	0	0	0	0	0.00%
	of which: SME	0	0	0	0	0	0	0.00%	0	0		0		0	0.00%	0	0	0	0	0	0	0.00%
	Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0		0		0	0.00%	0	0	0	0	0	0	0.00%
	Covered bonds	0	0	0	0	0	0	0.00%	0	0		0		0	0.00%	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0		0		0	0.00%	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0		0		0	0.00%	0	0	0	0	0	0	0.00%
	Equity	0	0	0	0	0	0	0.00%	- 0	0		0	0	0	0.00%	0	0	0	0	0	- 0	0.00%
	Securitisation																					
	Other exposures	0	0	0	0	0	0	0.00%	0	0		0		0	0.00%	0	0	0	0	0	0	0.00%
	Standardised Total	3,202	199	3	0	2	1	27.47%	3,132	264	7	0	2	2	30.82%	3,107	284	13	0	2	4	32.51%

												Adverse Scenario									
					31/12/2023							31/12/2024						31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for provisions for Stage 1 Stage 2 exposure exposure	Stock of r provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	0	0	-	0 0			0.03%	0	0	_	0	0 0	0.03%	0	0	0	0	0	- 0	0.03%
	Central governments	162	188		4 0	3		40.00%	176	172	_	6 0	3 2	40.00%	189	157	8	0	2	3	3 40.00%
	Regional governments or local authorities	165	137		2 0			40.00%	184	117		3 0	1 1	40.00%	197	102	4	0	1	- 1	1 40.00%
	Public sector entities	0	4	-	0 0			0.03%	0	4	_	0	0 0	0.03%	0	4	0	0	0	- 0	0.03%
	Multilateral Development Banks	0	0	-	0 0			0.00%	0	0	_	0	0 0	0.00%	0	0	0	0	0	- 0	J 0.00%
	International Organisations	0	0		0			0.00%	0	0	_	0 0	0 0	0.00%	0	0	0	0	0		0.00%
	Institutions	0	0		0 0			0.00%	0	0		0 0	0 0	0.00%	0	0	0	0	0		0.00%
	Corporates	0	0		0 0			5.53%	0	0		1 0	0 0	5.53%	0	0		0	0		0 5.53%
	of which: SME	0	0		0 0			0.00%	0	0		0 0	0 0	0.00%	0	0	0	0	0		0.00%
	Retail		0		0 0			51.43%		0		0 0	0 0	47.20%	1	0	0	0	0		0 45.14%
SPAIN	of which: SME	0	0		0 0			15.00%	0	0		0 0	0 0	15.00%	0	0	0	0	0		0 15.00%
	Secured by mortgages on immovable property	0	0		0 0			0.00%	0	0		0 0	0 0	0.00%	0	0	0	0	0		0.00%
	of which: SME				0			0.00%				0 0	0 0	0.00%				0			0.00%
	Items associated with particularly high risk				0			0.00%				0 0	0 0	0.00%				0			0.00%
	Covered bonds				0			0.00%				0 0	0 0	0.00%				0			0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0		0 0			0.00%	0	0		0 0	0 0	0.00%	0	0	0	0	0		0.00%
	Collective investments undertakings (CIU)	0	0		0 0			0.00%	0	0		0 0	0 0	0.00%	0	0	0	0	0		0.00%
	Equity	0	0		0 0			0.00%	0	0		0 0	0 0	0.00%	0	0	0	0	0		0.00%
	Securitisation																				4
	Other exposures	0	0		0 0			0.00%	0	0		0 0	0 0	0.00%	0	0	0	0	0		0.00%
	Standardised Total	328	331		5 0	- 5	- 2	37.54%	361	294		9 0	4 4	37.90%	387	264	13	0	- 3	- 5	5 38.24%

^{*} State 1. 2. and 3 excosures as well as related provisions already reflect the restated distribution across IFRS 9 states as of 1 January 2023 as per Methodolog

2023 EU-wide Stress Test: Credit risk COVID-19 IRB COMMERZBANK Aktiengesellschaft

								Public guara	ntees - Actual						
								31/13	/2022						
		Exposur	e values	Risk expos	are amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio
	(min EUR, %)	A-IRS		A-198	F-IRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks														2
	Central governments														4
	Institutions					1.367	1.367				- 63				
	Corporates	1.569		326		1,267	1.267	248	248	63	63		- 8	35	619
	Composites - Of Which: Spanialized Lending Composites - Of Which: SNE	548		- 0		451	461	96	0	0				-	81.069
	Composites - Of Which: SME	545 847		99		451	451	86	86	- 11	11	1	- 3	- 1	57.865
	Retail - Secured on real estate property	91/		90	0	/20	/20	92	02	20	10		- 4	-	37,80
COMMERZBANK	Retail - Secured on real estate property - Of Which: SME	,					,								_
Aktiengesellschaft	Retail - Secured on real estate property - Of Which: non-	•													
Aktiengeseilschaft	Retail - Qualifying Revolving	0	0	Ó	Ô	Ó	Ó	Ó	0	0	0	Ó	Ó		
	Retail - Other Retail	845	0	97	0	753	753	82	82	10	10	1	2		57.869
	Retail - Other Retail - Of Which: SME	820	0	93	0	741	741	70	70	9	9	1	2	-	5 60.029
	Retail - Other Retail - Of Which: non-SME	16	0	5	0	12	12	4	4	0	0	0	0		17.299
	Equity														
	Securitisation														
	Other non-credit obligation assets														
	IRS TOTAL	2.417		424	0	2,023	2.023	330	330	73	73	3	5	44	60,85%

									Public guara	ntees - Actual						
									31/1	2/2022						
			Exposur	re values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio
		(min EUR, %)	A-IRB	F-IRB	A-198	FIRE	exposure	guaranteed	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
- 1		Central banks														
-		Central governments														
- 1		Institutions														
-		Corporates	1,476		290	0	1.187	1.187	247	247	42	42	3	8	32	77%
-		Corporates - Of Which: Specialised Lending														
-		Corporates - Of Which: SME														
-		Retail	846		98	0	755	755	82	82	10	10	1		6	58%
-		Retail - Secured on real estate property														
-	GERMANY	Retail - Secured on real estate property - Of Which: SME														
-	GERMAN	Retail - Secured on real estate property - Of Which: non-			0	0	0	0	0	0			0		0	
-		Retail - Qualifying Revolving														
-		Retail - Other Retail														
-		Retail - Other Retail - Of Which: SME														
-		Retail - Other Retail - Of Which: non-SME														
-		Equity														
-		Securitisation														
-		Other non-credit obligation assets														

								Public guara	ntees - Actual						
								31/1	2/2022						
		Exposu	re values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3
	(min EUR, %)	A-IRB	F-IRB	A-DRB	FIRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks														
	Central governments														
	Institutions														
	Corporates	0	0	0		0					0	0	0	0	
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail	0	0	0		0					0	0	0	0	
	Retail - Secured on real estate property														
POLAND	Retail - Secured on real estate property - Of Which: SME														
FOLKIE	Retail - Secured on real estate property - Of Which: non-	0	0	0		0					0	0	0	0	
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Equity														
	Securitisation														
	Other non-credit obligation assets														
	IR8 TOTAL		- 0	- 0	- 0	- 0						- 0	- 0	- 0	

								Public guara	ntees - Actual						
								31/1	2/2022						
		Exposu	e values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for		Coverage Ratio - Stage 3
	(min EUR, %)					exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks														
	Central governments														
	Institutions														
	Corporates	0	٥	0	0	0				0	٥	0			
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail	0	0	0	0	0				0	0	0			
	Retail - Secured on real estate property														
UNITED STATES	Retail - Secured on real estate property - Of Which: SME														
0112720 3171123	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0				0	0	0			
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Equity Securitization														
	Other non-credit obligation assets		-		-						-				

EBA SUBCOVAN

							BANK Aktien		t						
								Public guara	ntees - Actual						
								31/1	2/2022						
		Exposu	re values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for		Coverage Ratio - Stage 3
	(min EUR, %)	A-IRB	F-IRB	A-188	F-IRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks														
	Central governments														
	Institutions														
	Corporates			0	0	0	0	1	1	0	0	0	0	0	
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail			0	0	0		0		0	0	0	0		
	Retail - Secured on real estate property														
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: SME														
CIVITED KINGDOM	Retail - Secured on real estate property - Of Which: non-			0	0	0		0		0	0	0	0		
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Eoulty														
	Securitisation														
	Other non-cradit oblination assets														
	IR8 TOTAL	1	0	0	0	0	0	1	1	0	0	0	0	0	-

								Public guara	ntees - Actual						
								31/1	2/2022						
		Exposu	re values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for		Coverage Ratio -
	(min EUR, %)		F-IRB	A-188	FIRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
	Central banks														
	Central assertments														
	Institutions														
	Corporates	0	0	. 0		0				0	0	. 0	0		
	Corporates - Of Which: Specialised Lending														
	Corposities - Of Which: SME														
	Retail		0	. 0		0				0	0	. 0	0		
	Retail - Secured on real estate property														
ITALY	Retail - Secured on real estate property - Of Which: SME														
IIALI	Retail - Secured on real estate property - Of Which: non-		0	. 0		0				0	0	. 0	0		
	Retail - Qualifying Revolving														
	Betail - Other Betail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Fmily														
	Securitisation														
	Other non-credit obligation assets														
	IRB TOTAL														1-

								Public guara	intees - Actual						
								31/1	2/2022						
		Exposu	re values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3
	(min EUR, %)	A-IRB	F-IRB	A-188	F-IRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks														
	Central governments														
	Institutions														
	Corporates	23		- 11	0	23	23		0	0	0		0	0	
	Corposites - Of Which: Specialised Lending														
	Corposites - Of Which: SME														
	Retail				0	0			0	0	0		0	0	
	Retail - Secured on real estate property														
FRANCE	Retail - Secured on real estate property - Of Which: SME														
TIONICE	Retail - Secured on real estate property - Of Which: non-			0		0		0	0	0	0	0	0	0	
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Equity														
	Securitisation														
	Other non-credit obligation assets														
	TOR TOTAL	23	0	11		23	23								

								Public guara	ntees - Actual						
								31/1	2/2022						
		Exposur	e values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3
	(min EUR, %)	A-IRB	F-IRB	A-198	FIRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks														1
	Central governments														
	Institutions														
	Corporates	40	٥	14	0	40	40			٥	0	0	0	0	
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail			0	0	0						0	0	0	
	Retail - Secured on real estate property														1
SWITZERLAND	Retail - Secured on real estate property - Of Which: SME														1
SWITZEREARD	Retail - Secured on real estate property - Of Which: non-			0	0	0	0	0	0			0	0	0	
	Retail - Qualifying Revolving														1
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Equity														
	Securitisation														
	Other non-credit obligation assets														
	TOR TOTAL	8		14		40	40			- 0	- 0			0	

EBA RANCORE

						COMMERZE									
								Public guara	ntees - Actual						
								31/1	2/2022						
		Exposur	e values	Risk exposi	ire amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for		Coverage Ratio - Stage 3
	(min EUR, %)			A-188		exposure	guaranteed	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks														
	Central governments														
	Institutions														
	Corporates	22	٥	7	0	- 11	- 11	0		21	21	0	0	- 6	30%
	Corposites - Of Which: Specialised Lending														
	Corposites - Of Which: SME														
	Retail		٥	0	0	0	0	0			٥	0	0		
	Retail - Secured on real estate property														
NETHERLANDS	Retail - Secured on real estate property - Of Which: SME														
THE THE HEAD	Retail - Secured on real estate property - Of Which: non-		٥	0	0	0	0	0			٥	0	0		
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Zouity														
	Securitisation														
	Other non-credit obligation assets					11	11			21	21				30%
	TOR TOTAL	22	0			11	- 11	•		21	21		0		30%

	İ							Public guara	ntees - Actual						
								31/1	2/2022						
		Exposur	e values	Risk exposi	are amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3
	(min EUR, %)		F-IRB	A-188		exposure	guaranteed	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks														
	Central governments														
	Institutions														
	Corporates	0		0	0	0	0	0	0			0	0	0	-
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail	0		0	0	0	0	0	0			0	0	0	-
	Retail - Secured on real estate property														
JAPAN	Retail - Secured on real estate property - Of Which: SME														
JAI AIN	Retail - Secured on real estate property - Of Which: non-	0		0	0	0	0	0	0			0	0	0	-
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Equity														
	Securitisation														
	Other non-credit obligation assets														
	TOR TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	-

								Public guara	intees - Actual						
								31/1	2/2022						
		Exposu	re values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for		Coverage Ratio - Stage 3
	(min ELIR, %)		F-IRB	A-088	F-IRB	exposure	which guaranteed amount	exposure	which guaranteed amount	exposure	which guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
	Central banks														
	Central governments														
	Institutions														
	Corporates	0			0					0	٥		0	0	
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail	٥			0					0	٥		0	0	
	Retail - Secured on real estate property														
SPAIN	Retail - Secured on real estate property - Of Which: SME														
31 ALIV	Retail - Secured on real estate property - Of Which: non-	0	0		0				0		0		0	0	
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Equity														
	Securitisation														
	Other non-credit obligation assets														
	TRETOTAL				0								0		

APPROPRIE												20	23 LU-	wide 3	COMMERZE	BANK Aktier	ngesellscha	ft	10-191	IND											
						31/1	2/2023									Public guarantees 31/1	- Baseline Sceni 2/2024	ırio								31/12	1/2025				
		Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks Central oovernments	0	amount		amount		amount	exposure	exposure	exposure			amount		amount		amount	exposure	exposure	exposure			amount		amount		amount	exposure	exposure	exposure	
	Institutions Corporates Corporate	1.22	29 22	6 26	5 9	83	37	1	3	44	53%	1.223	239	255	76	100	4	3 1	3	46	46%	1,223	246	236	64	116	47	1	3	48	41%
	Corporates - Of Which: SME	72	29 24	4 10	3 5	15	12	0	3	7	43%	734	251	93	40	21	1	4 (2		36%	743	257	7	32	26	16	0		8	33%
COMMERZBAI Aktiengesellsch																															
Aktierigeseisci	GIL Retail - Ouaffvino Revolvino Retail - Other Retail Retail - Other Retail - Other Ratal - Of Which: SME																														
	Rotal - Other Rotal - Of Which: non-SME Equity																														
	Securitiation Other non-credit obligation assets IRB TOTAL	2.16	51 1.81	0 18;	2 14	83	40		3	48	58.05%	2.184	1.831	151	117	92		, ,	2	56	53,85%	2.199	1.844	128	97	99	63			51	50.93%
			•	•	•		•						•	•		Public guarantees			•	•	•			•							
						31/1	2/2023										2/2024	ino								31/12	:/2025		\vdash		
		Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure
	(min BUR,		guaranteed amount	ехроиле	guaranteed amount	exposure	guaranteed amount	exposure	exposure	exposure	exposure	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	exposure	exposure	exposure Stage 3	exposure	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	exposure	exposure	exposure	exposure
	Central governments Institutions																														
	Corporates Corporates - Of Which: Socialised Lending Corporates - Of Which: 5945	1.15	55 229	6 25	9.	61	37	- 1	3	35	57%	1.151	239	247	76	78	-	3 1	3	30	47%	1.153	246	230	54	93	47	1		38	41%
	Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SM	72	28 24	4 10	3 50	15	12	۰	3	7	43%	733	251	93	40	21	- 1	4 (2		36%	742	257	- 8	32	26	16	0	- 2		33%
GERMANY	Rutail - Secured on real estate property - Of Which: nor		0	0 1	0 1				0	0		0		۰	۰	۰		0 0				٥				0		0			
	Retail - Qualifying Revolving Retail - Other Retail Bratail - Other Retail - Of Which: SME Bratail - Other Bratail - Of Which: smc.SMF																														
	Equity Security																														
	Other non-credit oblication assets IRB TOTAL	2,09	1,81	0 168	8 14	62	40		3	39	63%	2,117	1,830	136	117	70	,	, ,	2	40	57%	2,133	1,843	112	3 97	77	63		2	41	53%
																Public guarantees	ı - Baseline Sceni	ırio													
			Stage 1	1	Stage 2		2/2023 Stage 3			-			Stage 1		Stage 2	31/1	2/2024 Stage 3				1		Stage 1	1	Stage 2		1/2025 Stage 3				
		Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks Central oovernments	b)	amount		amount		amount	exposure	exposure	exposure			amount		amount		amount	exposure	exposure	exposure			amount		amount		amount	exposure	exposure	exposure	
	Institutions		0 1	0 0	0 0				0	0		0			0			0 0				0			0	0	0	0	- 0	0	
	Corcorates - Of Which: Socialised Lending Corcorates - Of Which: SME Bartel			0 4	0 4				0	0								0 (0							0					
POLAND	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: 596																														
	Retail - Secured on real estate property - Of Which: nor Retail - Qualifying Revolving Retail - Other Retail		0	0 0					0	0						0		0 0				0			0	0	0	0			
	Rotal - Other Rotal - Of Which: SME Rotal - Other Rotal - Of Which: non-SME Faulty																														
	Security Securitisation Other non-credit obligation assets																														
	IRB TOTAL		0 1	0 0	0 0	0					1- 1							0 0			l+	۰		1 .	0	0					
						31/1	2/2023									Public guarantees 31/1	- Baseline Sceni 2/2024	ırio								31/12	1/2025				
		Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for Stage 1 exposure	Stock of provisions for	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio -
	(min BUR,	exposure	guaranteed amount	exposure	which guaranteed amount	exposure	which guaranteed amount	Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	exposure, of which guaranteed amount	exposure	exposure, of which guaranteed amount	exposure	which guaranteed amount	provisions for Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	which guaranteed amount	exposure	which guaranteed amount	exposure	which guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks Central overnments Traditations																														
	Corporates Corporates - Of Which: Socialised Lending Corporates - Of Which: SME		0	0 0														0 0		-		٥	-					6	- 0		
	Betail		0 1	0 0	0 0		٥	0	0	0	-	0	0	0	0	0		0 0	0			0			0	0	6	6		0	
UNITED STAT	Retail - Ovalifying Bearlying		0 1	0 1	0 1		۰		0	0						۰		0 0	0			0			0	0	0	0	- 0		
	Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: on-SME																														
	Equity																												=		

EBA SURCEGAN SAMEONS												20	23 EU-v	vide S	COMMERZE	ANK Aktien	edit ris gesellschaf	t	D-19 I	RB											
						31/1	2/2023								<u> </u>	uosc guarantees 31/12		10				<u> </u>				31/1	1/2025				
		Spane 1	Stage 1 exposure, of	Stans 2	Stage 2 exposure, of which	Stane 3	Stage 3 exposure, of which	Stock of	Stock of	Stock of	Coverage Ratio - Stage 3	Stare 1	Stage 1 exposure, of which	Stane 2	Stage 2 exposure, of which	Stane 3	Stage 3 exposure, of	Stock of	Stock of	Stock of	Coverage Ratio	Stane 1	Stage 1 exposure, of	Stane 2	Stage 2 exposure, of	Stane 1	Stage 3 exposure, of	Stock of	Stock of provisions for	Stock of Co	werage Ratio -
	(min BUR, %)	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	which guaranteed	Stage 3 exposure	which guaranteed	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	which guaranteed	Stage 2 exposure	which guaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	overage Ratio - Stage 3 exposure
	Central banks Central covernments		annount.		annun.		amount						announc		ansons		amount						anson		anozne		announce.				
	Institutions Corporates		0 0		1 0				0	0	4%	0	6	1		0		0	0	0	4%			0	0	0	0	0	0	0	4%
	Corporates - Of Which: Soscialised Lending Corporates - Of Which: SME																														
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME																,						Ť					Ů	Ů		
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: non- Retail - Qualifying Revolving Retail - Other Retail		0 0		0 0		0	0	0	0		0	6	٥	0	0	Ğ	0	0	0		0	٥	٥	0	0	0	0	6	0	
	Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME																														
	Retail - Other Retail - Of Which: non-SME Equility																														
	Other non-resid oblination assets IRS TOTAL		1 0						0		4%	1	1								4%	1	- 1	•		0					4%
						31/1	2/2023									ublic guarantees 31/12	- Baseline Scena 2/2024	io								31/1	1/2025				
			Stage 1		Stage 2	T		Stock of	Stock of	Stock of	Coverage Ratio -		Stage 1		Stage 2		Stare 3	Stock of	Stock of	Stock of	Coverage Ratio -		Stage 1		Stage 2			Stock of	Stock of	Stock of Co	everage Ratio -
	(min BJR, %)	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	provisions for Stage 3	Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	sverage Ratio - Stage 3 exposure
	(min EUR, %)		amount		amount		amount	exposure	exposure	exposure			amount		amount		amount	exposure	exposare	exposure			amount		amount		amount	exposure	exposure	exposition	
	Institutions Corporatus		0 0		0 0					0								0						0		0				0 -	
	Corporates - Of Which: Specialised Landing Corporates - Of Which: SME																														
	Retail - Secured on real estate property		0 0				۰	٥	0	٥		٥		•	٥	۰	- '	0				٥	۰	٥	٥	0		۰		0 -	
ITALY	Rutal - Secured on real estate property - Of Which: SME Rutal - Secured on real estate property - Of Which: non- Rutal - Qualifying Revolving		0 0		0 0		0		0	0		0	0					0	0	0			٥	0	0	0	0		0	0 -	
	Ratal - Other Batal - Other Ratal - Of Which: SME																														
	Ratel - Other Ratel - Of Which: non-SME Persite																														
	Other non-credit obligation assets		+																												
	IRB TOTAL		0 0		0 0	0	0	0	0	0		0		0		0		0	0			0	0	0	0	0	0	0	0	0 -	
	IRS TOTAL		0 0		0	۰	•		0	0		۰	0	٥	۰	0		۰	0	0	-	0	۰	0	0		0	۰		0	
	IRB TOTAL		0 0			31/1:	2/2023	٥	0	0		٥	ő	٥	0	ublic guarantees		io 0	0	0				۰	0	31/1:	1/2025			0	
	ERB TOTAL	Same 1	Stage 1	Sparse 2	Stage 2 exposure, of			Stock of provisions for	Stock of rotaling for	Stock of recodings for	Coverage Ratio -	Same 1	Stage 1 exposure, of	State 2		31/12	2/2024		Stock of provisions for	Stock of growings for	Coverage Ratio	Steam 1	Stage 1 exposure, of	Sans 2	Stage 2 exposure, of			Stock of provisions for	Stock of provisions for	Stock of controls for Co	overage Ratio -
	SER TOTAL	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/1: Stage 3 exposure		Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed				Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guranteed	31/1: Stage 3 exposure		Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	merage Ratio - Stage 3 exposure
	Control (Santa Santa) (Santa Santa S	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranted amount	Stage 3		Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure		31/12 Stage 3	2/2024		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount			Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	rverage Ratio - Stage 3 exposure
	Central banks Central governments Institutes Corporates Corporates	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranted amount	Stage 3		Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure		31/12 Stage 3	2/2024		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Steps 2 exposure, of which guaranteed amount			Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	overage Ratio - Stage 3 exposure
	Central banks	Stage 1 exposure	Stage 1 exposure, of which guaranteed emount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3		Stock of provisions for Stage 1 exposure	Steck of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure		31/12 Stage 3	2/2024		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage I exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount			Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Skage 3 exposure	rverage Ratio - Stage 3 exposure 17%
	Central banks Central governments Institutions Cerporates: Of White: Specialised Landing Corporates: Of White: Specialised Landing Corporates: Of White: SPE	Stage 1 exposure	Stage 1 exposure, of whole amount amount 1 11 0 0	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3		Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure 20%	Stage 1 exposure	Stage 1 exposure, of which which guaranteed amount	Stage 2 exposure		31/12 Stage 3	2/2024		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	52age 1 exposure, of which guaranteed acrount	Stage 2 exposure	Stage 2 exposure, of which guranteed amount			Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	overage Ratio - Stage 3 exposure 17%
FRANCE	Central banks Central preservants Destification Corporates Of Minks Seculated Leading Retail - Securate and Assistance of Minks Seculated Leading Retail - Securate of Minks Seculated Leading Retail - Securate of Minks Seculated Leading	Stage 1 exposure	Stage a suppasses of expasses of expansion expan	Stage 2 exposure	Stage 2 exposure of states of sense of	Stage 3		Stock of provisions for Stage 1 exposure	Steck of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure 20%	Stage 1 exposure	Stage 1 exposure of watch guaranteed amount	Stage 2 exposure		31/12 Stage 3	2/2024		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Starge 1 exposure	Stage I sayosure, of which guiranteed amount	Stage 2 exposure	Stage 2 exposure, of which guranteed amount			Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	stage 3 Stage 3 exposure
FRANCE	Control personnents Compressor (Control personnents) Control personnents Control	Rage 1 exposure	Stage 1 exposure, of which which amount 11 0 0 0 0 0	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3		Stock of provisions for Stage 1 exposure	Steck of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure 20%	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure		31/12 Stage 3	2/2024		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stege 1 exposure	Stage I stroomers, of which guaranteed arrounts	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount			Stock of provisions for Stage 1 exposure	Stock of provisions for Stoge 2 exposure	Stock of provisions for Stage 3 exposure	overage Ratio - Stage 3 exposure
FRANCE	Control promotes Control promotes Control promotes Compress Of Mobile Specialist Leichig Corporate Compress Of Mobile Specialist Leichig Read Read Security Control Co	Stage 1 exposure	Stage 1 exposure, of exposure, of exposure, of exposure, of exposure, of exposure of expos	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3		Stock of provisions for Stage 1 exposure	Stock of provisions for Dage 2 expressive	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure - 20%	Stage 1 exposure	Stage 1 exposure, of which of which of announce of announce of announce of announce of announce of the other other of the other of the other o	Stage 2 exposure		31/12 Stage 3	2/2024		Stock of provisions for Stage 2 exposure	Stock of provision of provision of a exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 1 expended of expended of expended of expended amount.	Stage 2 exposure	Stage 2 expended of expended o			Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Corporations of Corpor	verage Ratio - Sage 3 exposure - 17%
FRANCE	Control personnents Compressor (Control personnents) Control personnents Control	Stage 1 exposure	Steps 1 exposure, of which guaranteed entounts 11 0 0 0 0	Steps 2 exposure	Stage 2 exposure, of which and amount of the control of the contro	Stage 3		2cck of provisions for Steps 1 exposure	Stock of provisions for Stage 2 exposure	2 20ck of producing for 2 2pg 3 exposure	Coverage Ratio - Says 3 exposure - 20%	Stage 1 exposure	Steps 1 exposure, of which add amount of the control of the contro	Stage 2 exposure		31/12 Stage 3	2/2024		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Slage 2 415/00/FR 15%	Starge 1 exposure	Dage 1 expend of the control of the	Stage 2 exposure	Steps 2 expens of which of which of the control of			Stock of provisions for Steps 1 exposure	Stock of provisions for Stage 2 exposure	O	nerape Rato. Stage 5 exposure 17%
FRANCE	Control personnents Compressor (Control personnents) Control personnents Control	Stage 1 exposure	Steps 1 exposure, of which services a servic	Steps 2 exposure	Steepe 2 exposure, of which which services a services of the s	Stage 3		Stock of process for Stock of	Stock of provisions for Stage 2 exposure	Stock of process of the process of t	Coverage Ratio Steps 3 exposure 20%	\$2 \$2 \$2 \$2 \$2 \$2 \$2 \$2 \$2 \$2 \$2 \$2 \$2 \$	O Disease 1 exponent of the control	Stage 2 exposure		31/12 Stage 3	2/2024		Stock of providence for Beege 1 exposure 0	Stock of provisions for Steps 3 exposure	Coverage Ratio Slage 3 41,500014 15%	Stage 1 exposure	Dage 1 expoure, of which which a month of a	Stage 2 exposure	Dega 2 exposur, of which and on the control of the			Stock of provisions for Steps 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provious for Corporates of a special series of a special series of the corporate o	wereps Ratio Stage 3 exposure 17%
FRANCE	Control personnents Compressor (Control personnents) Control personnents Control	Stage 1 exposure	Stage 1 of exposure of the stage of the stag	Steps 2 exposure	Steape 2 exposure, of which which parameted amount	Stage 3 exposure	Steps 3 exposure, of exposure, of exposure, of exposure, of exposure of exposu	Stock of protect for Steps 1 or S	Stock of provident for Bayes of Control of C	Stock of process of the process of t	Coverage Ratio Steps 3 exposure 20%	Stage 1 explosure	Steps 1 of september of septemb	Stage 2 exposure	Stage 2 exponence of guaranteed amount	31/132 Stage 3 exposure 1 1 0 0 0 ubic guarantees	1/2024 Stage 3 expecure, of which are a constant a cons	Stock of provisions for provisions for Stage 1 exposure	Stock of providuous for Bogo II account of the Committee	Stock of process of Separation Se	Coverage Ratio Steps 3 exposure 15%	Steps 1 exposure	Dage 1 expoure, of which which a month of a	Stage 2 exposure	Diagra 2 exposure, of which and an array of the array of	Stage 3 exposure	Steps 3 expels of expels o	Dock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of providings for Car Stock of providings for Car Stock of Car S	www.gol Public - Stage 3 explosure - 12%
FRANCE	Control personnents Compressor (Control personnents) Control personnents Control	2	######################################		guaranted amount amount of the control of the contr	Stage 3 explosure 0	Steps 3 explorer, de servicer ou de servicer ou de service	9	0	O O O O O O O O O O O O O O O O O O O	20%	20 0 0 22	emsunt	0 0	Stage 2 system of system o	31/13 Stage 3 exposure 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1/1024 Stage 3 expours, of which guranteed amount ()	Stock of provisions for Stopp 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0	18%	0	amount 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	5tage 3 exposure 1 1 0 0 0 0 31/L	Step 3 exposers of	0	0	0 0	17%
FRANCE	Committee Management (Committee Management (Stage 1 exposure 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	######################################	Steps 2 stypours	guaranted amount amount of the control of the contr	Stage 3 exposure	Steps 3 explorer, de servicer ou de servicer ou de service	9	0	O O O O O O O O O O O O O O O O O O O	20%	0 Stage 1 styceore 20 0 0 22 22 22 Stage 1 styceore	emsunt	Stage 2 exposure	Stage 2 system of system o	31/132 Stage 3 exposure 1 1 0 0 0 ubic guarantees	1/1024 Stage 3 expours, of which guranteed amount ()	Stock of provisions for Stopp 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0	18%	Steps 1 exposure 12 0 0 22 22	amount 0	0 Stage 2 exposure 0 0 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	Step 3 exposers of	0	0	0 0	17%
FRANCE	Control personnents Compressor (Control personnents) Control personnents Control	2	### 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		Steps 2 or switch which which or control of the con	Stage 3 explosure 0	Steps 3 explorer, de servicer ou de servicer ou de service	o o o o o o o o o o o o o o o o o o o	0	0 0 0	Coverage Ratio Steps 3 42 Johnse 20% 15% Coverage Ratio Steps 3 43 Johnse 43 Johnse Coverage Ratio 44 Johnse 45 Johnse 4	20 0 0 22	Stage 1 of separated of separat	0 0	Stage 2 exponence of guaranteed amount	31/13 Stage 3 exposure 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1/2024 Stage 3 expecure, of which are a constant a cons	Stock of provisions for Stops 1 exposure	0	Block of provisions for Stages 5 exponers O D Stages 5 exponers O O Stages 5 exponers O Stages 6 exponers Stages 7 exponers Stages 8 exponers Stages 8 exponers Stages 8 exponers Stages 8 exponers	Coverage Ratio Stage 3 44 parameter 13% 13% Coverage Ratio Stage 3 4 parameter	0	O Company of the comp	0	Company of southern of souther	5tage 3 exposure 1 1 0 0 0 0 31/L	Step 3 exposers of	200k of property of the proper	0	9 -	reverge Patio Stage 3 expenses 17% 16% 16% 16% 16% 16% 16% 16% 16% 16% 16
FRANCE	Committee Management (Committee Management (2	######################################		guaranted amount amount of the control of the contr	Stage 3 explosure 0	Steps 3 explorer, de servicer ou de servicer ou de service	9	0	O O O O O O O O O O O O O O O O O O O	20%	20 0 0 22	emsunt	0 0	Stage 2 system of system o	31/13 Stage 3 exposure 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1/1024 Stage 3 expours, of which guranteed amount ()	Stock of provisions for Stopp 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0	18%	0	amount 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	5tage 3 exposure 1 1 0 0 0 0 31/L	Step 3 exposers of	0	0	0 0	27%
FRANCE	Committee Commit	2	######################################		guaranted amount amount of the control of the contr	Stage 3 explosure 0	Steps 3 explorer, de servicer ou de servicer ou de service	9	0	O O O O O O O O O O O O O O O O O O O	20%	20 0 0 22	emsunt	0 0	Stage 2 system of system o	31/13 Stage 3 exposure 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1/1024 Stage 3 expours, of which guranteed amount ()	Stock of provisions for Stopp 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0	18%	0	amount 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	5tage 3 exposure 1 1 0 0 0 0 31/L	Step 3 exposers of	0	0	0 0	27%
	Control basis Control of the Contro	2	######################################		guaranted amount amount of the control of the contr	Stage 3 explosure 0	Steps 3 explorer, de servicer ou de servicer ou de service	9	0	O O O O O O O O O O O O O O O O O O O	20%	20 0 0 22	emsunt	0 0	Stage 2 system of system o	31/13 Stage 3 exposure 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1/1024 Stage 3 expours, of which guranteed amount ()	Stock of provisions for Stopp 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0	18%	0	amount 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	5tage 3 exposure 1 1 0 0 0 0 31/L	Step 3 exposers of	0	0	0 0	27%
FRANCE SWITZERLAND	Comment and Comment of March Street and Comment of March S	2	######################################		guaranted amount amount of the control of the contr	Stage 3 explosure 0	Steps 3 explorer, de servicer ou de servicer ou de service	9	0	O O O O O O O O O O O O O O O O O O O	20%	20 0 0 22	emsunt	0 0	Stage 2 system of system o	31/13 Stage 3 exposure 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1/1024 Stage 3 expours, of which guranteed amount ()	Stock of provisions for Stopp 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0	18%	0	amount 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	5tage 3 exposure 1 1 0 0 0 0 31/L	Step 3 exposers of	0	0	0 0	27%
	Comment and Comment of March Street and Comment of March S	2	######################################		guaranted amount amount of the control of the contr	Stage 3 explosure 0	Steps 3 explorer, de servicer ou de servicer ou de service	9	0	O O O O O O O O O O O O O O O O O O O	20%	20 0 0 22	emsunt	0 0	Stage 2 system of system o	31/13 Stage 3 exposure 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1/1024 Stage 3 expours, of which guranteed amount ()	Stock of provisions for Stopp 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0	18%	0	amount 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	5tage 3 exposure 1 1 0 0 0 0 31/L	Step 3 exposers of	0	0	0 0	27%
	Commentaries Control and Cont	2	######################################		guaranted amount amount of the control of the contr	Stage 3 explosure 0	Steps 3 explorer, de servicer ou de servicer ou de service	9	0	O O O O O O O O O O O O O O O O O O O	20%	20 0 0 22	emsunt	0 0	Stage 2 system of system o	31/13 Stage 3 exposure 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1/1024 Stage 3 expours, of which guranteed amount ()	Stock of provisions for Stopp 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0	18%	0	amount 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	5tage 3 exposure 1 1 0 0 0 0 31/L	Step 3 exposers of	0	0	0 0	27%
	Comment and Comment of March Street and Comment of March S	2	######################################		guaranted amount amount of the control of the contr	Stage 3 explosure 0	Steps 3 explorer, de servicer ou de servicer ou de service	9	0	O O O O O O O O O O O O O O O O O O O	20%	20 0 0 22	emsunt	0 0	Stage 2 system of system o	31/13 Stage 3 exposure 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1/1024 Stage 3 expours, of which guranteed amount ()	Stock of provisions for Stopp 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0	18%	0	amount 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	5tage 3 exposure 1 1 0 0 0 0 31/L	Step 3 exposers of	0	0	0 0	27%

EBA SAMONE												20	23 EU-		tress T				ID-19 I	RB											
						31/12	:/2023								COLLINETAL	Public guarantees	- Baseline Scena 2/2024	rio								31/1	2/2025				
	(min BJR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks Central covernments Institutions Corporates Corporates Corporates	10	0	1	0	21	0		0	9	43%	10	0	1	0	21	0		0	9	43%	9	0	1	0	22	0	0	0	1	42%
NETHERLANDS	Coronates - Of Which: SHE Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SHE Retail - Secured on and estate property - Of Which: con-	0	0	0	0	0	0		0	0	-	0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0	
	Retail - Ossafrion Resolvior Retail - Other Retail - Other Batail - Of Which: SME Batail - Other Batail - Of Which: SME Ratail - Other Batail - Of Which: non-SME Exists Services Annual - Other Batail - Of Which: non-SME																														
	Other non-credit obligation assets 188 TOTAL	6	۰	11	0	21	0	0	0	,	43%	0	0	11		21	0		0	,	43%	0	0	11	0	21	0	0		9	43%
																Public guarantees		rio													
			Stage 1 exposure, of		Stage 2 exposure, of		5tage 3 exposure, of	Stock of	Stock of	Stock of	Coverage Ratio -		Stage 1 exposure, of		Stage 2 exposure, of		2/2024 Stage 3 exposure, of	Stock of	Stock of	Stock of	Coverage Ratio -		Stage 1 exposure, of		Stage 2 exposure, of		2/2025 Stage 3 exposure, of	Stock of	Stock of	Stock of	Coverage Ratio -
	(min BJR, %)	Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure	exposure, of which guaranteed amount	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure	exposure, of which guaranteed amount	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure	exposure, of which guaranteed amount	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
	Central banks Central covernments Institutions																														
	Corporates Corporates - Of Which: Socialised Landino Corporates - Of Which: SME	0	٥		0			٥		٥	-	0	0			٥		0	0	0		٥			٥	0	0	0		٥	
JAPAN	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME		٥			0	٥		0	0		0	0				0	0	0	0				0	0	0	0	0	٥	٥	
JAFAIN	Rotal - Secured on real estate property - Of Which: non- Retail - Qualifying Revolving Betail - Other Betail	0	0			۰		0	0	0	-	0				۰				0		0			0	0			0	٥	
	Rotal - Other Rutal - Of Which: SME Rotal - Other Rotal - Of Which: non-SME Equity																														
	Securification Other non-credit obligation assets TER TOTAL								0																						
			-					•								Public guarantees	Passina from	-				-								-	
			Stage 1		Stage 2	31/12	:/2023 Stage 3						Stage 1		Sant 2		2/2024 Stage 3						Sans 1		Stage 2	31/1	2/2025 Stage 3				
	(min BJR, %)	Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure	exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure	exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure	exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central bunks Central covernments Institutions Convertes																														
	Corporates Corporates - Of Which: Socialised Lending Corporates - Of Which: SME		٥	0				٥		0			0	۰		0		0	0			0			0	0	0	0		٥	
SPAIN	Retail - Secured on real extets property - Of Which: SME - Secured on real estate property - Of Which: SME	0	0	0	0	0	۰	۰	0	0	4%	0	0	۰		٥	0		0		4%	٥	۰	0	0	0	0	0		0	4%
SPAIN	Retal - Oualifying Revolving Retal - Oualifying Revolving Retal - Other Retal		0			۰		0	0	0	-	0				۰				0					0	0			0	٥	
	Rotal - Other Rotal - Of Which: SME Rotal - Other Rotal - Of Which: non-SME Equity																														
	Security Securitisation Other non-credit obligation assets TRE TOTAL								_		46										-										
	This total										479				., .						476										476

															COMMERZE																
						31/12										Public guarantees 31/1:	/2024	lo								31/1	2/2025				
		Stage 1 exposure		Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1	Stage 1 exposure, of which	Stage 2 exposure	Stage 2 exposure, of which	Stage 3 exposure	Stage 3 exposure, of which	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	age Ratio - Rage 3 sposure
	(min BUR, % Control banks	6)	guaranteed amount	ефоние	guaranteed amount	esposare	guaranteed amount	exposure	exposure	exposure	exposure	exposure	guaranteed amount	esponere	guaranteed amount	exposure	guaranteed amount	exposure	exposure	exposure	exposure	esponen	guaranteed amount	ехрине	guaranteed amount	exposite	guaranteed amount	exposure	exposure	exposure	posure
	Central covernments Institutions Corporates	1.20	50 220	0 28	8 26	90	39	2	6	45	50%	1.150	224	306	85	122	48	1	7	49	40%	1.135	228	294	75	149	54	1	6	52	35%
	Correction - Of White-Specialized Levrices Correction - Of White: SME Retail	75	05 235	5 12	4 58	18	13	1	6	7	40%	701	239	119	40	28	17	0	7	9	33%	707	244	104	41	36	20	0	5	11	30%
COMMERZBANK Aktiengesellschaf	A But all - Secured on real estate reposety - Of Which: repo																														
<u>-</u>	Retail - Qualifying Revolutes Retail - Other Retail Retail - Other Retail - Of Which: SME																														
	Rutal - Other Ratal - Of Which: non-SME Equity Securitiesion																														
	Other non-credit oblication assets IRB TOTAL	2.14	41 1.795	5 198	156	87	52	1	6	49	56.32%	2.148	1.803	175	136	102	65	0	6	51	49.93%	2.158	1.812	154	117	115	75		4	53	46.12%
						31/12	1/2022									Public guarantees	- Adverse Scenari :/2024	lo								91/1	2/2025				
		Stane 1	Stage 1 exposure, of which guaranteed	Stane 2	Stage 2 exposure, of			Stock of	Stock of	Stock of	Coverage Ratio -	State 1	Stage 1 exposure, of	Stage 2 exposure	Stage 2 exposure, of	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of	Stock of	Stock of	Coverage Ratio -	Stane 1	Stage 1 exposure, of	Stans 2	Stage 2 exposure, of			Stock of	Stock of	Stock of Covers	age Ratio -
	(min BUR, %	Stage 1 exposure	which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	exposure	exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed amount	exposure	exposure, of which guaranteed amount	exposure	which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure	exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 ex	age Ratio - tage 3 sposure
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GERMANY	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SHE	Х	05 235	5 12	4 58	17	13	-	6		40%	700	239	119	49	28	17	0	7	9	33%	706	244	104	41	36	20	٥	5	11	30%
GERMANT	Rutal - Secured on real estate property - Of Which: SME Rutal - Secured on real estate property - Of Which: non- Retal - Outfilving Revolving Rutal - Other Rutal		0 0			0	۰	۰	0			0	0	•		۰	0	0	٥	0		۰			0				٥	0	
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							-					2,065	1,802			Public quarantees	- Adverse Scenari	lo .		42	52%	1,000									2001
			Stane 1		State 7	31/12						2005			States 2		/2024 Store 3			42		2000			Steps 2	31/1	2/2025 Stroe 3				-1.0
	(min ELSA, %	Stage 1 exposure	Stage 1		Stage 2 exposure, of which guaranteed	31/12		Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure		31/1:			Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/1 Stage 3 exposure	2/2025 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	age Ratio - Rage 3 sposure
	Control levels (not EU, 6) Control levels	Stage 1 exposure	Stane 1		State 7	31/12		Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio -				States 2	31/1:	/2024 Store 3		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio				Stage 2 exposure, of which guaranteed amount		Stage 3	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	age Ratio - Rage 3 sposure
	Central banks Central covernments Institutions Cerporates Corporates Corporates Corporates	Stage 1 exposure	Stane 1		State 7	31/12		Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio -				States 2	31/1:	/2024 Store 3		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio				Stage 2 exposure, of which guaranteed amount		Stage 3	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for 9 Stage 3 exposure	age Ratio - Rege 3 sposure
	Central Service Central Service Smithelines Connection - Of White: Secretard Landers Connection - Of White: Secretard Landers Connection - Of White: Secretard Landers Retail - Secured on real eating property	5)	Stane 1		State 7	31/12		Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio -				States 2	31/1:	/2024 Store 3		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio				Stage 2 exposure, of which guaranteed amount		Stage 3	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for 20 app 3 exposure	age Ratio - tage 3 sposure
POLAND	Control Journal Control Comments Co	5)	Stane 1		State 7	31/12		Stock of provisions for Stage 1 exposure	Stock of provisions for Shape 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio -				States 2	31/1:	/2024 Store 3		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio				Stage 2 exposure, of published provinced amount		Stage 3	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Steps 3 expecture control of the stock of the step step step step step step step ste	age Ratio - Rage 3 Exposure
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POLAND	Control leavies Control leavie	5)	Stane 1		State 7	31/12		Stock of provisions for Stage 1 exposure	Steck of provisions for Stage 2 exposure exposur	Stock of provisions for Stops's exposure	Coverage Ratio -				States 2	31/1:	/2024 Store 3		Stock of provisions for Stope 2 exposure	Stock of provisions for Steps 3 exposure	Coverage Ratio				Stepp 2 expends, of expends of guaranteed amount		Stage 3	Stock of provisions for Stock of provisions for Stock of stock of the	Stock of provisions for Stock of provisions for Stock of a stock of the stock of th	Speck of Converse of Converse of Converse of Steps 3 S	age Ratio - Rage 3 posure
POLAND	Control beard Control and Cont	5)	Stane 1		State 7	31/12		Stock of provinces for Stope 1	Stock of Stock of Providings for Stock of Stock	Stock of process for process for a superior story of superior stor	Coverage Ratio -				Sapp 2 exposur, of	31/1: Stage 3 exposure	58age 3 58age 3 68xpcsure, of which gueranteed a mount 0	Back of provisions for Stage 1 exposure 0	Stock of provisions for Stock of provisions for Stock of Control o	Stock of provisions for Stope of Control of	Coverage Ratio				Stage 2 existence of existence of purpose the control of purpose the control of 0		Stage 3	Stock of provisions for Stock of provisions for Stock of	Stock of provisions for Stock of adjustment of the stock of adjustment of the stock	Stack of provisions for Stage 3 stage	ape Ratio - Rape 3
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						31/12	/2023									Public guarantees 31/12	- Adverse Scenari :/2024	lo .								31/1	2/2025				
			Stage 1 exposure, of which		Stage 2 exposure, of which		Stage 3 exposure, of which	Stock of	Stock of	Stock of	Coverage Ratio -		Stage 1 exposure, of which		Stage 2 exposure, of which		Stage 3 exposure, of which guaranteed	Stock of	Stock of	Stock of	Coverage Ratio -	Parent.	Stage 1 exposure, of	from 3	Stage 2 exposure, of which		Stage 3 exposure, of which guaranteed	Stock of	Stock of	Stock of Co	werage Ratio -
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		Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for	Stock of provisions for	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	sverage Ratio - Stage 3 exposure
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	(rein EUR-Na)	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed			Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed				Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/1 Stage 3 exposure	2/2025 Stage 3 exposure, of which guarantee	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	overage Ratio - Stage 3 exposure
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FRANCE	Control banks Control of the Control	Stape 1 exposure	Stage 1 exposure, of which which which of the control of the contr	Steps 2 exposure exposure of the control of the con	Stage 2 exposure, of white the control of the contr			Stock of provisions for the stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure 0	Coverage Ratio - Stage 3 exposure - 120s	Stage 1 exposure	Stage 1 exposure, of which which a smouth of the same	Stage 2 exposure		31/12	/2024		Stock of provisions for Stages 2 exposure	Stock of provisions of appoint of	Coverage Ratio Steps 3 expensive 10%	Stage 1 exposure	Stage 1 exposure, of workers of guaranteed account 0	\$200 2 exposure 4 4 0 0	Stage 2 exposure, of which which which a more stage of the stage of th			Stock of proposition of the stock of proposition for stock of the stoc	Stock of provisions for Stage 2 exposure	Stock of protein for Co. Stock of protein for Co. Stock of exposure of the co. Stock of the	www.age.Ratio - Shape 3 exposure 150%
FRANCE	Control banks Control of the Control	Stage 1 supposure	Stops 1. stops and separate of which separate of separ	Steps 2 exposure	Stage 2 Stage			Speck of provisions for provisions for expressions for or provisions for or	Stock of provisions for Stage 2 exposure	Stock of provisions for a provisions for a provisions for a provisions for a provision of a prov	Coverage Ratio Stope 3 exposure 18%	Stage 1 exposure	Ocean 1 exposure, of which guaranteed smount	Stage 2 exposure		31/12	Stage 3 exposure, of which guaranteed arroynt 0		Stock of previous for Stage 2 exposure 0	Stock of provisions of provisions of exposure	Coverage Ratio 28age 3 exposure 1076	Stage 1 exposure 27 0	Stage 1 expoints of which guarantee and annual annu	Stage 2 expanses 4 4 0 0	Stage 2 or exposure, or exposur			Stock of protection for protection for support	previous for steps 2 exposure	Stock of provisions for Stopps 3 expens 3 expens 3 expens 4 expens 4 expens 4 expens 4 expens 5 expens	nerege Ratio- Dage 3 exposure
FRANCE	Control banks Control of the Control	Stage 1 exposure	anticus I	Steps 2 exposure	#mount 0 0 0 0 0 0 0 0 0		Stope 3 exposure, of which guaranteed amount 0	Stock of provisions for provisions for expressions for expressions for expressions for expressions for expressions of the expression of th	Stock of provisions for Stock of Stock	Stock of provisions for a subspace of a subs	Coverage Ratio - Stage 3 exposure - 18%		amount 0	Stage 2 exposure	Steps 2 or expression of the step of the s	Steps 3 exposure 2 2 2 0 0 0 0 0	58age 3 exposure, of which gurs anteed senount 0 0 - Adverse Sceneral	Stock of provisions for Stops 1 exposure	Stock of provisions for Stage 2 days	Stock of provisions of a deposition of a depos	Coverage Ratio 28age 3 exposure 1076	Stage 1 exposure 27 0	amount	0 0	antount 0	Stage 3 exposure	stage 3 exposure, which guaranteed amount	0 0 0	0	0 -	Sage 3 expesses 25%
FRANCE	Control banks Control of the Control	20 C	anticus I	0 0 1	#mount 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 0 0	Sapa 3 saparane, of which sparanes, of which sparanes, of which sparanes of amount amount of the same	O O O O O O O O O O O O O O O O O O O	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	19%	17 0 0 0 21	amount 0		Steps 2 or expression of the step of the s	31/13 Stage 3 exposure 2 2 0 0 Public guarantees	58age 3 exposure, of which gurs anteed senount 0 0 - Adverse Sceneral	Stock of provisions for Stope 1 deposits and Control of	0	0	15%	0 0	amount	0 0	antount 0	Stage 3 exposure	stage 3 exposure, which guaranteed amount	0 0 0	0	0 -	16%
FRANCE	Control banks Control of the Control	Steps 1	Steps 1 or service of the service of	Steps 2 exposure	Steps 2 exposes, of which protected amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Steps 3 exposure	Sapa 3 saparane, of which sparanes, of which sparanes, of which sparanes of amount amount of the same	O O O O O O O O O O O O O O O O O O O	0 0 0	0	Coverage Ratio - Sapp 3 exposure - 1876.	Stage 1 exposure 177	Sage 1 exposers of guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Sings 2 exposure		31/12 Stage 3 exposure 2 2 0 0 Public gourntees	Jage 3 Stage 3 Stage 3 Stage 3 Which had been separate of the	Stock of provisions for Stops 1 exposure	Block of provisions for Stage 2 expoters O Block of provisions for Stage 2 expoters O	Stock of provisions for Stope 3 exposure	Coverage Ratio Steps 3 exposure 16% 16% 13% Coverage Ratio Steps 3 exposure	Slegs 1 exposure 17 17 21 Slegs 1 exposure	Steps 1 exposure, of which and amount of the steps 1 Steps 1 Steps 2 Steps 2 Steps 3 Steps 3 Steps 3 Steps 4 Steps 4 Steps 5 Steps 6 Steps 7	0 0	Sage 2 exposure, of guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	Stage 3 expesses, which guaranteed amount	0 0 0	0	0 - 0 -	Steps 3 supposers 1503 1503 1303 reverage Ratio - Steps 3 supposers
FRANCE	Control shaded Commission Commiss	20 C	anticus I	0 0 1	#mount 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 0 0	Sapa 3 saparane, of which sparanes, of which sparanes, of which sparanes of amount amount of the same	O O O O O O O O O O O O O O O O O O O	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	19%	17 0 0 0 21	amount 0		Steps 2 or expression of the step of the s	31/13 Stage 3 exposure 2 2 0 0 Public guarantees	58age 3 exposure, of which gurs anteed senount 0 0 - Adverse Sceneral	Stock of provisions for Stope 1 deposits and Control of	0	0	15%	0 0	amount	0 0	antount 0	Stage 3 exposure	stage 3 exposure, which guaranteed amount	0 0 0	0	0 -	16%
FRANCE	Control shaded Commission Commiss	20 C	anticus I	0 0 1	#mount 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 0 0	Sapa 3 saparane, of which sparanes, of which sparanes, of which sparanes of amount amount of the same	O O O O O O O O O O O O O O O O O O O	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	19%	17 0 0 0 21	amount 0		Steps 2 or expression of the step of the s	31/13 Stage 3 exposure 2 2 0 0 Public guarantees	58age 3 exposure, of which gurs anteed senount 0 0 - Adverse Sceneral	Stock of provisions for Stope 1 deposits and Control of	0	0	15%	0 0	amount	0 0	antount 0	Stage 3 exposure	stage 3 exposure, which guaranteed amount	0 0 0	0	0 -	16%
FRANCE	Control selection and	20 C	anticus I	0 0 1	#mount 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 0 0	Sapa 3 saparane, of which sparanes, of which sparanes, of which sparanes of amount amount of the same	O O O O O O O O O O O O O O O O O O O	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	19%	17 0 0 0 21	amount 0		Steps 2 or expression of the step of the s	31/13 Stage 3 exposure 2 2 0 0 Public guarantees	58age 3 exposure, of which gurs anteed senount 0 0 - Adverse Sceneral	Stock of provisions for Stope 1 deposits and Control of	0	0	15%	0 0	amount	0 0	antount 0	Stage 3 exposure	stage 3 exposure, which guaranteed amount	0 0 0	0	0 -	16%
FRANCE SWITZERLAND	Control shaked Company Control	20 C	anticus I	0 0 1	#mount 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 0 0	Sapa 3 saparane, of which sparanes, of which sparanes, of which sparanes of amount amount of the same	O O O O O O O O O O O O O O O O O O O	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	19%	17 0 0 0 21	amount 0		Steps 2 or expression of the step of the s	31/13 Stage 3 exposure 2 2 0 0 Public guarantees	58age 3 exposure, of which gurs anteed senount 0 0 - Adverse Sceneral	Stock of provisions for Stope 1 deposits of the stope	0	0	15%	0 0	amount	0 0	antount 0	Stage 3 exposure	stage 3 exposure, which guaranteed amount	0 0 0	0	0 -	16%
	Control bashed Comments Commen	20 C	anticus I	0 0 1	#mount 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 0 0	Sapa 3 saparane, of which sparanes, of which sparanes, of which sparanes of amount amount of the saparanes o	O O O O O O O O O O O O O O O O O O O	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	19%	17 0 0 0 21	amount 0		Steps 2 or expression of the step of the s	31/13 Stage 3 exposure 2 2 0 0 Public guarantees	58age 3 exposure, of which gurs anteed senount 0 0 - Adverse Sceneral	Stock of provisions for Stope 1 deposits of the stope	0	0	15%	0 0	amount	0 0	antount 0	Stage 3 exposure	stage 3 exposure, which guaranteed amount	0 0 0	0	0 -	16%
	Control shaked Company Control	20 C	anticus I	0 0 1	#mount 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 0 0	Sapa 3 saparane, of which sparanes, of which sparanes, of which sparanes of amount amount of the saparanes o	O O O O O O O O O O O O O O O O O O O	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	19%	17 0 0 0 21	amount 0		Steps 2 or expression of the step of the s	31/13 Stage 3 exposure 2 2 0 0 Public guarantees	58age 3 exposure, of which gurs anteed senount 0 0 - Adverse Sceneral	Stock of provisions for Stope 1 deposits of the stope	0	0	15%	0 0	amount	0 0	antount 0	Stage 3 exposure	stage 3 exposure, which guaranteed amount	0 0 0	0	0 -	16%
	Control behalf Commission Co	20 C	anticus I	0 0 1	#mount 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 0 0	Sapa 3 saparane, of which sparanes, of which sparanes, of which sparanes of amount amount of the saparanes o	O O O O O O O O O O O O O O O O O O O	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	19%	17 0 0 0 21	amount 0		Steps 2 or expression of the step of the s	31/13 Stage 3 exposure 2 2 0 0 Public guarantees	58age 3 exposure, of which gurs anteed senount 0 0 - Adverse Sceneral	Stock of provisions for Stope 1 deposits of the stope	0	0	15%	0 0	amount	0 0	antount 0	Stage 3 exposure	stage 3 exposure, which guaranteed amount	0 0 0	0	0 -	16%
	Control behalf Commission Co	20 C	anticus I	0 0 1	#mount 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 0 0	Sapa 3 saparane, of which sparanes, of which sparanes, of which sparanes of amount amount of the saparanes o	O O O O O O O O O O O O O O O O O O O	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	19%	17 0 0 0 21	amount 0		Steps 2 or expression of the step of the s	31/13 Stage 3 exposure 2 2 0 0 Public guarantees	58age 3 exposure, of which gurs anteed senount 0 0 - Adverse Sceneral	Stock of provisions for Stope 1 deposits of the stope	0	0	15%	0 0	amount	0 0	antount 0	Stage 3 exposure	stage 3 exposure, which guaranteed amount	0 0 0	0	0 -	16%

АБЛЕНОВИТУ												20	23 EU-1		COMMERZE	BANK Aktier	gesellschaf	t	ID-19 I	KB											
						31/2	12/2023									Public guarantees	- Adverse Scenari 2/2024	lo .								31/1	:/2025				
	(min EUR,	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	overage Ratio - Stage 3 exposure
	Central banks Central covernments Institutions Cercorates Cercorates Cercorates		9 (1		21	1 0	0	0	,	43%		0	2		22	0	0	0	9	42%	1		2	0	22	0	0	0	9	42%
NETHERLAND	Retail - Qualifying Revolving		0 0		0			0	0	0		0	0	9		0	0	0	0	0				0	0	0	0	0	0	0 -	
	Retail - Other Retail Basil - Other Retail - Of Which: SME Basil - Other Retail - Of Which: one SME Equity Securities from Other non-codit obligation assets																														
	IER TOTAL		0							,	40%		·				- Adverse Scenari 2/2024	io .	•	,	43%			·						3	575
			Stage 1 exposure, of		Stage 2 exposure, of		12/2023 Stage 3 exposure, of	Stock of	Stock of	Stock of	Coverage Ratio -		Stage 1 exposure, of		Stage 2 exposure, of		Stage 3 exposure, of	Stock of	Stock of	Stock of	Coverage Ratio -		Stage 1 exposure, of		Stage 2 exposure, of		5tage 3 exposure, of	Stock of	Stock of	Stock of C	overage Ratio -
	(min EUR, 1	Stage 1 exposure	which guaranteed amount	Stage 2 exposure	which guaranteed amount	Stage 3 exposure	which guaranteed amount	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	which guaranteed amount	Stage 2 exposure	which guaranteed amount	Stage 3 exposure	which guaranteed amount	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	which guaranteed amount	Stage 2 exposure	which guaranteed amount	Stage 3 exposure	which guaranteed amount	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
	Central banks Central covernments Institutions																														
	Corporates Corporates - Of Whith: Socialised Lending Corporates - Of Whith: SHE		0 0	-		-			0	0	_		0	-			0	0	٥	0		-		0	0	0		0			
JAPAN	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: S91		0 0	-		-			0	0	_		0	-			0	0	٥	0		-		0	0	0		0			
JALAN	Ratel - Secured on real estate process - Of Which: ron Retail - Outlief Retail Retail - Other Retail		0 0	· ·	0	ŕ	0 0	٥	0	0		•		•		•	0	0	0	0	-	-		0	0	0	•	0		0 -	
	Butal - Other Butal - Of Which: SME Butal - Other Butal - Of Which: non-SME Equity																														
	Securitisation Other non-credit obligation assets ISB 170741		0 0				0 0	٥	0				0	0		0	0	0	0	0				0	0	0		0	0	0 -	
																Public guarantees	- Adverse Scenar	io													
			Stage 1		Stage 2	31/1	12/2023 Stage 3	Stock of	Stock of	Stock of			Stage 1		Stage 2	31/1	2/2024 Stage 3	Stock of	Stock of	Stock of			Stage 1		Stage 2		t/2025 Stage 3	Stock of	Stock of	Stock of _	
	(min BJR, 4	Stage 1 exposure 6)	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure	exposure, of which guaranteed amount	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure	exposure, of which guaranteed amount	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure	exposure, of which guaranteed amount	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	overage Ratio - Stage 3 exposure
	Central banks Central covernments Institutions																														
	Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME			•				۰	0	٥		0	6			•	0	0	0	- 6				0	0	0	0	0		0 -	
SPAIN	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SM		0 6	-	0	- 1	0 0	٥	0	0	4%	0	0		۰	0	0	0	0		4%		•	0	0	0	0	0		۰	4%
	Retail - Secured on real estate properly - Of Which: non Retail - Qualifying Revolving Retail - Other Retail		0 0	Í		Í		•	0	٥					•	۰	0	0	٥			-	•	0	0	0			· °		
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity																														
	Securitisation Other non-credit obligation assets IRR TOTAL																														

EBA BURGHAN BANKING AUTHORITY

2023 EU-wide Stress Test: Credit risk COVID-19 STA

							Bublic succes	ntees - Actual					
							31/1:						
					Stage 1 exposure, of which		Stage 2 exposure, of		Stage 3 exposure, of which	Stock of	Stock of	Stock of	Coverage Ratio
	(min ELR. %)	Exposure values	Risk exposure amounts	Stage 1 exposure	which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	which guaranteed	provisions for Stage 1 exposure	provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure
	Central banks Central governments												
	Public sector entities Multilateral Development Banks International Organisations												
	Institutions												
	Cornocatus of whole State	34 0	17 0	20 0	20 0	16 0	16 0	0 0		2	0	0	
COMMERZBANK	Retail of which: SPE	0	0	0	0	0	0	0	0	0	0	0	
Aktiengesellschaft	Secured for mortnanes on immerciable arrowers of which non-SME	0	0	0	0	0	0	0		0	0	0	
	Stems associated with particularly high risk Covered bonds												
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)												
	Equity Securitization												
	Other exposures Standardised Total	34	17	20	20	16	16			2			
	•						Public quara	ntees - Actual					
							31/1						
					Stage 1 exposure, of which		Stage 2		Stage 3	Stock of	Stock of	Stock of	Crearana Batin
	(min ELR. %)	Exposure values	Risk exposure amounts	Stage 1 exposure	which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio Stage 3 exposure
	Cantral hards				amount		*mount		amount	exposure	exposure	exposure	
	Central governments Recional governments or local authorities												
	Dublic sector entities Multilateral Development Sanks												
	International Organisations Institutions												
	Corporates of which: Off	34	17	20	20	16	16			2			-
GERMANY	Retail of which SME	0	ő			0	0			0		0	
GERMAN	Secured by mortosoes on immovable property of which non-SME		0			0	0			0			
	of which ron-SME. Items associated with particularly high risk Covered bonds						0						
	Claims on institutions and corporates with a ST credit assessment												
	Collection investments undertakings (CIII) Equity												
	Securitization Other emosures Standardised Total												
	Standardised Total	34	17	20	20	16	•						ŀ
								ntees - Actual					
					Stage 1		31/12	:/2022	Stage 3	Short of	Sout of	Stock of	
		Exposure values	Risk exposure	Stage 1 exposure	Stage 1 exposure, of which	Stage 2 exposure	31/12	:/2022	Stage 3 exposure, of which	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3
	Construct Soundary (point ELE, 76)	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	31/1		Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	31/12	:/2022	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure
	Central banks	Deposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	31/12	:/2022	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure
	Central banks Central governments	Deposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	31/12	:/2022	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure
	Central Annie Central Annie Central Annie Stenisch der Stenische Stenische Stenisch der Stenische Stenische Stenisch der Stenische Stenische Stellstung Deutsche Stenisch Stellstung Deutsche Stenisch Stellstung Deutsche Stenische Stellstung Deutsche Stenische Stellstung Deutsche Stenische Stenisc	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	31/12	:/2022	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	provisions for Stage 2	provisions for Stage 3	Coverage Ratio Stage 3 exposure
POLAND.	Central assertion Central assertion of the Cen	Exposure values 0 0 0	Risk exposure amounts	Stage 1 exposure	Stage I exposure, of which guaranteed	Stage 2 exposure	31/12	:/2022	Stage 3 expenses, of which guaranteed	Stock of provisions for Stage 1 exposure	provisions for Stage 2	provisions for Stage 3	Coverage Ratio Stage 3 exposure
POLAND	Contain basis Contain a commission of the contain an administration of the contain an administration of the contain an administration of the contain and administration of the contain and administration of the contain an administration of the contain and administration of the contain an administration of the contain administratio	Coposure values 0 0 0 0 0	Risk exposure amounts 0 0 0 0	Stage 1 exposure	Stage I separate of which guaranteed	Stage 2 exposure	31/12	:/2022	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	provisions for Stage 2	provisions for Stage 3	Coverage Ratio Stage 3 exposure
POLAND	Central lesses Central executions Control of American Palici sente central cen	Exposure values 0 0 0 0 0 0	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of white of guaranteed constants	Stage 2 exposure	31/12	:/2022	Stage 3 especies, of which guaranteed of the control of the contro	Stock of provisions for Stage 1 Garages and Garages	provisions for Stage 2	provisions for Stage 3	Coverage Ratio Stage 3 exposure
POLAND	Control basis Children commented Falch sear mitted Falch search	Exposure values 0 0 0 0 0 0 0	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	31/12	:/2022	Stage 3 especies, of which guaranteed of the control of the contro	Stock of provisions for Stage 1 Garages and Garages	provisions for Stage 2	provisions for Stage 3	Coverage Ratio Stage 3 exposure
POLAND	Central lesses Central executions Control of American Palici sente central cen	Corposure values 0 0 0 0 0 0	Risk exposure amounts	Stage 1 exposure	Stage 2 suppose of which guestied guestied	Stage 2 exposure	31/12	:/2022	Stage 3 aspeare, of which guaranteed of the control	Stock of provisions for Stage 1 exposure of Control of	provisions for Stage 2	provisions for Stage 3	Coverage Ratio Stage 3 exposure
POLAND	Chees Indian Control and Contr	Exposure values 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Risk exposure amounts 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 1 exposure	Steps 1 exposition of guaranteed guaranteed	0 0 0 0 0	31/1: Stage 2 exposure, of which are quaranteed quaranteed 0 0 0 0 0	:/2022	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2	provisions for Stage 3 exposure	
POLAND	Control bearing And control a	Caposara values 0 0 0 0 0 0 0 0 0 0	Elsk exposure amounts 0 0 0 0 0 0 0 0 0	Sorgil aspairs	Step 1 exposers, of which garranted 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure	31/12 Stage 2 exposure, of a stick, or a s		Steps 3 explorer, of explorer, of explorer, of explorer, of explorer, of explorer, or explorer,	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2	provisions for Stage 3	
POLAND	Chees Indian Control and Contr	Capation values 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Elsk exposure amounts 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Sogal approve	Step 1 supposer, of which guarantee guarantee 0 0 0 0 0 0	0 0 0 0 0	31/11 Steps 2 Steps 2 Steps 2 Steps 2 Steps 3 Steps 4	Stage 3 exposure Company of the com	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2	provisions for Stage 3 exposure	
POLAND	Chees Indian Control and Contr	Capatron values 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/11 Stopp 2	Stage 3 exposure 0 0 0 0 0 0 0 0 0 7 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	aposine apo	provision for State of State o	provision for States f	
POLAND	Cover below and an advantage of the cover of	Exposure values 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Eink exposure emounts 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	31/11 Stopp 2	Stage 3 exposure Company of the com	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	aposine apo	provisions for Stage 2 experies of the Stage 2 experie	provision for Stops 3 exposure and stops of the stop of the stops of the stops of the stops of the stops of the stop of the s	
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					Stage 1		31/1	2/2022	form 1			Stock of provisions for Stage 3 exposure	
		Exposure values	Risk exposure amounts	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for	Coverage Ra Stage 3 exposure
	(min EUR, %)		amounts	exposure	guaranteed	exposure	guaranteed	exposure	guaranteed	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks Central powersments												
	Deployed neveraments or local authorities Public sector entities												
	Multilateral Development Banks												
	International Grounisations Institutions												
	Corporates		0	0		0	0	0	0	0	0	0	
NITED KINGDOM	Retail		0	-		0		-					
NITED KINGDOM	Secured by mortosoes on immovable property	0	0	0		0	0	0	0	0	0	0	
	of which: non-SME Stems associated with particularly high risk	۰											-
	Covered bonds												
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	Other exocures Standardized Total												
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					Stage 1			2/2022	Stage 3				
			Risk exposure	Stage 1 exposure	exposure, of which	Stage 2 exposure	Stage 2 exposure, of which	Stage 3 exposure	exposure, of which	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage I
	(min EUR, %)	Exposure values	amounts	exposure	which guaranteed	exposure	which guaranteed	exposure	which guaranteed	Stage 1	Stage 2 exposure	Stage 3	Coverage I Stage exposs
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	of which: SME Retail	0	0			0	0		0	0	0	0	
	of which: SRC Secured by mortosous on immovable property	0	0	0	0	0	0	0	0	0	0	0	
	of which mod CMP	0	0	0		0	0	0	0	0	0	0	
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			Risk exposure	Stage 1	Stage 1 exposure, of	Stage 2	31/1 Shana 7	2/2022	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage R
	(min ELR, Yu)	Exposure values	Risk exposure	Stage 1 exposure		Stage 2 exposure	31/1		Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage R Stage : exposus
	Central bander	Deposure values	Risk exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	31/1: Stage 2 exposure, of which	2/2022	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage R Stage : exposu
	Central banks Central overnments Recipral covernments or local authorities	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	31/1: Stage 2 exposure, of which	2/2022	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage S Stage exposu
	Central banks Central powerpments	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	31/1: Stage 2 exposure, of which	2/2022	Stage 3 exposure, of which guaranteed exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage I Stage exposi
	Central banks Central overnments Recipral covernments or local authorities	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	31/1: Stage 2 exposure, of which	2/2022	Stage 3 exposure, of which government	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage 1 Stage exposi
	Central bank Central systematic Senioral convenients	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 sapasars, of which guaranteed	Stage 2 exposure	31/1: Stage 2 exposure, of which	2/2022	Stage 3 exposure, of which guaranteed secured	Stock of provisions for Stage 1 exposure	Stock of provisions for Stock of provisions for Stock of provisions for Stock of Sto	Stock of provisions for Stage 3 supposure	Coverage Stage exposi
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	(min EUR, %)	Exposure values	Risk exposure amounts	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
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	Enternational Organisations Entitutions												
	Corporates	0	0	0	0	0	0	0		0	٥		
	of which: SVE Retail	9 0	0	9 0		0	0 0		0	0	0 0	0	
NETHERLANDS	of which: 138* Secured by mortuspes on immovable property		0			0							
	of which non-SME		0	ě		ő	ő	- i		ő			
	Covered bonds												
	Claims on institutions and connectes with a ST credit assessment Collective investments undertakings (CIU)												
	Equity Securities tion												
	Other exposures												
	Standardised Total												
							Public guara						
			Risk exposure	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -
	(min ELR, %)	Exposure values	amounts	exposure	which guaranteed	exposure	which guaranteed amount	exposure	which guaranteed	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
	Central banks Central governments												
	Regional governments or local authorities Public sector entities												
	Midbletanal Decolorment Earlin												
	International Organisations Institutions												
	Corporates of which: SME	0	0	0		0	0			0	0		
JAPAN	Retail of which: SPE		0	0	0	0	0	0	0 0	0	0	0 0	
JAP AN	Secured by mortgages on immovable property	ő	0			0	0		0	0		0	
	of which: non-CAP Sterms associated with particularly high risk												-
	Covered bonds												
	Claims on institutions and coccorates with a ST credit assessment Collective investments undertakings (CIU)												
	Securitization												
	Other exposures Standardised Total		0			0							
	JAMES TO STATE OF THE STATE OF						Public guara						
					Stage 1		31/12 Stage 2	/2022	Stage 3	Stock of	Stock of	Stock of	
	(min ELR, %)	Exposure values	Risk exposure amounts	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks						***************************************		400.00				
	Central governments Replonal governments or local authorities												
	Onblic sector entities Multilateral Development Banks												
	International Organisations												
	Sentitutions Corporates	•											
	of which: SAC Datasil	0	0			0	0	-	0	0		0	
SPAIN	of which: SRE Secured by mortosces on immovable property	0	0			0	0	-	0	0		0	
	of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	
	Sterns associated with particularly high risk Covered bonds												
	Claims on institutions and corporates with a ST credit assessment Collection investments undertakings (CIII)												
	Equity												
	Securitization Other exposures												
	Standardised Total	0	0			0	0	0	0	0	0	0	-

Part															_	OFFICIENCED	ANK Aktien	quociocitai														
Part																,	ublic guarantees	- Baseline Scenar	rio													
Part							31/12/	/2023									31/12	:/2024									31/1	:/2025				
Part				Stage 1 exposure, of	D	Stage 2 exposure, of		Stage 3 exposure, of	Stock of	Stock of	Stock of	Coverage Ratio -		Stage 1 exposure, of		Stage 2 exposure, of	į	Stage 3 exposure, of	Stock of	Stock of	Stock of	Coverage Ratio -		Stage 1 exposure, of		Stage 2 exposure, of		Stage 3 exposure, of	Stock of	Stock of	Stock of	Coverage Ratio -
Part			exposure	which quaranteed	exposure	which ouaranteed	exposure	which	Stage 1	Stage 2	Stage 3	Stage 3 exposure	exposure	which guaranteed	exposure	which quarenteed	exposure	which guaranteed	Stage 1	Stage 2	Stage 3	Stage 3 exposure	exposure	which	exposure	which guaranteed	exposure	which oueranteed	Stage 1	Stage 2	Stage 3	Stage 3
Medical Medica		(min EUR, %) Central banks							exposure	exposure	exposure								exposure	exposure	exposure								exposure	exposure	exposure	
Medical Medica		Central governments Serional powersents or local authorities																														
Medical Medica		Public sector entities																														
Maria Mari		Multisteral Development Banks International Organisations																														
Maria Mari		Institutions Corporates	20	,	17	12					-	27 53%	18		12		7			0		21 92%	17		11	- 7		_			2	10 58%
Maria Mari	COMMEDZDANIK	Wildly Off																														
Part		of which: SME					Ů	,		۰							۰		,				۰	,						۰	,	
Part	Aktiengesellschaft	Served to mortness on immovable economy of which non-SVE	۰					۰	۰	0							0	•	-		•											
Part		Items associated with particularly high risk				1									_																	
Part		Claims on institutions and corporates with a ST credit assessment																														
Part		Courty																														
Part		Securitisation Other exposures																														
Part		Standardised Total	15	16	34	12	4			0		6.33%	20	17	- 11	9	- 6					6.25%	21	18		7			6 0			6,42%
Part																,	ublic guarantees	- Baseline Scenar	rio													
Part							31/12/	/2023									31/12	1/2024									31/1	1/2025				
Part				Stage 1 exposure, of		Stage 2 exposure, of		Stage 3 exposure, of	Stock of	Stock of	Stock of	Coverage Ratio -		Stage 1 exposure, of		Stage 2 exposure, of		Stage 3 exposure, of	Stock of	Stock of	Stock of	Coverage Ratio -		Stage 1 exposure, of		Stage 2 exposure, of		Stage 3 exposure, of	Stock of	Stock of	Stock of	Coverage Ratio -
Part		() == =>	exposure	which guaranteed	exposure	which guaranteed	exposure scade 3	which guaranteed	Stage 1	Stage 2	Stage 3	Stage 3 exposure	exposure stage 1	which guaranteed	exposure	which guaranteed	exposure	which guaranteed	Stage 1	Stage 2	Stage 3	Stage 3 exposure	exposure	which guaranteed	exposure	which guaranteed	exposure scage s	which guaranteed	Stage 1	Stage 2	Stage 3	Stage 3 exposure
Part		Central hanks		amount		arr.com)		amount	exposure	exposure	exposure			amount		amount		amount .	exposure	exposure	exposure			arrount .		answert .		amount)	exposure	exposure	exposure	
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FALSE STATES STA		Multilateral Development Banks International Organisations																														
FALSE STATES STA		Institutions	,		- "							27 5780	- 10		- 11				,		_	21.026	1		- 11					,	,	10 F8%
FALSE STATES STA		of which: SME			- "			,	,	Ü		2.24		1					,	Ü		22.57%	- "	,						Ů		19.30%
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Marian M		Secured by mortoaces on immovable property					0	0		0			0				0		-				0							0		
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Part		Standardised Total	15	16	34	4 12	4	0	0	0		6.33%	20	17	11	9	6	5		0	0	6.26%	21	18		7	7		6 0	0	0	6.42%
Part																,	ublic guarantees	- Baseline Scenar	rio													
FOLM 1																																
FOLM 1							31/12/	/2023																			31/1	1/2025				
FOLM 1				Stage 1 exposure, of		Stage 2 exposure, of	31/12/	/2023 Stage 3 exposure, of	Stock of	Stock of	Stock of	Coverage Ratio -		Stage 1 exposure, of	1	Stage 2 exposure, of			Stock of	Stock of	Stock of	Coverage Ratio -		Stage 1 exposure, of		Stage 2 exposure, of	31/1	5tage 3 exposure, of	Stock of	Stock of	Stock of	Coverage Ratio -
Property of the control of the con			Stage 1 exposure	Stage 1 exposure, of which	Stage 2 exposure	Stage 2 exposure, of which	Stage 3 exposure	/2023 Stage 3 exposure, of which	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1 exposure	Stage 1 exposure, of which	Stage 2 exposure	Stage 2 exposure, of which			Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1 exposure	Stage 1 exposure, of which	Stage 2 exposure	Stage 2 exposure, of which	Stage 3 exposure	Stage 3 exposure, of which	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3
Property of the control of the con		Sentral banks (min EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	/2023 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed			Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Property of the control of the con		Central banks Central Speciments Central Speciments	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	/2023 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed			Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Property of the control of the con		Control lambs Control consensates Radioal consensates to large substitutions Radioal consensates or large substitutions	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	/2023 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed			Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Property of the control of the con		Control Service Control Service Control Community Control Community Control Community Control Control Con	Stage 1 exposure	Stage 1 exposure, of which guranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12/ Stage 3 exposure	/2023 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed			Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
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The column The		Control Service Control Co	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 stage 3 exposure	/2023 Sings 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 supposure	Stock of provisions for 22age 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed			Stock of provisions for Stage 1 exposure	Stock of provisions for provisions for stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
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The column The	POLAND	Control house Control	Stage 1 exposure	Stage 1 exponent, of saled to	Stage 2 exposum	Stage 2 exposure, of which guaranteed	Stage 3 exposure	/2023 Stage 3	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed			Stock of provisions for Stops I exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guarantees	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposers, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 Stage	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 Exposure
The column The	POLAND	Control famile Control Contr	Stage 1 exposure	Stage 1 exposure, of which say gueranted contacts	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12/ Stage 3 exposure 0 0	Jones Stage 3 exposure, of subject to the subject t	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed ***********************************	Stage 2 exposure	Stage 2 exposure, of which gaussiched			Stock of provisions for Stops 1 exposurs	Stock of provisions for stage 2 exposure	Stock of provisions for Stage 5 expositive	Coverage Ratio - Stage 3 - suppressive	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposum, of which guaranteed	Stage 3 exposure	1/2025 Stage 3 exposure, of which guaranteed	Stock of poventions for single poventions for single poventions for single povention for single povention for the povent	Stock of provisions for Stage 2 exposure	Steck of provisions for Stape 3 Stape 5 Stape	Covenge Ratio Stage 3 exposure
The column The	POLAND	Contact leastle Contac	Stage 1 exposure	Stepp A exposure, of the which guaranteed executed of the step of	Stage 2 explains	Stage 2 esposure, of which guaranteed	Stage 3 exposure o o	(202) Stage 3 exposite of expo	Stock of provisions for 2 stock of provisions for 2 stock of 2 sto	Stock of provision for Stage 3 or spours	Stock of provisions for Stage 3 expansive expansive	Coverage Ratio - Stage 3 exposure	Stage 1 exposite	Stage 1 exposure, of which which guaranteed	Stage 2 exposure	Stage 2 exposure, of which gaussorhed			Stock of provisions for Stage 1 supposure	Stock of provisions for Stage 2 Stage 3 Stage	Stock of provisions for 2ega 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	//2025 Stage 3 exposure, of which guaranteed	Stock of pervisions for Single	Stock of provisions for Stage 2 supposers	Stock of provisions for Stape 3 exposure	Coverage Ratio Stage 3 exposure
The column The	POLAND	Control deaths Control	Stage 1 exposure	Stage 1 exposure of a exposure of a stage 1 which guaranteed of the stage 1 of th	Steps 2 exposure	Stage 2 exposure, of which guaranteed of the control of the contro	Stage 3 separate	(2023 Sape 3 Septiment of the control of the contro	Stock of provisions for Stope II september 1 september 1 september 2 of 0 of	Stock of previous for Chap 2 a sponsor	Rock of provisions for Days 3 expanse	Coverage Ratio - Stage 3 exposure	Stope 1 exposure	Stope I exposure, of which which guaranteed	Stage 2 expense	Stage 2 expessing, of which guaranteed			Stock of previous for previous for previous for previous for previous for the previous for	Dock of provincians for provincians for Stage 2 desposars of the Stage	Deck of provincian for provincian for 2000 a control of 2000 a con	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Dage I expours, of which which guaranteed	Stays 2 exposure	Stage 2 exposure, of which which guaranteed guaranteed	Stage 3 exposure	//2025 Stage 3 exposure, of which guaranteed	Stock of provisions or stock of provisions or Stage I sexposure	Stock of provision for Stock of Provision for Stock of Exposure Control of Con	Stock of provisions for functions functions for functions for func	Coverage Ratio Stage 3 exposure
Column C	POLAND	Control leads Contro	Stage 1 explanate	State 1 septement of the septement of th	Stage 2 expiration	Stope 2 exposure, of which which which constituted to the constituted of the constituted	0 q q	9 9	Stack of provisions for Steps 1. Rep 2. Rep	Speck of providing for Special Control of Special C	Deck of products for Zege 3 expenses of the product	Coverage Ratio - Stage 3 exposure exposure	Stage 1 exposure	Steps 1 expount, of which which purroised control of the control o	Sings 2 exponents or of the control	Stage 2 experience, of which guaranteed	Stage 3 exposure 0 0 0 https://doi.org/10.0000/10.000000000000000000000000000	stype 3 exposer, of which which guaranteed	Stock of provisions for Stage 1 exposure control of the stage 1 exposure	Storck of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Dock of provision for Steps 1 exposure Cape 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Dage I exposer, of white participation of the parti	Stept 2 expenses	Stage 2 exposure, of which which guaranteed 0 0 0 0	0		Stock of provisions for provisions for Stock of provisions for Stock of the Stock of	Stock of provision for Stock of provision for Stock of provision for Stock of Stock	Stock of provisions for 1 Stock of provisions for 1 Stock of 2 Sto	Coverage Ratio Stage 3 exposure
Column C	POLAND	Control duration Control of contr	Stope 1 exposure	9	9	0 0 0	0 0 0	9	9 9	9	9		0 0 0	9	9 9	\$ \$	Steps 3 exposure exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Step 3 exposer, of	5	0	0		9	9	0 0 0	0 0	0 0	\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	0 0 0	9	9	
Column C	POLAND	Control hands (minimum or manuscular control hands or minimum or	0 0	9	9	0 0 0	0 0 0	9	9 9	9	9		0 0 0	9	9 9	\$ \$	Steps 3 exposure exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Step 3 exposer, of	5	0	0		9	9	0 0 0	0 0	0 0	\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	0 0 0	9	9	
Marie And Profession	POLAND	Control bearings And	0 0	9	9	0 0 0	0 0 0	9	9 9	9	9		0 0 0	9	9 9	\$ \$	Steps 3 exposure exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Step 3 exposer, of	5	0	0		9	9	0 0 0	0	0 0	\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	0 0 0	9	9	
NITEO STATES Marked Marke	POLAND	Control bearings And	0 0	9	9	0 0 0	0 0 0	9	9 9	9	9		0 0 0	9	9 9	\$ \$	Steps 3 exposure exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Step 3 exposer, of	5	0	0		9	9	0 0 0	0	0 0	\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	0 0 0	9	9	
UNITED STATES UNITED	POLAND	Control bearings And	0 0	9	9	0 0 0	0 0 0	9	9 9	9	9		0 0 0	9	9 9	\$ \$	Steps 3 exposure exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Step 3 exposer, of	5	0	0		9	9	0 0 0	0	0 0	\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	0 0 0	9	9	
UNITED STATE UN	POLAND	Control bearings And	0 0	9	9	0 0 0	0 0 0	9	9 9	9	9		0 0 0	9	9 9	\$ \$	Steps 3 exposure exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Step 3 exposer, of	5	0	0		9	9	0 0 0	0	0 0	\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	0 0 0	9	9	
UNITED STATES ### 1	POLAND	Control bearings And	0 0	9	9	0 0 0	0 0 0	9	9 9	9	9		0 0 0	9	9 9	\$ \$	Steps 3 exposure exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Step 3 exposer, of	5	0	0		9	9	0 0 0	0	0 0	\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	0 0 0	9	9	
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Constructions of great second 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1		Control bearings And	0 0	9	9	0 0 0	0 0 0	9	9 9	9	9		0 0 0	9	9 9	\$ \$	Steps 3 exposure exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Step 3 exposer, of	5	0	0		9	9	0 0 0	0	0 0	\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	0 0 0	9	9	
		Control bearings And	0 0	9	9	0 0 0	0 0 0	9 9	9 9	9	9		0 0 0	9	9 9	\$ \$	Steps 3 exposure exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Step 3 exposer, of	5	0	0		9	9	0 0 0	0	0 0	\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	0 0 0	9	9	
		Control bearings And	0 0	9	9	0 0 0	0 0 0	9 9	9 9	9	9		0 0 0	9	9 9	\$ \$	Steps 3 exposure exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Step 3 exposer, of	5	0	0		9	9	0 0 0	0	0 0	4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4	0 0 0	9	9	
		Control bearings And	0 0	9	9	0 0 0	0 0 0	9 9	9 9	9	9		0 0 0	9	9 9	\$ \$	Steps 3 exposure exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Step 3 exposer, of	5	0	0		9	9	0 0 0	0	0 0	4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4	0 0 0	9	9	
		Control bearings And	0 0	9	9	0 0 0	0 0 0	9 9	9 9	9	9		0 0 0	9	9 9	\$ \$	Steps 3 exposure exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Step 3 exposer, of	5	0	0		9	9	0 0 0	0	0 0	4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4	0 0 0	9	9	
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	Sharder force Trial Sander force Trial Control banks (doi:10.7) Control banks (doi:10.7) Control banks (doi:10.7)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/1 Stage 3 exposure	2/2023 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure guar		31/12/2024		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed erround	Stage 2 exposure	Stage 2 exposure, of which guaranteed			Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure exp	ige Ratio - iege 3 possure
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	When determined Tried Secretarized Tried General hands: General hands: General hands: General hands:	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/1 Stage 3 exposure	2/2023 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposurs	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure guar		31/12/2024		Stock of provisions for Stage 2 exposure	Stock of provisions for Stops 3 exposure	Coverage Ratio - Stage J exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed annount	Stage 2 exposure	Stage 2 exposum, of which guaranteed			Stock of provisions for Stage a exposure	Stock of provisions for Stage 2 Stage	Stock of provisions for Stops 3 exposure exp	sge Ratio - age 3 possine
EDANCE	When all and a second s	Stage 1 exposure	Stage 1 exposure, of which guaranteed second	Stage 2 earposure	Stage 2 Stage 2 exposure, of which guaranteed	31/1 \$2.000 3 615/0100	2/2023 Stage 3 exposure, of which guaranteed	Stock of provisions for Stope I Stope	Stock of provisions for Stage 2 stage	Stock of provisions for Stage 3 superure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed assessed	Stage 2 expoteurs guar		31/12/2024		Stock of provisions for Stage 2 strongers	Stock of provisions for Stock of appositual stock of provisions for Stock of Stock o	Coverage Ratio - Stage 3 exposure	Stage 1 supposes	Stage 1 exposure, of which guaranteed executed	Stage 2 exposure	Stage 2 exposure, of which guaranteed			Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stop 2 Stop 2 Stop 2 Stop 3 Oct 10 Stop 2 Stop 3 Oct 10 Stop 3	ige Rutio - age 3 posure
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FRANCE	When statement and the statement of the	Stage 1 expanse	Stage 1 separated security of the security of	Stage 2 expiring	Stage 2 exposure, of gazzanteed exposure ex	31/1 Stage 3 exposure 0 0	2/2023 Steps 3 exposers, of work of the second of the seco	Stock of provisions for Dags 1 september 1 september 2	Stock of provisions for Stage 2 exposure	Dack of provision for Dags and April 1988 and April	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 1 Sta	Stage 2 waspined and a septiment of the		31/12/2024		Stock of provision for department of the provision for department of the provision of the p	Stock of provisions for Zapp 1 approximate 4	Coverage Ratio - Stage 2 exposure	Stage 1 exposure	Sage 1 expours, of which which guaranteed	Stage 2 exposure	Stage 2 exposers, of guaranteed guaranteed			Stock of property of the prope	Dock of products for appoint of the products for appoint of the products for appoint of the product of the prod	Step 3 Countries for Step 3 St	age Ratio - rage 3 posses
FRANCE	When indexes and the second of	Stage & exposure	Stage 1 Stage 1 expression, of expression	Stage 2 expense	Steps 2 esponsor, of grands of the control of the c	Stage 3 easystum	2/2023 Steps 3 exposers, of exp	Stock of provisions for Days 1. September 1.	Stock of provision for Days in Stock of provision for Days in Stypenson	Dack of provision for Dags 1 as appears a spinors of the provision for Dags 2 as appears of the provision for Dags 3 as appears of the provision for the pro	Coverage fields - Stage 3 of Stag	Stage 1 exposure	Garage I	State 2 State	ge 2 sure, of sich sich sich sich sich sich sich sich	31/2/2024 Supp 3	Stock of provisions for provisions for stops at an exposure of the stops at the stop at the stops at the stops at the stop at the	Stock of provisions for deposits on the provision of the	Stock of provisions for Page 1 exposus	Coverage Ratio	Stage 1 exposure	Sage 1 expours, of which which of the sage 1 expours, of sage 1 expour	Stept 2 explosure	Stage 2 exposers, of guaranteed guaranteed			Stock of popular in the popular in t	Dock of products for Step 2 depoints of the S	State of printing for State of	spe Ratio
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FRANCE	When all and a second s		0 0 0	3	2 0 0	\$20ge 3 exposure 0	Steps 3 exposure, of which guaranteed guaran	0 0 0	0 0	3 3		0 0		0 0 0	ge 2 une, of ich nheed 0 0 0 Publi	31/12/2024 Stopp 3 Suppo 3 Sup	Stock of provisions for Stops 1 supplement of Stops 2 supplement o		0		0	9	¢ ¢	0	Stage 3 exposure	Step 3 separate separ	0 0 0	0	0	
FRANCE	Miss and control of the second	Steps 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	3	Step 2 species of experience	\$20ge 3 exposure 0	expense of control of	0 0 0	0 0	3 3		Stage 1 or O	9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0	ge 2 une, of ich noned	31/12/2026 Stopp 3 Spep	Stock of provisions for Stope 1 supposers		0		0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	¢ ¢	Stage 2	Stage 3 exposure	Step 3 separate separ	0 0 0	0	Stock of Comments of Stock of Comments of Stock	
FRANCE	Control and Contro	Steps 1	0 0 0	3	2 0 0	\$20ge 3 exposure 0	Steps 3 exposure, of which guaranteed guaran	0 0 0	0 0	3 3		0 0		0 0 0	ge 2 une, of ich nheed 0 0 0 Publi	31/12/2024 Stopp 3 Suppo 3 Sup	Stock of provisions for Stops 1 supplement of Stops 2 supplement o		0		0	9	e e	0	Stage 3 exposure	Step 3 separate separ	0 0 0	0	0	
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E B) A EARCHS												20.	23 EU-	wide S	tress T COMMERZE	BANK Aktien	gesellschaf	t	10-19	SIA											
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	Central banks Central overnments Revined covernments as local authorities Public sector entities																														
	Multisteral Development Sanks International Organisations Institutions Corporates		0	0	0 0			0	0	0		0	0			0		0	0	0		0	0		0		0	0	0		
NETHERLANDS	of which 1945 Act of the Control of		0	0	0 0		0	0	0	0		0	0	4	0	0		0	0	0		0	0		0		0	0	0		
	Thomas associated with nativolatic blok risk Covered bonds Covered bonds Collective as institutions and composites with a ST codit assessment Collective investments undertakings (CIU)																														
	Society Securitisation Other exposures Standardised Total		0	0				0		0		0	0			0	0	0		0		0	0		0	0	0	0	0		
						31/1	2/2023									Public guarantees 31/1:	- Baseline Scenar 2/2024	to								31/1	2/2025				
	(min EX	Stage 1 exposure	Stage 1 exposure, o which guaranteed	Stage 2 exposure		Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks Central overnments Replaced overnments or local authorities Dublic sector entities		· · · · · · · · · · · · · · · · · · ·		amount		are Auril						*mount		around)		*******						erround		APACITÀ		American's				
	Multilational Disselvonment Bords Setern Blond Droumbattions Sastitutions Consorates of which SEE		0	0					0	0		0	0			0	۰		0	0	-	0	0		0	۰	0		0		
JAPAN	Retail of which: 985 Secured by mortoaces on immovable property of which mortosces		0	0			9	0	0	0		0	0			0	0	0	0	0		0	0		0	0	0	0	0	0 -	
	Items associated with ourticularly Noh risk Covered bonds Calens on institutions and corporates with a ST credit assessment Collective investments undertaktions (CEU) Eastly																														
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						31/1	2/2023									Public guarantees 31/1:	- Baseline Scenar 2/2024	to								31/1	2/2025				
	(min El	Stage 1 exposure	Stage 1 exposure, o which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks Central covernments Rectional covernments or local authorities Subtine worker positive Multiplicated Development Banks																														
	International Organisations Testitutions Certostates of which SME			0			4		0	0		0	0		۰					0		0	0		0		0	۰			
SPAIN	Retail of which DME Secured by mortuses on immovable property of which one DME Items associated with particularly Noh risk		0	0					0	0		0	0			0			0	0		0	0		0		6	0	0		
	Covered bonds Claims on institutions and corporates with a ST credit assessment following investments undertaktions (CIII) Butty Securitation																														
	Other regioners Standardised Total		0	0	0 0				0	0		0	0			0	0		0	0		0	0		0	0	0	0	0	9	

	-																														
						31/12	/2023								P	ublic guarantees -	/2024									31/1	2/2025				
			Stage 1		Stage 2		Stage 3	Stock of	Stock of	Stock of	Communication		Stage 1		Stage 2			Stock of	Stock of provisions for Stage 2 exposure	Stock of	C		Stage 1		Stage 2		Stage 3	Stock of	Stock of	Stock of	Communication
	(min EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	which quaranteed	Stage 3 exposure	which oueranteed	Stock of provisions for Stage 1 exposure	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure
	Central banks							exposure	exposure	exposure								exposure	exposure	exposure								exposure	exposure	exposure	
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COMMERZBANK	Windows 1985 Retail				۰	0							۰					۰				0	۰								
Aktiengesellschaft	of which SHI. Secured by mortness on immovable remedy.		0			0		0	0			0				0	0		0	0		0		0	0				0		
	of which non-SVE Terms associated with particularly high risk																														
	Covered bonds Colors on institutions and corporates with a ST credit assessment Collective investments undertakings (CIII)																														
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	Ī														P	ublic guarantees -	- Adverse Scenark	0													
						31/12	/2023									31/12	/2024										2/2025				
		Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	exposure, of which	Stock of provisions for Stage 1 exposure	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3 exposure
	(min EUR, %)	exposure	guaranteed	exposure	guaranteed amount	exposure	guaranteed	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	guaranteed	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	guaranteed	exposure	guaranteed amount	exposure	guaranteed	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
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						31/12	/2023									31/12	/2024									31/1	2/2025				
			Stage 1		Stage 2	31/12	/2023 Stage 3 exposure, of	Stock of	Stock of	Stock of	Coverage Ratio -		Stage 1		Stage 2			Stock of	Stock of	Stock of	Coverage Ratio -		Stage 1 exposure, of		Stage 2	31/1	2/2025 Stage 3 exposure, of	Stock of	Stock of	Stock of	Coversos Ratio -
	(min EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12 Stage 3 exposure	2023 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed			Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
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		(min EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
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2023 EU-wide Stress Test: Securitisations

		Actual		Baseline Scenario			Adverse Scenario	
	(mln EUR)	31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
	SEC-IRBA	11,222						
	SEC-SA	4,036						
Exposure values	SEC-ERBA	10,126						
	SEC-IAA	0						
	Total	25,384						
	SEC-IRBA	1,839	2,228	2,487	2,766	2,532	3,216	4,146
	SEC-SA	541	620	694	779	703	917	1,216
REA	SEC-ERBA	2,157	2,298	2,518	2,751	2,413	3,573	5,419
REA	SEC-IAA	0	0	0	0	0	0	0
	Additional risk exposure amounts	0	0	0	0	0	0	0
	Total	4,538	5,146	5,700	6,296	5,647	7,706	10,781
Impairments	Total banking book others than assessed at fair value		7	7	10	15	16	19



2023 EU-wide Stress Test: Risk exposure amounts

	Actual		Baseline scenario		ı	Adverse scenario	
(mln EUR)	31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
Risk exposure amount for credit risk	140,473	141,780	142,687	143,358	144,635	150,551	155,211
Risk exposure amount for securitisations and re-securitisations	4,538	5,146	5,700	6,296	5,647	7,706	10,781
Risk exposure amount other credit risk	135,935	136,633	136,987	137,061	138,988	142,845	144,431
Risk exposure amount for market risk	7,060	7,060	7,060	7,060	9,305	9,305	9,305
Risk exposure amount for operational risk	21,199	21,199	21,199	21,199	21,199	21,199	21,199
Other risk exposure amounts	0	174	397	544	-1,231	-1,256	-1,300
Total risk exposure amount	168,731	170,211	171,342	172,159	173,907	179,798	184,415
Total Risk exposure amount (transitional)	168,731	170,211	171,342	172,159	173,907	179,798	184,415
Total Risk exposure amount (fully loaded)	168,731	170,211	171,342	172,159	173,907	179,798	184,415



		IFRS 9 first implementation	Actual		Baseline Scenario			Adverse Scenario	
	(min EUR, %)	01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
A	OWN FUNDS		31,928	32,689	33,670	34,277	26,775	26,718	26,527
A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)		23,854	24,618	25,600	26,246	17,808	17,699	17,508
A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)		11,326	11,326	11,326	11,326	11,326	11,326	11,326
A.1.1.1	of which: CET1 instruments subscribed by Government		1,767	1,767	1,767	1,767	1,767	1,767	1,767
A.1.2	Retained earnings		15,710	16,235	17,436	18,572	12,817	12,879	13,124
A.1.3	Accumulated other comprehensive income		-649	-649	-649	-649	-2,112	-2,112	-2,112
A.1.3.1	Arising from full revaluation, cash flow hedge and liquidity reserves		-736	-736	-736	-736	-1,770	-1,770	-1,770
A.1.3.2	OCI Impact of defined benefit pension plans [gain or (-) loss]		87	87	87	87	-342	-342	-342
A.1.3.3	Other OCI contributions		0	0	0	0	0	0	0
A.1.4	Other Reserves		0	0	0	0	0	0	0
A.1.5	Funds for general banking risk		0	0	0	0	0	0	0
A.1.6	Minority interest given recognition in CET1 capital		574	578	590	589	600	630	647
A.1.7	Adjustments to CET1 due to prudential filters		-479	-479	-479	-479	-662	-662	-662
A.1.7.1	(-) Value adjustments due to the requirements for prudent valuation (AVA)		-432	-432	-432	-432	-662	-662	-662
A.1.7.2	Cash flow hedge reserve		117	117	117	117	164	164	164
A.1.7.3	Other adjustments		-164	-164	-164	-164	-164	-164	-164
A.1.8	(-) Intangible assets (including Goodwill)		-473	-542	-553	-456	-542	-553	-456
A.1.8.1	of which: Goodwill (-)		0	0	0	0	0	0	0
A.1.8.2	of which: Software assets (-)		-460	-529	-540	-443	-529	-540	-443
A.1.8.3	of which: Other intangible assets (-)		-13	-13	-13	-13	-13	-13	-13
A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs		-260	0	0	0	-1,345	-1,317	-1,236
A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses		-179	-109	-118	-40	0	0	0
A.1.11	(-) Defined benefit pension fund assets		-616	-616	-616	-616	-6	-6	-6
A.1.12	(-) Reciprocal cross holdings in CET1 Capital		0	0	0	0	0	0	0
A.1.13	(-) Excess deduction from AT1 items over AT1 Capital		0	0	0	0	0	0	0



			IFRS 9 first implementation	Actual	Baseline Scenario		Adverse Scenario			
		(min EUR, %)	01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1250% risk weight		-129	-129	-129	-129	-129	-129	-129
	A.1.14.1	of which: from securitisation positions (-)		-129	-129	-129	-129	-129	-129	-129
	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	0	0	0
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences		-505	-435	-346	-287	-1,624	-1,634	-1,652
	A.1.17	(-) CET1 instruments of financial sector entities where the institution has a significant investment		0	0	0	0	0	0	0
	A.1.18	(-) Amount exceeding the 17.65% threshold		0	0	0	0	0	0	0
OWN FUNDS	A.1.18A	(-) Insufficient coverage for non-performing exposures		-104	-200	-500	-1,223	-152	-361	-974
	A.1.18B	(-) Minimum value commitment shortfalls		0	0	0	0	0	0	0
	A.1.18C	(-) Other foreseeable tax charges		0	0	0	0	0	0	0
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 of Regulation (EU) No 575/2013		-134	-134	-134	-134	-134	-134	-134
	A.1.20	CET1 capital elements or deductions - other		-228	-228	-228	-228	-228	-228	-228
	A.1.21	Amount subject to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	A.1.21.1	Increase in IFRS 9 ECL provisions net of EL as of $01/01/2018$ compared to related IAS 39 figures as at $31/12/17$ ("static part")	0	0	0	0	0	0	0	0
	A.1.21.2	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at between 01/01/2018 and 31/12/2019 ("old dynamic part")		0	0	0	0	0	0	0
	A.1.21.3	Increase of CET1 capital due to the tax deductibility of the amounts above ("static part + old dynamic part")		0	0	0	0	0	0	0
	A.1.21.4	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at 01/01/2020 ("new dynamic part")		0	0	0	0	0	0	0
	A.1.21.4.1	Increase of CET1 capital due to the tax deductibility of the amounts above ("new dynamic part")		0	0	0	0	0	0	0
	A.1.22	Transitional adjustments		0	0	0	0	0	0	0
	A.1.22.1	Adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	A.1.22.1.1	From the increased IFRS 9 ECL provisions net of EL		0	0	0	0	0	0	0
	A.1.22.1.2	From the amount of DTAs that is deducted from CET1 capital		0	0	0	0	0	0	0
	A.1.22.2	Other transitional adjustments to CET1 Capital		0	0	0	0	0	0	0
	A.1.22.2.1	of which: due to DTAs that rely on future profitability and do not arise from temporary differences		0	0	0	0	0	0	0
	A.1.22.2.2	of which: due to DTAs that rely on future profitability and arise from temporary differences and CET1 instruments of financial sector entities where the institution has a significant investment		0	0	0	0	0	0	0



			IFRS 9 first implementation	Actual	Baseline Scenario		Adverse Scenario			
		(min EUR, %)	01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
	A.1.22.2.3	of which: due to unrealised gains and losses measured at fair value through other comprehensive income in view of COVID-19 pandemic		0	0	0	0	0	0	0
	A.1.22.2.4	of which: exemption from deduction of Equity Holdings in Insurance Companies from CET 1 Items		0	0	0	0	0	0	0
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)		3,219	3,220	3,223	3,223	3,225	3,231	3,235
	A.2.1	Additional Tier 1 Capital instruments		3,219	3,220	3,223	3,223	3,225	3,231	3,235
	A.2.2	(-) Excess deduction from T2 items over T2 capital		0	0	0	0	0	0	0
	A.2.3	Other Additional Tier 1 Capital components and deductions		0	0	0	0	0	0	0
	A.2.4	Additional Tier 1 transitional adjustments		0	0	0	0	0	0	0
	A.2.4.1	of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	А.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)		27,074	27,839	28,822	29,469	21,033	20,931	20,743
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)		4,854	4,851	4,847	4,808	5,741	5,787	5,784
	A.4.1	Tier 2 Capital instruments		4,820	4,816	4,813	4,808	4,837	4,846	4,848
	A.4.2	Other Tier 2 Capital components and deductions		0	0	0	0	870	907	936
	A.4.3	Tier 2 transitional adjustments		34	34	34	0	34	34	0
	A.4.3.1	of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	A.5	Grandfathered Additional Tier 1 Capital instruments eligible as Tier 2		0	0	0	0	0	0	0
	В	TOTAL RISK EXPOSURE AMOUNT		168,731	170,211	171,342	172,159	173,907	179,798	184,415
TOTAL RISK EXPOSURE AMOUNT	B.1	of which: Transitional adjustments included		0	0	0	0	0	0	0
	B.2	Adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	C.1	Common Equity Tier 1 Capital ratio		14.14%	14.46%	14.94%	15.25%	10.24%	9.84%	9.49%
CAPITAL RATIOS (%) Transitional period	C.2	Tier 1 Capital ratio		16.05%	16.36%	16.82%	17.12%	12.09%	11.64%	11.25%
	C.3	Total Capital ratio		18.92%	19.20%	19.65%	19.91%	15.40%	14.86%	14.38%
	D.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded)		23,854	24,618	25,600	26,246	17,808	17,699	17,508
Fully loaded CAPITAL	D.2	TIER 1 CAPITAL (fully loaded)		27,074	27,839	28,822	29,469	21,033	20,931	20,743
	D.3	TOTAL CAPITAL (fully loaded)		31,894	32,655	33,636	34,277	26,740	26,684	26,527



			IFRS 9 first implementation	Actual	Baseline Scenario			Adverse Scenario		
		(min EUR, %)	01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
	E.1	Common Equity Tier 1 Capital ratio		14.14%	14.46%	14.94%	15.25%	10.24%	9.84%	9.49%
CAPITAL RATIOS (%) Fully loaded	E.2	Tier 1 Capital ratio		16.05%	16.36%	16.82%	17.12%	12.09%	11.64%	11.25%
	E.3	Total Capital ratio		18.90%	19.18%	19.63%	19.91%	15.38%	14.84%	14.38%
	H.1	Total leverage ratio exposures (transitional)		547,702	547,702	547702	547702	547702	547702	547702
1	H.2	Total leverage ratio exposures (fully loaded)		547,702	547,702	547702	547702	547702	547702	547702
Leverage ratios (%)	H.3	Leverage ratio (transitional)		4.94%	5.08%	5.26%	5.38%	3.84%	3.82%	3.79%
	H.4	Leverage ratio (fully loaded)		4.94%	5.08%	5.26%	5.38%	3.84%	3.82%	3.79%
	P.1	Capital conservation buffer		2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
	P.2	Countercyclical capital buffer		0.10%	0.65%	0.65%	0.65%	0.65%	0.65%	0.65%
Transitional combined	P.3	O-SII buffer		1.25%	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%
buffer requirements (%)	P.4	G-SII buffer		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.5	Systemic risk buffer applied to exposures according to article 133 of CRD		0.00%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%
	P.6	Combined buffer		3.85%	4.55%	4.55%	4.55%	4.55%	4.55%	4.55%
	R.1	Pillar 2 capital requirement		2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
	R.1.1	of which: CET1		1.13%	1.13%	1.13%	1.13%	1.13%	1.13%	1.13%
	R.1.2	of which: AT1		0.38%	0.38%	0.38%	0.38%	0.38%	0.38%	0.38%
Pillar 2 (%)	R.2	Total SREP capital requirement (applicable requirement to be met at all times - including adverse scenario - according to EBA/GL/2018/03)		10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%
	R.2.1	of which: CET1		5.63%	5.63%	5.63%	5.63%	5.63%	5.63%	5.63%
	R.3	Overall capital requirement (applicable requirement under the baseline scenario according to EBA/GL/2018/03)		13.85%	14.55%	14.55%	14.55%	14.55%	14.55%	14.55%
	R.3.1	of which: CET1 (relevant input for maximum distributable amount calculation according to Art 141 CRD)		9.48%	10.18%	10.18%	10.18%	10.18%	10.18%	10.18%
	R.4	Leverage Ratio pillar 2 requirement		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	S.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded) - Restated as of 1st January 2023 after first application of IFRS-17		23,854						
Memorandum items	S.2	COMMON EQUITY TIER 1 CAPITAL (fully loaded) - With application of IFRS-17								
related to the application of IFRS-17 for banks with insurance subsidiaries or	S.3	TOTAL RISK EXPOSURE AMOUNT - Restated as of 1st January 2023 after first application of IFRS- 17		168,731						
participations	S.4	TOTAL RISK EXPOSURE AMOUNT - With application of IFRS-17								
	S.5	Common Equity Tier 1 Capital ratio (fully loaded) - With application of IFRS-17		14.14%	_	_	_	_		



2023 EU-wide Stress Test: P&L

	Actual	Baseline scenario			Adverse scenario		
(mln EUR)	31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
Net interest income	6,460	4,661	5,966	5,924	2,855	5,010	5,025
Interest income	10,305	78,186	70,207	69,452	101,508	91,890	97,772
Interest expense	-3,845	-73,526	-64,241	-63,529	-98,652	-86,880	-92,747
Dividend income	34	34	34	34	17	17	17
Net fee and commission income	3,489	3,413	3,407	3,391	2,329	2,587	2,831
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	81	651	651	651	353	488	488
Gains or losses on non-trading financial assets mandatorily at fair value through profit or loss by instrument and Gains or losses on financial assets and liabilities designated at fair value through profit or loss					-467		
Other operating income not listed above, net	-481	227	227	227	270	208	208
Total operating income, net	9,582	8,985	10,285	10,226	5,357	8,309	8,568
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-831	-465	-448	-533	-1,977	-1,181	-800
Other income and expenses not listed above, net	-6,750	-7,028	-6,869	-6,870	-7,453	-6,971	-7,320
Profit or (-) loss before tax from continuing operations	2,001	1,492	2,968	2,824	-4,073	157	449
Tax expenses or (-) income related to profit or loss from continuing operations Profit or (-) loss after tax from discontinued operations (disposed at cut-off date)	-611 0	-448	-890	-847	1,085	-47	-135
Profit or (-) loss for the year	1,390	1,044	2,077	1,977	-2,988	110	314
Amount of dividends paid and minority interests after MDA-related adjustments	523	519	877	840	-94	47	70
Attributable to owners of the parent net of estimated dividends	867	525	1,200	1,137	-2,893	63	244
Memo row: Impact of one-off adjustments		257	257	257	257	257	257
Total post-tax MDA-related adjustment		0	0	0	246	167	224
Memorandum item for banks with insurance subsidiaries or participations: Profit or (-) loss for the year - With application of IFRS-17							



2023 EU-wide Stress Test: Major capital measures and realised losses

(m	ln	Εl	JR'

Issuance of CET 1 Instruments 01 January to 31 March 2023	Impact on Common Equity Tier 1
Raising of capital instruments eligible as CET1 capital (+)	0
Repayment of CET1 capital, buybacks (-)	0
Conversion to CET1 of hybrid instruments (+)	0

Net issuance of Additional Tier 1 and Tier 2 Instruments 01 January to 31 March 2023	Impact on Additional Tier 1 and Tier 2
Net issuance of Additional Tier 1 and T2 Instruments with a trigger at or above bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0
Net issuance of Additional Tier 1 and T2 Instrument with a trigger below bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0

Realised losses 01 January to 31 March 2023	
Realised fines/litigation costs (net of provisions) (-)	0
Other material losses and provisions (-)	0