



## 2017 EU-wide Transparency Exercise

<b>Bank Name</b>	Commerzbank AG
<b>LEI Code</b>	851WYGNLUQLFZBSYGB56
<b>Country Code</b>	DE

## 2017 EU-wide Transparency Exercise

### Capital

Commerzbank AG

		(mín EUR, %)	As of 31/12/2016	As of 30/06/2017	COREP CODE	REGULATION
<b>OWN FUNDS Transitional period</b>	<b>A</b>	<b>OWN FUNDS</b>	<b>32,171</b>	<b>31,163</b>	C 01.00 (r010,d10)	Articles 4(118) and 72 of CRR
	<b>A.1</b>	<b>COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)</b>	<b>26,494</b>	<b>24,769</b>	C 01.00 (r020,d10)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	18,294	18,391	C 01.00 (r030,d10)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	11,008	10,690	C 01.00 (r130,d10)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	-783	-718	C 01.00 (r180,d10)	Articles 4(100), 36(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	-231	-230	C 01.00 (r200,d10)	Articles 4(117) and 24(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	C 01.00 (r210,d10)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	592	629	C 01.00 (r230,d10)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-628	-391	C 01.00 (r250,d10)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-2,702	-2,753	C 01.00 (r300,d10) + C 01.00 (r340,d10)	Articles 4(113), 36(1) point (b) and 37 of CRR, Articles 4(115), 36(1) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-494	-613	C 01.00 (r370,d10)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IIRB shortfall of credit risk adjustments to expected losses	-525	-760	C 01.00 (r380,d10)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-385	-388	C 01.00 (r390,d10)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	C 01.00 (r430,d10)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	C 01.00 (r440,d10)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-302	-244	C 01.00 (r450,d10) + C 01.00 (r460,d10) + C 01.00 (r470,d10) + C 01.00 (r471,d10) + C 01.00 (r472,d10)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point (k) (ii) and 379(3) of CRR; Articles 36(1) point (k) (iv) and 153(B) of CRR and Articles 36(1) point (k) (v) and 155(c) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	-301	-244	C 01.00 (r460,d10)	Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	C 01.00 (r480,d10)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	-277	-327	C 01.00 (r490,d10)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	C 01.00 (r500,d10)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	C 01.00 (r510,d10)	Article 48 of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	C 01.00 (r524,d10)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	C 01.00 (r529,d10)	-
	A.1.21	Transitional adjustments	2,828	1,482	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	C 01.00 (r220,d10)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	168	70	C 01.00 (r240,d10)	Articles 479 and 480 of CRR
A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	2,660	1,412	C 01.00 (r520,d10)	Articles 469 to 472, 478 and 481 of CRR	
<b>A.2</b>	<b>ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>0</b>	<b>408</b>	C 01.00 (r530,d10)	Article 61 of CRR	
A.2.1	Additional Tier 1 Capital instruments	0	0	C 01.00 (r540,d10) + C 01.00 (r670,d10)		
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	C 01.00 (r720,d10)		
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	C 01.00 (r690,d10) + C 01.00 (r700,d10) + C 01.00 (r710,d10) + C 01.00 (r740,d10) + C 01.00 (r744,d10) + C 01.00 (r748,d10)		
A.2.4	Additional Tier 1 transitional adjustments	0	408	C 01.00 (r660,d10) + C 01.00 (r680,d10) + C 01.00 (r730,d10)		
<b>A.3</b>	<b>TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>26,494</b>	<b>25,176</b>	C 01.00 (r015,d10)	Article 25 of CRR	
<b>A.4</b>	<b>TIER 2 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>5,677</b>	<b>5,987</b>	C 01.00 (r750,d10)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	5,691	5,978	C 01.00 (r760,d10) + C 01.00 (r890,d10)		
A.4.2	Other Tier 2 Capital components and deductions	0	0	C 01.00 (r910,d10) + C 01.00 (r920,d10) + C 01.00 (r930,d10) + C 01.00 (r940,d10) + C 01.00 (r950,d10) + C 01.00 (r970,d10) + C 01.00 (r974,d10) + C 01.00 (r978,d10)		
A.4.3	Tier 2 transitional adjustments	-14	9	C 01.00 (r880,d10) + C 01.00 (r900,d10) + C 01.00 (r960,d10)		
<b>OWN FUNDS REQUIREMENTS</b>	<b>B</b>	<b>TOTAL RISK EXPOSURE AMOUNT</b>	<b>190,527</b>	<b>178,818</b>	C 02.00 (r010,d10)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	326	198	C 05.01 (r010,d40)	
<b>CAPITAL RATIOS (%) Transitional period</b>	<b>C.1</b>	<b>COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)</b>	<b>13.91%</b>	<b>13.85%</b>	CA3 (1)	-
	<b>C.2</b>	<b>TIER 1 CAPITAL RATIO (transitional period)</b>	<b>13.91%</b>	<b>14.08%</b>	CA3 (3)	-
	<b>C.3</b>	<b>TOTAL CAPITAL RATIO (transitional period)</b>	<b>16.89%</b>	<b>17.43%</b>	CA3 (5)	-
<b>CET1 Capital Fully loaded</b>	<b>D</b>	<b>COMMON EQUITY TIER 1 CAPITAL (fully loaded)</b>	<b>23,666</b>	<b>23,286</b>	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13-A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3,0))]	-
<b>CET1 RATIO (%) Fully loaded<sup>1</sup></b>	<b>E</b>	<b>COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)</b>	<b>12.44%</b>	<b>13.04%</b>	[D.1]/[B-B.1]	-

<sup>(1)</sup> Fully loaded CET1 capital ratio estimation based on the formulae stated in column "COREP CODE"



## 2017 EU-wide Transparency Exercise

### Leverage ratio

Commerzbank AG

(mln EUR, %)		As of 31/12/2016	As of 30/06/2017	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	26,494	25,176	C 47.00 (r320,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	23,395	23,145	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	489,362	501,149	C 47.00 (r300,c010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	487,615	500,259	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	5.4%	5.0%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	4.8%	4.6%	C 47.00 (r330,c010)	



# 2017 EU-wide Transparency Exercise

## Risk exposure amounts

Commerzbank AG

(mln EUR)	As of 31/12/2016	as of 30/06/2017
Risk exposure amounts for credit risk	146,868	141,343
Risk exposure amount for securitisation and re-securitisations in the banking book	3,049	2,975
Risk exposure amount for contributions to the default fund of a CCP	164	162
Risk exposure amount Other credit risk	143,655	138,206
Risk exposure amount for position, foreign exchange and commodities (Market risk)	13,608	11,610
of which: Risk exposure amount for securitisation and re-securitisations in the trading book <sup>1</sup>	0	0
Risk exposure amount for Credit Valuation Adjustment	6,160	5,316
Risk exposure amount for operational risk	23,879	20,549
Other risk exposure amounts	12	0
<b>Total Risk Exposure Amount</b>	<b>190,527</b>	<b>178,818</b>

<sup>(1)</sup> May include hedges, which are not securitisation positions, as per Article 338.3 of CRR

## 2017 EU-wide Transparency Exercise

### P&L

Commerzbank AG

(mln EUR)	As of 31/12/2016	As of 30/06/2017
Interest income	9,110	4,274
Of which debt securities income	1,738	646
Of which loans and advances income	7,035	3,405
Interest expenses	4,650	2,389
(Of which deposits expenses)	2,567	1,172
(Of which debt securities issued expenses)	1,720	777
(Expenses on share capital repayable on demand)	0	0
Dividend income	159	70
Net Fee and commission income	3,204	1,659
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	332	49
Gains or (-) losses on financial assets and liabilities held for trading, net	834	865
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	-24	9
Gains or (-) losses from hedge accounting, net	-37	-89
Exchange differences [gain or (-) loss], net	44	-7
Net other operating income /(expenses)	40	3
<b>TOTAL OPERATING INCOME, NET</b>	<b>9,012</b>	<b>4,443</b>
(Administrative expenses)	6,542	3,293
(Depreciation)	546	287
(Provisions or (-) reversal of provisions)	3	787
(Commitments and guarantees given)	-42	-17
(Other provisions)	45	805
Of which pending legal issues and tax litigation <sup>1</sup>	1	
Of which restructuring <sup>1</sup>	121	
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	780	347
(Loans and receivables)	765	343
(Held to maturity investments, AFS assets and financial assets measured at cost)	16	4
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	647	7
(of which Goodwill)	592	0
Negative goodwill recognised in profit or loss	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	150	15
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	38	0
<b>PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS</b>	<b>683</b>	<b>-263</b>
<b>PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS</b>	<b>423</b>	<b>-331</b>
Profit or (-) loss after tax from discontinued operations	0	0
<b>PROFIT OR (-) LOSS FOR THE YEAR</b>	<b>423</b>	<b>-331</b>
Of which attributable to owners of the parent	321	-374

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



### 2017 EU-wide Transparency Exercise

#### Credit Risk - Standardised Approach

Commerzbank AG

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions
(mth EUR, %)									
Consolidated data	Central governments or central banks	49,182	54,128	257		50,367	55,184	237	
	Regional governments or local authorities	25,865	25,925	1,710		23,998	23,603	1,536	
	Public sector entities	10,609	10,427	323		6,519	6,308	300	
	Multilateral Development Banks	354	413	0		425	469	0	
	International Organisations	345	345	0		425	425	0	
	Institutions	5,950	5,707	631		6,340	6,173	960	
	Corporates	10,559	8,861	6,356		11,264	9,736	6,812	
	of which: SME	704	440	428		659	408	390	
	Retail	5,442	1,399	1,035		5,811	1,629	1,208	
	of which: SME	134	115	72		105	81	46	
	Secured by mortgages on immovable property	1,490	1,481	544		1,627	1,617	589	
	of which: SME	20	20	9		17	16	7	
	Exposures in default	579	374	541	173	508	307	443	171
	Items associated with particularly high risk	145	145	217		143	143	214	
	Covered bonds	101	101	20		92	92	18	
	Claims on institutions and corporates with a ST credit assessment	183	183	11		25	25	5	
	Collective investments undertakings (CIU)	2,942	2,942	1,026		2,766	2,766	903	
Equity	1,104	1,104	1,521		990	990	1,395		
Securitisation	5,651	5,247	1,378		4,696	4,361	1,172		
Other exposures	3,617	3,617	7,616		3,057	3,057	6,801		
<b>Standardised Total</b>	<b>124,117</b>	<b>122,398</b>	<b>23,187</b>	<b>539</b>	<b>118,652</b>	<b>116,886</b>	<b>22,592</b>	<b>488</b>	

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

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mth EUR, %)									
GERMANY	Central governments or central banks	21,090	24,392	0		25,942	29,141	0	
	Regional governments or local authorities	16,360	16,086	1		15,089	14,847	1	
	Public sector entities	9,575	9,592	152		5,647	5,639	163	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	4,803	4,833	475		5,207	5,235	750	
	Corporates	2,694	2,263	2,257		2,930	2,470	2,406	
	of which: SME	77	53	50		109	85	76	
	Retail	4,480	626	456		4,631	674	491	
	of which: SME	124	113	71		94	79	45	
	Secured by mortgages on immovable property	202	199	86		174	172	74	
	of which: SME	20	20	9		16	16	7	
	Exposures in default	107	65	92	26	78	40	50	26
	Items associated with particularly high risk	127	127	191		122	122	183	
	Covered bonds	1	1	0		1	1	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	2,598	2,598	851		2,448	2,448	742	
Equity	615	615	946		605	605	924		
Securitisation									
Other exposures	3,382	3,382	7,070		2,800	2,800	6,196		
<b>Standardised Total<sup>2</sup></b>				<b>31</b>				<b>31</b>	

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

<sup>(2)</sup> Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mth EUR, %)									
POLAND	Central governments or central banks	8,553	8,587	11		7,903	7,937	11	
	Regional governments or local authorities	227	297	59		220	283	57	
	Public sector entities	29	11	6		30	9	5	
	Multilateral Development Banks	81	81	0		174	174	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	38	59	21		118	143	58	
	Corporates	2,417	1,553	1,543		2,628	1,807	1,797	
	of which: SME	521	367	360		443	301	296	
	Retail	401	358	268		568	507	380	
	of which: SME	7	0	0		8	0	0	
	Secured by mortgages on immovable property	1,282	1,276	456		1,451	1,444	515	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	158	46	57	97	160	42	56	101
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	60	60	62		62	62	64		
Securitisation									
Other exposures	133	133	318		139	139	325		
<b>Standardised Total<sup>2</sup></b>				<b>123</b>				<b>128</b>	

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

<sup>(2)</sup> Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mth EUR, %)									
UNITED KINGDOM	Central governments or central banks	688	799	0		2,644	2,844	0	
	Regional governments or local authorities	4,474	4,474	895		4,152	4,152	830	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	348	111	50		344	125	56	
	Corporates	3,701	3,615	1,206		4,027	3,943	1,197	
	of which: SME	90	5	2		91	7	4	
	Retail	4	0	0		4	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	1	1	2	0	1	1	2	0
	Items associated with particularly high risk	6	6	8		6	6	8	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	9	9	10		0	0	0	
Equity	6	6	6		6	6	6		
Securitisation									
Other exposures	37	37	93		46	46	114		
<b>Standardised Total<sup>2</sup></b>				<b>0</b>				<b>0</b>	

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

<sup>(2)</sup> Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

## 2017 EU-wide Transparency Exercise

### Credit Risk - Standardised Approach

Commerzbank AG

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(m EUR, %)									
UNITED STATES	Central governments or central banks	220	220	0		174	174	0	
	Regional governments or local authorities	1,999	1,999	462		1,673	1,673	400	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	57	57	12		51	51	6	
	Corporates	924	799	700		959	969	792	
	of which: SME	0	0	0		0	0	0	
	Retail	4	1	0		4	1	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	20	20	30	0	18	18	26	0
	Items associated with particularly high risk	6	6	9		6	6	9	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	183	183	11		25	25	5	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	130	130	130		98	98	98		
Securitisation									
Other exposures	0	0	0		0	0	0		
<b>Standardised Total<sup>2</sup></b>				0				0	

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

<sup>(2)</sup> Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(m EUR, %)									
SWITZERLAND	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	56	11		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	136	80	28		85	85	27	
	Corporates	0	0	0		1	1	1	
	of which: SME	0	0	0		0	0	0	
	Retail	19	1	1		20	1	1	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		1	1	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	69	69	69		68	68	68		
Securitisation									
Other exposures	0	0	0		0	0	0		
<b>Standardised Total<sup>2</sup></b>				0				0	

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

<sup>(2)</sup> Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(m EUR, %)									
ITALY	Central governments or central banks	9,122	9,141	103		8,507	8,523	94	
	Regional governments or local authorities	407	425	102		418	409	110	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	39	8	8		6	6	6	
	of which: SME	0	0	0		0	0	0	
	Retail	1	0	0		1	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	1	1	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	235	235	353	0	203	203	305	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	5	5	5		5	5	5		
Securitisation									
Other exposures	0	0	0		0	0	0		
<b>Standardised Total<sup>2</sup></b>				0				0	

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

<sup>(2)</sup> Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(m EUR, %)									
FRANCE	Central governments or central banks	522	669	0		0	130	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	801	801	160		640	640	128	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	467	467	12		433	433	14	
	Corporates	115	115	45		40	40	24	
	of which: SME	0	0	0		1	1	1	
	Retail	4	0	0		4	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	2	0	1	0	2	0	0	0
	Items associated with particularly high risk	0	0	0		2	2	3	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	50	50	28		50	50	28		
Equity	2	2	2		0	0	0		
Securitisation									
Other exposures	9	9	9		8	8	8		
<b>Standardised Total<sup>2</sup></b>				0				0	

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

<sup>(2)</sup> Total value adjustments and provisions per country of counterparty does not include Securitisation exposures



## 2017 EU-wide Transparency Exercise

### Credit Risk - Standardised Approach

Commerzbank AG

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(m€ EUR, %)									
JAPAN	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	146	146	73		140	140	70	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		1	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	1	1	1		1	1	1		
Securitisation									
Other exposures	0	0	0		0	0	0		
<b>Standardised Total<sup>2</sup></b>				<b>0</b>				<b>0</b>	

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

<sup>(2)</sup> Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(m€ EUR, %)									
NETHERLANDS	Central governments or central banks	2,015	2,203	0		206	336	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	64	39	39		31	31	31	
	of which: SME	0	0	0		0	0	0	
	Retail	2	0	0		2	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	1	1	1		1	1	1	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		1	1	1	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	1	1	1		1	1	2		
Securitisation									
Other exposures	0	0	0		0	0	0		
<b>Standardised Total<sup>2</sup></b>				<b>0</b>				<b>0</b>	

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

<sup>(2)</sup> Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(m€ EUR, %)									
SPAIN	Central governments or central banks	2,424	2,424	0		729	729	0	
	Regional governments or local authorities	1,414	1,414	36		1,137	1,137	33	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	2	0	0		2	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	100	100	20		90	90	18	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Securitisation									
Other exposures	0	0	0		0	0	0		
<b>Standardised Total<sup>2</sup></b>				<b>0</b>				<b>0</b>	

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

<sup>(2)</sup> Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

2017 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Commerzbank AG

		IRB Approach											
		As of 31/12/2016						As of 30/06/2017					
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions				
		(min EUR, %)	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	
Consolidated data	Central banks and central governments	22,258	2	22,622	5,546	0	4	34,303	1	34,742	5,297	0	11
	Institutions	56,745	142	50,794	21,392	58	162	51,612	187	45,803	18,541	25	123
	Corporates	218,525	5,470	144,179	75,889	2,416	3,014	215,532	4,743	137,876	71,324	1,827	2,684
	Corporates - Of Which: Specialised Lending	29,723	2,608	31,757	20,858	1,936	1,245	26,367	2,585	28,905	18,204	1,556	1,330
	Corporates - Of Which: SME	15,082	671	11,374	5,652	276	314	13,795	568	10,492	4,881	66	270
	Retail	122,088	1,453	109,649	16,198	1,088	796	127,422	1,466	116,041	16,669	1,078	819
	Retail - Secured on real estate property	65,669	557	65,629	6,456	700	208	67,984	535	67,948	5,991	645	208
	Retail - Secured on real estate property - Of Which: SME	11,142	49	1,123	295	91	21	1,149	52	1,132	292	91	23
	Retail - Secured on real estate property - Of Which: non-SME	64,527	508	64,506	6,171	609	188	66,835	482	66,817	5,699	555	185
	Retail - Qualifying Revolving	14,865	68	9,064	924	0	56	15,245	71	9,892	962	0	57
	Retail - Other Retail	41,553	826	34,951	8,818	388	532	44,193	860	38,200	9,716	422	554
	Retail - Other Retail - Of Which: SME	13,141	321	8,917	2,347	120	192	13,098	328	9,109	2,394	132	200
	Retail - Other Retail - Of Which: non-SME	28,412	507	26,039	6,471	268	340	31,095	532	29,091	7,322	300	354
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation	12,722	0	12,722	1,671	0	0	13,916	0	13,916	1,804	0	0	
Other non credit-obligation assets				2,820						4,955			
IRB Total				123,517						118,589			

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

		IRB Approach											
		As of 31/12/2016						As of 30/06/2017					
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions				
		(min EUR, %)	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	
GERMANY	Central banks and central governments	79	0	66	5	0	0	425	0	401	30	0	0
	Institutions	6,749	0	7,822	2,636	0	1	6,184	0	7,561	2,421	0	1
	Corporates	108,451	2,777	68,967	32,858	558	1,565	106,258	2,582	65,664	30,089	871	1,441
	Corporates - Of Which: Specialised Lending	15,316	1,325	15,242	8,657	481	662	14,814	1,263	14,383	8,345	637	695
	Corporates - Of Which: SME	11,000	443	8,181	3,264	24	186	10,221	419	7,651	3,009	20	187
	Retail	109,080	875	97,208	12,304	138	472	113,950	869	103,135	12,645	132	477
	Retail - Secured on real estate property	58,030	236	58,001	4,578	92	74	60,534	217	60,507	4,275	87	66
	Retail - Secured on real estate property - Of Which: SME	599	4	579	35	1	1	588	4	570	43	1	1
	Retail - Secured on real estate property - Of Which: non-SME	57,431	232	57,422	4,543	91	73	59,946	213	59,936	4,232	86	66
	Retail - Qualifying Revolving	14,646	68	8,958	918	0	55	15,032	71	9,773	954	0	57
	Retail - Other Retail	36,405	570	30,250	6,809	46	343	38,383	581	32,855	7,416	45	354
	Retail - Other Retail - Of Which: SME	11,245	219	7,148	1,703	12	114	10,920	219	7,070	1,649	10	116
	Retail - Other Retail - Of Which: non-SME	25,159	351	23,101	5,105	34	229	27,463	362	25,785	5,766	35	238
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation													
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/12/2016						As of 30/06/2017					
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions				
		(min EUR, %)	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	
POLAND	Central banks and central governments	84	0	82	48	0	0	54	0	52	31	0	0
	Institutions	715	7	681	273	58	0	629	2	574	197	25	0
	Corporates	9,606	340	7,475	5,521	303	191	10,134	324	7,805	5,598	165	200
	Corporates - Of Which: Specialised Lending	2,241	145	1,932	1,444	15	47	191	22	189	35	0	6
	Corporates - Of Which: SME	3,101	118	2,498	2,013	228	82	2,704	70	2,179	1,573	46	50
	Retail	11,141	558	10,796	3,727	945	315	11,510	580	11,124	3,845	942	325
	Retail - Secured on real estate property	6,762	314	6,751	1,815	605	133	6,526	311	6,519	1,663	556	141
	Retail - Secured on real estate property - Of Which: SME	533	46	534	248	90	20	550	48	551	249	90	22
	Retail - Secured on real estate property - Of Which: non-SME	6,228	268	6,217	1,567	515	113	5,976	263	5,969	1,414	466	118
	Retail - Qualifying Revolving	2	0	1	0	0	0	2	0	1	0	0	0
	Retail - Other Retail	4,378	244	4,044	1,912	340	182	4,982	269	4,613	2,182	386	195
	Retail - Other Retail - Of Which: SME	1,704	94	1,647	619	108	74	1,986	105	1,922	722	122	82
	Retail - Other Retail - Of Which: non-SME	2,674	150	2,397	1,292	232	108	2,996	163	2,691	1,460	264	113
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation													
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/12/2016						As of 30/06/2017					
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions				
		(min EUR, %)	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	
UNITED KINGDOM	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	5,662	54	5,508	1,828	0	1	4,675	61	4,502	1,303	0	1
	Corporates	13,881	13	12,138	7,613	1	28	14,258	7	12,083	7,021	0	13
	Corporates - Of Which: Specialised Lending	2,504	6	3,444	1,990	1	22	1,642	4	2,787	1,270	0	7
	Corporates - Of Which: SME	188	3	137	88	0	2	107	3	85	69	0	2
	Retail	135	1	125	10	0	1	132	1	124	8	1	1
	Retail - Secured on real estate property	86	0	86	5	0	0	86	0	86	4	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	86	0	86	5	0	0	86	0	86	4	0	0
	Retail - Qualifying Revolving	13	0	6	0	0	0	13	0	7	1	0	0
	Retail - Other Retail	36	1	33	5	0	0	33	1	30	4	0	0
	Retail - Other Retail - Of Which: SME	2	0	2	0	0	0	3	0	2	0	0	0
	Retail - Other Retail - Of Which: non-SME	33	1	32	4	0	0	30	1	29	3	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation													
Other non credit-obligation assets													
IRB Total													

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

2017 EU-wide Transparency Exercise

Credit Risk - IRB Approach  
Commerzbank AG

		IRB Approach									
		As of 31/12/2016					As of 30/06/2017				
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Of which: defaulted	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
UNITED STATES	(mbl EUR, %)										
	Central banks and central governments	1,872	0	1,870	0	0	3,906	0	3,904	0	0
	Institutions	4,224	8	4,019	1,262	0	4,299	7	4,072	1,278	0
	Corporates	17,386	321	10,255	5,158	22	16,128	36	9,527	5,951	20
	Corporates - Of Which: Specialised Lending	490	0	672	613	0	308	0	509	380	0
	Corporates - Of Which: SME	26	0	20	12	0	16	0	15	9	0
	Retail	155	1	136	14	0	158	1	140	11	0
	Retail - Secured on real estate property	79	0	79	6	0	82	1	82	4	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	79	0	79	6	0	82	1	82	4	0
	Retail - Qualifying Revolving	21	0	10	1	0	20	0	11	1	0
	Retail - Other Retail	55	0	47	8	0	56	0	48	7	0
	Retail - Other Retail - Of Which: SME	18	0	12	2	0	17	0	10	2	0
	Retail - Other Retail - Of Which: non-SME	37	0	35	6	0	39	0	37	5	0
	Equity	0	0	0	0	0	0	0	0	0	0
Securitisation											
Other non credit-obligation assets											
IRB Total											

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

		IRB Approach									
		As of 31/12/2016					As of 30/06/2017				
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Of which: defaulted	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
SWITZERLAND	(mbl EUR, %)										
	Central banks and central governments	3,276	0	3,275	46	0	9,482	0	9,482	119	0
	Institutions	2,796	0	2,785	423	0	2,575	0	2,565	298	0
	Corporates	7,728	2	4,159	1,715	0	7,911	1	4,414	1,706	0
	Corporates - Of Which: Specialised Lending	272	0	388	116	0	256	0	464	93	0
	Corporates - Of Which: SME	61	0	36	13	0	46	0	28	9	0
	Retail	443	2	413	46	1	472	1	446	52	1
	Retail - Secured on real estate property	233	1	233	21	1	250	0	249	18	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	233	1	233	21	1	250	0	249	18	0
	Retail - Qualifying Revolving	26	0	14	1	0	26	0	16	1	0
	Retail - Other Retail	183	1	167	24	1	196	1	182	33	0
	Retail - Other Retail - Of Which: SME	21	0	11	2	0	22	0	12	3	0
	Retail - Other Retail - Of Which: non-SME	162	1	156	22	1	174	1	170	30	0
	Equity	0	0	0	0	0	0	0	0	0	0
Securitisation											
Other non credit-obligation assets											
IRB Total											

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

		IRB Approach									
		As of 31/12/2016					As of 30/06/2017				
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Of which: defaulted	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
ITALY	(mbl EUR, %)										
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	1,695	0	1,629	1,828	0	1,551	0	1,502	1,484	0
	Corporates	2,952	50	2,016	1,431	0	2,871	281	1,854	1,101	150
	Corporates - Of Which: Specialised Lending	660	43	648	608	0	616	275	611	420	150
	Corporates - Of Which: SME	6	0	6	4	0	4	0	4	2	0
	Retail	41	0	36	2	0	38	0	34	2	0
	Retail - Secured on real estate property	17	0	17	1	0	16	0	16	1	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	17	0	17	1	0	16	0	16	1	0
	Retail - Qualifying Revolving	7	0	3	0	0	7	0	4	0	0
	Retail - Other Retail	17	0	16	1	0	16	0	14	1	0
	Retail - Other Retail - Of Which: SME	5	0	4	1	0	4	0	3	0	0
	Retail - Other Retail - Of Which: non-SME	12	0	12	1	0	11	0	11	1	0
	Equity	0	0	0	0	0	0	0	0	0	0
Securitisation											
Other non credit-obligation assets											
IRB Total											

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

		IRB Approach									
		As of 31/12/2016					As of 30/06/2017				
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Of which: defaulted	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
FRANCE	(mbl EUR, %)										
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	2,010	0	1,665	660	0	1,792	0	1,472	525	0
	Corporates	9,628	111	5,923	2,260	67	10,121	130	5,623	2,860	64
	Corporates - Of Which: Specialised Lending	729	87	891	544	67	827	110	740	381	64
	Corporates - Of Which: SME	15	0	14	5	0	13	0	12	2	0
	Retail	86	1	76	6	1	94	0	85	7	1
	Retail - Secured on real estate property	38	0	38	3	1	38	0	38	2	1
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	38	0	38	3	1	38	0	38	2	1
	Retail - Qualifying Revolving	14	0	8	0	0	14	0	8	1	0
	Retail - Other Retail	34	0	31	3	0	43	0	39	4	0
	Retail - Other Retail - Of Which: SME	4	0	2	1	0	6	0	4	1	0
	Retail - Other Retail - Of Which: non-SME	31	0	29	2	0	36	0	35	3	0
	Equity	0	0	0	0	0	0	0	0	0	0
Securitisation											
Other non credit-obligation assets											
IRB Total											

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

2017 EU-wide Transparency Exercise

Credit Risk - IRB Approach  
Commerzbank AG

		IRB Approach											
		As of 31/12/2016					As of 30/06/2017						
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions				
			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
JAPAN	Central banks and central governments	8,390	0	8,447	1,327	0	0	11,979	0	12,035	1,673	0	0
	Institutions	705	0	639	195	0	0	624	0	562	110	0	0
	Corporates	226	1	222	135	0	1	284	0	269	150	0	1
	Corporates - Of Which: Specialised Lending	0	0	21	4	0	0	0	0	21	4	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	11	1	8	1	0	0	11	0	8	1	0	0
	Retail - Secured on real estate property	3	0	3	0	0	0	3	0	3	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	3	0	3	0	0	0	3	0	3	0	0	0
	Retail - Qualifying Revolving	3	0	1	0	0	0	3	0	1	0	0	0
	Retail - Other Retail	5	0	3	1	0	0	5	0	3	0	0	0
	Retail - Other Retail - Of Which: SME	5	0	3	1	0	0	4	0	3	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	1	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total													

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

		IRB Approach											
		As of 31/12/2016					As of 30/06/2017						
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions				
			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
NETHERLANDS	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	1,112	0	1,100	347	0	0	709	0	683	217	0	0
	Corporates	6,429	119	4,181	2,185	48	49	5,768	73	3,745	1,930	41	44
	Corporates - Of Which: Specialised Lending	1,284	109	1,041	510	48	41	827	71	860	398	41	39
	Corporates - Of Which: SME	83	0	73	48	0	0	79	0	68	41	0	0
	Retail	89	1	79	10	0	0	94	2	83	8	0	0
	Retail - Secured on real estate property	52	0	52	5	0	0	59	0	59	5	0	0
	Retail - Secured on real estate property - Of Which: SME	3	0	3	1	0	0	4	0	4	1	0	0
	Retail - Secured on real estate property - Of Which: non-SME	50	0	50	5	0	0	55	0	55	4	0	0
	Retail - Qualifying Revolving	9	0	5	0	0	0	9	0	5	0	0	0
	Retail - Other Retail	27	1	22	5	0	0	26	1	19	3	0	0
	Retail - Other Retail - Of Which: SME	14	1	9	2	0	0	14	1	8	1	0	0
	Retail - Other Retail - Of Which: non-SME	14	0	13	2	0	0	12	0	12	2	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total													

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

		IRB Approach											
		As of 31/12/2016					As of 30/06/2017						
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions				
			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
SPAIN	Central banks and central governments	5	0	5	6	0	0	5	0	5	5	0	0
	Institutions	2,094	0	1,958	409	0	0	1,494	0	1,334	251	0	0
	Corporates	2,818	153	1,716	1,095	1	41	3,180	66	1,863	1,279	1	20
	Corporates - Of Which: Specialised Lending	299	1	286	300	1	3	281	1	313	372	1	3
	Corporates - Of Which: SME	61	16	61	47	0	8	36	0	36	35	0	0
	Retail	35	0	28	3	0	0	36	0	29	3	0	0
	Retail - Secured on real estate property	14	0	14	1	0	0	15	0	15	1	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	14	0	14	1	0	0	15	0	15	1	0	0
	Retail - Qualifying Revolving	8	0	4	0	0	0	8	0	4	0	0	0
	Retail - Other Retail	13	0	10	2	0	0	14	0	9	2	0	0
	Retail - Other Retail - Of Which: SME	4	0	2	1	0	0	4	0	2	1	0	0
	Retail - Other Retail - Of Which: non-SME	9	0	8	1	0	0	9	0	8	1	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total													

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

## 2017 EU-wide Transparency Exercise

### Sovereign Exposure

Commerzbank AG

(mln EUR)

Country / Region	As of 31/12/2016																	
	Financial assets: Carrying Amount			Memo: breakdown by accounting portfolio														
		of which: loans and advances	of which: debt securities	Held for trading <sup>1</sup>	of which: Loans and advances	of which: Debt securities	Designated at fair value through profit or loss <sup>2</sup>	of which: Loans and advances	of which: Debt securities	Available-for-sale <sup>3</sup>	of which: Loans and advances	of which: Debt securities	Loans and Receivables <sup>4</sup>	of which: Loans and advances	of which: Debt securities	Held-to-maturity investments	of which: Loans and advances	of which: Debt securities
<b>TOTAL - ALL COUNTRIES</b>	<b>65,115.8</b>	21,490.3	43,625.5	<b>1,884.8</b>	0.0	1,884.8	<b>3,548.5</b>	3,505.8	42.7	<b>24,487.6</b>	0.0	24,487.6	<b>35,052.4</b>	17,984.5	17,067.9	<b>0.0</b>	0.0	0.0
Austria	1,040.7	498.7	541.9															
Belgium	293.8	69.9	224.0															
Bulgaria	0.0	0.0	0.0															
Croatia	0.2	0.0	0.2															
Cyprus	0.0	0.0	0.0															
Czech Republic	280.2	0.0	280.2															
Denmark	0.0	0.0	0.0															
Estonia	6.9	6.9	0.0															
Finland	94.4	89.4	5.0															
France	887.4	72.8	814.5															
Germany	22,065.9	15,155.6	6,910.3															
Greece	0.0	0.0	0.0															
Hungary	329.4	13.2	316.2															
Ireland	441.8	0.0	441.8															
Italy	10,449.6	9.0	10,440.6															
Latvia	1.7	0.0	1.7															
Lithuania	77.4	0.0	77.4															
Luxembourg	2.4	0.0	2.4															
Malta	0.0	0.0	0.0															
Netherlands	857.5	412.6	445.0															
Poland	7,431.6	279.0	7,152.5															
Portugal	1,530.6	49.4	1,481.2															
Romania	19.3	16.9	2.4															
Slovakia	44.3	0.0	44.3															
Slovenia	2.3	0.0	2.3															
Spain	3,873.6	168.1	3,705.6															
Sweden	0.7	0.0	0.7															
United Kingdom	3,114.1	2,784.2	329.9															
Iceland	0.0	0.0	0.0															
Liechtenstein	0.0	0.0	0.0															
Norway	0.0	0.0	0.0															
Switzerland	1,590.4	1,258.1	332.3															
Australia	0.2	0.0	0.2															
Canada	1,979.1	0.0	1,979.1															
China	48.1	0.0	48.1															
Hong Kong	51.1	0.0	51.1															
Japan	713.2	0.0	713.2															
U.S.	5,732.3	109.3	5,623.0															
Other advanced economies non EEA	329.0	0.0	329.0															
Other Central and eastern Europe countries non EEA	6.5	5.2	1.3															
Middle East	146.0	134.4	11.6															
Latin America and the Caribbean	140.5	84.4	56.1															
Africa	8.7	8.6	0.1															
Others	1,515.1	264.7	1,250.5															

**Note:**

The information reported covers all exposures to "General governments" as defined in paragraph 41. (b) of Annex V of ITS on Supervisory reporting: "central governments, state or regional governments, and local governments, including administrative bodies and non-commercial undertakings, but excluding public companies and private companies held by these administrations that have a commercial activity (which shall be reported under "non-financial corporations"); social security funds; and international organisations, such as the European Community, the International Monetary Fund and the Bank for International Settlements.

**Regions:**

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

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

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

**Latin America:** Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela.

**Africa:** Algeria, Egypt, Morocco, South Africa and Tunisia.

<sup>(1)</sup> Includes "Trading financial assets" portfolio for banks reporting under GAAP

<sup>(2)</sup> Includes "Non-trading non-derivative financial assets measured at fair value through profit or loss" portfolio for banks reporting under GAAP

<sup>(3)</sup> Includes "Non-trading non-derivative financial assets measured at fair value to equity" portfolio for banks reporting under GAAP

<sup>(4)</sup> Includes "Non-trading debt instruments measured at a cost-based method" and "Other non-trading non-derivative financial assets" portfolio for banks reporting under GAAP

## 2017 EU-wide Transparency Exercise

### Sovereign Exposure

Commerzbank AG

(mln EUR)

Country / Region	As of 30/06/2017																	
	Financial assets: Carrying Amount			Memo: breakdown by accounting portfolio														
		of which: loans and advances	of which: debt securities	Held for trading <sup>1</sup>	of which: Loans and advances	of which: Debt securities	Designated at fair value through profit or loss <sup>2</sup>	of which: Loans and advances	of which: Debt securities	Available-for-sale <sup>3</sup>	of which: Loans and advances	of which: Debt securities	Loans and Receivables <sup>4</sup>	of which: Loans and advances	of which: Debt securities	Held-to-maturity investments	of which: Loans and advances	of which: Debt securities
<b>TOTAL - ALL COUNTRIES</b>	<b>57,112.1</b>	<b>17,924.3</b>	<b>39,187.8</b>	<b>3,121.5</b>	<b>0.0</b>	<b>3,121.5</b>	<b>795.3</b>	<b>754.4</b>	<b>40.9</b>	<b>20,258.3</b>	<b>0.0</b>	<b>20,258.3</b>	<b>32,067.3</b>	<b>17,169.9</b>	<b>14,897.4</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
Austria	725.1	472.8	312.3															
Belgium	281.0	5.9	274.1															
Bulgaria	0.1	0.0	0.1															
Croatia	13.5	0.0	13.5															
Cyprus	0.0	0.0	0.0															
Czech Republic	276.2	0.0	276.2															
Denmark	0.0	0.0	0.0															
Estonia	6.9	6.9	0.0															
Finland	93.9	86.3	7.6															
France	822.0	63.3	758.7															
Germany	17,925.5	12,112.2	5,813.3															
Greece	0.0	0.0	0.0															
Hungary	183.8	0.0	183.8															
Ireland	263.1	0.0	263.1															
Italy	9,991.2	9.0	9,982.2															
Latvia	4.5	0.0	4.5															
Lithuania	80.5	0.0	80.5															
Luxembourg	0.8	0.0	0.8															
Malta	0.0	0.0	0.0															
Netherlands	608.6	358.1	250.6															
Poland	8,481.2	256.2	8,225.0															
Portugal	1,484.7	46.4	1,438.3															
Romania	18.4	12.6	5.7															
Slovakia	5.4	0.0	5.4															
Slovenia	13.1	0.0	13.1															
Spain	1,886.0	159.9	1,726.1															
Sweden	0.0	0.0	0.0															
United Kingdom	2,768.9	2,460.2	308.7															
Iceland	0.0	0.0	0.0															
Liechtenstein	0.0	0.0	0.0															
Norway	0.1	0.0	0.1															
Switzerland	1,592.3	1,270.7	321.6															
Australia	0.1	0.0	0.1															
Canada	1,787.5	0.0	1,787.5															
China	27.0	0.0	27.0															
Hong Kong	196.8	0.0	196.8															
Japan	688.4	0.0	688.4															
U.S.	4,954.1	86.9	4,867.2															
Other advanced economies non EEA	352.3	0.1	352.2															
Other Central and eastern Europe countries non EEA	7.3	4.3	3.0															
Middle East	147.4	140.1	7.3															
Latin America and the Caribbean	98.0	69.1	28.9															
Africa	4.4	4.3	0.1															
Others	1,262.1	297.9	964.3															

**Note:**

The information reported covers all exposures to "General governments" as defined in paragraph 41. (b) of Annex V of ITS on Supervisory reporting: "central governments, state or regional governments, and local governments, including administrative bodies and non-commercial undertakings, but excluding public companies and private companies held by these administrations that have a commercial activity (which shall be reported under "non-financial corporations"); social security funds; and international organisations, such as the European Community, the International Monetary Fund and the Bank for International Settlements.

**Regions:**

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

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

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

**Latin America:** Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela.

**Africa:** Algeria, Egypt, Morocco, South Africa and Tunisia.

<sup>(1)</sup> Includes "Trading financial assets" portfolio for banks reporting under GAAP

<sup>(2)</sup> Includes "Non-trading non-derivative financial assets measured at fair value through profit or loss" portfolio for banks reporting under GAAP

<sup>(3)</sup> Includes "Non-trading non-derivative financial assets measured at fair value to equity" portfolio for banks reporting under GAAP

<sup>(4)</sup> Includes "Non-trading debt instruments measured at a cost-based method" and "Other non-trading non-derivative financial assets" portfolio for banks reporting under GAAP

## 2017 EU-wide Transparency Exercise

### Performing and non-performing exposures

Commerzbank AG

	As of 31/12/2016							As of 30/06/2017						
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions		Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions		Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >30 days and <=90 days	Of which non-performing <sup>1</sup>		Of which: defaulted	On performing exposures <sup>2</sup>	On non-performing exposures <sup>3</sup>		Of which performing but past due >30 days and <=90 days	Of which non-performing <sup>1</sup>		Of which: defaulted	On performing exposures <sup>2</sup>	On non-performing exposures <sup>3</sup>	
		Of which: defaulted	Of which: defaulted						Of which: defaulted	Of which: defaulted				
(min EUR, %)														
<b>Debt securities (including at amortised cost and fair value)</b>	<b>69,744</b>	<b>0</b>	<b>501</b>	<b>501</b>	<b>16</b>	<b>356</b>	<b>0</b>	<b>60,509</b>	<b>0</b>	<b>487</b>	<b>487</b>	<b>14</b>	<b>329</b>	<b>0</b>
Central banks	0	0	0	0	0	0	0	39	0	0	0	0	0	0
General governments	41,637	0	46	46	9	29	0	35,232	0	43	43	6	29	0
Credit institutions	14,803	0	0	0	3	0	0	12,800	0	24	24	1	12	0
Other financial corporations	8,633	0	455	455	1	327	0	7,877	0	420	420	1	288	0
Non-financial corporations	4,671	0	0	0	3	0	0	4,561	0	0	0	6	0	0
<b>Loans and advances (including at amortised cost and fair value)</b>	<b>307,808</b>	<b>272</b>	<b>6,721</b>	<b>6,433</b>	<b>536</b>	<b>3,175</b>	<b>3,127</b>	<b>332,220</b>	<b>284</b>	<b>6,332</b>	<b>5,996</b>	<b>465</b>	<b>3,021</b>	<b>2,215</b>
Central banks	36,935	0	0	0	0	0	0	58,107	0	0	0	0	0	0
General governments	21,492	0	3	3	2	0	3	17,926	0	1	1	1	0	1
Credit institutions	54,629	4	53	53	41	18	23	55,416	0	79	79	48	17	49
Other financial corporations	14,109	1	262	262	7	159	8	17,387	0	238	238	19	144	4
Non-financial corporations	97,770	161	5,247	5,102	400	2,591	2,490	97,644	187	4,877	4,699	317	2,451	1,562
of which: small and medium-sized enterprises at amortised cost	35,804	35	1,589	1,558	57	687	768	36,969	29	1,337	1,291	64	556	556
Households	82,873	105	1,156	1,013	86	407	604	85,739	97	1,136	978	79	409	599
<b>DEBT INSTRUMENTS other than HFT</b>	<b>377,552</b>	<b>272</b>	<b>7,223</b>	<b>6,934</b>	<b>551</b>	<b>3,531</b>	<b>3,127</b>	<b>392,729</b>	<b>284</b>	<b>6,818</b>	<b>6,482</b>	<b>479</b>	<b>3,350</b>	<b>2,215</b>
<b>OFF-BALANCE SHEET EXPOSURES</b>	<b>168,278</b>		<b>471</b>	<b>419</b>	<b>129</b>	<b>76</b>	<b>0</b>	<b>170,989</b>		<b>380</b>	<b>342</b>	<b>127</b>	<b>60</b>	<b>0</b>

<sup>(1)</sup> For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 29

<sup>(2)</sup> Institutions report here collective allowances for incurred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)

<sup>(3)</sup> Institutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)

## 2017 EU-wide Transparency Exercise

### Forborne exposures

Commerzbank AG

	As of 31/12/2016					As of 30/06/2017					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures		Collateral and financial guarantees received on exposures with forbearance measures	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures			Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		
(min EUR, %)											
<b>Debt securities (including at amortised cost and fair value)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Central banks	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	0	0	0	0	0	0	0	0	0	0	0
<b>Loans and advances (including at amortised cost and fair value)</b>	<b>7,682</b>	<b>2,832</b>	<b>1,148</b>	<b>1,064</b>	<b>1,731</b>	<b>5,981</b>	<b>2,456</b>	<b>1,060</b>	<b>962</b>	<b>1,665</b>	<b>1,665</b>
Central banks	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	1	1	0	0	1	1
Credit institutions	2	1	0	0	0	24	24	0	0	19	19
Other financial corporations	22	12	1	0	1	17	9	0	0	1	1
Non-financial corporations	6,938	2,721	1,118	1,041	1,293	5,203	2,326	1,025	932	1,222	1,222
of which: small and medium-sized enterprises at amortised cost	1,052	692	286	282	413	863	435	194	174	258	258
Households	720	97	28	22	436	735	97	34	28	422	422
<b>DEBT INSTRUMENTS other than HFT</b>	<b>7,682</b>	<b>2,832</b>	<b>1,148</b>	<b>1,064</b>	<b>1,731</b>	<b>5,981</b>	<b>2,456</b>	<b>1,060</b>	<b>962</b>	<b>1,665</b>	<b>1,665</b>
<b>Loan commitments given</b>	<b>683</b>	<b>132</b>	<b>19</b>	<b>15</b>	<b>44</b>	<b>628</b>	<b>110</b>	<b>27</b>	<b>23</b>	<b>45</b>	<b>45</b>

<sup>(1)</sup> For the definition of forborne exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 30