



2018 EU-wide Transparency Exercise

Bank Name	Commerzbank AG
LEI Code	851WYG NLUQLFZBSYGB56
Country Code	DE

2018 EU-wide Transparency Exercise

Capital

Commerzbank AG

		(mln EUR, %)	As of 31/12/2017	As of 30/06/2018	COREP CODE	REGULATION
OWN FUNDS Transitional period	A	OWN FUNDS	31,389	28,900	C 01.00 (r010,r010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	25,607	22,818	C 01.00 (r020,r010)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	18,384	18,419	C 01.00 (r030,r010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	11,155	9,774	C 01.00 (r130,r010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	-572	53	C 01.00 (r180,r010)	Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	-247	-325	C 01.00 (r200,r010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	C 01.00 (r210,r010)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	669	732	C 01.00 (r230,r010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-268	-681	C 01.00 (r250,r010)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-2,887	-2,843	C 01.00 (r300,r010) + C 01.00 (r340,r010)	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)	-707	-628	C 01.00 (r370,r010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-676	-420	C 01.00 (r380,r010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-322	-327	C 01.00 (r390,r010)	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,r010)	Articles 4(122), 36(1) point (g) and 41 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	C 01.00 (r440,r010)	Article 36(1) point (i) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-213	-197	C 01.00 (r450,r010) + C 01.00 (r460,r010) + C 01.00 (r470,r010) + C 01.00 (r471,r010) + C 01.00 (r472,r010)	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), 379(3) of CRR, Articles 36(1) point (k) (iv) and 153(8) of CRR and Articles 36(1) point (k) (v) and 155(4) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	-213	-196	C 01.00 (r460,r010)	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,r010)	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	-138	-649	C 01.00 (r490,r010)	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,r010)	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,r010)	Article 48 of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	C 01.00 (r524,r010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	-92	C 01.00 (r529,r010)	-
	A.1.21	Transitional adjustments	1,428	0	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	C 01.00 (r220,r010)	Articles 48(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	74	0	C 01.00 (r240,r010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	1,354	0	C 01.00 (r520,r010)	Articles 469 to 472, 478 and 481 of CRR
A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	379	903	C 01.00 (r530,r010)	Article 61 of CRR	
A.2.1	Additional Tier 1 Capital instruments	0	0	C 01.00 (r540,r010) + C 01.00 (r670,r010)		
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	C 01.00 (r720,r010)		
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	C 01.00 (r690,r010) + C 01.00 (r700,r010) + C 01.00 (r710,r010) + C 01.00 (r740,r010) + C 01.00 (r744,r010) + C 01.00 (r748,r010)		
A.2.4	Additional Tier 1 transitional adjustments	379	903	C 01.00 (r660,r010) + C 01.00 (r680,r010) + C 01.00 (r730,r010)		
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	25,985	23,721	C 01.00 (r015,r010)	Article 52 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	5,403	5,179	C 01.00 (r750,r010)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	5,392	4,960	C 01.00 (r760,r010) + C 01.00 (r890,r010)		
A.4.2	Other Tier 2 Capital components and deductions	0	0	C 01.00 (r910,r010) + C 01.00 (r920,r010) + C 01.00 (r930,r010) + C 01.00 (r940,r010) + C 01.00 (r950,r010) + C 01.00 (r970,r010) + C 01.00 (r974,r010) + C 01.00 (r978,r010)		
A.4.3	Tier 2 transitional adjustments	11	219	C 01.00 (r880,r010) + C 01.00 (r900,r010) + C 01.00 (r960,r010)		
B	TOTAL RISK EXPOSURE AMOUNT	171,369	175,508	C 02.00 (r010,r010)	Articles 92(1), 95, 96 and 98 of CRR	
B.1	Of which: Transitional adjustments included	180	0	C 05.01 (r010,r040)		
C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	14.94%	13.00%	CA3 (1)	-	
C.2	TIER 1 CAPITAL RATIO (transitional period)	15.16%	13.52%	CA3 (3)	-	
C.3	TOTAL CAPITAL RATIO (transitional period)	18.32%	16.47%	CA3 (5)	-	
D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	24,179	22,818	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.4.3,0,0))	-	
E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	14.12%	13.00%	D.1/(B-B.1)	-	
Memo items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements		0	C 05.01 (r440,r010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements		0	C 05.01 (r440,r020)	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements		0	C 05.01 (r440,r030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements		0	C 05.01 (r440,r040)	

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

2018 EU-wide Transparency Exercise

Leverage ratio

Commerzbank AG

		(mln EUR, %)			
		As of 31/12/2017	As of 30/06/2018	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	25,985	23,721	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	24,039	22,818	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	471,317	509,680	C 47.00 (r300,c010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	470,491	509,680	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	5.5%	4.7%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	5.1%	4.5%	C 47.00 (r330,c010)	

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Risk exposure amounts

Commerzbank AG

(mln EUR)	As of 31/12/2017	as of 30/06/2018
Risk exposure amounts for credit risk	137,486	142,593
Risk exposure amount for securitisation and re-securitisations in the banking book	2,749	2,552
Risk exposure amount for contributions to the default fund of a CCP	157	173
Risk exposure amount Other credit risk	134,579	139,868
Risk exposure amount for position, foreign exchange and commodities (Market risk)	8,673	8,078
of which: Risk exposure amount for securitisation and re-securitisations in the trading book ¹	0	0
Risk exposure amount for Credit Valuation Adjustment	4,169	3,537
Risk exposure amount for operational risk	21,041	21,297
Other risk exposure amounts	1	3
Total Risk Exposure Amount	171,369	175,508

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

2018 EU-wide Transparency Exercise

P&L Commerzbank AG

(mln EUR)	As of 31/12/2017	As of 30/06/2018
Interest income	8,411	4,234
Of which debt securities income	1,200	566
Of which loans and advances income	6,736	3,382
Interest expenses	4,202	2,024
(Of which deposits expenses)	2,233	1,083
(Of which debt securities issued expenses)	1,343	602
(Expenses on share capital repayable on demand)	0	0
Dividend income	126	25
Net Fee and commission income	3,165	1,559
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	401	30
Gains or (-) losses on financial assets and liabilities held for trading, net	1,037	392
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	64	206
Gains or (-) losses from hedge accounting, net	-86	20
Exchange differences [gain or (-) loss], net	-7	0
Net other operating income /(expenses)	-68	65
TOTAL OPERATING INCOME, NET	8,841	4,508
(Administrative expenses)	6,461	3,348
(Depreciation)	616	336
Modification gains or (-) losses, net	n.a.	3
(Provisions or (-) reversal of provisions)	713	147
(Commitments and guarantees given)	4	127
(Other provisions)	709	21
Of which pending legal issues and tax litigation ¹	8	
Of which restructuring ¹	753	
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	764	39
(Financial assets at fair value through other comprehensive income)	n.a.	2
(Financial assets at amortised cost)	n.a.	37
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	14	-13
(of which Goodwill)	0	0
Negative goodwill recognised in profit or loss	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	23	9
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	240	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	536	663
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	290	565
Profit or (-) loss after tax from discontinued operations	0	0
PROFIT OR (-) LOSS FOR THE YEAR	290	565
Of which attributable to owners of the parent	195	509

⁽¹⁾ Information available only as of end of the year

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

2018 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Commerzbank AG

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
(mb EUR, %)									
Consolidated data	Central governments or central banks	49,046	53,750	371		47,801	52,266	395	
	Regional governments or local authorities	22,085	22,014	1,513		19,070	18,944	1,244	
	Public sector entities	6,922	6,854	325		7,270	7,250	345	
	Multilateral Development Banks	458	479	0		671	684	0	
	International Organisations	219	219	0		331	331	0	
	Institutions	3,365	3,202	498		5,163	4,981	740	
	Corporates	10,658	9,134	6,409		10,328	8,572	6,318	
	of which: SME	995	385	366		272	217	213	
	Retail	8,415	4,452	3,336		8,675	4,635	3,485	
	of which: SME	53	18	10		46	14	8	
	Secured by mortgages on immovable property	2,085	2,073	752		2,173	2,161	777	
	of which: SME	12	11	4		15	15	5	
	Exposures in default	526	268	369	231	504	189	255	293
	Items associated with particularly high risk	89	89	133		93	93	140	
	Covered bonds	4	4	0		39	39	4	
	Claims on institutions and corporates with a ST credit assessment	2	2	0		171	171	89	
	Collective investments undertakings (CIU)	2,691	2,691	837		2,479	2,479	789	
Equity	970	970	1,371		891	891	1,273		
Securitisation	4,351	4,048	1,040		3,898	3,862	946		
Other exposures	7,024	7,024	6,897		7,245	7,245	6,285		
Standardised Total²	114,880	113,243	23,813	570	112,303	110,292	23,066	420	

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

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mb EUR, %)									
GERMANY	Central governments or central banks	26,738	29,865	0		28,126	31,280	0	
	Regional governments or local authorities	13,945	13,696	2		12,592	12,387	1	
	Public sector entities	6,080	6,146	180		6,495	6,532	200	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2,452	2,478	334		4,068	4,085	990	
	Corporates	2,637	2,310	2,248		2,247	1,931	1,883	
	of which: SME	61	40	37		59	35	33	
	Retail	7,409	3,706	2,777		7,779	3,969	2,986	
	of which: SME	41	14	8		33	11	6	
	Secured by mortgages on immovable property	206	202	83		251	246	93	
	of which: SME	11	11	4		15	15	5	
	Exposures in default	175	80	92	87	141	39	51	93
	Items associated with particularly high risk	64	64	95		68	68	102	
	Covered bonds	1	1	0		36	36	4	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	2,291	2,291	665		2,187	2,187	678	
Equity	650	650	999		653	653	968		
Securitisation									
Other exposures	2,709	2,709	6,187		2,488	2,488	5,662		
Standardised Total²				122				152	

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

² Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mb EUR, %)									
POLAND	Central governments or central banks	8,819	8,834	7		7,763	7,775	11	
	Regional governments or local authorities	179	234	47		163	183	37	
	Public sector entities	29	11	6		28	9	6	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	124	144	24		215	232	29	
	Corporates	2,781	1,900	1,945		3,200	2,038	2,038	
	of which: SME	434	322	317		213	182	180	
	Retail	345	300	225		256	226	169	
	of which: SME	9	1	1		9	1	1	
	Secured by mortgages on immovable property	1,879	1,871	670		1,921	1,914	684	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	189	72	102	101	227	83	104	131
	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		7	7	1	
Equity	47	47	55		53	53	71		
Securitisation									
Other exposures	167	167	395		207	207	499		
Standardised Total²				128				166	

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

² Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mb EUR, %)									
UNITED STATES	Central governments or central banks	140	140	0		0	0	0	
	Regional governments or local authorities	1,507	1,507	394		1,480	1,480	449	
	Public sector entities	0	0	0		26	26	5	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	111	111	5		221	220	9	
	Corporates	713	595	451		595	434	487	
	of which: SME	0	0	0		0	0	0	
	Retail	5	1	0		5	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	8	8	12	0	8	8	11	1
	Items associated with particularly high risk	10	10	15		10	10	15	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	2	2	0		171	171	89	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	96	96	96		109	109	109		
Securitisation									
Other exposures	0	0	0		0	0	0		
Standardised Total²				0				1	

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

² Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

2018 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Commerzbank AG

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mln EUR, %)									
UNITED KINGDOM	Central governments or central banks	1,000	1,189	0		282	463	0	
	Regional governments or local authorities	4,200	4,200	840		2,690	2,690	538	
	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	300	92	42		316	101	44	
	Corporates	3,942	3,763	1,169		3,246	3,243	1,116	
	of which: SME	100	22	11		0	0	0	
	Retail	5	1	0		5	1	1	
	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	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	6	6	6		0	0	0		
Securitisation									
Other exposures									
Standardised Total ²	43	43	108	0	37	37	92	0	

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

² Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mln EUR, %)									
SWITZERLAND	Central governments or central banks	0	0	0		0	0	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	35	35	16		33	33	16	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	76	20	15		49	17	13	
	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	5	5	5		5	5	5		
Securitisation									
Other exposures									
Standardised Total ²	0	0	0	0	0	0	0	0	

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

² Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mln EUR, %)									
FRANCE	Central governments or central banks	1	116	0		7	104	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	676	676	135		644	643	129	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	197	197	8		207	207	6	
	Corporates	35	35	19		35	35	18	
	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	2	0	1	0	2	0	1	0
	Items associated with particularly high risk	2	2	3		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	0	0	0		0	0	0		
Securitisation									
Other exposures									
Standardised Total ²	5	5	5	0	5	5	5	1	

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

² Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mln EUR, %)									
ITALY	Central governments or central banks	8,599	8,608	87		8,765	8,762	87	
	Regional governments or local authorities	405	402	105		366	365	98	
	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	5	5	5		5	5	5	
	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	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	105	105	158	0	56	56	84	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	0	0	0		0	0	0		
Securitisation									
Other exposures									
Standardised Total ²	0	0	0	0	0	0	0	9	

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

² Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

2018 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Commerzbank AG

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mb EUR, %)									
JAPAN	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	140	140	70		139	139	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	1	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	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									
Standardised Total ²	0	0	0	0	0	0	0	0	

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

² Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mb EUR, %)									
CHINA	Central governments or central banks	0	0	0		0	0	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	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	4	0	0		3	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	0	0
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Securitisation									
Other exposures									
Standardised Total ²	0	0	0	0	0	0	0	0	

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

² Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mb EUR, %)									
NETHERLANDS	Central governments or central banks	184	271	0		170	247	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	24	24	24		23	23	23	
	of which: SME	0	0	0		0	0	0	
	Retail	3	1	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	0	0
	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)	0	0	0		0	0	0		
Equity	1	1	2		1	1	2		
Securitisation									
Other exposures									
Standardised Total ²	0	0	0	0	0	0	0	0	

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

² Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

2018 EU-wide Transparency Exercise

Credit Risk - IRB Approach
Commerzbank AG

		IRB Approach									
		As of 31/12/2017					As of 30/06/2018				
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	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	Of which: defaulted	Of which: defaulted		Of which: defaulted	
(in EUR, %)											
UNITED KINGDOM	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	4,647	52	4,442	1,304	0	1	6,011	65	5,725	1,571
	Corporates	12,910	37	10,894	6,548	0	25	12,851	38	11,170	6,555
	Corporates - Of Which: Specialised Lending	1,983	34	2,768	998	0	20	1,515	34	2,797	1,111
	Corporates - Of Which: SME	90	3	90	50	0	2	92	3	92	57
	Retail	131	1	123	10	1	125	1	117	9	1
	Retail - Secured on real estate property	83	0	83	5	0	81	1	81	5	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	83	0	83	5	0	81	1	81	5	0
	Retail - Qualifying Revolving	13	0	7	0	0	13	0	7	0	0
	Retail - Other Retail - Of Which: SME	35	1	33	4	1	31	1	29	4	0
	Retail - Other Retail - Of Which: non-SME	4	0	2	0	0	2	0	1	0	0
	Equity	31	1	31	4	1	29	1	28	3	0
	Securitisation	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets										
IRB Total											

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

		IRB Approach									
		As of 31/12/2017					As of 30/06/2018				
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	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	Of which: defaulted	Of which: defaulted		Of which: defaulted	
(in EUR, %)											
SWITZERLAND	Central banks and central governments	15,118	0	15,117	176	0	3,787	0	3,787	43	0
	Institutions	2,800	0	2,714	398	0	0	2,589	0	2,564	350
	Corporates	7,142	1	3,223	1,443	3	7,578	3	4,133	1,571	0
	Corporates - Of Which: Specialised Lending	165	0	418	40	0	227	0	556	95	0
	Corporates - Of Which: SME	46	0	29	9	0	98	0	62	23	0
	Retail	498	1	469	60	1	509	1	484	61	1
	Retail - Secured on real estate property	258	0	257	20	0	281	0	280	22	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	258	0	257	20	0	281	0	280	22	0
	Retail - Qualifying Revolving	26	15	1	1	0	26	15	1	1	0
	Retail - Other Retail	214	1	196	38	0	201	1	188	38	0
	Retail - Other Retail - Of Which: SME	28	0	14	3	0	23	0	12	3	0
	Retail - Other Retail - Of Which: non-SME	187	1	182	35	0	178	1	176	35	0
	Equity	0	0	0	0	0	0	0	0	0	0
	Securitisation										
Other non credit-obligation assets											
IRB Total											

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

		IRB Approach									
		As of 31/12/2017					As of 30/06/2018				
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	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	Of which: defaulted	Of which: defaulted		Of which: defaulted	
(in EUR, %)											
FRANCE	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	1,624	0	1,313	514	0	2,738	0	2,421	643	0
	Corporates	10,084	54	5,997	2,954	32	9,915	53	5,959	2,979	33
	Corporates - Of Which: Specialised Lending	622	35	681	392	32	11	487	34	510	286
	Corporates - Of Which: SME	10	0	8	2	0	275	0	140	41	0
	Retail	86	0	79	7	0	80	0	73	9	1
	Retail - Secured on real estate property	37	0	37	3	0	41	0	41	5	1
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	37	0	37	3	0	41	0	41	5	1
	Retail - Qualifying Revolving	14	0	8	1	0	14	0	8	1	0
	Retail - Other Retail	35	0	34	4	0	26	0	24	4	0
	Retail - Other Retail - Of Which: SME	2	0	2	0	0	3	0	2	0	0
	Retail - Other Retail - Of Which: non-SME	33	0	32	4	0	23	0	22	3	0
	Equity	0	0	0	0	0	0	0	0	0	0
	Securitisation										
Other non credit-obligation assets											
IRB Total											

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

		IRB Approach									
		As of 31/12/2017					As of 30/06/2018				
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	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	Of which: defaulted	Of which: defaulted		Of which: defaulted	
(in EUR, %)											
ITALY	Central banks and central governments	0	0	0	0	0	400	0	400	538	0
	Institutions	1,462	0	1,367	1,704	0	0	1,530	0	1,459	1,983
	Corporates	3,139	152	2,048	1,214	47	32	2,408	42	1,426	810
	Corporates - Of Which: Specialised Lending	499	147	496	320	47	30	169	37	170	42
	Corporates - Of Which: SME	4	4	4	2	0	4	0	4	1	0
	Retail	34	0	31	2	0	0	33	0	29	2
	Retail - Secured on real estate property	15	0	15	1	0	0	15	0	15	1
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	15	0	15	1	0	0	15	0	15	1
	Retail - Qualifying Revolving	6	0	3	0	0	5	0	3	0	0
	Retail - Other Retail	13	0	12	1	0	0	13	0	11	1
	Retail - Other Retail - Of Which: SME	3	0	2	0	0	3	0	2	0	0
	Retail - Other Retail - Of Which: non-SME	10	0	10	1	0	0	10	0	9	1
	Equity	0	0	0	0	0	0	0	0	0	0
	Securitisation										
Other non credit-obligation assets											
IRB Total											

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

2018 EU-wide Transparency Exercise

Credit Risk - IRB Approach
Commerzbank AG

		IRB Approach											
		As of 31/12/2017					As of 30/06/2018						
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions				
		(min EUR, %)											
JAPAN	Central banks and central governments	2,534	0	2,588	376	0	0	10,894	0	10,950	1,502	0	0
	Institutions	359	0	302	93	0	0	368	0	308	91	0	0
	Corporates	334	0	307	246	0	1	624	1	461	274	0	1
	Corporates - Of Which: Specialised Lending	0	0	20	4	0	0	0	0	17	4	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	1	1	1	0	0	0
	Retail	10	0	8	1	0	0	9	0	7	1	0	0
	Retail - Secured on real estate property	4	0	4	0	0	0	4	0	4	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 - Other Retail	4	0	4	0	0	0	4	0	4	0	0	0
	Retail - Qualifying Revolving	3	0	1	0	0	0	3	0	1	0	0	0
	Retail - Other Retail - Of Which: SME	4	0	3	0	0	0	2	0	2	0	0	0
	Retail - Other Retail - Of Which: non-SME	2	0	1	0	0	0	1	0	1	0	0	0
	Equity	2	0	2	0	0	0	2	0	2	0	0	0
	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/12/2017					As of 30/06/2018						
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions				
		(min EUR, %)											
CHINA	Central banks and central governments	490	0	469	142	0	0	646	0	621	203	0	0
	Institutions	3,863	0	3,606	2,151	0	5	5,425	0	5,057	2,932	0	5
	Corporates	2,534	0	1,857	775	0	2	2,671	0	2,165	1,019	0	2
	Corporates - Of Which: Specialised Lending	9	0	317	178	0	0	13	0	449	308	0	0
	Corporates - Of Which: SME	8	0	2	1	0	0	36	0	29	8	0	0
	Retail	94	0	86	14	0	0	99	0	89	13	0	0
	Retail - Secured on real estate property	35	0	35	2	0	0	42	0	42	3	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	35	0	35	2	0	0	42	0	42	3	0	0
	Retail - Qualifying Revolving	4	0	2	0	0	0	4	0	2	0	0	0
	Retail - Other Retail	55	0	48	12	0	0	54	0	45	10	0	0
	Retail - Other Retail - Of Which: SME	19	0	12	3	0	0	20	0	12	3	0	0
	Retail - Other Retail - Of Which: non-SME	36	0	36	8	0	0	34	0	34	7	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation													
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/12/2017					As of 30/06/2018						
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions				
		(min EUR, %)											
NETHERLANDS	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	592	0	585	163	0	0	531	0	526	134	0	0
	Corporates	5,771	180	3,697	1,758	12	25	5,631	41	3,635	1,783	1	16
	Corporates - Of Which: Specialised Lending	732	58	818	275	12	20	495	39	580	230	1	12
	Corporates - Of Which: SME	16	0	15	8	0	0	10	0	7	5	0	0
	Retail	81	1	76	9	0	1	203	1	135	19	0	1
	Retail - Secured on real estate property	52	0	52	5	0	0	50	0	50	4	0	0
	Retail - Secured on real estate property - Of Which: SME	4	0	4	1	0	0	3	0	3	0	0	0
	Retail - Other Retail	48	0	48	4	0	0	47	0	47	3	0	0
	Retail - Qualifying Revolving	8	0	5	0	0	0	8	0	5	0	0	0
	Retail - Other Retail	20	1	18	4	0	0	145	1	81	15	0	1
	Retail - Other Retail - Of Which: SME	6	1	5	1	0	0	129	1	65	13	0	0
	Retail - Other Retail - Of Which: non-SME	14	0	14	3	0	0	16	0	15	3	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation													
Other non credit-obligation assets													
IRB Total													

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

2018 EU-wide Transparency Exercise

Sovereign Exposure

Commerzbank AG

(mln EUR)

Country / Region	As of 31/12/2017																	
	Financial assets: Carrying Amount			Memo: breakdown by accounting portfolio														
	of which: loans and advances	of which: debt securities		Held for trading ¹	of which: Loans and advances	of which: Debt securities	Designated at fair value through profit or loss ²	of which: Loans and advances	of which: Debt securities	Available-for-sale ³	of which: Loans and advances	of which: Debt securities	Loans and Receivables ⁴	of which: Loans and advances	of which: Debt securities	Held-to-maturity investments	of which: Loans and advances	of which: Debt securities
TOTAL - ALL COUNTRIES	51,737.3	18,975.4	32,761.9	991.4	0.0	991.4	2,047.2	2,008.8	38.4	17,320.1	0.0	17,320.1	31,025.2	16,966.6	14,058.7	0.0	0.0	0.0
Austria	819.4	477.6	341.8															
Belgium	226.4	5.8	220.6															
Bulgaria	0.2	0.0	0.2															
Croatia	0.0	0.0	0.0															
Cyprus	0.0	0.0	0.0															
Czech Republic	247.4	0.0	247.4															
Denmark	0.0	0.0	0.0															
Estonia	5.6	5.6	0.0															
Finland	88.6	85.6	2.9															
France	162.3	65.5	96.8															
Germany	16,749.2	13,249.3	3,499.9															
Greece	0.0	0.0	0.0															
Hungary	174.6	0.0	174.6															
Ireland	0.0	0.0	0.0															
Italy	9,931.2	7.4	9,923.7															
Latvia	0.0	0.0	0.0															
Lithuania	73.8	0.0	73.8															
Luxembourg	0.0	0.0	0.0															
Malta	0.0	0.0	0.0															
Netherlands	436.3	416.7	19.6															
Poland	8,068.4	238.8	7,829.6															
Portugal	1,064.8	43.6	1,021.2															
Romania	13.0	8.4	4.6															
Slovakia	1.3	0.0	1.3															
Slovenia	0.2	0.0	0.2															
Spain	1,041.7	153.9	887.7															
Sweden	0.0	0.0	0.0															
United Kingdom	2,676.8	2,425.7	251.0															
Iceland	26.9	26.9	0.0															
Liechtenstein	0.0	0.0	0.0															
Norway	0.0	0.0	0.0															
Switzerland	1,184.1	1,136.7	47.4															
Australia	0.0	0.0	0.0															
Canada	1,601.7	0.0	1,601.7															
China	25.5	0.0	25.5															
Hong Kong	223.9	0.0	223.9															
Japan	736.4	0.0	736.4															
U.S.	4,393.2	77.5	4,315.7															
Other advanced economies non EEA	379.2	0.0	379.1															
Other Central and eastern Europe countries non EEA	4.8	3.5	1.3															
Middle East	144.8	138.0	6.8															
Latin America and the Caribbean	82.9	54.1	28.8															
Africa	183.6	183.3	0.3															
Others	969.2	171.4	797.8															

Notes:

Information disclosed in this template is sourced from FINREP templates F 20 and F 04.

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

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

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

¹ Includes "Trading financial assets" portfolio for banks reporting under GAAP

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

³ Includes "Non-trading non-derivative financial assets measured at fair value to equity" portfolio for banks reporting under GAAP

⁴ 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

2018 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Commerzbank AG

As of 30/06/2018

(min EUR)		Direct exposures														Risk weighted exposure amount
		On balance sheet						Derivatives				Off balance sheet				
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures				
				held for trading	designated at fair value through profit or loss	at fair value through other comprehensive income	at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions			
Residual Maturity	Country / Region															
	Italy	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
f 0 - 3M f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
f 3M - 1Y f		339	339	1	0	0	333	5	0	0	0	0	0	0	0	
f 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
f 2Y - 3Y f		188	188	0	0	0	188	0	0	0	0	0	0	0	0	
f 3Y - 5Y f		393	393	0	0	0	393	0	0	0	0	0	0	0	0	
f 5Y - 10Y f		2,861	2,858	13	0	0	2,844	0	0	0	0	0	0	0	0	
f 10Y - more		6,843	6,822	4	0	0	6,818	32	108	0	0	0	0	0	0	
Total		10,625	10,600	19	0	0	333	10,248	32	108	0	0	0	0	0	2,294
	Latvia	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
f 0 - 3M f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
f 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
f 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
f 2Y - 3Y f		1	1	1	0	0	0	0	0	0	0	0	0	0	0	
f 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
f 5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
f 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		1	1	1	0	0	0	0	0	0	0	0	0	0	0	0
	Lithuania	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
f 0 - 3M f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
f 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
f 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
f 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
f 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
f 5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
f 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Luxembourg	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
f 0 - 3M f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
f 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
f 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
f 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
f 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
f 5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
f 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Malta	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
f 0 - 3M f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
f 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
f 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
f 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
f 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
f 5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
f 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Netherlands	610	610	132	0	0	478	7	314	8	500	0	0	0	0	
f 0 - 3M f		610	610	132	0	0	478	7	314	8	500	0	0	0	0	
f 3M - 1Y f		22	22	2	0	20	0	139	5,513	0	0	0	0	0	0	
f 1Y - 2Y f		1	1	0	0	1	0	79	2,657	24	500	0	0	0	0	
f 2Y - 3Y f		1	1	0	0	1	0	166	4,001	262	2,408	0	0	0	0	
f 3Y - 5Y f		0	0	0	0	0	0	25	1,204	418	5,050	0	0	0	0	
f 5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
f 10Y - more		0	0	0	0	0	0	0	81	488	0	0	0	0	0	
Total		633	633	134	0	21	478	416	13,689	793	8,946	0	0	0	0	0
	Poland	167	1,495	3	0	162	4	984	0	0	0	2	0	0	0	
f 0 - 3M f		167	1,495	3	0	162	4	984	0	0	0	2	0	0	0	
f 3M - 1Y f		2,354	2,354	1	0	1,551	802	0	0	0	0	0	0	0	0	
f 1Y - 2Y f		670	670	8	0	507	86	0	0	0	0	0	0	0	0	
f 2Y - 3Y f		2,649	2,649	52	0	855	1,730	0	0	0	0	0	0	0	0	
f 3Y - 5Y f		546	546	46	0	175	325	0	0	0	0	0	0	0	0	
f 5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
f 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		7,882	7,880	112	0	3,757	3,930	0	0	0	0	2	0	0	57	

2018 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Commerzbank AG

As of 30/06/2018

(min EUR)		Direct exposures													Risk weighted exposure amount				
		On balance sheet						Derivatives				Off balance sheet							
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading		of which: Financial assets designated at fair value through profit or loss		of which: Financial assets at fair value through other comprehensive income		of which: Financial assets at amortised cost		Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
Carrying amount	Notional amount			Carrying amount	Notional amount	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions								
Residual Maturity	Country / Region																		
	U.S.	I 0 - 3M f	193	193	0	0	0	0	45	0	0	0	0	0	2	0			
I 3M - 1Y f		145	145	0	0	0	0	145	0	0	0	0	0	0	0	0			
I 1Y - 2Y f		79	79	22	0	0	0	57	0	0	0	0	0	0	0	0			
I 2Y - 3Y f		52	52	0	0	0	0	27	0	0	0	0	0	0	0	0			
I 3Y - 5Y f		1,029	1,028	0	0	0	0	1,028	0	0	0	0	0	0	0	0	0		
I 5Y - 10Y f		613	612	0	0	0	0	612	0	0	0	0	0	0	0	0	0		
I 10Y - more	2,053	2,038	0	0	0	0	2,017	0	0	0	0	0	0	0	0	0			
Total		4,164	4,148	47	0	0	3,931	0	0	0	0	0	0	2	0		1,199		
	China	I 0 - 3M f	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
I 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
I 5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0		0		
	Switzerland	I 0 - 3M f	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
I 2Y - 3Y f		20	20	0	0	0	0	20	0	0	0	0	0	0	0	0			
I 3Y - 5Y f		371	371	0	0	0	0	371	0	0	0	0	0	0	0	0			
I 5Y - 10Y f		616	616	0	0	0	0	616	97	0	0	0	0	0	0	0			
I 10Y - more	46	46	0	0	0	0	46	0	0	0	0	0	0	0	0				
Total		1,053	1,053	0	0	0	117	96	0	0	0	0	0	0	0		5		
	Other advanced economies non EEA	I 0 - 3M f	81	81	0	0	0	0	0	0	0	0	0	0	0	0			
I 3M - 1Y f		169	169	0	0	0	0	169	0	0	0	0	0	0	0	0			
I 1Y - 2Y f		26	26	0	0	0	0	26	0	0	0	0	0	0	0	0			
I 2Y - 3Y f		69	69	0	0	0	0	69	7	0	0	0	0	0	0	0			
I 3Y - 5Y f		9	9	0	0	0	0	9	0	0	0	0	0	0	0	0			
I 5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
I 10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
Total		354	354	0	0	0	84	0	0	0	0	0	0	0	0		79		
	Other Central and eastern Europe countries non EEA	I 0 - 3M f	3	3	0	0	0	3	0	0	0	0	0	0	0	0			
I 3M - 1Y f		3	3	0	0	0	0	3	0	0	0	0	0	0	0	0			
I 1Y - 2Y f		9	9	0	0	0	0	9	0	0	0	0	0	0	0	0			
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
I 3Y - 5Y f		2	2	0	0	0	0	2	0	0	0	0	0	0	0	0			
I 5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
I 10Y - more	1	1	0	0	0	0	1	0	0	0	0	0	0	0	0				
Total		15	15	12	0	0	0	3	0	0	0	0	0	0	0		0		
	Middle East	I 0 - 3M f	139	138	0	0	0	0	138	0	0	0	0	0	10	0			
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0				
I 1Y - 2Y f		7	7	0	0	0	0	7	0	0	0	0	0	0	0	0			
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
I 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
I 5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
I 10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
Total		145	145	7	0	0	0	138	0	0	0	0	0	10	0		0		
	Latin America and the Caribbean	I 0 - 3M f	41	41	0	0	0	41	0	0	0	0	0	0	0	0			
I 3M - 1Y f		22	22	0	0	0	0	22	0	0	0	0	0	0	0	0			
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
I 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
I 5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
I 10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
Total		63	63	0	0	0	0	41	0	0	0	0	0	0	0		25		

2018 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Commerzbank AG

As of 30/06/2018

(min EUR)		Direct exposures													Risk weighted exposure amount		
		On balance sheet						Derivatives				Off balance sheet					
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading		of which: Financial assets designated at fair value through profit or loss		of which: Financial assets at fair value through other comprehensive income		of which: Financial assets at amortised cost		Derivatives with positive fair value		Derivatives with negative fair value			Off-balance sheet exposures
Carrying amount	Notional amount			Carrying amount	Notional amount	Carrying amount	Notional amount	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions				
Residual Maturity	Country / Region																
		152	152	0	0	0	0	152	0	0	0	0	0	0	30	0	
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
		4	4	0	0	0	0	4	0	0	0	0	0	0	0	0	
		157	156	0	0	0	0	156	0	0	0	0	0	30	0		116
		59	59	0	0	0	0	59	0	0	0	0	0	339	5		
		4	4	0	0	0	0	0	0	0	0	0	0	0	0		
		76	76	73	0	0	0	0	0	0	0	0	0	0	0		
		4	4	0	0	0	0	0	0	0	0	0	0	9	0		
		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
		58	58	0	0	0	0	58	0	0	0	0	0	0	0		
		523	523	33	0	0	0	489	0	0	0	0	0	0	0		
		723	723	106	0	0	0	602	0	0	0	0	0	348	5		187

Notes and definitions

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

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

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

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

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

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

Regions:

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

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

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

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

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

2018 EU-wide Transparency Exercise

Performing and non-performing exposures

Commerzbank AG

	As of 31/12/2017							As of 30/06/2018						
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ¹		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 ¹		Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >30 days and <=90 days	Of which non-performing ¹	Of which: defaulted	On performing exposures ²	On non-performing exposures ³	Of which performing but past due >30 days and <=90 days		Of which non-performing ¹	Of which: defaulted	On performing exposures ²	On non-performing exposures ³			
(mln EUR)														
Debt securities (including at amortised cost and fair value)	55,711	0	85	85	15	36	0	59,138	0	56	56	76	3	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	31,428	0	0	0	11	0	0	30,922	0	0	0	63	0	0
Credit institutions	10,694	0	25	25	1	11	0	12,723	0	0	0	3	0	0
Other financial corporations	8,533	0	60	60	1	25	0	11,977	0	56	56	7	3	0
Non-financial corporations	5,055	0	0	0	1	0	0	3,516	0	0	0	3	0	0
Loans and advances (including at amortised cost and fair value)	318,216	173	5,870	5,371	447	2,672	1,773	348,476	1,068	4,328	4,176	523	1,869	1,284
Central banks	55,149	0	0	0	0	0	0	57,035	0	0	0	0	0	0
General governments	18,977	0	1	1	1	0	0	17,955	0	25	25	3	0	25
Credit institutions	39,174	0	22	22	42	8	7	55,563	788	13	13	47	6	4
Other financial corporations	18,037	6	265	265	5	123	43	24,685	0	218	218	6	31	78
Non-financial corporations	92,819	45	4,337	4,002	294	2,051	1,183	95,796	171	3,031	2,900	264	1,370	783
of which: small and medium-sized enterprises at amortised cost	36,200	21	1,295	1,215	94	570	441	24,622	46	1,015	951	96	458	231
Households	94,061	122	1,246	1,082	103	490	539	97,441	109	1,041	1,020	204	462	393
DEBT INSTRUMENTS other than HFT	373,927	173	5,956	5,456	462	2,708	1,773	407,615	1,068	4,384	4,232	599	1,871	1,284
OFF-BALANCE SHEET EXPOSURES	172,844		626	577	99	112	0	173,479		407	366	187	87	65

⁽¹⁾ 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

⁽²⁾ 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)

⁽³⁾ 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)

⁽⁴⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

2018 EU-wide Transparency Exercise

Forborne exposures

Commerzbank AG

	As of 31/12/2017					As of 30/06/2018					
	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 ²		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 ²		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		
(mln EUR)											
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	0	0	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	5,324	1,856	834	720	1,304	4,057	1,323	580	516	1,179	
Central banks	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	25	25	0	0	25	25
Credit institutions	2	1	0	0	0	1	1	0	0	0	0
Other financial corporations	20	8	0	0	1	20	9	0	0	1	1
Non-financial corporations	4,373	1,714	777	677	843	3,169	1,160	530	483	716	716
of which: small and medium-sized enterprises at amortised cost	1,135	494	212	171	294	765	301	76	68	237	237
Households	928	132	55	43	459	842	128	50	33	437	437
DEBT INSTRUMENTS other than HFT	5,324	1,856	834	720	1,304	4,057	1,323	580	516	1,179	
Loan commitments given	657	150	41	37	29	482	63	11	5	25	

⁽¹⁾ 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□

⁽²⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ("Accumulated impairment, accumulated changes in fair value due to credit risk and provisions") is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.