



## 2018 EU-wide Stress Test

<b>Bank Name</b>	Deutsche Bank AG
<b>LEI Code</b>	7LTFWZYICNSX8D621K86
<b>Country Code</b>	DE

## 2018 EU-wide Stress Test: Summary

Deutsche Bank AG

	Actual	Restated	Baseline Scenario			Adverse Scenario		
	(starting year)	(starting year)	31/12/2018	31/12/2019	31/12/2020	31/12/2018	31/12/2019	31/12/2020
(min EUR, %)	31/12/2017	31/12/2017						
Net interest income	11,308		12,193	13,170	13,690	10,915	11,306	11,305
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	3,470		2,168	2,168	2,168	-1,158	1,626	1,626
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-587		-2,271	-1,207	-1,134	-4,204	-2,044	-1,305
<b>Profit or (-) loss for the year</b>	<b>-688</b>		<b>-198</b>	<b>1,482</b>	<b>2,029</b>	<b>-11,975</b>	<b>-2,588</b>	<b>-771</b>
Coverage ratio: non-performing exposure (%)	44.00%	40.60%	38.49%	35.13%	33.15%	39.24%	36.26%	35.13%
Common Equity Tier 1 capital	50,808	50,360	46,283	46,713	47,417	34,611	32,049	31,810
Total Risk exposure amount (all transitional adjustments included)	343,316	343,868	348,105	351,292	352,489	376,900	388,284	390,891
<b>Common Equity Tier 1 ratio, %</b>	<b>14.80%</b>	<b>14.65%</b>	<b>13.30%</b>	<b>13.30%</b>	<b>13.45%</b>	<b>9.18%</b>	<b>8.25%</b>	<b>8.14%</b>
<b>Fully loaded Common Equity Tier 1 ratio, %</b>	<b>14.03%</b>	<b>13.90%</b>	<b>13.30%</b>	<b>13.30%</b>	<b>13.45%</b>	<b>9.18%</b>	<b>8.25%</b>	<b>8.14%</b>
Tier 1 capital	57,631	57,239	54,836	55,120	54,571	43,164	40,456	38,965
Total leverage ratio exposures	1,395,756	1,395,756	1,395,756	1,395,756	1,395,756	1,395,756	1,395,756	1,395,756
<b>Leverage ratio, %</b>	<b>4.13%</b>	<b>4.10%</b>	<b>3.93%</b>	<b>3.95%</b>	<b>3.91%</b>	<b>3.09%</b>	<b>2.90%</b>	<b>2.79%</b>
<b>Fully loaded leverage ratio, %</b>	<b>3.80%</b>	<b>3.77%</b>	<b>3.65%</b>	<b>3.68%</b>	<b>3.73%</b>	<b>2.81%</b>	<b>2.63%</b>	<b>2.61%</b>
<b>Memorandum items</b>								
Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2018 -2020 period (cumulative conversions) <sup>1</sup>			0	0	0	0	0	0
Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event <sup>2</sup>			4,649	4,649	4,649	4,649	4,649	4,649
Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario <sup>2</sup>			0	0	0	0	0	0

<sup>1</sup> Conversions not considered for CET1 computation

<sup>2</sup> Excluding instruments with mandatory conversion into ordinary shares upon a fixed date in the 2018 -2020 period

## 2018 EU-wide Stress Test: Credit risk IRB

Deutsche Bank AG

		Restated													
		31/12/2017													
		Exposure values				Risk exposure amounts				Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	
		A-IRB		F-IRB		A-IRB		F-IRB							
Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted								
(min EUR, %)															
Deutsche Bank AG	Central banks and central governments	133,908	33	0	0	15,962	16	0	0	93,342	121	9	5	4.4%	
	Institutions	58,014	205	1	0	12,931	55	1	0	22,897	11	6	0	4.0%	
	Corporates	348,563	6,768	9,587	90	95,583	1,972	3,406	0	213,047	6,026	2,627	2,209	36.7%	
	Corporates - Of Which: Specialised Lending	27,832	2,437	1,534	45	7,798	715	1,133	0	27,135	2,572	1,169	1,052	40.9%	
	Corporates - Of Which: SME	13,297	455	398	0	5,932	171	58	0	12,709	460	241	209	45.4%	
	Retail	208,068	3,765	0	0	41,497	724	0	0	206,424	4,193	2,487	1,843	43.9%	
	Retail - Secured on real estate property	163,272	1,788	0	0	24,557	271	0	0	163,194	2,063	772	528	25.6%	
	Retail - Secured on real estate property - Of Which: SME	9,440	97	0	0	1,112	16	0	0	9,510	111	47	35	31.3%	
	Retail - Secured on real estate property - Of Which: non-SME	153,832	1,691	0	0	23,444	255	0	0	153,684	1,952	725	493	25.3%	
	Retail - Qualifying Revolving	12,431	58	0	0	1,154	39	0	0	12,430	58	56	41	70.2%	
	Retail - Other Retail	32,365	1,919	0	0	15,786	414	0	0	30,799	2,072	1,548	1,274	61.5%	
	Retail - Other Retail - Of Which: SME	5,318	133	0	0	2,044	53	0	0	4,842	220	171	146	66.4%	
	Retail - Other Retail - Of Which: non-SME	27,047	1,786	0	0	13,742	362	0	0	25,957	1,852	1,477	1,128	60.9%	
	Equity									679	0	0	0	0.0%	
	Securitisation									5,484	0	0	0	0.0%	
Other non-credit obligation assets															
IRB TOTAL	748,552	10,771	9,588	90	165,973	2,767	3,407	0	541,872	10,352	5,129	4,058	39.2%		

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated													
		31/12/2017													
		Exposure values				Risk exposure amounts				Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	
		A-IRB		F-IRB		A-IRB		F-IRB							
Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted								
(min EUR, %)															
Germany	Central banks and central governments	6,478	0	0	0	10,190	0	0	0	418	0	0	0	-	
	Institutions	4,007	0	1	0	1,958	0	1	0	1,717	0	0	0	-	
	Corporates	39,801	1,122	7,295	82	16,069	227	2,732	0	43,720	1,257	641	562	44.7%	
	Corporates - Of Which: Specialised Lending	1,603	555	1,287	41	1,235	134	959	0	2,672	631	283	253	40.1%	
	Corporates - Of Which: SME	7,038	86	223	0	2,462	7	46	0	7,455	98	60	52	52.5%	
	Retail	174,326	1,983	0	0	31,800	215	0	0	173,860	2,222	1,226	756	34.0%	
	Retail - Secured on real estate property	141,381	1,199	0	0	21,787	106	0	0	141,189	1,401	450	244	17.4%	
	Retail - Secured on real estate property - Of Which: SME	9,072	58	0	0	1,021	7	0	0	9,106	59	25	15	24.8%	
	Retail - Secured on real estate property - Of Which: non-SME	132,309	1,140	0	0	20,766	99	0	0	132,083	1,342	424	230	17.1%	
	Retail - Qualifying Revolving	12,286	56	0	0	1,127	37	0	0	12,285	56	64	40	70.5%	
	Retail - Other Retail	20,659	728	0	0	8,886	72	0	0	20,386	765	713	473	61.8%	
	Retail - Other Retail - Of Which: SME	2,594	25	0	0	492	4	0	0	2,431	35	21	17	49.2%	
	Retail - Other Retail - Of Which: non-SME	18,065	703	0	0	8,394	68	0	0	17,956	730	691	456	62.4%	
	Equity									519	0	0	0	0.0%	
	Securitisation														
Other non-credit obligation assets									5,177	0	0	0	-		
IRB TOTAL	224,613	3,105	7,296	82	60,017	442	2,733	0	225,412	3,479	1,868	1,318	37.9%		

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated													
		31/12/2017													
		Exposure values				Risk exposure amounts				Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	
		A-IRB		F-IRB		A-IRB		F-IRB							
Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted								
(min EUR, %)															
United States	Central banks and central governments	92,183	0	0	0	466	0	0	0	76,053	0	0	0	-	
	Institutions	12,299	0	0	0	1,873	0	0	0	3,192	0	1	0	-	
	Corporates	130,876	628	86	0	24,624	387	21	0	61,560	911	189	53	5.8%	
	Corporates - Of Which: Specialised Lending	13,587	169	0	0	2,619	6	0	0	12,198	370	39	0	0.0%	
	Corporates - Of Which: SME	1,007	66	7	0	313	74	1	0	733	70	50	48	68.2%	
	Retail	793	2	0	0	73	0	0	0	87	2	1	1	42.6%	
	Retail - Secured on real estate property	71	1	0	0	23	0	0	0	71	1	1	0	34.5%	
	Retail - Secured on real estate property - Of Which: SME	1	1	0	0	0	0	0	0	1	1	0	0	0.0%	
	Retail - Secured on real estate property - Of Which: non-SME	70	0	0	0	22	0	0	0	70	0	1	0	34.5%	
	Retail - Qualifying Revolving	6	0	0	0	0	0	0	0	6	0	0	0	63.7%	
	Retail - Other Retail	716	0	0	0	50	0	0	0	10	0	0	0	63.2%	
	Retail - Other Retail - Of Which: SME	6	0	0	0	1	0	0	0	6	0	0	0	0.0%	
	Retail - Other Retail - Of Which: non-SME	710	0	0	0	48	0	0	0	4	0	0	0	63.2%	
	Equity									99	0	0	0	0.0%	
	Securitisation														
Other non-credit obligation assets									192	0	0	0	-		
IRB TOTAL	236,151	629	86	0	27,035	388	21	0	141,183	913	191	53	5.9%		

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

## 2018 EU-wide Stress Test: Credit risk IRB

Deutsche Bank AG

		Restated 31/12/2017													
		Exposure values				Risk exposure amounts				Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	
		A-IRB		F-IRB		A-IRB		F-IRB							
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted						
(mln EUR, %)															
Italy	Central banks and central governments	999	0	0	0	465	0	0	0	220	0	0	0	0	
	Institutions	689	11	0	0	206	6	0	0	79	1	0	0	29.7%	
	Corporates	6,254	504	171	0	3,697	156	40	0	6,261	362	292	263	72.5%	
	Corporates - Of Which: Specialised Lending	606	155	0	0	234	106	0	0	590	2	9	0	0.0%	
	Corporates - Of Which: SME	1,672	68	8	0	1,126	12	1	0	1,801	74	51	44	59.3%	
	Retail	14,472	937	0	0	5,699	358	0	0	14,197	1,036	811	702	67.8%	
	Retail - Secured on real estate property	7,753	302	0	0	962	118	0	0	7,859	316	151	140	44.3%	
	Retail - Secured on real estate property - Of Which: SME	90	17	0	0	23	6	0	0	115	26	12	11	43.6%	
	Retail - Secured on real estate property - Of Which: non-SME	7,703	285	0	0	940	112	0	0	7,744	290	139	129	44.3%	
	Retail - Qualifying Revolving	50	2	0	0	18	1	0	0	50	2	1	1	55.0%	
	Retail - Other Retail	6,620	634	0	0	4,719	239	0	0	6,288	718	659	562	78.2%	
	Retail - Other Retail - Of Which: SME	1,146	55	0	0	625	32	0	0	923	104	77	73	69.9%	
	Retail - Other Retail - Of Which: non-SME	5,483	578	0	0	4,094	206	0	0	5,365	614	582	489	79.6%	
	Equity									5	0	0	0	0	
	Securitisation														
	Other non-credit obligation assets									0	0	0	0	0	
<b>IRB TOTAL</b>		<b>22,414</b>	<b>1,453</b>	<b>171</b>	<b>0</b>	<b>10,067</b>	<b>520</b>	<b>40</b>	<b>0</b>	<b>20,762</b>	<b>1,399</b>	<b>1,104</b>	<b>966</b>	<b>69.0%</b>	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated 31/12/2017													
		Exposure values				Risk exposure amounts				Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	
		A-IRB		F-IRB		A-IRB		F-IRB							
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted						
(mln EUR, %)															
United Kingdom	Central banks and central governments	394	0	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	7,769	1	0	0	1,083	0	0	0	3,892	1	0	0	0.0%	
	Corporates	24,428	615	225	0	5,109	65	51	0	5,731	81	23	6	7.2%	
	Corporates - Of Which: Specialised Lending	1,019	56	1	0	315	6	1	0	715	50	11	6	11.1%	
	Corporates - Of Which: SME	44	31	5	0	10	4	1	0	49	3	0	0	0.0%	
	Retail	212	363	0	0	35	48	0	0	208	352	70	69	19.6%	
	Retail - Secured on real estate property	161	5	0	0	27	2	0	0	160	6	3	3	44.4%	
	Retail - Secured on real estate property - Of Which: SME	1	0	0	0	0	0	0	0	1	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	160	5	0	0	27	2	0	0	159	6	3	3	44.4%	
	Retail - Qualifying Revolving	5	0	0	0	0	0	0	0	5	0	0	0	83.6%	
	Retail - Other Retail	46	358	0	0	8	45	0	0	43	346	67	66	19.2%	
	Retail - Other Retail - Of Which: SME	5	0	0	0	1	0	0	0	4	0	0	0	0.0%	
	Retail - Other Retail - Of Which: non-SME	42	358	0	0	7	45	0	0	39	346	67	66	19.2%	
	Equity									0	0	0	0	0	
	Securitisation														
	Other non-credit obligation assets									0	0	0	0	0	
<b>IRB TOTAL</b>		<b>32,803</b>	<b>978</b>	<b>225</b>	<b>0</b>	<b>6,227</b>	<b>113</b>	<b>51</b>	<b>0</b>	<b>9,831</b>	<b>433</b>	<b>92</b>	<b>75</b>	<b>17.3%</b>	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated 31/12/2017													
		Exposure values				Risk exposure amounts				Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	
		A-IRB		F-IRB		A-IRB		F-IRB							
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted						
(mln EUR, %)															
Spain	Central banks and central governments	229	6	0	0	111	1	0	0	229	6	3	3	49.9%	
	Institutions	936	0	0	0	307	0	0	0	245	0	0	0	0	
	Corporates	5,070	427	130	0	3,830	219	40	0	4,030	521	198	178	34.2%	
	Corporates - Of Which: Specialised Lending	569	180	26	0	181	52	18	0	557	193	88	86	44.6%	
	Corporates - Of Which: SME	779	48	4	0	817	44	1	0	706	63	26	18	28.9%	
	Retail	9,561	284	0	0	2,349	41	0	0	9,397	374	241	195	52.0%	
	Retail - Secured on real estate property	6,962	174	0	0	814	8	0	0	7,013	229	109	91	39.5%	
	Retail - Secured on real estate property - Of Which: SME	104	21	0	0	29	3	0	0	115	26	9	9	32.8%	
	Retail - Secured on real estate property - Of Which: non-SME	6,859	152	0	0	785	5	0	0	6,898	203	100	82	40.2%	
	Retail - Qualifying Revolving	5	0	0	0	1	0	0	0	5	0	0	0	72.6%	
	Retail - Other Retail	2,592	111	0	0	1,534	33	0	0	2,379	145	132	104	71.9%	
	Retail - Other Retail - Of Which: SME	1,351	38	0	0	829	9	0	0	1,271	63	59	44	69.2%	
	Retail - Other Retail - Of Which: non-SME	1,241	73	0	0	705	24	0	0	1,108	82	72	60	74.1%	
	Equity									0	0	0	0	0	
	Securitisation														
	Other non-credit obligation assets									1	0	0	0	0	
<b>IRB TOTAL</b>		<b>15,795</b>	<b>717</b>	<b>130</b>	<b>0</b>	<b>6,597</b>	<b>261</b>	<b>40</b>	<b>0</b>	<b>13,901</b>	<b>901</b>	<b>442</b>	<b>376</b>	<b>41.7%</b>	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk IRB  
Deutsche Bank AG

		Restated 31/12/2017													
		Exposure values				Risk exposure amounts				Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	
		A-IRB		F-IRB		A-IRB		F-IRB							
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted						
Luxembourg	Central banks and central governments	7	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	1,093	0	0	0	67	0	0	0	698	0	0	0	0	0
	Corporates	13,740	108	82	0	2,259	39	35	0	5,714	108	37	27	24.6%	
	Corporates - Of Which: Specialised Lending	1,599	35	36	0	448	0	26	0	1,601	35	5	0	0.0%	
	Corporates - Of Which: SME	32	0	0	0	21	0	0	0	1	0	0	0	0	
	Retail	43	1	0	0	7	0	0	0	43	1	0	0	22.5%	
	Retail - Secured on real estate property	39	0	0	0	6	0	0	0	39	0	0	0	18.1%	
	Retail - Secured on real estate property - Of Which: SME	15	0	0	0	1	0	0	0	15	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	25	0	0	0	5	0	0	0	25	0	0	0	18.1%	
	Retail - Qualifying Revolving	11	0	0	0	0	0	0	0	1	0	0	0	0	
	Retail - Other Retail	2	0	0	0	1	0	0	0	2	0	0	0	94.9%	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: non-SME	2	0	0	0	1	0	0	0	2	0	0	0	94.9%	
	Equity									6	0	0	0	0	
	Securitisation														
Other non-credit obligation assets									52	0	0	0	0		
IRB TOTAL		14,882	108	82	0	2,333	39	35	0	6,512	108	37	27	24.6%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated 31/12/2017												
		Exposure values				Risk exposure amounts				Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
		A-IRB		F-IRB		A-IRB		F-IRB						
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted					
Switzerland	Central banks and central governments	3,509	0	0	0	22	0	0	0	3,157	0	0	0	0
	Institutions	4,072	0	0	0	401	0	0	0	426	0	0	0	0
	Corporates	10,143	335	166	0	2,010	5	53	0	8,924	64	21	17	26.8%
	Corporates - Of Which: Specialised Lending	73	2	6	0	31	1	4	0	81	2	2	1	57.9%
	Corporates - Of Which: SME	151	0	2	0	41	0	0	0	106	0	0	0	0.0%
	Retail	241	6	0	0	36	1	0	0	238	6	3	3	33.6%
	Retail - Secured on real estate property	185	5	0	0	28	1	0	0	185	5	2	1	25.7%
	Retail - Secured on real estate property - Of Which: SME	6	0	0	0	0	0	0	0	6	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	179	5	0	0	28	1	0	0	179	5	2	1	25.7%
	Retail - Qualifying Revolving	16	0	0	0	1	0	0	0	16	0	0	0	78.4%
	Retail - Other Retail	40	1	0	0	7	0	0	0	38	1	1	1	72.0%
	Retail - Other Retail - Of Which: SME	5	0	0	0	1	0	0	0	3	0	0	0	0.1%
	Retail - Other Retail - Of Which: non-SME	35	1	0	0	6	0	0	0	35	1	1	1	72.1%
	Equity									0	0	0	0	0
	Securitisation													
Other non-credit obligation assets									2	0	0	0	0	
IRB TOTAL		17,965	341	166	0	2,469	6	53	0	12,746	70	24	19	27.4%

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated 31/12/2017												
		Exposure values				Risk exposure amounts				Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
		A-IRB		F-IRB		A-IRB		F-IRB						
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted					
Netherlands	Central banks and central governments	130	0	0	0	4	0	0	0	0	0	0	0	0
	Institutions	1,220	0	0	0	297	0	0	0	239	0	0	0	0
	Corporates	13,454	504	173	4	4,879	78	49	0	7,738	651	147	126	19.3%
	Corporates - Of Which: Specialised Lending	1,013	84	3	4	266	0	2	0	1,019	87	15	13	14.8%
	Corporates - Of Which: SME	418	93	6	0	174	16	1	0	269	92	31	29	31.7%
	Retail	140	1	0	0	21	0	0	0	139	1	1	1	35.7%
	Retail - Secured on real estate property	91	0	0	0	15	0	0	0	90	1	0	0	35.7%
	Retail - Secured on real estate property - Of Which: SME	3	0	0	0	0	0	0	0	3	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	87	0	0	0	15	0	0	0	87	1	0	0	35.7%
	Retail - Qualifying Revolving	4	0	0	0	0	0	0	0	4	0	0	0	68.3%
	Retail - Other Retail	45	0	0	0	5	0	0	0	44	1	0	0	33.3%
	Retail - Other Retail - Of Which: SME	6	0	0	0	1	0	0	0	6	0	0	0	14.9%
	Retail - Other Retail - Of Which: non-SME	39	0	0	0	4	0	0	0	38	0	0	0	46.1%
	Equity									0	0	0	0	0
	Securitisation													
Other non-credit obligation assets									5	0	0	0	0	
IRB TOTAL		14,944	505	173	4	5,201	78	49	0	8,120	653	148	127	19.4%

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk IRB  
Deutsche Bank AG

		Restated 31/12/2017												
		Exposure values				Risk exposure amounts				Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
		A-IRB		F-IRB		A-IRB		F-IRB						
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted					
India	Central banks and central governments	2,402	0	0	0	1,394	0	0	0	332	0	0	0	-
	Institutions	2,114	0	0	0	1,174	0	0	0	1,885	0	1	0	-
	Corporates	5,684	225	16	1	2,439	112	5	0	4,866	250	116	104	41.5%
	Corporates - Of Which: Specialised Lending	322	0	0	0	165	0	0	0	195	0	4	0	-
	Corporates - Of Which: SME	48	12	1	0	61	6	0	0	33	10	0	0	0.0%
	Retail	18	0	0	0	7	0	0	0	18	0	0	0	76.5%
	Retail - Secured on real estate property	2	0	0	0	0	0	0	0	2	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	2	0	0	0	0	0	0	0	2	0	0	0	-
	Retail - Qualifying Revolving	11	0	0	0	0	0	0	0	1	0	0	0	77.6%
	Retail - Other Retail	15	0	0	0	6	0	0	0	14	0	0	0	76.2%
	Retail - Other Retail - Of Which: SME	1	0	0	0	0	0	0	0	1	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	13	0	0	0	6	0	0	0	13	0	0	0	76.2%
	Equity									8	0	0	0	-
	Securitisation													-
Other non-credit obligation assets									0	0	0	0	-	
<b>IRB TOTAL</b>	<b>10,218</b>	<b>225</b>	<b>16</b>	<b>1</b>	<b>5,015</b>	<b>112</b>	<b>5</b>	<b>0</b>	<b>7,109</b>	<b>250</b>	<b>117</b>	<b>104</b>	<b>41.6%</b>	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated 31/12/2017												
		Exposure values				Risk exposure amounts				Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
		A-IRB		F-IRB		A-IRB		F-IRB						
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted					
Poland	Central banks and central governments	2,060	0	0	0	294	0	0	0	207	0	0	0	-
	Institutions	37	0	0	0	24	0	0	0	1	0	0	0	-
	Corporates	1,952	48	48	0	1,533	9	14	0	1,915	63	36	29	45.3%
	Corporates - Of Which: Specialised Lending	298	1	2	0	175	0	2	0	208	16	4	0	0.1%
	Corporates - Of Which: SME	330	4	6	0	252	0	1	0	334	4	4	2	65.7%
	Retail	5,350	106	0	0	1,011	59	0	0	5,349	106	77	67	63.1%
	Retail - Secured on real estate property	4,874	60	0	0	664	36	0	0	4,874	60	38	32	53.0%
	Retail - Secured on real estate property - Of Which: SME	92	0	0	0	28	0	0	0	92	0	0	0	8.4%
	Retail - Secured on real estate property - Of Which: non-SME	4,782	60	0	0	636	36	0	0	4,782	60	37	32	53.1%
	Retail - Qualifying Revolving	2	0	0	0	0	0	0	0	2	0	0	0	80.0%
	Retail - Other Retail	474	45	0	0	347	23	0	0	473	46	40	35	76.3%
	Retail - Other Retail - Of Which: SME	94	11	0	0	55	6	0	0	93	11	8	8	69.2%
	Retail - Other Retail - Of Which: non-SME	380	34	0	0	292	17	0	0	380	35	32	27	78.6%
	Equity									0	0	0	0	-
	Securitisation													-
Other non-credit obligation assets									32	0	0	0	-	
<b>IRB TOTAL</b>	<b>9,400</b>	<b>153</b>	<b>48</b>	<b>0</b>	<b>2,862</b>	<b>68</b>	<b>14</b>	<b>0</b>	<b>7,504</b>	<b>169</b>	<b>114</b>	<b>95</b>	<b>56.4%</b>	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)



## 2018 EU-wide Stress Test: Credit risk IRB

Deutsche Bank AG

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
		(mIn EUR, %)														
Italy	Central banks and central governments	220	0	0	0	40.0%	219	1	1	0	40.0%	219	1	1	1	40.0%
	Institutions	79	1	1	0	33.5%	79	1	1	1	35.1%	78	2	1	1	36.3%
	Corporates	6,142	482	352	319	66.2%	6,044	580	391	361	62.2%	5,954	670	426	398	59.5%
	Corporates - Of Which: Specialised Lending	570	21	17	9	40.9%	552	40	23	16	40.9%	535	56	28	22	40.0%
	Corporates - Of Which: SME	1,744	130	83	72	55.6%	1,700	175	101	92	52.6%	1,661	214	138	109	51.0%
	Retail	13,921	1,201	945	825	63.4%	13,694	1,528	1,042	933	68.7%	13,480	1,752	1,123	1,020	58.8%
	Retail - Secured on real estate property	7,780	395	163	150	38.0%	7,709	467	171	160	34.2%	7,643	533	178	168	31.6%
	Retail - Secured on real estate property - Of Which: SME	112	29	13	12	41.0%	109	32	13	13	39.3%	106	35	14	13	38.1%
	Retail - Secured on real estate property - Of Which: non-SME	7,669	366	150	138	37.8%	7,600	434	158	147	33.8%	7,537	498	164	155	31.1%
	Retail - Qualifying Revolving	49	2	2	2	69.0%	48	3	3	2	68.9%	47	4	3	3	68.9%
	Retail - Other Retail	6,102	904	780	673	74.4%	5,937	1,068	868	771	72.2%	5,790	1,216	942	859	70.7%
	Retail - Other Retail - Of Which: SME	884	142	109	97	68.2%	852	175	129	118	67.3%	823	203	146	136	66.8%
	Retail - Other Retail - Of Which: non-SME	5,218	762	671	576	75.6%	5,086	893	739	653	73.1%	4,966	1,013	796	724	71.5%
	Equity	5	0	0	0	90.0%	5	0	0	0	90.0%	5	0	0	0	90.0%
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	20,376	1,785	1,298	1,145	64.1%	20,041	2,120	1,434	1,295	61.1%	19,736	2,425	1,551	1,430	59.0%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note.

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
		(mIn EUR, %)														
United Kingdom	Central banks and central governments	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Institutions	3,890	2	1	0	12.7%	3,889	4	1	1	13.9%	3,887	6	1	1	14.4%
	Corporates	5,657	155	44	24	15.8%	5,585	226	59	40	17.6%	5,517	294	73	55	18.6%
	Corporates - Of Which: Specialised Lending	688	77	14	8	10.2%	663	102	15	10	9.8%	640	126	17	12	9.6%
	Corporates - Of Which: SME	47	2	2	1	31.7%	45	6	2	2	24.4%	44	8	2	2	20.4%
	Retail	196	364	71	70	19.4%	194	366	71	71	19.3%	192	368	71	71	19.3%
	Retail - Secured on real estate property	157	9	4	3	36.8%	155	11	4	4	34.0%	154	12	4	4	32.0%
	Retail - Secured on real estate property - Of Which: SME	1	0	0	0	6.8%	1	0	0	0	6.8%	1	0	0	0	6.8%
	Retail - Secured on real estate property - Of Which: non-SME	156	9	4	3	36.8%	154	11	4	4	34.0%	153	12	4	4	32.0%
	Retail - Qualifying Revolving	5	0	0	0	95.0%	5	0	0	0	48.1%	5	0	0	0	44.9%
	Retail - Other Retail	35	354	67	67	18.9%	34	355	67	67	18.9%	33	356	67	67	18.9%
	Retail - Other Retail - Of Which: SME	4	0	0	0	19.3%	4	0	0	0	19.6%	4	0	0	0	19.7%
	Retail - Other Retail - Of Which: non-SME	30	354	67	67	18.9%	29	355	67	67	18.9%	29	356	67	67	18.9%
	Equity	0	0	0	0	90.0%	0	0	0	0	90.0%	0	0	0	0	90.0%
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	9,744	521	116	95	18.3%	9,668	596	131	111	18.6%	9,596	668	146	127	19.0%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note.

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
		(mIn EUR, %)														
Spain	Central banks and central governments	228	7	4	3	49.2%	228	7	4	4	48.0%	227	8	4	4	48.2%
	Institutions	245	0	0	0	40.0%	245	1	0	0	40.0%	244	1	1	1	40.0%
	Corporates	3,948	602	268	246	40.8%	3,875	675	295	274	40.5%	3,807	744	319	299	40.2%
	Corporates - Of Which: Specialised Lending	533	217	90	88	40.7%	512	238	92	90	37.7%	492	258	93	91	35.4%
	Corporates - Of Which: SME	688	81	54	45	56.4%	673	96	63	55	57.2%	660	109	71	63	57.6%
	Retail	9,164	607	350	306	50.5%	9,068	703	391	351	49.9%	8,984	787	426	388	49.4%
	Retail - Secured on real estate property	6,865	378	141	127	33.6%	6,815	427	150	137	32.0%	6,768	474	158	146	30.8%
	Retail - Secured on real estate property - Of Which: SME	108	33	14	13	40.3%	106	35	14	14	39.5%	104	37	15	14	38.8%
	Retail - Secured on real estate property - Of Which: non-SME	6,757	345	128	114	33.0%	6,709	393	136	123	31.3%	6,665	437	143	132	30.1%
	Retail - Qualifying Revolving	5	0	0	0	67.9%	5	0	0	0	65.9%	5	0	0	0	64.6%
	Retail - Other Retail	2,294	229	209	179	78.2%	2,248	275	241	214	77.7%	2,211	313	268	242	77.4%
	Retail - Other Retail - Of Which: SME	1,217	117	112	93	78.9%	1,185	149	134	117	78.1%	1,159	175	153	136	77.7%
	Retail - Other Retail - Of Which: non-SME	1,077	112	97	87	77.5%	1,063	126	107	97	77.2%	1,051	138	116	106	77.1%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Securitisation	1	0	0	0	50.0%	1	0	0	0	50.0%	1	0	0	0	50.0%	
Other non-credit obligation assets	1	0	0	0	-	1	0	0	0	-	1	0	0	0	-	
IRB TOTAL	13,586	1,217	622	556	45.7%	13,416	1,386	690	628	45.3%	13,263	1,539	750	691	44.9%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note.



## 2018 EU-wide Stress Test: Credit risk IRB

Deutsche Bank AG

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
(mln EUR, %)																
Luxembourg	Central banks and central governments	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Institutions	698	0	0	0	45.7%	698	1	0	0	46.2%	697	1	1	0	46.4%
	Corporates	5,624	198	49	38	19.0%	5,541	281	58	47	16.6%	5,464	388	66	56	15.5%
	Corporates - Of Which: Specialised Lending	1,541	95	9	5	5.1%	1,487	149	12	8	5.1%	1,439	197	15	10	5.2%
	Corporates - Of Which: SME	1	0	0	0	41.5%	1	0	0	0	41.2%	1	0	0	0	41.2%
	Retail	42	1	0	0	17.3%	42	1	0	0	15.8%	41	2	0	0	15.0%
	Retail - Secured on real estate property	39	1	0	0	14.3%	39	1	0	0	13.2%	38	2	0	0	12.7%
	Retail - Secured on real estate property - Of Which: SME	15	1	0	0	7.2%	15	0	0	0	7.2%	15	0	0	0	7.2%
	Retail - Secured on real estate property - Of Which: non-SME	24	0	0	0	15.3%	24	1	0	0	14.3%	24	1	0	0	13.9%
	Retail - Qualifying Revolving	1	0	0	0	27.7%	1	0	0	0	27.7%	1	0	0	0	27.7%
	Retail - Other Retail	2	0	0	0	61.1%	2	0	0	0	52.0%	2	0	0	0	47.7%
	Retail - Other Retail - Of Which: SME	0	0	0	0	10.3%	0	0	0	0	10.4%	0	0	0	0	10.4%
	Retail - Other Retail - Of Which: non-SME	2	0	0	0	61.6%	2	0	0	0	52.4%	2	0	0	0	48.2%
	Equity	5	0	0	0	90.0%	5	0	0	0	90.0%	5	0	0	0	90.0%
	Securitisation	51	1	1	1	50.0%	50	1	1	1	50.0%	50	2	1	1	50.0%
Other non-credit obligation assets	51	1	1	1	50.0%	50	1	1	1	50.0%	50	2	1	1	50.0%	
<b>IRB TOTAL</b>	<b>6,421</b>	<b>199</b>	<b>50</b>	<b>38</b>	<b>19.2%</b>	<b>6,336</b>	<b>284</b>	<b>59</b>	<b>48</b>	<b>16.9%</b>	<b>6,258</b>	<b>362</b>	<b>69</b>	<b>57</b>	<b>15.8%</b>	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
(mln EUR, %)																
Switzerland	Central banks and central governments	3,157	0	0	0	40.0%	3,157	0	0	0	40.0%	3,157	0	0	0	40.0%
	Institutions	426	0	0	0	34.0%	425	1	0	0	33.2%	425	1	0	0	32.9%
	Corporates	8,895	92	49	44	47.4%	8,868	120	54	49	40.7%	8,840	147	59	54	36.6%
	Corporates - Of Which: Specialised Lending	77	6	3	2	33.0%	73	10	3	3	26.7%	70	3	4	3	24.1%
	Corporates - Of Which: SME	106	0	0	0	40.9%	105	1	0	0	40.8%	105	1	1	0	40.8%
	Retail	226	9	3	3	28.6%	233	11	3	3	27.3%	232	12	4	3	25.8%
	Retail - Secured on real estate property	183	7	2	2	22.1%	181	8	2	2	20.2%	180	10	2	2	19.0%
	Retail - Secured on real estate property - Of Which: SME	6	0	0	0	5.4%	5	0	0	0	5.4%	5	0	0	0	5.4%
	Retail - Secured on real estate property - Of Which: non-SME	177	7	2	2	22.2%	176	8	2	2	20.3%	175	10	2	2	19.1%
	Retail - Qualifying Revolving	16	0	0	0	57.5%	16	0	0	0	51.2%	16	0	0	0	48.0%
	Retail - Other Retail	37	2	1	1	58.5%	36	2	1	1	52.1%	36	3	1	1	48.5%
	Retail - Other Retail - Of Which: SME	3	0	0	0	14.6%	3	0	0	0	14.8%	3	0	0	0	14.8%
	Retail - Other Retail - Of Which: non-SME	34	2	1	1	58.9%	34	2	1	1	52.6%	33	3	1	1	49.0%
	Equity	0	0	0	0	90.0%	0	0	0	0	90.0%	0	0	0	0	90.0%
	Securitisation	2	0	0	0	50.0%	2	0	0	0	50.0%	1	0	0	0	50.0%
Other non-credit obligation assets	2	0	0	0	50.0%	2	0	0	0	50.0%	1	0	0	0	50.0%	
<b>IRB TOTAL</b>	<b>12,715</b>	<b>101</b>	<b>52</b>	<b>46</b>	<b>45.9%</b>	<b>12,685</b>	<b>131</b>	<b>58</b>	<b>52</b>	<b>39.6%</b>	<b>12,655</b>	<b>161</b>	<b>64</b>	<b>57</b>	<b>35.8%</b>	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
(mln EUR, %)																
Netherlands	Central banks and central governments	0	0	0	0	40.0%	0	0	0	0	40.0%	0	0	0	0	40.0%
	Institutions	238	1	0	0	14.8%	237	1	0	0	15.1%	237	2	0	0	15.3%
	Corporates	7,609	781	277	253	32.4%	7,487	903	304	280	31.0%	7,373	1,016	328	305	30.0%
	Corporates - Of Which: Specialised Lending	989	117	18	16	13.9%	963	143	20	18	12.9%	941	165	22	20	12.2%
	Corporates - Of Which: SME	258	104	34	31	30.3%	248	114	35	33	29.3%	239	123	37	35	28.6%
	Retail	136	4	1	1	28.3%	135	5	1	1	26.2%	134	6	2	1	24.8%
	Retail - Secured on real estate property	88	3	1	1	22.0%	87	4	1	1	19.2%	87	4	1	1	17.6%
	Retail - Secured on real estate property - Of Which: SME	3	0	0	0	9.8%	3	0	0	0	9.8%	3	0	0	0	9.8%
	Retail - Secured on real estate property - Of Which: non-SME	85	3	1	1	22.2%	84	4	1	1	19.4%	83	4	1	1	17.8%
	Retail - Qualifying Revolving	4	0	0	0	58.2%	4	0	0	0	53.1%	4	0	0	0	50.1%
	Retail - Other Retail	44	1	0	0	47.2%	44	1	0	0	49.0%	43	1	1	1	49.5%
	Retail - Other Retail - Of Which: SME	6	0	0	0	14.8%	6	0	0	0	14.4%	6	0	0	0	14.1%
	Retail - Other Retail - Of Which: non-SME	38	1	0	0	60.3%	38	1	1	1	60.0%	37	1	1	1	59.4%
	Equity	0	0	0	0	91.7%	0	0	0	0	91.6%	0	0	0	0	91.6%
	Securitisation	5	0	0	0	50.0%	5	0	0	0	50.0%	5	0	0	0	50.0%
Other non-credit obligation assets	5	0	0	0	50.0%	5	0	0	0	50.0%	5	0	0	0	50.0%	
<b>IRB TOTAL</b>	<b>7,988</b>	<b>785</b>	<b>279</b>	<b>254</b>	<b>32.4%</b>	<b>7,865</b>	<b>909</b>	<b>305</b>	<b>281</b>	<b>31.0%</b>	<b>7,750</b>	<b>1,023</b>	<b>330</b>	<b>307</b>	<b>30.0%</b>	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note

## 2018 EU-wide Stress Test: Credit risk IRB

Deutsche Bank AG

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
(min EUR, %)																
India	Central banks and central governments	332	0	0	0	40.0%	332	0	0	0	40.0%	332	0	0	0	40.0%
	Institutions	1,882	3	2	1	39.5%	1,880	6	4	2	39.5%	1,877	9	5	4	39.5%
	Corporates	4,830	286	165	149	52.1%	4,797	319	179	164	51.5%	4,766	350	193	179	51.0%
	Corporates - Of Which: Specialised Lending	188	7	7	3	48.1%	181	14	11	6	47.9%	174	20	14	10	47.8%
	Corporates - Of Which: SME	33	10	1	1	7.2%	32	10	1	1	9.2%	32	11	1	1	11.0%
	Retail	18	0	0	0	42.0%	17	0	0	0	38.8%	17	1	0	0	37.6%
	Retail - Secured on real estate property	2	0	0	0	15.4%	2	0	0	0	15.4%	2	0	0	0	15.5%
	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	2	0	0	0	15.4%	2	0	0	0	15.4%	2	0	0	0	15.5%
	Retail - Qualifying Revolving	1	0	0	0	50.7%	1	0	0	0	44.6%	1	0	0	0	41.8%
	Retail - Other Retail	14	0	0	0	42.2%	14	0	0	0	39.3%	14	1	0	0	38.2%
	Retail - Other Retail - Of Which: SME	1	0	0	0	11.6%	1	0	0	0	11.6%	1	0	0	0	11.6%
	Retail - Other Retail - Of Which: non-SME	13	0	0	0	42.6%	13	0	0	0	39.7%	13	1	0	0	38.6%
	Equity	8	0	0	0	90.0%	8	0	0	0	90.0%	8	0	0	0	90.0%
	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	-
	<b>IRB TOTAL</b>	<b>7,070</b>	<b>289</b>	<b>167</b>	<b>150</b>	<b>51.9%</b>	<b>7,034</b>	<b>326</b>	<b>183</b>	<b>167</b>	<b>51.2%</b>	<b>6,999</b>	<b>360</b>	<b>198</b>	<b>182</b>	<b>50.7%</b>

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
(min EUR, %)																
Poland	Central banks and central governments	207	0	0	0	40.0%	207	1	0	0	40.0%	206	1	0	0	40.0%
	Institutions	1	0	0	0	12.2%	1	0	0	0	12.3%	1	0	0	0	12.3%
	Corporates	1,884	94	53	44	46.9%	1,858	120	63	55	45.9%	1,833	145	73	65	45.2%
	Corporates - Of Which: Specialised Lending	207	17	2	2	9.1%	206	18	2	2	9.9%	205	19	2	2	10.6%
	Corporates - Of Which: SME	329	9	6	5	53.0%	324	14	8	7	49.6%	319	19	10	9	48.0%
	Retail	5,299	156	97	85	54.7%	5,257	197	111	101	51.0%	5,222	233	123	114	48.8%
	Retail - Secured on real estate property	4,837	97	47	41	42.3%	4,807	127	53	48	38.0%	4,781	153	59	55	35.7%
	Retail - Secured on real estate property - Of Which: SME	90	2	1	1	21.3%	88	4	1	1	21.3%	86	6	1	1	21.2%
	Retail - Secured on real estate property - Of Which: non-SME	4,748	95	46	41	42.8%	4,719	123	52	47	38.6%	4,695	147	58	53	36.3%
	Retail - Qualifying Revolving	2	0	0	0	72.6%	2	0	0	0	67.7%	2	0	0	0	64.4%
	Retail - Other Retail	460	59	50	44	75.2%	449	70	57	52	74.5%	439	80	64	59	74.1%
	Retail - Other Retail - Of Which: SME	91	13	10	9	69.5%	89	15	11	10	69.6%	88	16	12	11	69.8%
	Retail - Other Retail - Of Which: non-SME	369	46	40	35	76.8%	359	55	46	42	75.8%	351	63	52	47	75.2%
	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	32	0	0	0	50.4%	31	1	1	0	50.4%	31	1	1	1	50.4%
	<b>IRB TOTAL</b>	<b>7,423</b>	<b>250</b>	<b>150</b>	<b>130</b>	<b>51.8%</b>	<b>7,354</b>	<b>319</b>	<b>175</b>	<b>156</b>	<b>49.0%</b>	<b>7,293</b>	<b>380</b>	<b>197</b>	<b>180</b>	<b>47.4%</b>

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

### 2018 EU-wide Stress Test: Credit risk IRB

Deutsche Bank AG

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure¹	Non performing exposure¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures¹	Performing exposure¹	Non performing exposure¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures¹	Performing exposure¹	Non performing exposure¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures¹
(m€n EUR, %)																
Deutsche Bank AG	Central banks and central governments	93,223	240	122	97	40.3%	93,117	346	162	139	40.2%	93,043	420	187	169	40.1%
	Institutions	22,822	87	42	24	27.4%	22,728	181	76	51	28.4%	22,676	232	80	65	28.0%
	Corporates	208,638	10,435	4,828	3,945	37.8%	204,927	14,146	5,696	4,826	34.1%	202,346	16,727	6,180	5,478	32.8%
	Corporates - Of Which: Specialised Lending	25,404	4,303	1,676	1,435	33.3%	24,004	5,703	1,844	1,633	28.6%	23,062	6,645	1,951	1,777	26.7%
	Corporates - Of Which: SME	12,412	757	413	350	46.3%	12,204	964	478	419	43.4%	12,046	1,122	525	474	42.2%
	Retail	202,857	7,759	3,927	3,005	38.7%	199,826	10,701	4,804	3,937	36.5%	197,311	13,286	5,453	4,733	35.6%
	Retail - Secured on real estate property	160,761	4,496	1,457	1,054	23.5%	158,632	6,625	1,868	1,488	22.5%	156,871	8,386	2,198	1,873	22.3%
	Retail - Secured on real estate property - Of Which: SME	9,302	319	91	66	20.8%	9,141	480	109	87	18.0%	9,016	605	121	102	16.9%
	Retail - Secured on real estate property - Of Which: non-SME	151,459	4,177	1,365	988	23.7%	149,491	6,145	1,759	1,402	22.8%	147,856	7,780	2,076	1,770	22.8%
	Retail - Qualifying Revolving	12,348	141	116	75	53.4%	12,265	224	178	110	49.2%	12,196	292	168	139	47.6%
	Retail - Other Retail	29,748	3,123	2,355	1,876	60.1%	28,930	3,941	2,789	2,338	59.3%	28,263	4,608	3,087	2,721	59.1%
	Retail - Other Retail - Of Which: SME	4,679	384	294	250	65.3%	4,574	488	350	309	63.2%	4,491	571	392	355	62.1%
	Retail - Other Retail - Of Which: non-SME	25,070	2,739	2,060	1,625	59.3%	24,356	3,453	2,438	2,029	58.8%	23,772	4,037	2,695	2,367	58.6%
	Equity	674	4	7	3	79.6%	670	9	11	7	79.4%	666	13	14	10	78.2%
	Securitisation															
Other non-credit obligation assets	5,445	39	44	22	56.4%	5,401	82	92	47	56.5%	5,359	125	115	71	56.7%	
IRB TOTAL	<b>533,660</b>	<b>18,565</b>	<b>8,968</b>	<b>7,096</b>	<b>38.2%</b>	<b>526,670</b>	<b>25,555</b>	<b>10,840</b>	<b>9,006</b>	<b>35.2%</b>	<b>521,421</b>	<b>30,804</b>	<b>12,028</b>	<b>10,526</b>	<b>34.2%</b>	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure¹	Non performing exposure¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures¹	Performing exposure¹	Non performing exposure¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures¹	Performing exposure¹	Non performing exposure¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures¹
(m€n EUR, %)																
Germany	Central banks and central governments	418	0	0	0	40.0%	418	0	0	0	40.0%	418	0	0	0	40.0%
	Institutions	1,712	5	2	1	13.6%	1,706	11	3	2	14.3%	1,700	17	3	2	13.7%
	Corporates	43,309	1,667	979	807	48.4%	42,954	2,022	1,100	924	45.7%	42,633	2,344	1,198	1,031	44.0%
	Corporates - Of Which: Specialised Lending	2,590	713	362	316	44.3%	2,546	787	379	336	44.3%	2,508	795	392	352	44.2%
	Corporates - Of Which: SME	7,383	160	95	74	46.1%	7,233	220	113	92	41.7%	7,280	273	126	109	39.7%
	Retail	174,142	4,940	2,209	1,517	30.7%	168,585	7,497	2,901	2,245	29.9%	166,491	9,591	3,409	2,874	30.0%
	Retail - Secured on real estate property	139,152	3,438	984	645	18.8%	137,223	5,366	1,356	1,034	19.3%	135,636	6,954	1,658	1,383	19.9%
	Retail - Secured on real estate property - Of Which: SME	8,918	247	60	38	15.2%	8,767	398	76	55	13.9%	8,650	515	86	69	13.4%
	Retail - Secured on real estate property - Of Which: non-SME	130,234	3,191	924	608	19.0%	128,457	4,968	1,280	979	19.7%	126,986	6,439	1,571	1,313	20.4%
	Retail - Qualifying Revolving	12,205	137	112	73	53.1%	12,123	218	143	107	48.9%	12,057	285	163	135	47.2%
	Retail - Other Retail	19,785	1,366	1,113	799	58.5%	19,238	1,913	1,402	1,104	57.7%	18,799	2,352	1,589	1,357	57.7%
	Retail - Other Retail - Of Which: SME	2,391	75	37	29	38.2%	2,358	108	46	38	35.2%	2,332	133	52	45	33.8%
	Retail - Other Retail - Of Which: non-SME	17,395	1,291	1,076	770	59.7%	16,880	1,805	1,356	1,067	59.1%	16,467	2,219	1,537	1,312	59.1%
	Equity	516	3	3	2	76.0%	512	7	8	5	75.9%	509	10	10	7	74.5%
	Securitisation															
Other non-credit obligation assets	5,143	34	39	19	56.8%	5,104	73	84	42	56.9%	5,065	112	106	64	57.1%	
IRB TOTAL	<b>222,240</b>	<b>6,651</b>	<b>3,234</b>	<b>2,346</b>	<b>35.3%</b>	<b>219,280</b>	<b>9,610</b>	<b>4,095</b>	<b>3,217</b>	<b>33.5%</b>	<b>216,817</b>	<b>12,074</b>	<b>4,727</b>	<b>3,979</b>	<b>33.0%</b>	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure¹	Non performing exposure¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures¹	Performing exposure¹	Non performing exposure¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures¹	Performing exposure¹	Non performing exposure¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures¹
(m€n EUR, %)																
United States	Central banks and central governments	76,053	0	0	0	40.0%	76,052	0	0	0	40.0%	76,052	0	0	0	40.0%
	Institutions	3,176	16	4	2	13.1%	3,156	35	7	5	13.5%	3,144	48	8	6	13.4%
	Corporates	59,863	2,609	819	524	20.1%	58,244	4,228	1,118	821	19.4%	57,107	5,365	1,250	1,032	19.2%
	Corporates - Of Which: Specialised Lending	11,361	1,207	244	152	12.6%	10,577	1,991	323	242	12.1%	10,031	2,537	365	305	12.0%
	Corporates - Of Which: SME	703	99	59	57	57.6%	685	117	61	59	50.5%	673	130	62	61	46.9%
	Retail	86	3	1	1	37.5%	85	4	2	1	35.0%	85	4	2	1	33.8%
	Retail - Secured on real estate property	70	2	1	1	31.3%	70	3	1	1	30.0%	69	4	1	1	29.4%
	Retail - Secured on real estate property - Of Which: SME	1	0	0	0	14.7%	1	0	0	0	14.7%	1	0	0	0	14.7%
	Retail - Secured on real estate property - Of Which: non-SME	69	2	1	1	31.6%	69	3	1	1	30.1%	68	4	1	1	29.5%
	Retail - Qualifying Revolving	6	0	0	0	44.2%	6	0	0	0	41.1%	6	0	0	0	40.2%
	Retail - Other Retail	10	1	0	0	58.0%	10	1	0	0	54.8%	10	1	0	0	52.5%
	Retail - Other Retail - Of Which: SME	6	0	0	0	24.1%	6	0	0	0	24.2%	6	0	0	0	24.5%
	Retail - Other Retail - Of Which: non-SME	4	1	0	0	60.6%	4	1	0	0	59.2%	4	1	0	0	58.3%
	Equity	99	0	0	0	91.0%	99	0	1	0	91.0%	99	1	1	1	91.1%
	Securitisation															
Other non-credit obligation assets	190	3	3	2	54.6%	186	6	5	3	54.6%	184	8	6	5	54.6%	
IRB TOTAL	<b>139,466</b>	<b>2,631</b>	<b>828</b>	<b>529</b>	<b>20.1%</b>	<b>137,823</b>	<b>4,273</b>	<b>1,133</b>	<b>831</b>	<b>19.4%</b>	<b>136,671</b>	<b>5,426</b>	<b>1,266</b>	<b>1,045</b>	<b>19.3%</b>	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk IRB  
Deutsche Bank AG

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
(mIn EUR, %)																
Italy	<b>Central banks and central governments</b>	220	0	1	0	40.0%	219	1	1	0	40.0%	219	2	1	1	40.0%
	<b>Institutions</b>	79	1	1	1	35.1%	78	2	1	1	38.0%	78	2	1	1	38.8%
	<b>Corporates</b>	6,069	555	394	351	63.2%	5,944	680	446	404	59.5%	5,844	780	482	447	57.3%
	Corporates - Of Which: Specialised Lending	563	28	21	11	40.1%	539	52	29	20	39.4%	522	69	33	27	38.5%
	Corporates - Of Which: SME	1,694	181	107	94	52.1%	1,646	229	129	117	50.9%	1,606	269	146	135	50.1%
	<b>Retail</b>	13,810	1,422	1,025	887	62.9%	13,556	1,676	1,128	1,002	59.8%	13,332	1,900	1,212	1,103	58.0%
	<b>Retail - Secured on real estate property</b>	7,754	421	176	156	37.0%	7,672	504	185	168	33.4%	7,557	578	193	179	31.0%
	Retail - Secured on real estate property - Of Which: SME	110	31	13	12	39.6%	107	34	14	13	38.1%	104	37	14	14	37.1%
	Retail - Secured on real estate property - Of Which: non-SME	7,644	390	163	144	36.8%	7,565	470	172	155	33.0%	7,453	541	179	166	30.6%
	<b>Retail - Qualifying Revolving</b>	48	3	2	2	69.0%	47	4	3	3	68.9%	47	4	4	4	68.9%
	<b>Retail - Other Retail</b>	6,007	998	846	729	73.0%	5,837	1,169	940	831	71.1%	5,688	1,318	1,015	920	69.8%
	Retail - Other Retail - Of Which: SME	863	164	124	111	67.9%	831	196	143	131	66.9%	804	223	159	148	66.5%
	Retail - Other Retail - Of Which: non-SME	5,145	835	723	618	74.1%	5,006	973	797	700	72.0%	4,884	1,095	856	772	70.5%
	<b>Equity</b>	5	0	0	0	90.0%	5	0	0	0	90.0%	5	0	0	0	90.0%
	<b>Securitisation</b>	0	0	0	0		0	0	0	0		0	0	0	0	
	<b>Other non-credit obligation assets</b>	0	0	0	0		0	0	0	0		0	0	0	0	
<b>IRB TOTAL</b>	<b>20,182</b>	<b>1,980</b>	<b>1,420</b>	<b>1,238</b>	<b>62.6%</b>	<b>19,802</b>	<b>2,359</b>	<b>1,576</b>	<b>1,407</b>	<b>59.7%</b>	<b>19,476</b>	<b>2,685</b>	<b>1,696</b>	<b>1,551</b>	<b>57.8%</b>	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
(mIn EUR, %)																
United Kingdom	<b>Central banks and central governments</b>	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	<b>Institutions</b>	3,890	3	1	0	16.1%	3,887	6	2	1	18.7%	3,885	8	2	1	18.3%
	<b>Corporates</b>	5,622	190	73	44	23.4%	5,524	287	97	69	23.9%	5,451	361	109	86	23.8%
	Corporates - Of Which: Specialised Lending	679	87	27	19	21.6%	645	120	30	22	18.4%	621	145	31	25	17.1%
	Corporates - Of Which: SME	46	5	2	1	28.6%	44	8	2	2	21.3%	42	9	2	2	18.4%
	<b>Retail</b>	196	364	72	71	19.5%	193	367	72	71	19.5%	191	369	72	72	19.5%
	<b>Retail - Secured on real estate property</b>	157	10	4	4	38.2%	155	11	4	4	35.4%	153	13	5	4	33.6%
	Retail - Secured on real estate property - Of Which: SME	1	0	0	0	6.8%	1	0	0	0	6.8%	1	0	0	0	6.8%
	Retail - Secured on real estate property - Of Which: non-SME	156	10	4	4	38.2%	154	11	4	4	35.4%	152	13	5	4	33.6%
	<b>Retail - Qualifying Revolving</b>	5	0	0	0	50.0%	5	0	0	0	45.0%	5	0	0	0	42.9%
	<b>Retail - Other Retail</b>	35	354	67	67	19.0%	34	355	67	67	19.0%	33	356	68	67	19.0%
	Retail - Other Retail - Of Which: SME	4	0	0	0	28.0%	4	0	0	0	28.3%	4	0	0	0	28.4%
	Retail - Other Retail - Of Which: non-SME	30	354	67	67	19.0%	29	355	67	67	19.0%	29	356	68	67	19.0%
	<b>Equity</b>	0	0	0	0	90.0%	0	0	0	0	90.0%	0	0	0	0	90.0%
	<b>Securitisation</b>	0	0	0	0		0	0	0	0		0	0	0	0	
	<b>Other non-credit obligation assets</b>	0	0	0	0		0	0	0	0		0	0	0	0	
<b>IRB TOTAL</b>	<b>9,708</b>	<b>556</b>	<b>146</b>	<b>116</b>	<b>20.8%</b>	<b>9,605</b>	<b>660</b>	<b>170</b>	<b>141</b>	<b>21.4%</b>	<b>9,527</b>	<b>737</b>	<b>183</b>	<b>159</b>	<b>21.6%</b>	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
(mIn EUR, %)																
Spain	<b>Central banks and central governments</b>	228	7	4	3	49.1%	228	7	4	4	48.4%	227	8	4	4	47.8%
	<b>Institutions</b>	245	1	1	0	41.0%	244	2	1	1	41.5%	243	2	1	1	40.8%
	<b>Corporates</b>	3,926	625	286	256	41.0%	3,830	720	319	292	40.5%	3,759	791	343	319	40.3%
	Corporates - Of Which: Specialised Lending	526	224	95	90	40.2%	498	252	97	94	37.1%	479	271	98	96	35.3%
	Corporates - Of Which: SME	687	82	57	47	57.0%	671	98	66	57	57.9%	657	112	74	65	58.2%
	<b>Retail</b>	9,156	615	384	326	53.0%	9,052	719	431	377	52.5%	8,966	805	468	419	52.0%
	<b>Retail - Secured on real estate property</b>	6,860	382	167	143	37.5%	6,805	427	180	157	36.0%	6,738	494	190	169	34.9%
	Retail - Secured on real estate property - Of Which: SME	108	33	15	15	44.6%	105	35	16	15	43.6%	103	37	17	16	42.7%
	Retail - Secured on real estate property - Of Which: non-SME	6,753	349	152	128	36.8%	6,700	402	164	142	35.3%	6,635	447	174	153	34.3%
	<b>Retail - Qualifying Revolving</b>	5	0	0	0	67.0%	5	0	0	0	64.4%	5	0	0	0	63.0%
	<b>Retail - Other Retail</b>	2,290	233	216	183	78.4%	2,241	282	251	220	77.9%	2,203	321	277	249	77.7%
	Retail - Other Retail - Of Which: SME	1,214	120	116	95	79.0%	1,180	154	140	120	78.2%	1,154	180	158	140	77.9%
	Retail - Other Retail - Of Which: non-SME	1,076	113	100	88	77.8%	1,061	128	111	100	77.6%	1,049	141	120	109	77.5%
	<b>Equity</b>	0	0	0	0		0	0	0	0		0	0	0	0	
	<b>Securitisation</b>	1	0	0	0	50.0%	1	0	0	0	50.0%	1	0	0	0	50.0%
	<b>Other non-credit obligation assets</b>	0	0	0	0		0	0	0	0		0	0	0	0	
<b>IRB TOTAL</b>	<b>13,555</b>	<b>1,247</b>	<b>674</b>	<b>586</b>	<b>47.0%</b>	<b>13,354</b>	<b>1,448</b>	<b>755</b>	<b>673</b>	<b>46.5%</b>	<b>13,196</b>	<b>1,606</b>	<b>816</b>	<b>743</b>	<b>46.2%</b>	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note

# 2018 EU-wide Stress Test: Credit risk IRB

Deutsche Bank AG

(min EUR, %)		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
Luxembourg	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	698	1	1	0	46.7%	697	2	1	1	47.3%	696	2	1	1	47.1%
	Corporates	5,596	226	71	50	22.0%	5,485	337	89	67	19.8%	5,397	425	102	82	19.4%
	Corporates - Of Which: Specialised Lending	1,525	111	23	13	11.4%	1,458	178	30	20	10.9%	1,404	232	37	27	11.6%
	Corporates - Of Which: SME	1	0	0	0	43.5%	1	0	0	0	43.1%	1	0	0	0	42.1%
	Retail	42	1	0	0	16.5%	41	2	0	0	15.6%	41	2	0	0	15.3%
	Retail - Secured on real estate property	39	1	0	0	13.9%	38	2	0	0	13.4%	38	2	0	0	13.2%
	Retail - Secured on real estate property - Of Which: SME	15	0	0	0	7.4%	15	0	0	0	7.4%	14	0	0	0	7.4%
	Retail - Secured on real estate property - Of Which: non-SME	24	1	0	0	14.9%	24	1	0	0	14.8%	23	2	0	0	14.8%
	Retail - Qualifying Revolving	1	0	0	0	39.1%	1	0	0	0	39.2%	1	0	0	0	39.4%
	Retail - Other Retail	2	0	0	0	58.6%	2	0	0	0	50.4%	2	0	0	0	47.2%
	Retail - Other Retail - Of Which: SME	0	0	0	0	13.9%	0	0	0	0	14.6%	0	0	0	0	16.0%
	Retail - Other Retail - Of Which: non-SME	2	0	0	0	59.0%	2	0	0	0	50.9%	2	0	0	0	47.8%
	Equity	5	0	0	0	90.0%	5	0	0	0	90.0%	5	0	0	0	90.0%
Securitisation																
Other non-credit obligation assets	51	1	1	0	50.0%	50	2	1	1	50.0%	49	2	1	1	50.0%	
<b>IRB TOTAL</b>	<b>6,392</b>	<b>228</b>	<b>72</b>	<b>51</b>	<b>22.2%</b>	<b>6,278</b>	<b>342</b>	<b>93</b>	<b>69</b>	<b>20.2%</b>	<b>6,188</b>	<b>432</b>	<b>106</b>	<b>85</b>	<b>19.7%</b>	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

(min EUR, %)		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
Switzerland	Central banks and central governments	3,157	0	0	0	40.0%	3,157	0	0	0	40.0%	3,157	0	0	0	40.0%
	Institutions	425	1	0	0	33.2%	424	1	1	0	33.1%	424	2	1	1	33.2%
	Corporates	8,884	103	57	47	45.4%	8,841	146	67	56	38.5%	8,807	180	72	64	35.4%
	Corporates - Of Which: Specialised Lending	76	7	4	3	36.6%	71	12	5	4	32.1%	68	16	6	5	30.7%
	Corporates - Of Which: SME	105	1	0	0	43.4%	105	1	1	1	44.4%	104	2	1	1	44.1%
	Retail	226	9	4	3	39.5%	222	13	4	3	27.4%	220	14	4	4	26.2%
	Retail - Secured on real estate property	182	7	2	2	22.1%	180	9	2	2	20.3%	179	11	2	2	19.4%
	Retail - Secured on real estate property - Of Which: SME	6	0	0	0	6.8%	5	0	0	0	6.8%	5	0	0	0	6.8%
	Retail - Secured on real estate property - Of Which: non-SME	177	7	2	2	22.2%	175	9	2	2	20.4%	173	11	2	2	19.5%
	Retail - Qualifying Revolving	16	0	0	0	55.4%	16	0	0	0	49.5%	15	0	0	0	47.1%
	Retail - Other Retail	37	2	1	1	58.9%	36	2	1	1	52.5%	36	3	2	1	49.2%
	Retail - Other Retail - Of Which: SME	3	0	0	0	16.2%	3	0	0	0	16.5%	3	0	0	0	16.8%
	Retail - Other Retail - Of Which: non-SME	34	2	1	1	59.4%	33	2	1	1	53.1%	33	3	2	1	49.9%
	Equity	0	0	0	0	90.0%	0	0	0	0	90.0%	0	0	0	0	90.0%
Securitisation																
Other non-credit obligation assets	2	0	0	0	50.0%	1	0	0	0	50.0%	1	0	0	0	50.0%	
<b>IRB TOTAL</b>	<b>12,703</b>	<b>113</b>	<b>61</b>	<b>50</b>	<b>44.1%</b>	<b>12,656</b>	<b>159</b>	<b>71</b>	<b>60</b>	<b>37.7%</b>	<b>12,620</b>	<b>196</b>	<b>77</b>	<b>68</b>	<b>34.7%</b>	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

(min EUR, %)		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
Netherlands	Central banks and central governments	0	0	0	0	40.0%	0	0	0	0	40.0%	0	0	0	0	40.0%
	Institutions	238	1	0	0	19.3%	237	2	1	0	22.3%	236	3	1	1	21.9%
	Corporates	7,511	879	326	291	33.1%	7,345	1,045	358	324	31.0%	7,238	1,152	377	349	30.3%
	Corporates - Of Which: Specialised Lending	955	151	25	22	14.9%	931	175	27	25	14.3%	912	194	29	27	14.1%
	Corporates - Of Which: SME	254	107	39	35	32.9%	234	127	41	38	30.1%	227	134	43	40	29.9%
	Retail	136	4	2	1	28.3%	134	6	2	2	26.4%	133	7	2	2	25.3%
	Retail - Secured on real estate property	88	3	1	1	23.0%	86	5	1	1	20.4%	86	5	1	1	19.1%
	Retail - Secured on real estate property - Of Which: SME	3	0	0	0	12.3%	3	0	0	0	12.3%	3	0	0	0	12.3%
	Retail - Secured on real estate property - Of Which: non-SME	84	3	1	1	23.1%	83	4	1	1	20.6%	82	5	1	1	19.3%
	Retail - Qualifying Revolving	4	0	0	0	57.9%	4	0	0	0	51.6%	4	0	0	0	49.1%
	Retail - Other Retail	44	1	1	0	47.8%	43	1	1	1	48.7%	43	1	1	1	48.2%
	Retail - Other Retail - Of Which: SME	6	0	0	0	15.2%	6	0	0	0	15.3%	6	0	0	0	15.5%
	Retail - Other Retail - Of Which: non-SME	38	1	0	0	60.1%	37	1	1	1	58.5%	37	1	1	1	57.1%
	Equity	0	0	0	0	91.1%	0	0	0	0	91.0%	0	0	0	0	91.1%
Securitisation																
Other non-credit obligation assets	5	0	0	0	50.0%	5	0	0	0	50.0%	5	0	0	0	50.0%	
<b>IRB TOTAL</b>	<b>7,889</b>	<b>884</b>	<b>328</b>	<b>292</b>	<b>33.1%</b>	<b>7,721</b>	<b>1,052</b>	<b>361</b>	<b>326</b>	<b>31.0%</b>	<b>7,612</b>	<b>1,162</b>	<b>379</b>	<b>351</b>	<b>30.2%</b>	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

## 2018 EU-wide Stress Test: Credit risk IRB

Deutsche Bank AG

		Adverse Scenario																	
		31/12/2018					31/12/2019					31/12/2020							
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>			
(min EUR, %)																			
India	Central banks and central governments	332	0	0	0	40.0%	332	0	0	0	40.0%	332	0	0	0	40.0%			
	Institutions	1,880	6	5	2	39.5%	1,870	15	9	6	40.0%	1,866	19	10	9	40.0%			
	Corporates	4,816	300	186	155	51.8%	4,772	344	199	176	51.4%	4,740	376	206	191	50.9%			
	Corporates - Of Which: Specialised Lending	185	10	15	5	47.8%	176	19	15	9	47.6%	168	26	17	12	47.5%			
	Corporates - Of Which: SME	32	10	2	1	9.1%	31	11	3	2	14.3%	31	12	2	2	16.5%			
	Retail	17	0	0	0	42.5%	17	1	0	0	40.1%	17	1	0	0	39.0%			
	Retail - Secured on real estate property	2	0	0	0	17.3%	2	0	0	0	17.3%	2	0	0	0	17.3%			
	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	2	0	0	0	17.3%	2	0	0	0	17.3%	2	0	0	0	17.3%			
	Retail - Qualifying Revolving	1	0	0	0	44.6%	1	0	0	0	41.1%	1	0	0	0	39.6%			
	Retail - Other Retail	14	0	0	0	43.3%	14	1	0	0	41.1%	14	1	0	0	40.0%			
	Retail - Other Retail - Of Which: SME	1	0	0	0	20.1%	1	0	0	0	20.3%	1	0	0	0	20.7%			
	Retail - Other Retail - Of Which: non-SME	13	0	0	0	43.6%	13	1	0	0	41.4%	13	1	0	0	40.4%			
	Equity	8	0	0	0	90.0%	8	0	0	0	90.0%	8	0	0	0	90.0%			
	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	-			
<b>IRB TOTAL</b>	<b>7,053</b>	<b>306</b>	<b>191</b>	<b>158</b>	<b>51.6%</b>	<b>7,000</b>	<b>359</b>	<b>209</b>	<b>183</b>	<b>50.9%</b>	<b>6,963</b>	<b>396</b>	<b>216</b>	<b>199</b>	<b>50.3%</b>				

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Adverse Scenario																	
		31/12/2018					31/12/2019					31/12/2020							
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>			
(min EUR, %)																			
Poland	Central banks and central governments	207	0	0	0	40.0%	206	2	1	1	40.0%	205	2	1	1	40.0%			
	Institutions	1	0	0	0	11.3%	1	0	0	0	11.1%	1	0	0	0	11.3%			
	Corporates	1,863	114	69	57	50.0%	1,828	150	84	73	48.9%	1,802	176	94	85	48.1%			
	Corporates - Of Which: Specialised Lending	207	17	5	4	24.1%	205	19	5	5	24.7%	204	20	6	5	25.6%			
	Corporates - Of Which: SME	324	14	9	7	52.4%	316	22	13	11	51.3%	312	26	15	13	50.0%			
	Retail	5,248	207	151	131	63.6%	5,201	254	173	155	61.1%	5,168	287	185	170	59.3%			
	Retail - Secured on real estate property	4,799	135	90	78	57.7%	4,766	168	103	92	54.5%	4,741	193	110	101	52.3%			
	Retail - Secured on real estate property - Of Which: SME	88	4	2	1	30.5%	85	7	2	2	28.0%	84	8	3	2	27.5%			
	Retail - Secured on real estate property - Of Which: non-SME	4,711	131	89	77	58.5%	4,681	162	101	90	55.6%	4,658	185	108	99	53.4%			
	Retail - Qualifying Revolving	2	0	0	0	72.3%	2	0	0	0	67.2%	2	0	0	0	64.2%			
	Retail - Other Retail	447	71	60	53	74.7%	433	85	69	63	74.0%	425	94	74	69	73.7%			
	Retail - Other Retail - Of Which: SME	90	14	11	10	70.2%	86	18	13	12	69.8%	85	19	14	13	69.9%			
	Retail - Other Retail - Of Which: non-SME	357	57	49	43	75.8%	347	67	56	51	75.1%	340	75	60	56	74.7%			
	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	32	1	1	0	50.4%	31	1	1	1	50.4%	30	2	1	1	50.4%			
<b>IRB TOTAL</b>	<b>7,351</b>	<b>322</b>	<b>220</b>	<b>189</b>	<b>58.7%</b>	<b>7,267</b>	<b>407</b>	<b>260</b>	<b>230</b>	<b>56.5%</b>	<b>7,206</b>	<b>467</b>	<b>282</b>	<b>257</b>	<b>55.0%</b>				

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

## 2018 EU-wide Stress Test: Credit risk STA

Deutsche Bank AG

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
		Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(min EUR, %)										
Deutsche Bank AG	Central governments or central banks	199,070	0	27	0	136,536	0	1	0	0.0%
	Regional governments or local authorities	12,051	0	25	0	8,661	0	6	0	0.0%
	Public sector entities	7,211	3	175	5	590	3	1	0	0.0%
	Multilateral Development Banks	5,453	0	0	0	0	0	0	0	0.0%
	International Organisations	2,128	0	0	0	320	0	0	0	0.0%
	Institutions	20,962	0	668	0	1,342	0	1	0	81.6%
	Corporates	12,871	648	12,750	957	11,393	842	435	404	48.0%
	of which: SME	525	33	470	44	394	41	22	20	48.9%
	Retail	3,865	194	2,864	231	3,604	548	421	362	66.2%
	of which: SME	176	26	97	30	112	102	81	80	78.0%
	Secured by mortgages on immovable property	3,269	180	1,207	181	3,787	302	23	14	4.6%
	of which: SME	329	38	142	29	547	48	6	3	5.7%
	Items associated with particularly high risk	144	103	203	154	121	261	163	158	60.6%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity			563	0	0	0	0	0	0.0%
	Securitisation									
Other exposures			1,032	0	31	0	0	0	0.0%	
Standardised Total		229,443	1,128	19,525	1,528	166,384	1,956	1,051	939	48.0%

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
		Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(min EUR, %)										
Germany	Central governments or central banks	121,342	0	25	0	116,820	0	0	0	0.0%
	Regional governments or local authorities	11,610	0	1	0	8,382	0	1	0	0.0%
	Public sector entities	6,561	0	44	0	470	0	1	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	2,027	0	25	0	1,238	0	0	0	0.0%
	Corporates	5,971	209	5,853	310	6,237	249	49	37	15.0%
	of which: SME	97	0	85	1	82	0	0	0	9.7%
	Retail	1,327	23	986	30	1,471	64	76	40	63.4%
	of which: SME	51	0	29	0	51	0	1	0	0.0%
	Secured by mortgages on immovable property	221	58	90	58	225	125	2	2	1.5%
	of which: SME	33	0	15	0	47	0	0	0	0.0%
	Items associated with particularly high risk	8	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					0	0	0	0	0.0%
	Securitisation					31	0	0	0	0.0%
Other exposures										
Standardised Total		149,983	290	7,107	398	134,865	438	130	80	18.2%

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
		Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(min EUR, %)										
United States	Central governments or central banks	168	0	0	0	168	0	0	0	0.0%
	Regional governments or local authorities	150	0	30	0	0	0	0	0	0.0%
	Public sector entities	487	3	97	5	85	3	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	7,394	0	192	0	52	0	0	0	0.0%
	Corporates	2,815	0	2,686	0	1,937	2	7	0	0.0%
	of which: SME	3	0	0	0	0	0	0	0	0.0%
	Retail	3	0	3	0	0	0	3	0	43.9%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	17	0	7	0	22	1	0	0	1.7%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					0	0	0	0	0.0%
	Securitisation					0	0	0	0	0.0%
Other exposures					0	0	0	0	0.0%	
Standardised Total		11,323	3	3,311	5	2,265	6	8	0	1.0%

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note

## 2018 EU-wide Stress Test: Credit risk STA

Deutsche Bank AG

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
Non-defaulted	Defaulted	Non-defaulted	Defaulted							
(min EUR, %)										
Italy	Central governments or central banks	5,637	0	0	0	3,386	0	1	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	7	0	4	0	6	0	0	0	0.0%
	Corporates	385	43	380	63	387	8	4	4	45.0%
	of which: SME	88	0	63	0	94	0	0	0	0.0%
	Retail	641	82	478	105	643	263	176	172	65.3%
	of which: SME	14	0	8	0	14	1	1	1	71.0%
	Secured by mortgages on immovable property	389	16	138	16	397	18	3	2	8.8%
	of which: SME	12	0	4	0	12	0	0	0	4.3%
	Items associated with particularly high risk	71	101	106	152	75	260	160	158	60.9%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity	0	0	0	0	0	0	0	0	0.0%
	Securitisation	0	0	0	0	0	0	0	0	0.0%
Other exposures	0	0	0	0	0	0	0	0	0.0%	
<b>Standardised Total</b>	<b>7,165</b>	<b>253</b>	<b>1,140</b>	<b>336</b>	<b>4,894</b>	<b>549</b>	<b>343</b>	<b>335</b>	<b>61.1%</b>	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
Non-defaulted	Defaulted	Non-defaulted	Defaulted							
(min EUR, %)										
United Kingdom	Central governments or central banks	10,941	0	0	0	6,949	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%
	Public sector entities	128	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	6,250	0	123	0	9	0	0	0	0.0%
	Corporates	209	8	207	11	125	7	5	5	66.9%
	of which: SME	1	2	0	2	1	7	5	5	66.9%
	Retail	109	1	82	1	2	0	0	0	18.5%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	4	1	1	1	4	1	0	0	9.2%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	1	0	2	0	1	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity	0	0	0	0	0	0	0	0	0.0%
	Securitisation	0	0	0	0	0	0	0	0	0.0%
Other exposures	0	0	0	0	0	0	0	0	0.0%	
<b>Standardised Total</b>	<b>17,842</b>	<b>10</b>	<b>525</b>	<b>13</b>	<b>7,090</b>	<b>9</b>	<b>5</b>	<b>5</b>	<b>57.4%</b>	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
Non-defaulted	Defaulted	Non-defaulted	Defaulted							
(min EUR, %)										
Spain	Central governments or central banks	1,947	0	0	0	1,173	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	278	0	5	0	0.0%
	Public sector entities	34	0	34	0	34	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	4	0	1	0	1	0	0	0	0.0%
	Corporates	116	3	117	4	92	0	0	0	1.1%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Retail	52	0	39	0	48	0	1	0	61.7%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	207	6	72	6	214	7	2	0	5.1%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	5	0	7	0	5	0	0	0	7.9%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity	0	0	0	0	0	0	0	0	0.0%
	Securitisation	0	0	0	0	0	0	0	0	0.0%
Other exposures	0	0	0	0	0	0	0	0	0.0%	
<b>Standardised Total</b>	<b>2,645</b>	<b>9</b>	<b>278</b>	<b>10</b>	<b>1,842</b>	<b>8</b>	<b>8</b>	<b>1</b>	<b>7.1%</b>	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note



## 2018 EU-wide Stress Test: Credit risk STA

Deutsche Bank AG

		Restated 31/12/2017									
		Exposure values		Risk exposure amounts		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted						
(mln EUR, %)											
Luxembourg	Central governments or central banks	7,360	0	0	0	7,216	0	0	0	0.0%	
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%	
	Public sector entities	0	0	0	0	0	0	0	0	0.0%	
	Multilateral Development Banks	602	0	0	0	0	0	0	0	0.0%	
	International Organisations	608	0	0	0	0	0	0	0	0.0%	
	Institutions	21	0	4	0	0	0	0	0	0.0%	
	Corporates	340	7	342	11	398	7	1	0	0.0%	
	of which: SME	0	0	0	0	0	0	0	0	0.0%	
	Retail	45	0	33	0	214	1	4	0	23.9%	
	of which: SME	0	0	0	0	0	0	0	0	0.0%	
	Secured by mortgages on immovable property	982	3	344	3	982	3	0	0	0.1%	
	of which: SME	0	0	0	0	0	0	0	0	0.0%	
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%	
	Covered bonds	0	0	0	0	0	0	0	0	0.0%	
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%	
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%	
	Equity										0.0%
Securitisation										0.0%	
Other exposures										0.0%	
Standardised Total		10,952	11	1,717	15	8,810	12	5	0	1.9%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note

		Restated 31/12/2017									
		Exposure values		Risk exposure amounts		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted						
(mln EUR, %)											
Switzerland	Central governments or central banks	0	0	0	0	0	0	0	0	0.0%	
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%	
	Public sector entities	0	0	0	0	0	0	0	0	0.0%	
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%	
	International Organisations	0	0	0	0	0	0	0	0	0.0%	
	Institutions	38	0	8	0	26	0	0	0	0.0%	
	Corporates	48	0	47	0	69	0	0	0	0.0%	
	of which: SME	0	0	0	0	0	0	0	0	0.0%	
	Retail	6	0	4	0	5	1	1	1	69.2%	
	of which: SME	0	0	0	0	0	0	0	0	0.0%	
	Secured by mortgages on immovable property	6	0	2	0	6	0	0	0	0.0%	
	of which: SME	0	0	0	0	0	0	0	0	0.0%	
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%	
	Covered bonds	0	0	0	0	0	0	0	0	0.0%	
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%	
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%	
	Equity										0.0%
Securitisation										0.0%	
Other exposures										0.0%	
Standardised Total		97	0	61	0	97	1	1	1	69.2%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note

		Restated 31/12/2017									
		Exposure values		Risk exposure amounts		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted						
(mln EUR, %)											
Netherlands	Central governments or central banks	2,126	0	0	0	109	0	0	0	0.0%	
	Regional governments or local authorities	16	0	3	0	0	0	0	0	0.0%	
	Public sector entities	0	0	0	0	0	0	0	0	0.0%	
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%	
	International Organisations	0	0	0	0	0	0	0	0	0.0%	
	Institutions	3	0	1	0	2	0	0	0	81.6%	
	Corporates	567	42	547	55	307	56	34	31	54.9%	
	of which: SME	353	28	325	38	209	33	17	15	46.3%	
	Retail	137	37	80	42	59	136	105	103	76.2%	
	of which: SME	111	25	60	28	47	97	77	76	78.3%	
	Secured by mortgages on immovable property	315	37	139	38	548	70	13	9	12.3%	
	of which: SME	283	26	123	27	486	45	6	3	6.1%	
	Items associated with particularly high risk	8	0	12	0	8	0	1	0	0.0%	
	Covered bonds	0	0	0	0	0	0	0	0	0.0%	
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%	
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%	
	Equity										0.0%
Securitisation										0.0%	
Other exposures										0.0%	
Standardised Total		3,173	116	782	136	1,033	262	153	143	54.5%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note

## 2018 EU-wide Stress Test: Credit risk STA

Deutsche Bank AG

		Restated 31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
		Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(min EUR, %)										
India	Central governments or central banks	0	0	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	1,111	0	24	0	2	0	0	0	0.0%
	Corporates	151	1	221	1	102	0	1	0	44.3%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Retail	769	32	577	43	536	42	19	12	30.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	957	13	350	13	1,216	17	2	1	7.2%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity									
Securitisation										0.0%
Other exposures					0	0	0	0	0	0.0%
<b>Standardised Total</b>		<b>2,994</b>	<b>46</b>	<b>1,179</b>	<b>57</b>	<b>1,856</b>	<b>59</b>	<b>22</b>	<b>14</b>	<b>23.5%</b>

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note

		Restated 31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
		Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(min EUR, %)										
Poland	Central governments or central banks	73	0	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	9	0	2	0	0	0	0	0	0.0%
	Corporates	60	0	60	0	41	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Retail	587	6	440	6	589	35	34	29	84.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	0	3	0	3	0	3	0	0	0.0%
	of which: SME	0	3	0	3	0	3	0	0	0.0%
	Items associated with particularly high risk	11	0	16	0	13	0	2	0	13.7%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity									
Securitisation										0.0%
Other exposures					0	0	0	0	0	0.0%
<b>Standardised Total</b>		<b>740</b>	<b>8</b>	<b>518</b>	<b>9</b>	<b>643</b>	<b>37</b>	<b>36</b>	<b>29</b>	<b>77.8%</b>

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note

# 2018 EU-wide Stress Test: Credit risk STA

Deutsche Bank AG

		Baseline Scenario														
		31/12/2018				31/12/2019				31/12/2020						
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposure <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposure <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposure <sup>1</sup>
(mtn EUR, %)																
<b>Deutsche Bank AG</b>	Central governments or central banks	136,514	22	16	8	38.7%	136,493	43	24	17	38.7%	136,470	66	33	25	38.6%
	Regional governments or local authorities	8,658	3	6	1	40.0%	8,656	3	7	2	40.0%	8,653	8	8	3	40.0%
	Public sector entities	588	5	2	1	26.3%	587	6	3	2	36.2%	585	8	4	3	42.2%
	Multilateral Development Banks	0	0	0	0	4.1%	0	0	0	0	2.2%	0	0	0	0	2.7%
	International Organisations	320	0	0	0	70.0%	320	0	0	0	70.0%	320	0	0	0	70.0%
	Institutions	1,320	22	27	14	64.1%	1,298	44	42	28	64.2%	1,275	66	57	43	64.3%
	Corporates	11,238	977	496	452	46.3%	11,121	1,114	541	496	44.6%	10,984	1,250	587	541	43.3%
	of which: SME	382	53	25	23	43.0%	371	64	27	25	39.0%	360	75	29	27	36.1%
	Retail	3,523	629	443	402	63.9%	3,449	703	475	436	62.0%	3,379	773	505	468	60.6%
	of which: SME	109	105	83	81	77.3%	107	107	84	82	76.6%	104	110	85	83	75.9%
	Secured by mortgages on immovable property	3,715	375	47	40	10.6%	3,657	432	53	46	10.6%	3,601	488	59	52	10.6%
	of which: SME	532	63	12	8	12.9%	518	77	14	11	14.1%	505	90	17	13	15.0%
	Items associated with particularly high risk	98	285	171	167	58.7%	81	302	176	173	57.3%	68	314	179	177	56.3%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	0	0	0.0%	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%	0	0	0	0	0.0%
Other exposures	31	0	0	0	50.0%	31	0	0	0	50.0%	31	0	0	0	50.0%	
Standardised Total	166,025	2,316	1,209	1,085	46.9%	165,691	2,649	1,321	1,200	45.3%	165,367	2,973	1,433	1,313	44.1%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note

		Baseline Scenario														
		31/12/2018				31/12/2019				31/12/2020						
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposure <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposure <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposure <sup>1</sup>
(mtn EUR, %)																
<b>Germany</b>	Central governments or central banks	116,811	9	7	3	40.0%	116,803	17	10	7	40.0%	116,794	26	14	10	40.0%
	Regional governments or local authorities	8,380	2	1	1	40.0%	8,378	4	2	2	40.0%	8,376	6	3	2	40.0%
	Public sector entities	470	0	0	0	39.1%	470	0	0	0	39.2%	470	0	0	0	39.2%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	1,210	19	26	13	69.1%	1,190	39	40	27	69.1%	1,170	59	54	40	69.1%
	Corporates	6,185	301	86	62	20.5%	6,131	355	113	87	24.5%	6,076	410	139	113	27.4%
	of which: SME	82	1	0	0	28.5%	81	1	1	0	30.5%	81	1	1	0	31.8%
	Retail	1,439	95	77	56	59.0%	1,410	124	91	71	56.9%	1,383	152	104	85	55.6%
	of which: SME	50	1	2	1	55.6%	49	3	2	1	55.6%	48	4	3	2	55.5%
	Secured by mortgages on immovable property	223	127	8	8	6.3%	221	129	8	8	6.3%	219	131	9	8	6.4%
	of which: SME	47	1	0	0	14.9%	46	1	0	0	14.9%	45	2	0	0	14.9%
	Items associated with particularly high risk	0	0	0	0	25.0%	0	0	0	0	25.0%	0	0	0	0	25.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	0	0	0.0%	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%	0	0	0	0	0.0%
Other exposures	31	0	0	0	50.0%	31	0	0	0	50.0%	31	0	0	0	50.0%	
Standardised Total	134,750	553	205	143	25.9%	134,634	669	264	201	30.1%	134,519	784	322	259	33.0%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note

		Baseline Scenario														
		31/12/2018				31/12/2019				31/12/2020						
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposure <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposure <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposure <sup>1</sup>
(mtn EUR, %)																
<b>United States</b>	Central governments or central banks	168	0	0	0	40.0%	168	0	0	0	40.0%	168	0	0	0	40.0%
	Regional governments or local authorities	0	0	0	0	40.0%	0	0	0	0	40.0%	0	0	0	0	40.0%
	Public sector entities	84	5	2	1	25.7%	82	6	3	2	35.9%	81	7	4	3	42.3%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	51	1	1	0	22.7%	49	3	1	1	22.6%	48	5	1	1	22.6%
	Corporates	1,902	37	14	7	17.6%	1,865	74	20	13	17.9%	1,829	110	27	20	18.1%
	of which: SME	0	0	0	0	47.2%	0	0	0	0	47.3%	0	0	0	0	47.3%
	Retail	0	0	0	0	45.3%	0	0	0	0	46.4%	0	0	0	0	47.3%
	of which: SME	0	0	0	0	8.5%	0	0	0	0	8.8%	0	0	0	0	8.9%
	Secured by mortgages on immovable property	22	1	0	0	10.3%	21	2	0	0	12.6%	21	2	0	0	14.1%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	55.0%	0	0	0	0	55.0%	0	0	0	0	55.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	0	0	0.0%	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%	0	0	0	0	0.0%
Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Standardised Total	2,226	45	17	8	18.5%	2,186	84	25	16	19.3%	2,147	124	33	24	19.7%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note

2018 EU-wide Stress Test: Credit risk STA  
Deutsche Bank AG

(mtn EUR, %)		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
Italy	Central governments or central banks	3,379	7	4	3	40.0%	3,372	14	7	6	40.0%	3,363	22	10	9	40.0%
	Regional governments or local authorities	0	0	0	0	40.0%	0	0	0	0	40.0%	0	0	0	0	40.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	5	0	0	0	3.7%	5	1	0	0	3.7%	5	1	0	0	3.8%
	Corporates	379	17	5	4	25.5%	371	24	5	5	19.2%	364	32	6	5	16.0%
	of which: SME	90	4	0	0	5.7%	87	7	1	0	5.8%	84	10	1	1	5.9%
	Retail	617	288	185	179	61.9%	594	311	191	185	59.4%	573	332	196	190	57.4%
	of which: SME	14	1	1	1	78.2%	14	1	1	1	75.7%	14	1	1	1	73.9%
	Secured by mortgages on immovable property	369	46	5	3	7.5%	344	71	6	5	6.9%	321	94	8	6	6.6%
	of which: SME	12	0	0	0	5.4%	12	1	0	0	5.3%	11	1	0	0	5.3%
	Items associated with particularly high risk	65	271	161	160	59.1%	57	279	162	161	57.8%	50	285	162	162	56.8%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	0	0	0.0%	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%	0	0	0	0	0.0%
	Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Standardised Total	4,815	629	360	349	55.9%	4,744	699	371	361	51.6%	4,677	766	382	373	48.6%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

(mtn EUR, %)		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
United Kingdom	Central governments or central banks	6,947	2	2	1	40.0%	6,944	5	3	2	40.0%	6,942	7	4	3	40.0%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	9	0	0	0	30.2%	9	0	0	0	30.2%	9	0	0	0	30.2%
	Corporates	124	7	6	5	66.7%	123	9	6	6	65.4%	122	10	7	6	64.3%
	of which: SME	1	0	0	0	68.2%	1	0	0	0	68.2%	1	0	0	0	68.2%
	Retail	2	1	0	0	18.6%	2	1	0	0	16.9%	2	1	0	0	15.9%
	of which: SME	0	0	0	0	44.9%	0	0	0	0	44.9%	0	0	0	0	44.9%
	Secured by mortgages on immovable property	4	1	0	0	8.6%	4	2	0	0	8.2%	3	2	0	0	8.0%
	of which: SME	0	0	0	0	68.2%	0	0	0	0	68.2%	0	0	0	0	68.2%
	Items associated with particularly high risk	1	0	0	0	27.7%	1	0	0	0	27.7%	1	0	0	0	27.7%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	0	0	0.0%	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%	0	0	0	0	0.0%
	Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Standardised Total	7,086	13	8	7	52.0%	7,082	17	10	8	48.8%	7,079	21	11	10	46.9%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

(mtn EUR, %)		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
Spain	Central governments or central banks	1,171	3	2	1	40.0%	1,169	5	3	2	40.0%	1,167	7	4	3	40.0%
	Regional governments or local authorities	278	1	5	0	40.0%	277	1	5	0	40.0%	277	2	5	1	40.0%
	Public sector entities	34	0	0	0	30.2%	34	0	0	0	30.2%	34	0	0	0	30.2%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	1	0	0	0	47.0%	1	0	0	0	47.0%	1	0	0	0	47.1%
	Corporates	91	2	1	0	26.3%	89	3	1	1	25.7%	88	4	1	1	25.5%
	of which: SME	0	0	0	0	5.0%	0	0	0	0	5.0%	0	0	0	0	5.0%
	Retail	48	1	1	1	91.6%	48	1	1	1	91.7%	47	1	1	1	91.7%
	of which: SME	0	0	0	0	23.2%	0	0	0	0	23.2%	0	0	0	0	23.2%
	Secured by mortgages on immovable property	203	18	5	5	28.2%	203	19	5	5	27.6%	202	19	5	5	27.1%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	96.0%	0	0	0	0	96.0%	0	0	0	0	96.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	0	0	0.0%	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%	0	0	0	0	0.0%
	Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Standardised Total	1,826	24	14	8	32.2%	1,821	29	16	9	32.8%	1,816	34	17	11	33.2%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

## 2018 EU-wide Stress Test: Credit risk STA

Deutsche Bank AG

(min EUR, %)		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
Luxembourg	Central governments or central banks	7,215	1	1	0	40.0%	7,214	2	1	1	40.0%	7,213	3	2	1	40.0%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	0	0	0	0	45.0%	0	0	0	0	45.0%	0	0	0	0	45.0%
	Corporates	397	9	5	5	50.0%	395	11	6	5	49.3%	393	13	7	6	48.8%
	of which: SME	0	0	0	0	50.0%	0	0	0	0	50.0%	0	0	0	0	50.0%
	Retail	213	2	0	0	11.1%	211	4	0	0	8.0%	210	5	0	0	6.5%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Secured by mortgages on immovable property	976	9	0	0	4.4%	970	15	1	0	3.1%	964	21	1	1	2.5%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Equity	0	0	0	0	0.0%	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%	0	0	0	0	0.0%	
Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
<b>Standardised Total</b>	<b>8,800</b>	<b>22</b>	<b>7</b>	<b>6</b>	<b>25.8%</b>	<b>8,790</b>	<b>32</b>	<b>8</b>	<b>7</b>	<b>21.7%</b>	<b>8,780</b>	<b>42</b>	<b>10</b>	<b>8</b>	<b>19.7%</b>	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

(min EUR, %)		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
Switzerland	Central governments or central banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	25	0	0	0	44.9%	25	1	1	0	44.9%	25	1	1	1	44.9%
	Corporates	58	2	0	0	1.9%	55	9	0	0	1.9%	53	7	0	0	1.9%
	of which: SME	0	0	0	0	44.1%	0	0	0	0	44.1%	0	0	0	0	44.1%
	Retail	5	1	1	1	67.8%	5	2	1	1	66.5%	5	2	1	1	65.3%
	of which: SME	0	0	0	0	36.8%	0	0	0	0	36.8%	0	0	0	0	36.8%
	Secured by mortgages on immovable property	6	0	0	0	6.4%	6	0	0	0	6.4%	6	0	0	0	6.4%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Equity	0	0	0	0	0.0%	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%	0	0	0	0	0.0%	
Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
<b>Standardised Total</b>	<b>94</b>	<b>4</b>	<b>2</b>	<b>1</b>	<b>29.3%</b>	<b>91</b>	<b>7</b>	<b>2</b>	<b>2</b>	<b>21.2%</b>	<b>88</b>	<b>10</b>	<b>2</b>	<b>2</b>	<b>17.8%</b>	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

(min EUR, %)		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
Netherlands	Central governments or central banks	109	0	0	0	40.0%	109	0	0	0	40.0%	109	0	0	0	40.0%
	Regional governments or local authorities	0	0	0	0	40.0%	0	0	0	0	40.0%	0	0	0	0	40.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	2	0	0	0	79.2%	2	0	0	0	77.1%	2	0	0	0	75.1%
	Corporates	295	68	37	34	49.8%	284	80	40	37	46.5%	273	91	43	40	44.1%
	of which: SME	202	40	19	17	41.8%	194	47	20	18	38.9%	188	54	22	20	36.8%
	Retail	56	138	106	105	75.8%	54	141	107	108	75.5%	51	143	108	107	75.1%
	of which: SME	45	99	77	77	77.8%	44	100	78	77	77.3%	43	101	78	78	76.8%
	Secured by mortgages on immovable property	530	88	22	17	19.6%	515	103	25	21	19.9%	500	118	29	24	20.1%
	of which: SME	473	59	11	8	13.3%	460	72	14	10	14.6%	448	84	16	13	15.4%
	Items associated with particularly high risk	6	2	1	1	23.0%	4	4	1	1	23.0%	3	5	1	1	23.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Equity	0	0	0	0	0.0%	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%	0	0	0	0	0.0%	
Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
<b>Standardised Total</b>	<b>998</b>	<b>297</b>	<b>167</b>	<b>157</b>	<b>52.8%</b>	<b>967</b>	<b>328</b>	<b>174</b>	<b>165</b>	<b>50.3%</b>	<b>938</b>	<b>357</b>	<b>182</b>	<b>172</b>	<b>48.3%</b>	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

## 2018 EU-wide Stress Test: Credit risk STA

Deutsche Bank AG

(min EUR, %)		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
India	Central governments or central banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	2	0	0	0	50.0%	2	0	0	0	50.0%	2	0	0	0	50.0%
	Corporates	101	2	2	1	45.1%	99	4	2	2	45.3%	97	5	3	2	45.4%
	of which: SME	0	0	0	0	45.0%	0	0	0	0	45.0%	0	0	0	0	45.0%
	Retail	527	50	27	21	41.3%	519	58	32	28	45.3%	511	66	37	32	48.2%
	of which: SME	0	0	0	0	100.0%	0	0	0	0	100.0%	0	0	0	0	100.0%
	Secured by mortgages on immovable property	1,210	23	3	2	9.9%	1,205	29	3	3	9.9%	1,199	35	4	3	10.0%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Equity	0	0	0	0	0.0%	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%	0	0	0	0	0.0%	
Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Standardised Total	1,840	75	31	24	31.8%	1,824	91	38	31	34.1%	1,809	106	45	38	35.6%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note

(min EUR, %)		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
Poland	Central governments or central banks	0	0	0	0	40.0%	0	0	0	0	40.0%	0	0	0	0	40.0%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	0	0	0	0	45.0%	0	0	0	0	45.0%	0	0	0	0	45.0%
	Corporates	41	0	0	0	46.3%	41	1	0	0	46.4%	40	1	1	0	46.4%
	of which: SME	0	0	0	0	43.0%	0	0	0	0	43.1%	0	0	0	0	43.1%
	Retail	579	45	41	35	79.1%	570	54	47	41	76.2%	561	63	52	47	74.3%
	of which: SME	0	0	0	0	60.3%	0	0	0	0	60.3%	0	0	0	0	60.3%
	Secured by mortgages on immovable property	0	3	0	0	5.2%	0	3	0	0	5.2%	0	3	0	0	5.2%
	of which: SME	0	3	0	0	5.2%	0	3	0	0	5.2%	0	3	0	0	5.2%
	Items associated with particularly high risk	9	4	4	2	62.4%	6	6	5	4	62.4%	4	8	6	5	62.4%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Equity	0	0	0	0	0.0%	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%	0	0	0	0	0.0%	
Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Standardised Total	629	52	45	38	73.8%	616	64	52	46	71.5%	605	75	59	52	70.1%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note



# 2018 EU-wide Stress Test: Credit risk STA

Deutsche Bank AG

		Adverse Scenario																					
		31/12/2018					31/12/2019					31/12/2020											
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>							
(mln EUR, %)																							
<b>Deutsche Bank AG</b>	Central governments or central banks	136,511	25	18	10	38.9%	136,483	52	31	20	38.9%	136,455	81	43	31	38.8%							
	Regional governments or local authorities	8,658	3	0	1	40.0%	8,656	6	7	2	40.0%	8,653	8	8	3	40.0%							
	Public sector entities	587	5	0	2	31.6%	585	8	5	3	42.0%	583	10	6	4	46.5%							
	Multilateral Development Banks	0	0	0	0	4.1%	0	0	0	0	2.2%	0	0	0	0	2.7%							
	International Organisations	320	0	0	0	70.0%	320	0	0	0	70.0%	320	0	0	0	70.0%							
	Institutions	1,309	32	41	21	64.2%	1,276	66	64	42	64.3%	1,251	91	74	58	64.4%							
	Corporates	11,198	1,036	543	474	45.7%	10,999	1,235	612	540	43.7%	10,844	1,390	647	591	42.5%							
	of which: SME	378	57	28	24	41.8%	362	72	31	27	37.2%	350	85	33	29	34.5%							
	Retail	3,504	647	474	416	64.3%	3,402	750	521	466	62.1%	3,316	835	552	507	60.6%							
	of which: SME	108	106	84	81	77.1%	104	110	85	83	76.1%	101	113	87	85	75.3%							
	Secured by mortgages on immovable property	3,695	394	65	50	12.7%	3,614	476	75	61	12.9%	3,548	541	82	70	13.0%							
	of which: SME	526	60	17	10	14.5%	506	89	20	14	16.2%	491	104	23	18	17.2%							
	Items associated with particularly high risk	33	329	186	185	56.3%	44	338	188	188	55.6%	40	342	189	188	55.1%							
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%							
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%							
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%							
	Equity	0	0	0	0	0.0%	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%	0	0	0	0	0.0%							
	Other exposures	31	0	0	0	50.0%	31	0	0	0	50.0%	31	0	0	0	50.0%							
	Standardised Total	<b>165,867</b>	<b>2,473</b>	<b>1,336</b>	<b>1,158</b>	<b>46.8%</b>	<b>165,409</b>	<b>2,931</b>	<b>1,503</b>	<b>1,324</b>	<b>45.2%</b>	<b>165,042</b>	<b>3,298</b>	<b>1,602</b>	<b>1,455</b>	<b>44.1%</b>							

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note

		Adverse Scenario																					
		31/12/2018					31/12/2019					31/12/2020											
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>							
(mln EUR, %)																							
<b>Germany</b>	Central governments or central banks	116,811	0	7	4	40.0%	116,800	20	12	8	40.0%	116,790	30	17	12	40.0%							
	Regional governments or local authorities	8,380	2	1	1	40.0%	8,378	4	2	2	40.0%	8,376	6	3	3	40.0%							
	Public sector entities	470	0	0	0	42.1%	470	0	0	0	42.9%	470	1	0	0	44.0%							
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%							
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%							
	Institutions	1,200	28	39	20	69.0%	1,170	59	60	40	69.0%	1,148	80	70	55	69.1%							
	Corporates	6,161	325	112	73	22.5%	6,080	406	152	111	27.4%	6,016	470	174	141	30.0%							
	of which: SME	82	1	1	1	32.2%	81	1	1	1	35.4%	81	2	1	1	36.4%							
	Retail	1,432	102	89	60	59.1%	1,389	146	111	83	56.9%	1,352	182	125	102	55.8%							
	of which: SME	50	2	2	1	57.1%	48	3	3	2	57.1%	46	5	4	3	57.0%							
	Secured by mortgages on immovable property	222	128	11	10	8.0%	220	130	11	11	8.1%	217	133	11	11	8.2%							
	of which: SME	46	1	0	0	21.4%	45	2	1	0	21.4%	45	3	1	1	21.4%							
	Items associated with particularly high risk	0	0	0	0	25.0%	0	0	0	0	25.0%	0	0	0	0	25.0%							
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%							
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%							
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%							
	Equity	0	0	0	0	0.0%	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%	0	0	0	0	0.0%							
	Other exposures	31	0	0	0	50.0%	31	0	0	0	50.0%	31	0	0	0	50.0%							
	Standardised Total	<b>134,708</b>	<b>595</b>	<b>260</b>	<b>168</b>	<b>28.2%</b>	<b>134,539</b>	<b>764</b>	<b>349</b>	<b>254</b>	<b>33.3%</b>	<b>134,401</b>	<b>902</b>	<b>402</b>	<b>324</b>	<b>35.9%</b>							

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note

		Adverse Scenario																					
		31/12/2018					31/12/2019					31/12/2020											
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>							
(mln EUR, %)																							
<b>United States</b>	Central governments or central banks	168	0	0	0	40.0%	168	0	0	0	40.0%	168	0	0	0	40.0%							
	Regional governments or local authorities	0	0	0	0	40.0%	0	0	0	0	40.0%	0	0	0	0	40.0%							
	Public sector entities	83	5	3	2	31.3%	81	7	4	3	42.1%	79	9	5	4	47.0%							
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%							
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%							
	Institutions	50	2	1	1	23.6%	48	4	2	1	23.6%	46	6	2	1	23.6%							
	Corporates	1,883	55	22	11	19.4%	1,832	107	32	21	19.1%	1,793	146	36	28	19.0%							
	of which: SME	0	0	0	0	48.1%	0	0	0	0	47.9%	0	0	0	0	47.8%							
	Retail	0	0	0	0	45.8%	0	0	0	0	47.5%	0	0	0	0	48.6%							
	of which: SME	0	0	0	0	9.1%	0	0	0	0	9.0%	0	0	0	0	8.8%							
	Secured by mortgages on immovable property	22	1	0	0	19.8%	21	2	1	0	22.9%	21	2	1	1	24.2%							
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%							
	Items associated with particularly high risk	0	0	0	0	55.0%	0	0	0	0	55.0%	0	0	0	0	55.0%							
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%							
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%							
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%							
	Equity	0	0	0	0	0.0%	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%	0	0	0	0	0.0%							
	Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%							
	Standardised Total	<b>2,206</b>	<b>64</b>	<b>26</b>	<b>13</b>	<b>20.6%</b>	<b>2,149</b>	<b>121</b>	<b>39</b>	<b>25</b>	<b>20.8%</b>	<b>2,107</b>	<b>164</b>	<b>44</b>	<b>34</b>	<b>20.8%</b>							

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note

**2018 EU-wide Stress Test: Credit risk STA**  
Deutsche Bank AG

(mth EUR, %)		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
Italy	Central governments or central banks	3,378	7	5	3	40.0%	3,370	15	8	6	40.0%	3,361	25	12	10	40.0%
	Regional governments or local authorities	0	0	0	0	40.0%	0	0	0	0	40.0%	0	0	0	0	40.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	5	0	0	0	4.1%	5	1	0	0	4.2%	5	1	0	0	4.1%
	Corporates	377	19	5	4	24.0%	367	29	6	5	17.8%	358	38	6	6	15.0%
	of which: SME	89	4	1	0	6.2%	85	9	1	1	6.3%	81	13	1	1	6.2%
	Retail	614	292	187	180	61.6%	587	318	194	187	58.7%	564	341	199	193	56.7%
	of which: SME	14	1	1	1	77.0%	14	1	1	1	73.9%	13	2	1	1	72.3%
	Secured by mortgages on immovable property	362	53	7	5	8.9%	327	88	9	7	8.1%	300	114	11	9	7.9%
	of which: SME	12	0	0	0	6.1%	11	1	0	0	6.2%	11	1	0	0	6.3%
	Items associated with particularly high risk	48	288	163	163	56.7%	44	292	164	163	55.9%	40	295	164	163	55.4%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	0	0	0.0%	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%	0	0	0	0	0.0%	
Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
<b>Standardised Total</b>	<b>4,785</b>	<b>659</b>	<b>367</b>	<b>355</b>	<b>53.8%</b>	<b>4,701</b>	<b>743</b>	<b>381</b>	<b>369</b>	<b>49.6%</b>	<b>4,629</b>	<b>815</b>	<b>392</b>	<b>382</b>	<b>46.8%</b>	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note

(mth EUR, %)		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
United Kingdom	Central governments or central banks	6,945	4	3	2	40.0%	6,941	9	5	3	40.0%	6,937	12	6	5	40.0%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	9	0	0	0	34.4%	9	0	0	0	34.4%	9	0	0	0	33.1%
	Corporates	124	9	6	6	66.0%	122	10	7	6	64.2%	121	11	7	7	63.2%
	of which: SME	1	7	5	5	68.2%	1	7	5	5	68.2%	1	7	5	5	68.2%
	Retail	2	1	0	0	27.2%	2	1	0	0	23.8%	2	1	0	0	22.2%
	of which: SME	0	0	0	0	44.9%	0	0	0	0	44.9%	0	0	0	0	44.9%
	Secured by mortgages on immovable property	4	2	0	0	12.1%	3	2	0	0	11.3%	3	2	0	0	10.9%
	of which: SME	0	0	0	0	68.2%	0	0	0	0	68.2%	0	0	0	0	68.2%
	Items associated with particularly high risk	0	1	0	0	35.0%	0	1	0	0	35.0%	0	1	0	0	35.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	0	0	0.0%	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%	0	0	0	0	0.0%	
Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
<b>Standardised Total</b>	<b>7,083</b>	<b>16</b>	<b>10</b>	<b>8</b>	<b>50.0%</b>	<b>7,077</b>	<b>22</b>	<b>13</b>	<b>10</b>	<b>47.2%</b>	<b>7,072</b>	<b>27</b>	<b>14</b>	<b>12</b>	<b>45.8%</b>	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note

(mth EUR, %)		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
Spain	Central governments or central banks	1,170	3	2	1	40.0%	1,168	6	5	2	40.0%	1,165	9	6	4	40.0%
	Regional governments or local authorities	278	1	5	0	40.0%	277	1	5	1	40.0%	276	2	5	1	40.0%
	Public sector entities	34	0	0	0	30.2%	34	0	0	0	30.2%	34	0	0	0	30.2%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	1	0	0	0	46.8%	1	0	0	0	46.9%	1	0	0	0	47.0%
	Corporates	90	2	1	1	25.9%	88	4	2	1	25.4%	87	6	2	1	25.3%
	of which: SME	0	0	0	0	5.0%	0	0	0	0	5.0%	0	0	0	0	5.0%
	Retail	48	1	1	1	91.7%	48	1	1	1	91.6%	47	1	2	1	91.6%
	of which: SME	0	0	0	0	25.4%	0	0	0	0	25.3%	0	0	0	0	25.3%
	Secured by mortgages on immovable property	203	18	6	6	32.3%	202	19	6	6	31.8%	202	20	6	6	31.3%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	96.6%	0	0	0	0	96.0%	0	0	0	0	96.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	0	0	0.0%	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%	0	0	0	0	0.0%	
Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
<b>Standardised Total</b>	<b>1,824</b>	<b>25</b>	<b>16</b>	<b>9</b>	<b>35.2%</b>	<b>1,818</b>	<b>32</b>	<b>19</b>	<b>11</b>	<b>35.3%</b>	<b>1,811</b>	<b>38</b>	<b>21</b>	<b>13</b>	<b>35.5%</b>	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note





## 2018 EU-wide Stress Test: Credit risk STA

Deutsche Bank AG

(min EUR, %)		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
India	Central governments or central banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	2	0	0	0	50.0%	2	0	0	0	50.0%	2	0	0	0	50.0%
	Corporates	100	3	2	1	47.0%	97	5	4	2	47.2%	95	7	4	3	46.9%
	of which: SME	0	0	0	0	45.0%	0	0	0	0	45.0%	0	0	0	0	45.0%
	Retail	524	54	35	27	49.9%	514	66	44	36	53.8%	501	76	49	43	56.0%
	of which: SME	0	0	0	0	100.0%	0	0	0	0	100.0%	0	0	0	0	100.0%
	Secured by mortgages on immovable property	1,207	26	6	5	18.4%	1,198	36	8	7	18.3%	1,190	43	9	8	18.3%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	0	0	0.0%	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%	0	0	0	0	0.0%	
Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
<b>Standardised Total</b>	<b>1,833</b>	<b>82</b>	<b>44</b>	<b>33</b>	<b>39.9%</b>	<b>1,808</b>	<b>107</b>	<b>56</b>	<b>45</b>	<b>41.7%</b>	<b>1,789</b>	<b>126</b>	<b>63</b>	<b>54</b>	<b>42.6%</b>	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note

(min EUR, %)		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
Poland	Central governments or central banks	0	0	0	0	40.0%	0	0	0	0	40.0%	0	0	0	0	40.0%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	0	0	0	0	45.0%	0	0	0	0	45.0%	0	0	0	0	45.0%
	Corporates	41	0	0	0	48.5%	40	1	1	0	48.1%	40	1	1	1	47.2%
	of which: SME	0	0	0	0	44.8%	0	0	0	0	44.5%	0	0	0	0	44.4%
	Retail	575	48	48	38	77.9%	561	62	56	46	74.4%	551	73	60	53	72.7%
	of which: SME	0	0	0	0	60.3%	0	0	0	0	60.3%	0	0	0	0	60.3%
	Secured by mortgages on immovable property	0	3	0	0	5.1%	0	3	0	0	5.1%	0	3	0	0	5.1%
	of which: SME	0	3	0	0	5.1%	0	3	0	0	5.1%	0	3	0	0	5.1%
	Items associated with particularly high risk	0	13	8	8	62.4%	0	13	8	8	62.4%	0	13	8	8	62.4%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	0	0	0.0%	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%	0	0	0	0	0.0%	
Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
<b>Standardised Total</b>	<b>616</b>	<b>64</b>	<b>56</b>	<b>46</b>	<b>71.5%</b>	<b>602</b>	<b>78</b>	<b>64</b>	<b>55</b>	<b>69.8%</b>	<b>591</b>	<b>89</b>	<b>69</b>	<b>62</b>	<b>68.8%</b>	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note

## 2018 EU-wide Stress Test: Securitisations

Deutsche Bank AG

			Actual	Restated	Baseline Scenario			Adverse Scenario		
			31/12/2017	31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/12/2018	31/12/2019	31/12/2020
Exposure values	STA	(min EUR)	3,745	3,734						
	IRB		65,295	63,760						
	<b>Total</b>		<b>69,041</b>	<b>67,494</b>						
REA	STA		2,460	2,460	2,837	2,972	3,127	3,384	4,721	5,853
	IRB		12,455	12,455	13,525	13,776	14,018	14,742	17,376	19,644
	<b>Total</b>		<b>14,914</b>	<b>14,914</b>	<b>16,362</b>	<b>16,748</b>	<b>17,145</b>	<b>18,126</b>	<b>22,097</b>	<b>25,497</b>
Impairments	<b>Total</b>	<b>Total banking book others than assessed at fair value</b>	<b>48</b>	<b>48</b>	<b>11</b>	<b>0</b>	<b>0</b>	<b>80</b>	<b>6</b>	<b>19</b>

## 2018 EU-wide Stress Test: Risk exposure amounts

Deutsche Bank AG

(mln EUR)

	Actual	Restated	Baseline scenario			Adverse scenario		
	31/12/2017	31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/12/2018	31/12/2019	31/12/2020
Risk exposure amount for credit risk	218,886	219,438	220,886	221,272	221,669	237,165	244,761	245,714
Risk exposure amount for securitisations and re-securitisations	14,914	14,914	16,362	16,748	17,145	18,126	22,097	25,497
Risk exposure amount other credit risk	203,972	204,524	204,524	204,524	204,524	219,039	222,664	220,217
Risk exposure amount for market risk	32,278	32,278	32,278	32,278	32,278	43,715	43,931	43,772
Risk exposure amount for operational risk	91,610	91,610	94,400	97,200	98,000	95,478	99,050	100,863
Other risk exposure amounts	542	542	542	542	542	542	542	542
<b>Total risk exposure amount</b>	<b>343,316</b>	<b>343,868</b>	<b>348,105</b>	<b>351,292</b>	<b>352,489</b>	<b>376,900</b>	<b>388,284</b>	<b>390,891</b>

## 2018 EU-wide Stress Test: Capital

Deutsche Bank AG

		Actual	Restated	Baseline Scenario			Adverse Scenario		
		31/12/2017	31/12/2017	2018	2019	2020	2018	2019	2020
(m€ EUR,%)									
<b>A</b>	<b>OWN FUNDS</b>	<b>64,016</b>	<b>63,623</b>	<b>61,241</b>	<b>61,672</b>	<b>62,375</b>	<b>49,569</b>	<b>47,007</b>	<b>46,769</b>
<b>A.1</b>	<b>COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)</b>	<b>50,008</b>	<b>50,360</b>	<b>46,283</b>	<b>46,713</b>	<b>47,417</b>	<b>34,611</b>	<b>32,049</b>	<b>31,810</b>
<b>A.1.1</b>	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	45,051	45,049	45,049	45,049	45,049	45,049	45,049	45,049
<b>A.1.1.1</b>	Of which: CET1 instruments subscribed by Government	0	0	0	0	0	0	0	0
<b>A.1.2</b>	Retained earnings	17,207	16,906	16,144	16,707	17,544	5,202	2,994	2,898
<b>A.1.3</b>	Accumulated other comprehensive income	696	328	328	328	328	579	579	579
<b>A.1.3.1</b>	Arising from full revaluation, cash flow hedge and liquidity reserves	740	372	372	372	372	-826	-826	-826
<b>A.1.3.2</b>	OCI Impact of defined benefit pension plans (gain or (-) loss)	0	0	0	0	0	1,449	1,449	1,449
<b>A.1.3.3</b>	Other OCI contributions	-44	-44	-44	-44	-44	-44	-44	-44
<b>A.1.4</b>	Other Reserves	0	0	-1,087	-1,220	-1,353	-545	-678	-811
<b>A.1.5</b>	Funds for general banking risk	0	0	0	0	0	0	0	0
<b>A.1.6</b>	Minority interest given recognition in CET1 capital	0	0	0	0	0	0	0	0
<b>A.1.7</b>	Adjustments to CET1 due to prudential filters	-1,306	-1,306	-1,306	-1,306	-1,306	-1,306	-1,306	-1,306
<b>A.1.8</b>	(-) Intangible assets (including Goodwill)	-8,394	-8,394	-8,394	-8,394	-8,394	-8,394	-8,394	-8,394
<b>A.1.9</b>	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTAs	-3,004	-3,004	-3,004	-3,004	-3,004	-3,004	-3,004	-3,004
<b>A.1.10</b>	(-) IRB shortfall of credit risk adjustments to expected losses	-902	-224	0	0	0	0	0	0
<b>A.1.11</b>	(-) Defined benefit pension fund assets	-1,125	-1,125	-1,125	-1,125	-1,125	-2,246	-2,246	-2,246
<b>A.1.12</b>	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	0	0	0	0
<b>A.1.13</b>	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	0	0	0	0
<b>A.1.14</b>	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	0	0	0	0
<b>A.1.14.1</b>	Of which: from securitisation positions (-)	0	0	0	0	0	0	0	0
<b>A.1.15</b>	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	0	0	0	0
<b>A.1.16</b>	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	0	-402	-623	-632
<b>A.1.17</b>	(-) CET1 instruments of financial sector entities where the institution has a significant investment	0	0	0	0	0	0	0	0
<b>A.1.18</b>	(-) Amount exceeding the 17.65% threshold	0	0	0	0	0	0	0	0
<b>A.1.19</b>	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	0	0	0	0
<b>A.1.20</b>	CET1 capital elements or deductions - other	-322	-322	-322	-322	-322	-322	-322	-322
<b>OWN FUNDS</b>									
<b>A.1.21</b>	Memo item: Gross cumulative IFRS 9 impact on capital (net of taxes)		-671						
<b>A.1.21.1</b>	Of which: subject to transitional arrangements		0	0	0	0	0	0	0
<b>A.1.21.1.1</b>	Increase in IFRS 9 ECL provisions net of EL compared to related IAS 39 figures as at 31/12/17		870	870	870	870	870	870	870
<b>A.1.21.1.2</b>	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at 01/01/2018		0	0	0	0	0	0	0
<b>A.1.21.1.3</b>	Increase of CET1 capital due to the tax deductibility of the amounts above		199	199	199	199	199	199	199
<b>A.1.22</b>	Transitional adjustments	2,508	2,452	0	0	0	0	0	0
<b>A.1.22.1</b>	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	0	0	0	0
<b>A.1.22.2</b>	Transitional adjustments due to additional minority interests (+/-)	33	33	0	0	0	0	0	0
<b>A.1.22.3</b>	Adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
<b>A.1.22.3.1</b>	From the increased IFRS 9 ECL provisions net of EL		0	0	0	0	0	0	0
<b>A.1.22.3.2</b>	From the amount of DTAs that is deducted from CET1 capital		0	0	0	0	0	0	0
<b>A.1.22.4</b>	Other transitional adjustments to CET1 Capital	2,474	2,419	0	0	0	0	0	0
<b>A.1.22.4.1</b>	Of which: due to DTAs that rely on future profitability and do not arise from temporary differences	601	601	0	0	0	0	0	0
<b>A.1.22.4.2</b>	Of which: due to DTAs that rely on future profitability and arise from temporary differences and CET1 instruments of financial sector entities where the institution has a significant investment	0	0	0	0	0	0	0	0
<b>A.1.22.4.3</b>	Of which: Transitional adjustments to CET1 Capital from unrealised gains/losses (+/-)	-151	-151						

## 2018 EU-wide Stress Test: Capital

Deutsche Bank AG

		Actual	Restated	Baseline Scenario			Adverse Scenario		
		31/12/2017	31/12/2017	2018	2019	2020	2018	2019	2020
(m€ EUR,%)									
ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	A.2	6,823	6,879	8,553	8,407	7,155	8,553	8,407	7,155
	A.2.1	4,649	4,649	4,649	4,649	4,649	4,649	4,649	4,649
	A.2.2	0	0	0	0	0	0	0	0
	A.2.3	0	0	0	0	0	0	0	0
	A.2.4	2,174	2,229	3,904	3,758	2,505	3,904	3,758	2,505
	A.2.4.1			0	0	0	0	0	0
	A.3	57,631	57,239	54,836	55,120	54,571	43,164	40,456	38,965
	A.4	6,384	6,384	6,405	6,551	7,804	6,405	6,551	7,804
	A.4.1	6,405	6,405	6,405	6,405	6,405	6,405	6,405	6,405
	A.4.2	0	0	0	0	0	0	0	0
	A.4.3	-21	-21	0	146	1,398	0	146	1,398
	A.4.3.1			0	0	0	0	0	0
	A.5	3,895	3,895	3,895	4,041	5,293	3,895	4,041	5,293
TOTAL RISK EXPOSURE AMOUNT	B	343,316	343,868	348,105	351,292	352,489	376,900	388,284	390,891
	B.1	-896	-896	0	0	0	0	0	0
	B.2			0	0	0	0	0	0
CAPITAL RATIOS (%) Transitional period	C.1	14.80%	14.65%	13.30%	13.30%	13.45%	9.18%	8.25%	8.14%
	C.2	16.79%	16.65%	15.75%	15.69%	15.48%	11.45%	10.42%	9.97%
	C.3	18.65%	18.50%	17.59%	17.56%	17.70%	13.15%	12.11%	11.96%
Fully loaded CAPITAL	D.1	48,300	47,908	46,283	46,713	47,417	34,611	32,049	31,810
	D.2	52,950	52,557	50,932	51,363	52,066	39,260	36,698	36,460
	D.3	63,250	62,858	61,233	61,809	63,765	49,561	47,144	48,159
CAPITAL RATIOS (%) Fully loaded	E.1	14.03%	13.90%	13.30%	13.30%	13.45%	9.18%	8.25%	8.14%
	E.2	15.38%	15.24%	14.63%	14.62%	14.77%	10.42%	9.45%	9.33%
	E.3	18.38%	18.23%	17.59%	17.59%	18.09%	13.15%	12.14%	12.32%
Memorandum Items	F	0	0	0	0	0	0	0	0
	G			4,649	4,649	4,649	4,649	4,649	4,649
	G.1			0	0	0	0	0	0
	H.1	1,395,756	1,395,756	1,395,756	1,395,756	1,395,756	1,395,756	1,395,756	1,395,756
	H.2	1,394,886	1,394,886	1,394,886	1,394,886	1,394,886	1,394,886	1,394,886	1,394,886
	H.3	4.13%	4.10%	3.93%	3.95%	3.91%	3.09%	2.90%	2.79%
	H.4	3.80%	3.77%	3.65%	3.68%	3.73%	2.81%	2.63%	2.61%
Transitional combined buffer requirements (%)	P.1	1.25%	1.25%	1.88%	2.50%	2.50%	1.88%	2.50%	2.50%
	P.2	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%
	P.3	0.66%	0.66%	1.33%	2.00%	2.00%	1.33%	2.00%	2.00%
	P.4	1.00%	1.00%	1.50%	2.00%	2.00%	1.50%	2.00%	2.00%
	P.5	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.5.1	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
P.6	2.27%	2.27%	3.39%	4.52%	4.52%	3.39%	4.52%	4.52%	

(1) Conversions not considered for CET1 computation

(2) Excluding instruments included in row F

## 2018 EU-wide Stress Test: P&L

Deutsche Bank AG

	Actual	Baseline scenario			Adverse scenario		
	31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/12/2018	31/12/2019	31/12/2020
(mln EUR)							
<b>Net interest income</b>	11,308	12,193	13,170	13,690	10,915	11,306	11,305
Interest income	22,866	306,852	363,495	408,018	438,372	539,632	605,143
Interest expense	-11,558	-294,659	-350,324	-394,328	-427,434	-527,675	-592,650
<b>Dividend income</b>	1,057	1,057	1,057	1,057	793	793	793
<b>Net fee and commission income</b>	10,839	10,839	10,839	10,839	8,736	8,734	9,511
<b>Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities</b>	3,470	2,168	2,168	2,168	-1,158	1,626	1,626
<b>Gains or losses on non-trading financial assets mandatorily at fair value through profit or loss by instrument and Gains or losses on financial assets and liabilities designated at fair value through profit or loss</b>					-1,932		
<b>Other operating income not listed above, net</b>	-779	331	201	128	118	201	128
<b>Total operating income, net</b>	25,894	26,588	27,435	27,882	17,471	22,660	23,364
<b>Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss</b>	-587	-2,271	-1,207	-1,134	-4,204	-2,044	-1,305
<b>Other income and expenses not listed above, net</b>	-23,980	-24,515	-24,110	-23,849	-25,242	-23,204	-22,829
<b>Profit or (-) loss before tax from continuing operations</b>	1,327	-198	2,117	2,899	-11,975	-2,588	-771
<b>Tax expenses or (-) income related to profit or loss from continuing operations</b>	-2,015	0	-635	-870	0	0	0
<b>Profit or (-) loss after tax from discontinued operations</b>	0						
<b>Profit or (-) loss for the year</b>	<b>-688</b>	<b>-198</b>	<b>1,482</b>	<b>2,029</b>	<b>-11,975</b>	<b>-2,588</b>	<b>-771</b>
<b>Amount of dividends paid and minority interests after MDA-related adjustments</b>	413	563	919	1,193	-272	-380	-675
<b>Attributable to owners of the parent net of estimated dividends</b>	-1,101	-762	563	837	-11,704	-2,208	-96
Memo row: Impact of one-off adjustments		555	555	555	555	555	555
The results include distribution restrictions for MDA adjustments		No	No	No	Yes	Yes	Yes

# 2018 EU-wide Stress Test: Major capital measures and realised losses

Deutsche Bank AG

<b>Issuance of CET 1 Instruments 01 January to 30 June 2018</b>	<b>Impact on Common Equity Tier 1 mln EUR</b>
Raising of capital instruments eligible as CET1 capital (+)	0
Repayment of CET1 capital, buybacks (-)	0
Conversion to CET1 of hybrid instruments (+)	0

<b>Net issuance of Additional Tier 1 and Tier 2 Instruments 01 January to 30 June 2018</b>	<b>Impact on Additional Tier 1 and Tier 2 mln EUR</b>
Net issuance of Additional Tier 1 and T2 Instruments with a trigger at or above bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0
Net issuance of Additional Tier 1 and T2 Instrument with a trigger below bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0

<b>Realised losses 01 January to 30 June 2018</b>	<b>mln EUR</b>
Realised fines/litigation costs (net of provisions) (-)	0
Other material losses and provisions (-)	0



# 2018 EU-wide Stress Test

## Information on performing and non-performing exposures<sup>1</sup>

Deutsche Bank AG

	Actual						
	31/12/2017						
	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
		Of which performing but past due >30 days and <=90 days	Of which non-performing		On performing exposures <sup>2</sup>	On non-performing exposures <sup>3</sup>	
			Of which: defaulted				
(mln EUR)							
<b>Debt securities (including at amortised cost and fair value)</b>	<b>59,952</b>	<b>0</b>	<b>107</b>	<b>107</b>	<b>14</b>	<b>20</b>	<b>0</b>
Central banks	609	0	0	0	0	0	0
General governments	38,258	0	0	0	14	0	0
Credit institutions	15,385	0	0	0	0	0	0
Other financial corporations	2,382	0	83	83	0	10	0
Non-financial corporations	3,318	0	24	24	0	10	0
<b>Loans and advances (including at amortised cost and fair value)</b>	<b>806,091</b>	<b>600</b>	<b>10,206</b>	<b>9,892</b>	<b>376</b>	<b>3,601</b>	<b>3,838</b>
Central banks	228,335	0	18	18	7	0	0
General governments	18,472	4	106	106	12	7	89
Credit institutions	63,404	2	1	1	9	1	0
Other financial corporations	164,044	15	640	640	58	88	40
Non-financial corporations	137,711	144	5,622	5,621	237	2,063	2,118
Households	194,125	436	3,819	3,506	53	1,443	1,591
<b>DEBT INSTRUMENTS other than HFT</b>	<b>866,043</b>	<b>600</b>	<b>10,313</b>	<b>9,999</b>	<b>390</b>	<b>3,621</b>	<b>3,838</b>
<b>OFF-BALANCE SHEET EXPOSURES</b>	<b>251,464</b>		<b>1,706</b>	<b>1,706</b>	<b>-159</b>	<b>-150</b>	<b>482</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)

# 2018 EU-wide Stress Test

## Information on performing and forborne exposures<sup>1</sup>

Deutsche Bank AG

	Actual				
	31/12/2017				
	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
	Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		
(mln EUR)					
<b>Debt securities (including at amortised cost and fair value)</b>	<b>14</b>	<b>14</b>	<b>0</b>	<b>0</b>	<b>0</b>
Central banks	0	0	0	0	0
General governments	0	0	0	0	0
Credit institutions	0	0	0	0	0
Other financial corporations	0	0	0	0	0
Non-financial corporations	14	14	0	0	0
<b>Loans and advances (including at amortised cost and fair value)</b>	<b>4,643</b>	<b>3,085</b>	<b>1,102</b>	<b>1,083</b>	<b>1,974</b>
Central banks	0	0	0	0	0
General governments	6	6	3	3	0
Credit institutions	0	0	0	0	0
Other financial corporations	141	102	56	54	24
Non-financial corporations	2,719	2,255	808	803	1,366
Households	1,777	723	235	223	584
<b>DEBT INSTRUMENTS other than HFT</b>	<b>4,657</b>	<b>3,099</b>	<b>1,102</b>	<b>1,083</b>	<b>1,974</b>
<b>Loan commitments given</b>	<b>185</b>	<b>82</b>	<b>-7</b>	<b>-7</b>	<b>43</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