COMMERZBANK Update – 2025 EU-Wide Stress Test Results.

COMMERZBANK was subject to the 2025 EU-wide stress test conducted by the European Banking Authority (EBA), in cooperation with the **Single Supervisory Mechanism (SSM)**, the European Central Bank (ECB), and the European Systemic Risk Board (ESRB).

COMMERZBANK notes the announcements made today by the EBA on the EU-wide stress test and fully acknowledges the outcomes of this exercise.

The 2025 EU-wide stress test does not contain a pass-fail threshold and instead is designed to be used as an important source of information for the purposes of the SREP. The results will assist competent authorities in assessing **COMMERZBANK´s** ability to meet applicable prudential requirements under stressed scenarios.

The adverse stress test scenario was set by the ECB/ESRB and covers a three-year time horizon (2025-2027). The stress test has been carried out applying a static balance sheet assumption as at December 2024, and therefore does not take into account future business strategies and management actions. It is not a forecast of **COMMERZBANK** profits.

2025 EU-wide Stress Test

Bank Name	COMMERZBANK Aktiengesellschaft
LEI Code	851WYGNLUQLFZBSYGB56
Country Code	DE

2025 EU-wide Stress Test: Summary

COMMERZBANK Aktiengesellschaft

RowNum	(mln EUR, %)	1	2	3	4	5	6	7	8
		Actual	Restatement CRR3	Baseline Scenario			Adverse Scenario		
		31/12/2024	31/12/2024	31/12/2025	31/12/2026	31/12/2027	31/12/2025	31/12/2026	31/12/2027
1	Net interest income	7,839		6,694	6,951	6,754	4,492	5,626	5,764
2	Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	63		825	825	825	-202	543	543
3	Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-696		-664	-494	-758	-2,083	-1,370	-1,350
4	**Profit or (-) loss for the year**	**2,845**		**2,517**	**2,808**	**2,420**	**-2,311**	**367**	**561**
5	Coverage ratio: non-performing exposure (%)	48.11%		43.72%	40.65%	38.43%	45.42%	41.79%	40.65%
6	Common Equity Tier 1 capital	26,212	26,260	26,892	27,178	27,010	20,467	20,217	19,756
7	Total Risk exposure amount (all transitional adjustments included)	173,378	171,961	172,219	172,466	172,820	179,567	184,650	188,887
8	**Common Equity Tier 1 ratio, %**	**15.12%**	**15.27%**	**15.62%**	**15.76%**	**15.63%**	**11.40%**	**10.95%**	**10.46%**
9	**Fully loaded Common Equity Tier 1 ratio, %**	**15.11%**	**13.73%**	**13.97%**	**14.12%**	**13.88%**	**10.52%**	**10.16%**	**9.61%**
10	Tier 1 capital	30,558	30,616	31,234	31,503	31,315	24,826	24,578	24,104
11	Total leverage ratio exposures	632,751		632,751	632,751	632,751	632,751	632,751	632,751
12	**Leverage ratio, %**	**4.83%**	**4.84%**	**4.94%**	**4.98%**	**4.95%**	**3.92%**	**3.88%**	**3.81%**
13	**Fully loaded leverage ratio, %**	**4.83%**	**4.84%**	**4.94%**	**4.98%**	**4.95%**	**3.92%**	**3.88%**	**3.81%**

Note: Fully-loaded figures are computed considering full implementation of the CRR3, i.e. excluding the transitional arrangements that are allowed temporarily to help banks to adjust towards the new regulation. Banks have an adaptation period to comply with fully loaded ratios since the full implementation of CRR3 is scheduled for 2033. Please refer to the dedicated box on CRR3 implementation in the EU-wide stress test report for further details.
Net interest income (NII) for 2024 is reported in accordance with FINREP definitions. Projections of NII follow the definitions in accordance with Section 4 of the 2025 EU-wide stress test methodological note.

14	**IFRS 9 transitional arrangements?**	No

2025 EU-wide Stress Test: Credit risk IRB

COMMERZBANK Aktiengesellschaft

RowNum		(mln EUR, %)	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
			Restated														
			31/12/2024*														
			Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB		F-IRB		A-IRB		F-IRB								
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
1	COMMERZBANK Aktiengesellschaft	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
2		Central governments	194	0	0	0	51	0	0	0	0	0	0	0	0	0	-
3		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
4		Public sector entities	160	0	0	0	32	0	0	0	114	43	0	0	0	0	1.94%
5		Institutions			45,068	4			10,987	0	12,221	1,169	4	7	2	3	72.43%
6		Corporates	33,710	1,587	78,324	898	20,969	904	31,723	0	78,651	29,375	2,449	260	221	1,308	53.39%
7		Corporates - Of Which: Specialised Lending	9,493	209	89	0	3,928	28	22	0	8,300	1,055	206	12	16	112	54.34%
8		Corporates - Of Which: SME general corporates	5,665	332	0	0	3,142	211	0	0	3,599	1,886	335	11	38	158	47.18%
9		Corporates - Of Which: Purchased receivables	1,102	51	0	0	573	32	0	0	685	380	51	1	4	18	36.35%
10		Retail	147,036	1,473			19,217	1,401			124,734	21,261	1,475	108	383	572	38.79%
11		Retail - Secured by residential estate property	106,054	629			8,732	348			93,518	12,942	638	33	128	126	19.72%
12		Retail - Qualifying Revolving	11,582	97			1,534	160			9,177	1,642	96	12	47	55	56.93%
13		Retail - Purchased receivables	420	8			139	5			312	95	8	1	1	3	33.42%
14		Retail - Other Retail	28,981	738			8,812	889			21,727	6,582	733	62	207	389	53.07%
15		Retail - Other Retail - Of Which: SME	9,830	438			3,491	577			6,743	2,512	430	35	111	245	57.01%
16		Retail - Other Retail - Of Which: non-SME	19,151	301			5,322	312			14,985	4,070	303	27	95	144	47.47%
17		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
18		Equity	0	0			0	0			0	0	0	0	0	0	-
19		Securitisation															
20		Other non-credit obligation assets	5,381	0			11,538	0			0	0	0	0	0	0	-
21		TOTAL	**186,482**	**3,059**	**123,392**	**902**	**51,807**	**2,305**	**42,710**	**0**	215,720	51,848	3,928	374	606	1,883	47.93%

* Restated 31/12/2024:

RowNum		(mln EUR, %)															
			Restated														
			31/12/2024*														
			Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB		F-IRB		A-IRB		F-IRB								
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
22	GERMANY	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
23		Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
24		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
25		Public sector entities	154	0	0	0	27	0	0	0	114	37	0	0	0	0	1.94%
26		Institutions			9,250	0			1,835	0	3,068	333	0	1	0	0	0.00%
27		Corporates	19,623	959	31,067	757	10,644	599	12,051	0	36,733	17,215	1,686	214	136	853	50.61%
28		Corporates - Of Which: Specialised Lending	3,240	0	0	0	1,080	0	0	0	3,031	178	0	5	4	0	-
29		Corporates - Of Which: SME general corporates	3,806	242	0	0	1,957	151	0	0	2,217	1,550	238	7	34	96	40.23%
30		Corporates - Of Which: Purchased receivables	1,079	51	0	0	546	32	0	0	673	370	50	1	3	18	36.36%
31		Retail	132,674	927			14,978	579			113,039	19,141	924	70	287	285	30.85%
32		Retail - Secured by residential estate property	97,127	449			7,170	280			85,943	11,718	450	29	112	47	10.38%
33		Retail - Qualifying Revolving	10,016	44			963	27			8,207	1,324	44	7	22	28	64.29%
34		Retail - Purchased receivables	420	8			139	5			312	95	8	1	1	3	33.42%
35		Retail - Other Retail	25,112	426			6,705	266			18,577	6,003	422	34	152	208	49.13%
36		Retail - Other Retail - Of Which: SME	7,116	218			2,276	136			4,610	2,101	215	18	71	114	52.93%
37		Retail - Other Retail - Of Which: non-SME	17,996	208			4,430	130			13,967	3,903	208	16	82	94	45.20%
38		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
39		Equity	0	0			0	0			0	0	0	0	0	0	-
40		Securitisation															
41		Other non-credit obligation assets	4,122	0			10,585	0			0	0	0	0	0	0	-
42		TOTAL	**156,573**	**1,886**	**40,317**	**757**	**36,235**	**1,178**	**13,887**	**0**	152,954	36,726	2,609	285	424	1,138	43.61%

RowNum		(mln EUR, %)															
			Restated														
			31/12/2024*														
			Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB		F-IRB		A-IRB		F-IRB								
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
43	POLAND	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
44		Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
45		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
46		Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
47		Institutions			507	0			143	0	380	71	0	0	0	0	-
48		Corporates	7,867	346	398	0	5,945	163	300	0	6,721	1,231	355	20	17	203	57.16%
49		Corporates - Of Which: Specialised Lending	1,790	111	0	0	1,306	0	0	0	1,414	187	105	6	6	40	38.08%
50		Corporates - Of Which: SME general corporates	1,635	91	0	0	1,053	60	0	0	1,249	305	97	3	3	62	64.31%
51		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
52		Retail	12,715	530			4,071	812			10,301	1,853	535	37	92	283	52.86%
53		Retail - Secured by residential estate property	7,755	170			1,473	61			6,564	1,053	177	4	14	78	43.82%
54		Retail - Qualifying Revolving	1,449	52			559	131			882	298	51	5	25	26	50.56%
55		Retail - Purchased receivables	0	0			0	0			0	0	0	0	0	0	-
56		Retail - Other Retail	3,511	308			2,039	620			2,855	503	307	28	53	179	58.47%
57		Retail - Other Retail - Of Which: SME	2,677	218			1,206	440			2,114	399	214	16	40	131	61.12%
58		Retail - Other Retail - Of Which: non-SME	834	90			833	180			741	104	93	11	13	49	52.36%
59		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
60		Equity	0	0			0	0			0	0	0	0	0	0	-
61		Securitisation															
62		Other non-credit obligation assets	1,259	0			952	0			0	0	0	0	0	0	-
63		TOTAL	**21,841**	**876**	**905**	**0**	**10,968**	**975**	**443**	**0**	17,402	3,156	890	56	109	486	54.57%

RowNum		(mln EUR, %)															
			Restated														
			31/12/2024*														
			Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB		F-IRB		A-IRB		F-IRB								
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
64	UNITED STATES	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
65		Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
66		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
67		Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
68		Institutions			2,304	0			626	0	1,216	26	0	0	0	0	-
69		Corporates	2,956	14	9,151	0	1,327	8	3,460	0	9,331	1,840	14	4	12	13	93.04%
70		Corporates - Of Which: Specialised Lending	2,779	10	0	0	896	5	0	0	2,338	430	10	0	0	10	98.21%
71		Corporates - Of Which: SME general corporates	1	0	0	0	0	0	0	0	0	0	0	0	0	0	-
72		Corporates - Of Which: Purchased receivables	1	0	0	0	2	0	0	0	1	0	0	0	0	0	-
73		Retail	123	1			14	1			102	28	1	0	0	0	14.43%
74		Retail - Secured by residential estate property	100	1			9	1			80	22	1	0	0	0	9.03%
75		Retail - Qualifying Revolving	9	0			1	0			6	2	0	0	0	0	66.24%
76		Retail - Purchased receivables	0	0			0	0			0	0	0	0	0	0	-
77		Retail - Other Retail	14	0			4	0			16	4	0	0	0	0	48.55%
78		Retail - Other Retail - Of Which: SME	1	0			0	0			1	0	0	0	0	0	33.69%
79		Retail - Other Retail - Of Which: non-SME	12	0			4	0			15	4	0	0	0	0	48.72%
80		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
81		Equity	0	0			0	0			0	0	0	0	0	0	-
82		Securitisation															
83		Other non-credit obligation assets	1	0			0	0			0	0	0	0	0	0	-
84		TOTAL	**3,080**	**15**	**11,455**	**0**	**1,341**	**9**	**4,086**	**0**	10,649	1,894	15	4	13	13	86.81%

2025 EU-wide Stress Test: Credit risk IRB

COMMERZBANK Aktiengesellschaft

RowNum		(mln EUR, %)	Restated 31/12/2024* — Exposure values — A-IRB — Non-defaulted (1)	A-IRB — Defaulted (2)	F-IRB — Non-defaulted (3)	F-IRB — Defaulted (4)	Risk exposure amounts — A-IRB — Non-defaulted (5)	A-IRB — Defaulted (6)	F-IRB — Non-defaulted (7)	F-IRB — Defaulted (8)	Stage 1 exposure (9)	Stage 2 exposure (10)	Stage 3 exposure (11)	Stock of provisions for Stage 1 exposure (12)	Stock of provisions for Stage 2 exposure (13)	Stock of provisions for Stage 3 exposure (14)	Coverage Ratio - Stage 3 exposure (15)
85	ITALY	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
86	ITALY	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
87	ITALY	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
88	ITALY	Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
89	ITALY	Institutions			896	0			204	0	105	74	0	0	0	0	-
90	ITALY	Corporates	61	0	1,150	13	67	0	667	0	760	141	13	1	2	3	21.34%
91	ITALY	Corporates - Of Which: Specialised Lending	46	0	0	0	6	0	0	0	46	0	0	0	0	0	-
92	ITALY	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
93	ITALY	Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
94	ITALY	Retail	30	0			3	0			27	5	0	0	0	0	27.37%
95	ITALY	Retail - Secured by residential estate property	23	0			2	0			21	3	0	0	0	0	2.33%
96	ITALY	Retail - Qualifying Revolving	4	0			0	0			3	1	0	0	0	0	66.10%
97	ITALY	Retail - Purchased receivables	0	0			0	0			0	0	0	0	0	0	-
98	ITALY	Retail - Other Retail	3	0			1	0			3	1	0	0	0	0	70.69%
99	ITALY	Retail - Other Retail - Of Which: SME	0	0			0	0			0	0	0	0	0	0	79.67%
100	ITALY	Retail - Other Retail - Of Which: non-SME	3	0			1	0			3	1	0	0	0	0	70.63%
101	ITALY	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
102	ITALY	Equity	0	0			0	0			0	0	0	0	0	0	-
103	ITALY	Securitisation															
104	ITALY	Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
105	ITALY	**TOTAL**	**92**	**1**	**2,046**	**13**	**70**	**0**	**871**	**0**	892	220	13	1	3	3	21.46%

RowNum		(mln EUR, %)	Restated 31/12/2024* — Exposure values — A-IRB — Non-defaulted	A-IRB — Defaulted	F-IRB — Non-defaulted	F-IRB — Defaulted	Risk exposure amounts — A-IRB — Non-defaulted	A-IRB — Defaulted	F-IRB — Non-defaulted	F-IRB — Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
106	UNITED KINGDOM	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
107	UNITED KINGDOM	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
108	UNITED KINGDOM	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
109	UNITED KINGDOM	Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
110	UNITED KINGDOM	Institutions			99	0			19	0	77	0	0	0	0	0	-
111	UNITED KINGDOM	Corporates	671	48	6,366	4	791	28	2,061	0	3,186	1,325	49	3	1	5	9.73%
112	UNITED KINGDOM	Corporates - Of Which: Specialised Lending	518	0	0	0	250	0	0	0	441	91	0	0	0	0	-
113	UNITED KINGDOM	Corporates - Of Which: SME general corporates	11	0	0	0	3	0	0	0	11	0	0	0	0	0	-
114	UNITED KINGDOM	Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
115	UNITED KINGDOM	Retail	109	0			15	1			84	25	0	0	1	0	55.55%
116	UNITED KINGDOM	Retail - Secured by residential estate property	80	0			9	0			65	16	0	0	0	0	5.41%
117	UNITED KINGDOM	Retail - Qualifying Revolving	7	0			1	0			5	1	0	0	0	0	55.50%
118	UNITED KINGDOM	Retail - Purchased receivables	0	0			0	0			0	0	0	0	0	0	-
119	UNITED KINGDOM	Retail - Other Retail	21	0			5	0			14	7	0	0	0	0	67.23%
120	UNITED KINGDOM	Retail - Other Retail - Of Which: SME	7	0			1	0			1	5	0	0	0	0	49.09%
121	UNITED KINGDOM	Retail - Other Retail - Of Which: non-SME	14	0			3	0			13	3	0	0	0	0	67.39%
122	UNITED KINGDOM	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
123	UNITED KINGDOM	Equity	0	0			0	0			0	0	0	0	0	0	-
124	UNITED KINGDOM	Securitisation															
125	UNITED KINGDOM	Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
126	UNITED KINGDOM	**TOTAL**	**780**	**48**	**6,465**	**4**	**806**	**29**	**2,080**	**0**	3,347	1,350	50	3	2	5	10.16%

RowNum		(mln EUR, %)	Restated 31/12/2024* — Exposure values — A-IRB — Non-defaulted	A-IRB — Defaulted	F-IRB — Non-defaulted	F-IRB — Defaulted	Risk exposure amounts — A-IRB — Non-defaulted	A-IRB — Defaulted	F-IRB — Non-defaulted	F-IRB — Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
127	FRANCE	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
128	FRANCE	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
129	FRANCE	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
130	FRANCE	Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
131	FRANCE	Institutions			4,847	0			885	0	460	21	0	0	0	0	-
132	FRANCE	Corporates	501	0	3,978	13	370	0	1,789	0	3,614	726	2	3	2	0	0.05%
133	FRANCE	Corporates - Of Which: Specialised Lending	484	0	0	0	168	0	0	0	484	0	0	1	0	0	-
134	FRANCE	Corporates - Of Which: SME general corporates	2	0	0	0	1	0	0	0	1	1	0	0	0	0	-
135	FRANCE	Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
136	FRANCE	Retail	74	1			7	1			62	13	1	0	0	0	10.55%
137	FRANCE	Retail - Secured by residential estate property	52	1			5	0			43	9	1	0	0	0	3.72%
138	FRANCE	Retail - Qualifying Revolving	10	0			1	0			7	2	0	0	0	0	50.91%
139	FRANCE	Retail - Purchased receivables	0	0			0	0			0	0	0	0	0	0	-
140	FRANCE	Retail - Other Retail	13	0			1	0			12	2	0	0	0	0	51.92%
141	FRANCE	Retail - Other Retail - Of Which: SME	1	0			0	0			1	0	0	0	0	0	81.50%
142	FRANCE	Retail - Other Retail - Of Which: non-SME	12	0			1	0			11	2	0	0	0	0	51.30%
143	FRANCE	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
144	FRANCE	Equity	0	0			0	0			0	0	0	0	0	0	-
145	FRANCE	Securitisation															
146	FRANCE	Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
147	FRANCE	**TOTAL**	**575**	**1**	**8,825**	**13**	**377**	**1**	**2,674**	**0**	4,135	761	2	3	2	0	3.53%

RowNum		(mln EUR, %)	Restated 31/12/2024* — Exposure values — A-IRB — Non-defaulted	A-IRB — Defaulted	F-IRB — Non-defaulted	F-IRB — Defaulted	Risk exposure amounts — A-IRB — Non-defaulted	A-IRB — Defaulted	F-IRB — Non-defaulted	F-IRB — Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
148	JAPAN	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
149	JAPAN	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
150	JAPAN	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
151	JAPAN	Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
152	JAPAN	Institutions			1,080	0			168	0	278	0	0	0	0	0	-
153	JAPAN	Corporates	9	0	1,110	20	10	0	590	0	1,148	10	20	0	0	1	4.94%
154	JAPAN	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
155	JAPAN	Corporates - Of Which: SME general corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
156	JAPAN	Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
157	JAPAN	Retail	4	0			0	0			3	1	0	0	0	0	69.69%
158	JAPAN	Retail - Secured by residential estate property	3	0			0	0			2	1	0	0	0	0	-
159	JAPAN	Retail - Qualifying Revolving	1	0			0	0			1	0	0	0	0	0	62.29%
160	JAPAN	Retail - Purchased receivables	0	0			0	0			0	0	0	0	0	0	-
161	JAPAN	Retail - Other Retail	0	0			0	0			0	0	0	0	0	0	70.42%
162	JAPAN	Retail - Other Retail - Of Which: SME	0	0			0	0			0	0	0	0	0	0	-
163	JAPAN	Retail - Other Retail - Of Which: non-SME	0	0			0	0			0	0	0	0	0	0	70.42%
164	JAPAN	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
165	JAPAN	Equity	0	0			0	0			0	0	0	0	0	0	-
166	JAPAN	Securitisation															
167	JAPAN	Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
168	JAPAN	**TOTAL**	**13**	**0**	**2,190**	**20**	**11**	**0**	**758**	**0**	1,429	11	20	0	0	1	4.99%

eba European Banking Authority

2025 EU-wide Stress Test: Credit risk IRB

COMMERZBANK Aktiengesellschaft

RowNum		(mln EUR, %)	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
			Restated														
			31/12/2024*														
			Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB		F-IRB		A-IRB		F-IRB								
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
169	SWITZERLAND	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
170		Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
171		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
172		Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
173		Institutions			1,203	0			314	0	44	7	0	0	0	0	-
174		Corporates	483	25	3,127	19	314	16	1,301	0	2,589	803	45	1	5	31	70.31%
175		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
176		Corporates - Of Which: SME general corporates	4	0	0	0	2	0	0	0	0	3	0	0	0	0	-
177		Corporates - Of Which: Purchased receivables	5	0	0	0	3	0	0	0	0	5	0	0	0	0	-
178		Retail	568	3			58	2			497	72	3	0	1	1	45.90%
179		Retail - Secured by residential estate property	377	2			32	1			324	54	2	0	1	0	8.11%
180		Retail - Qualifying Revolving	19	0			2	0			14	4	0	0	0	0	63.27%
181		Retail - Purchased receivables	0	0			0	0			0	0	0	0	0	0	-
182		Retail - Other Retail	172	1			24	1			160	14	1	0	0	1	87.42%
183		Retail - Other Retail - Of Which: SME	12	1			3	1			7	3	1	0	0	1	98.92%
184		Retail - Other Retail - Of Which: non-SME	160	1			21	0			153	11	1	0	0	0	70.82%
185		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
186		Equity	0	0			0	0			0	0	0	0	0	0	-
187		Securitisation															
188		Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
189		TOTAL	**1,050**	**28**	**4,331**	**19**	**372**	**18**	**1,615**	**0**	3,130	882	48	2	5	33	68.68%

RowNum		(mln EUR, %)	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
			Restated														
			31/12/2024*														
			Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB		F-IRB		A-IRB		F-IRB								
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
190	NETHERLANDS	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
191		Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
192		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
193		Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
194		Institutions			1,251	0			298	0	26	65	0	0	0	0	-
195		Corporates	310	8	3,537	28	281	5	1,418	0	2,630	802	31	3	2	15	47.84%
196		Corporates - Of Which: Specialised Lending	149	0	89	0	49	0	22	0	232	0	0	0	0	0	-
197		Corporates - Of Which: SME general corporates	15	0	0	0	7	0	0	0	4	12	0	0	0	0	-
198		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
199		Retail	46	0			7	0			41	5	0	0	0	0	20.87%
200		Retail - Secured by residential estate property	32	0			2	0			29	3	0	0	0	0	-
201		Retail - Qualifying Revolving	6	0			1	0			4	1	0	0	0	0	43.65%
202		Retail - Purchased receivables	0	0			0	0			0	0	0	0	0	0	-
203		Retail - Other Retail	8	0			4	0			7	1	0	0	0	0	17.75%
204		Retail - Other Retail - Of Which: SME	1	0			0	0			1	0	0	0	0	0	9.40%
205		Retail - Other Retail - Of Which: non-SME	7	0			3	0			7	1	0	0	0	0	43.00%
206		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
207		Equity	0	0			0	0			0	0	0	0	0	0	-
208		Securitisation															
209		Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
210		TOTAL	**356**	**8**	**4,788**	**28**	**288**	**5**	**1,716**	**0**	2,696	872	31	3	2	15	47.60%

RowNum		(mln EUR, %)	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
			Restated														
			31/12/2024*														
			Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB		F-IRB		A-IRB		F-IRB								
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
211	CANADA	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
212		Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
213		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
214		Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
215		Institutions			4,344	0			1,508	0	33	10	0	0	0	0	-
216		Corporates	29	0	299	0	16	0	86	0	72	190	0	0	0	0	-
217		Corporates - Of Which: Specialised Lending	25	0	0	0	3	0	0	0	25	0	0	0	0	0	-
218		Corporates - Of Which: SME general corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
219		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
220		Retail	7	0			1	0			6	1	0	0	0	0	67.83%
221		Retail - Secured by residential estate property	5	0			0	0			4	0	0	0	0	0	-
222		Retail - Qualifying Revolving	1	0			0	0			1	0	0	0	0	0	67.79%
223		Retail - Purchased receivables	0	0			0	0			0	0	0	0	0	0	-
224		Retail - Other Retail	0	0			0	0			0	0	0	0	0	0	68.99%
225		Retail - Other Retail - Of Which: SME	0	0			0	0			0	0	0	0	0	0	-
226		Retail - Other Retail - Of Which: non-SME	0	0			0	0			0	0	0	0	0	0	68.99%
227		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
228		Equity	0	0			0	0			0	0	0	0	0	0	-
229		Securitisation															
230		Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
231		TOTAL	**35**	**0**	**4,643**	**0**	**17**	**0**	**1,594**	**0**	110	201	0	0	0	0	67.83%

2025 EU-wide Stress Test: Credit risk IRB

COMMERZBANK Aktiengesellschaft

RowNum		(mln EUR, %)	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36
			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1	COMMERZBANK Aktiengesellschaft	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
2		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
3		Regional governments or local authorities	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	40.00%
4		Public sector entities	115	41	1	0	0	0	7.42%	113	41	2	0	0	0	7.39%	111	42	3	0	0	0	7.60%
5		Institutions	12,231	1,129	35	7	7	12	35.37%	12,148	1,176	70	7	9	24	33.61%	12,055	1,231	109	7	11	36	33.18%
6		Corporates	83,268	23,975	3,232	120	290	1,640	50.75%	83,825	22,663	3,988	119	277	1,909	47.87%	83,527	22,223	4,726	118	287	2,175	46.01%
7		Corporates - Of Which: Specialised Lending	8,221	1,063	276	19	21	147	53.06%	8,148	1,062	351	21	23	182	51.83%	8,063	1,062	436	21	27	223	51.18%
8		Corporates - Of Which: SME general corporates	3,998	1,393	429	10	35	210	48.86%	4,145	1,165	509	8	29	238	46.65%	4,226	1,020	575	9	24	260	45.23%
9		Corporates - Of Which: Purchased receivables	771	282	63	1	5	38	59.75%	793	248	74	1	4	41	55.41%	802	229	84	1	4	44	52.58%
10		Retail	125,923	19,482	2,064	42	240	774	37.50%	128,493	16,411	2,565	89	187	910	35.47%	129,539	14,606	3,324	89	350	1,101	33.11%
11		Retail - Secured by residential estate property	93,739	12,461	897	5	74	174	19.41%	95,530	10,466	1,102	5	45	194	17.62%	96,449	9,351	1,298	5	213	213	16.44%
12		Retail - Qualifying Revolving	9,312	1,454	148	4	35	83	56.39%	9,472	1,254	188	4	27	102	54.33%	9,550	1,139	225	4	27	120	53.08%
13		Retail - Purchased receivables	329	73	13	1	2	5	34.30%	335	62	18	1	1	6	33.00%	339	54	22	1	1	7	32.33%
14		Retail - Other Retail	22,544	5,493	1,006	33	129	512	50.91%	23,156	4,630	1,257	80	113	607	48.33%	23,202	4,063	1,778	80	109	760	42.76%
15		Retail - Other Retail - Of Which: SME	7,009	2,061	615	24	87	335	54.52%	7,057	1,836	793	22	84	406	51.23%	7,048	1,682	955	21	80	471	49.25%
16		Retail - Other Retail - Of Which: non-SME	15,535	3,432	391	9	42	177	45.23%	16,099	2,795	464	58	30	201	43.37%	16,154	2,381	823	58	29	290	35.23%
17		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
18		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
19		Securitisation																					
20		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
21		TOTAL	221,537	44,627	5,332	170	537	2,427	45.51%	224,579	40,292	6,625	215	473	2,843	42.91%	225,232	38,102	8,162	214	649	3,312	40.57%

			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
22	GERMANY	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
23		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
24		Regional governments or local authorities	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	40.00%
25		Public sector entities	115	36	0	0	0	0	13.40%	113	37	1	0	0	0	13.41%	111	38	2	0	0	0	13.42%
26		Institutions	3,044	352	6	1	2	2	30.32%	3,009	379	13	1	2	4	31.24%	2,977	403	21	1	2	7	31.79%
27		Corporates	40,044	13,489	2,101	57	168	1,047	49.81%	40,681	12,468	2,485	54	141	1,192	47.95%	40,775	12,029	2,830	54	128	1,322	46.72%
28		Corporates - Of Which: Specialised Lending	2,993	194	21	7	5	11	51.27%	2,964	200	45	8	6	23	51.44%	2,932	202	74	8	8	38	51.70%
29		Corporates - Of Which: SME general corporates	2,568	1,121	316	8	31	143	45.26%	2,684	939	383	7	25	168	43.79%	2,745	825	436	7	20	187	42.86%
30		Corporates - Of Which: Purchased receivables	756	275	62	1	5	37	60.19%	778	242	72	1	4	41	56.01%	788	224	81	1	4	43	53.22%
31		Retail	114,618	17,136	1,350	23	144	433	32.06%	117,458	13,967	1,679	71	84	512	30.51%	118,730	12,110	2,264	72	245	645	28.49%
32		Retail - Secured by residential estate property	86,305	11,127	678	3	60	90	13.28%	88,164	9,094	853	3	31	106	12.38%	89,147	7,946	1,017	3	199	120	11.80%
33		Retail - Qualifying Revolving	8,381	1,127	67	2	12	45	67.09%	8,568	926	81	2	5	53	66.00%	8,666	817	92	2	4	60	65.34%
34		Retail - Purchased receivables	329	73	13	1	2	5	34.30%	335	62	18	1	1	6	33.00%	339	54	22	1	1	7	32.33%
35		Retail - Other Retail	19,603	4,810	591	18	70	293	49.59%	20,390	3,885	727	66	47	347	47.77%	20,577	3,292	1,133	66	40	458	40.41%
36		Retail - Other Retail - Of Which: SME	5,056	1,547	322	16	44	180	55.96%	5,251	1,262	413	13	34	224	54.32%	5,354	1,084	487	14	28	260	53.40%
37		Retail - Other Retail - Of Which: non-SME	14,547	3,262	268	2	26	113	41.95%	15,140	2,623	314	52	13	123	39.18%	15,223	2,208	646	52	13	198	30.61%
38		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
39		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
40		Securitisation																					
41		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
42		TOTAL	157,819	31,013	3,457	82	314	1,481	42.84%	161,260	26,851	4,178	127	228	1,708	40.88%	162,593	24,580	5,117	127	375	1,974	38.58%

			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
43	POLAND	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
44		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
45		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
46		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
47		Institutions	388	62	1	0	0	0	36.77%	389	61	2	0	0	1	36.82%	387	62	2	0	0	1	36.93%
48		Corporates	6,775	1,077	455	17	20	232	51.06%	6,758	1,001	549	16	19	260	47.39%	6,714	956	637	16	19	286	44.91%
49		Corporates - Of Which: Specialised Lending	1,373	202	131	5	9	50	38.32%	1,336	215	156	5	9	60	38.42%	1,300	226	181	5	10	70	38.50%
50		Corporates - Of Which: SME general corporates	1,294	246	111	1	3	66	59.30%	1,326	202	123	1	3	69	55.86%	1,346	172	133	1	2	71	53.32%
51		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
52		Retail	9,877	2,119	693	19	95	336	48.42%	9,582	2,248	859	18	101	391	45.51%	9,356	2,307	1,026	17	104	448	43.69%
53		Retail - Secured by residential estate property	6,408	1,182	205	1	13	82	40.10%	6,324	1,239	231	1	13	86	37.33%	6,260	1,275	259	1	13	91	35.09%
54		Retail - Qualifying Revolving	842	310	79	3	23	37	47.10%	812	312	106	2	23	48	45.30%	790	308	132	2	22	59	44.46%
55		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
56		Retail - Other Retail	2,628	627	410	15	59	216	52.83%	2,446	696	522	14	65	257	49.18%	2,305	723	636	13	68	299	47.02%
57		Retail - Other Retail - Of Which: SME	1,931	505	291	9	43	154	52.88%	1,783	566	377	8	50	180	47.81%	1,670	591	466	8	53	209	44.87%
58		Retail - Other Retail - Of Which: non-SME	697	122	119	7	16	62	52.71%	663	130	145	6	16	76	52.73%	635	132	170	6	16	90	52.93%
59		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
60		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
61		Securitisation																					
62		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
63		TOTAL	17,040	3,258	1,149	36	115	568	49.46%	16,729	3,309	1,409	34	121	652	46.23%	16,457	3,324	1,666	33	124	735	44.14%

			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
64	UNITED STATES	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
65		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
66		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
67		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
68		Institutions	1,195	45	2	0	1	0	21.24%	1,179	59	4	0	1	1	21.98%	1,165	70	7	0	1	2	22.80%
69		Corporates	9,405	1,735	45	9	22	26	59.30%	9,334	1,771	79	10	21	42	53.00%	9,253	1,814	117	10	23	60	50.86%
70		Corporates - Of Which: Specialised Lending	2,316	446	15	3	2	14	89.91%	2,303	452	22	4	3	19	85.31%	2,292	455	31	4	3	25	82.58%
71		Corporates - Of Which: SME general corporates	0	0	0	0	0	0	46.05%	0	0	0	0	0	0	44.59%	0	0	0	0	0	0	43.70%
72		Corporates - Of Which: Purchased receivables	1	0	0	0	0	0	52.49%	1	0	0	0	0	0	52.79%	1	0	0	0	0	0	52.98%
73		Retail	106	23	2	0	0	0	13.43%	109	20	3	0	0	0	12.58%	109	19	4	0	0	0	11.92%
74		Retail - Secured by residential estate property	83	18	2	0	0	0	9.19%	85	15	2	0	0	0	9.07%	85	14	3	0	0	0	8.91%
75		Retail - Qualifying Revolving	6	2	0	0	0	0	67.63%	7	1	0	0	0	0	65.56%	7	1	0	0	0	0	64.07%
76		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
77		Retail - Other Retail	17	3	0	0	0	0	32.21%	18	3	0	0	0	0	25.01%	17	3	0	0	0	0	20.22%
78		Retail - Other Retail - Of Which: SME	1	0	0	0	0	0	51.50%	1	0	0	0	0	0	51.71%	1	0	0	0	0	0	51.97%
79		Retail - Other Retail - Of Which: non-SME	16	3	0	0	0	0	31.25%	17	3	0	0	0	0	23.45%	17	3	0	0	0	0	18.45%
80		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
81		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
82		Securitisation																					
83		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
84		TOTAL	10,707	1,802	49	10	23	27	55.87%	10,622	1,850	86	10	22	43	50.16%	10,527	1,903	128	10	24	62	48.25%

eba European Banking Authority

2025 EU-wide Stress Test: Credit risk IRB

COMMERZBANK Aktiengesellschaft

			16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36
			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
85		Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
86		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
87		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
88		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
89		Institutions	126	53	0	0	0	0	37.41%	131	47	1	0	0	0	37.43%	132	45	2	0	0	1	37.44%
90		Corporates	769	125	20	1	3	7	36.19%	759	127	29	1	4	11	36.81%	749	127	38	1	4	14	37.18%
91		Corporates - Of Which: Specialised Lending	45	1	0	0	0	0	57.25%	45	1	0	0	0	0	57.22%	44	1	0	0	0	0	58.01%
92		Corporates - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
93		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
94		Retail	27	5	0	0	0	0	25.89%	27	4	1	0	0	0	23.34%	27	4	1	0	0	0	21.20%
95	ITALY	Retail - Secured by residential estate property	21	3	0	0	0	0	4.52%	21	3	0	0	0	0	5.46%	20	3	0	0	0	0	6.04%
96		Retail - Qualifying Revolving	3	1	0	0	0	0	68.69%	3	0	0	0	0	0	67.31%	3	0	0	0	0	0	66.28%
97		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
98		Retail - Other Retail	3	1	0	0	0	0	49.18%	3	1	0	0	0	0	43.88%	3	1	0	0	0	0	41.15%
99		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	75.25%	0	0	0	0	0	0	66.06%	0	0	0	0	0	0	60.95%
100		Retail - Other Retail - Of Which: non-SME	3	1	0	0	0	0	49.04%	3	1	0	0	0	0	43.73%	3	0	0	0	0	0	40.98%
101		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
102		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
103		Securitisation																					
104		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
105		TOTAL	922	182	21	2	4	7	36.03%	916	178	31	1	5	11	36.61%	907	177	41	1	5	15	36.93%

			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
106		Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
107		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
108		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
109		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
110		Institutions	77	0	0	0	0	0	37.90%	77	0	0	0	0	0	37.67%	77	0	0	0	0	0	37.55%
111		Corporates	3,324	1,167	69	5	7	28	40.15%	3,346	1,126	88	5	7	35	40.19%	3,341	1,111	108	5	8	44	40.94%
112		Corporates - Of Which: Specialised Lending	450	77	5	2	2	3	63.43%	453	68	11	3	2	7	63.57%	450	63	19	3	3	12	63.58%
113		Corporates - Of Which: SME general corporates	10	0	0	0	0	0	47.55%	10	0	0	0	0	0	47.54%	10	0	0	0	0	0	47.55%
114		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
115		Retail	91	18	1	0	0	0	32.23%	93	15	2	0	0	0	24.93%	93	14	2	0	0	0	21.07%
116	UNITED KINGDOM	Retail - Secured by residential estate property	69	11	1	0	0	0	7.04%	70	9	1	0	0	0	7.08%	70	9	2	0	0	0	7.10%
117		Retail - Qualifying Revolving	6	1	0	0	0	0	56.47%	6	1	0	0	0	0	55.93%	6	1	0	0	0	0	55.42%
118		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
119		Retail - Other Retail	16	5	0	0	0	0	59.93%	17	4	1	0	0	0	54.07%	17	4	1	0	0	0	48.76%
120		Retail - Other Retail - Of Which: SME	3	3	0	0	0	0	46.55%	3	3	0	0	0	0	46.07%	3	3	0	0	0	0	46.25%
121		Retail - Other Retail - Of Which: non-SME	14	2	0	0	0	0	60.66%	14	2	1	0	0	0	54.72%	14	2	1	0	0	0	49.00%
122		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
123		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
124		Securitisation																					
125		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
126		TOTAL	3,491	1,185	71	5	7	28	40.03%	3,516	1,140	90	5	7	36	39.90%	3,511	1,125	111	5	8	45	40.51%

			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
127		Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
128		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
129		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
130		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
131		Institutions	458	21	2	0	0	0	8.21%	456	21	4	0	0	0	9.96%	454	22	6	0	0	1	11.20%
132		Corporates	3,676	653	12	4	6	5	38.93%	3,621	692	29	5	10	11	38.91%	3,548	744	50	5	13	19	38.95%
133		Corporates - Of Which: Specialised Lending	479	5	1	1	0	1	48.23%	474	7	3	1	0	1	47.99%	470	10	5	1	1	3	47.65%
134		Corporates - Of Which: SME general corporates	1	1	0	0	0	0	0.03%	1	1	0	0	0	0	0.03%	2	1	0	0	0	0	0.03%
135		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
136		Retail	63	12	1	0	0	0	14.18%	64	10	1	0	0	0	13.87%	64	10	2	0	0	0	13.63%
137	FRANCE	Retail - Secured by residential estate property	44	8	1	0	0	0	6.79%	44	7	1	0	0	0	6.75%	44	7	1	0	0	0	6.77%
138		Retail - Qualifying Revolving	7	2	0	0	0	0	56.31%	7	1	0	0	0	0	56.27%	8	1	0	0	0	0	56.16%
139		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
140		Retail - Other Retail	12	2	0	0	0	0	55.85%	12	2	0	0	0	0	48.13%	12	2	0	0	0	0	41.54%
141		Retail - Other Retail - Of Which: SME	1	0	0	0	0	0	65.23%	1	0	0	0	0	0	51.00%	1	0	0	0	0	0	42.22%
142		Retail - Other Retail - Of Which: non-SME	12	2	0	0	0	0	55.60%	12	2	0	0	0	0	48.02%	12	2	0	0	0	0	41.50%
143		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
144		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
145		Securitisation																					
146		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
147		TOTAL	4,197	686	15	5	6	5	32.41%	4,141	723	34	5	10	12	34.26%	4,066	775	58	5	13	20	35.28%

			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
148		Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
149		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
150		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
151		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
152		Institutions	272	5	0	0	0	0	37.21%	269	9	0	0	0	0	37.21%	265	12	1	0	0	0	37.17%
153		Corporates	1,131	23	23	0	0	1	5.40%	1,111	39	28	0	0	2	5.88%	1,090	55	34	0	1	2	6.30%
154		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
155		Corporates - Of Which: SME general corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
156		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
157		Retail	3	1	0	0	0	0	42.54%	3	1	0	0	0	0	32.84%	3	1	0	0	0	0	28.36%
158	JAPAN	Retail - Secured by residential estate property	2	0	0	0	0	0	4.12%	2	0	0	0	0	0	4.12%	2	0	0	0	0	0	4.11%
159		Retail - Qualifying Revolving	1	0	0	0	0	0	61.46%	1	0	0	0	0	0	60.31%	1	0	0	0	0	0	59.81%
160		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
161		Retail - Other Retail	0	0	0	0	0	0	68.81%	0	0	0	0	0	0	67.24%	0	0	0	0	0	0	66.06%
162		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	59.40%	0	0	0	0	0	0	59.40%	0	0	0	0	0	0	59.40%
163		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	68.87%	0	0	0	0	0	0	67.35%	0	0	0	0	0	0	66.20%
164		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
165		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
166		Securitisation																					
167		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
168		TOTAL	1,407	29	23	0	0	1	5.68%	1,383	49	28	0	0	2	6.36%	1,358	67	34	0	1	2	6.94%

eba European Banking Authority

2025 EU-wide Stress Test: Credit risk IRB

COMMERZBANK Aktiengesellschaft

RowNum		(mln EUR, %)	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36
			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
169	SWITZERLAND	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
170		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
171		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
172		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
173		Institutions	44	7	0	0	0	0	19.09%	43	8	0	0	0	0	19.62%	42	9	0	0	0	0	20.17%
174		Corporates	2,706	659	71	3	8	41	58.63%	2,726	621	89	2	5	48	54.44%	2,728	605	104	2	4	54	52.13%
175		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
176		Corporates - Of Which: SME general corporates	1	2	0	0	0	0	31.08%	1	2	0	0	0	0	31.60%	2	1	0	0	0	0	32.13%
177		Corporates - Of Which: Purchased receivables	2	2	0	0	0	0	36.58%	3	2	0	0	0	0	36.58%	3	1	0	0	0	0	36.58%
178		Retail	503	64	5	0	0	2	39.22%	507	59	7	0	0	2	32.88%	504	60	9	0	1	2	28.14%
179		Retail - Secured by residential estate property	328	49	3	0	0	0	12.12%	332	44	4	0	0	0	11.03%	330	44	5	0	0	1	10.31%
180		Retail - Qualifying Revolving	14	3	0	0	0	0	63.69%	14	3	0	0	0	0	62.13%	15	3	0	0	0	0	61.09%
181		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
182		Retail - Other Retail	161	12	2	0	0	1	78.03%	161	12	2	0	0	2	68.11%	159	13	3	0	0	2	59.13%
183		Retail - Other Retail - Of Which: SME	8	2	1	0	0	1	93.21%	9	1	1	0	0	1	89.92%	9	1	1	0	0	1	87.70%
184		Retail - Other Retail - Of Which: non-SME	153	10	1	0	0	1	61.15%	153	11	1	0	0	1	49.16%	151	12	2	0	0	1	40.43%
185		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
186		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
187		Securitisation																					
188		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
189		TOTAL	3,253	731	76	3	9	43	57.33%	3,276	688	96	2	6	51	52.89%	3,275	673	112	5	56	0	0.00%

RowNum		(mln EUR, %)																					
			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
190	NETHERLANDS	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
191		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
192		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
193		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
194		Institutions	43	47	0	0	0	0	26.12%	49	40	1	0	0	0	26.17%	51	37	2	0	1	1	26.19%
195		Corporates	2,641	782	39	5	5	18	45.94%	2,559	841	62	8	16	27	42.69%	2,426	928	108	8	33	44	40.38%
196		Corporates - Of Which: Specialised Lending	230	2	0	0	0	0	50.22%	228	2	1	0	0	0	49.37%	227	3	1	0	0	1	48.88%
197		Corporates - Of Which: SME general corporates	6	10	0	0	0	0	45.76%	7	9	0	0	0	0	45.78%	7	8	0	0	1	0	45.75%
198		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	37.00%	0	0	0	0	0	0	37.01%	0	0	0	0	0	0	37.01%
199		Retail	41	5	0	0	0	0	53.31%	41	5	1	0	0	0	43.63%	41	5	1	0	0	0	36.75%
200		Retail - Secured by residential estate property	29	3	0	0	0	0	8.13%	29	3	0	0	0	0	8.33%	29	3	0	0	0	0	8.54%
201		Retail - Qualifying Revolving	4	1	0	0	0	0	56.55%	4	1	0	0	0	0	54.47%	4	1	0	0	0	0	53.14%
202		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
203		Retail - Other Retail	8	1	0	0	0	0	62.11%	8	1	0	0	0	0	56.57%	7	1	0	0	0	0	51.87%
204		Retail - Other Retail - Of Which: SME	1	0	0	0	0	0	73.00%	1	0	0	0	0	0	71.64%	1	0	0	0	0	0	69.80%
205		Retail - Other Retail - Of Which: non-SME	7	1	0	0	0	0	40.93%	7	1	0	0	0	0	35.08%	7	1	0	0	0	0	31.57%
206		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
207		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
208		Securitisation																					
209		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
210		TOTAL	2,724	835	40	6	5	18	45.89%	2,649	886	64	8	16	27	42.46%	2,518	969	112	8	33	45	40.07%

RowNum		(mln EUR, %)																					
			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
211	CANADA	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
212		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
213		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
214		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
215		Institutions	33	9	0	0	0	0	39.35%	33	9	0	0	0	0	39.35%	34	9	0	0	0	0	39.35%
216		Corporates	89	173	0	0	0	0	37.49%	93	168	1	0	0	0	37.50%	94	166	1	0	0	1	37.50%
217		Corporates - Of Which: Specialised Lending	25	0	0	0	0	0	37.13%	25	0	0	0	0	0	37.13%	25	0	0	0	0	0	37.13%
218		Corporates - Of Which: SME general corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
219		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
220		Retail	6	1	0	0	0	0	54.02%	6	1	0	0	0	0	45.14%	6	1	0	0	0	0	38.77%
221		Retail - Secured by residential estate property	4	1	0	0	0	0	10.34%	4	1	0	0	0	0	10.24%	4	1	0	0	0	0	9.96%
222		Retail - Qualifying Revolving	1	0	0	0	0	0	68.03%	1	0	0	0	0	0	66.09%	1	0	0	0	0	0	64.64%
223		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
224		Retail - Other Retail	0	0	0	0	0	0	60.49%	0	0	0	0	0	0	54.62%	0	0	0	0	0	0	49.91%
225		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	83.84%	0	0	0	0	0	0	81.53%	0	0	0	0	0	0	79.19%
226		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	59.31%	0	0	0	0	0	0	52.98%	0	0	0	0	0	0	48.22%
227		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
228		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
229		Securitisation																					
230		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
231		TOTAL	127	183	0	0	0	0	39.00%	132	178	1	0	0	0	38.06%	134	176	2	0	0	1	37.72%

2025 EU-wide Stress Test: Credit risk IRB

COMMERZBANK Aktiengesellschaft

			37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57
			Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1	COMMERZBANK Aktiengesellschaft	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
2		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
3		Regional governments or local authorities	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	40.00%
4		Public sector entities	114	41	1	0	0	0	7.44%	112	42	3	0	0	0	8.17%	110	42	4	0	0	0	8.65%
5		Institutions	12,103	1,234	58	17	20	21	37.16%	11,854	1,404	136	12	31	49	36.26%	11,707	1,478	210	11	28	76	36.13%
6		Corporates	82,289	24,665	3,522	219	547	1,870	53.10%	81,214	24,506	4,756	186	665	2,351	49.43%	80,255	24,328	5,893	172	577	2,796	47.44%
7		Corporates - Of Which: Specialised Lending	8,172	1,086	303	28	28	164	54.05%	8,056	1,097	408	31	29	215	52.81%	7,925	1,107	529	28	34	275	52.10%
8		Corporates - Of Which: SME general corporates	3,933	1,429	458	16	61	242	52.81%	3,997	1,249	574	12	58	286	49.90%	4,044	1,112	663	11	42	320	48.19%
9		Corporates - Of Which: Purchased receivables	760	289	67	2	10	43	63.94%	765	266	84	2	11	49	57.85%	768	249	99	2	8	54	54.46%
10		Retail	123,741	21,402	2,327	82	485	916	39.36%	124,051	20,131	3,286	369	454	1,194	36.32%	122,518	19,964	4,987	263	705	1,873	37.56%
11		Retail - Secured by residential estate property	92,275	13,793	1,029	11	196	213	20.68%	92,542	13,091	1,464	9	158	263	17.95%	93,066	12,196	1,836	8	358	307	16.70%
12		Retail - Qualifying Revolving	9,126	1,614	174	10	64	107	61.28%	9,116	1,540	258	106	59	153	59.55%	8,964	1,321	629	88	54	396	62.95%
13		Retail - Purchased receivables	324	76	15	1	4	6	36.87%	324	68	23	1	4	8	35.34%	326	60	29	1	3	10	34.67%
14		Retail - Other Retail	22,016	5,918	1,109	59	222	591	53.29%	22,069	5,432	1,542	253	232	770	49.90%	20,162	6,388	2,493	166	290	1,161	46.54%
15		Retail - Other Retail - Of Which: SME	6,856	2,156	673	43	136	392	58.32%	6,695	2,032	958	200	156	519	54.18%	4,734	3,440	1,511	113	229	795	52.63%
16		Retail - Other Retail - Of Which: non-SME	15,159	3,762	436	16	87	199	45.54%	15,374	3,400	584	53	76	251	42.90%	15,428	2,948	982	53	61	365	37.18%
17		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
18		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
19		Securitisation																					
20		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
21		TOTAL	218,247	47,341	5,908	318	1,053	2,808	47.52%	217,231	46,083	8,182	567	1,150	3,594	43.93%	214,590	45,812	11,094	446	1,311	4,745	42.77%

			Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
22	GERMANY	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
23		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
24		Regional governments or local authorities	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	40.00%
25		Public sector entities	114	36	1	0	0	0	14.07%	112	37	2	0	0	0	14.14%	110	39	2	0	0	0	14.49%
26		Institutions	3,020	372	10	4	4	3	34.31%	2,941	435	26	3	8	9	35.79%	2,889	470	42	2	8	15	36.68%
27		Corporates	39,716	13,697	2,221	96	292	1,183	53.28%	39,649	13,187	2,799	80	318	1,422	50.80%	39,408	12,927	3,299	75	256	1,628	49.36%
28		Corporates - Of Which: Specialised Lending	2,976	203	29	9	7	15	51.50%	2,939	211	59	11	8	30	51.66%	2,897	215	96	10	10	50	51.90%
29		Corporates - Of Which: SME general corporates	2,528	1,137	340	13	55	168	49.51%	2,594	980	432	9	50	206	47.65%	2,637	868	500	9	36	233	46.61%
30		Corporates - Of Which: Purchased receivables	746	282	66	2	10	42	64.52%	752	260	82	2	10	48	58.52%	755	243	95	2	8	52	55.09%
31		Retail	112,682	18,864	1,558	49	355	543	34.84%	113,676	17,202	2,225	340	275	717	32.23%	112,657	16,825	3,621	239	518	1,288	35.56%
32		Retail - Secured by residential estate property	84,955	12,355	800	9	175	121	15.10%	85,516	11,417	1,178	7	129	161	13.64%	86,258	10,366	1,487	6	327	193	13.00%
33		Retail - Qualifying Revolving	8,228	1,263	84	6	33	64	75.33%	8,283	1,168	125	102	23	91	73.21%	8,186	938	451	84	16	314	69.69%
34		Retail - Purchased receivables	324	76	15	1	4	6	36.87%	324	68	23	1	4	8	35.34%	326	60	29	1	3	10	34.67%
35		Retail - Other Retail	19,175	5,170	659	34	144	353	53.60%	19,553	4,550	899	231	119	457	50.82%	17,886	5,461	1,655	148	172	771	46.55%
36		Retail - Other Retail - Of Which: SME	4,976	1,595	355	28	79	225	63.54%	5,079	1,355	491	188	71	301	61.33%	3,303	2,726	896	103	141	525	58.64%
37		Retail - Other Retail - Of Which: non-SME	14,199	3,574	304	6	64	128	42.01%	14,474	3,195	408	43	48	156	38.17%	14,583	2,735	759	44	32	245	32.29%
38		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
39		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
40		Securitisation																					
41		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
42		TOTAL	155,532	32,968	3,790	149	652	1,730	45.64%	156,378	30,861	5,051	424	601	2,148	42.53%	155,064	30,261	6,964	317	783	2,932	42.10%

			Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
43	POLAND	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
44		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
45		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
46		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
47		Institutions	386	64	1	0	0	0	38.19%	383	66	2	0	1	1	38.48%	378	69	4	0	1	2	38.43%
48		Corporates	6,617	1,200	490	32	27	263	53.69%	6,398	1,258	652	29	32	318	48.72%	6,259	1,242	807	26	31	368	45.61%
49		Corporates - Of Which: Specialised Lending	1,360	206	141	10	10	59	41.64%	1,300	224	183	9	10	78	42.38%	1,243	238	226	8	11	96	42.56%
50		Corporates - Of Which: SME general corporates	1,270	265	115	2	5	72	62.77%	1,271	244	136	2	6	78	57.35%	1,276	220	155	2	5	83	53.59%
51		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
52		Retail	9,674	2,273	742	32	126	366	49.28%	9,009	2,660	1,021	28	173	467	45.79%	8,515	2,866	1,309	23	181	573	43.82%
53		Retail - Secured by residential estate property	6,325	1,258	211	2	18	89	42.19%	6,049	1,486	259	2	26	98	38.05%	5,848	1,636	311	2	27	109	34.96%
54		Retail - Qualifying Revolving	811	331	88	4	30	42	47.75%	746	354	131	4	36	61	46.43%	691	364	175	3	38	80	45.66%
55		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
56		Retail - Other Retail	2,537	685	443	25	77	234	52.96%	2,213	820	631	22	111	308	48.83%	1,976	865	823	18	116	385	46.78%
57		Retail - Other Retail - Of Which: SME	1,859	552	316	15	56	166	52.45%	1,594	669	464	12	85	216	46.58%	1,409	706	612	10	88	268	43.79%
58		Retail - Other Retail - Of Which: non-SME	678	133	127	11	21	69	54.25%	619	151	168	10	26	92	55.05%	567	159	211	8	28	117	55.43%
59		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
60		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
61		Securitisation																					
62		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
63		TOTAL	16,676	3,538	1,234	65	153	629	51.02%	15,789	3,984	1,675	57	206	786	46.92%	15,152	4,177	2,119	50	212	943	44.49%

			Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
64	UNITED STATES	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
65		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
66		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
67		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
68		Institutions	1,184	55	3	1	2	1	24.17%	1,144	89	9	1	3	2	24.78%	1,120	107	15	1	3	4	25.68%
69		Corporates	9,328	1,795	61	19	47	34	55.33%	9,051	1,991	142	17	79	68	47.73%	8,883	2,078	223	15	65	103	46.23%
70		Corporates - Of Which: Specialised Lending	2,309	451	17	4	3	15	88.38%	2,292	460	26	5	3	22	83.98%	2,275	465	38	5	5	31	81.43%
71		Corporates - Of Which: SME general corporates	0	0	0	0	0	0	50.06%	0	0	0	0	0	0	49.49%	0	0	0	0	0	0	47.89%
72		Corporates - Of Which: Purchased receivables	1	0	0	0	0	0	60.27%	1	0	0	0	0	0	61.20%	1	0	0	0	0	0	61.45%
73		Retail	102	26	3	0	1	0	15.09%	101	26	4	0	1	1	13.95%	100	26	6	0	1	1	13.07%
74		Retail - Secured by residential estate property	80	21	2	0	0	0	11.31%	79	20	4	0	0	0	11.03%	78	20	5	0	0	1	10.64%
75		Retail - Qualifying Revolving	6	2	0	0	0	0	66.15%	6	2	0	0	0	0	63.51%	6	2	0	0	0	0	61.97%
76		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
77		Retail - Other Retail	17	4	0	0	0	0	29.49%	16	4	1	0	0	0	21.22%	16	4	1	0	0	0	17.53%
78		Retail - Other Retail - Of Which: SME	1	0	0	0	0	0	56.68%	1	0	0	0	0	0	57.13%	1	0	0	0	0	0	57.51%
79		Retail - Other Retail - Of Which: non-SME	16	4	0	0	0	0	28.12%	15	4	1	0	0	0	19.09%	15	4	1	0	0	0	15.31%
80		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
81		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
82		Securitisation																					
83		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
84		TOTAL	10,614	1,877	67	20	49	35	52.28%	10,296	2,106	156	18	83	71	45.43%	10,103	2,210	245	16	69	108	44.12%

2025 EU-wide Stress Test: Credit risk IRB

COMMERZBANK Aktiengesellschaft

RowNum		(mln EUR, %)	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57
			Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
85	ITALY	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
86		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
87		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
88		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
89		Institutions	125	53	1	0	1	0	41.14%	128	49	2	0	1	1	41.13%	130	47	3	0	1	1	41.12%
90		Corporates	763	129	23	2	7	9	41.79%	746	134	34	2	8	15	42.48%	739	131	45	2	6	19	42.83%
91		Corporates - Of Which: Specialised Lending	45	1	0	0	0	0	58.23%	44	1	0	0	0	0	58.07%	44	2	0	0	0	0	58.64%
92		Corporates - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
93		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
94		Retail	26	5	0	0	0	0	26.32%	25	6	1	0	0	0	22.48%	25	6	1	0	0	0	20.12%
95		Retail - Secured by residential estate property	20	4	0	0	0	0	6.47%	19	4	1	0	0	0	7.75%	19	5	1	0	0	0	8.15%
96		Retail - Qualifying Revolving	3	1	0	0	0	0	68.07%	3	1	0	0	0	0	66.04%	3	1	0	0	0	0	64.70%
97		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
98		Retail - Other Retail	3	1	0	0	0	0	53.42%	3	1	0	0	0	0	45.93%	3	1	0	0	0	0	42.97%
99		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	83.71%	0	0	0	0	0	0	72.44%	0	0	0	0	0	0	67.76%
100		Retail - Other Retail - Of Which: non-SME	3	1	0	0	0	0	53.28%	3	1	0	0	0	0	45.78%	3	1	0	0	0	0	42.80%
101		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
102		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
103		Securitisation																					
104		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
105		TOTAL	914	187	24	2	8	10	41.46%	899	189	37	2	9	16	41.99%	893	184	48	2	7	20	42.20%

RowNum		(mln EUR, %)	31/12/2025 Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	31/12/2026 Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	31/12/2027 Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			Adverse Scenario																				
106	UNITED KINGDOM	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
107		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
108		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
109		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
110		Institutions	77	0	0	0	0	0	41.20%	77	0	0	0	0	0	42.22%	76	0	1	0	0	0	41.94%
111		Corporates	3,271	1,208	81	10	21	35	43.07%	3,193	1,244	122	10	35	52	42.74%	3,124	1,267	169	9	37	73	43.08%
112		Corporates - Of Which: Specialised Lending	444	80	8	3	3	5	63.84%	442	74	16	3	3	10	63.92%	437	69	27	3	4	17	63.85%
113		Corporates - Of Which: SME general corporates	10	0	0	0	0	0	52.29%	10	0	0	0	0	0	52.29%	10	0	0	0	0	0	52.30%
114		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
115		Retail	87	21	2	0	0	0	27.85%	86	20	3	0	1	1	21.56%	85	20	5	0	1	1	19.17%
116		Retail - Secured by residential estate property	66	14	1	0	0	0	9.13%	65	13	2	0	0	0	9.22%	64	13	3	0	0	0	9.27%
117		Retail - Qualifying Revolving	5	1	0	0	0	0	62.78%	5	1	0	0	0	0	62.98%	6	1	0	0	0	0	62.87%
118		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
119		Retail - Other Retail	16	6	1	0	0	0	56.82%	16	5	1	0	0	0	48.37%	15	5	1	0	0	0	43.42%
120		Retail - Other Retail - Of Which: SME	2	3	0	0	0	0	52.24%	3	3	0	0	0	0	52.85%	3	3	0	0	0	0	53.54%
121		Retail - Other Retail - Of Which: non-SME	13	2	0	0	0	0	57.20%	13	2	1	0	0	0	47.73%	13	2	1	0	0	0	41.67%
122		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
123		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
124		Securitisation																					
125		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
126		TOTAL	3,435	1,229	83	10	22	35	42.78%	3,356	1,264	126	10	35	53	42.22%	3,285	1,287	174	9	37	74	42.44%

RowNum		(mln EUR, %)	31/12/2025 Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	31/12/2026 Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	31/12/2027 Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			Adverse Scenario																				
127	FRANCE	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
128		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
129		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
130		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
131		Institutions	457	22	3	0	0	0	9.65%	452	24	6	0	0	1	13.35%	448	25	8	0	0	1	14.88%
132		Corporates	3,637	687	17	7	14	7	39.16%	3,536	761	44	5	23	17	39.09%	3,485	787	69	5	16	27	39.24%
133		Corporates - Of Which: Specialised Lending	477	6	2	1	0	1	47.97%	472	9	4	1	0	2	47.94%	466	11	7	1	1	4	47.64%
134		Corporates - Of Which: SME general corporates	1	1	0	0	0	0	0.03%	1	1	0	0	0	0	0.03%	2	1	0	0	0	0	0.03%
135		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
136		Retail	61	13	1	0	0	0	16.50%	60	14	2	0	0	0	16.03%	60	14	2	0	0	0	15.61%
137		Retail - Secured by residential estate property	42	9	1	0	0	0	8.31%	41	9	1	0	0	0	8.36%	41	10	2	0	0	0	8.62%
138		Retail - Qualifying Revolving	7	2	0	0	0	0	57.14%	7	2	0	0	0	0	57.34%	7	2	0	0	0	0	57.24%
139		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
140		Retail - Other Retail	12	2	0	0	0	0	63.70%	12	2	0	0	0	0	49.68%	12	2	0	0	0	0	41.04%
141		Retail - Other Retail - Of Which: SME	1	0	0	0	0	0	59.48%	1	0	0	0	0	0	44.23%	1	0	0	0	0	0	39.38%
142		Retail - Other Retail - Of Which: non-SME	11	2	0	0	0	0	63.85%	11	2	0	0	0	0	49.99%	11	2	0	0	0	0	41.15%
143		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
144		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
145		Securitisation																					
146		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
147		TOTAL	4,155	722	22	7	14	7	33.77%	4,048	799	52	5	24	18	35.47%	3,993	826	80	5	17	29	36.03%

RowNum		(mln EUR, %)	31/12/2025 Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	31/12/2026 Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	31/12/2027 Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			Adverse Scenario																				
148	JAPAN	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
149		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
150		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
151		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
152		Institutions	270	7	0	0	0	0	42.63%	263	14	1	0	0	0	42.69%	258	18	1	0	0	1	42.69%
153		Corporates	1,127	27	24	0	0	1	5.58%	1,100	48	30	0	1	2	6.27%	1,078	63	37	0	1	2	6.75%
154		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
155		Corporates - Of Which: SME general corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
156		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
157		Retail	3	1	0	0	0	0	35.95%	3	1	0	0	0	0	26.46%	3	1	0	0	0	0	23.75%
158		Retail - Secured by residential estate property	2	1	0	0	0	0	5.33%	2	0	0	0	0	0	5.27%	2	1	0	0	0	0	5.25%
159		Retail - Qualifying Revolving	1	0	0	0	0	0	61.53%	1	0	0	0	0	0	60.83%	1	0	0	0	0	0	60.41%
160		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
161		Retail - Other Retail	0	0	0	0	0	0	78.19%	0	0	0	0	0	0	74.85%	0	0	0	0	0	0	72.84%
162		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	65.34%	0	0	0	0	0	0	65.34%	0	0	0	0	0	0	65.34%
163		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	78.29%	0	0	0	0	0	0	75.00%	0	0	0	0	0	0	73.01%
164		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
165		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
166		Securitisation																					
167		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
168		TOTAL	1,401	34	24	1	0	1	6.03%	1,367	62	31	0	1	2	7.19%	1,340	81	38	0	1	3	7.96%

2025 EU-wide Stress Test: Credit risk IRB

COMMERZBANK Aktiengesellschaft

RowNum		(mln EUR, %)	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57
			Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
169	SWITZERLAND	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
170		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
171		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
172		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
173		Institutions	43	8	0	0	0	0	19.63%	41	10	0	0	0	0	19.92%	40	11	1	0	0	0	20.68%
174		Corporates	2,645	704	88	8	20	50	56.59%	2,567	736	134	7	23	69	51.53%	2,511	750	175	6	20	86	49.19%
175		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
176		Corporates - Of Which: SME general corporates	1	2	0	0	0	0	35.91%	1	2	0	0	0	0	37.14%	1	2	0	0	0	0	38.28%
177		Corporates - Of Which: Purchased receivables	2	3	0	0	0	0	40.24%	2	2	0	0	0	0	40.24%	3	2	0	0	0	0	40.24%
178		Retail	491	76	6	0	2	2	36.36%	479	82	11	0	2	3	27.70%	468	88	16	0	3	4	23.16%
179		Retail - Secured by residential estate property	318	58	4	0	1	1	13.68%	310	62	7	0	1	1	12.04%	302	66	11	0	2	1	11.26%
180		Retail - Qualifying Revolving	14	4	0	0	0	0	62.58%	14	3	0	0	0	0	60.55%	14	3	0	0	0	0	59.50%
181		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
182		Retail - Other Retail	159	15	2	0	0	2	72.33%	155	17	3	0	1	2	56.78%	152	19	5	0	1	2	47.80%
183		Retail - Other Retail - Of Which: SME	8	2	1	0	0	1	91.27%	8	2	1	0	0	1	85.31%	8	1	1	0	0	1	81.63%
184		Retail - Other Retail - Of Which: non-SME	151	13	1	0	0	1	54.74%	147	15	2	0	1	1	39.33%	144	17	3	0	1	1	32.72%
185		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
186		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
187		Securitisation																					
188		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
189		TOTAL	3,179	787	94	9	21	52	55.19%	3,087	828	145	7	25	72	49.66%	3,019	849	193	6	23	90	46.85%

RowNum		(mln EUR, %)																					
			Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
190	NETHERLANDS	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
191		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
192		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
193		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
194		Institutions	41	49	0	0	0	0	26.14%	46	43	1	0	0	0	26.15%	48	39	3	0	1	1	26.17%
195		Corporates	2,595	821	46	8	14	21	46.23%	2,484	900	79	10	30	35	43.95%	2,348	978	137	9	51	58	42.66%
196		Corporates - Of Which: Specialised Lending	229	2	0	0	0	0	49.58%	227	4	1	0	0	0	48.49%	226	4	1	0	0	1	48.09%
197		Corporates - Of Which: SME general corporates	6	10	0	0	1	0	51.86%	6	9	0	0	1	0	51.86%	6	9	1	0	2	0	51.85%
198		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	42.57%	0	0	0	0	0	0	42.56%	0	0	0	0	0	0	42.56%
199		Retail	40	6	1	0	0	0	49.75%	39	7	1	0	0	0	36.40%	38	7	2	0	0	0	30.32%
200		Retail - Secured by residential estate property	28	4	0	0	0	0	9.41%	27	5	0	0	0	0	9.69%	27	5	1	0	0	0	10.02%
201		Retail - Qualifying Revolving	4	1	0	0	0	0	56.53%	4	1	0	0	0	0	55.22%	4	1	0	0	0	0	54.31%
202		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
203		Retail - Other Retail	7	1	0	0	0	0	63.69%	7	1	0	0	0	0	53.74%	7	1	1	0	0	0	48.64%
204		Retail - Other Retail - Of Which: SME	1	0	0	0	0	0	79.77%	1	0	0	0	0	0	77.78%	1	0	0	0	0	0	75.59%
205		Retail - Other Retail - Of Which: non-SME	6	1	0	0	0	0	40.44%	6	1	0	0	0	0	33.69%	6	1	0	0	0	0	31.50%
206		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
207		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
208		Securitisation																					
209		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
210		TOTAL	2,676	876	47	8	14	22	46.08%	2,569	949	81	10	31	35	43.55%	2,434	1,024	141	9	52	60	42.17%

RowNum		(mln EUR, %)																					
			Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
211	CANADA	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
212		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
213		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
214		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
215		Institutions	33	9	0	0	0	0	43.18%	33	9	0	0	0	0	43.19%	33	9	0	0	0	0	43.14%
216		Corporates	88	174	0	0	1	0	42.87%	90	171	1	0	1	1	42.89%	91	169	2	0	1	1	42.87%
217		Corporates - Of Which: Specialised Lending	25	0	0	0	0	0	37.13%	25	0	0	0	0	0	37.11%	25	1	0	0	0	0	37.13%
218		Corporates - Of Which: SME general corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
219		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
220		Retail	5	1	0	0	0	0	53.37%	5	1	0	0	0	0	39.26%	5	1	0	0	0	0	30.99%
221		Retail - Secured by residential estate property	4	1	0	0	0	0	10.59%	4	1	0	0	0	0	9.71%	4	1	0	0	0	0	9.56%
222		Retail - Qualifying Revolving	1	0	0	0	0	0	73.56%	1	0	0	0	0	0	70.58%	1	0	0	0	0	0	68.43%
223		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
224		Retail - Other Retail	0	0	0	0	0	0	63.92%	0	0	0	0	0	0	54.20%	0	0	0	0	0	0	46.57%
225		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	87.11%	0	0	0	0	0	0	83.92%	0	0	0	0	0	0	81.83%
226		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	62.81%	0	0	0	0	0	0	52.84%	0	0	0	0	0	0	45.25%
227		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
228		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
229		Securitisation																					
230		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
231		TOTAL	126	185	1	0	1	0	43.81%	129	181	1	0	1	1	42.70%	129	179	3	0	1	1	42.24%

* Restated 31/12/2024: Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2025 as per Methodological Note. Exposure values and REA reflect the restatement of the 31/12/2024 balance sheet for the entry into force of CRR3.

eba European Banking Authority

2025 EU-wide Stress Test: Credit risk STA

COMMERZBANK Aktiengesellschaft

RowNum		(mln EUR, %)	1	2	3	4	5	6	7	8	9	10	11
			Restated										
			31/12/2024*										
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			Non-defaulted	Defaulted	Non-defaulted	Defaulted							
1	COMMERZBANK Aktiengesellschaft	**Central banks**	83,123	0	1,601	0	26,520	1,997	0	2	0	0	0.00%
2		**Central governments**	33,026	34	1,265	52	14,590	8,625	19	3	17	4	19.62%
3		**Regional governments or local authorities**	28,486	12	1,249	18	20,587	3,225	6	2	10	6	100.00%
4		**Public sector entities**	6,103	0	219	0	1,170	641	0	0	0	0	30.83%
5		**Multilateral Development Banks**	3,063	0	2	0	1,826	68	0	0	0	0	0.00%
6		**International Organisations**	1,239	0	0	0	0	0	0	0	0	0	0.00%
7		**Institutions**	8,659	0	1,918	0	2,502	388	0	1	0	0	0.00%
8		**Corporates**	18,533	164	13,141	225	10,414	2,468	194	47	81	109	56.09%
9		of which: Other - SME	591	1	503	1	458	66	1	2	2	0	3.21%
10		of which: Specialised Lending	3,194	119	3,022	169	2,904	261	116	16	16	67	58.12%
11		**Retail**	5,004	54	3,687	57	5,657	1,070	161	16	43	104	64.40%
12		of which: SME	73	0	41	0	86	12	4	0	0	3	82.93%
13		**Secured by mortgages on immovable property and ADC exposures**	12,363	167	6,713	197	8,934	3,400	146	10	72	38	25.78%
14		of which: Residential immovable property	6,268	24	2,409	24	5,007	1,386	33	4	34	10	29.42%
15		of which: Commercial immovable property	5,563	84	3,690	84	3,924	1,914	113	6	31	28	24.70%
16		of which: Land, acquisition, development and construction exposures (ADC)	532	59	615	89	3	100	0	0	8	0	0.00%
17		**Subordinated debt exposures**	83	0	124	0	53	0	0	0	0	0	0.00%
18		**Covered bonds**	0	0	0	0	0	0	0	0	0	0	0.00%
19		**Claims on institutions and corporates with a ST credit assessment**	50	0	10	0	0	0	0	0	0	0	0.00%
20		**Collective investments undertakings (CIU)**	2,566	0	1,115	0	0	0	0	0	0	0	0.00%
21		**Equity**	1,009	0	1,636	0	0	0	0	0	0	0	0.00%
22		**Securitisation**											
23		**Other exposures**	2,130	0	4,528	0	1	1	1	0	0	0	65.65%
24		**TOTAL**	**205,435**	**432**	**37,209**	**549**	**92,253**	**21,883**	**527**	**81**	**224**	**261**	**49.45%**

RowNum		(mln EUR, %)											
			Restated										
			31/12/2024*										
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			Non-defaulted	Defaulted	Non-defaulted	Defaulted							
25	GERMANY	**Central banks**	44,267	0	0	0	195	252	0	0	0	0	0.00%
26		**Central governments**	547	0	5	0	70	57	0	0	0	0	0.00%
27		**Regional governments or local authorities**	22,868	0	36	0	17,692	841	0	0	0	0	0.00%
28		**Public sector entities**	5,406	0	199	0	1,169	638	0	0	0	0	0.00%
29		**Multilateral Development Banks**	0	0	0	0	0	0	0	0	0	0	0.00%
30		**International Organisations**	0	0	0	0	0	0	0	0	0	0	0.00%
31		**Institutions**	2,845	0	716	0	408	67	0	0	0	0	0.00%
32		**Corporates**	3,047	36	2,598	52	1,850	1,089	34	6	42	8	23.89%
33		of which: Other - SME	85	1	69	1	51	39	1	0	2	0	3.21%
34		of which: Specialised Lending	948	33	907	49	874	107	29	3	13	7	22.93%
35		**Retail**	3,748	31	2,731	34	4,167	778	94	13	34	61	65.47%
36		of which: SME	8	0	4	0	4	10	0	0	0	0	96.01%
37		**Secured by mortgages on immovable property and ADC exposures**	7,084	62	4,222	91	4,656	2,805	3	8	66	0	0.81%
38		of which: Residential immovable property	2,379	0	1,055	1	1,555	942	0	2	28	0	2.80%
39		of which: Commercial immovable property	4,593	2	3,051	2	3,101	1,764	2	5	30	0	0.34%
40		of which: Land, acquisition, development and construction exposures (ADC)	112	59	116	89	0	100	0	0	8	0	0.00%
41		**Subordinated debt exposures**	53	0	80	0	53	0	0	0	0	0	0.00%
42		**Covered bonds**	0	0	0	0	0	0	0	0	0	0	0.00%
43		**Claims on institutions and corporates with a ST credit assessment**	0	0	0	0	0	0	0	0	0	0	0.00%
44		**Collective investments undertakings (CIU)**	2,126	0	999	0	0	0	0	0	0	0	0.00%
45		**Equity**	564	0	981	0	0	0	0	0	0	0	0.00%
46		**Securitisation**											
47		**Other exposures**	1,936	0	4,302	0	0	0	0	0	0	0	0.00%
48		**TOTAL**	**94,491**	**129**	**16,871**	**177**	**30,260**	**6,528**	**130**	**27**	**143**	**69**	**53.42%**

RowNum		(mln EUR, %)											
			Restated										
			31/12/2024*										
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			Non-defaulted	Defaulted	Non-defaulted	Defaulted							
49	POLAND	**Central banks**	13,606	0	13	0	6,959	0	0	1	0	0	0.00%
50		**Central governments**	11,294	0	789	0	10,738	0	0	2	0	0	0.00%
51		**Regional governments or local authorities**	8	0	4	0	6	1	0	0	0	0	0.00%
52		**Public sector entities**	1	0	1	0	1	0	0	0	0	0	30.83%
53		**Multilateral Development Banks**	1,261	0	0	0	1,259	0	0	0	0	0	0.00%
54		**International Organisations**	0	0	0	0	0	0	0	0	0	0	0.00%
55		**Institutions**	85	0	7	0	78	0	0	0	0	0	0.00%
56		**Corporates**	3,038	40	2,968	42	2,943	74	133	30	3	95	71.35%
57		of which: Other - SME	484	0	417	0	395	18	0	2	0	0	100.00%
58		of which: Specialised Lending	1,164	14	1,203	14	1,394	25	72	12	1	57	79.99%
59		**Retail**	365	3	274	3	787	6	18	1	0	14	76.43%
60		of which: SME	1	0	0	0	0	0	3	0	0	3	82.23%
61		**Secured by mortgages on immovable property and ADC exposures**	2,608	19	1,159	19	2,197	251	26	1	3	8	29.94%
62		of which: Residential immovable property	2,286	19	832	19	2,051	237	26	1	3	8	29.94%
63		of which: Commercial immovable property	160	0	86	0	146	14	0	0	0	0	0.00%
64		of which: Land, acquisition, development and construction exposures (ADC)	162	0	242	0	0	0	0	0	0	0	0.00%
65		**Subordinated debt exposures**	0	0	0	0	0	0	0	0	0	0	0.00%
66		**Covered bonds**	0	0	0	0	0	0	0	0	0	0	0.00%
67		**Claims on institutions and corporates with a ST credit assessment**	0	0	0	0	0	0	0	0	0	0	0.00%
68		**Collective investments undertakings (CIU)**	3	0	33	0	0	0	0	0	0	0	0.00%
69		**Equity**	77	0	112	0	0	0	0	0	0	0	0.00%
70		**Securitisation**											
71		**Other exposures**	70	0	70	0	1	1	1	0	0	0	65.65%
72		**TOTAL**	**32,415**	**61**	**5,431**	**64**	**24,969**	**332**	**178**	**35**	**6**	**117**	**65.71%**

2025 EU-wide Stress Test: Credit risk STA

COMMERZBANK Aktiengesellschaft

			1	2	3	4	5	6	7	8	9	10	11
			Restated										
			31/12/2024*										
			Exposure values		Risk exposure amounts								
RowNum		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
73	UNITED STATES	**Central banks**	12,719	0	0	0	12,719	0	0	0	0	0	0.00%
74		**Central governments**	3,702	0	0	0	175	31	0	0	0	0	0.00%
75		**Regional governments or local authorities**	1,636	0	493	0	258	1,389	0	0	3	0	0.00%
76		**Public sector entities**	0	0	0	0	0	0	0	0	0	0	0.00%
77		**Multilateral Development Banks**	0	0	0	0	0	0	0	0	0	0	0.00%
78		**International Organisations**	0	0	0	0	0	0	0	0	0	0	0.00%
79		**Institutions**	2,065	0	404	0	918	321	0	0	0	0	0.00%
80		**Corporates**	2,296	6	1,249	10	1,568	221	0	0	1	0	0.00%
81		of which: Other - SME	0	0	0	0	0	0	0	0	0	0	0.00%
82		of which: Specialised Lending	288	0	180	0	253	24	0	0	0	0	0.00%
83		**Retail**	34	0	51	0	2	33	0	0	0	0	81.25%
84		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
85		**Secured by mortgages on immovable property and ADC exposures**	18	0	18	0	0	0	0	0	0	0	0.00%
86		of which: Residential immovable property	0	0	0	0	0	0	0	0	0	0	0.00%
87		of which: Commercial immovable property	0	0	0	0	0	0	0	0	0	0	0.00%
88		of which: Land, acquisition, development and construction exposures (ADC)	17	0	17	0	0	0	0	0	0	0	0.00%
89		**Subordinated debt exposures**	30	0	44	0	0	0	0	0	0	0	0.00%
90		**Covered bonds**	0	0	0	0	0	0	0	0	0	0	0.00%
91		**Claims on institutions and corporates with a ST credit assessment**	50	0	10	0	0	0	0	0	0	0	0.00%
92		**Collective investments undertakings (CIU)**	0	0	0	0	0	0	0	0	0	0	0.00%
93		**Equity**	59	0	75	0	0	0	0	0	0	0	0.00%
94		**Securitisation**											
95		**Other exposures**	6	0	3	0	0	0	0	0	0	0	0.00%
96		**TOTAL**	**22,614**	**6**	**2,348**	**10**	**15,641**	**1,995**	**0**	**0**	**5**	**0**	**81.25%**

			Restated										
			31/12/2024*										
			Exposure values		Risk exposure amounts								
RowNum		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
97	ITALY	**Central banks**	0	0	0	0	0	0	0	0	0	0	0.00%
98		**Central governments**	6,963	0	156	0	24	5,636	0	0	11	0	0.00%
99		**Regional governments or local authorities**	911	12	182	18	508	399	6	1	5	6	100.00%
100		**Public sector entities**	0	0	0	0	0	0	0	0	0	0	0.00%
101		**Multilateral Development Banks**	0	0	0	0	0	0	0	0	0	0	0.00%
102		**International Organisations**	0	0	0	0	0	0	0	0	0	0	0.00%
103		**Institutions**	0	0	0	0	0	0	0	0	0	0	0.00%
104		**Corporates**	49	0	24	0	0	61	0	0	0	0	0.00%
105		of which: Other - SME	0	0	0	0	0	0	0	0	0	0	0.00%
106		of which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0.00%
107		**Retail**	0	0	0	0	1	0	0	0	0	0	83.64%
108		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
109		**Secured by mortgages on immovable property and ADC exposures**	0	0	0	0	0	0	0	0	0	0	0.00%
110		of which: Residential immovable property	0	0	0	0	0	0	0	0	0	0	0.00%
111		of which: Commercial immovable property	0	0	0	0	0	0	0	0	0	0	0.00%
112		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0	0	0	0	0.00%
113		**Subordinated debt exposures**	0	0	0	0	0	0	0	0	0	0	0.00%
114		**Covered bonds**	0	0	0	0	0	0	0	0	0	0	0.00%
115		**Claims on institutions and corporates with a ST credit assessment**	0	0	0	0	0	0	0	0	0	0	0.00%
116		**Collective investments undertakings (CIU)**	0	0	0	0	0	0	0	0	0	0	0.00%
117		**Equity**	0	0	0	0	0	0	0	0	0	0	0.00%
118		**Securitisation**											
119		**Other exposures**	4	0	4	0	0	0	0	0	0	0	0.00%
120		**TOTAL**	**7,927**	**12**	**367**	**18**	**532**	**6,097**	**6**	**1**	**16**	**6**	**99.77%**

			Restated										
			31/12/2024*										
			Exposure values		Risk exposure amounts								
RowNum		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
121	UNITED KINGDOM	**Central banks**	1,194	0	0	0	99	0	0	0	0	0	0.00%
122		**Central governments**	1,824	0	3	0	349	122	0	0	0	0	0.00%
123		**Regional governments or local authorities**	790	0	158	0	598	183	0	0	1	0	0.00%
124		**Public sector entities**	0	0	0	0	0	0	0	0	0	0	0.00%
125		**Multilateral Development Banks**	0	0	0	0	0	0	0	0	0	0	0.00%
126		**International Organisations**	0	0	0	0	0	0	0	0	0	0	0.00%
127		**Institutions**	36	0	4	0	12	0	0	0	0	0	0.00%
128		**Corporates**	4,707	0	2,310	0	1,476	26	0	5	1	0	0.00%
129		of which: Other - SME	10	0	8	0	7	3	0	0	0	0	0.00%
130		of which: Specialised Lending	595	0	550	0	219	12	0	0	0	0	0.00%
131		**Retail**	59	0	34	0	77	0	0	0	0	0	12.85%
132		of which: SME	59	0	34	0	76	0	0	0	0	0	0.00%
133		**Secured by mortgages on immovable property and ADC exposures**	137	0	131	0	12	0	0	0	0	0	0.00%
134		of which: Residential immovable property	10	0	5	0	9	0	0	0	0	0	0.00%
135		of which: Commercial immovable property	0	0	0	0	0	0	0	0	0	0	0.00%
136		of which: Land, acquisition, development and construction exposures (ADC)	127	0	126	0	2	0	0	0	0	0	0.00%
137		**Subordinated debt exposures**	0	0	0	0	0	0	0	0	0	0	0.00%
138		**Covered bonds**	0	0	0	0	0	0	0	0	0	0	0.00%
139		**Claims on institutions and corporates with a ST credit assessment**	0	0	0	0	0	0	0	0	0	0	0.00%
140		**Collective investments undertakings (CIU)**	0	0	0	0	0	0	0	0	0	0	0.00%
141		**Equity**	135	0	197	0	0	0	0	0	0	0	0.00%
142		**Securitisation**											
143		**Other exposures**	63	0	93	0	0	0	0	0	0	0	0.00%
144		**TOTAL**	**8,945**	**0**	**2,931**	**0**	**2,623**	**331**	**0**	**6**	**2**	**0**	**12.85%**

			Restated										
			31/12/2024*										
			Exposure values		Risk exposure amounts								
RowNum		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
145	FRANCE	**Central banks**	0	0	0	0	0	0	0	0	0	0	0.00%
146		**Central governments**	352	0	0	0	252	53	0	0	0	0	0.00%
147		**Regional governments or local authorities**	61	0	0	0	0	0	0	0	0	0	0.00%
148		**Public sector entities**	555	0	19	0	0	0	0	0	0	0	0.00%
149		**Multilateral Development Banks**	0	0	0	0	0	0	0	0	0	0	0.00%
150		**International Organisations**	0	0	0	0	0	0	0	0	0	0	0.00%
151		**Institutions**	963	0	69	0	3	0	0	0	0	0	0.00%
152		**Corporates**	274	0	109	0	242	18	0	0	0	0	0.00%
153		of which: Other - SME	0	0	0	0	0	0	0	0	0	0	0.00%
154		of which: Specialised Lending	9	0	9	0	0	9	0	0	0	0	0.00%
155		**Retail**	1	0	1	0	2	0	0	0	0	0	56.85%
156		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
157		**Secured by mortgages on immovable property and ADC exposures**	2	0	0	0	2	0	0	0	0	0	0.00%
158		of which: Residential immovable property	2	0	0	0	2	0	0	0	0	0	0.00%
159		of which: Commercial immovable property	0	0	0	0	0	0	0	0	0	0	0.00%
160		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0	0	0	0	0.00%
161		**Subordinated debt exposures**	0	0	0	0	0	0	0	0	0	0	0.00%
162		**Covered bonds**	0	0	0	0	0	0	0	0	0	0	0.00%
163		**Claims on institutions and corporates with a ST credit assessment**	0	0	0	0	0	0	0	0	0	0	0.00%
164		**Collective investments undertakings (CIU)**	160	0	62	0	0	0	0	0	0	0	0.00%
165		**Equity**	1	0	1	0	0	0	0	0	0	0	0.00%
166		**Securitisation**											
167		**Other exposures**	1	0	1	0	0	0	0	0	0	0	0.00%
168		**TOTAL**	**2,370**	**0**	**261**	**0**	**500**	**72**	**0**	**0**	**0**	**0**	**56.85%**

2025 EU-wide Stress Test: Credit risk STA

COMMERZBANK Aktiengesellschaft

RowNum		(mln EUR, %)	1	2	3	4	5	6	7	8	9	10	11
			Restated										
			31/12/2024*										
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			Non-defaulted	Defaulted	Non-defaulted	Defaulted							
169	JAPAN	Central banks	5,632	0	1,126	0	5,632	0	0	0	0	0	0.00%
170		Central governments	477	0	95	0	405	69	0	0	0	0	0.00%
171		Regional governments or local authorities	160	0	80	0	0	147	0	0	0	0	0.00%
172		Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
173		Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
174		International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
175		Institutions	83	0	22	0	0	0	0	0	0	0	0.00%
176		Corporates	0	0	0	0	0	0	0	0	0	0	0.00%
177		of which: Other - SME	0	0	0	0	0	0	0	0	0	0	0.00%
178		of which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0.00%
179		Retail	0	0	0	0	0	0	0	0	0	0	0.00%
180		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
181		Secured by mortgages on immovable property and ADC exposures	0	0	0	0	0	0	0	0	0	0	0.00%
182		of which: Residential immovable property	0	0	0	0	0	0	0	0	0	0	0.00%
183		of which: Commercial immovable property	0	0	0	0	0	0	0	0	0	0	0.00%
184		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0	0	0	0	0.00%
185		Subordinated debt exposures	0	0	0	0	0	0	0	0	0	0	0.00%
186		Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
187		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
188		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
189		Equity	1	0	1	0	0	0	0	0	0	0	0.00%
190		Securitisation											
191		Other exposures	3	0	3	0	0	0	0	0	0	0	0.00%
192		TOTAL	**6,356**	**0**	**1,327**	**0**	**6,037**	**216**	**0**	**0**	**0**	**0**	**0.00%**

RowNum		(mln EUR, %)	Restated										
			31/12/2024*										
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			Non-defaulted	Defaulted	Non-defaulted	Defaulted							
193	SWITZERLAND	Central banks	296	0	0	0	296	0	0	0	0	0	0.00%
194		Central governments	632	0	4	0	143	425	0	0	0	0	0.00%
195		Regional governments or local authorities	628	0	126	0	571	0	0	0	0	0	0.00%
196		Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
197		Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
198		International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
199		Institutions	12	0	4	0	0	0	0	0	0	0	0.00%
200		Corporates	312	1	155	1	51	14	2	0	0	1	52.04%
201		of which: Other - SME	12	0	9	0	5	6	0	0	0	0	0.00%
202		of which: Specialised Lending	0	1	0	1	0	0	2	0	0	1	52.04%
203		Retail	3	0	3	0	8	2	0	0	0	0	52.53%
204		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
205		Secured by mortgages on immovable property and ADC exposures	85	0	85	0	85	0	0	0	0	0	0.00%
206		of which: Residential immovable property	0	0	0	0	0	0	0	0	0	0	0.00%
207		of which: Commercial immovable property	84	0	84	0	85	0	0	0	0	0	0.00%
208		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0	0	0	0	0.00%
209		Subordinated debt exposures	0	0	0	0	0	0	0	0	0	0	0.00%
210		Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
211		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
212		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
213		Equity	10	0	10	0	0	0	0	0	0	0	0.00%
214		Securitisation											
215		Other exposures	7	0	7	0	0	0	0	0	0	0	0.00%
216		TOTAL	**1,983**	**1**	**393**	**1**	**1,154**	**441**	**2**	**0**	**0**	**1**	**52.12%**

RowNum		(mln EUR, %)	Restated										
			31/12/2024*										
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			Non-defaulted	Defaulted	Non-defaulted	Defaulted							
217	NETHERLANDS	Central banks	55	0	0	0	0	0	0	0	0	0	0.00%
218		Central governments	145	0	3	0	130	18	0	0	0	0	0.00%
219		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
220		Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
221		Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
222		International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
223		Institutions	44	0	9	0	50	0	0	0	0	0	0.00%
224		Corporates	398	0	368	0	24	356	0	0	15	0	0.00%
225		of which: Other - SME	0	0	0	0	0	0	0	0	0	0	0.00%
226		of which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0.00%
227		Retail	2	0	1	0	3	0	0	0	0	0	72.88%
228		of which: SME	1	0	1	0	1	0	0	0	0	0	0.00%
229		Secured by mortgages on immovable property and ADC exposures	138	0	88	0	79	8	0	0	0	0	0.00%
230		of which: Residential immovable property	59	0	25	0	51	6	0	0	0	0	0.00%
231		of which: Commercial immovable property	29	0	13	0	28	2	0	0	0	0	0.00%
232		of which: Land, acquisition, development and construction exposures (ADC)	50	0	50	0	0	0	0	0	0	0	0.00%
233		Subordinated debt exposures	0	0	0	0	0	0	0	0	0	0	0.00%
234		Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
235		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
236		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
237		Equity	56	0	91	0	0	0	0	0	0	0	0.00%
238		Securitisation											
239		Other exposures	3	0	3	0	0	0	0	0	0	0	0.00%
240		TOTAL	**840**	**0**	**562**	**0**	**286**	**382**	**0**	**0**	**15**	**0**	**72.88%**

RowNum		(mln EUR, %)	Restated										
			31/12/2024*										
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			Non-defaulted	Defaulted	Non-defaulted	Defaulted							
241	CANADA	Central banks	0	0	0	0	0	0	0	0	0	0	0.00%
242		Central governments	0	0	0	0	0	0	0	0	0	0	0.00%
243		Regional governments or local authorities	771	0	154	0	795	69	0	0	0	0	0.00%
244		Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
245		Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
246		International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
247		Institutions	0	0	0	0	0	0	0	0	0	0	0.00%
248		Corporates	7	0	7	0	0	7	0	0	0	0	0.00%
249		of which: Other - SME	0	0	0	0	0	0	0	0	0	0	0.00%
250		of which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0.00%
251		Retail	0	0	0	0	0	0	0	0	0	0	11.45%
252		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
253		Secured by mortgages on immovable property and ADC exposures	6	0	4	0	0	7	0	0	0	0	0.00%
254		of which: Residential immovable property	6	0	4	0	0	7	0	0	0	0	0.00%
255		of which: Commercial immovable property	0	0	0	0	0	0	0	0	0	0	0.00%
256		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0	0	0	0	0.00%
257		Subordinated debt exposures	0	0	0	0	0	0	0	0	0	0	0.00%
258		Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
259		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
260		Collective investments undertakings (CIU)	273	0	16	0	0	0	0	0	0	0	0.00%
261		Equity	0	0	0	0	0	0	0	0	0	0	0.00%
262		Securitisation											
263		Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%
264		TOTAL	**1,058**	**0**	**181**	**0**	**796**	**84**	**0**	**0**	**0**	**0**	**11.45%**

eba European Banking Authority

2025 EU-wide Stress Test: Credit risk STA

COMMERZBANK Aktiengesellschaft

			12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32
			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1	COMMERZBANK Aktiengesellschaft	Central banks	26,501	2,000	16	1	2	2	9.71%	26,472	2,012	34	1	3	3	10.23%	26,443	2,020	54	1	4	6	10.41%
2		Central governments	14,738	8,368	128	10	145	51	40.00%	14,812	8,223	199	10	113	80	40.00%	14,850	8,110	273	9	86	109	40.00%
3		Regional governments or local authorities	20,420	3,372	26	3	59	14	54.74%	20,343	3,428	47	3	53	23	48.05%	20,285	3,463	69	3	46	31	45.46%
4		Public sector entities	1,169	642	1	0	0	0	17.73%	1,167	643	2	0	1	0	16.97%	1,162	645	4	0	1	1	16.70%
5		Multilateral Development Banks	1,792	101	2	1	0	1	38.20%	1,758	132	4	1	0	2	38.07%	1,725	163	7	1	0	3	37.98%
6		International Organisations	0	0	0	0	0	0	13.86%	0	0	0	0	0	0	13.89%	0	0	0	0	0	0	13.91%
7		Institutions	2,425	459	5	1	2	1	24.35%	2,394	485	11	1	2	3	26.20%	2,376	498	16	1	3	4	27.65%
8		Corporates	10,313	1,994	769	28	48	274	35.59%	10,279	1,691	1,106	26	38	332	30.03%	10,231	1,459	1,385	26	35	385	27.80%
9		of which: Other - SME	458	54	13	2	1	3	26.88%	457	44	24	2	1	7	27.61%	454	37	35	2	1	10	27.78%
10		of which: Specialised Lending	2,805	259	217	9	15	159	73.28%	2,767	270	244	8	12	170	69.78%	2,740	271	270	8	11	181	67.11%
11		Retail	5,775	885	227	4	37	141	62.08%	5,892	725	271	4	23	162	59.90%	5,939	642	307	4	22	179	58.27%
12		of which: SME	82	15	4	0	0	3	75.79%	81	15	5	0	0	3	70.86%	80	16	5	0	0	4	67.27%
13		Secured by mortgages on immovable property and ADC exposures	9,586	2,608	286	3	28	59	20.60%	9,764	2,368	347	3	20	67	19.30%	9,836	2,243	401	3	17	74	18.45%
14		of which: Residential immovable property	5,306	1,058	62	1	13	14	22.06%	5,381	957	88	1	9	17	19.47%	5,413	902	111	1	8	20	18.13%
15		of which: Commercial immovable property	4,277	1,521	152	2	15	33	21.86%	4,369	1,394	187	1	11	38	20.24%	4,404	1,328	218	1	9	42	19.20%
16		of which: Land, acquisition, development and construction exposures (ADC)	3	29	72	0	0	12	16.66%	14	18	72	0	0	12	16.65%	19	13	72	0	0	12	16.65%
17		Subordinated debt exposures	52	1	0	0	0	0	76.32%	51	2	0	0	0	0	76.33%	51	3	0	0	0	0	76.31%
18		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
19		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
20		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
21		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
22		Securitisation																					
23		Other exposures	1	1	1	0	0	0	65.07%	1	1	1	0	0	0	64.59%	1	1	1	0	0	0	64.21%
24		**TOTAL**	**92,771**	**20,431**	**1,460**	**51**	**321**	**543**	**37.16%**	**92,934**	**19,708**	**2,020**	**48**	**254**	**672**	**33.25%**	**92,900**	**19,247**	**2,517**	**48**	**214**	**792**	**31.48%**

			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
25	GERMANY	Central banks	247	197	3	0	0	0	0.12%	268	172	7	0	0	0	0.16%	277	157	12	0	0	0	0.20%
26		Central governments	70	57	0	0	0	0	40.00%	70	57	0	0	0	0	40.00%	70	57	0	0	0	0	40.00%
27		Regional governments or local authorities	17,494	1,033	6	2	9	2	40.00%	17,376	1,144	13	2	9	5	40.00%	17,284	1,228	21	2	8	8	40.00%
28		Public sector entities	1,167	639	1	0	0	0	16.58%	1,164	641	2	0	1	0	16.52%	1,160	644	4	0	1	1	16.49%
29		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
30		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
31		Institutions	398	75	3	0	1	0	9.70%	395	76	5	0	0	0	9.17%	394	75	7	0	0	1	8.77%
32		Corporates	1,849	833	291	6	21	63	21.82%	1,860	665	448	5	16	86	19.17%	1,857	541	575	5	14	105	18.31%
33		of which: Other - SME	55	31	6	0	1	1	19.74%	57	25	10	0	1	2	21.01%	56	21	14	0	1	3	21.63%
34		of which: Specialised Lending	823	138	49	1	11	32	65.64%	817	138	55	1	8	35	62.67%	818	132	60	1	7	37	60.67%
35		Retail	4,317	583	139	3	25	89	63.87%	4,458	415	165	3	11	103	62.29%	4,525	328	186	3	9	114	61.20%
36		of which: SME	5	9	0	0	0	0	58.48%	5	8	1	0	0	0	48.40%	5	8	1	0	0	0	44.71%
37		Secured by mortgages on immovable property and ADC exposures	5,182	2,162	119	2	23	18	14.95%	5,307	1,997	160	2	17	23	14.45%	5,348	1,920	196	2	14	28	14.13%
38		of which: Residential immovable property	1,740	744	13	1	9	2	12.82%	1,766	707	25	0	7	3	12.49%	1,770	692	35	0	5	4	12.32%
39		of which: Commercial immovable property	3,442	1,389	36	1	14	5	13.08%	3,530	1,272	64	1	10	8	13.19%	3,562	1,215	90	1	8	12	13.13%
40		of which: Land, acquisition, development and construction exposures (ADC)	0	29	71	0	0	12	16.28%	11	18	71	0	0	12	16.27%	16	13	71	0	0	12	16.26%
41		Subordinated debt exposures	52	1	0	0	0	0	76.32%	51	2	0	0	0	0	76.33%	51	3	0	0	0	0	76.31%
42		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
43		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
44		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
45		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
46		Securitisation																					
47		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
48		**TOTAL**	**30,775**	**5,580**	**562**	**13**	**79**	**173**	**30.77%**	**30,949**	**5,169**	**800**	**12**	**53**	**218**	**27.24%**	**30,966**	**4,951**	**1,001**	**12**	**47**	**257**	**25.63%**

			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
49	POLAND	Central banks	6,893	55	10	1	2	2	14.96%	6,848	89	22	1	3	3	15.77%	6,815	109	34	1	3	6	16.34%
50		Central governments	10,402	322	13	7	0	5	40.00%	10,089	618	31	7	0	12	40.00%	9,798	890	50	7	1	20	40.00%
51		Regional governments or local authorities	6	1	0	0	0	0	40.00%	6	1	0	0	0	0	40.00%	6	1	0	0	0	0	40.00%
52		Public sector entities	1	0	0	0	0	0	40.00%	1	0	0	0	0	0	40.00%	1	0	0	0	0	0	40.00%
53		Multilateral Development Banks	1,220	38	2	1	0	1	40.00%	1,183	72	4	1	0	1	40.00%	1,149	104	6	1	0	2	40.00%
54		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
55		Institutions	77	1	0	0	0	0	51.86%	77	1	0	0	0	0	51.60%	76	1	0	0	0	0	51.50%
56		Corporates	2,914	62	174	15	3	112	64.68%	2,884	54	212	14	2	128	60.66%	2,855	47	248	14	2	144	57.97%
57		of which: Other - SME	393	14	6	2	1	2	35.11%	390	11	11	2	0	4	34.87%	387	9	16	2	0	6	34.74%
58		of which: Specialised Lending	1,378	22	91	7	1	65	72.26%	1,362	20	108	7	1	73	67.35%	1,347	18	125	7	1	80	63.94%
59		Retail	754	37	20	0	1	14	71.22%	726	61	23	0	2	15	64.18%	703	81	27	0	4	16	58.15%
60		of which: SME	0	0	3	0	0	3	82.20%	0	0	3	0	0	3	82.17%	0	0	3	0	0	3	82.15%
61		Secured by mortgages on immovable property and ADC exposures	2,258	180	37	0	2	9	25.65%	2,296	134	45	0	1	11	23.70%	2,319	104	52	0	1	12	22.52%
62		of which: Residential immovable property	2,108	170	36	0	2	9	25.82%	2,144	126	44	0	1	11	23.90%	2,167	98	50	0	1	11	22.72%
63		of which: Commercial immovable property	149	10	1	0	0	0	15.21%	151	8	1	0	0	0	15.38%	152	6	2	0	0	0	15.46%
64		of which: Land, acquisition, development and construction exposures (ADC)	1	0	0	0	0	0	51.59%	1	0	0	0	0	0	52.02%	1	0	0	0	0	0	52.41%
65		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
66		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
67		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
68		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
69		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
70		Securitisation																					
71		Other exposures	1	1	1	0	0	0	65.07%	1	1	1	0	0	0	64.59%	1	1	1	0	0	0	64.21%
72		**TOTAL**	**24,526**	**697**	**257**	**25**	**7**	**144**	**56.14%**	**24,112**	**1,031**	**337**	**25**	**10**	**172**	**50.93%**	**23,724**	**1,338**	**418**	**24**	**11**	**199**	**47.76%**

2025 EU-wide Stress Test: Credit risk STA

COMMERZBANK Aktiengesellschaft

RowNum		(mln EUR, %)	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32
			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
73	UNITED STATES	Central banks	12,716	3	1	0	0	0	0.00%	12,712	5	3	0	0	0	0.00%	12,708	8	4	0	0	0	0.00%
74		Central governments	175	31	0	0	0	0	40.00%	175	31	0	0	0	0	40.00%	175	31	0	0	0	0	40.00%
75		Regional governments or local authorities	270	1,372	5	0	9	2	40.00%	278	1,359	10	0	8	4	40.00%	283	1,350	15	0	6	6	40.00%
76		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
77		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
78		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
79		Institutions	899	339	1	0	1	0	54.46%	890	347	2	0	1	1	55.21%	884	352	3	0	1	2	55.52%
80		Corporates	1,553	231	5	1	7	1	28.31%	1,540	239	10	1	7	3	32.69%	1,528	246	15	1	7	5	36.40%
81		of which: Other - SME	0	0	0	0	0	0	23.32%	0	0	0	0	0	0	23.26%	0	0	0	0	0	0	23.28%
82		of which: Specialised Lending	249	28	0	0	0	0	71.41%	245	31	1	0	0	1	71.91%	240	35	2	0	1	1	71.76%
83		Retail	6	22	8	0	4	5	66.66%	9	13	13	0	3	9	66.65%	12	7	16	0	2	11	66.64%
84		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
85		Secured by mortgages on immovable property and ADC exposures	0	0	0	0	0	0	10.30%	0	0	0	0	0	0	11.59%	0	0	0	0	0	0	12.41%
86		of which: Residential immovable property	0	0	0	0	0	0	10.30%	0	0	0	0	0	0	11.59%	0	0	0	0	0	0	12.41%
87		of which: Commercial immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
88		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
89		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
90		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
91		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
92		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
93		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
94		Securitisation																					
95		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
96		TOTAL	**15,619**	**1,997**	**20**	**1**	**21**	**9**	**45.36%**	**15,606**	**1,993**	**37**	**1**	**18**	**17**	**45.43%**	**15,590**	**1,994**	**53**	**1**	**17**	**24**	**45.18%**

RowNum		(mln EUR, %)																					
			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
97	ITALY	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
98		Central governments	375	5,254	31	0	95	12	40.00%	675	4,922	63	0	74	25	40.00%	948	4,616	96	0	56	38	40.00%
99		Regional governments or local authorities	538	363	12	1	11	8	72.68%	568	328	17	1	9	11	62.36%	592	299	22	1	7	13	56.90%
100		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
101		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
102		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
103		Institutions	0	0	0	0	0	0	72.98%	0	0	0	0	0	0	72.98%	0	0	0	0	0	0	72.98%
104		Corporates	14	46	0	0	0	0	41.52%	23	38	0	0	0	0	41.52%	28	33	0	0	0	0	41.51%
105		of which: Other - SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
106		of which: Specialised Lending	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
107		Retail	1	0	0	0	0	0	79.79%	1	0	0	0	0	0	78.46%	1	0	0	0	0	0	77.54%
108		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
109		Secured by mortgages on immovable property and ADC exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
110		of which: Residential immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
111		of which: Commercial immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
112		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
113		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
114		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
115		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
116		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
117		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
118		Securitisation																					
119		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
120		TOTAL	**929**	**5,664**	**43**	**1**	**106**	**21**	**48.94%**	**1,267**	**5,288**	**80**	**1**	**83**	**36**	**44.78%**	**1,569**	**4,948**	**118**	**1**	**63**	**51**	**43.23%**

RowNum		(mln EUR, %)																					
			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
121	UNITED KINGDOM	Central banks	99	0	0	0	0	0	0.00%	99	0	0	0	0	0	0.00%	99	0	0	0	0	0	0.00%
122		Central governments	369	102	0	0	1	0	40.00%	380	90	1	0	1	0	40.00%	387	82	2	0	1	1	40.00%
123		Regional governments or local authorities	580	199	2	0	25	1	40.00%	579	199	4	0	24	1	40.00%	583	193	5	0	22	2	40.00%
124		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
125		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
126		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
127		Institutions	12	0	0	0	0	0	51.86%	12	0	0	0	0	0	51.60%	12	0	0	0	0	0	51.50%
128		Corporates	1,406	74	22	3	3	5	22.91%	1,373	90	39	3	3	10	24.16%	1,350	95	57	3	3	14	25.28%
129		of which: Other - SME	6	3	1	0	0	0	21.96%	5	3	1	0	0	0	21.96%	5	3	2	0	0	0	21.96%
130		of which: Specialised Lending	197	33	1	0	0	0	39.86%	187	42	2	0	0	1	39.05%	179	48	4	0	1	2	38.11%
131		Retail	73	4	0	0	0	0	42.05%	71	6	0	0	0	0	42.29%	71	6	1	0	0	0	42.30%
132		of which: SME	72	4	0	0	0	0	42.13%	70	6	0	0	0	0	42.12%	70	6	1	0	0	0	42.12%
133		Secured by mortgages on immovable property and ADC exposures	11	0	0	0	0	0	25.93%	11	0	0	0	0	0	25.47%	11	0	0	0	0	0	25.17%
134		of which: Residential immovable property	9	0	0	0	0	0	21.61%	9	0	0	0	0	0	21.51%	9	0	0	0	0	0	21.35%
135		of which: Commercial immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
136		of which: Land, acquisition, development and construction exposures (ADC)	2	0	0	0	0	0	51.86%	2	0	0	0	0	0	51.62%	2	0	0	0	0	0	51.52%
137		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
138		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
139		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
140		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
141		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
142		Securitisation																					
143		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
144		TOTAL	**2,550**	**380**	**24**	**3**	**29**	**6**	**24.69%**	**2,525**	**385**	**45**	**3**	**28**	**12**	**25.97%**	**2,512**	**378**	**65**	**3**	**26**	**17**	**27.02%**

RowNum		(mln EUR, %)																					
			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
145	FRANCE	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
146		Central governments	267	38	0	0	0	0	40.00%	274	31	1	0	0	0	40.00%	277	27	1	0	0	0	40.00%
147		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
148		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
149		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
150		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
151		Institutions	3	0	0	0	0	0	37.82%	3	0	0	0	0	0	37.78%	3	0	0	0	0	0	37.78%
152		Corporates	244	16	0	0	0	0	13.94%	244	15	1	0	0	0	14.07%	244	15	1	0	0	0	14.14%
153		of which: Other - SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
154		of which: Specialised Lending	2	7	0	0	0	0	3.14%	2	7	0	0	0	0	3.08%	3	6	0	0	0	0	3.05%
155		Retail	2	0	0	0	0	0	57.39%	2	0	0	0	0	0	57.32%	2	0	0	0	0	0	56.98%
156		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
157		Secured by mortgages on immovable property and ADC exposures	2	0	0	0	0	0	2.36%	2	0	0	0	0	0	2.35%	2	0	0	0	0	0	2.34%
158		of which: Residential immovable property	2	0	0	0	0	0	2.36%	2	0	0	0	0	0	2.35%	2	0	0	0	0	0	2.34%
159		of which: Commercial immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
160		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
161		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
162		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
163		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
164		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
165		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
166		Securitisation																					
167		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
168		TOTAL	**517**	**54**	**1**	**0**	**0**	**0**	**32.41%**	**524**	**46**	**1**	**0**	**0**	**0**	**30.07%**	**527**	**42**	**2**	**0**	**0**	**1**	**29.08%**

eba European Banking Authority

2025 EU-wide Stress Test: Credit risk STA

COMMERZBANK Aktiengesellschaft

			12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32
			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
169	JAPAN	Central banks	5,630	1	1	0	0	0	0.00%	5,629	2	1	0	0	0	0.00%	5,627	3	2	0	0	0	0.00%
170		Central governments	315	158	1	0	0	0	40.00%	299	173	2	0	0	1	40.00%	300	172	2	0	0	1	40.00%
171		Regional governments or local authorities	6	141	0	0	2	0	40.00%	11	135	0	0	1	0	40.00%	16	130	1	0	1	0	40.00%
172		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
173		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
174		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
175		Institutions	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
176		Corporates	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
177		of which: Other - SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
178		of which: Specialised Lending	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
179		Retail	0	0	0	0	0	0	44.70%	0	0	0	0	0	0	43.91%	0	0	0	0	0	0	42.84%
180		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
181		Secured by mortgages on immovable property and ADC exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
182		of which: Residential immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
183		of which: Commercial immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
184		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
185		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
186		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
187		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
188		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
189		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
190		Securitisation																					
191		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
192		**TOTAL**	**5,952**	**299**	**2**	**0**	**2**	**0**	**25.96%**	**5,939**	**310**	**3**	**0**	**1**	**1**	**25.98%**	**5,943**	**305**	**5**	**0**	**1**	**1**	**25.98%**

			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
193	SWITZERLAND	Central banks	296	0	0	0	0	0	0.00%	296	0	0	0	0	0	0.00%	296	0	0	0	0	0	0.00%
194		Central governments	289	228	51	1	28	20	40.00%	335	171	62	1	19	25	40.00%	354	142	73	1	13	29	40.00%
195		Regional governments or local authorities	560	10	0	0	0	0	40.00%	551	19	1	0	0	0	40.00%	542	27	1	0	0	0	40.00%
196		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
197		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
198		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
199		Institutions	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
200		Corporates	45	16	5	0	0	2	41.02%	43	16	7	0	0	2	32.00%	41	16	9	0	0	3	28.06%
201		of which: Other - SME	5	5	1	0	0	0	21.96%	5	5	2	0	0	0	21.97%	5	4	2	0	0	1	21.96%
202		of which: Specialised Lending	0	0	2	0	0	2	99.96%	0	0	2	0	0	2	99.94%	0	0	2	0	0	2	99.91%
203		Retail	8	2	0	0	0	0	54.08%	9	1	1	0	0	0	53.87%	9	1	1	0	0	0	53.38%
204		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
205		Secured by mortgages on immovable property and ADC exposures	81	4	0	0	0	0	30.63%	79	6	0	0	0	0	30.64%	78	7	1	0	0	0	30.63%
206		of which: Residential immovable property	0	0	0	0	0	0	10.34%	0	0	0	0	0	0	11.63%	0	0	0	0	0	0	12.45%
207		of which: Commercial immovable property	81	4	0	0	0	0	30.67%	78	6	0	0	0	0	30.67%	77	7	1	0	0	0	30.67%
208		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
209		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
210		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
211		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
212		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
213		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
214		Securitisation																					
215		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
216		**TOTAL**	**1,280**	**260**	**57**	**1**	**28**	**23**	**40.17%**	**1,313**	**213**	**71**	**1**	**20**	**28**	**39.25%**	**1,320**	**193**	**84**	**1**	**14**	**33**	**38.75%**

			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
217	NETHERLANDS	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
218		Central governments	129	17	2	0	1	1	40.00%	129	17	2	0	0	1	40.00%	129	17	2	0	0	1	40.00%
219		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
220		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
221		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
222		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
223		Institutions	50	0	0	0	0	0	73.08%	49	1	0	0	0	0	73.00%	49	1	0	0	0	0	72.98%
224		Corporates	67	220	93	1	5	7	7.36%	88	143	148	1	3	11	7.49%	98	91	191	1	2	15	7.59%
225		of which: Other - SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
226		of which: Specialised Lending	0	0	0	0	0	0	51.86%	0	0	0	0	0	0	50.63%	0	0	0	0	0	0	49.53%
227		Retail	3	0	0	0	0	0	34.37%	3	0	0	0	0	0	29.45%	3	0	0	0	0	0	27.26%
228		of which: SME	1	0	0	0	0	0	21.96%	1	0	0	0	0	0	21.96%	1	0	0	0	0	0	21.96%
229		Secured by mortgages on immovable property and ADC exposures	73	14	0	0	0	0	6.85%	70	16	1	0	0	0	6.98%	70	16	1	0	0	0	7.01%
230		of which: Residential immovable property	45	11	0	0	0	0	9.82%	44	13	0	0	0	0	9.85%	43	13	1	0	0	0	9.87%
231		of which: Commercial immovable property	27	2	0	0	0	0	3.59%	27	3	0	0	0	0	3.64%	27	3	0	0	0	0	3.60%
232		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
233		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
234		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
235		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
236		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
237		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
238		Securitisation																					
239		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
240		**TOTAL**	**322**	**251**	**95**	**1**	**6**	**8**	**8.13%**	**340**	**177**	**152**	**1**	**4**	**12**	**8.02%**	**348**	**125**	**195**	**1**	**3**	**16**	**8.05%**

			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
241	CANADA	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
242		Central governments	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	40.00%
243		Regional governments or local authorities	798	66	1	0	0	0	40.00%	801	62	1	0	0	0	40.00%	803	60	2	0	0	1	40.00%
244		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
245		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
246		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
247		Institutions	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
248		Corporates	1	4	2	0	0	0	4.96%	1	3	3	0	0	0	5.07%	2	2	4	0	0	0	5.17%
249		of which: Other - SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
250		of which: Specialised Lending	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
251		Retail	0	0	0	0	0	0	41.11%	0	0	0	0	0	0	40.80%	0	0	0	0	0	0	40.62%
252		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
253		Secured by mortgages on immovable property and ADC exposures	3	4	0	0	0	0	2.23%	4	3	0	0	0	0	2.24%	4	2	0	0	0	0	2.24%
254		of which: Residential immovable property	3	4	0	0	0	0	2.23%	4	3	0	0	0	0	2.24%	4	2	0	0	0	0	2.24%
255		of which: Commercial immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
256		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
257		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
258		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
259		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
260		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
261		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
262		Securitisation																					
263		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
264		**TOTAL**	**803**	**74**	**2**	**0**	**1**	**0**	**12.98%**	**807**	**68**	**4**	**0**	**0**	**1**	**14.40%**	**810**	**64**	**6**	**0**	**0**	**1**	**15.62%**

2025 EU-wide Stress Test: Credit risk STA

COMMERZBANK Aktiengesellschaft

RowNum		(mln EUR, %)	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53
			Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1	COMMERZBANK Aktiengesellschaft	**Central banks**	26,484	2,013	21	3	3	2	10.81%	26,417	2,052	49	3	6	6	12.72%	26,358	2,080	80	2	8	11	13.30%
2		**Central governments**	14,803	8,274	157	18	176	63	40.00%	14,916	8,032	286	17	147	114	40.00%	15,003	7,810	421	15	114	168	40.00%
3		**Regional governments or local authorities**	20,150	3,632	35	4	64	18	50.64%	19,994	3,756	68	4	63	31	45.59%	19,917	3,800	101	4	57	44	43.75%
4		**Public sector entities**	1,167	643	1	0	1	0	19.97%	1,163	646	3	0	1	1	19.47%	1,156	650	6	0	2	1	19.22%
5		**Multilateral Development Banks**	1,809	83	2	2	1	1	38.74%	1,790	97	7	2	1	3	38.93%	1,770	112	12	1	1	5	38.89%
6		**International Organisations**	0	0	0	0	0	0	15.33%	0	0	0	0	0	0	15.32%	0	0	0	0	0	0	15.33%
7		**Institutions**	2,391	491	8	2	5	2	31.74%	2,315	556	18	1	7	6	33.68%	2,282	580	28	1	6	10	34.71%
8		**Corporates**	10,166	2,037	872	49	90	307	35.15%	9,980	1,818	1,277	43	100	395	30.92%	9,835	1,619	1,622	40	86	476	29.35%
9		of which: Other - SME	454	54	17	4	2	5	28.88%	447	46	32	3	2	10	30.69%	439	39	48	3	2	15	30.92%
10		of which: Specialised Lending	2,740	312	230	17	37	171	74.28%	2,640	360	280	15	44	194	69.08%	2,577	374	330	14	36	216	65.46%
11		**Retail**	5,626	1,003	259	13	111	175	67.63%	5,620	915	353	11	85	229	64.97%	5,619	839	430	10	67	272	63.32%
12		of which: SME	81	15	4	0	0	3	76.24%	79	17	5	0	0	4	70.47%	77	18	6	0	0	4	66.69%
13		**Secured by mortgages on immovable property and ADC exposures**	9,338	2,816	325	9	84	71	21.83%	9,143	2,868	468	6	97	96	20.45%	9,033	2,851	596	6	76	117	19.59%
14		of which: Residential immovable property	5,212	1,137	77	3	33	17	21.87%	5,144	1,147	134	3	38	26	19.22%	5,107	1,133	186	3	30	34	18.11%
15		of which: Commercial immovable property	4,124	1,651	176	5	51	40	22.70%	3,987	1,702	262	4	59	56	21.31%	3,911	1,703	336	3	45	69	20.42%
16		of which: Land, acquisition, development and construction exposures (ADC)	3	29	72	0	0	14	19.63%	12	19	73	0	0	14	19.60%	15	15	73	0	0	14	19.58%
17		**Subordinated debt exposures**	52	1	0	0	0	0	76.30%	50	3	0	0	0	0	76.29%	49	4	0	0	0	0	76.30%
18		**Covered bonds**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
19		**Claims on institutions and corporates with a ST credit assessment**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
20		**Collective investments undertakings (CIU)**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
21		**Equity**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
22		**Securitisation**																					
23		**Other exposures**	1	1	1	0	0	0	64.03%	1	1	1	0	0	0	63.15%	1	1	1	0	0	0	62.54%
24		**TOTAL**	**91,987**	**20,993**	**1,682**	**99**	**535**	**640**	**38.05%**	**91,390**	**20,744**	**2,528**	**87**	**507**	**881**	**34.84%**	**91,022**	**20,345**	**3,295**	**79**	**418**	**1,104**	**33.50%**

RowNum		(mln EUR, %)	Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
25	GERMANY	**Central banks**	246	196	4	0	0	0	0.14%	265	172	9	0	0	0	0.18%	272	159	16	0	0	0	0.23%
26		**Central governments**	70	57	0	0	0	0	40.00%	70	57	0	0	0	0	40.00%	70	57	0	0	0	0	40.00%
27		**Regional governments or local authorities**	17,269	1,253	11	2	13	4	40.00%	17,122	1,390	21	2	12	9	40.00%	17,041	1,460	31	2	11	13	40.00%
28		**Public sector entities**	1,165	641	1	0	1	0	19.04%	1,161	643	3	0	1	1	19.07%	1,153	648	6	0	2	1	19.02%
29		**Multilateral Development Banks**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
30		**International Organisations**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
31		**Institutions**	393	79	4	0	1	0	10.94%	382	86	7	0	1	1	9.70%	379	87	10	0	1	1	9.23%
32		**Corporates**	1,788	849	336	8	44	72	21.37%	1,743	718	512	7	47	100	19.61%	1,712	604	657	7	39	126	19.15%
33		of which: Other - SME	54	31	7	0	1	1	20.41%	55	25	12	0	1	2	21.39%	54	20	17	0	1	4	21.90%
34		of which: Specialised Lending	775	182	54	3	32	35	64.27%	727	214	71	2	39	41	58.68%	710	215	85	2	31	47	55.51%
35		**Retail**	4,188	685	166	11	93	119	71.71%	4,238	568	233	9	63	162	69.43%	4,285	469	285	8	45	195	68.54%
36		of which: SME	5	9	1	0	0	0	55.53%	5	9	1	0	0	0	46.70%	5	8	1	0	0	0	44.11%
37		**Secured by mortgages on immovable property and ADC exposures**	4,965	2,346	153	7	76	28	18.18%	4,762	2,439	263	4	88	46	17.64%	4,649	2,454	361	4	67	62	17.16%
38		of which: Residential immovable property	1,669	805	23	2	28	4	15.03%	1,588	853	56	1	32	8	14.54%	1,543	867	87	1	25	12	14.22%
39		of which: Commercial immovable property	3,296	1,512	58	5	48	11	18.17%	3,165	1,567	135	3	55	24	18.09%	3,093	1,572	202	3	42	36	17.69%
40		of which: Land, acquisition, development and construction exposures (ADC)	0	29	71	0	0	14	19.23%	9	19	72	0	0	14	19.20%	13	15	72	0	0	14	19.18%
41		**Subordinated debt exposures**	52	1	0	0	0	0	76.30%	50	3	0	0	0	0	76.29%	49	4	0	0	0	0	76.30%
42		**Covered bonds**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
43		**Claims on institutions and corporates with a ST credit assessment**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
44		**Collective investments undertakings (CIU)**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
45		**Equity**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
46		**Securitisation**																					
47		**Other exposures**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
48		**TOTAL**	**30,136**	**6,107**	**675**	**28**	**228**	**223**	**33.12%**	**29,793**	**6,076**	**1,049**	**23**	**212**	**318**	**30.37%**	**29,611**	**5,940**	**1,367**	**21**	**165**	**398**	**29.11%**

RowNum		(mln EUR, %)	Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
49	POLAND	**Central banks**	6,877	69	14	3	3	2	16.26%	6,796	129	34	3	6	6	18.07%	6,736	167	56	2	8	11	18.92%
50		**Central governments**	10,562	158	18	13	3	7	40.00%	10,379	303	55	13	6	22	40.00%	10,203	441	94	12	8	37	40.00%
51		**Regional governments or local authorities**	6	1	0	0	0	0	40.00%	6	1	0	0	0	0	40.00%	6	1	0	0	0	0	40.00%
52		**Public sector entities**	1	0	0	0	0	0	40.00%	1	0	0	0	0	0	40.00%	1	0	0	0	0	0	40.00%
53		**Multilateral Development Banks**	1,239	18	2	2	0	1	40.00%	1,217	36	6	2	1	3	40.00%	1,197	52	11	1	1	4	40.00%
54		**International Organisations**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
55		**Institutions**	77	1	0	0	0	0	56.37%	76	2	0	0	0	0	57.95%	76	2	1	0	0	0	57.57%
56		**Corporates**	2,894	67	189	29	3	129	68.18%	2,833	64	252	26	4	160	63.20%	2,775	62	313	24	3	188	60.02%
57		of which: Other - SME	390	15	8	3	1	3	38.17%	382	13	17	3	1	7	39.06%	375	12	25	3	1	10	38.83%
58		of which: Specialised Lending	1,369	24	97	13	1	74	76.09%	1,339	25	127	12	1	88	69.63%	1,310	25	155	11	1	102	65.47%
59		**Retail**	747	43	21	1	1	15	71.45%	707	78	26	1	5	16	61.40%	672	106	33	0	7	18	53.42%
60		of which: SME	0	0	3	0	0	3	84.37%	0	0	3	0	0	3	84.33%	0	0	3	0	0	3	84.29%
61		**Secured by mortgages on immovable property and ADC exposures**	2,241	193	40	1	2	10	25.46%	2,257	163	55	1	2	13	23.53%	2,267	140	67	1	2	15	22.52%
62		of which: Residential immovable property	2,093	182	39	1	2	10	25.62%	2,108	154	53	1	2	13	23.70%	2,118	132	65	1	2	15	22.67%
63		of which: Commercial immovable property	148	11	1	0	0	0	17.19%	148	9	2	0	0	0	17.95%	149	8	2	0	0	0	18.15%
64		of which: Land, acquisition, development and construction exposures (ADC)	1	0	0	0	0	0	55.98%	1	0	0	0	0	0	56.83%	1	0	0	0	0	0	57.31%
65		**Subordinated debt exposures**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
66		**Covered bonds**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
67		**Claims on institutions and corporates with a ST credit assessment**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
68		**Collective investments undertakings (CIU)**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
69		**Equity**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
70		**Securitisation**																					
71		**Other exposures**	1	1	1	0	0	0	64.03%	1	1	1	0	0	0	63.15%	1	1	1	0	0	0	62.54%
72		**TOTAL**	**24,644**	**551**	**285**	**48**	**13**	**165**	**57.85%**	**24,273**	**777**	**431**	**45**	**24**	**220**	**51.12%**	**23,933**	**971**	**576**	**41**	**29**	**274**	**47.60%**

2025 EU-wide Stress Test: Credit risk STA

COMMERZBANK Aktiengesellschaft

RowNum		(mln EUR, %)	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53
			Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
73	UNITED STATES	Central banks	12,716	3	1	0	0	0	0.00%	12,712	5	3	0	0	0	0.00%	12,708	8	4	0	0	0	0.00%
74		Central governments	175	31	0	0	0	0	40.00%	175	31	0	0	0	0	40.00%	175	31	0	0	0	0	40.00%
75		Regional governments or local authorities	268	1,373	6	0	9	2	40.00%	276	1,360	11	0	7	4	40.00%	280	1,351	15	0	6	6	40.00%
76		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
77		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
78		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
79		Institutions	881	357	1	1	3	1	63.32%	850	385	4	0	4	2	63.45%	837	396	6	0	4	4	63.37%
80		Corporates	1,546	236	7	2	16	2	34.51%	1,522	253	15	2	22	6	42.05%	1,502	264	23	2	19	10	45.82%
81		of which: Other - SME	0	0	0	0	0	0	25.24%	0	0	0	0	0	0	25.96%	0	0	0	0	0	0	25.97%
82		of which: Specialised Lending	247	29	1	0	0	0	70.94%	243	33	1	0	1	1	71.48%	237	37	3	0	1	2	71.36%
83		Retail	5	21	9	0	6	7	73.31%	8	12	15	0	4	11	73.29%	11	6	18	0	2	13	73.27%
84		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
85		Secured by mortgages on immovable property and ADC exposures	0	0	0	0	0	0	11.76%	0	0	0	0	0	0	14.11%	0	0	0	0	0	0	15.44%
86		of which: Residential immovable property	0	0	0	0	0	0	11.76%	0	0	0	0	0	0	14.11%	0	0	0	0	0	0	15.44%
87		of which: Commercial immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
88		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
89		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
90		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
91		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
92		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
93		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
94		Securitisation																					
95		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
96		TOTAL	**15,591**	**2,020**	**25**	**3**	**34**	**12**	**50.36%**	**15,543**	**2,046**	**47**	**2**	**38**	**24**	**51.03%**	**15,513**	**2,056**	**67**	**2**	**31**	**34**	**50.95%**

RowNum		(mln EUR, %)	Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
97	ITALY	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
98		Central governments	345	5,276	40	0	100	16	40.00%	602	4,967	91	0	84	36	40.00%	835	4,676	149	0	65	60	40.00%
99		Regional governments or local authorities	530	370	13	1	13	9	69.07%	547	344	22	1	11	12	57.49%	561	321	31	1	9	16	52.06%
100		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
101		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
102		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
103		Institutions	0	0	0	0	0	0	83.93%	0	0	0	0	0	0	83.93%	0	0	0	0	0	0	83.93%
104		Corporates	14	47	0	0	0	0	45.66%	22	39	0	0	0	0	45.64%	26	34	0	0	0	0	45.65%
105		of which: Other - SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
106		of which: Specialised Lending	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
107		Retail	1	0	0	0	0	0	86.82%	1	0	0	0	0	0	84.06%	1	0	0	0	0	0	82.30%
108		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
109		Secured by mortgages on immovable property and ADC exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
110		of which: Residential immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
111		of which: Commercial immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
112		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
113		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
114		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
115		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
116		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
117		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
118		Securitisation																					
119		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
120		TOTAL	**890**	**5,693**	**53**	**1**	**113**	**25**	**47.28%**	**1,172**	**5,350**	**113**	**1**	**96**	**49**	**43.41%**	**1,423**	**5,031**	**181**	**1**	**74**	**76**	**42.13%**

RowNum		(mln EUR, %)	Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
121	UNITED KINGDOM	Central banks	99	0	0	0	0	0	0.00%	99	0	0	0	0	0	0.00%	99	0	0	0	0	0	0.00%
122		Central governments	366	105	1	0	1	0	40.00%	372	97	2	0	1	1	40.00%	376	92	3	0	1	1	40.00%
123		Regional governments or local authorities	557	221	3	0	25	1	40.00%	529	245	7	0	28	3	40.00%	520	250	11	0	27	4	40.00%
124		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
125		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
126		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
127		Institutions	12	0	0	0	0	0	56.37%	12	0	0	0	0	0	57.96%	11	0	0	0	0	0	57.58%
128		Corporates	1,377	95	30	5	7	7	23.54%	1,319	125	58	4	12	15	25.31%	1,279	137	87	4	13	23	26.81%
129		of which: Other - SME	6	3	1	0	0	0	21.96%	5	3	2	0	0	0	21.96%	5	3	3	0	0	1	21.96%
130		of which: Specialised Lending	193	37	1	0	1	1	39.37%	182	46	3	0	1	1	38.48%	172	53	6	0	1	2	37.51%
131		Retail	72	5	0	0	0	0	48.40%	70	7	1	0	0	0	48.59%	69	8	1	0	0	0	48.59%
132		of which: SME	71	5	0	0	0	0	48.42%	69	7	1	0	0	0	48.43%	68	8	1	0	0	0	48.43%
133		Secured by mortgages on immovable property and ADC exposures	11	0	0	0	0	0	29.15%	11	0	0	0	0	0	28.97%	11	1	0	0	0	0	28.47%
134		of which: Residential immovable property	9	0	0	0	0	0	23.68%	9	0	0	0	0	0	23.57%	9	1	0	0	0	0	23.38%
135		of which: Commercial immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
136		of which: Land, acquisition, development and construction exposures (ADC)	2	0	0	0	0	0	56.37%	2	0	0	0	0	0	57.81%	2	0	0	0	0	0	57.53%
137		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
138		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
139		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
140		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
141		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
142		Securitisation																					
143		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
144		TOTAL	**2,495**	**426**	**34**	**6**	**34**	**9**	**25.49%**	**2,411**	**475**	**68**	**5**	**41**	**19**	**27.52%**	**2,364**	**488**	**102**	**4**	**42**	**30**	**28.92%**

RowNum		(mln EUR, %)	Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
145	FRANCE	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
146		Central governments	266	37	1	0	0	1	40.00%	274	29	2	0	0	1	40.00%	278	24	2	0	0	1	40.00%
147		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
148		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
149		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
150		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
151		Institutions	3	0	0	0	0	0	41.57%	3	0	0	0	0	0	41.58%	3	0	0	0	0	0	41.58%
152		Corporates	244	16	0	0	0	0	14.92%	243	16	1	0	0	0	15.17%	243	16	1	0	0	0	15.35%
153		of which: Other - SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
154		of which: Specialised Lending	2	8	0	0	0	0	2.87%	2	7	0	0	0	0	2.89%	2	7	0	0	0	0	2.94%
155		Retail	2	0	0	0	0	0	65.72%	2	0	0	0	0	0	65.34%	2	0	0	0	0	0	64.87%
156		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
157		Secured by mortgages on immovable property and ADC exposures	2	0	0	0	0	0	2.93%	2	0	0	0	0	0	2.98%	2	0	0	0	0	0	3.01%
158		of which: Residential immovable property	2	0	0	0	0	0	2.93%	2	0	0	0	0	0	2.98%	2	0	0	0	0	0	3.01%
159		of which: Commercial immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
160		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
161		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
162		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
163		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
164		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
165		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
166		Securitisation																					
167		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
168		TOTAL	**516**	**54**	**2**	**0**	**1**	**1**	**37.71%**	**524**	**45**	**3**	**0**	**0**	**1**	**34.96%**	**527**	**41**	**4**	**0**	**0**	**1**	**33.34%**

2025 EU-wide Stress Test: Credit risk STA

COMMERZBANK Aktiengesellschaft

RowNum		(mln EUR, %)	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53
			Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
169		Central banks	5,630	1	1	0	0	0	0.00%	5,629	2	1	0	0	0	0.00%	5,627	3	2	0	0	0	0.00%
170		Central governments	297	175	1	0	0	0	40.00%	276	195	2	0	0	1	40.00%	273	197	4	0	0	1	40.00%
171		Regional governments or local authorities	5	141	0	0	1	0	40.00%	10	136	1	0	1	0	40.00%	14	132	1	0	1	0	40.00%
172		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
173		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
174		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
175		Institutions	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
176		Corporates	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
177		of which: Other - SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
178		of which: Specialised Lending	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
179		Retail	0	0	0	0	0	0	49.41%	0	0	0	0	0	0	48.04%	0	0	0	0	0	0	47.31%
180		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
181	JAPAN	Secured by mortgages on immovable property and ADC exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
182		of which: Residential immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
183		of which: Commercial immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
184		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
185		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
186		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
187		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
188		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
189		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
190		Securitisation																					
191		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
192		TOTAL	5,934	317	2	0	1	1	29.68%	5,914	334	4	0	1	1	29.60%	5,914	333	6	0	1	2	29.59%

RowNum		(mln EUR, %)	Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
193		Central banks	296	0	0	0	0	0	0.00%	296	0	0	0	0	0	0.00%	296	0	0	0	0	0	0.00%
194		Central governments	273	237	59	2	36	24	40.00%	307	185	77	1	25	31	40.00%	318	156	94	1	17	38	40.00%
195		Regional governments or local authorities	554	16	0	0	0	0	40.00%	540	29	1	0	1	0	40.00%	527	41	2	0	1	1	40.00%
196		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
197		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
198		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
199		Institutions	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
200		Corporates	44	17	5	0	0	2	38.07%	41	18	8	0	1	2	30.64%	39	18	10	0	0	3	27.36%
201		of which: Other - SME	5	5	1	0	0	0	21.96%	5	4	2	0	0	0	21.96%	5	3	3	0	0	1	21.96%
202		of which: Specialised Lending	0	0	2	0	0	2	99.95%	0	0	2	0	0	2	99.91%	0	0	2	0	0	2	99.88%
203		Retail	8	2	1	0	0	0	58.99%	8	2	1	0	0	0	58.31%	8	1	1	0	0	1	57.61%
204		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
205	SWITZERLAND	Secured by mortgages on immovable property and ADC exposures	81	4	0	0	0	0	33.67%	77	7	1	0	0	0	33.69%	76	8	1	0	0	0	33.69%
206		of which: Residential immovable property	0	0	0	0	0	0	11.81%	0	0	0	0	0	0	14.16%	0	0	0	0	0	0	15.48%
207		of which: Commercial immovable property	80	4	0	0	0	0	33.72%	77	7	1	0	0	0	33.74%	75	8	1	0	0	0	33.73%
208		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
209		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
210		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
211		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
212		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
213		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
214		Securitisation																					
215		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
216		TOTAL	1,256	275	66	2	37	26	39.97%	1,270	240	87	2	27	34	39.27%	1,264	225	108	2	19	42	38.92%

RowNum		(mln EUR, %)	Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
217		Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
218		Central governments	129	17	2	0	1	1	40.00%	129	17	2	0	1	1	40.00%	128	18	2	0	0	1	40.00%
219		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
220		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
221		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
222		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
223		Institutions	49	1	0	0	0	0	80.26%	49	1	0	0	0	0	80.27%	48	1	0	0	0	0	80.27%
224		Corporates	65	208	107	1	6	8	7.97%	82	132	165	1	4	14	8.26%	89	82	210	1	3	18	8.41%
225		of which: Other - SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
226		of which: Specialised Lending	0	0	0	0	0	0	56.37%	0	0	0	0	0	0	56.63%	0	0	0	0	0	0	55.57%
227		Retail	3	0	0	0	0	0	34.48%	3	0	0	0	0	0	30.48%	3	0	1	0	0	0	28.66%
228		of which: SME	1	0	0	0	0	0	21.96%	1	0	0	0	0	0	21.96%	1	0	0	0	0	0	21.96%
229	NETHERLANDS	Secured by mortgages on immovable property and ADC exposures	72	15	0	0	0	0	9.94%	68	18	1	0	0	0	9.88%	67	19	1	0	0	0	9.89%
230		of which: Residential immovable property	45	12	0	0	0	0	11.30%	42	14	0	0	0	0	11.31%	41	15	1	0	0	0	11.33%
231		of which: Commercial immovable property	27	3	0	0	0	0	8.47%	26	3	0	0	0	0	8.33%	26	3	1	0	0	0	8.27%
232		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
233		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
234		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
235		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
236		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
237		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
238		Securitisation																					
239		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
240		TOTAL	318	241	109	1	7	9	8.68%	331	169	169	1	5	15	8.81%	335	119	214	1	4	19	8.92%

RowNum		(mln EUR, %)	Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
241		Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
242		Central governments	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	40.00%
243		Regional governments or local authorities	796	68	1	0	1	0	40.00%	797	66	2	0	0	1	40.00%	798	64	2	0	0	1	40.00%
244		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
245		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
246		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
247		Institutions	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
248		Corporates	1	4	2	0	0	0	5.87%	1	3	3	0	0	0	5.97%	1	2	4	0	0	0	6.05%
249		of which: Other - SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
250		of which: Specialised Lending	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
251		Retail	0	0	0	0	0	0	43.83%	0	0	0	0	0	0	44.35%	0	0	0	0	0	0	44.54%
252		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
253	CANADA	Secured by mortgages on immovable property and ADC exposures	3	4	0	0	0	0	3.48%	4	3	0	0	0	0	3.48%	4	3	0	0	0	0	3.48%
254		of which: Residential immovable property	3	4	0	0	0	0	3.48%	4	3	0	0	0	0	3.48%	4	3	0	0	0	0	3.48%
255		of which: Commercial immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
256		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
257		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
258		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
259		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
260		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
261		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
262		Securitisation																					
263		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
264		TOTAL	800	76	3	0	1	0	15.05%	803	72	5	0	1	1	16.78%	804	69	7	0	0	1	17.97%

* Restated 31/12/2024: Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2025 as per Methodological Note. Exposure values and REA reflect the restatement of the 31/12/2024 balance sheet for the entry into force of CRR3.

2025 EU-wide Stress Test: Securitisations

COMMERZBANK Aktiengesellschaft

RowNum		(mln EUR)	1	2	3	4	5	6	7
			Restated	Baseline Scenario			Adverse Scenario		
			31/12/2024	31/12/2025	31/12/2026	31/12/2027	31/12/2025	31/12/2026	31/12/2027
1	Exposure values	SEC-IRBA	11,419						
2		SEC-SA	6,348						
3		SEC-ERBA	9,965						
4		SEC-IAA	0						
5		**Total**	**27,732**						
6	REA	SEC-IRBA	1,938	2,023	2,054	2,071	2,106	2,957	4,860
7		SEC-SA	822	958	1,074	1,188	1,083	1,403	1,880
8		SEC-ERBA	2,362	2,399	2,499	2,594	2,563	2,849	3,246
9		SEC-IAA	0	0	0	0	0	0	0
10		Additional risk exposure amounts	0	0	0	0	0	0	0
11		**Total**	**5,122**	**5,380**	**5,627**	**5,852**	**5,752**	**7,209**	**9,986**
12	Impairments	**Total banking book others than assessed at fair value**		**44**	**37**	**33**	**58**	**37**	**34**

2025 EU-wide Stress Test: Risk exposure amounts

COMMERZBANK Aktiengesellschaft

RowNum	(mln EUR)	1	2	3	4	5	6	7	8
		Actual	Restatement CRR3	Baseline scenario			Adverse scenario		
		31/12/2024	31/12/2024	31/12/2025	31/12/2026	31/12/2027	31/12/2025	31/12/2026	31/12/2027
1	Risk exposure amount for credit risk	141,708	139,914	140,172	140,419	140,773	142,585	147,725	152,066
2	Risk exposure amount for securitisations and re-securitisations	5,318	5,122	5,380	5,627	5,852	5,752	7,209	9,986
3	Risk exposure amount other credit risk	136,390	134,792	134,792	134,792	134,921	136,833	140,516	142,080
4	Risk exposure amount for market risk	7,534	7,361	7,361	7,361	7,361	11,788	11,788	11,788
5	Risk exposure amount for operational risk	24,093	24,643	24,643	24,643	24,643	24,643	24,643	24,643
6	Other risk exposure amounts	43	43	43	43	43	551	494	390
7	**Total Risk exposure amount before Output floor**	**173,378**	**171,961**	**172,219**	**172,466**	**172,820**	**179,567**	**184,650**	**188,887**
8	**Unfloored Total Risk exposure amount (transitional)**		**171,961**	**172,219**	**172,466**	**172,820**	**179,567**	**184,650**	**188,887**
9	**Unfloored Total Risk exposure amount (fully loaded)**		**173,697**	**173,924**	**174,086**	**174,306**	**181,288**	**186,317**	**190,431**
10	Standardised Risk exposure amount for credit risk exposures		223,978	225,696	225,809	228,597	227,950	234,232	243,517
11	Standardised Risk exposure amount for market risk exposures		10,567	10,567	10,567	10,567	10,567	10,567	10,567
12	Standardised Risk exposure amount for operational risk		24,643	24,643	24,643	24,643	24,643	24,643	24,643
13	Other Standardised risk exposure amounts		0	0	0	0	508	451	346
14	**Standardised Total risk exposure amount (S-TREA) for Output floor (transitional)**		**225,757**	**227,000**	**227,196**	**230,066**	**229,817**	**236,226**	**245,639**
15	**Standardised Total risk exposure amount (S-TREA) for Output floor (fully loaded)**		**263,784**	**265,465**	**265,562**	**268,322**	**268,231**	**274,451**	**283,605**
16	**TOTAL RISK EXPOSURE AMOUNT (transitional)**	**173,378**	**171,961**	**172,219**	**172,466**	**172,820**	**179,567**	**184,650**	**188,887**
17	**TOTAL RISK EXPOSURE AMOUNT (fully loaded)**	**173,489**	**191,243**	**192,462**	**192,533**	**194,534**	**194,467**	**198,977**	**205,614**

2025 EU-wide Stress Test: Capital

COMMERZBANK Aktiengesellschaft

RowNum			(mln EUR, %)	1	2	3	4	5	6	7	8	9
				IFRS 9 first implementation	Actual	Restatement CRR3	Baseline Scenario			Adverse Scenario		
				01/01/2018	31/12/2024	31/12/2024	2025	2026	2027	2025	2026	2027
1		A	**OWN FUNDS**		**36,278**	**36,415**	**37,484**	**37,749**	**37,555**	**31,093**	**30,873**	**30,407**
2		A.1	**COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)**		**26,212**	**26,260**	**26,892**	**27,178**	**27,010**	**20,467**	**20,217**	**19,756**
3		A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)		11,296		11,296	11,296	11,296	11,296	11,296	11,296
4		A.1.1.1	of which: CET1 instruments subscribed by Government		1,368		1,368	1,368	1,368	1,368	1,368	1,368
5		A.1.2	Retained earnings		17,512		18,108	18,771	19,330	15,065	15,065	15,353
6		A.1.3	Accumulated other comprehensive income		-261		-261	-261	-261	-2,384	-2,384	-2,384
7		A.1.3.1	Arising from full revaluation, cash flow hedge and liquidity reserves		-344		-344	-344	-344	-1,893	-1,893	-1,893
8		A.1.3.2	OCI Impact of defined benefit pension plans [gain or (-) loss]		83		83	83	83	-491	-491	-491
9		A.1.3.3	Other OCI contributions		0		0	0	0	0	0	0
10		A.1.4	Other Reserves		0		0	0	0	0	0	0
11		A.1.5	Funds for general banking risk		0		0	0	0	0	0	0
12		A.1.6	Minority interest given recognition in CET1 capital		699	720	831	907	907	836	965	1,002
13		A.1.7	Adjustments to CET1 due to prudential filters		-383	-383	-383	-383	-383	-789	-789	-789
14		A.1.7.1	(-) Value adjustments due to the requirements for prudent valuation (AVA)		-512	-512	-512	-512	-512	-923	-923	-923
15		A.1.7.2	Cash flow hedge reserve		21		21	21	21	27	27	27
16		A.1.7.3	Other adjustments		107		107	107	107	107	107	107
17		A.1.8	(-) Intangible assets (including Goodwill)		-836		-766	-833	-763	-766	-833	-763
18		A.1.8.1	of which: Goodwill (-)		-112		-112	-112	-112	-112	-112	-112
19		A.1.8.2	of which: Software assets (-)		-638		-568	-636	-565	-568	-636	-565
20		A.1.8.3	of which: Other intangible assets (-)		-85		-85	-85	-85	-85	-85	-85
21		A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs		-150	-150	0	0	0	-1,140	-1,046	-902
22		A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses		-232	-205	-278	-256	-48	0	0	0
23		A.1.11	(-) Defined benefit pension fund assets		-698		-698	-698	-698	0	0	0
24		A.1.12	(-) Reciprocal cross holdings in CET1 Capital		0		0	0	0	0	0	0
25		A.1.13	(-) Excess deduction from AT1 items over AT1 Capital		0		0	0	0	0	0	0
26		A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1250% risk weight		-48	-48	-48	-48	-48	-48	-48	-48
27		A.1.14.1	of which: from securitisation positions (-)		-47		-47	-47	-47	-47	-47	-47
28		A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment		0		0	0	0	0	0	0
29		A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences		0	0	0	0	0	-707	-730	-771
30		A.1.17	(-) CET1 instruments of financial sector entities where the institution has a significant investment		0		0	0	0	0	0	0
31	OWN FUNDS	A.1.18	(-) Amount exceeding the 17.65% threshold		0		0	0	0	0	0	0
32		A.1.18A	(-) Insufficient coverage for non-performing exposures		-183	-183	-405	-813	-1,818	-393	-776	-1,735
33		A.1.18B	(-) Minimum value commitment shortfalls		0		0	0	0	0	0	0
34		A.1.18C	(-) Other foreseeable tax charges		0		0	0	0	0	0	0
35		A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 of Regulation (EU) No 575/2013		-174		-174	-174	-174	-174	-174	-174
36		A.1.20	CET1 capital elements or deductions - other		-329		-329	-329	-329	-329	-329	-329
37		A.1.21	Amount subject to IFRS 9 transitional arrangements		0							
38		A.1.21.1	Increase in IFRS 9 ECL provisions net of EL as of 01/01/2018 compared to related IAS 39 figures as at 31/12/17 ("static part")	0	0							
39		A.1.21.2	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at between 01/01/2018 and 31/12/2019 ("old dynamic part")		0							
40		A.1.21.3	Increase of CET1 capital due to the tax deductibility of the amounts above ("static part + old dynamic part")		0							
41		A.1.21.4	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at 01/01/2020 ("new dynamic part")		0							
42		A.1.21.4.1	Increase of CET1 capital due to the tax deductibility of the amounts above ("new dynamic part")		0							
43		A.1.22	Transitional adjustments		0	0	0	0	0	0	0	0
44		A.1.22.1	Adjustments due to IFRS 9 transitional arrangements		0							
45		A.1.22.1.1	From the increased IFRS 9 ECL provisions net of EL		0							
46		A.1.22.1.2	From the amount of DTAs that is deducted from CET1 capital		0							
47		A.1.22.2	Other transitional adjustments to CET1 Capital		0	0	0	0	0	0	0	0
48		A.1.22.2.1	of which: due to DTAs that rely on future profitability and do not arise from temporary differences		0	0	0	0	0	0	0	0
49		A.1.22.2.2	of which: due to DTAs that rely on future profitability and arise from temporary differences and CET1 instruments of financial sector entities where the institution has a significant investment		0	0	0	0	0	0	0	0
50		A.1.22.2.3	of which: due to temporary treatment of unrealised gains and losses measured at fair value through other comprehensive income		0	0	0			0		

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RowNum			(mln EUR, %)	1	2	3	4	5	6	7	8	9
				IFRS 9 first implementation	Actual	Restatement CRR3	Baseline Scenario			Adverse Scenario		
				01/01/2018	31/12/2024	31/12/2024	2025	2026	2027	2025	2026	2027
51		A.2	**ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)**		**4,346**	**4,356**	**4,342**	**4,325**	**4,305**	**4,359**	**4,361**	**4,348**
52		A.2.1	Additional Tier 1 Capital instruments		4,346	4,356	4,342	4,325	4,305	4,359	4,361	4,348
53		A.2.2	(-) Excess deduction from T2 items over T2 capital		0		0	0	0	0	0	0
54		A.2.3	Other Additional Tier 1 Capital components and deductions		0		0	0	0	0	0	0
55		A.2.4	Additional Tier 1 transitional adjustments		0	0	0	0	0	0	0	0
56		A.2.4.1	of which: adjustments due to IFRS 9 transitional arrangements		0							
57		A.3	**TIER 1 CAPITAL (net of deductions and after transitional adjustments)**		**30,558**	**30,616**	**31,234**	**31,503**	**31,315**	**24,826**	**24,578**	**24,104**
58		A.4	**TIER 2 CAPITAL (net of deductions and after transitional adjustments)**		**5,720**	**5,799**	**6,250**	**6,245**	**6,240**	**6,267**	**6,295**	**6,303**
59		A.4.1	Tier 2 Capital instruments		5,668	5,676	5,669	5,664	5,659	5,674	5,683	5,687
60		A.4.2	Other Tier 2 Capital components and deductions		35	107	581	581	581	593	611	616
61		A.4.3	Tier 2 transitional adjustments		17	17	0	0	0	0	0	0
62		A.4.3.1	of which: adjustments due to IFRS 9 transitional arrangements		0							
63	TOTAL RISK EXPOSURE AMOUNT AND OUTPUT FLOOR	B.3	**TOTAL RISK EXPOSURE AMOUNT BEFORE OUTPUT FLOOR (UTREA) (transitional)**			**171,961**	**172,219**	**172,466**	**172,820**	**179,567**	**184,650**	**188,887**
64		B.4	**TOTAL RISK EXPOSURE AMOUNT BEFORE OUTPUT FLOOR (UTREA) (fully loaded)**			**173,697**	**173,924**	**174,086**	**174,306**	**181,288**	**186,317**	**190,431**
65		B.7	**STANDARDISED TOTAL RISK EXPOSURE AMOUNT (STREA) FOR OUTPUT FLOOR (transitional)**			**225,757**	**227,000**	**227,196**	**230,066**	**229,817**	**236,226**	**245,639**
66		B.8	**STANDARDISED TOTAL RISK EXPOSURE AMOUNT (STREA) FOR OUTPUT FLOOR (fully loaded)**			**263,784**	**265,465**	**265,562**	**268,322**	**268,231**	**274,451**	**283,605**
67		B.12	**TOTAL RISK EXPOSURE AMOUNT (transitional)**		**173,378**	**171,961**	**172,219**	**172,466**	**172,820**	**179,567**	**184,650**	**188,887**
68		B.13	**TOTAL RISK EXPOSURE AMOUNT (fully loaded)**		**173,489**	**191,243**	**192,462**	**192,533**	**194,534**	**194,467**	**198,977**	**205,614**
69	CAPITAL RATIOS (%) Transitional period	C.1	**Common Equity Tier 1 Capital ratio (transitional)**		**15.12%**	**15.27%**	**15.62%**	**15.76%**	**15.63%**	**11.40%**	**10.95%**	**10.46%**
70		C.2	**Tier 1 Capital ratio (transitional)**		**17.63%**	**17.80%**	**18.14%**	**18.27%**	**18.12%**	**13.83%**	**13.31%**	**12.76%**
71		C.3	**Total Capital ratio (transitional)**		**20.92%**	**21.18%**	**21.77%**	**21.89%**	**21.73%**	**17.32%**	**16.72%**	**16.10%**
72	Fully loaded CAPITAL	D.1	**COMMON EQUITY TIER 1 CAPITAL (fully loaded)**		**26,212**	**26,260**	**26,892**	**27,178**	**27,010**	**20,467**	**20,217**	**19,756**
73		D.2	**TIER 1 CAPITAL (fully loaded)**		**30,558**	**30,616**	**31,234**	**31,503**	**31,315**	**24,826**	**24,578**	**24,104**
74		D.3	**TOTAL CAPITAL (fully loaded)**		**36,261**	**36,398**	**37,484**	**37,749**	**37,555**	**31,093**	**30,873**	**30,407**
75	CAPITAL RATIOS (%) Fully loaded	E.1	**Common Equity Tier 1 Capital ratio (fully loaded)**		**15.11%**	**13.73%**	**13.97%**	**14.12%**	**13.88%**	**10.52%**	**10.16%**	**9.61%**
76		E.2	**Tier 1 Capital ratio (fully loaded)**		**17.61%**	**16.01%**	**16.23%**	**16.36%**	**16.10%**	**12.77%**	**12.35%**	**11.72%**
77		E.3	**Total Capital ratio (fully loaded)**		**20.90%**	**19.03%**	**19.48%**	**19.61%**	**19.31%**	**15.99%**	**15.52%**	**14.79%**
78	Leverage ratios (%)	H.1	**Total leverage ratio exposures (transitional)**		**632,751**		**632,751**	**632,751**	**632,751**	**632,751**	**632,751**	**632,751**
79		H.2	**Total leverage ratio exposures (fully loaded)**		**632,751**		**632,751**	**632,751**	**632,751**	**632,751**	**632,751**	**632,751**
80		H.3	**Leverage ratio (transitional)**		**4.83%**	**4.84%**	**4.94%**	**4.98%**	**4.95%**	**3.92%**	**3.88%**	**3.81%**
81		H.4	**Leverage ratio (fully loaded)**		**4.83%**	**4.84%**	**4.94%**	**4.98%**	**4.95%**	**3.92%**	**3.88%**	**3.81%**
82	Transitional combined buffer requirements (%)	P.1	**Capital conservation buffer**		**2.50%**		**2.50%**	**2.50%**	**2.50%**	**2.50%**	**2.50%**	**2.50%**
83		P.2	**Countercyclical capital buffer**		**0.66%**		**0.81%**	**0.95%**	**0.95%**	**0.81%**	**0.95%**	**0.95%**
84		P.3	**O-SII buffer**		**1.25%**		**1.25%**	**1.25%**	**1.25%**	**1.25%**	**1.25%**	**1.25%**
85		P.4	**G-SII buffer**		**0.00%**		**0.00%**	**0.00%**	**0.00%**	**0.00%**	**0.00%**	**0.00%**
86		P.5	**Systemic risk buffer applied to exposures according to article 133 of CRD**		**0.10%**		**0.10%**	**0.10%**	**0.10%**	**0.10%**	**0.10%**	**0.10%**
87		P.6	**Combined buffer**		**4.51%**		**4.66%**	**4.80%**	**4.80%**	**4.66%**	**4.80%**	**4.80%**
88	Pillar 2 (%)	R.1	**Pillar 2 capital requirement**		**2.25%**	**2.25%**	**2.25%**	**2.25%**	**2.25%**	**2.25%**	**2.25%**	**2.25%**
89		R.1.1	**of which: CET1**		**1.27%**	**1.27%**	**1.27%**	**1.27%**	**1.27%**	**1.27%**	**1.27%**	**1.27%**
90		R.1.2	**of which: AT1**		**0.42%**	**0.42%**	**0.42%**	**0.42%**	**0.42%**	**0.42%**	**0.42%**	**0.42%**
91		R.2	**Total SREP capital requirement (applicable requirement to be met at all times - including adverse scenario - according to EBA/GL/2018/03)**		**10.25%**	**10.25%**	**10.25%**	**10.25%**	**10.25%**	**10.25%**	**10.25%**	**10.25%**
92		R.2.1	**of which: CET1**		**5.77%**	**5.77%**	**5.77%**	**5.77%**	**5.77%**	**5.77%**	**5.77%**	**5.77%**
93		R.3	**Overall capital requirement (applicable requirement under the baseline scenario according to EBA/GL/2018/03)**		**14.76%**	**14.76%**	**14.91%**	**15.05%**	**15.05%**	**14.91%**	**15.05%**	**15.05%**
94		R.3.1	**of which: CET1 (relevant input for maximum distributable amount calculation according to Art 141 CRD)**		**10.27%**	**10.27%**	**10.42%**	**10.57%**	**10.57%**	**10.42%**	**10.57%**	**10.57%**
95		R.4	**Leverage Ratio pillar 2 requirement**		**0.10%**	**0.10%**	**0.10%**	**0.10%**	**0.10%**	**0.10%**	**0.10%**	**0.10%**
96	Shortages	S	**AT1/T2 shortages of Pillar 1 and Pillar 2 risk-based requirements as % of total risk exposure amount**		**0.00%**	**0.00%**	**0.00%**	**0.00%**	**0.00%**	**0.00%**	**0.00%**	**0.00%**

Note: Fully-loaded figures are computed considering full implementation of the CRR3, i.e. excluding the transitional arrangements that are allowed temporarily to help banks to adjust towards the new regulation. Banks have an adaptation period to comply with fully loaded ratios since the full implementation of CRR3 is scheduled for 2033. Please refer to the dedicated box on CRR3 implementation in the EU-wide stress test report for further details.

2025 EU-wide Stress Test: P&L

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RowNum	(mln EUR)	1	2	3	4	5	6	7
		Actual	Baseline scenario			Adverse scenario		
		31/12/2024	31/12/2025	31/12/2026	31/12/2027	31/12/2025	31/12/2026	31/12/2027
1	**Net interest income**	7,839	6,694	6,951	6,754	4,492	5,626	5,764
2	Interest income	20,738	17,775	17,066	17,269	21,667	21,539	21,255
3	Interest expense	-12,899	-10,328	-9,362	-9,762	-16,365	-15,055	-14,582
4	**Dividend income**	46	46	46	46	23	23	23
5	**Net fee and commission income**	3,631	3,583	3,467	3,373	2,865	2,814	2,872
6	**Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities**	63	825	825	825	-202	543	543
7	**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**					-358		
8	**Other operating income not listed above, net**	97	231	231	231	399	222	222
9	**Total operating income, net**	11,677	11,380	11,521	11,229	7,220	9,228	9,425
10	**Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss**	-696	-664	-494	-758	-2,083	-1,370	-1,350
11	**Other income and expenses not listed above, net**	-7,147	-7,120	-7,015	-7,014	-8,439	-7,335	-7,274
12	**Profit or (-) loss before tax from continuing operations**	3,833	3,596	4,012	3,457	-3,301	524	801
13	**Tax expenses or (-) income related to profit or loss from continuing operations**	-988	-1,079	-1,204	-1,037	990	-157	-240
14	**Profit or (-) loss after tax from discontinued operations (disposed at cut-off date)**	0						
15	**Profit or (-) loss for the year**	**2,845**	**2,517**	**2,808**	**2,420**	**-2,311**	**367**	**561**
16	**Amount of dividends paid and minority interests after MDA-related adjustments**	2,135	1,921	2,146	1,861	135	367	273
17	**Attributable to owners of the parent net of estimated dividends**	710	596	663	559	-2,446	0	288
18	Memo row: Impact of one-off adjustments		0	0	0	0	0	0
19	Total post-tax MDA-related adjustment		0	0	0	0	0	231
20	Total assets	571,994						

The total net interest income (NII) is reported after the effect of the aggregate cap in accordance with Section 4.1 of the 2025 EU-wide stress test methodological note and the contribution of held-for-trading instruments in accordance with Section 4.5 of the 2025 EU-wide stress test methodological note.

2025 EU-wide Stress Test: Major capital measures and realised losses

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	(mln EUR)	1
RowNum	**Issuance of CET 1 Instruments 01 January to 31 March 2025**	**Impact on Common Equity Tier 1**
1	Raising of capital instruments eligible as CET1 capital (+)	0
2	Repayment of CET1 capital, buybacks (-)	0
3	Conversion to CET1 of hybrid instruments (+)	0

RowNum	Net issuance of Additional Tier 1 and Tier 2 Instruments 01 January to 31 March 2025	Impact on Additional Tier 1 and Tier 2
4	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
5	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 (+/-)	-421

RowNum	Realised losses 01 January to 31 March 2025	
6	Realised fines/litigation costs (net of provisions) (-)	0
7	Other material losses and provisions (-)	-158