



2015 EU-wide Transparency Exercise

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

2015 EU-wide Transparency Exercise

Capital

Commerzbank AG

CRR / CRDIV DEFINITION OF CAPITAL	As of 31/12/2014	As of 30/06/2015	COREP CODE	REGULATION
OWN FUNDS	31,476	32,604	CA1 {1}	Articles 4(118) and 72 of CRR
COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	25,123	26,646	CA1 {1.1.1}	Article 50 of CRR
Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	16,998	18,397	CA1 {1.1.1.1}	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
Retained earnings	10,335	11,153	CA1 {1.1.1.2}	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
Accumulated other comprehensive income	-956	-729	CA1 {1.1.1.3}	Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR
Other Reserves	-432	-169	CA1 {1.1.1.4}	Articles 4(117) and 26(1) point (e) of CRR
Funds for general banking risk	0	0	CA1 {1.1.1.5}	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
Minority interest given recognition in CET1 capital	388	430	CA1 {1.1.1.7}	Article 84 of CRR
Adjustments to CET1 due to prudential filters	-394	-498	CA1 {1.1.1.9}	Articles 32 to 35 and 36 (1) point (f) of CRR
(-) Intangible assets (including Goodwill)	-3,059	-3,107	CA1 {1.1.1.10 + 1.1.1.11}	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CRR
(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-639	-507	CA1 {1.1.1.12}	Articles 36(1) point (c) and 38 of CRR
(-) IRB shortfall of credit risk adjustments to expected losses	-827	-1,310	CA1 {1.1.1.13}	Articles 36(1) point (d), 40 and 159 of CRR
(-) Defined benefit pension fund assets	-283	-295	CA1 {1.1.1.14}	Articles 4(109), 36(1) point (e) and 41 of CRR
(-) Reciprocal cross holdings in CET1 Capital	0	0	CA1 {1.1.1.15}	Articles 4(122), 36(1) point (g) and 44 of CRR
(-) Excess deduction from AT1 items over AT1 Capital	0	0	CA1 {1.1.1.16}	Article 36(1) point (j) of CRR
(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-360	-302	CA1 {1.1.1.17 to 1.1.1.21}	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point (k) (iii) and 379(3) of CRR; Articles 36(1) point (k) (iv) and 153(8) of CRR and Articles 36(1) point (k) (v) and 155(4) of CRR.
Of which: from securitisation positions (-)	-360	-302	CA1 {1.1.1.18}	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	CA1 {1.1.1.22}	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
(-) Deductible DTAs that rely on future profitability and arise from temporary differences	-444	-186	CA1 {1.1.1.23}	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	CA1 {1.1.1.24}	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
(-) Amount exceeding the 17.65% threshold	0	0	CA1 {1.1.1.25}	Article 470 of CRR
Other CET1 capital elements and deductions	-49	0	CA1 {1.1.1.27} + CA1 {1.1.1.28}	-
Transitional adjustments	4,844	3,769	CA1 {1.1.1.16 + 1.1.1.8 + 1.1.1.26}	-
Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	CA1 {1.1.1.6}	Articles 483(1) to (3), and 484 to 487 of CRR
Transitional adjustments due to additional minority interests (+/-)	356	274	CA1 {1.1.1.8}	Articles 479 and 480 of CRR
Other transitional adjustments to CET1 Capital (+/-)	4,488	3,495	CA1 {1.1.1.26}	Articles 469 to 472, 478 and 481 of CRR
ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	0	0	CA1 {1.2}	Article 61 of CRR
Additional Tier 1 Capital instruments (including grandfathered amounts)	935	1,003	CA1 {1.1.2.1} + CA1 {1.1.2.2} + CA1 {1.1.2.3} + CA1 {1.1.2.4}	
Other additional Tier 1 Capital components and deductions (after transitional adjustments)	-935	-1,003	CA1 {1.1.2} - (CA1 {1.1.2.1} + CA1 {1.1.2.2} + CA1 {1.1.2.3} + CA1 {1.1.2.4})	
TIER 1 CAPITAL (net of deductions and after transitional adjustments)	25,123	26,646	CA1 {1.1}	Article 25 of CRR
TIER 2 CAPITAL (net of deductions and after transitional adjustments)	6,353	5,958	CA1 {1.2}	Article 71 of CRR
Tier 2 Capital instruments (including grandfathered amounts)	6,684	6,351	CA1 {1.2.1} + CA1 {1.2.2} + CA1 {1.2.3} + CA1 {1.2.4}	
Other Tier 2 Capital components and deductions (after transitional adjustments)	-331	-393	CA1 {1.2} - (CA1 {1.2.1} + CA1 {1.2.2} + CA1 {1.2.3} + CA1 {1.2.4})	
TOTAL RISK EXPOSURE AMOUNT	215,178	215,318	CA2 {1}	Articles 92(3), 95, 96 and 98 of CRR
Common Equity Tier 1 Capital ratio	11.68%	12.38%	CA3 {1}	-
Tier 1 Capital ratio	11.68%	12.38%	CA3 {3}	-
Total Capital ratio	14.63%	15.14%	CA3 {5}	-



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Risk exposure amounts

Commerzbank AG

(mln EUR)	as of 31/12/2014	as of 30/06/2015
Risk exposure amounts for credit risk	173,561	172,295
Risk exposure amount for securitisation and re-securitisations in the banking book	3,112	3,174
Risk exposure amount for contributions to the default fund of a CCP	8	10
Risk exposure amount Other credit risk	170,442	169,112
Risk exposure amount for position, foreign exchange and commodities (Market risk)	9,576	11,879
of which: Risk exposure amount for securitisation and re-securitisations in the trading book ¹	13	15
Risk exposure amount for Credit Valuation Adjustment	10,479	8,489
Risk exposure amount for operational risk	21,560	22,655
Other risk exposure amounts	1	0
Total Risk Exposure Amount	215,178	215,318

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

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Commerzbank AG

(mln EUR)	As of 31/12/2014	As of 30/06/2015
Interest income	11,967	5,365
Of which debt securities income	2,496	1,159
Of which loans and advances income	8,963	4,129
Interest expenses	7,164	3,358
(Of which deposits expenses)	4,070	1,684
(Of which debt securities issued expenses)	2,848	1,177
(Expenses on share capital repayable on demand)	0	0
Dividend income	791	982
Net Fee and commission income	3,173	1,721
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	29	318
Gains or (-) losses on financial assets and liabilities held for trading, net	618	269
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	-182	120
Gains or (-) losses from hedge accounting, net	16	-54
Exchange differences [gain or (-) loss], net	53	-33
Net other operating income /(expenses)	59	17
TOTAL OPERATING INCOME, NET	9,360	5,348
(Administrative expenses)	6,439	3,431
(Depreciation)	407	220
(Provisions or (-) reversal of provisions)	753	78
(Commitments and guarantees given)	-37	28
(Other provisions)	790	50
Of which pending legal issues and tax litigation ¹	822	
Of which restructuring ¹	35	
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	1,182	601
(Loans and receivables)	1,168	586
(Held to maturity investments, AFS assets and financial assets measured at cost)	14	15
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	62	5
(of which Goodwill)	0	0
Negative goodwill recognised in profit or loss	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	44	31
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	1	-44
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	561	1,000
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	335	700
Profit or (-) loss after tax from discontinued operations	0	0
PROFIT OR (-) LOSS FOR THE YEAR	335	700
Of which attributable to owners of the parent	236	644

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



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Market Risk

Commerzbank AG

	SA		IM										IM										
	As of 31/12/2014	As of 30/06/2015	As of 31/12/2014										As of 30/06/2015										
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP				TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			
MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)			PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)		MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE			
(min EUR)																							
Traded Debt Instruments	425	406	142	27	387	123							175	50	453	134							
Of which: General risk	364	347	134	24	377	120							166	48	441	131							
Of which: Specific risk	60	54	32	10	57	17							36	9	75	17							
Equities	9	7	63	16	117	26							59	13	110	30							
Of which: General risk	5	4	61	16	115	26							56	13	107	30							
Of which: Specific risk	4	3	2	0	2	0							3	0	3	0							
Foreign exchange risk	330	355	125	37	171	46							205	65	229	58							
Commodities risk	0	3	25	9	55	11							21	6	25	12							
Total	764	771	202	51	345	119	158	158	0	0	0	8,812	290	72	404	120	195	192	0	0	0	0	11,108

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Credit Risk - Standardised Approach

Commerzbank AG

		Standardised Approach							
		As of 31/12/2014				As of 30/06/2015			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
Consolidated data	Central governments or central banks	40,077	46,224	374		49,626	54,860	288	
	Regional governments or local authorities	37,064	36,479	588		33,161	35,417	624	
	Public sector entities	13,704	13,852	446		9,639	9,764	446	
	Multilateral Development Banks	344	512	0		282	428	0	
	International Organisations	522	522	0		391	391	0	
	Institutions	9,691	9,694	1,729		9,535	9,265	1,589	
	Corporates	19,792	11,829	8,522		17,861	11,461	8,777	
	of which: SME	804	509	484		514	244	237	
	Retail	5,019	1,689	1,188		4,397	1,221	903	
	of which: SME	560	433	247		443	78	45	
	Secured by mortgages on immovable property	1,633	1,625	681		1,665	1,656	677	
	of which: SME	73	72	27		35	35	13	
	Exposures in default	1,047	575	736	383	1,207	682	859	463
	Items associated with particularly high risk	644	644	966		237	237	356	
	Covered bonds	135	135	27		131	131	23	
	Claims on institutions and corporates with a ST credit assessment	311	311	83		1,645	1,645	175	
	Collective investments undertakings (CIU)	10,698	10,698	6,001		10,494	10,494	5,406	
Equity	1,474	1,474	1,782		1,530	1,530	1,973		
Securitisation	6,102	5,257	1,499		6,167	5,313	1,433		
Other exposures	4,088	4,088	7,785		4,363	4,363	8,233		
Standardised Total²	152,345	144,599	32,407	753	152,329	148,859	31,762	866	

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

		Standardised Approach							
		As of 31/12/2014				As of 30/06/2015			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
GERMANY	Central governments or central banks	4,543	8,750	0		20,526	24,179	0	
	Regional governments or local authorities	25,456	24,794	1		21,539	21,303	1	
	Public sector entities	11,855	12,110	111		7,632	7,870	107	
	Multilateral Development Banks	0	169	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	5,313	5,197	807		6,693	6,595	1,022	
	Corporates	4,637	2,691	2,440		4,738	2,957	2,715	
	of which: SME	139	100	97		93	49	48	
	Retail	4,010	952	687		3,719	742	544	
	of which: SME	208	143	82		99	74	42	
	Secured by mortgages on immovable property	997	995	447		840	836	379	
	of which: SME	47	46	18		11	11	5	
	Exposures in default	310	158	195	135	210	117	158	79
	Items associated with particularly high risk	644	644	966		235	235	353	
	Covered bonds	1	1	0		1	1	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	4,791	4,791	2,971		4,494	4,494	2,198	
Equity	911	911	1,139		990	990	1,356		
Securitisation									
Other exposures	3,669	3,669	7,105		3,867	3,867	7,460		
Standardised Total²	66,608	66,608	14,305	143	66,608	66,608	14,305	86	

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

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

		Standardised Approach							
		As of 31/12/2014				As of 30/06/2015			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
UNITED KINGDOM	Central governments or central banks	3,544	4,086	0		43	597	0	
	Regional governments or local authorities	4,101	4,101	0		4,355	4,355	0	
	Public sector entities	202	202	0		228	228	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,408	769	149		806	585	97	
	Corporates	5,127	4,489	2,581		4,802	4,129	2,540	
	of which: SME	16	0	0		18	0	0	
	Retail	29	18	13		6	1	1	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	2	2	1		12	12	4	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	5	4	6	0	3	2	3	0
	Items associated with particularly high risk	0	0	0		1	1	2	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		2	2	0	
	Collective investments undertakings (CIU)	612	612	440		725	725	512	
Equity	81	81	85		86	86	86		
Securitisation									
Other exposures	0	0	0		0	0	0		
Standardised Total²	15,380	15,380	3,135	1	15,380	15,380	3,135	0	

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

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

		Standardised Approach							
		As of 31/12/2014				As of 30/06/2015			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
POLAND	Central governments or central banks	7,805	7,889	24		7,458	7,544	11	
	Regional governments or local authorities	392	454	91		343	400	80	
	Public sector entities	39	17	13		47	24	19	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	562	290	136		12	17	4	
	Corporates	3,793	1,623	1,589		2,582	1,674	1,638	
	of which: SME	461	349	328		279	186	180	
	Retail	410	357	217		113	102	77	
	of which: SME	325	287	164		3	0	0	
	Secured by mortgages on immovable property	597	592	214		720	725	259	
	of which: SME	26	25	9		0	0	0	
	Exposures in default	241	74	81	97	188	60	65	80
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	24	24	1		3	3	3	
Equity	128	128	153		127	127	152		
Securitisation									
Other exposures	93	93	218		98	98	234		
Standardised Total²	12,219	12,219	2,188	107	12,219	12,219	2,188	86	

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

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

		Standardised Approach							
		As of 31/12/2014				As of 30/06/2015			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
UNITED STATES	Central governments or central banks	428	428	0		331	331	0	
	Regional governments or local authorities	754	754	261		791	791	272	
	Public sector entities	1,004	1,004	201		1,173	1,173	235	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	572	489	114		740	740	149	
	Corporates	967	768	282		1,084	913	746	
	of which: SME	0	0	0		0	0	0	
	Retail	3	1	0		3	1	1	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	1	1	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	354	280	380	73	366	303	429	62
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	308	308	82		1,642	1,642	175	
	Collective investments undertakings (CIU)	694	694	480		730	730	534	
Equity	99	99	99		108	108	108		
Securitisation	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total²				75				65	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2014				As of 30/06/2015			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
ITALY	Central governments or central banks	10,201	10,316	179		9,686	9,736	102	
	Regional governments or local authorities	2,842	2,841	108		2,805	2,917	111	
	Public sector entities	21	21	0		30	30	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	78	46	27		14	14	14	
	Corporates	401	286	286		398	286	286	
	of which: SME	0	0	0		0	0	0	
	Retail	1	0	0		1	0	0	
	of which: SME	1	0	0		1	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	8	8	13	0	8	8	11	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	147	147	20		125	125	20	
Equity	25	25	25		25	25	25		
Securitisation	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total²				0				0	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2014				As of 30/06/2015			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
FRANCE	Central governments or central banks	516	516	0		516	598	0	
	Regional governments or local authorities	151	151	1		63	63	12	
	Public sector entities	254	254	0		267	267	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	484	465	35		365	367	18	
	Corporates	1,006	995	419		880	863	267	
	of which: SME	28	21	21		12	3	3	
	Retail	33	27	20		8	3	2	
	of which: SME	3	1	1		3	0	0	
	Secured by mortgages on immovable property	0	0	0		41	41	14	
	of which: SME	0	0	0		18	18	6	
	Exposures in default	4	4	6	0	3	0	0	3
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	1,081	1,081	446		1,160	1,160	508	
Equity	0	0	0		0	0	0		
Securitisation	0	0	0		0	0	0		
Other exposures	0	0	0		3	3	3		
Standardised Total²				0				4	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2014				As of 30/06/2015			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
SPAIN	Central governments or central banks	2,732	2,840	0		2,832	2,859	0	
	Regional governments or local authorities	2,255	2,255	22		2,207	2,315	23	
	Public sector entities	60	0	0		60	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	12	8	3		0	0	0	
	Corporates	331	284	284		196	148	148	
	of which: SME	0	0	0		0	0	0	
	Retail	5	0	0		9	3	2	
	of which: SME	0	0	0		5	3	1	
	Secured by mortgages on immovable property	0	0	0		1	1	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	94	94	19		100	100	20	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	150	150	18		125	125	13	
Equity	1	1	1		2	2	2		
Securitisation	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total²				0				0	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2014				As of 30/06/2015			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
NETHERLANDS	Central governments or central banks	4,003	4,003	0		2,867	2,936	0	
	Regional governments or local authorities	1	1	0		0	0	0	
	Public sector entities	30	5	1		29	4	1	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	38	37	10		0	0	0	
	Corporates	83	79	79		75	70	70	
	of which: SME								
	Retail	4	1	1		0	0	0	
	of which: SME	4	1	1		4	1	1	
	Secured by mortgages on immovable property	5	5	2		4	4	2	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	1	0	0	1	1	0	0	1
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	907	907	463		734	734	341		
Equity	74	74	74		74	74	74		
Securitisation									
Other exposures	0	0	0		0	0	0		
	Standardised Total²			1				1	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2014				As of 30/06/2015			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
SWITZERLAND	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	26	26	0		0	0	0	
	Public sector entities	93	93	47		33	30	15	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	325	410	130		183	238	57	
	Corporates	0	0	0		6	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	41	2	2		17	2	2	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	1	1	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	48	48	28		29	29	29		
Equity	32	32	32		32	32	32		
Securitisation									
Other exposures	0	0	0		0	0	0		
	Standardised Total²			0				0	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2014				As of 30/06/2015			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
AUSTRIA	Central governments or central banks	1,616	2,082	0		1,206	1,331	0	
	Regional governments or local authorities	66	66	0		64	159	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	54	27	8		10	10	2	
	Corporates	631	164	163		4	3	4	
	of which: SME	0	0	0		0	0	0	
	Retail	5	1	0		5	1	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	1	1	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	1	1	1	0	354	184	184	169
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	30	30	3		30	30	3	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	148	148	54		147	147	30		
Equity	0	0	0		0	0	0		
Securitisation									
Other exposures	0	0	0		0	0	0		
	Standardised Total²			0				169	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		IRB Approach																
		As of 31/12/2014						As of 30/06/2015										
		Original Exposure ¹		Exposure Value ²		Risk exposure amount		Value adjustments and provisions		Original Exposure ¹		Exposure Value ²		Risk exposure amount		Value adjustments and provisions		
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
		(in EUR, %)																
ITALY	Central banks and central governments	477	0	490	460	0	0	493	0	493	476	0	0	0	0	0	0	
	Institutions	1,087	0	1,031	1,456	0	0	599	0	482	2,559	0	0	0	0	0	0	
	Corporates	3,885	295	3,203	1,878	113	0	119	3,831	249	2,973	1,895	30	112	30	112	111	
		Corporates - Of Which: Specialised Lending	1,571	267	1,564	1,075	113	0	106	1,697	238	1,578	1,221	30	30	4	0	0
		Corporates - Of Which: SME	11	5	8	1	0	0	12	5	9	4	0	0	0	0	0	0
		Retail	39	0	36	3	0	0	40	0	37	3	0	0	0	0	0	0
		Retail - Secured on real estate property	19	0	19	2	0	0	20	0	20	2	0	0	0	0	0	0
		Retail - Secured on real estate property - Of Which:	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Secured on real estate property - Of Which:	19	0	19	2	0	0	20	0	20	2	0	0	0	0	0	0
		Retail - Qualifying Revolving	7	0	4	0	0	0	7	0	4	0	0	0	0	0	0	0
		Retail - Other Retail	14	0	13	1	0	0	12	0	12	1	0	0	0	0	0	0
		Retail - Other Retail - Of Which: SME	4	0	4	0	0	0	4	0	3	1	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	10	0	1	0	0	0	8	0	9	1	0	0	0	0	0	0	
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	IRB Total																	

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

		IRB Approach																
		As of 31/12/2014						As of 30/06/2015										
		Original Exposure ¹		Exposure Value ²		Risk exposure amount		Value adjustments and provisions		Original Exposure ¹		Exposure Value ²		Risk exposure amount		Value adjustments and provisions		
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
		(in EUR, %)																
FRANCE	Central banks and central governments	19	0	60	27	0	0	5	0	5	2	0	0	0	0	0	0	
	Institutions	4,368	0	4,128	1,304	0	0	3,663	0	3,441	1,103	0	0	0	0	0	0	
	Corporates	9,284	216	6,131	3,236	0	0	37	9,796	69	6,596	3,343	30	36	30	36	22	
		Corporates - Of Which: Specialised Lending	1,903	193	1,874	1,128	0	0	34	1,780	46	1,706	962	30	22	30	22	22
		Corporates - Of Which: SME	14	0	14	7	0	0	15	0	15	7	0	0	0	0	0	0
		Retail	27	1	68	9	1	0	84	1	75	10	0	0	0	0	0	0
		Retail - Secured on real estate property	29	1	29	4	1	0	40	0	40	7	1	0	0	0	0	0
		Retail - Secured on real estate property - Of Which:	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Secured on real estate property - Of Which:	29	1	29	4	1	0	40	0	40	7	1	0	0	0	0	0
		Retail - Qualifying Revolving	14	0	8	1	0	0	14	0	8	1	0	0	0	0	0	0
		Retail - Other Retail	34	1	30	4	0	0	30	1	27	3	0	0	0	0	0	0
		Retail - Other Retail - Of Which: SME	5	0	2	0	0	0	4	0	2	1	0	0	0	0	0	0
		Retail - Other Retail - Of Which: non-SME	29	1	28	4	0	0	26	0	25	2	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	IRB Total																	

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

		IRB Approach																
		As of 31/12/2014						As of 30/06/2015										
		Original Exposure ¹		Exposure Value ²		Risk exposure amount		Value adjustments and provisions		Original Exposure ¹		Exposure Value ²		Risk exposure amount		Value adjustments and provisions		
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
		(in EUR, %)																
SPAIN	Central banks and central governments	32	0	32	37	0	0	33	0	33	31	0	0	0	0	0	0	
	Institutions	4,206	0	4,140	2,191	0	0	4	3,299	0	3,232	1,292	0	0	0	0	0	
	Corporates	2,649	138	1,805	1,221	0	0	53	2,679	138	1,793	1,284	0	54	54	54	5	
		Corporates - Of Which: Specialised Lending	425	3	409	437	0	0	4	416	2	403	566	0	0	0	0	0
		Corporates - Of Which: SME	57	16	50	29	0	0	8	51	16	44	44	0	8	8	8	1
		Retail	35	1	26	4	0	0	35	1	26	3	0	0	0	0	0	0
		Retail - Secured on real estate property	8	0	8	1	0	0	12	1	12	1	0	0	0	0	0	0
		Retail - Secured on real estate property - Of Which:	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Secured on real estate property - Of Which:	8	0	8	1	0	0	12	1	12	1	0	0	0	0	0	0
		Retail - Qualifying Revolving	9	0	5	0	0	0	9	0	4	0	0	0	0	0	0	0
		Retail - Other Retail	18	1	13	3	0	0	1	14	0	9	1	0	0	0	0	0
		Retail - Other Retail - Of Which: SME	9	0	5	2	0	0	4	0	2	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: non-SME	9	1	8	1	0	0	1	10	0	7	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	IRB Total																	

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

		IRB Approach																
		As of 31/12/2014						As of 30/06/2015										
		Original Exposure ¹		Exposure Value ²		Risk exposure amount		Value adjustments and provisions		Original Exposure ¹		Exposure Value ²		Risk exposure amount		Value adjustments and provisions		
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
		(in EUR, %)																
NETHERLANDS	Central banks and central governments	0	0	59	5	0	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	1,652	0	1,625	623	0	0	1,756	0	1,795	639	0	0	0	0	0	0	
	Corporates	2,241	521	3,833	2,015	136	174	5,058	426	4,071	2,381	46	138	46	138	46	138	
		Corporates - Of Which: Specialised Lending	1,206	513	1,157	567	135	168	1,058	419	1,017	533	46	132	46	132	46	132
		Corporates - Of Which: SME	83	1	10	4	1	0	38	4	35	13	0	0	0	0	0	0
		Retail	89	0	82	13	0	0	87	0	82	12	0	0	0	0	0	0
		Retail - Secured on real estate property	55	0	55	9	0	0	57	0	57	8	0	0	0	0	0	0
		Retail - Secured on real estate property - Of Which:	3	0	3	0	0	0	3	0	3	1	0	0	0	0	0	0
		Retail - Secured on real estate property - Of Which:	53	0	53	8	0	0	56	0	56	8	0	0	0	0	0	0
		Retail - Qualifying Revolving	9	0	5	0	0	0	9	0	5	0	0	0	0	0	0	0
		Retail - Other Retail	25	0	22	4	0	0	21	0	20	4	0	0	0	0	0	0
		Retail - Other Retail - Of Which: SME	11	0	8	2	0	0	10	0	9	3	0	0	0	0	0	0
		Retail - Other Retail - Of Which: non-SME	14	0	14	2	0	0	11	0	11	1	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	IRB Total																	

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

		IRB Approach															
		As of 31/12/2014						As of 30/06/2015									
		Original Exposure ¹		Exposure Value ²		Risk exposure amount		Value adjustments and provisions		Original Exposure ¹		Exposure Value ²		Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
		(in EUR, %)															
SWITZERLAND	Central banks and central governments	1,011	0	1,011	85	0	0	1,203	0	1,203	95	0	0	0	0	0	0
	Institutions	1,280	2	1,281	206	0	0	3,373	1	3,374	504	0	2	0	2	0	0</

2015 EU-wide Transparency Exercise

Sovereign Exposure

Commerzbank AG

(mln EUR)		As of 31/12/2014														
Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)			NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) (1)				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)			
		of which: loans and advances			of which: AFS banking book		of which: FVO (designated at fair value through profit/loss) banking book		Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with positive fair value		Derivatives with negative fair value	
		Notional value	Fair-value (+)	Fair-value (-)	Notional value	Fair-value (+)	Fair-value (-)	Notional value	Fair-value (+)	Fair-value (-)	Notional value	Fair-value (+)	Fair-value (-)	Notional value	Fair-value (+)	Fair-value (-)
[0 - 3M]		0	0	0	0	0	0	0	0	0	0	0	8	0	-4	0
[3M - 1Y]		32	1	32	0	0	30	0	0	0	0	23	0	-44	0	
[1Y - 2Y]		93	3	93	54	0	0	0	0	0	24	0	-20	0		
[2Y - 3Y]		3	3	3	0	0	0	0	0	0	4	0	-237	-12		
[3Y - 5Y]		342	0	342	329	0	13	0	0	0	166	0	0	0		
[5Y - 10Y]		341	40	325	300	0	-16	960	158	500	0	0	0	0		
[10Y - more]		405	333	476	476	0	-4	20	9	0	0	0	0	0		
Total		1,295	379	1,271	683	0	24	980	167	500	-140	222	5	-305	-13	
[0 - 3M]	Belgium	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		41	30	41	10	0	0	0	0	0	0	4	0	-4	0	
[1Y - 2Y]		24	0	24	0	0	24	0	0	0	0	0	0	-20	0	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		287	0	287	279	0	8	200	20	100	0	0	0	0	0	
[5Y - 10Y]		2	0	2	0	0	2	0	0	0	0	0	0	0	0	
[10Y - more]		17	0	10	0	0	10	0	0	0	0	0	0	0	0	
Total		371	30	365	290	0	45	200	20	100	0	24	0	-24	0	
[0 - 3M]	Bulgaria	0	0	0	0	0	-2	0	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	5	0	-17	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	39	0	-56	-1	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	1	0	-51	-1	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	1	0	-25	-1	
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	-2	0	0	-2	0	0	0	0	66	1	-149	-2	
[0 - 3M]	Cyprus	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		1	0	1	0	0	1	0	0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	8	1	-8	-1	
[3Y - 5Y]		0	0	-1	0	0	-1	0	0	0	0	0	0	0	0	
[5Y - 10Y]		1	0	1	0	0	1	0	0	0	0	0	0	0	0	
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		2	0	1	0	0	1	0	0	0	0	8	1	-8	-1	
[0 - 3M]	Czech Republic	18	0	18	18	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		39	0	39	38	0	1	39	0	3	0	3	0	-3	0	
[1Y - 2Y]		124	0	124	121	0	2	0	0	0	0	0	0	0	0	
[2Y - 3Y]		29	0	29	26	0	3	0	0	0	0	0	0	0	0	
[3Y - 5Y]		58	0	58	42	0	16	0	0	0	0	8	0	-8	0	
[5Y - 10Y]		105	0	99	1	0	8	0	0	0	0	0	0	0	0	
[10Y - more]		2	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		375	0	367	247	0	15	0	0	0	0	11	0	-11	0	
[0 - 3M]	Denmark	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	4	0	0	4	0	-4	0	
[1Y - 2Y]		0	0	0	0	0	0	0	40	0	-3	12	0	-12	0	
[2Y - 3Y]		0	0	-1	0	0	-1	0	0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	-1	0	0	-1	0	4	40	-3	16	0	-16	0	
[0 - 3M]	Estonia	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		10	10	10	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		10	10	10	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Finland	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	-4	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	12	0	-12	0	
[2Y - 3Y]		2	0	2	0	0	2	0	0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	-1	0	0	-1	100	17	0	0	0	0	0	0	
[5Y - 10Y]		21	0	17	20	0	-3	0	0	0	0	0	0	0	0	
[10Y - more]		107	107	98	0	0	-2	0	0	0	0	0	0	0	0	
Total		131	100	117	20	0	-3	100	17	0	0	16	0	-16	0	
[0 - 3M]	France	2	2	2	0	0	0	0	0	0	0	25	32	0	0	
[3M - 1Y]		15	2	15	0	0	13	115	7	115	0	46	46	-87	0	
[1Y - 2Y]		29	0	29	0	0	1	0	0	0	0	121	1	-129	-1	
[2Y - 3Y]		34	0	34	0	0	1	0	0	0	0	1,305	2	-1,622	-36	
[3Y - 5Y]		5	5	523	520	0	-3	523	0	-1	563	1	563	-622	-2	
[5Y - 10Y]		223	28	123	0	0	95	22	3	0	0	32	41	-71	-92	
[10Y - more]		87	50	47	0	0	-17	0	0	0	0	0	0	0	0	
Total		917	87	773	520	0	91	137	3	115	-7	2,091	77	-2,529	-131	

2015 EU-wide Transparency Exercise

Sovereign Exposure

Commerzbank AG

(mln EUR)		As of 31/12/2014																
Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)			NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) (1)				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)					
		of which: loans and advances			of which: AFS banking book		of which: FVO (designated at fair value through profit/loss) banking book		Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with positive fair value		Derivatives with negative fair value			
		Notional value	Fair-value (+)	Fair-value (-)	Notional value	Fair-value (+)	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)			
	Malta	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Netherlands	41	1	41	0	40	0	1,082	1,441	-16	0	0	0	0	0	0	0	0
	Poland	225	1	203	174	0	28	0	0	0	0	15	0	0	0	-15	0	0
	Portugal	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Romania	2	0	2	0	2	0	0	0	0	0	0	0	0	0	0	0	0
	Slovakia	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Slovenia	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Spain	15	15	0	15	0	15	0	0	0	0	0	0	0	0	0	0	0
	Sweden	0	0	0	0	0	0	2,586	12	601	-5	0	0	0	0	0	0	0
Total		63	0	55	0	0	-5	2,586	12	601	-5	66	0	-66	0	0	0	0

2015 EU-wide Transparency Exercise

Sovereign Exposure

Commerzbank AG

(mln EUR)		As of 31/12/2014														
Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)			NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) (1)				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)			
		of which: loans and advances			of which: AFS banking book		of which: FVO (designated at fair value through profit/loss) banking book		Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with positive fair value		Derivatives with negative fair value	
									Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0 - 3M]		42	0	42	3	0	40	0	0	0	0	0	13	0	-10	0
[3M - 1Y]		166	0	166	0	0	166	0	0	0	0	0	620	0	-453	4
[1Y - 2Y]		412	0	412	1	0	410	0	0	0	0	0	423	0	-9	0
[2Y - 3Y]		3	0	3	0	0	3	0	0	0	0	0	364	6	-716	-35
[3Y - 5Y]		25	0	25	0	0	25	0	0	0	0	0	533	6	-258	-2
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	-8	0
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		648	0	648	4	0	644	0	0	0	0	0	1,953	28	-1,455	-40
[0 - 3M]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		51	51	51	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		4	4	4	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		119	119	119	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		270	262	270	0	0	8	0	0	0	0	0	0	0	0	0
[10Y - more]		238	232	238	0	0	1	0	0	0	0	0	0	0	0	0
Total		681	673	681	0	0	9	0	0	0	0	0	0	0	0	0
[0 - 3M]		183	0	183	183	0	0	0	0	0	0	0	0	0	-8	0
[3M - 1Y]		40	0	40	0	0	-2	0	0	0	0	0	94	1	-93	-1
[1Y - 2Y]		229	0	229	0	0	229	0	0	0	0	0	186	1	-127	0
[2Y - 3Y]		8	0	8	0	0	8	0	0	0	0	0	172	3	-353	-18
[3Y - 5Y]		16	0	16	0	0	16	0	0	0	0	0	796	16	-225	-8
[5Y - 10Y]		1	0	1	0	0	1	0	0	0	0	0	186	3	-23	0
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0	-8	0
Total		477	0	475	183	0	252	0	0	0	0	0	1,434	24	-830	-27
[0 - 3M]		23	0	23	0	0	23	0	0	0	0	0	6	0	-4	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	150	0	-64	0
[1Y - 2Y]		19	0	16	0	0	16	0	0	0	0	0	49	0	-66	-1
[2Y - 3Y]		7	0	7	0	0	7	0	0	0	0	0	119	3	-162	-4
[3Y - 5Y]		9	8	9	0	0	0	0	0	0	0	0	247	7	-264	-8
[5Y - 10Y]		1	0	0	0	0	0	0	0	0	0	0	4	0	-29	-1
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		59	9	55	0	0	47	0	0	0	0	0	575	11	-587	-14
[0 - 3M]		0	0	-1	0	0	-1	3	0	0	0	0	0	0	0	0
[3M - 1Y]		1	0	1	0	0	1	0	0	0	0	0	15	0	-19	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	34	1	-38	-1
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	69	2	-132	-1
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	545	8	-219	-3
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		1	0	0	0	0	0	3	0	0	0	0	663	11	-409	-5
[0 - 3M]		2	0	2	0	0	2	0	0	0	0	0	107	0	-159	-8
[3M - 1Y]		13	1	4	0	0	3	0	82	-82	0	0	338	71	-186	-23
[1Y - 2Y]		5	4	5	0	0	1	0	0	0	0	0	287	68	-466	-144
[2Y - 3Y]		19	14	19	0	0	5	0	0	0	0	0	364	141	-202	-54
[3Y - 5Y]		28	27	28	0	0	1	0	0	0	0	0	357	115	-474	-168
[5Y - 10Y]		78	70	69	0	0	-1	0	0	0	0	0	8	4	-222	-110
[10Y - more]		8	0	0	0	0	0	0	0	0	0	0	7	0	0	0
Total		155	116	135	0	0	19	0	82	-82	0	0	1,532	470	-1,709	-507
[0 - 3M]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	8	0	-8	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	1	0	-1	0
[3Y - 5Y]		1	0	1	0	0	1	0	0	0	0	0	1	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		1	0	1	0	0	1	0	0	0	0	0	0	0	-9	0
[0 - 3M]		1	1	1	0	0	1	0	0	0	0	0	37	0	-72	-3
[3M - 1Y]		24	10	23	14	0	-1	0	0	0	0	0	377	13	-350	-13
[1Y - 2Y]		434	426	432	7	0	-1	0	0	0	0	0	255	21	-199	-18
[2Y - 3Y]		53	31	53	4	0	18	0	0	0	0	0	259	26	-271	-21
[3Y - 5Y]		36	10	36	12	0	14	0	0	0	0	0	663	89	-643	-89
[5Y - 10Y]		30	28	30	0	0	3	0	0	0	0	0	5	0	-16	-1
[10Y - more]		20	19	18	0	0	-1	0	0	0	0	0	0	0	0	0
Total		599	525	594	37	0	32	0	0	0	0	0	1,620	152	-1,557	-145

Notes and definitions

- (1) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparties with full or partial government guarantees
- (2) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
- (3) The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and/or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments

(mln EUR)

As of 30/06/2015

Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) (1)				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)					
						Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with positive fair value		Derivatives with negative fair value					
		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit/loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)			
[0 - 3M]	Austria	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		1	1	1	0	0	0	0	0	0	30	0	0	-26	0	0	
[1Y - 2Y]		55	1	36	54	0	-19	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		2	2	2	0	0	0	0	0	0	185	4	0	-262	-11	0	
[3Y - 5Y]		75	0	50	59	0	-9	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		313	0	257	0	0	39	960	152	500	0	268	10	-536	-19	0	
[10Y - more]	472	327	470	0	0	-1	20	8	0	0	0	0	0	0	0	0	
Total		919	331	817	113	0	11	980	160	500	-133	483	14	-824	-30	0	
[0 - 3M]	Belgium	10	0	10	10	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	17	0	0	-17	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	9	0	0	-9	0	0	
[2Y - 3Y]		35	0	35	10	0	25	200	15	100	0	0	0	0	0	0	0
[3Y - 5Y]		261	0	231	260	0	-29	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		75	0	64	0	0	64	0	0	0	0	0	0	0	0	0	0
[10Y - more]	-7	0	-20	0	0	-20	0	0	0	0	0	0	0	0	0	0	
Total		389	0	320	281	0	40	200	15	100	0	26	0	-26	0	0	
[0 - 3M]	Bulgaria	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	32	0	0	-34	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	103	1	0	-87	-1	0	
[2Y - 3Y]		0	0	-9	0	0	-9	0	0	0	15	0	0	-15	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	1	0	0	-19	0	0	
[5Y - 10Y]		1	0	1	0	0	1	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		1	0	-9	0	0	-9	0	0	0	150	1	0	-155	-2	0	
[0 - 3M]	Cyprus	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	-1	0	0	-1	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		1	0	1	0	0	1	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	-1	0	0	-1	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		1	0	0	0	0	0	0	0	0	0	9	0	-9	0	0	
[0 - 3M]	Czech Republic	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		9	0	9	9	0	0	0	0	0	0	3	0	-3	0	0	
[1Y - 2Y]		124	0	124	124	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		42	0	42	26	0	0	0	0	0	9	0	0	-9	0	0	
[3Y - 5Y]		130	0	123	43	0	-7	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		2	0	2	1	0	1	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		308	0	301	204	0	-5	0	0	0	0	0	0	-11	0	0	
[0 - 3M]	Denmark	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	17	0	0	-17	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	0	0	17	0	0	-17	0	0	
[0 - 3M]	Estonia	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		10	10	10	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		10	10	10	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Finland	0	0	0	0	0	0	500	2	250	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	17	0	0	-17	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	100	13	0	0	0	0	0	0	0	
[3Y - 5Y]		23	0	14	0	0	14	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		-1	0	-115	0	0	-115	0	0	0	0	0	0	0	0	0	
[10Y - more]	97	0	97	0	0	97	0	0	0	0	0	0	0	0	0		
Total		121	96	-5	0	0	-101	600	15	250	0	17	0	-17	0	0	
[0 - 3M]	France	826	0	826	0	0	826	0	235	0	0	0	0	-127	-148	0	
[3M - 1Y]		39	0	39	0	0	39	115	17	115	-7	17	0	-62	0		
[1Y - 2Y]		29	0	25	0	0	-3	0	0	0	498	1	0	-563	-7		
[2Y - 3Y]		38	0	-13	0	0	-47	0	0	0	0	5	0	-1,961	-32		
[3Y - 5Y]		585	5	525	519	0	5	0	1	0	1,620	0	0	-27	0		
[5Y - 10Y]		92	0	64	0	0	64	22	2	0	0	0	0	0	0		
[10Y - more]	84	0	69	0	0	69	0	0	0	0	0	0	-60	-10			
Total		1,693	7	1,536	519	0	935	137	2	350	-7	2,135	7	-2,799	-197		

(mln EUR)

As of 30/06/2015

Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) (1)				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)						
		of which: loans and advances	of which: FV0 (designated at fair value through profit/loss) banking book	of which: AFS banking book	of which: Financial assets held for trading (2)	Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with positive fair value		Derivatives with negative fair value						
						Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)					
[0 - 3M]	Malta	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]	Netherlands	21	0	21	0	0	21	-996	545	1,264	-21	0	0	0	0	0	0	0
[3M - 1Y]		130	0	130	0	0	130	1,230	20	1,000	0	17	0	0	-17	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	1,100	34	2,000	-100	0	0	0	0	0	0	0
[2Y - 3Y]		14	0	14	0	0	14	3,725	298	509	-34	0	0	0	0	0	0	0
[3Y - 5Y]		576	0	538	546	-8	8,734	488	500	500	-26	0	0	0	0	0	0	0
[5Y - 10Y]		100	0	39	56	-17	3,761	164	8,696	-907	164	0	0	0	0	0	0	0
[10Y - more]	51	0	17	0	0	17	0	1,288	-355	0	0	0	0	0	0	0	0	
Total	892	0	759	601	0	157	19,046	1,549	15,257	-1,455	17	0	-17	0	0	0	0	
[0 - 3M]	Poland	383	2	385	348	0	15	262	0	-262	13	0	-18	0	0	0	0	
[3M - 1Y]		1,629	19	1,545	795	0	629	0	0	0	72	0	28	0	0	0	0	
[1Y - 2Y]		1,091	15	814	687	0	111	0	0	0	116	1	-141	-2	0	0	0	
[2Y - 3Y]		1,703	17	1,551	1,493	0	41	0	0	0	63	1	-55	-1	0	0	0	
[3Y - 5Y]		2,454	76	2,139	1,890	0	76	0	0	0	48	1	-57	0	0	0	0	
[5Y - 10Y]		1,091	187	776	416	0	173	0	0	0	12	0	-15	0	0	0	0	
[10Y - more]	47	15	36	12	0	9	0	0	0	0	0	0	0	0	0	0		
Total	8,398	331	7,235	5,641	0	1,104	0	0	-262	325	3	-315	-4	0	0	0		
[0 - 3M]	Portugal	0	0	0	0	0	0	0	0	0	0	0	-18	0	-18	0	0	
[3M - 1Y]		1	0	1	0	0	1	0	0	0	0	26	0	-17	0	0	0	
[1Y - 2Y]		467	0	467	466	0	1	0	0	0	252	0	-291	0	0	0	0	
[2Y - 3Y]		12	0	11	0	0	11	0	0	0	44	0	-54	0	0	0	0	
[3Y - 5Y]		171	51	159	0	0	-12	0	0	0	89	4	-89	-4	0	0	0	
[5Y - 10Y]		194	0	190	0	0	-4	0	0	0	19	1	-26	-2	0	0	0	
[10Y - more]	419	0	412	0	0	-7	0	0	0	0	0	0	0	0	0	0		
Total	1,263	51	1,240	466	0	4	0	0	0	449	5	-494	-6	0	0	0		
[0 - 3M]	Romania	4	4	4	0	0	0	0	0	0	0	0	9	0	-9	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	13	0	-13	0	0	0	
[1Y - 2Y]		3	3	0	0	0	0	0	0	0	0	70	0	-72	-1	0	0	
[2Y - 3Y]		2	0	2	0	0	2	0	0	0	24	0	-24	0	0	0	0	
[3Y - 5Y]		29	29	26	0	0	-3	0	0	0	4	0	-4	0	0	0	0	
[5Y - 10Y]		13	0	9	0	0	9	0	0	0	0	0	0	0	0	0	0	
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total	51	36	41	0	0	5	0	0	0	120	1	-122	-1	0	0	0		
[0 - 3M]	Slovakia	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		40	0	31	0	0	-9	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	-4	0	0	0	
[5Y - 10Y]		0	0	-8	0	0	-8	0	0	0	0	0	0	0	0	0	0	
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total	41	0	23	0	0	-17	0	0	0	0	0	0	-4	0	0	0		
[0 - 3M]	Slovenia	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	-3	0	0	-3	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		27	0	27	0	0	12	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		2	0	2	0	0	2	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		2	0	1	0	0	1	0	0	0	0	0	0	-27	0	0	0	
[5Y - 10Y]		5	0	5	0	0	5	0	0	0	0	0	0	0	0	0	0	
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total	36	0	32	0	0	17	0	0	0	0	0	0	-27	0	0	0		
[0 - 3M]	Spain	296	0	296	0	0	27	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		147	97	147	0	0	16	0	0	0	0	145	1	-142	-1	0	0	
[1Y - 2Y]		1,396	0	1,385	742	0	-11	0	0	0	0	74	1	-74	-1	0	0	
[2Y - 3Y]		952	0	932	749	0	19	0	0	0	0	153	0	-150	-3	0	0	
[3Y - 5Y]		1,565	95	1,535	1,371	0	-2	0	0	0	0	0	0	-22	0	0	0	
[5Y - 10Y]		190	0	140	0	0	5	0	0	0	0	134	1	-271	-2	0	0	
[10Y - more]	470	16	458	0	0	-1	0	0	0	0	0	0	0	0	0	0		
Total	5,017	208	4,894	2,862	0	56	0	0	0	506	3	-660	-4	0	0	0		
[0 - 3M]	Sweden	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	-4	0	0	0	0	67	0	-67	0	0	0	
[1Y - 2Y]		22	0	22	0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		21	0	17	0	0	17	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		12	0	11	0	0	11	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total	55	0	46	0	0	24	0	0	0	0	67	0	-67	0	0	0		

(mln EUR)

As of 30/06/2015

Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) (1)				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)			
						Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with positive fair value		Derivatives with negative fair value			
		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit/loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	
[0 - 3M]	United Kingdom	0	0	0	0	0	0	0	0	0	37	26	-52	-9	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	202	2	291	-2	
[1Y - 2Y]		12	12	12	0	0	0	0	0	0	122	2	-153	-4	
[2Y - 3Y]		19	19	19	0	0	0	0	0	0	460	9	-593	-10	
[3Y - 5Y]		13	10	10	0	0	0	0	0	0	20	0	-20	-1	
[5Y - 10Y]		12	12	12	0	0	0	0	0	0	0	0	0	0	
[10Y - more]	4,294	4,224	4,294	0	0	0	0	0	0	0	0	0	0		
Total	4,349	4,276	4,347	0	0	0	0	0	0	841	39	-1,109	-26		
[0 - 3M]	Iceland	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total	0	0	0	0	0	0	0	0	0	0	0	0	0		
[0 - 3M]	Liechtenstein	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total	0	0	0	0	0	0	0	0	0	0	0	0	0		
[0 - 3M]	Norway	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	17	0	-17	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		10	0	10	0	10	0	0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total	10	0	10	0	10	0	0	0	0	17	0	-17	0		
[0 - 3M]	Australia	0	0	0	0	0	0	0	0	0	0	0	-8	-5	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total	0	0	0	0	0	0	0	0	0	0	0	-8	-5		
[0 - 3M]	Canada	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		7	7	7	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		46	0	46	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		172	0	172	0	5	0	0	0	0	0	0	0	0	
[5Y - 10Y]		1,042	0	1,042	0	0	0	0	0	0	0	0	0	0	
[10Y - more]	461	0	461	0	0	0	0	0	0	0	0	0	0		
Total	1,727	0	1,727	0	5	0	0	0	0	0	0	-8	-5		
[0 - 3M]	Hong Kong	115	0	115	115	0	0	0	216	-216	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total	115	0	115	115	0	0	0	216	-216	0	0	0	0		
[0 - 3M]	Japan	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	238	15	-376	-97	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	29	0	-1,711	-45	
[3Y - 5Y]		50	0	50	39	11	0	0	0	0	340	9	-367	-9	
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more]	430	0	430	0	0	0	0	0	0	0	0	0	0		
Total	470	0	470	39	11	0	0	0	0	2,015	53	-2,454	-151		
[0 - 3M]	U.S.	35	9	8	0	0	-26	23	1	2	-2	10	9	-237	-212
[3M - 1Y]		88	6	86	26	0	-1	6	0	0	268	6	0	0	
[1Y - 2Y]		135	13	98	10	0	-34	135	0	0	98	83	-170	-166	
[2Y - 3Y]		303	30	67	0	0	-79	0	0	0	295	1	0	0	
[3Y - 5Y]		10	0	301	0	0	-41	0	0	0	301	0	0	0	
[5Y - 10Y]		1,850	31	1,593	0	0	-75	0	0	0	0	0	0	0	
[10Y - more]	2,326	77	2,301	0	0	-24	0	0	0	0	0	0	0		
Total	5,087	176	4,454	46	0	-279	29	7	2	-2	672	94	-407	-378	

(mln EUR)

As of 30/06/2015

Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) (1)				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)			
						Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with positive fair value		Derivatives with negative fair value			
		of which: loans and advances		of which: AFS banking book	of which: FV0 (designated at fair value through profit/loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	
[0 - 3M]	China	13	0	13	0	13	0	0	0	0	0	0	0	0	0
[3M - 1Y]		169	0	169	0	169	0	0	0	644	2	833	-6	0	
[1Y - 2Y]		18	0	18	1	17	0	0	0	132	2	-323	-9	0	
[2Y - 3Y]		0	0	0	0	0	0	0	0	734	10	-1,081	-32	0	
[3Y - 5Y]		70	0	70	0	70	0	0	0	311	3	-101	-1	0	
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	-89	0	0	
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		270	0	270	1	268	0	0	0	1,821	17	-2,427	-48	0	
[0 - 3M]	Switzerland	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		59	59	59	0	59	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		20	20	20	0	20	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		107	107	107	0	107	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		551	581	551	169	382	0	0	0	0	0	0	0	0	0
[10Y - more]	174	174	174	0	174	0	0	0	0	0	0	0	0	0	
Total		910	740	910	169	740	0	0	0	0	0	0	0	0	0
[0 - 3M]	Other advanced economies non EEA	85	0	85	0	85	0	0	0	0	0	0	0	0	0
[3M - 1Y]		281	0	281	0	281	240	0	0	159	1	-388	+4	0	
[1Y - 2Y]		1	0	1	0	1	1	0	0	50	1	-60	-1	0	
[2Y - 3Y]		0	0	0	0	0	0	0	0	327	6	-439	-18	0	
[3Y - 5Y]		17	0	17	0	17	17	0	0	844	20	-632	-14	0	
[5Y - 10Y]		0	0	0	0	0	0	0	0	202	3	-114	-2	0	
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		384	0	383	85	257	0	0	1,582	32	-1,633	-40	0		
[0 - 3M]	Other Central and eastern Europe countries non EEA	0	0	0	0	0	0	0	0	6	0	-6	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	100	0	-56	0	0	
[1Y - 2Y]		14	0	14	0	14	14	0	0	126	2	-135	-1	0	
[2Y - 3Y]		3	0	3	0	3	3	0	0	81	1	-127	-3	0	
[3Y - 5Y]		8	8	8	0	8	0	0	0	395	17	-406	-18	0	
[5Y - 10Y]		4	0	4	0	4	5	0	0	9	1	-60	-5	0	
[10Y - more]	0	0	0	0	0	4	0	0	0	0	0	0	0		
Total		35	8	34	0	26	0	0	717	22	-799	-22	0		
[0 - 3M]	Middle East	0	0	0	0	0	4	0	0	4	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	27	0	-18	0		
[1Y - 2Y]		0	0	0	0	0	0	0	0	74	1	-63	-1		
[2Y - 3Y]		0	0	0	0	0	0	0	0	485	7	-515	-5		
[3Y - 5Y]		0	0	0	0	0	0	0	0	28	1	-33	-2		
[5Y - 10Y]		0	-1	0	0	-1	0	0	0	0	0	0	0	0	
[10Y - more]	21	0	19	0	19	19	4	0	0	0	0	0	0		
Total		21	0	19	0	19	4	0	619	10	-629	-8	0		
[0 - 3M]	Latin America and the Caribbean	1	1	1	0	1	0	18	-18	65	3	-46	-2	0	
[3M - 1Y]		5	3	5	0	2	2	36	-36	412	49	-350	-49	0	
[1Y - 2Y]		3	3	-4	0	-7	0	0	0	422	150	-370	-111	0	
[2Y - 3Y]		16	16	15	0	-2	0	0	0	195	65	-219	-76	0	
[3Y - 5Y]		114	112	114	0	2	0	0	0	301	106	-602	-298	0	
[5Y - 10Y]		10	0	0	0	9	0	0	0	0	0	-169	-105	0	
[10Y - more]	0	0	-2	0	-2	0	0	0	53	563	0	0	0		
Total		149	134	137	0	3	0	54	1,975	934	-1,754	-640	0		
[0 - 3M]	Africa	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	9	0	-9	0		
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0		
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	-1	0		
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0		
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0		
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0			
Total		0	0	0	0	0	0	0	10	0	-10	0	0		
[0 - 3M]	Others	19	5	19	13	13	0	0	0	80	1	-86	-1	0	
[3M - 1Y]		24	16	24	7	1	0	0	0	257	10	-222	-9	0	
[1Y - 2Y]		431	423	431	8	0	0	0	0	230	31	-252	-32	0	
[2Y - 3Y]		37	24	36	13	0	0	0	0	307	42	-319	-40	0	
[3Y - 5Y]		11	8	9	3	0	0	0	0	672	55	-682	-56	0	
[5Y - 10Y]		31	29	29	0	0	0	0	0	0	0	-36	-2	0	
[10Y - more]	31	31	31	0	0	0	0	0	0	0	0	0	0		
Total		584	536	579	44	0	-1	0	1,555	139	-1,610	-139	0		

Notes and definitions

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

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

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

2015 EU-wide Transparency Exercise

Information on performing and non-performing exposures

Commerzbank AG

	As of 31/12/2014							As of 30/06/2015							
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions			Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴		Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >30 days and <=90 days	Of which non-performing ¹	Of which: defaulted	On performing exposures ²	On non-performing exposures ³				Of which performing but past due >30 days and <=90 days	Of which non-performing ¹	Of which: defaulted	On performing exposures ²	On non-performing exposures ³		
(min EUR, %)															
Debt securities (including at amortised cost and fair value)	96,382	0	521	521	43	320	0	89,626	0	958	958	36	535	0	
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
General governments	48,452	0	57	57	14	24	0	45,383	0	60	60	11	22	0	
Credit institutions	28,157	0	0	0	12	0	0	23,220	0	0	0	8	0	0	
Other financial corporations	14,856	0	463	463	1	294	0	15,929	0	897	897	0	511	0	
Non-financial corporations	4,917	0	2	2	16	2	0	5,095	0	2	2	16	2	0	
Loans and advances (including at amortised cost and fair value)	321,889	272	11,872	11,443	694	5,096	4,665	330,622	352	8,951	8,357	728	3,899	4,379	
Central banks	6,713	0	0	0	0	0	0	29,444	0	0	0	0	0	0	
General governments	28,902	0	1	1	2	0	1	23,964	2	3	3	2	0	2	
Credit institutions	76,401	10	132	132	66	46	29	71,279	0	104	104	69	46	27	
Other financial corporations	24,760	0	664	664	9	282	30	20,424	0	366	366	6	247	4	
Non-financial corporations	111,004	197	9,384	9,029	507	4,142	3,690	108,981	243	6,951	6,469	523	3,031	3,542	
Households	74,109	66	1,691	1,616	111	625	916	76,529	107	1,526	1,416	128	575	803	
DEBT INSTRUMENTS other than HFT	418,271	272	12,393	11,964	737	5,415	4,665	420,248	352	9,908	9,315	764	4,434	4,379	
OFF-BALANCE SHEET EXPOSURES	148,946		577	577	127	112	0	154,973		594	490	134	134	0	

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

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

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

2015 EU-wide Transparency Exercise

Forborne Exposures

Commerzbank AG

	As of 31/12/2014					As of 30/06/2015				
	Gross carrying amount of exposures with forbearance measures	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures		Collateral and financial guarantees received on exposures with forbearance measures	Gross carrying amount of exposures with forbearance measures	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		
		Of which non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures			Of which non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures			
(min EUR, %)										
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	0	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	10,405	5,951	2,056	1,962	4,503	10,326	5,221	1,872	1,735	3,297
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0
Credit institutions	1	1	0	0	1	0	0	0	0	0
Other financial corporations	494	261	33	31	236	254	27	12	11	216
Non-financial corporations	9,286	5,561	1,983	1,897	3,817	9,357	5,077	1,822	1,694	2,683
Households	624	128	40	34	449	715	117	38	30	398
DEBT INSTRUMENTS other than HFT	10,405	5,951	2,056	1,962	4,503	10,326	5,221	1,872	1,735	3,297
Loan commitments given	817	230	25	24	124	608	152	32	25	24

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



2015 EU-wide Transparency Exercise

Leverage ratio

Commerzbank AG

(mln EUR, %)

		As of 31/12/2014	As of 30/06/2015	Disclosure Template Code	REGULATION
A	Tier 1 capital	25,123	26,646	LRCom {20}	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
B	Total leverage ratio exposures	551,995	565,523	LRCom {21}	
C	Leverage ratio	4.55%	4.71%	A/B	



2015 EU-wide Transparency Exercise

Information on collaterals: Mortgage loans

Commerzbank AG

	As of 31/12/2014		As of 30/06/2015	
	Mortgage loans [Loans collateralized by immovable property]		Mortgage loans [Loans collateralized by immovable property]	
	Carrying amount	Maximum amount of the collateral that can be considered ¹	Carrying amount	Maximum amount of the collateral that can be considered ¹
(min EUR, %)				
Loans and advances	<i>97,216</i>	<i>67,947</i>	<i>95,018</i>	<i>67,121</i>
of which: Other financial corporations	<i>595</i>	<i>368</i>	<i>493</i>	<i>287</i>
of which: Non-financial corporations	<i>35,118</i>	<i>25,689</i>	<i>30,755</i>	<i>23,277</i>
of which: Households	<i>61,465</i>	<i>41,855</i>	<i>63,585</i>	<i>43,524</i>

¹This column includes information only on immovable property collaterals. In accordance with the ITS on supervisory reporting, the sum of the amounts of the collateral shall not exceed the carrying amount of the related loan.