Commerzbank Group

Main Features of issued Capital Instruments

as of 31 December 2018

Common Equity Tier 1	p. 2
Additional Tier 1	p. 3
Tier 2	p. 4-11

Commerzbank Group
Common Equity Tier 1 Instruments
as of 31 December 2018

Issuer	Commerzbank AG
Unique identifier	DE000CBK1001
Governing law(s) of the instrument	Germany
Transitional CRR rules	Common Equity Tier 1
Post-transitional CRR rules	Common Equity Tier 1
Eligible at solo/ (sub-)consolidated/ solo & (sub-)consolidated	Consolidated
Instrument type (types to be specified by each jurisdiction)	Registered Share
Amount recognised in regulatory capital (Currency in million, as of most recent reporting date)	EUR 18,444m
Nominal amount of instrument in currency of issuance	EUR 1,252m
Nominal amount of instrument in currency used for the reporting obligations	EUR 1,252m
Issue price	
Redemption price	
Accounting classification	Paid-in Capital
Original date of issuance	
Perpetual or dated	perpetual
Original maturity date	
Issuer call option	No
Optional call date	
Subsequent call dates, if applicable	
Fixed or floating dividend/coupon	
Coupon rate and any related index	
Existence of a dividend stopper	
Fully discretionary, partially discretionary or mandatory (in terms of timing)	Fully discretionary
Fully discretionary, partially discretionary or mandatory (in terms of amount)	Fully discretionary
Existence of step up or other incentive to redeem	No
Non-cumulative or cumulative	Non-cumulative
Convertible or non-convertible	Non-convertible
If convertible, conversion trigger(s)	
If convertible, fully or partially	
If convertible, conversion rate	
If convertible, mandatory or optional conversion	
If convertible, specify instrument type convertible into	
If convertible, specify issuer of instrument it converts into	
Write-down features	No
If write-down, write-down trigger(s)	
If write-down, full or partial	
If write-down, permanent or temporary	
If temporary write-down, description of write-up mechanism	
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	
Non-compliant transitioned features	No
If yes, specify non-compliant features	

Commerzbank Group
Additional Tier 1 Instruments
as of 31 December 2018

Issuer	Dresdner Funding Trust I	Commerzbank AG
Unique identifier	XS0097772965	Issuance via HT1 Funding GmbH DE000A0KAAA7
Governing law(s) of the instrument	United States (Delaware Law); Germany for inner instrument	Germany
Transitional CRR rules	Additional Tier 1	Additional Tier 1
Post-transitional CRR rules	not eligible	Tier 2
Eligible at solo/ (sub-)consolidated/ solo & (sub-)consolidated	Consolidated	Consolidated
Instrument type (types to be specified by each jurisdiction)	Trust Preferred Securities	Silent Participation
Amount recognised in regulatory capital (Currency in million, as of most recent reporting date)	EUR 548,5m	EUR 354,9m
Nominal amount of instrument in currency of issuance	USD 1,000m	EUR 415.9m
Nominal amount of instrument in currency used for the reporting obligations	EUR 873,4m	EUR 415,9m
Issue price	100%	100%
Redemption price	100%	100%
Accounting classification	at cost	at cost
Original date of issuance	25.05.1999	20.07.2006
Perpetual or dated	Dated	Perpetual
Original maturity date	30.06.2031	
Issuer call option	Yes	Yes
Optional call date	30.06.2029	31.12.2016
Subsequent call dates, if applicable	Callable every 6 months after first call date	Callable every year after first call date
Fixed or floating dividend/coupon	Fixed	Floating
Coupon rate and any related index	8,151%	12M Euribor +268.8bps
Existence of a dividend stopper	No	No
Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory
Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory (under conditions)	Partially discretionary
Existence of step up or other incentive to redeem	No	No
Non-cumulative or cumulative	Non-cumulative	Non-cumulative
Convertible or non-convertible	Non-convertible	Non-convertible
If convertible, conversion trigger(s)		
If convertible, fully or partially		
If convertible, conversion rate		
If convertible, mandatory or optional conversion		
If convertible, specify instrument type convertible into		
If convertible, specify issuer of instrument it converts into		
Write-down features	No	No
If write-down, write-down trigger(s)		
If write-down, full or partial		
If write-down, permanent or temporary		
If temporary write-down, description of write-up mechanism		
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Tier 2	Tier 2
Non-compliant transitioned features	Yes	Yes
If yes, specify non-compliant features	CRR Art 52 (1) l) iii)	CRR Art 52 (1) l) iii)

Commerzbank Group
Tier 2 Instruments
as of 31 December 2018

Issuer	Dresdner Funding Trust IV	Commerzbank AG (formerly Deutsche Schiffsbank)	Commerzbank AG (formerly Deutsche Schiffsbank)	Commerzbank AG	Commerzbank AG	Commerzbank AG	Commerzbank AG	Commerzbank AG	Commerzbank AG	Commerzbank AG
Unique identifier	XS0126779791	DE000A0D4TQ9	DE000A0HGNA3	DE000CB83CE3	DE000CB83CF0	US20259DAA54 US20259BAA98	XS0101360161	XF0000RCB7Y0	XS0044632775	XF0000RCB7Z7
Governing law(s) of the instrument	United States (Delaware)	Germany	Germany	Germany	Germany	Germany	Germany	United Kingdom (English law)	United Kingdom (English law)	United Kingdom (English law)
Transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	not relevant	Tier 2	Tier 2	Tier 2	Tier 2
Post-transitional CRR rules	not eligible	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2
Eligible at solo/ (sub-)consolidated/ solo & (sub-)consolidated	Consolidated	Consolidated	Consolidated	Consolidated	Consolidated	Consolidated	Consolidated	Consolidated	Consolidated	Consolidated
Instrument type (types to be specified by each jurisdiction)	Trust Preferred Securities	Profit Participating Right (Genussschein)	Profit Participating Right (Genussschein)	Subordinated Bond	Subordinated Bond	Subordinated Bond	Subordinated Bond	Subordinated Loan (restructured note)	Subordinated Bond (restructured)	Subordinated Loan (restructured note)
Amount recognised in regulatory capital (Currency in million, as of most recent reporting date)	EUR 86,7m	EUR 20,0m	EUR 12,0m	EUR 49,6m	EUR 551,4m	EUR 821,6m	EUR 22,2m	EUR 119,2m	EUR 31,7m	EUR 79,5m
Nominal amount of instrument in currency of issuance	JPY 15,000m	EUR 50m	EUR 30m	EUR 1,119.3m	EUR 1,250m	USD 1,000m	GBP 150m	JPY 15,000m	USD 50m	JPY 10,000m
Nominal amount of instrument in currency used for the reporting obligations	EUR 119,2m	EUR 50m	EUR 30m	EUR 1.119,3m	EUR 1.250m	EUR 873,4m	EUR 167,7m	EUR 119,2m	EUR 43,7m	EUR 79,5m
Issue price	100%	100%	100%	100%	100%	99,35%	99,102%	100%	n/a	100%
Redemption price	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Accounting classification	at cost	at cost	at cost	at cost	at cost	at cost	at cost	at cost	at cost	at cost
Original date of issuance	29.03.2001	15.07.2005	24.10.2005	22.03.2011	16.03.2011	19.09.2013	31.08.1999	14.04.1997	15.01.1993	28.01.1999
Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated
Original maturity date	31.03.2033	31.12.2020	31.12.2020	22.03.2019	16.03.2021	19.09.2023	30.08.2019	14.05.2027	15.01.2023	29.01.2029
Issuer call option	Yes	No	No	No	No	No	No	No	No	No
Optional call date	31.03.2031									
Subsequent call dates, if applicable	Callable every 6 months after first call date									
Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Zero	Fixed
Coupon rate and any related index	3,5%	4,7%	4,7%	6,375%	7,75%	8,125%	6,625%	5.15% on USD 123,516,057	0%	4.30% on USD 87.6m
Existence of a dividend stopper	No	No	No	No	No	No	No	No	No	No
Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Partially discretionary	Partially discretionary	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
Existence of step up or other incentive to redeem	No	No	No	No	No	No	No	No	No	No
Non-cumulative or cumulative	Non-cumulative	Cumulative	Cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
If convertible, conversion trigger(s)										
If convertible, fully or partially										
If convertible, conversion rate										
If convertible, mandatory or optional conversion										
If convertible, specify instrument type convertible into										
If convertible, specify issuer of instrument it converts into										
Write-down features	No	No	No	No	No	No	No	No	No	No
If write-down, write-down trigger(s)										
If write-down, full or partial										
If write-down, permanent or temporary										
If temporary write-down, description of write-up mechanism										
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)										
Non-compliant transitioned features	Yes	No	No	No	No	No	No	No	No	No
If yes, specify non-compliant features	CRR Art. 63 j)									

Commerzbank Group
Tier 2 Instruments
as of 31 December 2018

Issuer	Commerzbank AG	Commerzbank AG	Commerzbank AG	Commerzbank AG	Commerzbank AG	Commerzbank AG	Commerzbank AG	Commerzbank AG	Commerzbank AG	Commerzbank AG
Unique identifier	DE0001048577	XS0104846422	XS0104466510	XS0124569210	XS0102039962	XS0144532701	DE0001048585	XS0172365396	DE0007572745	XS0146288195
Governing law(s) of the instrument	Germany	Germany	Germany	Germany	Germany	Germany	Germany	Germany	Germany	Germany
Transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2
Post-transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2
Eligible at solo/ (sub-)consolidated/ solo & (sub-)consolidated	Consolidated	Consolidated	Consolidated	Consolidated	Consolidated	Consolidated	Consolidated	Consolidated	Consolidated	Consolidated
Instrument type (types to be specified by each jurisdiction)	Subordinated Bond	Subordinated Bond	Subordinated Bond	Subordinated Bond	Subordinated Bond	Subordinated Bond	Subordinated Bond	Subordinated Bond	Subordinated Bond	Subordinated Bond
Amount recognised in regulatory capital (Currency in million, as of most recent reporting date)	EUR 8,3m	EUR 40m	EUR 5,8m	EUR 10,8m	EUR 3,8m	EUR 15,4m	EUR 2,9m	EUR 17,6m	EUR 13,9m	EUR 5,2m
Nominal amount of instrument in currency of issuance	EUR 57m	EUR 40m	EUR 32m	EUR 25m	EUR 25m	EUR 24m	EUR 20m	EUR 20m	EUR 20m	EUR 20m
Nominal amount of instrument in currency used for the reporting obligations	EUR 57m	EUR 40m	EUR 32m	EUR 25m	EUR 25m	EUR 24m	EUR 20m	EUR 20m	EUR 20m	EUR 20m
Issue price	99,281%	100%	100%	100%	100%	100%	100%	96,5%	100%	94,84%
Redemption price	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Accounting classification	at cost	at cost	at cost	at cost	at cost	at cost	at cost	at cost	at cost	at cost
Original date of issuance	24.09.1999	29.11.1999	25.11.1999	26.02.2001	06.10.1999	15.03.2002	23.09.1999	15.07.2003	20.06.2002	15.04.2002
Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated
Original maturity date	24.09.2019	19.11.2029	25.11.2019	26.02.2021	06.10.2019	15.03.2022	23.09.2019	15.07.2023	20.06.2022	15.04.2020
Issuer call option	No	No	No	No	No	Yes	No	No	No	No
Optional call date						15.03.2012				
Subsequent call dates, if applicable										
Fixed or floating dividend/coupon	Floating	Floating	Floating	Floating	Floating	Fixed	Floating	Floating	Fixed	Floating
Coupon rate and any related index	6M Euribor +60bps	6M Euribor +59bps	15Y GBP Libor CMS; Cap at 8.45%	3M Euribor +76bps	6M Euribor +50bps	6,3%	10Y GBP Libor CMS; Cap at 7.75%	20Y Euribor CMS; Cap at 6.5%	6,21%	3M Euribor +39bps
Existence of a dividend stopper	No	No	No	No	No	No		No	No	No
Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
Existence of step up or other incentive to redeem	No	No	No	No	No	No	No	No	No	No
Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
If convertible, conversion trigger(s)										
If convertible, fully or partially										
If convertible, conversion rate										
If convertible, mandatory or optional conversion										
If convertible, specify instrument type convertible into										
If convertible, specify issuer of instrument it converts into										
Write-down features	No	No	No	No	No	No	No	No	No	No
If write-down, write-down trigger(s)										
If write-down, full or partial										
If write-down, permanent or temporary										
If temporary write-down, description of write-up mechanism										
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)										
Non-compliant transitioned features	No	No	No	No	No	No	No	No	No	No
If yes, specify non-compliant features										

Commerzbank Group
Tier 2 Instruments
as of 31 December 2018

Issuer	Commerzbank AG	Commerzbank AG	Commerzbank AG	Commerzbank AG	Commerzbank AG	Commerzbank AG	Commerzbank AG	Commerzbank AG	Commerzbank AG	Commerzbank AG
Unique identifier	DE000DR5B871	XF0000AE4636	XS0172661018	XS0098911372	a1502010020300020	XS0094391371	XF0000AE4644	DE0001254712	a1502010020300018	DE000DR0RQS7
Governing law(s) of the instrument	Germany	Germany	Germany	Germany	United States (New York law)	Germany	Germany	Germany	United States (New York law)	Germany
Transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2
Post-transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2
Eligible at solo/ (sub-)consolidated/ solo & (sub-)consolidated	Consolidated	Consolidated	Consolidated	Consolidated	Consolidated	Consolidated	Consolidated	Consolidated	Consolidated	Consolidated
Instrument type (types to be specified by each jurisdiction)	Subordinated Bond	Subordinated Deposit (Zero)	Subordinated Bond	Subordinated Bond	Subordinated Structured Promissory Note	Subordinated Notes	Structured Deposit (Subordinated)	Subordinated Bond	Subordinated Structured Promissory Note	Subordinated Bond
Amount recognised in regulatory capital (Currency in million, as of most recent reporting date)	EUR 4,6m	EUR 7,8m	EUR 13,7m	EUR 1,5m	EUR 16,2m	EUR 6,0m	EUR 7,2m	EUR 0,9m	EUR 12,0m	EUR 10m
Nominal amount of instrument in currency of issuance	EUR 20m	EUR 7.8m	EUR 15m	EUR 15m	USD 18.5m	EUR 6m	EUR 12.8m	EUR 10.5m	USD 13.75m	EUR 10m
Nominal amount of instrument in currency used for the reporting obligations	EUR 20m	EUR 7,8m	EUR 15m	EUR 15m	EUR 16,2m	EUR 6m	EUR 12,8m	EUR 10,5m	EUR 12,0m	EUR 10m
Issue price	100%	100%	100%	100%	45,8%	99,75%	55%	100%	59,7826%	100%
Redemption price	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Accounting classification	at cost	at cost	at cost	at cost	at cost	at cost	fair value	at cost	at cost	at cost
Original date of issuance	25.02.2008	31.07.1998	31.07.2003	28.06.1999	05.10.2000	22.02.1999	18.10.2001	31.05.1999	05.10.2000	13.06.2008
Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated
Original maturity date	25.02.2020	31.07.2028	31.07.2023	28.06.2019	02.01.2025	22.02.2029	18.10.2021	31.05.2019	02.01.2025	13.06.2028
Issuer call option	No	No	No	No	No	No	No	No	No	No
Optional call date										
Subsequent call dates, if applicable										
Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Floating	Fixed	Fixed	Floating	Floating	Fixed	Fixed
Coupon rate and any related index	6%	6,13%	5,7%	10Y Euribor CMS -77bps; Floor at 4.5%	predefined cash flow profile	5,45%	GBP 10Y CMS; Cap at 8.32%	0.85* 10Y Euribor CMS; Floor at 4.5%	predefined cash flow profile	7,35%
Existence of a dividend stopper	No	No	No	No	No	No	No	No	No	No
Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
Existence of step up or other incentive to redeem	No	No	No	No	No	No	No	No	No	No
Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
If convertible, conversion trigger(s)										
If convertible, fully or partially										
If convertible, conversion rate										
If convertible, mandatory or optional conversion										
If convertible, specify instrument type convertible into										
If convertible, specify issuer of instrument it converts into										
Write-down features	No	No	No	No	No	No	No	No	No	No
If write-down, write-down trigger(s)										
If write-down, full or partial										
If write-down, permanent or temporary										
If temporary write-down, description of write-up mechanism										
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)										
Non-compliant transitioned features	No	No	No	No	No	No	No	No	No	No
If yes, specify non-compliant features										

Commerzbank Group
Tier 2 Instruments
as of 31 December 2018

Issuer	Commerzbank AG	Commerzbank AG	Commerzbank AG	Commerzbank AG	Commerzbank AG	Commerzbank AG	Commerzbank AG	Commerzbank AG	Commerzbank AG	Commerzbank AG
Unique identifier	XS0349625888	XF0000RCCCM1	XF0000RCCCK5	XS0149398579	XS0144344610	XF0000RCB6N5	DE000DR0RP39	XS0105613615	XF0000A64921	XS0089370521
Governing law(s) of the instrument	United Kingdom (English law)	Germany	Germany	Germany	Germany	Germany	Germany	Germany	Germany	United Kingdom (English law)
Transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2
Post-transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2
Eligible at solo/ (sub-)consolidated/ solo & (sub-)consolidated	Consolidated	Consolidated	Consolidated	Consolidated	Consolidated	Consolidated	Consolidated	Consolidated	Consolidated	Consolidated
Instrument type (types to be specified by each jurisdiction)	Subordinated Bond	Subordinated Promissory Note	Subordinated Promissory Note	Subordinated Bond	Subordinated Bond	Subordinated Promissory Note	Subordinated Bond	Subordinated Bond	Subordinated Promissory Note	Subordinated Bond
Amount recognised in regulatory capital (Currency in million, as of most recent reporting date)	EUR 8,3m	EUR 8,2m	EUR 9,0m	EUR 7,0m	EUR 6,4m	EUR 4,2m	EUR 2,6m	EUR 2,1m	EUR 1,5m	EUR 16,8m
Nominal amount of instrument in currency of issuance	EUR 10m	EUR 10m	EUR 11m	EUR 10m	EUR 10m	EUR 10m	EUR 10m	EUR 10m	EUR 10m	EUR 30m
Nominal amount of instrument in currency used for the reporting obligations	EUR 10m	EUR 10m	EUR 11m	EUR 10m	EUR 10m	EUR 10m	EUR 10m	EUR 10m	EUR 10m	EUR 30m
Issue price	100%	100%	100%	100%	100%	100%	100%	99,39932%	99,87%	16,67%
Redemption price	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Accounting classification	at cost	at cost	at cost	at cost	at cost	at cost	at cost	at cost	at cost	at cost
Original date of issuance	28.02.2008	30.01.2003	30.01.2003	24.06.2002	15.03.2002	01.02.2001	10.04.2008	14.01.2000	09.10.2006	31.07.1998
Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated
Original maturity date	28.02.2023	31.01.2023	30.01.2023	24.06.2022	15.03.2022	01.02.2021	14.04.2020	14.01.2020	09.10.2019	31.07.2028
Issuer call option	No	No	Yes	Yes	Yes	No	No	No	No	Yes
Optional call date			30.01.2013	24.06.2010	15.03.2012					31.07.2008
Subsequent call dates, if applicable										
Fixed or floating dividend/coupon	Fixed	Floating	Floating	Fixed	Fixed	Floating	Fixed	Floating	Fixed	Zero Compounding
Coupon rate and any related index	6,18%	20Y Euribor CMS; Cap 7.1%	30Y Euribor CMS; Floor 4.5%; Cap 7.25%	6,46%	6,36%	1.13*20Y Euribor CMS; Cap 7.91%	6,55%	3M Euribor +50bps	4,52%	6.26% (internal rate)
Existence of a dividend stopper	No	No	No	No	No	No	No	No	No	No
Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
Existence of step up or other incentive to redeem	No	No	No	No	No	No	No	No	No	No
Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
If convertible, conversion trigger(s)										
If convertible, fully or partially										
If convertible, conversion rate										
If convertible, mandatory or optional conversion										
If convertible, specify instrument type convertible into										
If convertible, specify issuer of instrument it converts into										
Write-down features	No	No	No	No	No	No	No	No	No	No
If write-down, write-down trigger(s)										
If write-down, full or partial										
If write-down, permanent or temporary										
If temporary write-down, description of write-up mechanism										
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)										
Non-compliant transitioned features	No	No	No	No	No	No	No	No	No	No
If yes, specify non-compliant features										

Commerzbank Group
Tier 2 Instruments
as of 31 December 2018

Issuer	Commerzbank AG	Commerzbank AG	Commerzbank AG	Commerzbank AG	Commerzbank AG	Commerzbank AG	Commerzbank AG	Commerzbank AG	Commerzbank AG	Commerzbank AG (formerly Deutsche Schiffsbank)
Unique identifier	DE0005862072	DE0001048767	XS0123458449	XS0126350361	XS0122490716	DE000DR0RQW9	DE000DR0RR29	DE000DR5B566	XF0000RCCCD0	901009000
Governing law(s) of the instrument	Germany	Germany	Germany	Germany	Germany	Germany	Germany	Germany	Germany	Germany
Transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2
Post-transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2
Eligible at solo/ (sub-)consolidated/ solo & (sub-)consolidated	Consolidated	Consolidated	Consolidated	Consolidated	Consolidated	Consolidated	Consolidated	Consolidated	Consolidated	Consolidated
Instrument type (types to be specified by each jurisdiction)	Subordinated Bond	Subordinated Bond	Subordinated Bond	Subordinated Bond	Subordinated Bond	Subordinated Bond	Subordinated Bond	Subordinated Bond	Subordinated Promissory Note	Subordinated Liability
Amount recognised in regulatory capital (Currency in million, as of most recent reporting date)	EUR 2,6m	EUR 1,4m	EUR 3,8m	EUR 2,6m	EUR 2,4m	EUR 0,5m	EUR 5m	EUR 0,6m	EUR 4,1m	EUR 6,3m
Nominal amount of instrument in currency of issuance	EUR 7.5m	EUR 7.5m	EUR 6.4m	EUR 6m	EUR 6m	EUR 5m	EUR 5m	EUR 5m	EUR 5m	EUR 25m
Nominal amount of instrument in currency used for the reporting obligations	EUR 7,5m	EUR 7,5m	EUR 6,4m	EUR 6m	EUR 6m	EUR 5m	EUR 5m	EUR 5m	EUR 5m	EUR 25m
Issue price	100%	99,9%	100%	100%	100%	100%	100%	100%	100%	100%
Redemption price	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Accounting classification	at cost	at cost	at cost	at cost	at cost	at cost	at cost	at cost	at cost	at cost
Original date of issuance	05.10.2004	29.11.1999	01.10.2001	15.03.2001	03.01.2001	24.06.2008	14.08.2008	10.08.2007	30.01.2003	03.04.2008
Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated
Original maturity date	05.10.2020	29.11.2019	31.12.2021	15.03.2021	03.01.2021	24.06.2019	14.08.2024	10.08.2019	30.01.2023	03.04.2020
Issuer call option	No	No	No	No	No	No	No	No	Yes	No
Optional call date									30.01.2013	
Subsequent call dates, if applicable										
Fixed or floating dividend/coupon	Fixed	Floating	Floating	Floating	Floating	Fixed	Fixed	Floating	Floating	Fixed
Coupon rate and any related index	4,75%	20Y Euribor CMS; Floor 7.5%	6M Euribor +74bps	0.92*30Y Euribor CMS	30Y Euribor CMS	7,25%	7,16%	1.033*10Y Euribor CMS	30Y Euribor CMS; Floor 4%; Cap 7%	6%
Existence of a dividend stopper	No	No	No	No	No	No	No	No	No	No
Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
Existence of step up or other incentive to redeem	No	No	No	No	No	No	No	No	No	No
Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
If convertible, conversion trigger(s)										
If convertible, fully or partially										
If convertible, conversion rate										
If convertible, mandatory or optional conversion										
If convertible, specify instrument type convertible into										
If convertible, specify issuer of instrument it converts into										
Write-down features	No	No	No	No	No	No	No	No	No	No
If write-down, write-down trigger(s)										
If write-down, full or partial										
If write-down, permanent or temporary										
If temporary write-down, description of write-up mechanism										
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)										
Non-compliant transitioned features	No	No	No	No	No	No	No	No	No	No
If yes, specify non-compliant features										

Commerzbank Group
Tier 2 Instruments
as of 31 December 2018

Issuer	Commerzbank AG (formerly Deutsche Schiffsbank)	Commerzbank AG (formerly Deutsche Schiffsbank)	Commerzbank AG (formerly Deutsche Schiffsbank)	Commerzbank AG (formerly Deutsche Schiffsbank)	Commerzbank AG (formerly Deutsche Schiffsbank)	Commerzbank AG (formerly Deutsche Schiffsbank)	Commerzbank AG	Commerzbank AG	Commerzbank AG (formerly Hypothekenbank Frankfurt)	Commerzbank AG (formerly Hypothekenbank Frankfurt)
Unique identifier	DE0001611044	901006900	901007200	901006200	901005600	901008800 901008900	XS1342647564	DE000CZ40LD5	901021000	DE000EH0A1C5
Governing law(s) of the instrument	Germany	Germany	Germany	Germany	Germany	Germany	Germany	Germany	Germany	Germany
Transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	not relevant	not relevant	Tier 2	Tier 2
Post-transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2
Eligible at solo/ (sub-)consolidated/ solo & (sub-)consolidated	Consolidated	Consolidated	Consolidated	Consolidated	Consolidated	Consolidated	Consolidated	Consolidated	Consolidated	Consolidated
Instrument type (types to be specified by each jurisdiction)	Subordinated Bond	Subordinated Liability	Subordinated Promissory Note	Subordinated Liability	Subordinated Promissory Note	Subordinated Liability	Subordinated Liability	Subordinated Liability	Subordinated Promissory Note	Subordinated Liability
Amount recognised in regulatory capital (Currency in million, as of most recent reporting date)	EUR 14,3m	EUR 7,2m	EUR 0,1m	EUR 1,1m	EUR 3,9m	EUR 1,4m	EUR 347,5m	EUR 994,3m	EUR 1,9m	EUR 3,4m
Nominal amount of instrument in currency of issuance	EUR 15.2m	EUR 20m	EUR 10m	EUR 10.5m	EUR 5.1m	EUR 5.5m	USD 400m	EUR 1,000m	EUR 6m	EUR 10m
Nominal amount of instrument in currency used for the reporting obligations	EUR 15,2m	EUR 20m	EUR 10m	EUR 10,5m	EUR 5,1m	EUR 5,5m	EUR 349,3m	EUR 1.000m	EUR 6m	EUR 10m
Issue price	96,64%	100%	100%	100%	100%	100%	99,352%	99,331%	100%	97,75%
Redemption price	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Accounting classification	at cost	at cost	at cost	at cost	at cost	at cost	at cost	at cost	at cost	at cost
Original date of issuance	02.10.2003	19.10.2005	16.01.2006	15.07.2004	11.10.2002	01.04.2008	12.01.2016	23.03.2016	10.08.2005	21.09.2005
Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated
Original maturity date	02.10.2023	19.10.2020	16.01.2019	15.07.2019	11.10.2022	01.04.2020	12.01.2028	23.03.2026	10.08.2020	21.09.2020
Issuer call option	No	No	No	No	No	No	No	No	No	No
Optional call date										
Subsequent call dates, if applicable										
Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed
Coupon rate and any related index	5,6%	4,12%	4,08%	5,35%	6%	6,005%	6%	4%	4,11%	3,83%
Existence of a dividend stopper	No	No	No	No	No	No	No	No	No	No
Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
Existence of step up or other incentive to redeem	No	No	No	No	No	No	No	No	No	No
Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
If convertible, conversion trigger(s)										
If convertible, fully or partially										
If convertible, conversion rate										
If convertible, mandatory or optional conversion										
If convertible, specify instrument type convertible into										
If convertible, specify issuer of instrument it converts into										
Write-down features	No	No	No	No	No	No	No	No	No	No
If write-down, write-down trigger(s)										
If write-down, full or partial										
If write-down, permanent or temporary										
If temporary write-down, description of write-up mechanism										
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)										
Non-compliant transitioned features	No	No	No	No	No	No	No	No	No	No
If yes, specify non-compliant features										

Commerzbank Group
Tier 2 Instruments
as of 31 December 2018

Issuer	Commerzbank AG (formerly Hypothekenbank Frankfurt)	Commerzbank AG (formerly Hypothekenbank Frankfurt)	Commerzbank AG (formerly Hypothekenbank Frankfurt)	Commerzbank AG (formerly Hypothekenbank Frankfurt)	Commerzbank AG (formerly Hypothekenbank Frankfurt)	Commerzbank AG (formerly Hypothekenbank Frankfurt)	Commerzbank AG	Commerzbank AG	Commerzbank AG	Commerzbank AG
Unique identifier	XS0125945005	XS0164166067	DE0001359479	901021300	DE0005217780	901019500	DE000CZ40LW5	XS1571152781	XS1572172754	XF0000AF5426
Governing law(s) of the instrument	Germany	Germany	Germany	Germany	Germany	Germany	Germany	Germany	Germany	Germany
Transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	not relevant	not relevant	not relevant	not relevant
Post-transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2
Eligible at solo/ (sub-)consolidated/ solo & (sub-)consolidated	Consolidated	Consolidated	Consolidated	Consolidated	Consolidated	Consolidated	Consolidated	Consolidated	Consolidated	Consolidated
Instrument type (types to be specified by each jurisdiction)	Subordinated Liability	Subordinated Liability	Subordinated Liability	Subordinated Promissory Note	Subordinated Liability	Subordinated Promissory Note	Subordinated Liability	Subordinated Liability	Subordinated Liability	Subordinated Liability
Amount recognised in regulatory capital (Currency in million, as of most recent reporting date)	EUR 0,7m	EUR 8,4m	EUR 13,7m	EUR 10m	EUR 13,6m	EUR 16,7m	EUR 643,9m	EUR 49,4m	EUR 314,0m	EUR 100m
Nominal amount of instrument in currency of issuance	EUR 3m	EUR 10m	EUR 15m	EUR 10m	EUR 20m	EUR 20m	EUR 648.9m	EUR 50m	SGD 500m	EUR 100m
Nominal amount of instrument in currency used for the reporting obligations	EUR 3m	EUR 10m	EUR 15m	EUR 10m	EUR 20m	EUR 20m	EUR 648,9m	EUR 50m	EUR 320,7m	EUR 100m
Issue price	100%	100%	96,2%	100%	100%	100%	99,66%	100%	100%	100%
Redemption price	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Accounting classification	at cost	at cost	at cost	at cost	at cost	at cost	at cost	at cost	at cost	at cost
Original date of issuance	14.03.2001	05.03.2003	18.08.2003	05.12.2005	29.05.2002	03.03.2003	16.01.2017	27.02.2017	01.03.2017	21.08.2018
Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated
Original maturity date	14.03.2017 - 14.03.2021	05.03.2023	18.08.2023	05.12.2025	29.05.2022	03.03.2023	30.03.2027	27.02.2029	01.03.2027	21.08.2028
Issuer call option	No	No	No	No	Yes	No	Yes	Yes	Yes	No
Optional call date					29.05.2012				01.03.2022	
Subsequent call dates, if applicable										
Fixed or floating dividend/coupon	Fixed	Floating	Fixed	Fixed	Fixed	Floating	Fixed	Fixed to floating	Fixed to fixed	Fixed
Coupon rate and any related index	6,525%	20Y EUR CMS	5,56%	4,37%	6,6%	10Y EUR CMS; Cap at 6.5%	4%	4.5%; 6M EURIBOR +260bps	4.875%; 5Y SGD SOR + 271 bps	3%
Existence of a dividend stopper	No	No	No	No	No	No				
Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
Existence of step up or other incentive to redeem	No	No	No	No	No	No	No	No	No	No
Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
If convertible, conversion trigger(s)										
If convertible, fully or partially										
If convertible, conversion rate										
If convertible, mandatory or optional conversion										
If convertible, specify instrument type convertible into										
If convertible, specify issuer of instrument it converts into										
Write-down features	No	No	No	No	No	No	No	No	No	No
If write-down, write-down trigger(s)										
If write-down, full or partial										
If write-down, permanent or temporary										
If temporary write-down, description of write-up mechanism										
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)										
Non-compliant transitioned features	No	No	No	No	No	No	No	No	No	No
If yes, specify non-compliant features										

Commerzbank Group
Tier 2 Instruments
as of 31 December 2018

Issuer	Commerzbank AG	Commerzbank AG	Dresdner Funding Trust I	Commerzbank AG
Unique identifier	XS1869582335	XS1879529300	XS0097772965	Issuance via HT1 Funding GmbH DE000A0KAAA7
Governing law(s) of the instrument	Germany	Germany	United States (Delaware Law); Germany for inner instrument	Germany
Transitional CRR rules	not relevant	not relevant	Additional Tier 1 (AT1) capital not eligible under AT1	Additional Tier 1 (AT1) capital not eligible under AT1
Post-transitional CRR rules	Tier 2	Tier 2	not eligible	Tier 2
Eligible at solo/ (sub-)consolidated/ solo & (sub-)consolidated	Consolidated	Consolidated	Consolidated	Consolidated
Instrument type (types to be specified by each jurisdiction)	Subordinated Liability	Subordinated Liability	Trust Preferred Securities	Silent Participation
Amount recognised in regulatory capital (Currency in million, as of most recent reporting date)	EUR 138,1m	EUR 255,8m	EUR 94,2m	EUR 61,0m
Nominal amount of instrument in currency of issuance	AUD 225m	SGD 400m	USD 1,000m	EUR 415.9m
Nominal amount of instrument in currency used for the reporting obligations	EUR 138,7m	EUR 256,6m	EUR 873,4m	EUR 415,9m
Issue price	99%	100%	100%	100%
Redemption price	100%	100%	100%	100%
Accounting classification	at cost	at cost	at cost	at cost
Original date of issuance	29.08.2018	18.09.2018	25.05.1999	20.07.2006
Perpetual or dated	Dated	Dated	Dated	Perpetual
Original maturity date	29.08.2028	18.09.2028	30.06.2031	
Issuer call option	No	Yes	Yes	Yes
Optional call date			30.06.2029	31.12.2016
Subsequent call dates, if applicable			Callable every 6 months after first call date	Callable every year after first call date
Fixed or floating dividend/coupon	Fixed	Fixed to fixed	Fixed	Floating
Coupon rate and any related index	5,5%	4.2%; 5Y SGD SOR +197.2bps	8,151%	12M Euribor +268.8bps
Existence of a dividend stopper			No	No
Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory
Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory (under conditions)	Partially discretionary
Existence of step up or other incentive to redeem	No	No	No	No
Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
If convertible, conversion trigger(s)				
If convertible, fully or partially				
If convertible, conversion rate				
If convertible, mandatory or optional conversion				
If convertible, specify instrument type convertible into				
If convertible, specify issuer of instrument it converts into				
Write-down features	No	No	No	No
If write-down, write-down trigger(s)				
If write-down, full or partial				
If write-down, permanent or temporary				
If temporary write-down, description of write-up mechanism				
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)			Tier 2	Tier 2
Non-compliant transitioned features	No	No	Yes	Yes
If yes, specify non-compliant features			CRR Art 52 (1) l) iii)	CRR Art 52 (1) l) iii)