

Commerzbank Group



Main Features of issued Capital Instruments

as of 31 December 2019

Common Equity Tier 1	p. 2
Additional Tier 1	p. 3
Tier 2	p. 4-9

Commerzbank Group
Common Equity Tier 1 Instruments
as of 31 December 2019

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)	Bearer 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	Equity 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 2019

Issuer	Dresdner Funding Trust I	Commerzbank AG
Unique identifier	XS0097772965	XS2024502960
Governing law(s) of the instrument	United States (Delaware Law);	Germany
Transitional CRR rules	Additional Tier 1	not relevant
Post-transitional CRR rules	not eligible	Additional Tier 1
Eligible at solo/ (sub-)consolidated/ solo & (sub-)consolidated	Consolidated	Eligible at solo & (sub-) consolidated
Instrument type (types to be specified by each jurisdiction)	Trust Preferred Securities	Subordinated liability
Amount recognised in regulatory capital (Currency in million, as of most recent reporting date)	EUR 672.9m	EUR 884.6m
Nominal amount of instrument in currency of issuance	USD 1,000m	USD 1,000m
Nominal amount of instrument in currency used for the reporting obligations	EUR 890.2m	EUR 892.6m
Issue price	100%	100%
Redemption price	100%	100%
Accounting classification	at cost	Equity capital
Original date of issuance	25.05.1999	09.07.2019
Perpetual or dated	Dated	Perpetual
Original maturity date	30.06.2031	
Issuer call option	Yes	Yes
Optional call date	30.06.2029	09.04.2025
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 with contractual adjustment
Coupon rate and any related index	8.151%	up to Y5 7%, thereafter reset 5Y USD swap rate +522.8 bps
Existence of a dividend stopper	No	No
Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Fully discretionary
Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory (under conditions)	Fully 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	Yes
If write-down, write-down trigger(s)		contractual and legal write-down possibility
If write-down, full or partial		full or partial
If write-down, permanent or temporary		temporary
If temporary write-down, description of write-up mechanism		Can be written up again if a corresponding net income is available after the issuer's individual financial statements under commercial law and thus no net loss is incurred or increased. The update is effective from the interest payment date (including) immediately following the financial year of the issuers for which the above-mentioned net income was determined. The write-up is carried out in the same way as the write-up of other non-grandfathered AT 1 instruments. Maximum amount available (especially within the framework of the MDA). There must also be no trigger event.
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Tier 2	Tier 2
Non-compliant transitioned features	Yes	No
If yes, specify non-compliant features	CRR Art. 52 (1) i, iii, p), q)	

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	DE000CB83CF0	US20259BAA98	US20259DAA54	XF0000RCB7Y0	XF0000RCB7Z7	XS0104846422	XS0124569210
Governing law(s) of the instrument	United States (Delaware)	Germany	Germany	Germany	Germany	Germany	United Kingdom (English law)	United Kingdom (English law)	United Kingdom (English law)	Germany
Transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2	not relevant	not relevant	Tier 2	Tier 2	Tier 2	Tier 2
Post-transitional CRR rules	not eligible	not eligible	not eligible	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 Loan (restructured note)	Subordinated Loan (restructured note)	Subordinated Bond	Subordinated Bond
Amount recognised in regulatory capital (Currency in million, as of most recent reporting date)	EUR 91.8m	EUR 10.0m	EUR 6.0m	EUR 301.9m	EUR 503.4m	EUR 157.0m	EUR 123.0m	EUR 82.0m	EUR 40m	EUR 5.8m
Nominal amount of instrument in currency of issuance	JPY 15,000m	EUR 50m	EUR 30m	EUR 1,250m	USD 762.07m	USD 237.93m	JPY 15,000m	JPY 10,000m	EUR 40m	EUR 25m
Nominal amount of instrument in currency used for the reporting obligations	EUR 123.0m	EUR 50m	EUR 30m	EUR 1,250m	EUR 678.4m	EUR 211.8m	EUR 123.0m	EUR 82.0m	EUR 40m	EUR 25m
Issue price	100%	100%	100%	100%	99.35%	99.35%	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	29.03.2001	15.07.2005	24.10.2005	16.03.2011	19.09.2013	19.09.2013	14.04.1997	28.01.1999	29.11.1999	26.02.2001
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	16.03.2021	19.09.2023	19.09.2023	14.05.2027	29.01.2029	19.11.2029	26.02.2021
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	Floating	Floating
Coupon rate and any related index	3.5%	4.7%	4.7%	7.75%	8.125%	8.125%	5.15% on USD 123,516,057	4.30% on USD 87.6m	6M Euribor +59bps	3M Euribor +76bps
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	Yes	Yes	No	No	No	No	No	No	No
If yes, specify non-compliant features	CRR Art. 63 a), j), n), o), p)	CRR Art. 63 p)	CRR Art. 63 p)							

Issuer	Commerzbank AG	Commerzbank AG	Commerzbank AG	Commerzbank AG	Commerzbank AG	Commerzbank AG	Commerzbank AG	Commerzbank AG	Commerzbank AG	Commerzbank AG
Unique identifier	XS0144532701	XS0172365396	DE0007572745	XS0146288195	DE000DR5B871	XF0000AE4636	XS0172661018	a1502010020300020	XS0094391371	XF0000AE4644
Governing law(s) of the instrument	Germany	Germany	Germany	Germany	Germany	Germany	Germany	United States (New York law)	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	not eligible	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 Deposit (Zero)	Subordinated Bond	Subordinated Structured Promissory Note	Subordinated Notes	Structured Deposit (Subordinated)
Amount recognised in regulatory capital (Currency in million, as of most recent reporting date)	EUR 10.6m	EUR 14m	EUR 9.9m	EUR 1.2m	EUR 0.6m	EUR 7.8m	EUR 10.7m	EUR 16.5m	EUR 6.0m	EUR 3.8m
Nominal amount of instrument in currency of issuance	EUR 24m	EUR 20m	EUR 20m	EUR 20m	EUR 20m	EUR 7.8m	EUR 15m	USD 18.5m	EUR 6m	EUR 10.4m
Nominal amount of instrument in currency used for the reporting obligations	EUR 24m	EUR 20m	EUR 20m	EUR 20m	EUR 20m	EUR 7.8m	EUR 15m	EUR 16.5m	EUR 6m	EUR 10.4m
Issue price	100%	96.5%	100%	94.84%	100%	100%	100%	45.8%	100%	55%
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	fair value
Original date of issuance	15.03.2002	15.07.2003	20.06.2002	15.04.2002	25.02.2008	31.07.1998	31.07.2003	05.10.2000	22.02.1999	18.10.2001
Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated
Original maturity date	15.03.2022	15.07.2023	20.06.2022	15.04.2020	25.02.2020	31.07.2028	31.07.2023	02.01.2025	22.02.2029	18.10.2021
Issuer call option	Yes	No	No	No	No	No	No	No	No	No
Optional call date	15.03.2012									
Subsequent call dates, if applicable										
Fixed or floating dividend/coupon	Fixed	Floating	Fixed	Floating	Fixed	Fixed	Fixed	Fixed	Fixed	Floating
Coupon rate and any related index	6.3%	20Y Euribor CMS; Cap at 6.5%	6.21%	3M Euribor +39bps	6%	6.13%	5.7%	predefined cash flow profile	5.45%	GBP 10Y CMS; Cap at 8.32%
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	Yes	No	No
If yes, specify non-compliant features								CRR Art. 63 n), o), p)		

Issuer	Commerzbank AG	Commerzbank AG	Commerzbank AG	Commerzbank AG	Commerzbank AG	Commerzbank AG	Commerzbank AG	Commerzbank AG	Commerzbank AG	Commerzbank AG
Unique identifier	a1502010020300018	DE000DR0RQS7	XS0349625888	XF0000RCCCM1	XF0000RCCCK5	XS0149398579	XS0144344610	XF0000RBC6N5	DE000DR0RP39	XS0105613615
Governing law(s) of the instrument	United States (New York law)	Germany	United Kingdom (English law)	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	not eligible	Tier 2	not eligible	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 Structured Promissory Note	Subordinated Bond	Subordinated Bond	Subordinated Promissory Note	Subordinated Promissory Note	Subordinated Bond	Subordinated Bond	Subordinated Promissory Note	Subordinated Bond	Subordinated Bond
Amount recognised in regulatory capital (Currency in million, as of most recent reporting date)	EUR 12.2m	EUR 10.0m	EUR 6.3m	EUR 6.2m	EUR 6.8m	EUR 5.0m	EUR 4.4m	EUR 2.2m	EUR 0.6m	EUR 0.1m
Nominal amount of instrument in currency of issuance	USD 13.75m	EUR 10m	EUR 10m	EUR 10m	EUR 11m	EUR 10m	EUR 10m	EUR 10m	EUR 10m	EUR 10m
Nominal amount of instrument in currency used for the reporting obligations	EUR 12.2m	EUR 10m	EUR 10m	EUR 10m	EUR 11m	EUR 10m	EUR 10m	EUR 10m	EUR 10m	EUR 10m
Issue price	59.7826%	100%	100%	100%	100%	100%	100%	100%	100%	99.39932%
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	05.10.2000	13.06.2008	28.02.2008	30.01.2003	30.01.2003	24.06.2002	15.03.2002	01.02.2001	10.04.2008	14.01.2000
Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated
Original maturity date	02.01.2025	13.06.2028	28.02.2023	31.01.2023	30.01.2023	24.06.2022	15.03.2022	01.02.2021	14.04.2020	14.01.2020
Issuer call option	No	No	No	No	Yes	Yes	Yes	No	No	No
Optional call date					30.01.2013	24.06.2010	15.03.2012			
Subsequent call dates, if applicable										
Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Floating	Floating	Fixed	Fixed	Floating	Fixed	Floating
Coupon rate and any related index	predefined cash flow profile	7.35%	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
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	Yes	No	Yes	No	No	No	No	No	No	No
If yes, specify non-compliant features	CRR Art. 63 n), o), p)		CRR Art. 63 p)							

Issuer	Commerzbank AG (formerly Deutsche Schiffsbank)	Commerzbank AG (formerly Deutsche Schiffsbank)	Commerzbank AG	Commerzbank AG	Commerzbank AG (formerly Hypothesenbank Frankfurt)	Commerzbank AG (formerly Hypothesenbank Frankfurt)	Commerzbank AG (formerly Hypothesenbank Frankfurt)	Commerzbank AG (formerly Hypothesenbank Frankfurt)	Commerzbank AG (formerly Hypothesenbank Frankfurt)	Commerzbank AG (formerly Hypothesenbank Frankfurt)
Unique identifier	901005600	901008800 901008900	XS1342647564	DE000CZ40LD5	901021000	DE000EH0A1C5	XS0125945005	XS0164166067	DE0001359479	901021300
Governing law(s) of the instrument	Germany	Germany	Germany	Germany	Germany	Germany	Germany	Germany	Germany	Germany
Transitional CRR rules	Tier 2	Tier 2	not relevant	not relevant	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2
Post-transitional CRR rules	Tier 2	not eligible	Tier 2	Tier 2	Tier 2	not eligible	not eligible	not eligible	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 Promissory Note	Subordinated Liability	Subordinated Liability	Subordinated Liability	Subordinated Promissory Note	Subordinated Liability	Subordinated Liability	Subordinated Liability	Subordinated Liability	Subordinated Promissory Note
Amount recognised in regulatory capital (Currency in million, as of most recent reporting date)	EUR 2.8m	EUR 0.3m	EUR 354.3m	EUR 995.5m	EUR 0.7m	EUR 1.4m	EUR 0.3m	EUR 6.4m	EUR 10.8m	EUR 10m
Nominal amount of instrument in currency of issuance	EUR 5.1m	EUR 5.5m	USD 400m	EUR 1,000m	EUR 6m	EUR 10m	EUR 2m	EUR 10m	EUR 15m	EUR 10m
Nominal amount of instrument in currency used for the reporting obligations	EUR 5.1m	EUR 5.5m	EUR 356.1m	EUR 1,000m	EUR 6m	EUR 10m	EUR 2m	EUR 10m	EUR 15m	EUR 10m
Issue price	100%	100%	99.352%	99.331%	100%	97.75%	100%	100%	96.2%	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	11.10.2002	01.04.2008	12.01.2016	23.03.2016	10.08.2005	21.09.2005	14.03.2001	05.03.2003	18.08.2003	05.12.2005
Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated
Original maturity date	11.10.2022	01.04.2020	12.01.2028	23.03.2026	10.08.2020	21.09.2020	14.03.2017 - 14.03.2021	05.03.2023	18.08.2023	05.12.2025
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	Floating	Fixed	Fixed
Coupon rate and any related index	6%	6.005%	6%	4%	4.11%	3.83%	6.525%	20Y EUR CMS	5.56%	4.37%
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	Yes	No	No	No	Yes	Yes	Yes	No	No
If yes, specify non-compliant features		CRR Art. 63 p)				CRR Art. 63 p)	CRR Art. 63 p)	CRR Art. 63 p)		

Issuer	Commerzbank AG (formerly Hypothesenbank Frankfurt)	Commerzbank AG (formerly Hypothesenbank Frankfurt)	Commerzbank AG	Commerzbank AG	Commerzbank AG	Commerzbank AG	Commerzbank AG	Commerzbank AG
Unique identifier	DE0005217780	901019500	DE000CZ40LW5	XS1571152781	XS1572172754	XF0000AF5426	XS1869582335	XS1879529300
Governing law(s) of the instrument	Germany	Germany	Germany	Germany	Germany	Germany	Germany	Germany
Transitional CRR rules	Tier 2	Tier 2	not relevant	not relevant	not relevant	not relevant	not relevant	not relevant
Post-transitional CRR rules	not eligible	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
Instrument type (types to be specified by each jurisdiction)	Subordinated Liability	Subordinated Promissory Note	Subordinated Liability	Subordinated Liability	Subordinated Liability	Subordinated Liability	Subordinated Liability	Subordinated Liability
Amount recognised in regulatory capital (Currency in million, as of most recent reporting date)	EUR 9.6m	EUR 12.7m	EUR 643.9m	EUR 49.6m	EUR 320.5m	EUR 100m	EUR 140.1m	EUR 264.0m
Nominal amount of instrument in currency of issuance	EUR 20m	EUR 20m	EUR 648.9m	EUR 50m	SGD 500m	EUR 100m	AUD 225m	SGD 400m
Nominal amount of instrument in currency used for the reporting obligations	EUR 20m	EUR 20m	EUR 648.9m	EUR 50m	EUR 330.9m	EUR 100m	EUR 141m	EUR 265m
Issue price	100%	100%	99.65947%	100%	100%	100%	99%	100%
Redemption price	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
Original date of issuance	29.05.2002	03.03.2003	16.01.2017	27.02.2017	01.03.2017	21.08.2018	29.08.2018	18.09.2018
Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated
Original maturity date	29.05.2022	03.03.2023	30.03.2027	27.02.2029	01.03.2027	21.08.2028	29.08.2028	18.09.2028
Issuer call option	Yes	No	Yes	Yes	Yes	No	No	Yes
Optional call date	29.05.2012				01.03.2022			
Subsequent call dates, if applicable								
Fixed or floating dividend/coupon	Fixed	Floating	Fixed	Fixed to floating	Fixed to fixed	Fixed	Fixed	Fixed to fixed
Coupon rate and any related index	6.6%	10Y EUR CMS; Cap at 6.5%	4%	4.5%; 6M EURIBOR +260bps	4.875%; 5Y SGD SOR +271bps	3%	5.5%	4.2%; 5Y SGD SOR +197.2bps
Existence of a dividend stopper	No	No						
Fully discretionary, partially discretionary or mandatory (in terms of timing)	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
Existence of step up or other incentive to redeem	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
Convertible or 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
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
If yes, specify non-compliant features	CRR Art. 63 p)							