



COMMERZBANK

Commerzbank Group

Main Features of issued Capital Instruments

as of 31 December 2020



Common Equity Tier 1
Additional Tier 1
Tier 2

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Commerzbank Group
Common Equity Tier 1 Instruments
as of 31 December 2020

Commerzbank Group
 Issued Common Equity Tier 1 Capital Instruments
 as of 31 December 2020

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 12,736.3m
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
Issued Additional Tier 1 Instruments
as of 31 December 2020

Issuer	Dresdner Funding Trust I	Commerzbank AG
Unique identifier	XS0097772965	XS2024502960
Governing law(s) of the instrument	United States (Delaware Law); Germany for inner instrument	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 451.7m	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 814.9m	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 annually on the interest payment date after the first possibility of redemption.
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 bsp
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)		Trigger event if CET1 ratio on either a consolidated basis or an individual basis (if applicable in the future) falls below 5.125% as well as legal authority to write down.
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		The current nominal amount of each note may be written up in each of the financial years of the issuer subsequent to the occurrence of such write-down until the full original nominal amount has been reached, to the extent that a corresponding annual profit (Jahresüberschuss) is recorded on the basis of the financial statements of the Issuer prepared in accordance with German commercial law (the "Annual Profit") and the write-up will not give rise to or increase an annual loss (Jahresfehlbetrag). The write-up will occur with effect as of the interest payment date (including) immediately following the financial year of the issuer for which the abovementioned Annual Profit was determined. The write-up shall be effected part passu with write-ups of other AT1 instruments. It shall be at the discretion of the issuer to effect a write-up. The maximum amount is available (especially also in terms of the MDA). There must not exist any 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)	

Commerzbank Group
Issued Additional Tier 1 Instruments
as of 31 December 2020

Issuer	Commerzbank AG	Commerzbank AG
Unique identifier	XS2189784288	DE000CB94MF6
Governing law(s) of the instrument	Germany	Germany
Transitional CRR rules	not relevant	not relevant
Post-transitional CRR rules	Additional Tier 1	Additional Tier 1
Eligible at solo/ (sub-)consolidated/ solo & (sub-)consolidated	Eligible at solo & (sub-) consolidated	Eligible at solo & (sub-) consolidated
Instrument type (types to be specified by each jurisdiction)	Subordinated liability	Subordinated liability
Amount recognised in regulatory capital (Currency in million, as of most recent reporting date)	EUR 1,238.8m	EUR 495.5m
Nominal amount of instrument in currency of issuance	EUR 1,250m	EUR 500m
Nominal amount of instrument in currency used for the reporting obligations	EUR 1,250m	EUR 500.0m
Issue price	100%	100%
Redemption price	100%	100%
Accounting classification	Equity capital	Equity capital
Original date of issuance	16.08.2020	15.09.2020
Perpetual or dated	Perpetual	Perpetual
Original maturity date		
Issuer call option	Yes	Yes
Optional call date	flexible between 9.10.2025 - 09.04.2026	flexible between 9.10.2029 - 09.04.2030
Subsequent call dates, if applicable	Callable annually on the interest payment date after the first possibility of redemption.	Callable annually on the interest payment date after the first possibility of redemption.
Fixed or floating dividend/coupon	Fixed with contractual adjustment	Fixed with contractual adjustment
Coupon rate and any related index	up to 5Y 6.125%, thereafter reset 5Y Euro swap rate+636.3 bps	up to Y10 6.5%, thereafter reset 5Y EuroMidSwap +674.3 bps
Existence of a dividend stopper	No	No
Fully discretionary, partially discretionary or mandatory (in terms of timing)	Fully discretionary	Fully discretionary
Fully discretionary, partially discretionary or mandatory (in terms of amount)	Fully discretionary	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	Yes	Yes
If write-down, write-down trigger(s)	Trigger event if CET1 ratio on either a consolidated basis or an individual basis (if applicable in the future) falls below 5.125% as well as legal authority to write down.	Trigger event if CET1 ratio on either a consolidated basis or an individual basis (if applicable in the future) falls below 5.125% as well as legal authority to write down.
If write-down, full or partial	full or partial	full or partial
If write-down, permanent or temporary	temporary	temporary
If temporary write-down, description of write-up mechanism	The current nominal amount of each note may be written up in each of the financial years of the issuer subsequent to the occurrence of such write-down until the full original nominal amount has been reached, to the extent that a corresponding annual profit (Jahresüberschuss) is recorded on the basis of the financial statements of the Issuer prepared in accordance with German commercial law (the "Annual Profit") and the write-up will not give rise to or increase an annual loss (Jahresfehlbetrag). The write-up will occur with effect as of the interest payment date (including) immediately following the financial year of the issuer for which the abovementioned Annual Profit was determined. The write-up shall be effected pari passu with write-ups of other AT1 instruments. It shall be at the discretion of the issuer to effect a write-up. The maximum amount is available (especially also in terms of the MDA). There must not exist any trigger event.	The current nominal amount of each note may be written up in each of the financial years of the issuer subsequent to the occurrence of such write-down until the full original nominal amount has been reached, to the extent that a corresponding annual profit (Jahresüberschuss) is recorded on the basis of the financial statements of the Issuer prepared in accordance with German commercial law (the "Annual Profit") and the write-up will not give rise to or increase an annual loss (Jahresfehlbetrag). The write-up will occur with effect as of the interest payment date (including) immediately following the financial year of the issuer for which the abovementioned Annual Profit was determined. The write-up shall be effected pari passu with write-ups of other AT1 instruments. It shall be at the discretion of the issuer to effect a write-up. The maximum amount is available (especially also in terms of the MDA). There must not exist any trigger event.
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Tier 2	Tier 2
Non-compliant transitioned features	No	No
If yes, specify non-compliant features		

Commerzbank Group
Issued Tier 2 instruments
as of 31 December 2020

Issuer	Commerzbank AG	Commerzbank AG	Commerzbank AG	Commerzbank AG	Commerzbank AG	Commerzbank AG	Commerzbank AG	Commerzbank AG	Commerzbank AG	Commerzbank AG
Unique identifier	DE0007572745	XF0000AE4636	XS0172661018	a1502010020300020	XS0094391371	XF0000AE4644	a1502010020300018	DE000DR0RQS7	XS0349625888	XF0000RCCCM1
Governing law(s) of the instrument	Germany	Germany	Germany	United States (New York law)	Germany	Germany	United States (New York law)	Germany	United Kingdom (English 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	not eligible	Tier 2	Tier 2	not eligible	Tier 2	not eligible	Tier 2
Eligible at solo/ (sub-)consolidated/ solo & (sub-)consolidated	Eligible at solo & (sub-) consolidated	Eligible at solo & (sub-) consolidated	Eligible at solo & (sub-) consolidated	Eligible at solo & (sub-) consolidated	Eligible at solo & (sub-) consolidated	Eligible at solo & (sub-) consolidated	Eligible at solo & (sub-) consolidated	Eligible at solo & (sub-) consolidated	Eligible at solo & (sub-) consolidated	Eligible at solo & (sub-) consolidated
Instrument type (types to be specified by each jurisdiction)	Subordinated Bond	Subordinated Deposit (Zero)	Subordinated Bond	Subordinated Structured Promissory Note	Subordinated Notes	Structured Deposit (Subordinated)	Subordinated Structured Promissory Note	Subordinated Bond	Subordinated Bond	Subordinated Promissory Note
Amount recognised in regulatory capital (Currency in million, as of most recent reporting date)	EUR 5.9m	EUR 7.8m	EUR 7.7m	EUR 12.1m	EUR 6m	EUR 1.6m	EUR 8.98m	EUR 10m	EUR 4.3m	EUR 4.2m
Nominal amount of instrument in currency of issuance	EUR 20m	EUR 7.8m	EUR 15m	USD 18.5m	EUR 6m	EUR 10.2m	USD 13.75m	EUR 10m	EUR 10m	EUR 10m
Nominal amount of instrument in currency used for the reporting obligations	EUR 20m	EUR 7.8m	EUR 15m	EUR 15.1m	EUR 6m	EUR 10.2m	EUR 11.2m	EUR 10m	EUR 10m	EUR 10m
Issue price	100%	100%	100%	45.8%	100%	55%	59.7826%	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	fair value	at cost	at cost	at cost	at cost
Original date of issuance	20.06.2002	31.07.1998	31.07.2003	05.10.2000	22.02.1999	18.10.2001	05.10.2000	13.06.2008	28.02.2008	30.01.2003
Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated
Original maturity date	20.06.2022	31.07.2028	31.07.2023	02.01.2025	22.02.2029	18.10.2021	02.01.2025	13.06.2028	28.02.2023	31.01.2023
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	Floating	Fixed	Fixed	Fixed	Floating
Coupon rate and any related index	6.21%	6.13%	5.7%	predefined cash flow profile	5.45%	GBP 10Y CMS; Cap at 8.32%	predefined cash flow profile	7.35%	6.18%	20Y Euribor CMS; Cap 7.1%
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	Yes	No	No	Yes	No	Yes	No
If yes, specify non-compliant features				CRR Art. 63 n), o), p)			CRR Art. 63 n), o), p)		CRR Art. 63 p)	

Commerzbank Group
Issued Tier 2 instruments
as of 31 December 2020

Issuer	Commerzbank AG	Commerzbank AG	Commerzbank AG	Commerzbank AG	Commerzbank AG	Commerzbank AG	Commerzbank AG	Commerzbank AG	Commerzbank AG	Commerzbank AG
Unique identifier	XF0000RCCCK5	XS0149398579	XS0144344610	XF0000RCB6N5	XS0089370521	XS0123458449	XS0126350361	XS0122490716	DE000DRORR29	XF0000RCCCD0
Governing law(s) of the instrument	Germany	Germany	Germany	Germany	United Kingdom (English law)	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	not eligible	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2
Eligible at solo/ (sub-)consolidated/ solo & (sub-)consolidated	Eligible at solo & (sub-) consolidated	Eligible at solo & (sub-) consolidated	Eligible at solo & (sub-) consolidated	Eligible at solo & (sub-) consolidated	Eligible at solo & (sub-) consolidated	Eligible at solo & (sub-) consolidated	Eligible at solo & (sub-) consolidated	Eligible at solo & (sub-) consolidated	Eligible at solo & (sub-) consolidated	Eligible at solo & (sub-) consolidated
Instrument type (types to be specified by each jurisdiction)	Subordinated Promissory Note	Subordinated Bond	Subordinated Bond	Subordinated Promissory Note	Subordinated Bond	Subordinated Bond	Subordinated Bond	Subordinated Bond	Subordinated Bond	Subordinated Promissory Note
Amount recognised in regulatory capital (Currency in million, as of most recent reporting date)	EUR 4.6m	EUR 3.0m	EUR 2.4m	EUR 0.2m	EUR 9.0m	EUR 1.3m	EUR 0.2m	EUR 0.0m	EUR 3.6m	EUR 2.1m
Nominal amount of instrument in currency of issuance	EUR 11m	EUR 10m	EUR 10m	EUR 10m	EUR 30m	EUR 6.4m	EUR 6m	EUR 6m	EUR 5m	EUR 5m
Nominal amount of instrument in currency used for the reporting obligations	EUR 11m	EUR 10m	EUR 10m	EUR 10m	EUR 30m	EUR 6.4m	EUR 6m	EUR 6m	EUR 5m	EUR 5m
Issue price	100%	100%	100%	100%	16.67%	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	30.01.2003	24.06.2002	15.03.2002	01.02.2001	31.07.1998	01.10.2001	15.03.2001	03.01.2001	14.08.2008	30.01.2003
Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated
Original maturity date	30.01.2023	24.06.2022	15.03.2022	01.02.2021	31.07.2028	31.12.2021	15.03.2021	03.01.2021	14.08.2024	30.01.2023
Issuer call option	Yes	Yes	Yes	No	Yes	No	No	No	No	Yes
Optional call date	30.01.2013	24.06.2010	15.03.2012		31.07.2008					30.01.2013
Subsequent call dates, if applicable										
Fixed or floating dividend/coupon	Floating	Fixed	Fixed	Floating	Zero Compounding	Floating	Floating	Floating	Fixed	Floating
Coupon rate and any related index	30Y Euribor CMS; Floor 4.5%; Cap 7.25%	6.46%	6.36%	1.13*20Y Euribor CMS; Cap 7.91%	6.26% (internal rate)	6M Euribor +74bps	0.92*30Y Euribor CMS	30Y Euribor CMS	7.16%	30Y Euribor CMS; Floor 4%; Cap 7%
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	Yes	No	No	No	No	No
If yes, specify non-compliant features					CRR Art. 63 p)					

Commerzbank Group
Issued Tier 2 instruments
as of 31 December 2020

	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)
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	DE0001611044	901005600	XS1342647564	DE000CZ40LD5	XS0125945005	XS0164166067	DE0001359479	901021300	DE0005217780	901019500
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	Tier 2	Tier 2	Tier 2	not eligible	not eligible	Tier 2	Tier 2	not eligible	Tier 2
Eligible at solo/ (sub-)consolidated/ solo & (sub-)consolidated	Eligible at solo & (sub-) consolidated	Eligible at solo & (sub-) consolidated	Eligible at solo & (sub-) consolidated	Eligible at solo & (sub-) consolidated	Eligible at solo & (sub-) consolidated	Eligible at solo & (sub-) consolidated	Eligible at solo & (sub-) consolidated	Eligible at solo & (sub-) consolidated	Eligible at solo & (sub-) consolidated	Eligible at solo & (sub-) consolidated
Instrument type (types to be specified by each jurisdiction)	Subordinated Bond	Subordinated Promissory Note	Subordinated Liability	Subordinated Liability	Subordinated Liability	Subordinated Liability	Subordinated Liability	Subordinated Promissory Note	Subordinated Liability	Subordinated Promissory Note
Amount recognised in regulatory capital (Currency in million, as of most recent reporting date)	EUR 8.3m	EUR 1.8m	EUR 324.6m	EUR 995.9m	EUR 0.04m	EUR 4.4m	EUR 7.8m	EUR 9.9m	EUR 5.6m	EUR 8.7m
Nominal amount of instrument in currency of issuance	EUR 15.2m	EUR 5.1m	USD 400m	EUR 1,000m	EUR 1m	EUR 10m	EUR 15m	EUR 10m	EUR 20m	EUR 20m
Nominal amount of instrument in currency used for the reporting obligations	EUR 15.2m	EUR 5.1m	EUR 326.0m	EUR 1,000m	EUR 1m	EUR 10m	EUR 15m	EUR 10m	EUR 20m	EUR 20m
Issue price	96.64%	100%	99.352%	99.331%	100%	100%	96.2%	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	02.10.2003	11.10.2002	12.01.2016	23.03.2016	14.03.2001	05.03.2003	18.08.2003	05.12.2005	29.05.2002	03.03.2003
Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated
Original maturity date	02.10.2023	11.10.2022	12.01.2028	23.03.2026	14.03.2017 - 14.03.2021	05.03.2023	18.08.2023	05.12.2025	29.05.2022	03.03.2023
Issuer call option	No	No	Yes	Yes	No	No	No	No	Yes	No
Optional call date									29.05.2012	
Subsequent call dates, if applicable										
Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed	Fixed	Floating	Fixed	Fixed	Fixed	Floating
Coupon rate and any related index	5.6%	6%	6%	4%	6.525%	20Y EUR CMS	5.56%	4.37%	6.6%	10Y EUR CMS; Cap at 6.5%
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	Yes	Yes	No	No	Yes	No
If yes, specify non-compliant features					CRR Art. 63 p)	CRR Art. 63 p)			CRR Art. 63 p)	

