

Bank Name	DEUTSCHE APOTHEKER- UND ÄRZTEBANK EG
LEI Code	5299007S3UH5RKUYDA52
Country Code	DE

This bank does not report FINREP data on a consolidated level, and so only COREP templates are published.



Key Metrics

DEUTSCHE APOTHEKER- UND ÄRZTEBANK EG

(min EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	2,338	2,459	2,424	2,547	C 01.00 (r020,c010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	2,338	2,459	2,424	2,547	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	2,338	2,459	2,424	2,547	C 01.00 (r015,c010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	2,338	2,459	2,424	2,547	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	2,498	2,720	2,654	2,777	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	2,498	2,720	2,654	2,777	C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030)	Articles 4(118) and 72 of CRR
Risk exposure amounts						
Total risk exposure amount	16,919	15,095	15,370	15,646	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	16,919	15,095	15,370	15,646	C 02.00 (r010,c010) - C 05.01 (r440,c040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	13.82%	16.29%	15.77%	16.28%	CA3 {1}	
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	13.82%	16.29%	15.77%	16.28%	(C 01.00 (r020,c010) - C 05.01 (r440,c010))/ (C 02.00 (r010,c010) - C 05.01 (r440,c040))	
Tier 1 (as a percentage of risk exposure amount) - transitional definition	13.82%	16.29%	15.77%	16.28%	CA3 {3}	
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	13.82%	16.29%	15.77%	16.28%	(C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	
Total capital (as a percentage of risk exposure amount) - transitional definition	14.76%	18.02%	17.27%	17.75%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	14.76%	18.02%	17.27%	17.75%	(C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	52,042	51,865	52,563	50,236	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	4.49%	4.74%	4.61%	5.07%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



Leverage ratio

DEUTSCHE APOTHEKER- UND ÄRZTEBANK EG

	(mln EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	2,338	2,459	2,424	2,547	C 47.00 (r320,c010)	
A.2	Tier 1 capital - fully phased-in definition	2,338	2,459	2,424	2,547	C 47.00 (r310,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	52,042	51,865	52,563	50,236	C 47.00 (r300,c010)	CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	52,042	51,865	52,563	50,236	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	4.5%	4.7%	4.6%	5.1%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	4.5%	4.7%	4.6%	5.1%	[A.2]/[B.2]	

2021 EU-wide Transparency Exercise Capital DEUTSCHE APOTHEKER- UND ÄRZTEBANK EG

			As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
	A	(min EUR, %) OWN FUNDS	2,498	2,720	2,654	2,777	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
	^ A.1	COMMON EOUITY TIER 1 CAPITAL (net of deductions and after applying	2,338	2,459	2,034	2,547	C 01.00 (1020,010)	Article S0 of CBR
	A.1.1	transitional adjustments) Capital instruments eligible as CET1 Capital (including share premium and net own capital	1.218	1.197	1.184	1.179	C 01:00 (r030,c010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.1	instruments)	613	613	613	678		
		Retained earnings					C 01.00 (r130,c010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (I) of CRR
	A.1.3	Accumulated other comprehensive income	0	0	0	0	C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	0	0	0	0	C 01.00 (r200,c010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	772	822	822	846	C 01.00 (r210,c010)	Articles 4(112), 26(1) point (f) and 36 (1) point (i) of ORR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C 01.00 (r230,c010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	0	0	0	0	C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (l) of CBR Articles 4(113), 36(1) point (b) and 37 of CBR. Articles 4(115), 36(1) point (b) and 37 point (a) of CDR
	A.1.8	(-) Intangible assets (including Goodwill)	-171	-36	-50	-57	C 01.00 (r300,c010) + C 01.00 (r340,c010)	
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	0	0	0	0	C 01.00 (r370,c010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-93	-136	-144	-99	C 01.00 (r380,c010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C 01.00 (r390,c010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (r430,c010)	Articles 4(122), 36(1) point (g) and 44 of CBR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (r440,c010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	$\begin{array}{l} C \ 01.00 \ (r450,c010) + C \ 01.00 \ (r460,c010) + \\ C \ 01.00 \ (r470,c010) + C \ 01.00 \ (r471,c010) + \\ C \ 01.00 \ (r472,c010) \end{array}$	Articles 4(36), 36(1) point (b) (i) and 89 to 91 of CRN; Articles 36(1) point (b) (ii), 243(1) point (b), 344(1) point (b) and 258 of CRR; Articles 36(1) point (b) (ii) and 378(3) of CRR; Articles 36(1) point (b) (iv) and 155(4) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (r460,c010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C 01.00 (r480,c010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (r490,c010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C 01.00 (r500,c010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	- (-) Amount exceding the 17.65% threshold	0	0	0	0	C 01.00 (r510,c010)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures				0	C 01.00 (r513,c010)	Article 36(1), point (m) and Article 47c CRR
OWN FUNDS Transitional period	A.1.18B	(-) Minimum value commitment shortfalls				0	C 01.00 (r514,c010)	Article 36(1), point (n) and Article 132c(2) CRR
	A.1.18C	(-) Other foreseeable tax charges				0	C 01.00 (r515,c010)	Article 36(1), point (I) CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C 01.00 (r524,c010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	0	0	C 01.00 (r529,c010)	
	A.1.21	Transitional adjustments	0	0	0	0	CA1 {1.1.1.6 + 1.1.1.8 + 1.1.1.26}	
	A.1.21.1	- Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (r220,c010)	Articles 483(1) to (3), and 484 to 487 of CBR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (r240,c010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	0	0	C 01.00 (r520.c010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	0	0	0	0	C 01.00 (r530.c010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	0	0	0	0	C 01.00 (r540,c010) + C 01.00 (r670,c010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (r720,c010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (r090,c010) + C 01.00 (r700,c010) + C 01.00 (r710,c010) + C 01.00 (r740,c010) + C 01.00 (r744,c010) + C 01.00 (r748,c010)	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (r660,c010) + C 01.00 (r680,c010) + C 01.00 (r730,c010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	2,338	2,459	2,424	2,547	C 01.00 (r015,c010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	160	261	231	230	C 01.00 (r750,c010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	4	116	116	116	C 01.00 (r760,c010) + C 01.00 (r890,c010)	
	A.4.2		84	83	84	84	C 01.00 (1910,0010) + C 01.00 (1920,010) + C 01.00 (1930,0010) + C 01.00 (1940,010) + C 01.00 (1950,0010) + C 01.00 (1970,010) + C 01.00 (1974,010) + C 01.00 (1978,010)	
	A.4.3	Tier 2 transitional adjustments	71	61	31	31	C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)	
OWN FUNDS REQUIREMENTS	В	TOTAL RISK EXPOSURE AMOUNT	16,919	15,095	15,370	15,646	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	0	0	0	0	C 05.01 (r010;c040)	
CAPITAL RATIOS (%)	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	13.82%	16.29%	15.77%	16.28%	CA3 (1)	•
Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	13.82%	16.29%	15.77%	16.28%	CA3 (3)	•
CET1 Capital	C.3	TOTAL CAPITAL RATIO (transitional period)	14.76%	18.02%	17.27%	17.75%	CA3 {5} [A.1-A.1.13-A.1.21+MIN(A.2+A.1.13- A.2.2-A.2.4+MIN(A.4+A.2.2-	•
CET1 Capital Fully loaded CET1 RATIO (%)	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	2,338	2,459	2,424	2,547	A.4.3.0).0)1	•
CET1 RATIO (%) Fully loaded ¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	13.82%	16.29%	15.77%	16.28%	[D.1]/[B-B.1]	•
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c010)	
Memo items	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c020)	
	F.	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c040)	
(1)The full landed OFT1 only is an est	timate calcula	ated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a re	culatory point of view at the rec	onting data are not taken into a	count in this calculation			

(1)The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a requisitory point of view at the reporting date are not baken into account in this calculation. Fully loaded CET1 ratio is an estimation is based on the formulae stated in column "COREP" CORE" - clease note that this miniht load to differences to fully loaded CET1 capital ratios sublished by the carticolation bank's e.e. in their Fally" 3 disclosure

Overview of Risk exposure amounts

DEUTSCHE APOTHEKER- UND ÄRZTEBANK EG

		RW	As		
(min EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE
Credit risk (excluding CCR and Securitisations) ¹	15,461	13,773	13,880	13,902	C 02.00 (0440, c010) -[C 07.00 (0490, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s002), + C 08.01 (r040, c260
Of which the standardised approach	433	419	391	413	C 02.00 (r060, c010)-[C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001)+ C 07.00 (r130, c220, s001)]
Of which the foundation IRB (FIRB) approach	4,397	4,049	4,347	4,481	C 02.00 (R250, c010) - [C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)]
Of which the advanced IRB (AIRB) approach	9,939	8,470	8,338	8,119	C 02.00 (R310, c010) - [C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001)]
Of which equity IRB	555	554	541	536	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA) ²	33	36	44	166	C 07.00 (rð90, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (rð40, c260, s002) + C 08.01 (rð50, c260) s002) + C 08.01 (rd50, c
Credit valuation adjustment - CVA	28	18	29	36	C 02.00 (R640, c010)
Settlement risk	91	25	125	5	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	0	0	0	0	C 02.00 (R470, c010)
Position, foreign exchange and commodities risks (Market risk)	64	0	49	166	C 02.00 (R520, c010)
Of which the standardised approach	64	0	49	166	C 02.00 (R530, c010)
Of which IMA	0	0	0	0	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book	0	0	0	٥	C 1900_010_601*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_100,C 24.00_010_110)*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (R680, c010)
Operational risk	1,243	1,243	1,243	1,371	C 02.00 (R590, c010)
Of which basic indicator approach	0	0	0	0	C 02.00 (R600, c010)
Of which standardised approach	1,243	1,243	1,243	1,371	C 02.00 (R610, c010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (R620, c010)
Other risk exposure amounts	0	0	0	0	C 02.00 (R630, c010) + C 02.00 (R690, c010)
Total	16,919	15,095	15,370	15,646	

¹ The positions "of which" are for information and do not need to sum up to Credit risk (excluding CCR and Securitisations)

² On-balance sheet exposures related to Free Deliveries [according to Article 379(1)] have not been included in 'Counterparty Credit Risk (CCR, excluding CVA). They are instead reported in the 'Credit Risk (excluding CCR and Securitisations)' section.



2021 EU-wide Transparency Exercise Market Risk

DEUTSCHE APOTHEKER- UND ÄRZTEBANK EG

	SA					1	м									IM						
			VaR <i>(Memoran</i>	ndum item)	STRESSED VaR (Memorandum item)	AND MIG	NTAL DEFAULT RATION RISK AL CHARGE	ALL PRICE	RISKS CAPIT. FOR CTP			VaR <i>(Memora</i>	ndum item)	STRESSED VaR (A	lemorandum item)	INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE	RISKS CAPITA FOR CTP	AL CHARGE	
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt 1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2020	As of 31/12/2020				As of 30/	09/2020									As of 31/1	2/2020					
Traded Debt Instruments Of which: General risk Of which: Specific risk Equities Of which: General risk Of which: Specific risk Foreign exchange risk Commodities risk	0 0 0 0 64 0 64	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0							0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0						
Total	64 As of 31/03/2021	0 As of 30/06/2021	0	0	0	0 As of 31/	03/2021	0	0	0	0	0	0	0	0	0 As of 30/0	0 6/2021	0	0	0	0	0
Traded Debt Instruments Of which: General risk Of which: Specific risk Equities Of which: General risk Of which: Specific risk Foreign exchange risk Commodities risk	0 0 0 0 0 0 49 0	0 0 0 0 0 166 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0							0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0						
Total	49	166	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Market risk template does not include CIU positions under the particular approach for position risk in CIUs (Articles 348(1), 350 (3) c) and 364 (2) a) CRR), which instead are included in the RWA OV1 template.

Credit Risk - Standardised Approach

DEUTSCHE APOTHEKER- UND ÄRZTEBANK EG

					Standardise	d Approach			
			As of 30,	/09/2020			As of 31,	/12/2020	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
	(min EUR, %)	0.015	0.015	<u>^</u>		11.001	11.00.1	<u> </u>	
	Central governments or central banks	8,915	8,915	0		11,934	11,934	U	
	Regional governments or local authorities	2,751	2,751	0		2,885	2,885	U	
	Public sector entities	802	802	0		684	684	2	
	Multilateral Development Banks	196	196	0		197	197	0	
	International Organisations	390	390	0		389	389	0	
	Institutions	1,784	1,464	42		1,184	870	18	
	Corporates	87	76	65		103	84	73	
	of which: SME	60	51	40		69	59	44	
	Retail	222	165	124		240	172	129	
Consolidated data	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	5	5	/	U	1	1	1	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	100	100	0		101	101	U	
	Claims on institutions and corporates with a ST credit assessment	0	U	U		0	U	0	
	Collective investments undertakings (CIU)	0	0	0		0	U	0	
	Equity	199	199	199		199	199	199	
	Other exposures	0	0	0		U	U	U	
	Standardised Total ²	15,452	15,063	437	1	17,916	17,515	422	3

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

EBA EUROPEAN BANKING AUTHORITY

⁽²⁾ Standardised Total does not include the Secutarisation position unlike in the results prior to the 2019 exercise.

Credit Risk - Standardised Approach

DEUTSCHE APOTHEKER- UND ÄRZTEBANK EG

					Standardise	d Approach			
			As of 31,	/03/2021			As of 30,	/06/2021	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
	(min EUR, %)	12 216	12 216	0		15,275	15.075	0	
	Central governments or central banks	13,316 2,869	13,316 2,869	0		2,985	15,275 2,985	0	
	Regional governments or local authorities Public sector entities	786	786	2		2,985 979	2,985 979	0	
	Public sector entities Multilateral Development Banks	104	104	2		163	163	0	
	International Organisations	381	381	0		248	248	0	
	International Organisations Institutions	1,393	1,249	3		1,347	1,202	3	
	Corporates	87	74	64		265	239	198	
	of which: SME	58	48	38		77	64	50	
	Retail	235	169	126		259	181	136	
	of which: SME	0	0	0		0	0	0	
Consolidated data	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	1	0	0	0
	Items associated with particularly high risk	0	0	0	-	0	0	0	-
	Covered bonds	100	100	0		101	101	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	199	199	199		199	199	199	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²	19,470	19,247	394	4	21,822	21,573	536	9

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

EBA EUROPEAN BANKING AUTHORITY

⁽²⁾ Standardised Total does not include the Secutarisation position unlike in the results prior to the 2019 exercise.

Credit Risk - IRB Approach

DEUTSCHE APOTHEKER- UND ÄRZTEBANK EG

							IRB Ap	proach					
				As of 30/	09/2020					As of 31/	12/2020		
		Original	Exposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	3,839	0	3,592	739	0	0	3,259	0	3,040	591	0	0
	Corporates	8,048	73	6,386	3,688	0	22	7,592	62	5,876	3,492	0	22
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	2,636	21	2,162	1,109	0	21	2,110	23	1,701	850	0	21
	Retail	42,767	600	42,778	9,939	780	184	42,261	610	42,281	8,470	424	184
	Retail - Secured on real estate property	13,218	135	13,218	1,580	175	8	13,539	134	13,539	1,543	93	8
Consolidated data	Retail - Secured on real estate property - Of Which: SME	8,817	109	8,817	953	141	4	9,030	109	9,030	916	76	4
consolidated data	Retail - Secured on real estate property - Of Which: non-SME	4,401	26	4,401	627	34	4	4,509	25	4,509	626	17	4
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	29,549	466	29,560	8,359	605	176	28,722	477	28,742	6,927	331	176
	Retail - Other Retail - Of Which: SME	23,079	403	23,083	6,318	524	154	22,733	407	22,742	5,296	283	154
	Retail - Other Retail - Of Which: non-SME	6,470	62	6,477	2,041	81	22	5,989	70	6,001	1,631	48	22
	Equity	20	U	20	555	0		20	U	20	554	0	
	Other non credit-obligation assets				137						280		4
	IRB Total ²				15,057						13,387		

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
⁽²⁾ IRB Total does not include the Secutarisation position unlike in the results prior to the 2019 exercise.



Credit Risk - IRB Approach

DEUTSCHE APOTHEKER- UND ÄRZTEBANK EG

							IRB Ap	proach					
				As of 31/	03/2021					As of 30/	06/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	3,589	0	3,366	712	0	0	3,626	0	3,422	729	0	0
	Corporates	7,904	63	6,135	3,676	0	22	7,627	76	6,231	3,795	0	36
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	2,250	25	1,801	908	0	21	2,302	22	1,905	954	0	16
	Retail	41,774	603	41,806	8,338	430	184	41,330	602	41,372	8,119	415	203
	Retail - Secured on real estate property	13,758	126	13,758	1,540	87	8	14,075	122	14,075	1,605	85	11
Consolidated data	Retail - Secured on real estate property - Of Which: SME	9,130	103	9,130	918	71	4	9,238	98	9,238	929	68	9
Consolidated data	Retail - Secured on real estate property - Of Which: non-SME	4,628	24	4,628	622	17	4	4,837	23	4,837	676	16	2
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail Retail - Other Retail - Of Which: SME	28,016	477	28,048	6,798	342	176	27,254	480	27,297	6,514	331	192
	22,308	410	22,322	5,254	294	154	21,727	410	21,746	5,004	279	165	
	Retail - Other Retail - Of Which: non-SME	5,708	67	5,726	1,543	49	22	5,527	70	5,550	1,510	52	27
	Equity	14	0	14	541	0		13	0	13	536	0	
	Other non credit-obligation assets				263						353		
	IRB Total ²				13,530						13,532		

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
⁽²⁾ IRB Total does not include the Secutarisation position unlike in the results prior to the 2019 exercise.





						DEUTSCI	HE APOTHEKER- UND ÄRZ	ZTEBANK EG						
							As of 31/12/2020							
						Dire	ct exposures							
	(min EUR)			On balance sl	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sl	neet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
					through profit or loss	comprenensive income								
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Austria													
Total [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Belgium													
Total [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Bulgaria													
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Cyprus													
Total [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[5Y - 10Y [[10Y - more Total	Czech Republic													
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y]	Denmark													
100 - more Total [0 - 3M [13M - 1Y [14Y - 2Y [12Y - 3Y [13Y - 5Y [15Y - 10Y [10Y - more Total	Estonia													



						DEUTSCH	ie apotheker- und är	ZTEBANK EG						
							As of 31/12/2020)						
						Dire	t exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance st	eet exposures	
								Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Finland													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	France													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Germany	0 0 1,596 63 661 504 0 2,824	0 0 1,596 63 661 504 0 2.824	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0		0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Croatia													
10-3M [[3M-1Y] [3M-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Greece													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Hungary													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y]	Ireland													
110Y - more Total [0 - 3M [[3M - 1Y] [3M - 1Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Italy													
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Latvia													



						DEUTSCH	ie apotheker- und är:	ZTEBANK EG						
							As of 31/12/2020	1						
				On helenes a		Dire	ct exposures		Denius			Off halo		
	(mln EUR)			On balance s	neet				Deriva	tives		Off Dala	nce sheet	
												Off-balance si	heet exposures	
				[Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Lithuania													
IOLAN [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Luxembourg													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Malta													
[0 - 3M [[3M - 1Y] [1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Netherlands													
157 - 1071 107 - more Total [0 - 3M [13M - 1Y [17 - 2Y [13 - 5Y [137 - 5Y [157 - 107] 107 - more Total	Poland													
130Y - more Total [0 - 3M [[3M - 1Y [[3M - 1Y [[2Y - 3Y] [3Y - 5Y] [3Y - 5Y] [5Y - 10Y [[10Y - more Total	Portugal													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total [0-3M]	Romania													
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y] [5Y - 10Y [[10Y - more Total	Slovakia													
IO - 3M f [3M - 1Y f [1Y - 2Y f [2Y - 3Y f [5] - 3Y f [5] - 10Y f [10Y - more Total	Slovenia													



						DEUTSCH	ie apotheker- und är	ZTEBANK EG						
							As of 31/12/2020	1						
				On helen er el		Dire	ct exposures		D avitur	····-		05 1-1-		-
	(mln EUR)			On balance s	neet				Deriva	tives		Off balar	nce sheet	
												Off-balance sl	heet exposures	
				[Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets heid for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Spain													
[0-3M] [3M-1Y] [3M-1Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Sweden													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	United Kingdom													
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Iceland													
15Y - 10Y 10Y - more Total [0 - 3M [[3M - 1Y] [3Y - 5Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Liechtenstein													
110Y - more Total [0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Norway													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total [0-3M]	Australia													
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Canada													
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Hong Kong													



						DEUTSCI	HE APOTHEKER- UND ÄR	ZTEBANK EG						
							As of 31/12/2020	1						
						Dire	ct exposures							
	(mln EUR)		1	On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance si	heet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			
			Total carrying amount of											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short											
			positions)		of which: Einancial accets	of which: Einancial accets at	of which: Financial assets at					Nominal	Provisions	
				of which: Financial assets held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[0-3M] [3M-1Y]														
[1Y - 2Y [Japan													
[2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	_													
Total [0-3M[[3M-1Y]														
[1Y - 2Y] [2Y - 3Y] [3Y - 5Y]	U.S.													
[5Y - 10Y] [10Y - more Total	-													
[0 - 3M [[3M - 1Y [[1Y - 2Y [
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [China													
[107 - 107] [107 - more Total [0 - 3M [[3M - 17]														
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [
[2Y - 3Y [13Y - 5Y 15Y - 10Y	Switzerland													
[10Y - more Total [0 - 3M [
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [Other advanced economies													
[3Y - 5Y [[5Y - 10Y [non EEA													
[10Y - more Total [0 - 3M [-													
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y]	Other Central and eastern													
[2Y - 3Y [[3Y - 5Y] [5Y - 10Y]	Europe countries non EEA													
[10Y - more Total [0 - 3M [}													
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [Middle East													
[3Y - 5Y] [5Y - 10Y] [10Y - more														
Total [0 - 3M [[3M - 1Y]	1													
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y]	Latin America and the Caribbean													
[5Y - 10Y [[10Y - more Total														
rotai							1							



General governments exposures by country of the counterparty

DEUTSCHE APOTHEKER- UND ÄRZTEBANK EG

							As of 31/12/2020)						
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets	of which: Financial assets	of which: Financial assets at	of which: Financial assets at					Nominal	Provisions	exposure amount
				held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y]	Africa													
[5Y - 10Y] [10Y - more	2110													
Total														
[0-3M] [3M-1Y]		10 121	10 121	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [84 130	84 130	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [[3Y - 5Y [Others	55	55	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [119	119	0	0	0	0	0	0	0	0	0	0	
[10Y - more Total	1	520	520	0	0	0	0	0	0	0	0	0	0	0

Notes and definitions Information disclosed in this template is sourced from COREP template C 33, introduced with the reporting framework 2.7, applicable for reports as of 31 march 2018.

(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total sovereign exposures is and available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Chers".

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

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

(5) Residual countries not reported separately in the Transparency exercise

Regions: Other advanced non EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.

Other CEE non EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey

Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Calombia, Costa Rica, Dominica, Dominica, Dominica, Dominica, Revico, Kicaragua, Panama, Paraguay, Peru, St. Kits and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahanas, Barbados, Cuyana, Halti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kits and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua, Ande Barbuda, Aruba, Bahanas, Barbados, Cuyana, Islandos, Cuyana, Islandos, Cuyana, Halti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kits and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua, Ande Barbudos, Aruba, Bahanas, Barbados, Cuyana, Islandos, Cuyana, Islandos,

Africa: Algeria, Esynt, Morocco, South Africa, Angola, Benin, Botswana, Burkina, Faso, Burund, Cameroon, Cape Vende, Central African Republic, Chad, Comoros, Congo, Congo, The Democratic Republic Of The, Cite D'Ivoire, Equatorial Guinea, Entrea, Ethiopia, Gabon, Gambia, Ghana, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mail, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sterra Leone, South Mica, Nuseria, Inited Republic, Of, Togo, Uganda, Zambia, Zimbawe and Turisia.

(6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.

(7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.



						DEUTSCI	HE APOTHEKER- UND ÄRZ	ZTEBANK EG						
							As of 30/06/2021							
						Dire	ct exposures							
	(min EUR)			On balance sl	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sl	neet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Austria													
Total [0-3M [[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Belgium													
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [SY-10Y] [10Y-more Total	Bulgaria													
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Cyprus													
Total [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[5Y - 10Y [[10Y - more Total	Czech Republic													
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y]	Denmark													
100 - more Total [0 - 3M [13M - 1Y [14Y - 2Y [12Y - 3Y [13Y - 5Y [15Y - 10Y [10Y - more Total	Estonia													



						DEUTSCH	ie apotheker- und är:	ZTEBANK EG						
							As of 30/06/2021							
						Dire	t exposures							
	(mln EUR)		1	On balance sl	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance st	eet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Finland													
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	France													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Germany	0 278 712 845 703 1,264 0 3,802	0 278 712 845 703 1,264 0 3.802	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0
Total [0-3M] [3M-1]Y[[1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Croatia													
131-1011 101-more Total [0 - 3M [13M - 1Y] [3M - 1Y] [3Y - 2Y] [3Y - 5Y] [3Y - 10Y] [10Y - more Total	Greece													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Hungary													
Total [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Ireland													
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Italy													
[10Y - more Total [0 - 3M] [3M - 1Y] [17 - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Latvia													



						DEUTSCH	ie apotheker- und är:	ZTEBANK EG						
							As of 30/06/2021							
						Dire	ct exposures							-
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
								Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets heid for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Lithuania													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Luxembourg													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y]	Maita													
Total Total [0 - 3M / [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Netherlands													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Poland													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Portugal													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Romania													
Total [0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Slovakia													
10Call [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Slovenia													



						DEUTSCH	ie apotheker- und är	ZTEBANK EG						
							As of 30/06/2021							
						Dire	ct exposures							-
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sl	heet exposures	
				[Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Spain													
10031 [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Sweden													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	United Kingdom													
[0 - 3M [[3M - 1Y] [1Y - 2Y [[2Y - 3Y [[3Y - 5Y]	Iceland													
157 - 1071 107 - more Total [0 - 3M [[3M - 1Y] [27 - 37] [37 - 57] [37 - 57] [57 - 107] [107 - more Total	Liechtenstein													
130Y - more Total [0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Norway													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [5Y-3Y] [5Y-10Y] [10Y-more Total [0-3M]	Australia													
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Canada													
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Hong Kong													



						DEUTSCH	ie apotheker- und är:	ZTEBANK EG						
							As of 30/06/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance si	heet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			
			Total carrying amount of											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short											
			positions)		of which a filmential access	of which a file and a sector of						Nominal	Provisions	
				of which: Financial assets held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
					through profit or loss	comprenensive income								
[0 - 3M [
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y]	Japan													
[3Y - 5Y [[5Y - 10Y] [10Y - more Total														
Total [0 - 3M [[3M - 1Y]														
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y]	U.S.													
[5Y - 10Y [[10Y - more	_													
Total [0 - 3M [[3M - 1Y [
[1Y - 2Y [[2Y - 3Y] [3Y - 5Y] [5Y - 10Y]	China													
[5Y - 10Y [[10Y - more Total	_													
[0 - 3M [[3M - 1Y [[1Y - 2Y [
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y]	Switzerland													
[10Y - more Total	-													
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y]														
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y]	Other advanced economies non EEA													
[10Y - more Total														
[0 - 3M [[3M - 1Y [[1Y - 2Y [
[2Y - 3Y [[3Y - 5Y] [5Y - 10Y]	Other Central and eastern Europe countries non EEA													
[10Y - more Total	1													
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 2Y]														
[2Y - 3Y [[3Y - 5Y] [5Y - 10Y]	Middle East													
[10Y - more Total [0 - 3M [[3M - 1Y [1													
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [Latin America and the													
[3Y - 5Y [[5Y - 10Y [Caribbean													
[10Y - more Total	1													



General governments exposures by country of the counterparty

DEUTSCHE APOTHEKER- UND ÄRZTEBANK EG

								-						
							As of 30/06/2021							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off bala	nce sheet	1
												Off-balance s	heet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [
[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Africa													
[0 - 3M] [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y]	Others	0 250 252 67 12	0 250 252 67 12	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
[5Y - 10Y [[10Y - more Total		97 0 678	97 0 678	0	0	0	0	0	0	0	0	0	0	
rotāl		678	6/8	U	0	0	0	0	0	0	0	0	0	0

Notes and definitions Information disclosed in this template is sourced from COREP template C 33, introduced with the reporting framework 2.7, applicable for reports as of 31 march 2018.

(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Inspective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This hem does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments. (5) Residual countries not reported separately in the Transparency exercise

Regions:

Other advanced non EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan. Other CEE non EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey

Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

Lath America: Argentina, Balloz, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Costa Rica, Dominica, Dominica, Dominica, Dominica, Republic, Ecoador, Grenada, Guatemala, Guyana, Halt, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kits and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinded and Tobago, Uruguay, Venezuela, Antigua, And Barbuda, Aruba, Barbados, Cayman Islands, Cuba, French Guiana, Guadebuupe, Martinique, Panama, Paraguay, Peru, St. Kits and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinded and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Barbados, Cayman Islands, Cuba, French Guiana, Guadebuupe, Martinique, Panetro Rico, Sait Barbéerny, Turis And Caicos Islands, Virgin Islands (Bitsh), Virgin Islands (U.S.).

Africa: Algeria, Esynt, Morocco, South Africa, Angola, Benin, Botswana, Burkina, Faso, Burund, Cameroon, Cape Vende, Central African Republic, Chad, Comoros, Congo, Congo, The Democratic Republic Of The, Cite D'Ivoire, Equatorial Guinea, Entrea, Ethiopia, Gabon, Gambia, Ghana, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mail, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sterra Leone, South Mica, Nuseria, Inited Republic, Of, Togo, Uganda, Zambia, Zimbawe and Turisia.

(6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.

(7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.

Information on loans and advances subject to legislative and non-legislative monoration and public (usurantee schemes in accordance with EBA Guidelines EBA/GU/2020/02 DEUTSCH: RADYNEER: - UNO JAZTEMAK EG

								As of 30	/09/2020															As of 31	/12/2020							
		carrying amount							Accumulated imp			nges in fair val			Maximum amount of the guarantee that can be considered	Gross carrying amount	Gross	i carrying amount							Accumulated imp		lated negative char			x	Maximum amount of the guarantee that can be considered	Gross carrying amount
(min EUR)		Performing	Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial necognition but not credit- impained (Stage 2)	Non-perform	ing Of which: exposures with forbaarance measures	Of which: Urdikely to pay that are not past-due or past-due <= 90 days		Performing	Of which: exposures with forbearance measures	Of which: Instruments with significant increase in oredit sisk since initial necognition but not credit- impained (Stage 2)	Non-perform	ing Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due <= 90 days	Public guaranthic received in the context of the CDV/ID-19 crisis			Performing	Of which: exposures with forbearance measures	Of which: I frutruments with significant increase in condit risk since initial recognition but not credit- impaired (Stage 2)	Non-perform	ing Of which: exposures with forbairance measures	Of which: Unikely to pay that are not past-due or past-due <= 90 days		Performing	Of which: exposures with forbearance measures	Of which:		19 Of which: exposures with forbaarance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee neceived in the contact of the COVID-19 crisis	
Loans and advances subject to active EBA-compliant monitoria	٥	٥	٥	۰	٥	۰	٥	٥	٥	0	٥	0	۰	٥	۰	٥	0	0	٥	۰	٥	۰	٥	٥	۰	٥	۰	٥	٥	٥	٥	۰
of which: Households	0	٥	0	۰	0	٥	٥	0	0	0	٥	0	۰	0	0	0	0	0	٥	0	0	0	0	٥	0	0	۰	0	0	0	٥	٥
of which: Collateralised by residential immovable property	۰	0	٥	۰	٥	۰	0	۰	٥	٥	0	0	۰	0	۰	٥	0	0	٥	۰	٥	0	0	٥	۰	٥	۰	0	0	0	٥	۰
of which: Non-financial corporations	۰	0	٥	۰	0	۰	0	۰	٥	٥	0	0	٥	0	۰	٥	0	0	٥	۰	٥	0	0	٥	0	٥	۰	0	0	0	٥	۰
of which: Small and Medium-sized Enterprises	۰	0	٥	0	0	۰	0	۰	٥	٥	0	0	۰	0	0	٥	0	0	٥	0	٥	٥	0	٥	۰	٥	٥	0	٥	0	٥	۰
of which: Collateralised by commercial immovable property	۰	0	٥	•	0	0	0	0	0	0	0	0	۰	0	0	0	0	٥	0	0	0	0	0	0	0	0	0	0	٥	0	0	۰

			Name Name <th< th=""><th></th><th></th><th></th><th></th><th></th><th></th><th></th><th>As of 31</th><th>/12/2020</th><th></th><th></th><th></th><th></th><th></th><th></th><th></th></th<>																					As of 31	/12/2020							
	Gross	i canying amount							Accumulated imp		lated negative cha				amount of the guarantee that can be			sanying amount							Accumulated imp		lated negative cha				Maximum amount of the guarantee that can be considered	
		Performing			Non-perform	ing			Performing				ng												Performing							
(min EUR)			exposures with forbearance	h Instruments with significant increase in credit risk since initial		exposures with forbearance	Of which: Unlikely to pay that are not			exposures with forbearance	Instruments with significant increase in credit risk since initial		exposures with forbearance	Of which: Unlikely to pay that are not	guarantee received in the context of the				Of which: exposures with forbeasence measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due or 90 days			Of which: exposures with forbeasinge measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)		Of which: exposures with forbainance measures	Of which: Unlikely to pay that are not pait-due or pait-due <= 90 days	Public guarantee neceived in the contact of the COVID-19 crisis	
Loans and advances with expired EBA-compliant monatoria	131	130	0	٥	٥	٥	٥	1	1	٥	٥	٥	٥	٥	0	٥	127	127	٥	0	1	۰	1	1	1	٥	0	٥	0	٥	٥	1
of which: Households	131	130	0	0	٥	٥	٥	1	1	٥	٥	٥	٥	٥	0	٥	127	127	٥	0	1	٥	1	1	1	٥	0	٥	0	0	0	1
of which: Collateralised by residential immovable property	121	121	0	۰	0	۰	0	1	1	0	٥	0	0	٥	0	0	117	117	٥	0	1	۰	1	1	1	0	۰	٥	0	0	٥	1
of which: Non-financial corporations	۰	0	0	٥	0	۰	0	۰	٥	0	٥	0	0	٥	0	0	0	0	٥	0	0	۰	0	0	0	0	۰	٥	0	0	٥	۰
of which: Small and Medium-sized Enterprises	٥	٥	٥	٥	٥	۰	٥	۰	٥	٥	٥	٥	٥	٥	٥	٥	٥	٥	٥	٥	٥	٥	٥	٥	٥	٥	٥	٥	٥	٥	٥	٥
of which: Collateralised by commercial immovable property	۰	0	0	۰	0	٥	0	0	٥	0	٥	0	۰	٥	۰	٥	0	0	٥	0	0	۰	0	0	0	0	•	٥	0	0	0	۰

	Ke ef 30/09/2023 Macrum																					As of 31	/12/2020																
															Maximum amount of the guarantee that can be considered	Gross carrying amount															amount of the guarantee that can be	Gross carrying amount							
(win EXR)		Performing	Of which: exposions with forbanance measures	Of which: Instruments with significant increase in ordit risk since initial recognition but not credit- impaired (Stage 2)	Non performi	ng Of which: esposianis with forbearance measures	Of which: Unlikely to pay that are not past-due <= 90 days			Of which: exposures with forbearance measures	Of which: If returnents with significant increase in order sisk since initial recognition but not crudit- impaired (Stage 2)	Non perform	ing Of which: exposures with forbuarance measures	Of which: Unlikely to pay that are not past-due <= 90 days	Public guarantee necetved in the context of the COVID-19 crisis				Of which: exposume wit forbearance melaisures	Cf which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Slage 2)		ing Of which: exposiones with forbearance measures	Of which: Unlikely to pay that are not past-due <= 90 days			Of which: exposures w forbearsnoe measures	b) of which: Instruments with significant increate inic credit risk since initial recognition but not credit- impained (Stage 2)			Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee r recensed in the context of the COVID-19 crisis	Inflows to non- performing exposures							
Newly originated loans and advances subject to public guarantee schemes	48	48	٥	۰	0	۰	0	۰	0	0	0	0	۰	0	40	0	52	52	0	۰	0	۰	٥	0	۰	٥	0	0	٥	٥	47	۰							
of which: Households	33	33			0			۰	0			0				0	36	36			0			0	۰			0				•							
of which: Collateralised by residential immovable property	11	11			0			۰	0			0				0	13	13			0			0	۰			0				•							
of which: Non-financial corporations	15	15	٥	٥	0	0	٥	٥	٥	0	٥	0	٥	0	13	٥	16	15	0	۰	0	٥	٥	0	٥	٥	0	0	٥	0	13	۰							
of which: Small and Medium-sized Enterprises	10	20			0			٥	٥			٥				٥	12	12			٥			٥	٥			٥				•							
of which: Collateralised by commercial immovable property	4	4			0			٥	0			0				0	4	4			0			0	٥			0				•							



Information on loans and advances subject to legislative and non-legislative morationis and public guarantee schemes in accordance with EBA Guidelines EBA/GL/2020/02

DEUTSCHE APOTHEKER- UND ÄRZTEBANK EG

		As of 31/03/2021 Moving an annual of the annual of the annual of the annual of the																				As of 30	w of 30/66/2021 Accurulated modified shocket days in far wate due to cost mix. Heatmun: Accurulated modified shocket days in far wate due to cost mix.													
	Gross	carrying amoun						Accumulated impairment, accumulated registric changes in fair value due to credit risk. arrow credition to credition to cred																	Accumulated imp			anges in fair valu				e Gross carryin amount				
(min BJR)		Performing	Of which: exposume with forbearance measures	Of which: Instruments with significant increase in ceedt risk since initial nicognition but not credit- impained (Stage 2)	Non-perform	ing Of which: esposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days		Performing	Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		ng Of which: seposures with forbearance measures	Of which: Unlikely to pay that are not past-due <= 90 days	Public guarantee received in the contact of the COVID-19 crisis	Inflows to non- parforming exposunal		Performing	Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)	Non-perform	ing Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days		Performing		Of which: a bistruments with significant increase in credit risk since initial nicognition but nicognition but nicognition but impained (Stage 2)	Non-perform	ing Of which: expositions with forbearance measures	Of which: Unlikely to pay that are not past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	e non- e performing				
Loans and advances subject to active EBA-compliant monitoria	٥	٥	0	۰	٥	۰	۰	٥	٥	٥	۰	٥	۰	٥	٥	٥	0	۰	٥	۰	٥	٥	۰	0	۰	٥	۰	٥	0	0	0	0				
of which: Households	٥	0	0	۰	0	0	٥	0	0	0	0	٥	0	0	0	٥	0	0	0	0	0	0	0	0	0	٥	۰	0	0	0	0	0				
of which: Collaberalised by residential immovable property	۰	0	0	۰	٥	۰	٥	0	0	٥	0	٥	۰	0	٥	0	0	۰	٥	0	0	0	۰	0	۰	0	۰	٥	٥	۰	٥	۰				
of which: Non-financial corporations	۰	0	0	۰	٥	۰	٥	0	0	٥	0	٥	۰	0	٥	0	0	۰	٥	0	0	0	۰	0	۰	0	۰	٥	٥	۰	0	۰				
of which: Small and Medium-sized Enterprises	۰	٥	0	0	٥	٥	٥	0	0	٥	۰	٥	0	0	٥	0	0	0	٥	0	0	0	٥	0	۰	0	0	٥	٥	۰	0	۰				
of which: Collateralised by commercial immovable property	۰	٥	0	٥	٥	۰	٥	0	0	٥	٥	٥	٥	٥	٥	0	٥	٥	٥	0	٥	0	٥	0	۰	٥	٥	٥	٥	۰	0	٥				

		As of 31/03/2021 Mainum																					As of 30	/06/2021								
	Gross	carrying amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk. an be consistent									Gross	carrying amount						Accumulated impairment, accumulated negative changes in fair value due to							Maximum amount of the guarantee that can be considered	Gross carrying amount	
		Performing Non-performing							Performing			Non-perform	sing					Performing							Performing							
(min EUR)			Of which: exposures with forbearance measures	Of which: h Enstrumental with significant increates in credit risk since initial recognition but recognition but recognition but (Stage 2)		Of which: exposures with forbuarance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee neceived in the context of the COVID-19 crisis	Inflows to non- performing exposures			Of which: exposures forbearand measures	with Instruments as with significant		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbearance measures	Of which: h Shitruments with significant increate in credit risk since initial micognition but not credit- impained (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the contant of the COVID-19 crisis	
Loans and advances with expired EBA-compliant monatoria	125	125	٥	٥	٥	0	0	1	1	٥	0	٥	۰	٥	0	٥	124	124	٥	۰	٥	٥	٥	1	1	٥	٥	٥	0	0	0	•
of which: Households	125	125	٥	۰	0	٥	٥	1	1	0	٥	٥	۰	٥	0	٥	124	124	٥	•	0	٥	۰	1	1	0	۰	0	0	0	0	•
of which: Collateralised by residential immovable property	82	82	0	۰	0	۰	٥	1	1	0	0	٥	۰	٥	0	٥	115	115	٥	0	0	٥	0	1	1	٥	۰	0	0	0	0	۰
of which: Non-financial corporations	۰	0	0	۰	0	٥	٥	0	0	0	0	٥	۰	٥	0	٥	0	۰	٥	0	0	٥	٥	0	۰	٥	۰	0	0	0	0	٥
of which: Small and Medium-sized Enterprises	٥	٥	0	0	0	0	0	0	0	0	0	٥	٥	0	0	0	0	0	٥	0	٥	0	٥	0	0	0	0	0	0	0	0	0
of which: Collaboralised by commercial immovable property	۰	٥	0	۰	٥	۰	٥	0	0	٥	۰	٥	۰	0	0	٥	0	۰	٥	٥	٥	0	۰	0	٥	0	۰	0	0	٥	٥	۰

		Au of 31/02/2023 Manuan																					As of 30	/06/2021		Meimum												
		Gross carrying amount													Maximum amount of the guarantee that can be considered	Gross canying amount	ng Gross carrying amount													L.	Maximum amount of the guarantee that can be considered	Gross carrying amount						
		Performing			Non-perform							Non-perform						Performing			Non-perform	-						Non-perform										
(min EUR)			Of which: exposures with forbearance measures	Of which: Instrumental with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	Inflows to non- performing exposures			Of which: exposures with forbeatance melaisures	Of which: Instruments instruments increase in credit fisk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbanance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures will forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the contast of the COVID-19 crisis							
Newly originated loans and advances subject to public guarantee schemes	55	55	٥	۰	٥	٥	٥	٥	٥	0	٥	٥	۰	٥	49	٥	53	53	٥	0	٥	٥	٥	٥	0	٥	۰	٥	0	٥	49	٥						
of which: Households	42	42			٥			٥	٥			٥				٥	37	37			٥			٥	٥			٥				۰						
of which: Collateralised by residential immovable property	19	19			٥			٥	٥			٥				0	13	13			0			٥	0			0				۰						
of which: Non-financial corporations	13	13	٥	٥	٥	٥	٥	٥	٥	٥	٥	٥	٥	٥	11	٥	17	17	٥	٥	٥	٥	٥	٥	٥	٥	٥	٥	٥	٥	14	٥						
of which: Small and Medium-sized Enterprises	11	11			٥			٥	٥			0				٥	13	13			0			0	0			0				۰						
of which: Collateralised by commercial immovable property	2	2			٥			٥	0			0				0	4	4			0			0	0			٥				•						

