

2024 EU-wide Transparency Exercise

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.

2024 EU-wide Transparency Exercise

Key Metrics

DEUTSCHE APOTHEKER- UND ÄRZTEBANK EG

(mln EUR, %)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	2,556	2,661	2,628	2,826	C 01.00 (r0020,c0010)	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	2,556	2,661	2,628	2,826	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	2,556	2,661	2,628	2,826	C 01.00 (r0015,c0010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	2,556	2,661	2,628	2,826	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	2,752	2,857	2,823	3,024	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	2,752	2,857	2,823	3,024	C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)	Articles 4(118) and 72 of CRR
Risk exposure amounts						
Total risk exposure amount	15,580	15,933	15,894	16,659	C 02.00 (r0010,c0010)	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	15,580	15,933	15,894	16,659	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	16.40%	16.70%	16.53%	16.97%	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	16.40%	16.70%	16.53%	16.97%	(C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	16.40%	16.70%	16.53%	16.97%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	16.40%	16.70%	16.53%	16.97%	(C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	17.66%	17.93%	17.76%	18.15%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	17.66%	17.93%	17.76%	18.15%	(C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	51,154	51,198	50,436	51,081	C 47.00 (r0300,c0010)	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	5.00%	5.20%	5.21%	5.53%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR

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Leverage ratio

DEUTSCHE APOTHEKER- UND ÄRZTEBANK EG

		(min EUR, %)					
		As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	2,556	2,661	2,628	2,826	C 47.00 (r0320,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	2,556	2,661	2,628	2,826	C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	51,154	51,198	50,436	51,081	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	51,154	51,198	50,436	51,081	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	5.00%	5.20%	5.21%	5.53%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	5.00%	5.20%	5.21%	5.53%	[A.2]/[B.2]	

		(in EUR, %)						
		As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION	
OWN FUNDS Transitional period	A	OWN FUNDS	2,752	2,857	2,823	2,824	C01.00.0000.0000	Articles 41(1) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	2,596	2,661	2,628	2,626	C01.00.0000.0000	Article 36 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	1,199	1,217	1,203	1,222	C01.00.0000.0000	Articles 36(1) point (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	733	733	733	692	C01.00.0000.0000	Articles 36(1) point (c), 36(2) and 36(1) point (g) and (i) of CRR
	A.1.3	Accumulated other comprehensive income	0	0	0	0	C01.00.0000.0000	Articles 41(10), 26(1) point (e) and 38(1) point (j) of CRR
	A.1.4	Other Reserves	0	0	0	0	C01.00.0000.0000	Articles 41(17) and 26(1) point (k) of CRR
	A.1.5	Funds for general banking risk	909	909	909	1,167	C01.00.0000.0000	Articles 41(21), 26(1) point (f) and 36(1) point (i) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C01.00.0000.0000	Article 64 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	0	0	0	0	C01.00.0000.0000	Articles 32 to 35 and 38(1) point (j) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-124	-126	-127	-118	C01.00.0000.0000 - C01.00.0000.0000	Articles 41(23), 36(1) point (b) and 37 of CRR; Articles 41(25), 36(1) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	0	0	0	0	C01.00.0000.0000	Articles 36(1) point (c) and 39 of CRR
	A.1.10	(-) RIB shortfall of credit risk adjustments to expected losses	-121	-22	-24	-15	C01.00.0000.0000	Articles 36(1) point (e), 40 and 130 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C01.00.0000.0000	Articles 41(10), 36(1) point (a) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C01.00.0000.0000	Articles 41(22), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C01.00.0000.0000	Articles 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	C01.00.0000.0000 - C01.00.0000.0000 + C01.00.0000.0000 - C01.00.0000.0000	Articles 42(6), 36(1) point (h) and 89 to 91 of CRR; Articles 36(1) point (h), 34(2) point (b), 24(4) point (b) and 29 of CRR; Articles 36(1) point (h) and 37(2) of CRR; Articles 36(1) point (h), 13(1) of CRR and Articles 36(1) point (i) and 122(4) of CRR
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C01.00.0000.0000	Articles 36(1) point (h), 24(2) point (b), 24(4) point (b) and 29 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	C01.00.0000.0000	Articles 42(7), 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	C01.00.0000.0000	Articles 36(1) point (c) and 39 of CRR; Article 40(1) point (a) and 40(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	C01.00.0000.0000	Articles 42(7), 36(1) point (h), 45, 46, 47, 49(2) point (b), 49(2) point (c), and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	C01.00.0000.0000	Articles 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	-11	-16	-21	-24	C01.00.0000.0000	Articles 36(1) point (h) and Article 67 of CRR
	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C01.00.0000.0000	Articles 36(1) point (h) and Article 130(2) of CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C01.00.0000.0000	Articles 36(1) point (h) of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CSR	-78	-85	-85	-96	C01.00.0000.0000	Article 3 of CRR
	A.1.20	CET1 Capital elements or deductions - other	0	0	0	0	C01.00.0000.0000	-
	A.1.21	Transitional adjustments	0	0	0	0	NAI (S.1.1.6 - L.1.1.8 - L.1.1.9)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 capital instruments (+/-)	0	0	0	0	C01.00.0000.0000	Articles 48(2) to (5), and 48A to 48F of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C01.00.0000.0000	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	0	0	C01.00.0000.0000	Articles 480 to 472, 478 and 481 of CRR
A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	0	0	0	0	C01.00.0000.0000	Article 41 of CRR	
A.2.1	Additional Tier 1 Capital instruments	0	0	0	0	C01.00.0000.0000 - C01.00.0000.0000	-	
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C01.00.0000.0000	-	
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C01.00.0000.0000 - C01.00.0000.0000 + C01.00.0000.0000 - C01.00.0000.0000 + C01.00.0000.0000 - C01.00.0000.0000 + C01.00.0000.0000 - C01.00.0000.0000	-	
A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C01.00.0000.0000 - C01.00.0000.0000 + C01.00.0000.0000 - C01.00.0000.0000	-	
A.3	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	2,556	2,661	2,628	2,826	C01.00.0000.0000	Articles 37 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	196	196	195	196	C01.00.0000.0000	Articles 71 of CRR	
A.4.1	Tier 2 Capital instruments	185	185	185	185	C01.00.0000.0000 - C01.00.0000.0000	-	
A.4.2	Other Tier 2 Capital components and deductions	11	11	11	13	C01.00.0000.0000 - C01.00.0000.0000 + C01.00.0000.0000 - C01.00.0000.0000 + C01.00.0000.0000 - C01.00.0000.0000 + C01.00.0000.0000 - C01.00.0000.0000	-	
A.4.3	Tier 2 transitional adjustments	0	0	0	0	C01.00.0000.0000 - C01.00.0000.0000 + C01.00.0000.0000 - C01.00.0000.0000	-	
B	TOTAL RISK EXPOSURE AMOUNT	15,580	15,933	15,804	16,659	C01.00.0000.0000	Articles 90(3), 95, 96 and 98 of CRR	
B.1	Of which: Transitional adjustments included	0	0	0	0	C01.00.0000.0000	-	
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	16.40%	16.70%	16.53%	16.97%	CA1(1)	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	16.40%	16.70%	16.53%	16.97%	CA1(2)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	17.66%	17.93%	17.76%	18.15%	CA3(1)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	2,556	2,661	2,628	2,826	A.1.A.1.13.A.1.13.MINA.2.A.1.13.A.2.2.A.1.A.MINA.4.A.1.13.A.3.10.10	-
	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	16.40%	16.70%	16.53%	16.97%	CR.1(1)(4.1)	-
Memo Items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C01.00.0000.0000	-
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C01.00.0000.0000	-
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C01.00.0000.0000	-
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C01.00.0000.0000	-

(2) The fully loaded CET1 ratio is an internal calculation based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulator point of view at the reporting date are not taken into account in this calculation. Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP CODE" - please note that this might lead to differences to fully loaded CET1 Capital ratios published by the participating banks e.g. in their Pillar 3 disclosures

2024 EU-wide Transparency Exercise

Overview of Risk exposure amounts
DEUTSCHE APOTHEKER- UND ÄRZTEBANK EG

(min EUR, %)	RWAs				COREP CODE
	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
Credit risk (excluding CCR and Securitisations) ¹	13,906	14,398	14,353	15,074	C 02.00 (r0040, c0010) - (C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0470, c0010) + C 02.00 (r0490, c0010)
Of which the standardised approach	1,072	1,195	1,184	1,474	C 02.00 (r0060, c0010) - (C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001)
Of which the foundation IRB (FIRB) approach	3,192	3,704	3,604	3,606	C 02.00 (r0250, c0010) - (C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002))
Of which the advanced IRB (AIRB) approach	8,839	8,683	8,752	9,199	C 02.00 (r0310, c0010) - (C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001))
Of which equity IRB	631	636	636	631	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) ²	103	23	24	7	C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0490, c0010)
Credit valuation adjustment - CVA	11	18	15	12	C 02.00 (r0640, c0010)
Settlement risk	3	0	4	0	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	0	0	0	0	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	63	0	5	0	C 02.00 (r0520, c0010)
Of which the standardised approach	63	0	5	0	C 02.00 (r0530, c0010)
Of which IMA	0	0	0	0	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00 (r0010, c0010)*12.5 + C 20.00 (r0010, c0450)*12.5 + MAX(C 24.00 (r0010, c0090), C 24.00 (r0010, c0100), C 24.00 (r0010, c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	1,493	1,493	1,493	1,566	C 02.00 (r0590, c0010)
Of which basic indicator approach	0	0	0	0	C 02.00 (r0600, c0010)
Of which standardised approach	1,493	1,493	1,493	1,566	C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (r0620, c0010)
Other risk exposure amounts	0	0	0	0	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	15,580	15,933	15,894	16,659	

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.

2024 EU-wide Transparency Exercise
Market Risk
DEUTSCHE APOTHEKER- UND ARZTEBANK EG

	SA		IM										IM											
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum Item)		STRESSED VaR (Memorandum Item)			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum Item)		STRESSED VaR (Memorandum Item)			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT
			MULTIPLICATION FACTOR (m) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (m) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	MULTIPLICATION FACTOR (m) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)		PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (m) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE			
(min EUR)	As of 30/09/2023	As of 31/12/2023	As of 30/09/2023										As of 31/12/2023											
Traded Debt Instruments	0	0	0	0	0	0							0	0	0	0								0
Of which: General risk	0	0	0	0	0	0							0	0	0	0								0
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0								0
Equities	0	0	0	0	0	0							0	0	0	0								0
Of which: General risk	0	0	0	0	0	0							0	0	0	0								0
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0								0
Foreign exchange risk	63	0	0	0	0	0							0	0	0	0								0
Commodities risk	0	0	0	0	0	0							0	0	0	0								0
Total	63	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	As of 31/03/2024	As of 30/06/2024	As of 31/03/2024										As of 30/06/2024											
Traded Debt Instruments	0	0	0	0	0	0							0	0	0	0								0
Of which: General risk	0	0	0	0	0	0							0	0	0	0								0
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0								0
Equities	0	0	0	0	0	0							0	0	0	0								0
Of which: General risk	0	0	0	0	0	0							0	0	0	0								0
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0								0
Foreign exchange risk	5	0	0	0	0	0							0	0	0	0								0
Commodities risk	0	0	0	0	0	0							0	0	0	0								0
Total	5	0	0	0	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 CUI positions under the particular approach for position risk in CUIs (Articles 348(1), 350(3) (c) and 364(2) (a) CRD), which instead are included in the RWA OI1 template.

	Standardised Approach							
	As of 30/09/2023				As of 31/12/2023			
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)								
Consolidated data	5,541	5,541	0	0	4,551	4,551	0	0
Central governments or central banks	2,668	2,668	0	0	2,668	2,668	0	0
Regional governments or local authorities	789	836	34	0	789	893	29	0
Public sector entities	28	28	0	0	28	28	0	0
Multilateral Development Banks	175	175	0	0	43	43	0	0
International Organisations	2,246	2,246	448	0	2,294	2,294	388	0
Institutions	348	305	201	138	168	138	122	30
Corporates	33	139	15	30	33	29	16	0
Retail	175	119	81	105	165	111	81	0
of which: SME	0	0	0	0	0	0	0	0
Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
of which: SME	0	0	0	0	0	0	0	0
Exposures in default	0	0	0	0	0	0	0	0
Exposures associated with particularly high risk	0	0	0	0	0	0	0	0
Covered bonds	1,087	1,087	161	1,026	1,028	1,028	134	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
Collective Investment Undertakings (CIU)	241	241	241	0	242	242	242	0
Equity	0	0	0	0	0	0	0	0
Other exposures	0	0	0	0	0	0	0	0
Standardised Total²	14,796	14,500	1,173	11	13,891	13,693	1,233	13

¹ Original exposure, unlike Exposure value, is reported before taking into account any effects due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
² Standardised Total does not include the securitisation portfolio under the scope prior to the 2012 exercise.
³ Only the most relevant categories are disclosed. These have been selected under the following table. Counties of counterparties covering up to 5% of total exposures or Top 10 countries ranked by original exposure, calculated as of last quarter.

⁴ Starting from the 2023 exercise, value adjustments and provisions for the consolidated bank include general credit risk adjustments, for the consistency with the data per country of country.

	Standardised Approach							
	As of 30/09/2023				As of 31/12/2023			
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)								
GERMANY	5,541	5,541	0	0	4,551	4,551	0	0
Central governments or central banks	2,668	2,668	0	0	2,668	2,668	0	0
Regional governments or local authorities	650	547	31	0	651	669	26	0
Public sector entities	0	0	0	0	0	0	0	0
Multilateral Development Banks	0	0	0	0	0	0	0	0
International Organisations	1,521	1,521	48	0	1,769	1,769	31	0
Institutions	66	62	72	67	56	56	52	0
Corporates	17	15	12	19	17	17	13	0
Retail	175	119	81	105	165	111	81	0
of which: SME	0	0	0	0	0	0	0	0
Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
of which: SME	0	0	0	0	0	0	0	0
Exposures in default	0	0	0	0	0	0	0	0
Exposures associated with particularly high risk	0	0	0	0	0	0	0	0
Covered bonds	184	184	13	171	230	230	14	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
Collective Investment Undertakings (CIU)	241	241	241	0	242	242	242	0
Equity	0	0	0	0	0	0	0	0
Other exposures	0	0	0	0	0	0	0	0
Standardised Total²	11	11	11	11	11	11	11	11

¹ Original exposure, unlike Exposure value, is reported before taking into account any effects due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
² Total value adjustments and provisions per country of country includes those for securitisation exposures but includes general credit risk adjustments.

	Standardised Approach							
	As of 30/09/2023				As of 31/12/2023			
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)								
FRANCE	0	0	0	0	0	0	0	0
Central governments or central banks	0	0	0	0	0	0	0	0
Regional governments or local authorities	48	48	0	0	50	50	0	0
Public sector entities	0	0	0	0	0	0	0	0
Multilateral Development Banks	0	0	0	0	0	0	0	0
International Organisations	108	108	32	0	128	128	25	0
Institutions	0	0	0	0	0	0	0	0
Corporates	0	0	0	0	0	0	0	0
Retail	0	0	0	0	0	0	0	0
of which: SME	0	0	0	0	0	0	0	0
Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
of which: SME	0	0	0	0	0	0	0	0
Exposures in default	0	0	0	0	0	0	0	0
Exposures associated with particularly high risk	0	0	0	0	0	0	0	0
Covered bonds	258	258	25	233	248	248	25	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
Collective Investment Undertakings (CIU)	0	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0
Other exposures	0	0	0	0	0	0	0	0
Standardised Total²	0	0	0	0	0	0	0	0

¹ Original exposure, unlike Exposure value, is reported before taking into account any effects due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
² Total value adjustments and provisions per country of country includes those for securitisation exposures but includes general credit risk adjustments.

	Standardised Approach							
	As of 30/09/2023				As of 31/12/2023			
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)								
NETHERLANDS	0	0	0	0	0	0	0	0
Central governments or central banks	0	0	0	0	0	0	0	0
Regional governments or local authorities	0	0	0	0	0	0	0	0
Public sector entities	0	0	0	0	0	0	0	0
Multilateral Development Banks	0	0	0	0	0	0	0	0
International Organisations	188	188	59	0	250	250	81	0
Institutions	0	0	0	0	0	0	0	0
Corporates	0	0	0	0	0	0	0	0
Retail	0	0	0	0	0	0	0	0
of which: SME	0	0	0	0	0	0	0	0
Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
of which: SME	0	0	0	0	0	0	0	0
Exposures in default	0	0	0	0	0	0	0	0
Exposures associated with particularly high risk	151	151	15	136	176	176	17	0
Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
Collective Investment Undertakings (CIU)	0	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0
Other exposures	0	0	0	0	0	0	0	0
Standardised Total²	0	0	0	0	0	0	0	0

¹ Original exposure, unlike Exposure value, is reported before taking into account any effects due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
² Total value adjustments and provisions per country of country includes those for securitisation exposures but includes general credit risk adjustments.

	Standardised Approach							
	As of 30/09/2023				As of 31/12/2023			
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)								
CANADA	0	0	0	0	0	0	0	0
Central governments or central banks	0	0	0	0	0	0	0	0
Regional governments or local authorities	0	0	0	0	0	0	0	0
Public sector entities	0	0	0	0	0	0	0	0
Multilateral Development Banks	0	0	0	0	0	0	0	0
International Organisations	351	351	78	0	384	384	77	0
Institutions	0	0	0	0	0	0	0	0
Corporates	0	0	0	0	0	0	0	0
Retail	0	0	0	0	0	0	0	0
of which: SME	0	0	0	0	0	0	0	0
Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
of which: SME	0	0	0	0	0	0	0	0
Exposures in default	0	0	0	0	0	0	0	0
Exposures associated with particularly high risk	0	0	0	0	0	0	0	0
Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
Collective Investment Undertakings (CIU)	0	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0
Other exposures	0	0	0	0	0	0	0	0
Standardised Total²	0	0	0	0	0	0	0	0

¹ Original exposure, unlike Exposure value, is reported before taking into account any effects due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
² Total value adjustments and provisions per country of country includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
SWEDEN									
	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	174	174	54	0	203	203	61	0
	Corporates	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particular high risk	0	0	0	0	0	0	0	0
	Covered bonds	265	265	24	0	270	270	27	0
	Corporates on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0
	Other exposures	0	0	0	0	0	0	0	0
	Standardised total⁽⁴⁾								

(1) Original exposure, unless Exposure value, is reported before taking into account effective collateral cover and reduction of credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

Standardised Approach								
As of 31/03/2024				As of 30/06/2024				
Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	
Consolidated data								
Central governments or central banks	4,335	4,335	0	5,995	5,995	0	0	
Regional governments or local authorities	2,502	2,502	0	2,506	2,511	0	0	
Public sector entities	997	990	28	949	944	29	0	
Multilateral Development Banks	78	78	0	48	48	0	0	
International Organisations	332	332	0	254	254	0	0	
Institutions	2,442	2,442	868	2,918	2,917	0	0	
Corporates	161	158	120	178	168	138	0	
of which: SME	26	26	0	80	80	0	0	
Retail	134	132	84	98	88	112	0	
Secured by mortgages on immovable property	0	0	0	0	0	0	0	
of which: SME	0	0	0	0	0	0	0	
Exposures in default	0	0	0	0	0	0	0	
Exposures in default	0	0	0	0	0	0	0	
Items associated with particular high risk	0	0	0	0	0	0	0	
Covered bonds	1,271	1,271	217	1,361	1,361	276	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	242	242	242	244	244	244	0	
Equity	0	0	0	0	0	0	0	
Other resources	0	0	0	0	0	0	0	
Standardised Total ²	13,893	13,424	1,293	14,422	14,261	1,473	17	

(1) Original exposure, unless 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) Data below Total does not include the securitisation portfolio as at the results prior to the 2024 exercise.
(3) Only the most relevant countries are disclosed. There have been no countries in the following table. Countries of counterparties covering to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

Standardised Approach								
As of 31/03/2024				As of 30/06/2024				
Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	
GERMANY								
Central governments or central banks	4,335	4,335	0	5,995	5,995	0	0	
Regional governments or local authorities	2,413	2,413	0	2,502	2,497	0	0	
Public sector entities	605	563	26	465	462	22	0	
Multilateral Development Banks	0	0	0	0	0	0	0	
International Organisations	1,829	1,829	75	1,912	1,912	364	0	
Institutions	61	61	31	114	95	88	0	
Corporates	18	17	13	60	55	44	0	
of which: SME	0	0	0	0	0	0	0	
Retail	18	17	13	60	55	44	0	
Secured by mortgages on immovable property	0	0	0	0	0	0	0	
of which: SME	0	0	0	0	0	0	0	
Exposures in default	0	0	0	0	0	0	0	
Exposures in default	0	0	0	0	0	0	0	
Items associated with particular high risk	0	0	0	0	0	0	0	
Covered bonds	271	271	17	273	273	17	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	242	242	242	244	244	244	0	
Equity	0	0	0	0	0	0	0	
Other resources	0	0	0	0	0	0	0	
Standardised Total ²	14,422	13,424	1,293	14,422	14,261	1,473	36	

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparties includes those for securitisation exposures but includes general credit risk adjustments.

Standardised Approach								
As of 31/03/2024				As of 30/06/2024				
Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	
FRANCE								
Central governments or central banks	0	0	0	0	0	0	0	
Regional governments or local authorities	0	0	0	0	0	0	0	
Public sector entities	50	50	0	60	60	0	0	
Multilateral Development Banks	0	0	0	0	0	0	0	
International Organisations	0	0	0	0	0	0	0	
Institutions	203	203	48	225	225	69	0	
Corporates	0	0	0	0	0	0	0	
of which: SME	0	0	0	0	0	0	0	
Retail	0	0	0	0	0	0	0	
Secured by mortgages on immovable property	0	0	0	0	0	0	0	
of which: SME	0	0	0	0	0	0	0	
Exposures in default	0	0	0	0	0	0	0	
Exposures in default	0	0	0	0	0	0	0	
Items associated with particular high risk	0	0	0	0	0	0	0	
Covered bonds	208	208	26	248	248	26	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	
Other resources	0	0	0	0	0	0	0	
Standardised Total ²	4	4	4	4	4	4	4	

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparties includes those for securitisation exposures but includes general credit risk adjustments.

Standardised Approach								
As of 31/03/2024				As of 30/06/2024				
Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	
NETHERLANDS								
Central governments or central banks	0	0	0	0	0	0	0	
Regional governments or local authorities	0	0	0	0	0	0	0	
Public sector entities	0	0	0	0	0	0	0	
Multilateral Development Banks	0	0	0	0	0	0	0	
International Organisations	0	0	0	0	0	0	0	
Institutions	251	251	76	248	248	66	0	
Corporates	0	0	0	0	0	0	0	
of which: SME	0	0	0	0	0	0	0	
Retail	0	0	0	0	0	0	0	
Secured by mortgages on immovable property	0	0	0	0	0	0	0	
of which: SME	0	0	0	0	0	0	0	
Exposures in default	0	0	0	0	0	0	0	
Exposures in default	0	0	0	0	0	0	0	
Items associated with particular high risk	0	0	0	0	0	0	0	
Covered bonds	182	182	18	182	182	18	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	
Other resources	0	0	0	0	0	0	0	
Standardised Total ²	0	0	0	0	0	0	0	

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparties includes those for securitisation exposures but includes general credit risk adjustments.

Standardised Approach								
As of 31/03/2024				As of 30/06/2024				
Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	
CANADA								
Central governments or central banks	0	0	0	0	0	0	0	
Regional governments or local authorities	0	0	0	0	0	0	0	
Public sector entities	0	0	0	0	0	0	0	
Multilateral Development Banks	0	0	0	0	0	0	0	
International Organisations	0	0	0	0	0	0	0	
Institutions	358	358	64	429	429	97	0	
Corporates	0	0	0	0	0	0	0	
of which: SME	0	0	0	0	0	0	0	
Retail	0	0	0	0	0	0	0	
Secured by mortgages on immovable property	0	0	0	0	0	0	0	
of which: SME	0	0	0	0	0	0	0	
Exposures in default	0	0	0	0	0	0	0	
Exposures in default	0	0	0	0	0	0	0	
Items associated with particular high risk	0	0	0	0	0	0	0	
Covered bonds	0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	
Other resources	0	0	0	0	0	0	0	
Standardised Total ²	0	0	0	0	0	0	0	

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparties includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾
SWEDEN		0	0	0	0	0	0	0	0
	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	198	198	60	0	196	196	59	0
	Corporates	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures by default	0	0	0	0	0	0	0	0
	Items associated with verticible high risk	0	0	0	0	0	0	0	0
	Covered bonds	269	269	27	0	270	270	27	0
	Issued on institutions and corporates with a SF credit assessment	0	0	0	0	0	0	0	0
	Collective investment undertakings (CIU)	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0
	Other exposures	0	0	0	0	0	0	0	0
	Standardised total ⁽²⁾	198	198	87	0	196	196	86	0

(1) Original exposure, unless Exposure value, is reported before taking into account the effect due to credit risk mitigation techniques (e.g. substitute effects)

(2) Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

	IRB Approach											
	As of 30/09/2023						As of 31/12/2023					
	Original Exposures ¹		Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposures ¹		Exposure Value ²	Risk exposure amount		Value adjustments and provisions
	Of which: subordinated			Of which: subordinated			Of which: subordinated					
Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	
Institutions	0	0	0	0	0	0	0	0	0	0	0	
Corporates	6,949	648	5,468	3,184	0	6,869	122	5,594	3,705	0	67	
- Corporates - Of which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	
- Corporates - Of which: SME	1,842	45	1,302	719	0	1,893	67	1,531	827	0	32	
Retail	38,130	542	39,269	6,839	351	38,809	532	39,842	6,883	344	231	
- Retail - Secured on real estate property	14,061	158	14,061	2,139	335	13,808	144	13,808	2,021	93	14	
Retail - Secured on real estate property - Of which: SME	5,104	75	5,104	675	48	5,283	76	5,283	700	49	17	
Retail - Secured on real estate property - Of which: non-SME	8,957	81	8,957	4,464	53	8,525	68	8,525	4,320	44	17	
- Retail - Secured on real estate property - Of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	
- Retail - Qualifying Revolving	25,069	367	25,228	6,709	250	25,062	388	25,225	6,862	251	196	
Retail - Other Retail	9,851	254	9,871	2,492	146	124	9,897	258	9,980	259	187	
Retail - Other Retail - Of which: SME	15,218	132	15,357	4,218	86	15,185	130	15,251	4,364	84	74	
Retail - Other Retail - Of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	
Equity	240	1	240	0	0	239	1	239	0	0	0	
Other non-credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	
IRB Total ³				12,836					13,284			

(1) Original exposures, unless 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 Securitized portfolio unless in the results prior to the 2019 exercise.

(3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparties covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

	IRB Approach											
	As of 30/09/2023						As of 31/12/2023					
	Original Exposures ¹		Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposures ¹		Exposure Value ²	Risk exposure amount		Value adjustments and provisions
	Of which: subordinated			Of which: subordinated			Of which: subordinated					
Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	
Institutions	0	0	0	0	0	0	0	0	0	0	0	
Corporates	6,558	648	5,083	2,949	0	6,408	122	5,139	3,411	0	67	
- Corporates - Of which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	
- Corporates - Of which: SME	1,830	45	1,290	717	0	1,874	67	1,511	817	0	32	
Retail	39,050	542	39,223	8,225	351	38,719	531	38,922	8,690	343	230	
- Retail - Secured on real estate property	14,058	158	14,058	2,129	335	13,776	144	13,776	2,008	93	14	
Retail - Secured on real estate property - Of which: SME	5,102	75	5,102	675	48	5,279	76	5,279	700	49	17	
Retail - Secured on real estate property - Of which: non-SME	8,954	81	8,954	4,454	53	8,497	68	8,497	4,308	44	17	
- Retail - Secured on real estate property - Of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	
- Retail - Qualifying Revolving	25,002	386	25,167	6,897	250	25,007	387	25,164	6,846	251	196	
Retail - Other Retail	9,840	254	9,860	2,489	146	124	9,846	258	9,968	259	187	
Retail - Other Retail - Of which: SME	15,168	132	15,306	4,208	85	15,038	130	15,188	4,349	84	74	
Retail - Other Retail - Of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	
Equity	240	1	240	0	0	239	1	239	0	0	0	
Other non-credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	
IRB Total ³				12,836					13,284			

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

	IRB Approach											
	As of 30/09/2023						As of 31/12/2023					
	Original Exposures ¹		Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposures ¹		Exposure Value ²	Risk exposure amount		Value adjustments and provisions
	Of which: subordinated			Of which: subordinated			Of which: subordinated					
Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	
Institutions	0	0	0	0	0	0	0	0	0	0	0	
Corporates	85	0	65	63	0	85	0	65	63	0	0	
- Corporates - Of which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	
- Corporates - Of which: SME	4	0	4	1	0	8	0	2	2	0	0	
Retail	4	0	4	1	0	4	0	4	2	0	0	
- Retail - Secured on real estate property	0	0	0	0	0	2	0	2	0	0	0	
Retail - Secured on real estate property - Of which: SME	0	0	0	0	0	0	0	0	0	0	0	
Retail - Secured on real estate property - Of which: non-SME	0	0	0	0	0	2	0	2	0	0	0	
- Retail - Qualifying Revolving	4	0	4	1	0	2	0	2	0	0	0	
Retail - Other Retail	1	0	1	0	0	7	0	7	1	0	0	
Retail - Other Retail - Of which: SME	0	0	0	0	0	1	0	1	0	0	0	
Retail - Other Retail - Of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	0	0	0	
Other non-credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	
IRB Total ³				0					0			

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

	IRB Approach											
	As of 30/09/2023						As of 31/12/2023					
	Original Exposures ¹		Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposures ¹		Exposure Value ²	Risk exposure amount		Value adjustments and provisions
	Of which: subordinated			Of which: subordinated			Of which: subordinated					
Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	
Institutions	0	0	0	0	0	0	0	0	0	0	0	
Corporates	77	0	77	27	0	103	0	103	42	0	0	
- Corporates - Of which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	
- Corporates - Of which: SME	0	0	0	0	0	0	0	0	0	0	0	
Retail	19	0	19	2	0	11	0	11	2	0	0	
- Retail - Secured on real estate property	1	0	1	0	0	1	0	1	0	0	0	
Retail - Secured on real estate property - Of which: SME	1	0	1	0	0	0	0	0	0	0	0	
Retail - Secured on real estate property - Of which: non-SME	0	0	0	0	0	1	0	1	0	0	0	
- Retail - Qualifying Revolving	18	0	18	2	0	10	0	10	2	0	0	
Retail - Other Retail	7	0	7	2	0	7	0	7	2	0	0	
Retail - Other Retail - Of which: SME	0	0	0	0	0	0	0	0	0	0	0	
Retail - Other Retail - Of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	0	0	0	
Other non-credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	
IRB Total ³				0					0			

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

	IRB Approach											
	As of 30/09/2023						As of 31/12/2023					
	Original Exposures ¹		Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposures ¹		Exposure Value ²	Risk exposure amount		Value adjustments and provisions
	Of which: subordinated			Of which: subordinated			Of which: subordinated					
Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	
Institutions	0	0	0	0	0	0	0	0	0	0	0	
Corporates	0	0	0	0	0	0	0	0	0	0	0	
- Corporates - Of which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	
- Corporates - Of which: SME	0	0	0	0	0	0	0	0	0	0	0	
Retail	0	0	0	0	0	0	0	0	0	0	0	
- Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	
Retail - Secured on real estate property - Of which: SME	0	0	0	0	0	0	0	0	0	0	0	
Retail - Secured on real estate property - Of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	
- Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	
Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	
Retail - Other Retail - Of which: SME	0	0	0	0	0	0	0	0	0	0	0	
Retail - Other Retail - Of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	0	0	0	
Other non-credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	
IRB Total ³				0					0			

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

		IRB Approach										
		As of 30/09/2023					As of 31/12/2023					
		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			
		Of which: collateral		Of which: retained		Of which: collateral		Of which: retained				
SWEDEN	Central banks and central governments	0	0	0	0	0	0	0	0	0		
	Institutions	0	0	0	0	0	0	0	0	0		
	Corporates	0	0	0	0	0	0	0	0	0		
	Corporate - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0		
	Corporate - Of Which: SME	0	0	0	0	0	0	0	0	0		
	Retail	1	1	1	0	1	1	1	0	0		
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0		
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0		
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0		
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0		
	Retail - Other Retail	1	1	1	0	1	1	1	0	0		
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0		
	Retail - Other Retail - Of Which: non-SME	1	1	1	0	1	1	1	0	0		
	Equity	0	0	0	0	0	0	0	0	0		
Other non-credit-obligation assets	0	0	0	0	0	0	0	0	0			
IRB Total												

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

Consolidated data		IRB Approach														
		As of 31/03/2024						As of 30/06/2024								
		Original Exposure ¹		Exposure Value ²		Risk exposure amount		Value adjustments and provisions		Original Exposure ¹		Exposure Value ²		Risk exposure amount		Value adjustments and provisions
Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated		
(in EUR, %)		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Central banks and central governments		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Institutions		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Corporates		6,767	157	5,496	3,604	0	85	6,654	160	5,422	3,606	0	90	6,564	250	3,696
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	1,584	25	1,201	884	0	16	1,363	40	1,568	820	0	26	1,348	114	804
Retail		28,836	589	28,627	8,732	329	221	28,411	552	28,447	9,199	357	224	28,190	626	9,423
	Retail - Secured on real estate property	13,666	155	13,466	2,828	58	27	13,466	162	13,466	2,145	135	26	13,331	188	2,333
	Retail - Secured on real estate property - Of Which: SME	4,113	60	4,113	529	39	15	4,527	75	4,527	597	49	15	4,162	64	562
	Retail - Secured on real estate property - Of Which: non-SME	1,552	90	1,523	1,659	59	22	1,629	87	1,629	1,547	56	21	1,573	43	1,771
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	24,841	338	25,315	6,714	232	184	25,144	389	25,395	7,655	232	189	25,128	409	7,660
	Retail - Other Retail - Of Which: SME	18,167	219	18,286	2,112	142	103	18,309	239	18,286	2,388	135	112	18,151	112	2,400
	Retail - Other Retail - Of Which: non-SME	16,754	119	16,938	4,602	90	81	16,834	150	16,969	4,967	97	77	16,877	297	5,260
Equity		739	1	739	406	0	0	739	1	739	405	0	0	739	405	0
Other non credit-obligation assets		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
IRB Total³																

(1) Original exposure, unless 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 Securitization position unlike in the reports prior to the 2023 exercise.
 (3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparty covering up to 2% of total original exposure in Top 10 countries ranked by original exposure, calculated as of last quarter.

GERMANY		IRB Approach														
		As of 31/03/2024						As of 30/06/2024								
		Original Exposure ¹		Exposure Value ²		Risk exposure amount		Value adjustments and provisions		Original Exposure ¹		Exposure Value ²		Risk exposure amount		Value adjustments and provisions
Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated		
(in EUR, %)		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Central banks and central governments		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Institutions		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Corporates		6,312	137	4,938	3,215	0	85	6,222	140	4,995	3,236	0	90	6,105	230	3,326
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	1,071	25	1,193	872	14	18	1,023	40	1,123	812	28	36	1,087	44	848
Retail		38,238	508	38,718	8,730	329	221	38,533	552	38,718	9,175	357	224	38,461	626	9,423
	Retail - Secured on real estate property	13,666	155	13,466	2,824	58	27	13,466	162	13,466	2,140	136	26	13,330	187	2,332
	Retail - Secured on real estate property - Of Which: SME	4,111	60	4,111	529	39	15	4,524	75	4,524	597	49	15	4,160	64	561
	Retail - Secured on real estate property - Of Which: non-SME	9,553	90	9,553	1,505	59	22	8,992	87	8,960	1,543	56	21	8,892	43	1,770
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	24,843	387	25,053	6,696	231	183	25,105	389	25,311	7,635	232	188	25,127	408	7,660
	Retail - Other Retail - Of Which: SME	18,178	219	18,289	2,139	142	102	18,307	239	18,287	2,385	135	112	18,152	112	2,400
	Retail - Other Retail - Of Which: non-SME	16,665	138	16,854	4,557	90	81	16,798	150	16,988	4,651	97	77	16,875	296	5,260
Equity		740	1	740	407	0	0	740	1	740	406	0	0	740	406	0
Other non credit-obligation assets		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
IRB Total³																

(1) Original exposure, unless 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 Securitization position unlike in the reports prior to the 2023 exercise.
 (3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparty covering up to 2% of total original exposure in Top 10 countries ranked by original exposure, calculated as of last quarter.

FRANCE		IRB Approach														
		As of 31/03/2024						As of 30/06/2024								
		Original Exposure ¹		Exposure Value ²		Risk exposure amount		Value adjustments and provisions		Original Exposure ¹		Exposure Value ²		Risk exposure amount		Value adjustments and provisions
Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated		
(in EUR, %)		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Central banks and central governments		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Institutions		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Corporates		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Equity		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
IRB Total³																

(1) Original exposure, unless 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 Securitization position unlike in the reports prior to the 2023 exercise.
 (3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparty covering up to 2% of total original exposure in Top 10 countries ranked by original exposure, calculated as of last quarter.

NETHERLANDS		IRB Approach														
		As of 31/03/2024						As of 30/06/2024								
		Original Exposure ¹		Exposure Value ²		Risk exposure amount		Value adjustments and provisions		Original Exposure ¹		Exposure Value ²		Risk exposure amount		Value adjustments and provisions
Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated		
(in EUR, %)		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Central banks and central governments		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Institutions		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Corporates		103	0	103	33	0	0	78	0	78	28	0	0	50	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail		11	0	11	2	0	0	10	0	11	2	0	0	10	0	0
	Retail - Secured on real estate property	2	0	2	0	0	0	1	0	1	0	0	0	1	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	9	0	9	2	0	0	9	0	9	2	0	0	9	0	0
	Retail - Other Retail - Of Which: SME	2	0	2	0	0	0	2	0	2	1	0	0	2	1	0
	Retail - Other Retail - Of Which: non-SME	7	0	7	2	0	0	7	0	7	1	0	0	7	0	0
Equity		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
IRB Total³																

(1) Original exposure, unless 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 Securitization position unlike in the reports prior to the 2023 exercise.
 (3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparty covering up to 2% of total original exposure in Top 10 countries ranked by original exposure, calculated as of last quarter.

CANADA		IRB Approach														
		As of 31/03/2024						As of 30/06/2024								
		Original Exposure ¹		Exposure Value ²		Risk exposure amount		Value adjustments and provisions		Original Exposure ¹		Exposure Value ²		Risk exposure amount		Value adjustments and provisions
Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated		
(in EUR, %)		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Central banks and central governments		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Institutions		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Corporates		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0											

		IRB Approach									
		As of 31/03/2024					As of 30/06/2024				
		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		
		Of which: securities		Of which: securities		Of which: securities		Of which: securities			
SWEDEN	Central banks and central governments	0	0	0	0	0	0	0	0		
	Institutions	0	0	0	0	0	0	0	0		
	Corporates	0	0	0	0	0	0	0	0		
	Corporate - Of Which: Specialised Lending	0	0	0	0	0	0	0	0		
	Corporate - Of Which: SME	0	0	0	0	0	0	0	0		
	Retail	1	0	1	0	1	0	1	0		
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0		
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0		
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0		
	Retail - Qualifying revolving	0	0	0	0	0	0	0	0		
	Retail - Other Retail	1	0	1	0	1	0	1	0		
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0		
	Retail - Other Retail - Of Which: non-SME	1	0	1	0	1	0	1	0		
	Equity	0	0	0	0	0	0	0	0		
	Other non credit-eligible assets	0	0	0	0	0	0	0	0		
IRB Total											

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

2024 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

DEUTSCHE APOTHEKER- UND ÄRZTEBANK EG

As of 31/12/2023

(min EUR)		Direct exposures												Risk weighted exposure amount				
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet								
		Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures								
		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
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Other Central and eastern Europe countries non EEA																	
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Middle East																	
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Latin America and the Caribbean																	
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Africa																	
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Others	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		40	48	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		22	22	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		71	71	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		86	86	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
		218	218	0	0	0	0	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 "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 counterparties 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 counterparties (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and/or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments

(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, Colombia, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthelemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic Of The Congo, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, United Republic Of Tanzania, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

(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.

(8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying eGAAP

2024 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

DEUTSCHE APOTHEKER- UND ÄRZTEBANK EG

As of 30/06/2024

		Direct exposures												Risk weighted exposure amount		
		On balance sheet				Derivatives				Off balance sheet						
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)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures				
				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			
														Total		Total
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Other Central and eastern Europe countries non EEA															
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Middle East															
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Latin America and the Caribbean															
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Africa															
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Others	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		334	334	0	0	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 "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 counterparties 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 counterparties (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and/or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments

(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, Colombia, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthelemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic Of The Congo, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, United Republic Of Tanzania, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

(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 e4.

(8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAAP