



# 2023 EU-wide Stress Test

<b>Bank Name</b>	Deutsche Apotheker- und Ärztebank eG
<b>LEI Code</b>	5299007S3UH5RKUYDA52
<b>Country Code</b>	DE

## 2023 EU-wide Stress Test: Summary

Deutsche Apotheker- und Ärztebank eG

	Actual	Baseline Scenario			Adverse Scenario		
		31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024
(mln EUR, %)							
Net interest income	747	974	1,067	1,098	710	709	708
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	0	0	0	0	0	0	0
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-30	-184	-88	-87	-294	-127	-193
<b>Profit or (-) loss for the year</b>	<b>66</b>	<b>173</b>	<b>305</b>	<b>307</b>	<b>-221</b>	<b>-55</b>	<b>-157</b>
Coverage ratio: non-performing exposure (%)	26.85%	44.18%	42.51%	41.35%	47.58%	45.84%	44.85%
Common Equity Tier 1 capital	2,437	2,602	2,830	2,997	2,251	2,139	1,874
Total Risk exposure amount (all transitional adjustments included)	14,752	15,159	15,228	15,267	15,265	15,737	16,566
<b>Common Equity Tier 1 ratio, %</b>	<b>16.52%</b>	<b>17.17%</b>	<b>18.58%</b>	<b>19.63%</b>	<b>14.75%</b>	<b>13.59%</b>	<b>11.31%</b>
<b>Fully loaded Common Equity Tier 1 ratio, %</b>	<b>16.52%</b>	<b>17.17%</b>	<b>18.58%</b>	<b>19.63%</b>	<b>14.75%</b>	<b>13.59%</b>	<b>11.31%</b>
Tier 1 capital	2,437	2,602	2,830	2,997	2,251	2,139	1,874
Total leverage ratio exposures	54,751	54,751	54,751	54,751	54,751	54,751	54,751
<b>Leverage ratio, %</b>	<b>4.45%</b>	<b>4.75%</b>	<b>5.17%</b>	<b>5.47%</b>	<b>4.11%</b>	<b>3.91%</b>	<b>3.42%</b>
<b>Fully loaded leverage ratio, %</b>	<b>4.45%</b>	<b>4.75%</b>	<b>5.17%</b>	<b>5.47%</b>	<b>4.11%</b>	<b>3.91%</b>	<b>3.42%</b>
Memorandum item related to the application of IFRS-17 for banks with insurance subsidiaries or participations: Fully loaded Common Equity Tier 1 ratio - With application of IFRS-17. %	16.52%						

IFRS 9 transitional arrangements?	No
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2023 EU-wide Stress Test: Credit risk IRB  
Deutsche Apotheker- und Ärztebank eG

		Actual															
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
		A-IRB		F-IRB		A-IRB		F-IRB									
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted								
(min EUR, %)																	
Deutsche Apotheker- und Ärztebank eG	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	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	5,630	398	0	0	3,398	0	5,632	0	399	60	0	0	64	15,99%
	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	1,900	33	0	0	914	0	1,907	0	34	18	0	0	19	45,74%
	Retail	40,206	565	0	0	7,436	393	0	40,186	0	565	131	111	0	194	34,38%	
	Retail - Secured on real estate property	14,122	118	0	0	1,549	82	0	14,134	0	118	23	0	0	16	13,92%	
	Retail - Secured on real estate property - Of Which: SME	7,514	78	0	0	623	54	0	7,524	0	78	28	11	0	10	11,07%	
	Retail - Secured on real estate property - Of Which: non-SME	6,608	40	0	0	916	28	0	6,610	0	40	11	0	0	16	15,99%	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	26,085	447	0	0	5,887	311	0	26,034	0	447	107	0	0	178	39,77%	
	Retail - Other Retail - Of Which: SME	17,225	330	0	0	3,668	220	0	17,225	0	329	69	0	0	129	39,26%	
	Retail - Other Retail - Of Which: non-SME	8,860	117	0	0	2,219	91	0	8,799	0	117	38	0	0	49	41,19%	
	Equity	217	0	0	0	571	0	0	0	0	0	0	0	0	0	0	0
Securitisation	203	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other non-credit obligation assets	203	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
IRB TOTAL	40,627	565	5,630	398	8,205	393	3,398	0	45,820	0	963	192	0	258	26,77%		

		Actual															
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
		A-IRB		F-IRB		A-IRB		F-IRB									
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted								
(min EUR, %)																	
GERMANY	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	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	5,044	363	0	0	3,062	0	5,083	0	364	53	0	0	71	18,52%
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	1,851	33	0	0	888	0	1,917	0	34	17	0	0	11	45,74%
	Retail	40,079	563	0	0	7,403	392	0	40,186	0	565	131	111	0	194	34,38%	
	Retail - Secured on real estate property	14,090	118	0	0	1,545	82	0	14,134	0	118	23	0	0	16	13,92%	
	Retail - Secured on real estate property - Of Which: SME	7,514	78	0	0	633	54	0	7,524	0	78	28	11	0	10	11,07%	
	Retail - Secured on real estate property - Of Which: non-SME	6,576	40	0	0	912	28	0	6,610	0	40	11	0	0	16	15,99%	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	25,989	445	0	0	5,858	310	0	25,034	0	443	103	0	0	174	39,77%	
	Retail - Other Retail - Of Which: SME	17,192	329	0	0	3,658	220	0	17,225	0	329	69	0	0	129	39,26%	
	Retail - Other Retail - Of Which: non-SME	8,797	117	0	0	2,199	90	0	8,799	0	117	38	0	0	49	41,19%	
	Equity	65	0	0	0	167	0	0	0	0	0	0	0	0	0	0	0
Securitisation	203	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other non-credit obligation assets	203	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
IRB TOTAL	40,343	563	5,044	363	7,771	392	3,062	0	45,231	0	930	187	0	231	25,00%		

\* Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Methodological Note.

### 2023 EU-wide Stress Test: Credit risk IRB

Deutsche Apotheker- und Ärztekbank eG

	Baseline Scenario																						
	31/12/2023							31/12/2024							31/12/2025								
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure		
(in EUR, %)																							
Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	0	-	
Central governments	0	0	0	0	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	0	0	0	0	-	
Corporates	5,622	0	442	16	0	182	41.98%	5,542	0	488	12	0	203	41.60%	5,542	0	520	12	0	210	41.29%		
Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-		
Corporates - Of Which: SME	1,948	0	33	6	0	22	42.27%	1,938	0	70	6	0	29	40.64%	1,938	0	87	6	0	35	39.68%		
Retail	39,980	0	723	46	0	333	45.48%	39,826	0	887	44	0	379	42.79%	39,826	0	1,035	44	0	424	40.51%		
Retail - Secured on real estate property	14,074	0	178	6	0	28	14.88%	14,019	0	233	6	0	32	13.92%	13,964	0	288	6	0	38	13.35%		
Retail - Secured on real estate property - Of Which: SME	7,497	0	109	3	0	12	16.24%	7,472	0	120	3	0	28	15.45%	7,448	0	154	3	0	23	14.92%		
Retail - Secured on real estate property - Of Which: non-SME	6,577	0	73	3	0	9	12.92%	6,547	0	104	3	0	12	12.01%	6,517	0	134	3	0	15	11.94%		
Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-		
Retail - Other Retail	25,905	0	555	40	0	307	55.27%	25,807	0	653	38	0	347	53.08%	25,713	0	748	38	0	384	51.51%		
Retail - Other Retail - Of Which: SME	17,149	0	465	28	0	229	55.46%	17,081	0	474	27	0	251	53.36%	17,015	0	520	27	0	279	51.84%		
Retail - Other Retail - Of Which: non-SME	8,756	0	150	12	0	84	54.76%	8,727	0	180	12	0	94	52.36%	8,698	0	208	12	0	106	50.68%		
Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-		
Securitisation	0	0	0	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	0	0	0	-		
<b>IRB TOTAL</b>	<b>45,605</b>	<b>0</b>	<b>1,178</b>	<b>62</b>	<b>0</b>	<b>520</b>	<b>44.16%</b>	<b>45,408</b>	<b>0</b>	<b>1,375</b>	<b>60</b>	<b>0</b>	<b>582</b>	<b>42.36%</b>	<b>45,210</b>	<b>0</b>	<b>1,564</b>	<b>59</b>	<b>0</b>	<b>642</b>	<b>41.03%</b>		

	Baseline Scenario																						
	31/12/2023							31/12/2024							31/12/2025								
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure		
(in EUR, %)																							
Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-		
Central governments	0	0	0	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	0	0	0	-		
Corporates	5,029	0	410	12	0	161	39.19%	4,999	0	450	14	0	174	39.04%	4,969	0	487	14	0	182	38.90%		
Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-		
Corporates - Of Which: SME	1,899	0	52	6	0	22	42.31%	1,882	0	70	6	0	28	40.69%	1,865	0	86	6	0	34	39.72%		
Retail	39,980	0	723	46	0	333	45.48%	39,826	0	887	44	0	379	42.79%	39,826	0	1,035	44	0	424	40.51%		
Retail - Secured on real estate property	14,074	0	178	6	0	28	14.88%	14,019	0	233	6	0	32	13.92%	13,964	0	288	6	0	38	13.35%		
Retail - Secured on real estate property - Of Which: SME	7,497	0	109	3	0	12	16.24%	7,472	0	120	3	0	28	15.45%	7,448	0	154	3	0	23	14.92%		
Retail - Secured on real estate property - Of Which: non-SME	6,577	0	73	3	0	9	12.92%	6,547	0	104	3	0	12	12.01%	6,517	0	134	3	0	15	11.94%		
Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-		
Retail - Other Retail	25,905	0	555	40	0	307	55.27%	25,807	0	653	38	0	347	53.08%	25,713	0	748	38	0	384	51.51%		
Retail - Other Retail - Of Which: SME	17,149	0	465	28	0	229	55.46%	17,081	0	474	27	0	251	53.36%	17,015	0	520	27	0	279	51.84%		
Retail - Other Retail - Of Which: non-SME	8,756	0	150	12	0	84	54.76%	8,727	0	180	12	0	94	52.36%	8,698	0	208	12	0	106	50.68%		
Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-		
Securitisation	0	0	0	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	0	0	0	-		
<b>IRB TOTAL</b>	<b>45,019</b>	<b>0</b>	<b>1,143</b>	<b>61</b>	<b>0</b>	<b>494</b>	<b>43.22%</b>	<b>44,825</b>	<b>0</b>	<b>1,337</b>	<b>59</b>	<b>0</b>	<b>555</b>	<b>41.52%</b>	<b>44,638</b>	<b>0</b>	<b>1,524</b>	<b>58</b>	<b>0</b>	<b>614</b>	<b>40.26%</b>		

\* Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Meth

2023 EU-wide Stress Test: Credit risk IRB  
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	Adverse Scenario																					
	31/12/2023								31/12/2024													
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
(m EUR, %)																						
Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Central governments	0	0	0	0	0	0	-	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	0	0	0	0	0	0
Corporates	15,612	0	452	22	0	224	49.29%	5,560	0	503	120	0	246	49.09%	5,523	0	547	120	0	246	48.55%	
Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Corporates - Of Which: SME	1,946	0	35	0	0	24	43.94%	5,925	0	715	15	0	33	43.07%	1,926	0	35	0	0	0	42.57%	
Retail	39,962	0	753	63	0	344	45.83%	39,775	0	939	36	0	405	43.18%	39,695	0	1,109	53	0	460	43.36%	
Retail - Secured on real estate property	14,068	0	184	10	0	29	15.97%	14,000	0	252	0	0	39	15.63%	13,937	0	315	0	0	49	15.31%	
Retail - Secured on real estate property - Of Which: SME	7,494	0	108	5	0	19	17.45%	7,464	0	128	0	0	24	17.10%	7,435	0	166	0	0	28	16.93%	
Retail - Secured on real estate property - Of Which: non-SME	6,574	0	77	5	0	11	13.96%	6,536	0	114	0	0	16	13.87%	6,502	0	149	0	0	21	13.93%	
Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Retail - Other Retail	25,894	0	567	53	0	315	55.53%	25,775	0	689	46	0	363	53.31%	25,667	0	793	46	0	412	51.89%	
Retail - Other Retail - Of Which: SME	17,141	0	413	35	0	230	55.69%	17,058	0	499	32	0	264	53.55%	16,984	0	571	31	0	298	52.18%	
Retail - Other Retail - Of Which: non-SME	8,753	0	154	18	0	84	59.10%	8,717	0	189	14	0	100	52.68%	8,684	0	222	14	0	114	51.18%	
Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Securitisation	0	0	0	0	0	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	0	0	0	0	0	
IRB TOTAL	45,582	0	1,201	83	0	568	47.31%	45,344	0	1,439	76	0	651	45.24%	45,128	0	1,656	72	0	726	43.87%	

	Adverse Scenario																					
	31/12/2023								31/12/2024													
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
(m EUR, %)																						
Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Central governments	0	0	0	0	0	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	0	0	0	0	0	
Corporates	5,024	0	415	21	0	198	47.66%	4,981	0	463	10	0	213	47.3%	4,943	0	504	17	0	234	46.72%	
Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Corporates - Of Which: SME	1,897	0	54	0	0	24	43.95%	1,876	0	75	0	0	32	43.06%	1,857	0	64	0	0	40	42.55%	
Retail	39,962	0	753	63	0	344	45.83%	39,775	0	939	36	0	405	43.18%	39,695	0	1,109	53	0	460	43.36%	
Retail - Secured on real estate property	14,068	0	184	10	0	29	15.97%	14,000	0	252	0	0	39	15.63%	13,937	0	315	0	0	49	15.31%	
Retail - Secured on real estate property - Of Which: SME	7,494	0	108	5	0	19	17.45%	7,464	0	130	0	0	24	17.10%	7,435	0	166	0	0	28	16.93%	
Retail - Secured on real estate property - Of Which: non-SME	4,574	0	77	5	0	11	13.96%	4,536	0	114	0	0	16	13.87%	4,502	0	149	0	0	21	13.93%	
Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Retail - Other Retail	25,894	0	567	53	0	315	55.53%	25,775	0	689	46	0	363	53.31%	25,667	0	793	46	0	412	51.89%	
Retail - Other Retail - Of Which: SME	17,141	0	413	35	0	230	55.69%	17,058	0	499	32	0	264	53.55%	16,984	0	571	31	0	298	52.18%	
Retail - Other Retail - Of Which: non-SME	8,753	0	153	18	0	84	59.10%	8,717	0	189	14	0	100	52.68%	8,684	0	222	14	0	114	51.18%	
Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Securitisation	0	0	0	0	0	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	0	0	0	0	0	
IRB TOTAL	44,996	0	1,165	81	0	542	46.48%	44,761	0	1,401	74	0	623	44.49%	44,547	0	1,614	71	0	697	43.17%	

\* Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Meth

**2023 EU-wide Stress Test: Credit risk STA**  
Deutsche Apotheker- und Ärztebank eG

		Actual												
		31/12/2022*												
		Exposure values		Risk exposure amounts		Stage 1 exposure			Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure		
(mB EUR, %)														
Deutsche Apotheker- und Ärztebank eG	Central banks	2,021	0	0	0	2,021	0	0	0	0	0	0.00%		
	Central governments	0	0	0	0	0	0	0	0	0	0	0.00%		
	Regional governments or local authorities	2,712	0	0	0	2,712	0	0	0	0	0	0.00%		
	Public sector entities	656	0	0	0	656	0	0	0	0	0	0.00%		
	Multilateral Development Banks	26	0	0	0	26	0	0	0	0	0	0.00%		
	International Organisations	121	0	0	0	121	0	0	0	0	0	0.00%		
	Institutions	3,551	0	450	0	3,551	0	0	1	0	0	0.00%		
	Corporate	321	0	388	0	321	0	0	1	0	1	102565.11%		
	of which: SME	74	0	89	0	74	0	0	0	0	1	0.00%		
	Retail	132	0	89	0	132	0	0	0	0	0	0.00%		
	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%		
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0.00%		
	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%		
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%		
	Covered bonds	1,952	0	182	0	1,952	0	0	1	0	0	0.00%		
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%		
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%		
	Reserve	191	0	191	0	191	0	0	4	0	0	0.00%		
Securitisation	0	0	0	0	0	0	0	0	0	0	0.00%			
Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%			
Standardised Total	16,794	0	1,392	0	16,794	0	0	4	0	1	433.88%			

		Actual												
		31/12/2022*												
		Exposure values		Risk exposure amounts		Stage 1 exposure			Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure		
(mB EUR, %)														
GERMANY	Central banks	2,021	0	0	0	2,021	0	0	0	0	0	0.00%		
	Central governments	0	0	0	0	0	0	0	0	0	0	0.00%		
	Regional governments or local authorities	2,621	0	0	0	2,621	0	0	0	0	0	0.00%		
	Public sector entities	566	0	0	0	566	0	0	0	0	0	0.00%		
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%		
	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%		
	Institutions	3,524	0	163	0	3,524	0	0	1	0	0	0.00%		
	Corporate	211	0	230	0	211	0	0	0	0	1	102565.11%		
	of which: SME	17	0	81	0	17	0	0	0	0	1	0.00%		
	Retail	132	0	99	0	132	0	0	0	0	0	0.00%		
	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%		
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0.00%		
	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%		
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%		
	Covered bonds	198	0	12	0	198	0	0	0	0	0	0.00%		
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%		
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%		
	Reserve	191	0	191	0	191	0	0	4	0	0	0.00%		
Securitisation	0	0	0	0	0	0	0	0	0	0	0.00%			
Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%			
Standardised Total	13,469	0	700	0	13,469	0	0	4	0	1	433.88%			

\* Stage 1, 2, and 3 exposures as well as related provisions already reflect the rotated distribution across IFRS 9 stages as of 1 January 2023 as per Methodological Note.

2023 EU-wide Stress Test: Credit risk STA  
Deutsche Apotheker- und Ärztebank eG

		Baseline Scenario																				
		31/12/2023				31/12/2024				31/12/2025												
(mln EUR, %)		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure
Deutsche Apotheker- und Ärztebank eG	Central banks	7.024	0	1	0	0	45.00%	7.024	0	1	0	0	1	45.00%	7.202	0	2	0	0	1	45.00%	
	Central governments	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
	Regional governments or local authorities	2.212	0	1	0	0	40.00%	2.211	0	0	0	0	0	40.00%	2.210	0	2	0	0	0	1	40.00%
	Public sector entities	656	0	0	0	0	0.00%	656	0	0	0	0	0	0.00%	656	0	0	0	0	0	0	0.00%
	Multilateral Development Banks	28	0	0	0	0	0.00%	28	0	0	0	0	0	0.00%	28	0	0	0	0	0	0	0.00%
	International Organisations	124	0	0	0	0	0.00%	124	0	0	0	0	0	0.00%	124	0	0	0	0	0	0	0.00%
	Institutions	3.502	0	49	22	0	22	45.00%	3.450	0	101	22	0	45	45.00%	3.402	0	149	24	0	24	45.00%
	Corporates	346	0	4	2	0	3	43.24%	344	0	6	2	0	5	53.84%	359	0	14	2	0	2	58.2%
	of which: SME	34	0	0	0	0	0	0.00%	34	0	0	0	0	0	0.00%	34	0	0	0	0	0	0.00%
	Retail	122	0	0	1	0	1	24.55%	121	0	10	1	0	2	24.55%	118	0	15	1	0	4	24.55%
	of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Secured by mortgages on immovable assets	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Covered bonds	1.059	0	2	1	0	1	43.16%	1.088	0	4	1	0	2	41.18%	1.046	0	6	1	0	3	43.10%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Collective Investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Equity	185	0	5	2	0	2	45.00%	185	0	45	2	0	5	45.00%	178	0	15	2	0	2	45.00%
	Securitisation	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
Standardised Total	16,724	0	69	30	0	30	44.50%	16,694	0	127	24	0	61	44.05%	16,591	0	203	28	0	30	43.25%	

		Baseline Scenario																				
		31/12/2023				31/12/2024				31/12/2025												
(mln EUR, %)		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure
GERMANY	Central banks	7.024	0	1	0	0	45.00%	7.024	0	1	0	0	1	45.00%	7.202	0	2	0	0	1	45.00%	
	Central governments	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
	Regional governments or local authorities	2.423	0	0	0	0	40.00%	2.422	0	0	1	0	0	40.00%	2.422	0	1	0	0	0	40.00%	
	Public sector entities	941	0	0	0	0	0.00%	941	0	0	0	0	0	0.00%	941	0	0	0	0	0	0.00%	
	Multilateral Development Banks	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
	International Organisations	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
	Institutions	2.476	0	48	23	0	22	45.00%	2.425	0	100	21	0	45	45.00%	2,377	0	142	21	0	21	45.00%
	Corporates	230	0	1	1	0	1	12.88%	229	0	2	0	0	2	8.20%	228	0	3	0	0	2	8.00%
	of which: SME	18	0	0	0	0	0	0.00%	18	0	1	0	0	1	5.56%	18	0	1	0	0	1	5.56%
	Retail	122	0	0	1	0	1	24.51%	121	0	10	1	0	2	24.51%	117	0	15	1	0	4	24.51%
	of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	
	Secured by mortgages on immovable assets	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	
	Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Covered bonds	102	0	1	0	0	0	41.21%	105	0	2	0	0	1	51.24%	104	0	4	0	0	1	41.2%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Collective Investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Equity	185	0	5	2	0	2	45.00%	185	0	45	2	0	5	45.00%	178	0	15	2	0	2	45.00%
	Securitisation	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
Standardised Total	13,497	0	62	28	0	28	44.44%	13,342	0	127	24	0	96	43.92%	13,282	0	187	28	0	30	43.29%	

\* Stage 1, 2, and 3 exposures as well as related provisions already reflect the re-rated distribution across IFRS 9 stages as of 1 January 2023 as per Methodology

2023 EU-wide Stress Test: Credit risk STA  
Deutsche Apotheker- und Ärztebank eG

		Adverse Scenario																			
		31/12/2023						31/12/2024						31/12/2025							
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure
(mln EUR, %)		7,024	0	1	0	0	45.00%	7,024	0	1	0	0	45.00%	7,227	0	2	0	0	45.00%		
Deutsche Apotheker- und Ärztebank eG	Central banks	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%		
	Central governments or local authorities	2,212	0	0	0	0	40.00%	2,211	0	0	0	0	40.00%	2,210	0	0	0	0	40.00%		
	Public sector entities	656	0	0	0	0	50.00%	656	0	0	0	0	50.00%	656	0	0	0	0	50.00%		
	Multilateral Development Banks	28	0	0	0	0	40.00%	28	0	0	0	0	40.00%	28	0	0	0	0	40.00%		
	International Organisations	124	0	0	0	0	50.00%	124	0	0	0	0	50.00%	124	0	0	0	0	50.00%		
	Institutions	2,964	0	84	30	49	51.25%	3,294	0	107	43	81	51.25%	3,311	0	140	34	0	51.25%		
	Corporates	364	0	4	4	5	43.44%	374	0	16	4	9	47.30%	359	0	11	4	0	46.60%		
	of which: SME	36	0	2	2	2	25.00%	39	0	14	4	4	19.23%	39	0	7	4	0	16.67%		
	Retail	112	0	0	0	0	0.00%	118	0	0	0	0	0.00%	113	0	0	0	0	0.00%		
	of which: SME	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%		
	Secured by mortgages on immovable assets	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%		
	of which: SME	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%		
	Items associated with particularly high risk	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%		
	Covered bonds	1,929	0	2	1	0	43.16%	1,988	0	4	1	0	2	41.18%	1,946	0	6	1	0	3	43.10%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	
	Collective Investments undertakings (CIU)	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	
Equity	115	0	5	3	0	45.00%	115	0	0	0	0	0	45.00%	115	0	0	0	0	0	45.00%	
Securitisation	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%		
Other exposures	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%		
Standardised Total	16,661	0	109	41	0	54	50.59%	16,990	0	204	52	0	102	50.96%	16,487	0	307	46	0	134	50.11%

		Adverse Scenario																			
		31/12/2023						31/12/2024						31/12/2025							
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure
(mln EUR, %)		7,024	0	1	0	0	45.00%	7,024	0	1	0	0	45.00%	7,227	0	2	0	0	45.00%		
GERMANY	Central banks	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%		
	Central governments or local authorities	2,623	0	0	0	0	40.00%	2,622	0	1	0	0	40.00%	2,622	0	1	0	0	40.00%		
	Public sector entities	941	0	0	0	0	40.00%	941	0	0	0	0	40.00%	941	0	0	0	0	40.00%		
	Multilateral Development Banks	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%		
	International Organisations	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%		
	Institutions	2,442	0	83	37	43	51.25%	2,371	0	107	42	81	51.25%	2,290	0	144	37	0	121	51.75%	
	Corporates	220	0	1	1	0	107.25%	228	0	1	0	2	71.43%	226	0	1	0	0	3	61.43%	
	of which: SME	18	0	0	0	0	40.13%	18	0	0	0	1	18.75%	18	0	0	0	0	1	18.67%	
	Retail	112	0	7	2	0	29.54%	119	0	14	1	4	29.52%	117	0	10	1	0	4	29.52%	
	of which: SME	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
	Secured by mortgages on immovable assets	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	of which: SME	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Items associated with particularly high risk	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Covered bonds	102	0	1	0	0	41.21%	105	0	2	0	0	1	41.24%	104	0	4	0	0	1	41.28%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Collective Investments undertakings (CIU)	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Equity	115	0	5	3	0	45.00%	115	0	0	0	0	0	45.00%	115	0	0	0	0	0	45.00%	
Securitisation	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
Other exposures	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
Standardised Total	13,370	0	92	41	0	50.44%	13,281	0	186	47	0	93	49.86%	13,189	0	280	42	0	140	49.99%	

\* Stage 1, 2, and 3 exposures as well as related provisions already reflect the re-rated distribution across IFRS 9 stages as of 1 January 2023 as per Methodology



**2023 EU-wide Stress Test: Credit risk COVID-19 IRB**  
Deutsche Apotheker- und Arztbank eG

		Public guarantees - Actual													
		31/12/2022													
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
(in EUR, %)		A:00	F:00	A:00	F:00										
Deutsche Apotheker- und Arztbank eG	Central banks														
	Central governments														
	Institutions														
	Corporates														
	- Finance - OF which: Nonbanked Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	- Commodities - OF which: ORE	20	0	0	0	20	20	20	0	0	0	0	0	0	2
	Retail														
	- Retail - Secured on real estate assets	11	0	0	0	11	11	0	0	0	0	0	0	0	1
	- Retail - Secured on real estate assets - OF which: non-	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	- Retail - Qualifying Residential	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	- Retail - Other Retail	23	0	0	0	23	23	0	0	0	0	0	0	0	1
	- Retail - Other Retail - OF which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	- Retail - Other Retail - OF which: non-SME	23	0	0	0	23	23	0	0	0	0	0	0	0	1
	Equity														
- Equity	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	
IRB TOTAL		20	0	0	0	20	20	0	0	0	0	0	0	7	

		Public guarantees - Actual													
		31/12/2022													
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
(in EUR, %)		A:00	F:00	A:00	F:00										
GERMANY	Central banks														
	Central governments														
	Institutions														
	Corporates														
	- Finance - OF which: Nonbanked Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	- Commodities - OF which: ORE	20	0	0	0	20	20	0	0	0	0	0	0	0	2
	Retail														
	- Retail - Secured on real estate assets	11	0	0	0	11	11	0	0	0	0	0	0	0	1
	- Retail - Secured on real estate assets - OF which: non-	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	- Retail - Qualifying Residential	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	- Retail - Other Retail	23	0	0	0	23	23	0	0	0	0	0	0	0	1
	- Retail - Other Retail - OF which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	- Retail - Other Retail - OF which: non-SME	23	0	0	0	23	23	0	0	0	0	0	0	0	1
	Equity														
- Equity	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	
IRB TOTAL		20	0	0	0	20	20	0	0	0	0	0	0	7	



2023 EU-wide Stress Test: Credit risk COVID-19 IRB  
Deutsche Apotheker- und Arztebank eG

		Public guarantee - adverse scenario																																						
		31/12/2023										31/12/2024																												
		31/12/2023					31/12/2024					31/12/2023					31/12/2024																							
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure																			
Central banks	(in EUR, %)																																							
Central governments																																								
Financials																																								
Corporates																																								
	1	4	0	0	0	0	0	0	0	79.30%	5	4	0	0	0	0	0	0	100%	5	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	20.70%		
	21	22	0	0	0	0	0	0	0	60%	24	22	0	0	0	0	0	0	0	45.7%	24	23	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	2	30%
Retail - Secured on real estate assets																																								
Retail - Secured on real estate assets - Of which SME																																								
Retail - Classified in real estate assets - Of which non-																																								
Retail - Classified in real estate assets - Of which non-																																								
Retail - Other Retail																																								
Retail - Other Retail - Of which non-SME																																								
Retail - Other Retail - Of which non-SME																																								
Securities																																								
Securities - Of which non-SME																																								
Other non-credit obligation assets																																								
RIS TOTAL	29	28	0	0	0	0	0	0	0	100.0%	29	28	0	0	0	0	0	0	0	100.00%	29	28	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	7	100.00%

		Public guarantee - adverse scenario																																									
		31/12/2023										31/12/2024																															
		31/12/2023					31/12/2024					31/12/2023					31/12/2024																										
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure																						
Central banks	(in EUR, %)																																										
Central governments																																											
Financials																																											
Corporates																																											
	1	4	0	0	0	0	0	0	0	79.30%	5	4	0	0	0	0	0	0	0	100%	5	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	20.70%
	21	22	0	0	0	0	0	0	0	60%	24	22	0	0	0	0	0	0	0	45.7%	24	23	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2	30%
Retail - Secured on real estate assets																																											
Retail - Secured on real estate assets - Of which SME																																											
Retail - Classified in real estate assets - Of which non-																																											
Retail - Classified in real estate assets - Of which non-																																											
Retail - Other Retail																																											
Retail - Other Retail - Of which non-SME																																											
Retail - Other Retail - Of which non-SME																																											
Securities																																											
Securities - Of which non-SME																																											
Other non-credit obligation assets																																											
RIS TOTAL	29	28	0	0	0	0	0	0	0	100%	29	28	0	0	0	0	0	0	0	100%	29	28	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	7	100%	

GERMANY









# 2023 EU-wide Stress Test: Securitisations

Deutsche Apotheker- und Ärztebank eG

		Actual	Baseline Scenario			Adverse Scenario		
		31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
(mln EUR)								
Exposure values	SEC-IRBA	0						
	SEC-SA	0						
	SEC-ERBA	0						
	SEC-IAA	0						
	<b>Total</b>	<b>0</b>						
REA	SEC-IRBA	0	0	0	0	0	0	0
	SEC-SA	0	0	0	0	0	0	0
	SEC-ERBA	0	0	0	0	0	0	0
	SEC-IAA	0	0	0	0	0	0	0
	Additional risk exposure amounts	0	0	0	0	0	0	0
	<b>Total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Impairments	Total banking book others than assessed at fair value		0	0	0	0	0	0

# 2023 EU-wide Stress Test: Risk exposure amounts

Deutsche Apotheker- und Ärztebank eG

	Actual	Baseline scenario			Adverse scenario		
	31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
(mln EUR)							
Risk exposure amount for credit risk	13,298	13,705	13,774	13,813	13,811	14,282	15,110
Risk exposure amount for securitisations and re-securitisations	0	0	0	0	0	0	0
Risk exposure amount other credit risk	13,298	13,705	13,774	13,813	13,811	14,282	15,110
Risk exposure amount for market risk	14	14	14	14	14	15	15
Risk exposure amount for operational risk	1,437	1,437	1,437	1,437	1,437	1,437	1,437
Other risk exposure amounts	3	3	3	3	3	3	3
<b>Total risk exposure amount</b>	<b>14,752</b>	<b>15,159</b>	<b>15,228</b>	<b>15,267</b>	<b>15,265</b>	<b>15,737</b>	<b>16,566</b>
<b>Total Risk exposure amount (transitional)</b>	<b>14,752</b>	<b>15,159</b>	<b>15,228</b>	<b>15,267</b>	<b>15,265</b>	<b>15,737</b>	<b>16,566</b>
<b>Total Risk exposure amount (fully loaded)</b>	<b>14,752</b>	<b>15,159</b>	<b>15,228</b>	<b>15,267</b>	<b>15,265</b>	<b>15,737</b>	<b>16,566</b>



# 2023 EU-wide Stress Test: Capital

Deutsche Apotheker- und Ärztebank eG

			IFRS 9 first implementation	Actual	Baseline Scenario			Adverse Scenario		
			01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
			(min EUR, %)							
<b>A</b>	<b>OWN FUNDS</b>			<b>2,701</b>	<b>2,788</b>	<b>3,015</b>	<b>3,182</b>	<b>2,437</b>	<b>2,325</b>	<b>2,060</b>
<b>A.1</b>	<b>COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)</b>			<b>2,437</b>	<b>2,602</b>	<b>2,830</b>	<b>2,997</b>	<b>2,251</b>	<b>2,139</b>	<b>1,874</b>
<b>A.1.1</b>	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)			1,192	1,192	1,192	1,192	1,192	1,192	1,192
<b>A.1.1.1</b>	of which: CET1 instruments subscribed by Government			0	0	0	0	0	0	0
<b>A.1.2</b>	Retained earnings			657	780	1,036	1,293	436	381	246
<b>A.1.3</b>	Accumulated other comprehensive income			0	0	0	0	0	0	0
<b>A.1.3.1</b>	Arising from full revaluation, cash flow hedge and liquidity reserves			0	0	0	0	0	0	0
<b>A.1.3.2</b>	OCI Impact of defined benefit pension plans [gain or (-) loss]			0	0	0	0	0	0	0
<b>A.1.3.3</b>	Other OCI contributions			0	0	0	0	0	0	0
<b>A.1.4</b>	Other Reserves			0	0	0	0	0	0	0
<b>A.1.5</b>	Funds for general banking risk			905	905	905	905	905	905	905
<b>A.1.6</b>	Minority interest given recognition in CET1 capital			0	0	0	0	0	0	0
<b>A.1.7</b>	Adjustments to CET1 due to prudential filters			0	0	0	0	0	0	0
<b>A.1.7.1</b>	(-) Value adjustments due to the requirements for prudent valuation (AVA)			0	0	0	0	0	0	0
<b>A.1.7.2</b>	Cash flow hedge reserve			0	0	0	0	0	0	0
<b>A.1.7.3</b>	Other adjustments			0	0	0	0	0	0	0
<b>A.1.8</b>	(-) Intangible assets (including Goodwill)			-127	-127	-127	-127	-127	-127	-127
<b>A.1.8.1</b>	of which: Goodwill (-)			0	0	0	0	0	0	0
<b>A.1.8.2</b>	of which: Software assets (-)			-127	-127	-127	-127	-127	-127	-127
<b>A.1.8.3</b>	of which: Other intangible assets (-)			0	0	0	0	0	0	0
<b>A.1.9</b>	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs			0	0	0	0	0	0	0
<b>A.1.10</b>	(-) IRB shortfall of credit risk adjustments to expected losses			-115	-80	-107	-130	-77	-122	-158
<b>A.1.11</b>	(-) Defined benefit pension fund assets			0	0	0	0	0	0	0
<b>A.1.12</b>	(-) Reciprocal cross holdings in CET1 Capital			0	0	0	0	0	0	0
<b>A.1.13</b>	(-) Excess deduction from AT1 items over AT1 Capital			0	0	0	0	0	0	0

## 2023 EU-wide Stress Test: Capital

Deutsche Apotheker- und Ärztebank eG

			IFRS 9 first implementation	Actual	Baseline Scenario			Adverse Scenario			
			01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025	
			(min EUR, %)								
OWN FUNDS	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1250% risk weight		0	0	0	0	0	0	0	0
	A.1.14.1	of which: from securitisation positions (-)		0	0	0	0	0	0	0	0
	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	0	0	0	0
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences		0	0	0	0	0	0	0	0
	A.1.17	(-) CET1 instruments of financial sector entities where the institution has a significant investment		0	0	0	0	0	0	0	0
	A.1.18	(-) Amount exceeding the 17.65% threshold		0	0	0	0	0	0	0	0
	A.1.18A	(-) Insufficient coverage for non-performing exposures			-7	0	-1	-68	-10	-22	-116
	A.1.18B	(-) Minimum value commitment shortfalls		0	0	0	0	0	0	0	0
	A.1.18C	(-) Other foreseeable tax charges		0	0	0	0	0	0	0	0
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 of Regulation (EU) No 575/2013			-68	-68	-68	-68	-68	-68	-68
	A.1.20	CET1 capital elements or deductions - other			0	0	0	0	0	0	0
	A.1.21	Amount subject to IFRS 9 transitional arrangements			0	0	0	0	0	0	0
	A.1.21.1	Increase in IFRS 9 ECL provisions net of EL as of 01/01/2018 compared to related IAS 39 figures as at 31/12/17 ("static part")		0	0	0	0	0	0	0	0
	A.1.21.2	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at between 01/01/2018 and 31/12/2019 ("old dynamic part")			0	0	0	0	0	0	0
	A.1.21.3	Increase of CET1 capital due to the tax deductibility of the amounts above ("static part + old dynamic part")			0	0	0	0	0	0	0
	A.1.21.4	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at 01/01/2020 ("new dynamic part")			0	0	0	0	0	0	0
	A.1.21.4.1	Increase of CET1 capital due to the tax deductibility of the amounts above ("new dynamic part")			0	0	0	0	0	0	0
	A.1.22	Transitional adjustments			0	0	0	0	0	0	0
	A.1.22.1	Adjustments due to IFRS 9 transitional arrangements			0	0	0	0	0	0	0
	A.1.22.1.1	From the increased IFRS 9 ECL provisions net of EL			0	0	0	0	0	0	0
	A.1.22.1.2	From the amount of DTAs that is deducted from CET1 capital			0	0	0	0	0	0	0
	A.1.22.2	Other transitional adjustments to CET1 Capital			0	0	0	0	0	0	0
	A.1.22.2.1	of which: due to DTAs that rely on future profitability and do not arise from temporary differences			0	0	0	0	0	0	0
	A.1.22.2.2	of which: due to DTAs that rely on future profitability and arise from temporary differences and CET1 instruments of financial sector entities where the institution has a significant investment			0	0	0	0	0	0	0

# 2023 EU-wide Stress Test: Capital

Deutsche Apotheker- und Ärztebank eG

			IFRS 9 first implementation	Actual	Baseline Scenario			Adverse Scenario		
			01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
			(min EUR, %)							
	A.1.22.2.3	of which: due to unrealised gains and losses measured at fair value through other comprehensive income in view of COVID-19 pandemic		0	0	0	0	0	0	0
	A.1.22.2.4	of which: exemption from deduction of Equity Holdings in Insurance Companies from CET 1 Items		0	0	0	0	0	0	0
	A.2	<b>ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
	A.2.1	Additional Tier 1 Capital instruments		0	0	0	0	0	0	0
	A.2.2	(-) Excess deduction from T2 items over T2 capital		0	0	0	0	0	0	0
	A.2.3	Other Additional Tier 1 Capital components and deductions		0	0	0	0	0	0	0
	A.2.4	Additional Tier 1 transitional adjustments		0	0	0	0	0	0	0
	A.2.4.1	of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	A.3	<b>TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>		<b>2,437</b>	<b>2,602</b>	<b>2,830</b>	<b>2,997</b>	<b>2,251</b>	<b>2,139</b>	<b>1,874</b>
	A.4	<b>TIER 2 CAPITAL (net of deductions and after transitional adjustments)</b>		<b>264</b>	<b>186</b>	<b>186</b>	<b>186</b>	<b>186</b>	<b>186</b>	<b>186</b>
	A.4.1	Tier 2 Capital instruments		186	186	186	186	186	186	186
	A.4.2	Other Tier 2 Capital components and deductions		78	0	0	0	0	0	0
	A.4.3	Tier 2 transitional adjustments		0	0	0	0	0	0	0
	A.4.3.1	of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	A.5	<b>Grandfathered Additional Tier 1 Capital instruments eligible as Tier 2</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
TOTAL RISK EXPOSURE AMOUNT	B	<b>TOTAL RISK EXPOSURE AMOUNT</b>		<b>14,752</b>	<b>15,159</b>	<b>15,228</b>	<b>15,267</b>	<b>15,265</b>	<b>15,737</b>	<b>16,566</b>
	B.1	of which: Transitional adjustments included		0	0	0	0	0	0	0
	B.2	Adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
CAPITAL RATIOS (%) Transitional period	C.1	<b>Common Equity Tier 1 Capital ratio</b>		<b>16.52%</b>	<b>17.17%</b>	<b>18.58%</b>	<b>19.63%</b>	<b>14.75%</b>	<b>13.59%</b>	<b>11.31%</b>
	C.2	<b>Tier 1 Capital ratio</b>		<b>16.52%</b>	<b>17.17%</b>	<b>18.58%</b>	<b>19.63%</b>	<b>14.75%</b>	<b>13.59%</b>	<b>11.31%</b>
	C.3	<b>Total Capital ratio</b>		<b>18.31%</b>	<b>18.39%</b>	<b>19.80%</b>	<b>20.85%</b>	<b>15.96%</b>	<b>14.77%</b>	<b>12.43%</b>
Fully loaded CAPITAL	D.1	<b>COMMON EQUITY TIER 1 CAPITAL (fully loaded)</b>		<b>2,437</b>	<b>2,602</b>	<b>2,830</b>	<b>2,997</b>	<b>2,251</b>	<b>2,139</b>	<b>1,874</b>
	D.2	<b>TIER 1 CAPITAL (fully loaded)</b>		<b>2,437</b>	<b>2,602</b>	<b>2,830</b>	<b>2,997</b>	<b>2,251</b>	<b>2,139</b>	<b>1,874</b>
	D.3	<b>TOTAL CAPITAL (fully loaded)</b>		<b>2,701</b>	<b>2,788</b>	<b>3,015</b>	<b>3,182</b>	<b>2,437</b>	<b>2,325</b>	<b>2,060</b>

# 2023 EU-wide Stress Test: Capital

Deutsche Apotheker- und Ärztebank eG

			IFRS 9 first implementation	Actual	Baseline Scenario			Adverse Scenario		
			01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
			(min EUR, %)							
CAPITAL RATIOS (%) Fully loaded	E.1	Common Equity Tier 1 Capital ratio		16.52%	17.17%	18.58%	19.63%	14.75%	13.59%	11.31%
	E.2	Tier 1 Capital ratio		16.52%	17.17%	18.58%	19.63%	14.75%	13.59%	11.31%
	E.3	Total Capital ratio		18.31%	18.39%	19.80%	20.85%	15.96%	14.77%	12.43%
Leverage ratios (%)	H.1	Total leverage ratio exposures (transitional)		54,751	54,751	54751	54751	54751	54751	54751
	H.2	Total leverage ratio exposures (fully loaded)		54,751	54,751	54751	54751	54751	54751	54751
	H.3	Leverage ratio (transitional)		4.45%	4.75%	5.17%	5.47%	4.11%	3.91%	3.42%
	H.4	Leverage ratio (fully loaded)		4.45%	4.75%	5.17%	5.47%	4.11%	3.91%	3.42%
Transitional combined buffer requirements (%)	P.1	Capital conservation buffer		2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
	P.2	Countercyclical capital buffer		0.01%	0.72%	0.72%	0.72%	0.72%	0.72%	0.72%
	P.3	O-SII buffer		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.4	G-SII buffer		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.5	Systemic risk buffer applied to exposures according to article 133 of CRD		0.00%	0.18%	0.17%	0.17%	0.18%	0.19%	0.19%
	P.6	Combined buffer		2.51%	3.39%	3.40%	3.39%	3.40%	3.41%	3.41%
Pillar 2 (%)	R.1	Pillar 2 capital requirement		2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
	R.1.1	of which: CET1		1.41%	1.41%	1.41%	1.41%	1.41%	1.41%	1.41%
	R.1.2	of which: AT1		0.47%	0.47%	0.47%	0.47%	0.47%	0.47%	0.47%
	R.2	Total SREP capital requirement (applicable requirement to be met at all times - including adverse scenario - according to EBA/GL/2018/03)		10.50%	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
	R.2.1	of which: CET1		5.91%	5.91%	5.91%	5.91%	5.91%	5.91%	5.91%
	R.3	Overall capital requirement (applicable requirement under the baseline scenario according to EBA/GL/2018/03)		13.01%	13.89%	13.90%	13.89%	13.90%	13.91%	13.91%
	R.3.1	of which: CET1 (relevant input for maximum distributable amount calculation according to Art 141 CRD)		8.42%	9.30%	9.30%	9.30%	9.30%	9.32%	9.32%
	R.4	Leverage Ratio pillar 2 requirement		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Memorandum items related to the application of IFRS-17 for banks with insurance subsidiaries or participations	S.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded) - Restated as of 1st January 2023 after first application of IFRS-17		2,437						
	S.2	COMMON EQUITY TIER 1 CAPITAL (fully loaded) - With application of IFRS-17								
	S.3	TOTAL RISK EXPOSURE AMOUNT - Restated as of 1st January 2023 after first application of IFRS-17		14,752						
	S.4	TOTAL RISK EXPOSURE AMOUNT - With application of IFRS-17								
	S.5	Common Equity Tier 1 Capital ratio (fully loaded) - With application of IFRS-17		16.52%						

## 2023 EU-wide Stress Test: P&L

Deutsche Apotheker- und Ärztebank eG

	Actual	Baseline scenario		Adverse scenario			
	31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
(mln EUR)							
<b>Net interest income</b>	747	974	1,067	1,098	710	709	708
Interest income	1,003	1,356	1,440	1,475	1,635	1,769	1,788
Interest expense	-256	-383	-373	-378	-728	-682	-670
<b>Dividend income</b>	15	10	10	10	7	7	7
<b>Net fee and commission income</b>	184	184	184	184	129	129	129
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	0	0	0	0	0	0	0
Gains or losses on non-trading financial assets mandatorily at fair value through profit or loss by instrument and Gains or losses on financial assets and liabilities designated at fair value through profit or loss					-9		
Other operating income not listed above, net	26	10	13	4	10	13	4
<b>Total operating income, net</b>	972	1,178	1,274	1,296	848	858	847
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-30	-184	-88	-87	-294	-127	-193
Other income and expenses not listed above, net	-790	-747	-750	-770	-775	-787	-812
<b>Profit or (-) loss before tax from continuing operations</b>	151	247	436	438	-221	-55	-157
Tax expenses or (-) income related to profit or loss from continuing operations	-86	-74	-131	-131	0	0	0
Profit or (-) loss after tax from discontinued operations (disposed at cut-off date)	0						
<b>Profit or (-) loss for the year</b>	<b>66</b>	<b>173</b>	<b>305</b>	<b>307</b>	<b>-221</b>	<b>-55</b>	<b>-157</b>
Amount of dividends paid and minority interests after MDA-related adjustments	50	50	50	50	0	0	-22
<b>Attributable to owners of the parent net of estimated dividends</b>	16	123	255	257	-221	-55	-135
Memo row: Impact of one-off adjustments		0	0	0	0	0	0
Total post-tax MDA-related adjustment		0	0	0	0	0	22
Memorandum item for banks with insurance subsidiaries or participations: Profit or (-) loss for the year - With application of IFRS-17							

# 2023 EU-wide Stress Test: Major capital measures and realised losses

Deutsche Apotheker- und Ärztebank eG

(mln EUR)

<b>Issuance of CET 1 Instruments 01 January to 31 March 2023</b>	<b>Impact on Common Equity Tier 1</b>
Raising of capital instruments eligible as CET1 capital (+)	5.4
Repayment of CET1 capital, buybacks (-)	0
Conversion to CET1 of hybrid instruments (+)	0

<b>Net issuance of Additional Tier 1 and Tier 2 Instruments 01 January to 31 March 2023</b>	<b>Impact on Additional Tier 1 and Tier 2</b>
Net issuance of Additional Tier 1 and T2 Instruments with a trigger at or above bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0
Net issuance of Additional Tier 1 and T2 Instrument with a trigger below bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0

<b>Realised losses 01 January to 31 March 2023</b>	
Realised fines/litigation costs (net of provisions) (-)	0
Other material losses and provisions (-)	0