

2023 EU-wide Stress Test

Bank Name	Deutsche Apotheker- und Ärztebank eG
LEI Code	5299007S3UH5RKUYDA52
Country Code	DE



2023 EU-wide Stress Test: Summary

	Actual		Baseline Scenario			Adverse Scenario	
(mln EUR, %)	31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
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
Profit or (-) loss for the year	66	173	305	307	-221	-55	-157
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
Common Equity Tier 1 ratio, %	16.52%	17.17%	18.58%	19.63%	14.75%	13.59%	11.31%
Fully loaded Common Equity Tier 1 ratio, %	16.52%	17.17%	18.58%	19.63%	14.75%	13.59%	11.31%
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
Leverage ratio, %	4.45%	4.75%	5.17%	5.47%	4.11%	3.91%	3.42%
Fully loaded leverage ratio, %	4.45%	4.75%	5.17%	5.47%	4.11%	3.91%	3.42%
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



2023 EU-wide Stress Test: Credit risk IRB

									Actual							
									31/12/2022*							
			Exposu	re values			Risk expos	ure amounts								
		А	IRB	F-I	RB	A-I	IRB	E	RB	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3
	(min EU	Non-defaulted	Defaulted	Non-defaulted		Non-defaulted		Non-defaulted		exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks		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	-
	Institutions		0	0	0	0	0	0	0	0	0	0	0	0	0	
	Corporates		0	5,630	398	0	0	3,398	0	5,672	0	399	60	0	64	15.99%
	Corporates - Of Which: Specialised Lending		0	0	0	0	0	0	0	0	0	0	0	0	0	<u> </u>
	Corporates - Of Which: SME		0	1,900	33	0	0	914	0	1,967	0	34	18	0	15	45.74%
	Retail	40,206	565	0	0	7,430	393	0	0	40,148	0	565	133	0	194	34.38%
Doutecho Anothokov und	Retail - Secured on real estate property	14,122	118	0		1,549	82	0	0	14,134	0	118	25	0	16	13.92%
Deutsche Apotheker- und	Retail - Secured on real estate property - Of Which: SME	7,518		0		633	54	0	0	7,524	0	78	11	0	10	13.07%
Ärztebank eG	Retail - Secured on real estate property - Of Which: non-SME	6,603	40	0	0	915	28	0	0	6,611	0	40	15	0	6	15.59%
	Retail - Qualifying Revolving		0	0		0	0	0	0	0	0	0	0	0	0	<u> </u>
	Retail - Other Retail	26,085		0		5,881	311	0	0	26,014	0	447	107	0	178	39.77%
	Retail - Other Retail - Of Which: SME	17,225		0	0	3,668	229	0	0	17,225	0	329	69	0	129	39.26%
	Retail - Other Retail - Of Which: non-SME	8,860	118	0		2,213	82	0		8,789	0	117	38	0	48	41.19%
	Equity	217				572	0			0	0		0	0	0	
	Securitisation															
	Other non-credit obligation assets	203	0			203				0	0		0	0	0	
	IRB TOTAL	40,627	565	5,630	398	8,205	393	3,398	0	45,820	0	963	192		258	26.77%

									Actual							
									31/12/2022*							
			Exposu	re values			Risk expos	ure amounts								
		A-1	RB	FI	IRB	A-l	IRB	FI	RB	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks	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	-
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates	0	0	5,044	365	0	0	3,062	0	5,083	0	366	55	0	38	10.52%
	Corporates - Of Which: Specialised Lending	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	15	45.74%
	Retail	40,074	563	0	0	7,401	392	0	0	40,148	0	565	133	0	194	34.38%
	Retail - Secured on real estate property	14,090	118	0	0	1,545	82	0	0	14,134	0	118	25	0	16	13.92%
GERMANY	Retail - Secured on real estate property - Of Which: SME	7,514	78	0	0	633	54	0	0	7,524	0	78	- 11	0	10	13.07%
GERMANT	Retail - Secured on real estate property - Of Which: non-SME	6,575	40	0	0	912	28	0	0	6,611	0	40	15	0	6	15.59%
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	25,985	446	0	0	5,856	310	0	0	26,014	0	447	107	0	178	39.77%
	Retail - Other Retail - Of Which: SME	17,192	329	0	0	3,658	228	0	0	17,225	0	329	69	0	129	39.26%
	Retail - Other Retail - Of Which: non-SME	8,792	117	0	0	2,198	81	0	0	8,789	0	117	38	0	48	41.19%
	Equity	65	0			167	0			0	0	0	0	0	0	
	Securitisation			,										_		
	Other non-credit obligation assets	203	0			203	0			0	0	0	0	0	0	
	IRB TOTAL	40,343	563	5,044	365	7,771	392	3,062	0	45,231	0	930	187	0	233	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 IRBDeutsche Apotheker- und Ärztebank eG

												Baseline Scenario										
					31/12/2023							31/12/2024							31/12/2025			
	(min ELR, %)	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 Ra Stage 3 exposure
	Central banks	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		
	Institutions	0	0		0 0	0		-		0	0		0		-	0	0	0	0		0	-
	Corporates	5.625	0	44	5 16	0	18	41.98%	5,582	0	488	15	0	203	41.60%	5,542	0	529	15	0	218	4
	Corporates - Of Which: Specialised Lending	0	0		0	0		-		0	0	0	0	0	-	0	0	0	0	0	0	-
	Corporates - Of Which: SME	1,948	0	5.	3 6	0	2	42.27%	1,930	0	70	6	0	29	40.64%	1,913	0	87	6	0	35	3
	Retail	1,948 39,980 14,074	0	73.	3 46	0	33.	45.48%	39,826	0	887	44	0	379	42.78%	39,677 13,964	0	1,035	44	0	424	4
	Retail - Secured on real estate property	14,074	0	177	8 6	0	2	14.88%	14,019	0	233	6	0	32	13.92%	13,964	0	288	6	0	38	3
Deutsche Apotheker- und	Retail - Secured on real estate property - Of Which: SME	7,497	0	10	5 3	0	1	16.24%	7,472	0	130	3	0	20	15.45%	7,448	0	154	3	0	23	
Ärztebank eG	Retail - Secured on real estate property - Of Which: non-SME	6,577	0	7.	3	0		12.92%	6,547	0	104	3	0	12	12.01%	6,517	0	134	3	0	15	
AIZCOUIN CO	Retail - Qualifying Revolving	0	0		0	0				0	0	0	0	0	-	0	0	0	0	0	0	
	Retail - Other Retail	25,905 17 149	0	55	5 40	0	30	55.27%	25,807	0	653	38	0	347	53.08%	25,713	0	748	38	0	385	
	Retail - Other Retail - Of Which: SME			40	5 28	0	22	55.46%	17,081		474	27	0	253	53.36%	17,015	0	539	27	0	279	
	Retail - Other Retail - Of Which: non-SME	8,756	0	19	12	0	8.	54.76%	8,727	0	180	12	0	94	52.36%	8,698	0	208	12	0	106	
	Equity	0	0	_	0	0	_			0	0	0	0	0		0	0	0	0	0	0	-
	Securitisation																					
	Other non-credit obligation assets	0	0		0	- 0		-	- (0	0	0	0	0	-	0	0	0	0	0	0	4-
	IRB TOTAL	45,605	0	1.178	62	0	520	44.16%	45,408		1.375	60		582	42,36%	45,219		1.564	59	0	642	41.

												Baseline Scenario										
					31/12/2023							31/12/2024							31/12/2025			
	(min ELR, %)	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 Rat Stage 3 exposure
	Central banks	0	0	0	0		0			0	0	0		0		0	0		0		, ,	á -
	Central governments	0	0	0			0	-		0	0	0		0		0					J	J -
	Institutions	0	0	0			0	-		0	0	0		0		0	0		0	-	4	- د
	Corporates	5,039	0	410	15		161	39.19%	4,99	9 0	450	14		176	39.04%	4,960	0	489	14	_	190	0 38.9
	Corporates - Of Which: Specialised Lending	0	0	0			0			0	0	0		0		0	0		0	_	4	1 -
	Corporates - Of Which: SME	1,899		52	- 6		22	42.31%	1,88		70) 6		28	40.69%			86	6		34	4 39.7
	Retail	39,980	0	733	46		333	45.48%	39,82		887	7 44		379	42.78%		0	1,035	44		424	4 40.
	Retail - Secured on real estate property	14,074	0	178	- 6		26	14.88%	14,01		233	6		32	13.92%			288	6	-	39	8 13.:
GERMANY	Retail - Secured on real estate property - Of Which: SME	7,497	0	105	3		17	16.24%	7,47		130	3		20	15.45%			154	3	-	J 27	3 14.
GERMANT	Retail - Secured on real estate property - Of Which: non-SME	6,577	0	73			9	12.92%	6,54	7 0	104	1 3		12	12.01%	6,517		134	3		4 15	5 11.5
	Retail - Qualifying Revolving	0		0			0			0	0	0		0		0			0		4) -
	Retail - Other Retail	25,905		555	40		307	55.27%	25,80		653	38		347	53.08%	25,713		748	38		385	51.5
	Retail - Other Retail - Of Which: SME	17,149	0	405	28		225	55.46%	17,08		474	1 27		253	53.36%	17,015	0	539	27		J 275	9 51.8
	Retail - Other Retail - Of Which: non-SME	8,756		150	12		82	54.76%	8,72	7 0	180	12		94	52.36%	8,698	0	208	12	-	J 10 ^e	6 50.6
	Equity	0	0	0	0		0	-		0		0		0		0	0		0		1	a -
	Securitisation																				1	
	Other non-credit obligation assets	0	0	0	0		0	-		0	0	0		0		0	0		0		1	3 -
	TRR TOTAL	45.019		1.143	- 61		494	43.22%	44.82	- 0	1.337	50		555	41.52%	44.638		1.524	50	-	614	40.26

^{*} 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 IRBDeutsche Apotheker- und Ärztebank eG

												Adverse Scenark										
					31/12/2023							31/12/2024							31/12/2025			
	(min ELR, %)	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 Ra Stage 3 exposure
	Central banks	0	0				n	0 -			0		0	0	-	0	-	0	0			-
	Central governments	0	0		0 0		0	0 -		0	0		0	0	-	0		0	0	0		f-
	Institutions	0	0		0		0	0 -		0	0	0	0	0		0		0	0	0	0	f-
	Corporates	5,620	0	49	22	-	0 22	49.79%	5,569	0	502	19	0	246	49.09%	5,523		547	19	0	266	48.
	Corporates - Of Which: Specialised Lending	0	0	_	0		0	0 -		0	0	0	0	0		0		0	0	0	0	f-
	Corporates - Of Which: SME	1,946	0	5.	5 9		0 2	43.94%	1,925	. 0	76		0	33	43.07%	1,906		95	7	0	41	42.5
	Retail	39,962	0	75	1 61	-	0 34	45.83%	39,775	0	938	56	0	405	43.18%	39,605		1,108	53	0	460	41.
Decision to the state of the state of	Retail - Secured on real estate property	14,068	0	19	4 10		0 2	9 15.97%	14,000		252	9	0	39	15.63%	13,937		315	9	0	49	15.
Deutsche Apotheker- und	Retail - Secured on real estate property - Of Which: SME	7,494	0	10	8 5	-	0 1	9 17.45%			138	5	0	24	17.10%	7,435		166	4	0	28	16.9
Ärztebank eG	Retail - Secured on real estate property - Of Which: non-SME	6,574	0	7.	7 5		0 1	1 13.90%	6,536	0	114	5	0	16	13.87%	6,502	(149	5	0	21	13.9
AIZECDUIK CO	Retail - Qualifying Revolving	0	0		0		0	0 -		0	0	0	0	0		0		0	0	0	0	-
	Retail - Other Retail	25,894	0	56	7 51		0 31	5 55.53%	25,775	0	686	46	0	365	53.31%	25,667		793	45	0	412	51.8
	Retail - Other Retail - Of Which: SME	17,141		41:	35		0 23	0 55.69%	17,058	0	496	32	0	266	53.55%	16,984		571	31	0	298	52.1
	Retail - Other Retail - Of Which: non-SME	8,753	0	15.	3 15	-	0 8	4 55.10%	8,717	. 0	189	14	0	100	52.68%	8,684		223	14	0	114	51.1
	Equity	0	0		0		0	0 -		0	0	0	0	0	-	0		0	0	0	. 0	1-
	Securitisation																					
	Other non-credit obligation assets	0	0		0		0	0 -		0	0		0	0	-	0		0	0	0		1-
	IRB TOTAL	45,582	- 0	1.20	83	-	56	8 47,31%	45,344	- 0	1,439	75	- 0	651	45.24%	45.128		1.656	72	- 0	726	43.87

												Adverse Scenark										
					31/12/2023							31/12/2024							31/12/2025			
	(min ELR, %)	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
	Central banks	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		<u> </u>
	Institutions	0		0	0		0 0	-	0	0	0	0	0	0	-	0	0	0	0	0		<u> </u>
	Corporates Corporates - Of Which: Specialised Lending	5,034		415	21	-	0 198	47.66%	4,986	0	463	18	0	218	47.13%	4,943	0	506	17	0	236	46.72%
	Corporates - Of Which: SME Corporates - Of Which: SME	1 997			0		0 0		1.076	0	0			0	42 06%	1 957	0	0	0	0		-
	Corporates - Or Writch: SME Retail	1,897		54	8		0 24	43.95% 45.83%		0	75	8		32	43.06%	1,857	0	94	7	0	40	42.55%
	Retail - Secured on real estate property	14 068	,	731	10		0 399	15.97%		0	230	30		103	15.63%	13 937	0	1,100	33	0	400	15.51%
	Retail - Secured on real estate property - Of Which: SME	7 404		109	10		0 10	17 45%			130			32	17.10%	7.425	0	313	2	0		16.93%
GERMANY	Retail - Secured on real estate property - Or Which; non-SME	6,574		77			0 11	13 90%	6 526	0	130			16	13.87%	6,502	0	140		0	20	13 93%
	Retail - Qualifying Revolving	0,374		,,,	0		0 0		0,220	0	- 114		0	10	- 13.0770	0,302	0	0	0	0		13.33 %
	Retail - Other Retail	25 894		567	51		0 315	55 53%	25 775	0	686	46		365	53 31%	25,667	0	793	45	0	417	51.89%
	Retail - Other Retail - Of Which: SME	17 141		413	35		0 230	55 69%	17.058	0	496	32		266	53 55%	16,984	0	571	31	0	298	52.18%
	Retail - Other Retail - Of Which: non-SME	8,753		153	15		0 84	55.10%	8.717	0	189	14	0	100	52.68%	8,684	0	223	14	0	114	51.18%
	Equity	0			0		0 0	-	0	0	0			0	-	0	0	0	0	0		-
	Securitisation																					
	Other non-credit obligation assets	0		0	0		0 0	-	0	0	0		0	0	-	0	0	0	0	0		ıF.
	IRB TOTAL	44,996		1.165	81		542	46,48%	44,761	0	1.401	74		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 STADeutsche Apotheker- und Ärztebank eG

							Actual					
							31/12/202	2*				
		Exposure	values	Risk exposu	ire amounts				Stock of	Stock of	Stock of	Coverage Ratio -
	(min BJR, %)	Non-defaulted		Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
	Central banks	7.025			0	7.025				0	0	0.00%
	Central governments	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	0.00%
	Public sector entities	656		2	0	656	0		0	0	0	0.00%
	Multilateral Development Banks	28			0	28				0	0	0.00%
	International Organisations	174			0	174				0	0	0.00%
	Institutions	3.551		450	0	3.551			1	0	0	0.00%
	Corporates	373		368	0	373			1	0	1	1675445,11%
	of which: SME	21		19	0	21				0	1	0.00%
	Retail	132		99	0	132	0		0	0	0	5.00%
Deutsche Apotheker- und Ärztebank eG	of which: SME	0		0	0	0	0		0	0	0	0.00%
	Secured by mortgages on immovable property	0		0	0	0	0		0	0	0	0.00%
	of which: SME	0		0	0	0	0				0	0.00%
	Items associated with particularly high risk	0		0	0	0	0		0	0	0	0.00%
	Covered bonds	1,952		192	0	1,952	0		1	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0		0	0	0	0			0	0	0.00%
	Collective investments undertakings (CIU)	0		0	0	0	0			0	0	0.00%
	Equity	191		191	0	191	0		4		0	0.00%
	Securitisation											
	Other exposures	0		0	0	0	0		0	0	0	0.00%
	Standardised Total	16,794	0	1,302	0	16,794		0	8	0	1	433.88%

							Actual					
							31/12/202	2*				
		Exposure	values	Risk exposi	ure amounts				Stock of	Stock of	Stock of	
	(min EUR, %)		Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	7.025	0	0	0	7.025	- 0	- 0	0	0	0	0.00%
	Central governments	0		0	0	0	0			0	0	0.00%
	Regional governments or local authorities	2,623		0	0	2,623	0			0	0	0.00%
	Public sector entities	545		0	0	545				0		0.00%
	Multilateral Development Banks	0	0	0	0	0	0		0	0	0	0.00%
	International Organisations	0		0	0	0	0			0	0	0.00%
	Institutions	2,524	0	163	0	2,524	0		1	0		0.00%
	Corporates	231		230	0	231			1	0	1	1675445.11%
	of which: SME	17		16	0	17	0			0		0.00%
050111111	Retail	132	0	99	0	132	0		0	0		5.00%
GERMANY	of which: SME	0	0	0	0	0	0		0	0		0.00%
	Secured by mortoages on immovable property	0		0	0	0	0			0	0	0.00%
	of which: SME	0	0	0	0	0	0		0	0		0.00%
	Items associated with particularly high risk	0	0	0	0	0	0		0	0		0.00%
	Covered bonds	198		17	0	198				0		0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0		0	0		0.00%
	Collective investments undertakings (CIU)	0	0	0	0	0	0		0	0		0.00%
	Equity	191	0	191	0	191	0		4	0		0.00%
	Securitisation											
	Other exposures	0		0	0	0	0			0	0	0.00%
	Standardised Total	13,469		700		13,469		0	6	0	1	433.88%



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

	İ											Baseline Scenario	,									
					31/12/2023							31/12/2024							31/12/2025			
	(min 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
	Central banks	7.024		1				45,00%	7.024	0	1	0		1	45,00%	7.023	0	2	0	0	1	45.009
	Central governments	0	0	0	0			0.00%	0	0		0	0	0	0.00%	0	0	0	0	0	0	0.009
	Regional governments or local authorities	2.712	0	1	0			40,00%	2.711	0	1	0	0	0	40.00%	2,710	0	2	0	0	1	40.009
	Public sector entities	656	0	0	0			40.01%	656	0		0	0	0	40.01%	656	0	0	0	0	0	40.019
	Multilateral Development Banks	28						40.00%	78	0		0		0	40,00%	28	0					40.009
	International Organisations	174	0	0	0			40.00%	174	0		0	0	0	40,00%	174	0	0	0	0	0	40.009
	Institutions	3 502	0	49	23		22	45.01%	3 450	0	101	22	0	45	45.01%	3.402	0	149	21	0	67	45.019
	Corporates	369	0	- 4	2		3	63.24%	364	0	9	2	0	5	53.81%	359	0	14	2	0	7	50.829
	of which: SME	20	0		0		1	345,99%	20	0	1	0	0	1	138,98%	19	0	1	0	0	1	101 699
	Date 7	127	0	5	1		1	24,55%	122	0	10	1	0	2	24,55%	118	0	15	1	0	4	101.699 24.559
Deutsche Apotheker- und Ärztebank eG	of which: CME	0						0.00%	0	0				0	0.00%	0	0		0	0	0	0.009
	Secured by mortgages on immovable property	0				-		0.00%	0	0				0	0.00%	0			0			0.009
	of which: SMF	0				-		0.00%	0	0				0	0.00%	0			0			0.009
	Items associated with particularly high risk	0						0.00%	0	0		0		0	0.00%	0			0			0.009
	Covered bonds	1 950		2	1	-	1	43.16%	1 948	0	4	1		2	43.18%	1 946		- 6	1		3	43.199
	Claims on institutions and corporates with a ST credit assessment	0				-		0.00%	0	0		0		0	0.00%	0			0			0.009
	Collective investments undertakings (CIU)	0				-		0.00%	0	0				0	0.00%	0			0			0.009
	Faulty	185	0	5	2		2	45,00%	180	0	10	2	0	5	45.00%	176	0	15	7	0	7	45.009
	Securitisation	20.7			i		_	42.00%	200	,	- 10				43.00%	170				,		43.007
	Other exposures	0				-		0.00%	0	0		0		0	0.00%	0	0	0	0	0	0	0.009
	Standardised Total	16.726	0	68	30		30	44,50%	16,656	0	137	28		61	44,01%	16.591	0	203	28	0	89	43,82%

												Baseline Scenario										
					31/12/2023							31/12/2024							31/12/2025			
	(min 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
	Central banks	7.024	0	-	0			45.00%	7.024	0		0		1	45,00%	7.023	0		0	0		45.00%
	Central governments		0		0			0.00%		0		0		0	0.00%		0		0	0		0.00%
	Regional governments or local authorities	2,623	0		0			40.00%	2,622	0		0		0	40.00%	2,622	0		0	0		40.00%
	Public sector entities	545						40.01%	545	0		0			40.01%	545	0			0	-	40.01%
	Multilateral Development Banks	0	0		0			0.00%		0		0		0	0.00%		0		0	0		0.00%
	International Organisations	0			0			0.00%		0		0		0	0.00%		0		0	0		0.00%
	Institutions	2,476	0	46	23		22	45.00%	2,425	0	100	21		45	45.00%	2,377	0	147	21	0	66	45.00%
	Corporates	230		- 1				132,88%	229	0		0		2	81.93%	228				0	7	68.06%
	of which: SME	16			0			530.78%	16			. 0		1	167.69%	15	0	1	0	0		116.57%
	Retail	127	0		1		1	24.51%	122	0	10	1		2	24.51%	117	0	15	1	0	-	24.519
GERMANY	of which: SME							0.00%		0		0		0	0.00%		0		0	0		0.00%
	Secured by mortgages on immovable property	0	0		0			0.00%		0		0		0	0.00%		0		0	0		0.00%
	of which: SME	0	0		0			0.00%		0		0		0	0.00%		0		0	0		0.00%
	Items associated with particularly high risk							0.00%		0		0			0.00%		0		0	0		0.00%
	Covered bonds	197		- 1				41,71%	199	0		0		1	41,72%	194				0		41,74%
	Claims on institutions and corporates with a ST credit assessment							0.00%		0		0		0	0.00%		0		0	0		0.00%
	Collective investments undertakings (CIU)							0.00%		0		0		0	0.00%		0		0	0		0.00%
	Equity	185	0	9	2		2	45.00%	180	0	10	2		5	45.00%	176	0	15	2	0	7	7 45.00%
	Securitisation																					4
	Other exposures							0.00%		0		0		0	0.00%		0		0	0		0.00%
	Standardised Total	13,407	0	62	28	- 0	28	44.44%	13,342		127	26		56	43.92%	13,282	0	187	26	0	82	43.70%

^{*} 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 Methodolog



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

	İ											Adverse Scenario										
					31/12/2023							31/12/2024							31/12/2025			
	(min 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
	Central banks	7.024	0	1	0			45,00%	7.024	0	- 1	0	0	1	45,00%	7.023	0	2	0	0	- 1	45.009
	Central governments	0			0			0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.009
	Regional governments or local authorities	2.712		1	0			40,00%	2.711	0	1	0	0	0	40.00%	2,710	0	2	0	0	1	40.009
	Public sector entities	656		0	0			40.01%	656	0	0	0	0	0	40.01%	656	0	0	0	0	0	40.019
	Multilateral Development Banks	28			0			40,00%	28	0	0	0	0	0	40,00%	28	0	0	0	0	0	40.009
	International Organisations	174			0			40,00%	174	0	0	0	0	0	40,00%	174	0	0	0	0	0	40.009
	Institutions	3,466		84	38		44	51,79%	3.394	0	157	43	0	81	51.79%	3.311	0	240	38	0	124	51,799
	Corporates	365		8	4		5	63,16%	357	0	16	4	0	9	57.36%	350	0	23	3	0	13	55,689
	of which: SME	20			0		1	274,04%	20	0	1	0	0	1	119.22%	19	0	2	0	0	2	91.699
	Retail	125		7	2		2	29.99%	118	0	14	1	0	4	29.97%	113	0	19	1	0	6	29.979
Deutsche Apotheker- und Ärztebank eG	of which: SMF	0	0	0	0			0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.009
	Secured by mortgages on immovable property	0	0	0	0			0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.009
	of which: SMF	0	0	0	0			0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.009
	Items associated with particularly high risk	0	0	0	0			0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.009
	Covered bonds	1.950	0	2	1		1	43,16%	1.948	0	- 4	1	0	2	43.18%	1.946	0	6	- 1	0	3	43.199
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0			0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.009
	Collective investments undertakings (CIU)	0	0	0	0			0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.009
	Family	185		5	2		2	45,00%	180	0	10	2	0	5	45,00%	176	0	15	2	0	7	45.009
	Securitisation						1															
	Other exposures	0						0.00%	0	0	0	0	0	0	0.00%	0	0		0	0	0	0.009
	Standardised Total	16.686		108	48		54	50.59%	16,590		204	52	0	102	50.06%	16.487	0	307	46	0	154	50.11%

												Adverse Scenario	,									
					31/12/2023							31/12/2024							31/12/2025			
	(min 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
	Central banks	7.024	0	-	0			45.00%	7.024	0		0		1	45,00%	7.023	0		0			45.00%
	Central governments	0	0		0			0.00%		0		0		0	0.00%		0					0.00%
	Regional governments or local authorities	2,623	0		0			40.00%	2,622	0		0		0	40.00%	2,622	0		0			40.00%
	Public sector entities	545	0					40.01%	545	0		0		0	40.01%	545	0					40.01%
	Multilateral Development Banks	0	0		0			0.00%		0		0		0	0.00%		0					0.00%
	International Organisations	0	0		0			0.00%		0		0		0	0.00%		0		0			0.00%
	Institutions	2,442	0	83	37		43	51.75%	2,371	0	153	42		79	51.75%	2,290	0	234	37		12:	51.75%
	Corporates	229	0	- 1	1			102,75%	228	0		1		2	71.54%	226	0		1			63.64%
	of which: SME	16	0		0			482.12%	16			. 0		1	148.98%	15	0	1	0			106.67%
	Retail	125	0	7	2		2	29.94%	118	0	14	1		1 4	29.92%	113	0	19	1			29.92%
GERMANY	of which: SME	0	0					0.00%		0		0		0	0.00%		0					0.00%
	Secured by mortgages on immovable property	0	0		0			0.00%		0		0		0	0.00%		0					0.00%
	of which: SME	0	0		0			0.00%		0		0		0	0.00%		0		0			0.00%
	Items associated with particularly high risk	0	0					0.00%		0		0		0	0.00%		0					0.00%
	Covered bonds	197	0	- 1				41,71%	199	0		0		1	41,72%	194						41,74%
	Claims on institutions and corporates with a ST credit assessment	0	0					0.00%		0		0		0	0.00%		0					0.00%
	Collective investments undertakings (CIU)	0	0					0.00%		0		0		0	0.00%		0					0.00%
	Equity	185	0	9	2			45.00%	180	0	10	2		5	45.00%	176	0	15	2			45.00%
	Securitisation																					4
	Other exposures	0	0					0.00%		0		0		0	0.00%		0					0.00%
	Standardised Total	13,370	- 0	99	43	- 0	50	50.44%	13,283		186	47		93	49.84%	13,189	0	280	42		140	49.90%

^{*} 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 Methodolog



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

								Public guara	ntees - Actual						
								31/1	2/2022						
		Exposur	e values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3
	(min EUR, %)	A-IRS		A-198	F-IRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks														
	Central governments														
	Institutions														
	Corporates		- 5		3	5	4					0	0	5	
	Composition - Of Which: Spacialised Lending	0		0	0	0	0	0	0	0		0	0	0	
	Corporates - Of Which: SME	0	- 4		2	- 4	4	0				0	0	- 4	
	Retail	25		5	0	25	22					0	0	2	1115.61%
Deutsche	Retail - Secured on real estate property	1	0	0	0	1	1	0			0	0	0	1	
Apotheker- und	Retail - Secured on real estate property - Of Which: SME	- 1			0	1	- 1					0	0	1	
	Retail - Secured on real estate property - Of Which: non-	0		0	0	0	0	0	0			0	0		
Ärztebank eG	Retail - Qualifying Revolving	0	0	0	0	0	0	0			0	0	0		
	Retail - Other Retail	23	0	5	0	23	21	0	0	0	0	0	0	1	417.24%
	Retail - Other Retail - Of Which: SME	22		4	0	22	20	0	0	0		0	0	0	600.0
	Retail - Other Retail - Of Which: non-SME	1	0	0	0	1	1	0			0	0	0		
	touty										_				
	Securitisation														
	Other non-credit obligation assets										_				
	IRB TOTAL	25	5	5	3	29	26					0	0	7	3521.60%

								Public guara	intees - Actual						
								31/1	2/2022						
		Exposu	re values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for		Coverage Ratio - Stage 3
	(min EUR, %)		F-IRB	A-DEB	F-IRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks														
	Central governments														
	Institutions														
	Corporates	0	5	0	3	5	4		0			0	0	5	
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail	25		5	0	25	22		0			0	0	2	1116%
	Retail - Secured on real estate property														
GERMANY	Retail - Secured on real estate property - Of Which: SME														
GERMANT	Retail - Secured on real estate property - Of Which: non-	٥			0								0		-
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Equity														
	Securitisation														
	Other non-credit obligation assets														
	TOR TOTAL														3522%

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

															Ν.	ublic guarantees	- Baseline Scenario	•													
						31/1	2/2023									31/12	2/2024									31/1	/2025				
	(min EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed	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	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	provisions for	erage Ratio - Stage 3 exposure
	Central banks																														
	Central governments																														
	Institutions																				455164										
	Corporates Corporates - Of Whirth Specialised Landon	- 5	- 4	- 0		0				3	8927%		- 4				- 0	- 0			4551%		- 4	0	- 0	- 0	0	0 0		- 5	3357%
	Committee - Of White-State Landon Committee - Of White-State						-																					+	_		
	Batel	34	22	0	,					, ,	666%	34	22					0	0	,	4000	· ·	22	0	0					3	20784
Deutsche	Retail - Secured on real estate property	41	- 4	·	_					1	500 10		- 44	- ×		Ť	ŭ	Ů			162.5				Ů	_			·		20.0
potheker- und	Rutal - Secured on real estate property - Of Which: SME																														
	Rutal - Secured on real estate property - Of Which: non-																														
Årztebank eG	Retail - Qualifying Revolving																														
	Retail - Other Retail Botal - Other Botal - Of White SME																														
	Rotal - Other Rotal - Of Which: SME Butal - Other Butal - Of Which: non-SME						-																					+	_		
	Ratel - Other Ratel - Of Which: non-SME Equity						-																					+	_		
	Securitisation																														
	Other non-credit oblication assets IRB TOTAL	29	26	٥						,	2075.47%	29	26	۰	0	o ublic quarantees	Baseline Scenario	0	0	,	1519.42%	29	26	0		1	0		0	7	1211.35%
	Other non-credit obtacation assets IRE 707AL	29	26	•		31/1:	2/2023	۰	0	, ,	2075.47%	29	26	0	0		o - Baseline Scenario 2/2024	0	0	7	1519.42%	29	26	0	0	31/12	/2025		6	7	1211.35%
	Other results shakes as a matter of the control of	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/1: Stage 3 exposure	2/2023 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3	2075.47% 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			Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	1519.42% Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/11 Stage 3 exposure	/2025 Stage 3 exposure, of which guaranteed	Stock of provisions for stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Cov	1211.35% erage Ratio - Stage 3 exposure
	SRB TOTAL	exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12 Stage 3	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3		exposure, of which guaranteed		exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	Stock of provisions for Stage 3	erage Ratio - Stage 3
	Control Street Control	exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12 Stage 3	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3		exposure, of which guaranteed		exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	Stock of provisions for Stage 3	erage Ratio - Stage 3
	Secretarion (oils SS, %) Amendments Amendments	exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12 Stage 3	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure		exposure, of which guaranteed		exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	Stock of provisions for Stage 3	erage Ratio - Stage 3
	Control Street Control	exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12 Stage 3	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3		exposure, of which guaranteed		exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	Stock of provisions for Stage 3	erage Ratio - Stage 3
	Control Services Control Serv	exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12 Stage 3	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure		exposure, of which guaranteed		exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	Stock of provisions for Stage 3	erage Ratio - Stage 3
	Control States Control States Control States Control Control Control Control Co	exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	29 Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12 Stage 3	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure		exposure, of which guaranteed		exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	Stock of provisions for Stage 3	erage Ratio - Stage 3 exposure
	Central Banks. (min Ed., %) Ce	exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12 Stage 3	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure		exposure, of which guaranteed		exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	Stock of provisions for Stage 3	erage Ratio - Stage 3
	Control Service Control Service Control Service Control Service Control Service Control Service Control Control Service Control Control Control Control Control Control Control Control Control Control Control Control Control Control C	exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12 Stage 3	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure		exposure, of which guaranteed		exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	Stock of provisions for Stage 3	erage Ratio - Stage 3 exposure
GERMANY	Control Seals (1994 Control Seals 1994 Control Seals 1994 Control Seals 1994 Control Seals 1994 Control Contro	exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stege 1 exposure	exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12 Stage 3	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure		exposure, of which guaranteed		exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	Stock of provisions for Stage 3	erage Ratio - Stage 3 exposure
GERMANY	Control Service Contro	exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12 Stage 3	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure		exposure, of which guaranteed		exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	Stock of provisions for Stage 3	erage Ratio - Stage 3 exposure
GERMANY	Control banks (One DE, N.) Co	exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12 Stage 3	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure		exposure, of which guaranteed		exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	Stock of provisions for Stage 3	erage Ratio - Stage 3 exposure
GERMANY	Control Service Control Service Control Service Control Service Control Service Control C	exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12 Stage 3	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure		exposure, of which guaranteed		exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	Stock of provisions for Stage 3	erage Ratio - Stage 3 exposure
GERMANY	Control Books Control Books Control Control Control Control Control Control Con	exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	29 Stage 1 exposure 5 24	exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12 Stage 3	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure		exposure, of which guaranteed		exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	Stock of provisions for Stage 3	erage Ratio - Stage 3 exposure
GERMANY	Control Service Control Service Control Service Control Con	exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	29 Slage 1 exposure 5 24	exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12 Stage 3	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure		exposure, of which guaranteed		exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	Stock of provisions for Stage 3	erage Ratio - Stage 3 exposure
GERMANY	Control basis. Control basis.	exposure	exposure, of which guaranteed	53aga 2	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Steps 1 exposure	exposure, of which guaranteed	Stage 2 expours	Stage 2 exposure, of which guaranteed	31/12 Stage 3	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure		exposure, of which guaranteed		exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	Stock of provisions for Stage 3	erage Ratio - Stage 3 exposure
GERMANY	Control Service Control Service Control Service Control Con	exposure	exposure, of which guaranteed	5 Storge 2	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	29 Stays 1 41900076	exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12 Stage 3	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure		exposure, of which guaranteed		exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	Stock of provisions for Stage 3	erage Ratio - Stage 3 exposure

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																tees - Adverse Scena	rio												
							2/2023									31/12/2024									31/12	/2025			
	(min BJR.	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	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	Stage 2 exp exposure gu	age 2 sure, of Stage 1 shich exposur	guaranteed	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	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	provisions for Stage 2	Stock of ovisions for Stage 3 ex exposure
	Central banks	~	amount		amount		amount						amount		nount	amount						amount		amount		amount			
	Central governments																												
	Institutions																												
	Corporates	5	- 4		0 0				0	5	7938%	5	4			0	0 0	0	5	3860%	5	- 4	0						5
	Corporates - Of Whith: Snarialised Landon Corporates - Of Whith: SME																												
	Corporates - CF Which: SME										6400				-					457%									
itsche	Retail - Secured on real estate property	29	- 44		0 0					4	540%	- 49	- 44			_			- 4	43/76		- 4			,				- 4
	Retail - Secured on real estate property - Of Which: Sh	F																											
ker- und	Retail - Secured on real estate property - Of Which: no																												
oank eG	Retail - Qualifying Revolving																												
	Retail - Other Retail																												
	Ratal - Other Ratal - Of Which: SME Ratal - Other Ratal - Of Which: non-SME				-																								
	Rutal - Other Rutal - Of Which: non-SME Equity				-																								
	Securitisation					-	-										+												
	Other non-credit obligation assets IRB TOTAL	29	26	0	0 0	0	0		0	7	1986.12%	29	26	0	0	1	0 0	0	7	1393.09%	29	26	0	٥	1	•		0	7
	Other non-credit obligation assets	29	26	0		۰	۰		0	7	1986.12%	29	26	0		1 etees - Adverse Scena	o o	0	7	1393.09%	29	26	0	0	1	0	0	0	7
	Other non-credit obligation assets	29	26	0	0 0	31/1:	2/2023	۰	0	2	1986.12%	29	26	0		1 stees - Adverse Scena 31/12/2024	o o	0	7	1393.09%	29	26	0	0	31/12	/2025	0	۰	7
	Other root credit deliberation assets 198 30744.	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/1: Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 excosure	Stage 3	2586.12% Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exp exposure gu	age 2 sure, of Stage : shich exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	Stock of provisions for Stage 2 excourse	Stock of provisions for Stage 3 exposure	1393.09% Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12 Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	provisions for Stage 2	Stage 3
	Other years craft obtained assets 198 VoTA. (not 128)	exposure	exposure, of which	Stage 2 exposure	exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for	provisions for	provisions for	Stage 3	Stage 1 exposure	exposure, of which	Stage 2 exp exposure gu	age 2 nure, of Stage :	Stage 3 exposure, of which	Stock of provisions for	provisions for	provisions for	Stage 3	Stage 1 exposure	exposure, of which	Stage 2 exposure	exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for	provisions for Stage 2	ovisions for
	Other man credit additional assets 198 1771A. Control lands: (en 0.00.	exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exp exposure gu	age 2 sure, of Stage : shich exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	ovisions for Stage 3
	Other Americal distriction assets 18th 1974s. Control Sharits Control Sharits Control Control Control Control Control Control Control Control Control Control Control Control Control Control Control Control Control Con	exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	29 Stage 1 exposure	exposure, of which guaranteed	Stage 2 exp exposure gu	age 2 sure, of Stage : shich exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	ovisions for Stage 3
	Other man credit additional assets 198 1771A. Control lands: (en 0.00.	exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exp exposure gu	age 2 sure, of Stage : shich exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	ovisions for Stage 3
	Other annotated distinction assets (18 h To Tab.) Control hashes (on Ed.) Control hashes (on Ed.) Control hashes (on Ed.)	exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	29 Stage 1 exposure	exposure, of which guaranteed	Stage 2 exp exposure gu	age 2 sure, of Stage : shich exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	ovisions for Stage 3
	Other some could distinction assets (SA 1772). Control State. Control State. Control State. Control State.	exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exp exposure gu	age 2 sure, of Stage : shich exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	ovisions for Stage 3
	Other announced distinction assets (45 NOTAL Control brack Control brack Control comments Control Con	exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	29 Stage 1 exposure	exposure, of which guaranteed	Stage 2 exp exposure gu	age 2 sure, of Stage : shich exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	ovisions for Stage 3
	Online in control distinction assets 105 NOVA Control landes (on DAG, Control landes Control landes	exposure %)	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exp exposure gu	age 2 sure, of Stage : shich exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	ovisions for Stage 3
YMANY	Only an event of distriction search In \$1,774. Only Concept Concep	exposure 50)	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exp exposure gu	age 2 sure, of Stage : shich exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	ovisions for Stage 3
RMANY	Online amount of distinction assets (18 h TOTAL) Central Parks Central Parks Central Construction Companies (18 h TOTAL) Central Parks Central Construction Companies (18 h TOTAL) Central Construction Central Cons	exposure 50)	exposure, of which guaranteed	Stager 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exp exposure gu	age 2 sure, of Stage : shich exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	S≥age 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	ovisions for Stage 3
RMANY	Online Americal distinction assets 108 1974a. Constant Names Constant Names Companies	exposure 50)	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exp exposure gu	age 2 sure, of Stage : shich exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	ovisions for Stage 3
RMANY	Control banks (Am 1974) Control banks (Am 197	exposure 50)	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	29 Stage 1 exposure	exposure, of which guaranteed	Stage 2 exp exposure gu	age 2 sure, of Stage : shich exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	Store 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	ovisions for Stage 3
RMANY	Only an orall districts seats 105 TOTAL Central Product Central Contract Central Central Central Central Central Central Central Central Edit Central Central Central Edit Central Central Central Edit Central Central Central Edit Central Central Central Edit Central Central Central Edit Central Central Central Central Edit Central Central Central Central Edit Central Central Central Central Central Edit Central Central Central Central Central Edit Central Central Central Central Central Edit Central Central Central Central Central Central Edit Central Centr	exposure 50)	exposure, of which guaranteed	Steps 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exp exposure gu	age 2 sure, of Stage : shich exposur	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	ovisions for Stage 3
RMANY	Online Secretaria di Mandella sessaria US 1974. General Annies General Annie	exposure 50)	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	29 Shaya 1 exposure 5 24	exposure, of which guaranteed	Stage 2 exp exposure gu	age 2 sure, of Stage : shich exposur	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	Stope 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	ovisions for Stage 3
:MANY	Control hanks (not have been been been been been been been be	exposure 50)	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	29 Slage 1 exposure	exposure, of which guaranteed	Stage 2 exp exposure gu	age 2 sure, of Stage : shich exposur	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Starge 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	ovisions for Stage 3
ERMANY	Online Secretaria di Mandella sessaria US 1974. General Annies General Annie	exposure 50)	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	29 Stays 1 exposure 5 24	exposure, of which guaranteed	Stage 2 exp exposure gu	age 2 sure, of Stage : shich exposur	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	Stage 1 superaire	exposure, of which guaranteed	Steps 2 expansive	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	ovisions for Stage 3

EBA SUPERING SALVENCE

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							Public guara	ntees - Actual					
							31/1	/2022					
	(min EUR, 16)	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3	Coverage Rat Stage 3 exposure
	Central banks												
	Central governments												
	Regional governments or local authorities												
	Public sector antition												
	Public sector entries Multilateral Development Banks												_
	International Organisations												_
	Institutions												
	Corporates			0		0					0		
	of which: SE					0	0	0	0				
eutsche Apotheker-	Retail	0							0				
	of which: SVE												
und Ärztebank eG	Carunal by mortnanas on immovable nonesty	0	0	0	0	0	0	0	0	0	0	0	+
	of which: non-SME	0	0		0	0	0			0			
	Items associated with particularly high risk												
	Covered hands												
	Claims on institutions and corporates with a ST credit assessment												
	Collective investments undertakings (CIU)												
	Faulty												_
	Securitisation												_
													_
	Other exposures Standardized Total												
	Standardised Total												
							Public guara						
							31/12	/2022					
		Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which ourranteed	Stage 2 exposure	Stage 2 exposure, of which overenteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ri Stage 2 exposur
	(min EUR, %)				amount.		emount		amount)	ехровите	exposure	exposure	
													_
	Central governments												_
	Replonal governments or local authorities												
	Dublic sector antities												
	Multilateral Development Banks												
	International Organisations												
	Institutions												
	Corporates						0		0				
	of which: SVE					0							-
	of which: SPE Datail		0	- 0		0		- 0			- 0		-
CERNANN/				,							,		
GERMANY	of which: SME	0	0	0		0		ō	0	0	0		
GERMANY		0		0	0					0	0		

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

																P	ublic guarantees -	Baseline Scenario	,													
							31/1	1/2023									31/12/	2024									31/12	/2025				
	(min	Stage exposi	1 1000	itage 1 oxure, of which aranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	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	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	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	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	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
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	Central governments Regional governments or local authorities																															
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	Multisteral Development Banks																															
	International Organisations Institutions																															
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	Equity Securification																															
	Other exposures		_																													-
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	Securitisation																															
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	Standardised Total		0	0	0	0						l					0	0	0			-					0	0	0	0	0	

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

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						31/1	2/2023									31/12										31/12	/2025				
	(min EL)	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	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	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	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	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	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
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	Central benis Central governments Regional governments or local authorities	exposure	exposure, of which		exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which		Stage 2 exposure, of which	31/12 Stage 3	/2024 Stage 3 exposure, of which	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which		exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
	Central hanks Central governments Regional convernments or local authorities Subdivernment authorities	exposure	exposure, of which		exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which		Stage 2 exposure, of which	31/12 Stage 3	/2024 Stage 3 exposure, of which	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which		exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
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GERMANY	Financia basis Control accommenta or local authorities Bostonia de commenta or local authorities Bostonia or commenta or local authorities Bostonia or Constitute or Constitute or Local Bostonia or Constitute or Local Bostonia or	exposure	exposure, of which		exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which		Stage 2 exposure, of which	31/12 Stage 3	/2024 Stage 3 exposure, of which	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which		exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
GERMANY	Facility descriptions Carried convenience in ord architecture Section of convenience in ord architecture Ministrat of Convenience Section Statement Organization	exposure	exposure, of which		exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which		Stage 2 exposure, of which	31/12 Stage 3	/2024 Stage 3 exposure, of which	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which		exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
GERMANY	Parada Anima Carind and Anima Carinda Anima	exposure	exposure, of which		exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which		Stage 2 exposure, of which	31/12 Stage 3	/2024 Stage 3 exposure, of which	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which		exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
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GERMANY	Amend to the control of the control	exposure	exposure, of which		exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which		Stage 2 exposure, of which	31/12 Stage 3	/2024 Stage 3 exposure, of which	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which		exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
GERMANY	Amen I was a fine of the control of	exposure	exposure, of which		exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which		Stage 2 exposure, of which	31/12 Stage 3	/2024 Stage 3 exposure, of which	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which		exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
GERMANY	Control of the Contro	exposure	exposure, of which		exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which		Stage 2 exposure, of which	31/12 Stage 3	/2024 Stage 3 exposure, of which	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which		exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
GERMANY	Control Post Control Post Control Post Control Post Control Co	exposure	exposure, of which		exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which		Stage 2 exposure, of which	31/12 Stage 3	/2024 Stage 3 exposure, of which	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which		exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
GERMANY	Control of the Contro	exposure	exposure, of which		exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which		Stage 2 exposure, of which	31/12 Stage 3	/2024 Stage 3 exposure, of which	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which		exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3



2023 EU-wide Stress Test: Securitisations

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



2023 EU-wide Stress Test: Risk exposure amounts

	Actual		Baseline scenario		ı	Adverse scenario	
(mln EUR)	31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
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
Total risk exposure amount	14,752	15,159	15,228	15,267	15,265	15,737	16,566
Total Risk exposure amount (transitional)	14,752	15,159	15,228	15,267	15,265	15,737	16,566
Total Risk exposure amount (fully loaded)	14,752	15,159	15,228	15,267	15,265	15,737	16,566



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



			IFRS 9 first implementation	Actual	Baseline Scenario			Adverse Scenario		
		(mln EUR, %)	01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1250% risk weight		0	0	0	0	0	0	0
	A.1.14.1	of which: from securitisation positions (-)		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
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences		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
	A.1.18	(-) Amount exceeding the 17.65% threshold		0	0	0	0	0	0	0
OWN FUNDS	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
	A.1.18C	(-) Other foreseeable tax charges		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



			IFRS 9 first implementation	Actual	Baseline Scenario			Adverse Scenario		
		(min EUR, %)	01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
	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	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)		0	0	0	0	0	0	0
	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	TIER 1 CAPITAL (net of deductions and after transitional adjustments)		2,437	2,602	2,830	2,997	2,251	2,139	1,874
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)		264	186	186	186	186	186	186
	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	Grandfathered Additional Tier 1 Capital instruments eligible as Tier 2		0	0	0	0	0	0	0
	В	TOTAL RISK EXPOSURE AMOUNT		14,752	15,159	15,228	15,267	15,265	15,737	16,566
TOTAL RISK EXPOSURE AMOUNT	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
	C.1	Common Equity Tier 1 Capital ratio		16.52%	17.17%	18.58%	19.63%	14.75%	13.59%	11.31%
CAPITAL RATIOS (%) Transitional period	C.2	Tier 1 Capital ratio		16.52%	17.17%	18.58%	19.63%	14.75%	13.59%	11.31%
	C.3	Total Capital ratio		18.31%	18.39%	19.80%	20.85%	15.96%	14.77%	12.43%
	D.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded)		2,437	2,602	2,830	2,997	2,251	2,139	1,874
Fully loaded CAPITAL	D.2	TIER 1 CAPITAL (fully loaded)		2,437	2,602	2,830	2,997	2,251	2,139	1,874
	D.3	TOTAL CAPITAL (fully loaded)		2,701	2,788	3,015	3,182	2,437	2,325	2,060



			IFRS 9 first implementation	Actual	Baseline Scenario			Adverse Scenario		
		(min EUR, %)	01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
	E.1	Common Equity Tier 1 Capital ratio		16.52%	17.17%	18.58%	19.63%	14.75%	13.59%	11.31%
CAPITAL RATIOS (%) Fully loaded	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%
	H.1	Total leverage ratio exposures (transitional)		54,751	54,751	54751	54751	54751	54751	54751
1 (0/)	H.2	Total leverage ratio exposures (fully loaded)		54,751	54,751	54751	54751	54751	54751	54751
Leverage ratios (%)	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%
	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%
Transitional combined	P.3	O-SII buffer		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
buffer requirements (%)	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%
	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%
Pillar 2 (%)	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%
	S.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded) - Restated as of 1st January 2023 after first application of IFRS-17		2,437						
Memorandum items	S.2	COMMON EQUITY TIER 1 CAPITAL (fully loaded) - With application of IFRS-17								
related to the application of IFRS-17 for banks with insurance subsidiaries or	S.3	TOTAL RISK EXPOSURE AMOUNT - Restated as of 1st January 2023 after first application of IFRS- 17		14,752						
participations	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

	Actual	Baseline scenario				Adverse scenario		
(min EUR)	31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025	
Net interest income	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	
Dividend income	15	10	10	10	7	7	7	
Net fee and commission income	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	
Total operating income, net	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	
Profit or (-) loss before tax from continuing operations	151	247	436	438	-221	-55	-157	
Tax expenses or (-) income related to profit or loss from continuing operations Profit or (-) loss after tax from discontinued operations (disposed at cut-off date)	-86	-74	-131	-131	0	0	0	
Profit or (-) loss after tax from discontinued operations (disposed at cut-off date) Profit or (-) loss for the year	0 66	173	305	307	-221	-55	-157	
Amount of dividends paid and minority interests after MDA-related adjustments	50	50	50	50	0	0	-22	
Attributable to owners of the parent net of estimated dividends	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								



Issuance of CET 1 Instruments 01 January to 31 March 2023

Raising of capital instruments eligible as CET1 capital (+)

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

(min EUR)	
	Impact on Common Equity Tier 1
	5.4

Repayment of CET1 capital, buybacks (-)	0
Conversion to CET1 of hybrid instruments (+)	0

Net issuance of Additional Tier 1 and Tier 2 Instruments 01 January to 31 March 2023	Impact on Additional Tier 1 and Tier 2
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

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