

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

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



Key Metrics

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



Leverage ratio

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



2024 EU-wide Transparency Exercise Capital

		(min EUR. %)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
	A	(91999 E.U.R., %) OWN FUNDS	2,752	2,857	2,823	3,024	C 01.00 (40010,c0010)	Articles 4(118) and 72 of CFR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	2,556	2,661	2,628	2,826	C 01.00 (r0020,c0010)	Article 50 of CFFR
	A1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	1,199	1,217	1,203	1,222	C 01.00 (r0030,c0010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A1.2	Retained earnings	733	733	733	692	C 01.00 (r0130,c0010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (i) of CRR
	A.1.3	Accumulated other comprehensive income	0	0	0	0	C 01.00 (r0180,c0010)	Articles 4(100), 26(1) point (d) and 36 (1) point (i) of CFR
	A1.4	Other Reserves	0	0	0	0	C 01.00 (x0200,c0010)	Articles 4(117) and 26(1) point (e) of CFR
	A.1.5	Funds for general banking risk	959	959	959	1,167	C 01.00 (x0210,c0010)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C 01.00 (r9230,c0010)	Article B4 of CFR
	A.1.7	Adjustments to CET1 due to prudential filters	0	0	0	0	C 01.00 (x0250,c0010)	Articles 32 to 35 of and 35 (1) point (5) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-124	-126	-127	-118	C 01.00 (r0300,c0010) + C 01.00 (r0340,c0010)	Articles 4(113), 35(1) point (b) and 37 of CRR. Articles 4(115), 35(1) point (b) and 37 point (a) of CCR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	0	0	0	0	C 01.00 (r0370,c0010)	Articles 36(1) point (c) and 38 of CRR
	A1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-121	-22	-24	-15	C 01.00 (r0380,c0010)	Articles 36(1) point (d), 43 and 150 of CRR
	A1.11		0	0	0	0	C 01.00 (r0380,c0010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (r0430,c0010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13		0	0	0	0	C 01.00 (r9440,c0010)	Article 36(1) point () of CRR
	A1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	C 01.00 (r0450,c0010) + C 01.00 (r0450,c0010) + C 01.00 (r0470,c0010) + C 01.00 (r0471,c0010)+	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point (k) (iii) and 273(3) of CRR; Articles 36(1) point (k) (iii) and 273(3) of CRR; Articles 36(1) point (k) (iv) and
	A.1.14.1		0	0	0	0	C 01.00 (r0472,c0010) C 01.00 (r0460,c0010)	133(8) of CRR and Articles 35(1) point k) (v) and 155(4) of CRR. Articles 35(1) point (k) (l), 243(1) point (b), 244(1) point (b) and 256 of CRR
	A1.15	(.) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C 01.00 (r9480,c0010)	Articles 4(27), 30(1) point (h): 43 to 46, 49 (2) and (3) and 79 of CRR
	A1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (r9490,c0010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(.) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C 01.00 (r0500,c0010)	Articles 4(27); 26(1) point (6; 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
OWN FUNDS Transitional period	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	0	0	C 01.00 (r0510,c0010)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	-41	-16	-21	-24	C 01.00 (r0513,c0010)	Article 36(1), point (m) and Article 47c CRR
	A1.18B		0	0	0	0	C 01.00 (19514,c0010)	Article 36(1), point (n) and Article 132c(2) CRR
	A.1.18C		0	0	0	0	C 01.00 (r0515,c0010)	Article 36(1), point (I) CRR
	A.1.19		-78	-85	-95	-98	C 01.00 (49524,c0010)	Article 3 CRR
	A1.20		0	0	0	0	C 01.00 (r0529,c0010)	-
	A1.21		0	0	0	0	CA1 (1.1.6 + 1.1.1.6 + 1.1.1.26)	-
	A.1.21.1		0	0	0	0	C 01.00 (r0220,c0010)	Articles 480(1) to (3), and 484 to 487 of CRR
	A.1.21.2		0	0	0	0	C 01.00 (r0240,c0010)	Articles 479 and 460 of CRR
	A.1.21.3		0	0	0	0	C 01.00 (r0520,c0010)	Articles 469 to 472, 478 and 481 of CBR
	A.2		0	0	0	0	C 01.00 (r0530,c0010)	Article G1 of CFPR
	A2.1		0	0	0	0	C 01.00 (r0540,c0010) + C 01.00 (r0670,c0010)	
	A.2.2		0	0	0	0	C 01.00 (r0720,c0010)	
	A.2.3		0	0	0	0	C 01.00 (r0550,c0010) + C 01.00 (r0700,c0010) + C 01.00 (r0710,c0010) + C 01.00 (r0740,c0010) + C 01.00 (r0744,c0010) + C 01.00 (r0748,c0010)	
	A2.4		0	0	0	0	C 01.00 (r0660,c0010) + C 01.00 (r0680,c0010) + C 01.00 (r0680,c0010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	2,556	2,661	2,628	2,826	C 01.00 (r0015,c0010)	Article 25 of CFFR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	196	196	195	198	C 01.00 (x0750,c0010)	Article 71 of CFPI
	A4.1		185	185	185	185	C 01.00 (r9760,c0010) + C 01.00 (r0890,c0010)	
	A.4.2	Other Tier 2 Capital components and deductions	11	11	11	13	C 01.00 [r0910,c0010] + C 01.00 [r0920,c0010] + C 01.00 [r0920,c0010] + C 01.00 [r0940,c0010] + C 01.00 [r0950,c0010] + C 01.00 [r0955,c0010] +	
							C 01.00 (r0970,c0010) + C 01.00 (r0974,c0010) + C 01.00 (r0978,c0010)	
	A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (4980,c0010) + C 01.00 (49909,c0010) + C 01.00 (49909,c0010)	
OWN FUNDS REQUIREMENTS	В	TOTAL RISK EXPOSURE AMOUNT	15,580	15,933	15,894	16,659	C 02.00 (r0010,c0010)	Articles 92(2), 95, 96 and 96 of CRR
	B.1	Of which: Transitional adjustments included	0	0	0	0	C 05.01 (10010,c0040)	
CAPITAL RATIOS (%)	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	16.40%	16.70%	16.53%	16.97%	CA3(1)	-
Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	16.40%	16.70%	16.53%	16.97%	CA3 (3)	-
CET1 Capital	C.3	TOTAL CAPITAL RATIO (transitional period)	17.66%	17.93%	17.76%	18.15%	GA3(5)	•
Fully loaded CET1 RATIO (%)	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	2,556	2,661	2,628		[A1-A113-A121+MN A2+A1.13-A22- A24+MN A4+A22-A43,0],0]]	•
Fully loaded ¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	16.40%	16.70%	16.53%	16.97%	(D.1348-8.1)	•
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0010)	
Memo items	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0020)	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements and on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulatory point of view	O	O consumer in this coloudation	0	0	C 05.01 (19440,c0040)	



Overview of Risk exposure amounts

		RWAs			
(min EUR, %)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE
Credit risk (excluding CCR and Securitisations) ¹	13,906	14,398	14,353	15,074	C02.00 (6046, c0010) (-C07.00 (6086, c0220, s001) - C07.00 (6116, c0220, s001) - C07.00 (6118, c0220, s001) + C08.01 (6046, c0266, s001) + C08.01 (6056, c0266, s001) + C08.01 (6066, c0266, s001) + C08.01 (6046, c0266, s002) - C08.01 (6046, s0026, s0026
Of which the standardised approach	1,072	1,195	1,184	1,474	C 02.00 (r0060, c0010)-[C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001)+ C 07.00 (r0130, c0220, s001)]
Of which the foundation IRB (FIRB) approach	3,192	3,704	3,604	3,606	C 02.00 (r0250, c0010) - [C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002)]
Of which the advanced IRB (AIRB) approach	8,839	8,683	8,752	9,199	C 02.00 (r0310, c0010) - [C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001)]
Of which equity IRB	631	636	636	631	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) ²	103	23	24	7	C 07.00 (10090, ct220, s001) + C 07.00 (10110, ct220, s001) + C 07.00 (10130, ct220, s001) + C 08.01 (10040, ct280, s002) +
Credit valuation adjustment - CVA	11	18	15	12	C 02.00 (r0840, c0010)
Settlement risk	3	0	4	0	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	0	0	0	0	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	63	0	5	0	C 02.00 (r0520, c0010)
Of which the standardised approach	63	0	5	0	C 02.00 (r0530, c0010)
Of which IMA	0	0	0	0	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00 (r0010, c0001)*12.5+C 20.00 (r0010,c0450)*12.5+MAX(C 24.00(r0010,c0090),C 24.00(r0010,c0100),C 24.00(r0010,c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	1,493	1,493	1,493	1,566	C 02.00 (r0590, c0010)
Of which basic indicator approach	0	0	0	0	C 02.00 (r0000, c0010)
Of which standardised approach	1,493	1,493	1,493	1,566	C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (r0620, c0010)
Other risk exposure amounts	0	0	0	0	C 02.00 (r0630, c0010) + C 02.00 (r0660, c0010)
Total	15,580	15,933	15,894	16,659	

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

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



Market Risk

DEUTSCHE APOTHEKER- UND ÄRZTEBANK EG

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			VaR (Memorand	lum item)	STRESSED Var (Memorandum item)	INCREMEN MIGRATION RI	TAL DEFAULT AND SK CAPITAL CHARGE	ALL PRICE RIS	(S CAPITAL CHA	RGE FOR CTP		VaR (Memor	andum item)	STRESSED Var (M	emorandum item)	INCREMENT AND MIGRA CAPITAL	TION RISK	ALL PRICE RIS	KS CAPITAL CHA	RGE FOR CTP	
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt- 1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt- 1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2023	As of 31/12/2023				As of 30/	09/2023									As of 31/1:	2/2023					
Traded Debt Instruments	0	0	0	0	0	0							0	0	0	0						
Of which: General risk Of which: Specific risk	0	0	0	0	0	0							0	0	0	0						
Equities	0	ō	0	0	0	0							o o	0	0	0						
Of which: General risk	0	0	0	0	0	0							0	0	0	0						
Of which: Specific risk Foreign exchange risk	0	0	0	0	0	0							0	0	0	0						
Commodities risk	0	0	0	0	0	0							o o	0	0	0						
Total	63	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	As of 31/03/2024	As of 30/06/2024				As of 31/	03/2024									As of 30/0	3/2024					
Traded Debt Instruments	0	0	0	0	0	0							0	0	0	0						
Of which: General risk	0	0	0	0	0	0							0	0	0	0						
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0						
Equities	0	0	0	0	0	0							0	0	0	0						
Of which: General risk	0	0	0	0	0	0							0	0	0	0						
Of which: Specific risk Foreign exchange risk	0	0	0	0	0	0							ů	0	0	0						
Commodities risk	0	0	0	0	0	0							0	0	0	0						
Total	5	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

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

eba European Banking 2024 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

			Standardised Approach											
			As of 30/09/2	023		As of 31/12/2023								
		Original Esposure ³	Esposure Value ¹	Risk exposure amount	Value adjustments and provisions ⁴	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions					
	(minSUR, %) Central dovernments or central banks	5544	5.544			4.584	4,584							
	Regional governments or local authorities	2.696	2,698			2,658	2,668							
	Public sector entities	780	636	34		709	593	29						
	Multilateral Development Banks	28	28	0		28	26	0						
	International Organisations	175	175	0		43	43	0						
	Institutions	3,240	3,240	448		3,294	3,394	568						
	Corporates	246	205	201		160	126	122						
	of which: SME	23	19	15		25	20	16						
	Retail	172	116	87		160	111	83						
Consolidated data	of which: SME	0	0	0		0	0	0						
	Secured by mortstakes on immovable property	0					0							
	of which: SME													
	Exposures in default						0							
	Items associated with particularly high risk Covered bonds	1887	1.667	161		1,816	1.816	174						
	Claims on institutions and corporates with a ST credit assessment	1,000	1,007			1,020	1,020							
	Collective investments undertakings (CRII)													
	Equity	241	241	241		242	242	242						
	Other exposures		0	0		0	0	0						
	Standardised Total 2	14.795	14,550	1,173	18	13.804	13,665	1,218	-					

					Standardised Ap	proach			
			As of 30/09/2	023			As of 31.	12/2023	
	(minSUR, %)	Original Exposure ^s	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	5,544	5,544	0		4,584	4,584		
	Regional governments or local authorities	2,559	2,559	0		2,529	2,529	0	
	Public sector entities	692	547	31		625	499	25	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,924	1,924	48		1,768	1,768	33	
	Corporates	96	82	79		67	56	52	
	of which: SME	17	15	12		29	17	13	
	Retail	172	116	87		160	110	83	
GERMANY	of which: SME	0	0	0		0	0	0	
GERMANY	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in defautt	3	0	0	3	0	0	0	
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	184	184	13		210	210	14	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	241	241	241		242	242	242	

					Standardised Ap	proach			
			As of 30/09/2	1023			As of 31	12/2023	
		Original Exposure ^s	Exposure Value ¹	Fisk exposure amount	Value adjustments and provisions ²	Original Exposure ²	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(minEUR, %)								
	Central governments or central banks								
	Resional stovernments or local authorities Public sector entities								
	Public sector entities Multilateral Development Banks		40			30	50	0	
	International Organisations					ů,			
	Institutions	104	104	32		110	110	33	
	Corporates						0	0	
	of which: SME						0		
	Retail	0	0	0		0	0	0	
FRANCE	of which: SME	0	0	0		0	0	0	
FRANCE	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0		0	0	0	
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	255	255	25		245	245	25	
	Claims on institutions and corporates with a ST credit assessment	0	0					0	
	Collective investments undertakings (CRII)								
	Equity								
	Other exposures						0		

					Standardised Ap	proach			
			As of 30/09/2	023			As of 31	/12/2023	
	Intel SUR. No	Original Exposure ^a	Exposure Value	fisk exposure amount	Value adjustments and provisions ²	Original Exposure t	Exposure Value	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks Resional sovernments or local authorities	0	0	0		0	0	0	
	Public sector entities Multilateral Development Banks International Crainisations	0	0	0		0	0	0	
	Institutions Corporates	188 0	188 0	59		250 0	250 0	82	
	of which: SME Retail of which: SME	0	0	0			0	0	
NETHERLANDS	Secured by morbitales on immovable property of which: SME	0	0	0		0	0	0	
	Emosures in default Items associated with particularly high risk Covered bonds	0 0 151	0 151	0		0 0 170	0 170	0 0 17	0
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity	0	0	0		0	0	0	
	cours Other exposures Standardised Total ³	0	i	0	0	ě	0	ŏ	

			value adjustments and provisions per country of counterparty excludes those for securification exposures but includes general credit risk adjustments.											
					Standardised Ap	proach								
			As of 30/09/2	023			As of 31.	12/2023						
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²						
	(minEUR, %)													
	Central assements or central trains Fastiant communities or licit authorities Fabits settly entities Fabits settly entitle entities Fabits settly entitle entities Fabits settly entities Fabits settly entitle entitle entitle entitle entities Fabits settly entitle entit	0 78 0 0 391 0 0	0 78 0 0 201 0	0 0 0 72 0 0		0 72 0 0 384 0	0 79 0 0 384 0	0 0 0 77 0						
CANADA	of minist SSE secured by merigings as immerable property of minist SSE formourne in default mericularly had nink formourne in default mericularly had nink Control bands Control Con	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0						

eba European Banking 2024 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

	DEGIDORE AL OTTERET OND ALETEDRATE ED										
					Standardised Ap	proach					
			As of 30/09/2	023			As of 31.	12/2023	/2023		
		Original Exposure ¹	Exposure Value	Risk exposure amount	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²			
	(minEUR, %)										
l	Central dovernments or central banks	0	0	0		0	0	0			
	Resional sovernments or local authorities	0	0	0		0	0	0			
	Public sector entities	0	0	0		٥	0	0			
	Multilateral Development Banks	0	0	0		٥	0	0			
	International Organisations	0		0							
	Institutions	174	174	54		203	203	61			
	Corporates										
	of which: SME										
	Retail										
SWEDEN	of which: SME Secured by mortalisies on immovable property										
	Secured by mortalises on immovable property of which: SME										
	Emposures in default	o o	i	0	0	o o	0	· ·	0		
	Items associated with particularly high risk										
	Covered bands	245	245	24		270	270	27			
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0			
	Collective investments undertakings (CIU)	0	0	0		0	0	0			
	Equity	0	0	0		0	0	0			
I	Other exposures	0	0	0		0	0	0			
I	Standardised Total ²				0				0		

2024 EU-wide Transparency Exercise Credit Risk - Standardised Approach

					Standardise	ed Approach			
			As of 31/	03/2024			As of 30	/06/2024	
	(min EUR, N)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Expenses ⁴	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
	(min 1922, %) Central dovernments or central basis Region at governments or local authorities	4,316 2,552	4,316 2,552	0		5,060 2,156	5,090 2,151	0	
	Public sector entities	627	500	28		546	444	25	
	Multilateral Development Banks	28	28	0		48	45	0	
	International Organisations	132	132	0		254	254	0	
	Institutions	3,642	3,442	556		3,918	3,917	812	
	Corporates	163 24	128 20	120		178	148	138	
	of which: SME Retail	164	112	IO M		166	112		
	of which: SME			0		200			
Consolidated data	Secured by mortglades on immovable property								
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	1	1	2	
	Hems associated with particularly high risk	0	0	0		0	0	0	
	Covered bands	1,871	1,871	177		1,861	1,861	176	
	Claims on institutions and corporates with a ST credit assessment		0						
	Collective investments undertakines (CIU) Equity	243	243	243		244	244	244	
	Equity Other exposures	243	243	243		244	294	244	
	Standardised Total ²	13,609	13.415	1,208	14	14.432	14.241	1.481	17

					Standardise	ed Approach			
			As of 31/	03/2024			As of 30:	06/2024	
	intella, Ni	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central sovernments or central banks	4,316	4,316	0		5,060	5,060	0	
	Regional governments or local authorities	2,413	2,413	0		1,992	1,987	0	
	Public sector entities	605	497	25		445	342	22	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,829	1,829	71		1,912	1,912	164	
	Corporates	67	55	51		114	95	88	
	of which: SME	18	17 112	13		60	55	44	
	Retail	163	112	84		166	112	84	
GERMANY	of which: SME								
	Secured by mortgages on immovable property of which: SMI		0	0		0			
	Disposures in default					1	1	2	0
	Hems associated with particularly high risk		0	0	-	0		0	-
	Covered bonds	271	271	17		273	273	17	
	Claims on institutions and corporates with a ST credit assessment					0			
	Collective investments undertakinsis (CIU)	0	0	0		0	0	0	
	Equity	243	243	263		244	264	264	
	Other exposures		0	0		0	0	0	
	Standardised Total ²				14				16

	Sandardised Approach													
					Standardis	ed Approach								
			As of 31	/63/2024			As of 30	/06/2024						
	(min DUR. N)	Original Exposure ¹	Exposure Value ¹	Rhk exposure amount	Value adjustments and provisions ²	Original Exposure ⁶	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²					
FRANCE	Control description or establishment Public source collection Public source collection Public source collection International Control Internation International Internatio	6 0 0 0 0 107 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 207 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 33 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 00 0 225 0 0 0 0 265 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	8 0 0 0 223 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 103 0 0 0 0 0 0 2 25 25 0 0 0	۰					
1	Standardised Total ²								0					

	(a) to a name and assume a seri	remain per county or country at	, account accounts account account	reposures our includes general cree	atrikaquisteris.			
				Standardis	ed Approach			
		As of 31	/03/2024			As of 30	/06/2024	
trainDLR, NJ	Original Exposure	Exposure Value	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
NETHERANDS NETHER	25	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 7 7 8 0 0 0 0 0 0 0 0 0 0 0 0 0 0	۰	0 0 0 0 246 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 245 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0

			As of 31/	63/2024	Standardise	nd Approach											
			As of 31/	03/2024	As of 31/03/2024 As of 30/06/2024												
							As of 30/	06/2024									
	(minEUR, N)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ⁴	Risk exposure amount	Value adjustments and provisions ²								
of which: SME Exposures in default Items associated with oa Covered bonds	are control laster to the second seco	20 70 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 727 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 720 0 0 423 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 720 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 20 20 0 0 0 0 0 0 0 0 0	¢								

elba European Banking 2024 EU-wide Transparency Exercise Credit Risk - Standardised Approach

					Standardis	ed Approach			
			As of 31	03/2024			As of 30	06/2024	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ⁴	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min DUR, %) Central soverements or central banks		0	0		0		0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0		0	
	International Organisations	198	198	0			195	- 0	
	institutions	198	298	60		196	198	50	
	Corporates of which: SME	0				0			
	Retail					0			
	of which: SME		0	0				0	
SWEDEN	Secured by mortalises on immovable property			0					
	of which: SME			0				0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	269	269	27		270	270	27	
1	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
1	Collective investments undertakinss (CIU)					0		0	
1	Equity	0				0		0	
1	Other exposures		0	0					
	Standardised Total ²				۰				

Credit Risk - IRB Approach

DEUTSCHE APOTHEKER- UND ÄRZTEBANK EG

			IRB Approach												
								IRB Ap	proach						
					As o	30/09/2023					As of	31/12/2023			
			Originati	Exposure ¹	Exposure Value ¹	Risk exposure	imount	Value adjustments	Original I	ixposure ¹	Exposure Value ²	Riskexposure	amount	Value adjustments	
		(min EUR, %)		Of which: defaulted	Valle		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and provisions	
		is and central governments	0		0	0	0	0		0	0	0	0	0	
	Institutions Corporates		6,949	648	5.468	3.194	0	0	6.869	122	5 594	3.705		0	
	Corporates	Corporates - Of Which: Specialised Lending	0,949	040	5,400	3,194	0	01	0,009	0	0,594	3,705	0	0.7	
		Corporates - Of Which: SME	1.642	45	1.302	719	0	25	1.893	67	1.531	827	0	32	
	Retail		39,130	542	39,289	8,839	351	242	38,869	532	39,042	8,683	344	231	
		Retail - Secured on real estate property	14,061	156	14,061	2,130	101	35	13,808	144	13,808	2,021	93	34	
Consolidated data		Retail - Secured on real estate property - Of Which: SME	5,104	75	5,104	675	48	16	5,283	76	5,283	700	49	17	
Consolidated data		Retail - Secured on real estate property - Of Which: non-SME	8,957	81	8,957	1,454	53	20	8,525	68	8,525	1,320	44	17	
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	
		Retail - Other Retail Retail - Other Retail - Of Which: SMF	25,069 9,851	387 254	25,228 9,871	6,709 2,491	250 164	207	25,062 9,957	388 258	25,235	6,662 2,599	251 167	198 122	
		Rotal - Other Rotal - Of Which: SME Rotal - Other Rotal - Of Which: non-SMF	9,851 15,218	254 132	9,871	2,491 4,218	164 86	124	9,957 15,105	130	9,980 15.255	2,599 4.064	167 84	122	
	Equity	Retail - Other Retail - Of Which: non-SME	240	132	240	631	1	83	239	130	239	636	1	74	
		redit-obligation assets	140		240	173			232		223	180			
	IRB Total ²					12,836						13,204			

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

q issue local code into include the accumulation possion unusual in mine results prior to the auto-session.

On the third most include the accumulation possion unusual in mine results prior to the auto-session.

On the third most include the accumulation and educations. These have been selected under the followisher fulls: Countries of countries not countries of countries of countries of countries of countries and countries.

								IRB Ap	proach					
					As of	30/09/2023					As of	31/12/2023		
			Original E	xposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)			Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and provisions
	Central banks and central governments Institutions		0	0	0	0	0	0	0	0	0	0	0	0
	Institutions Corporates		6,558	648	5.083	2,949	0	60	6.408	122	5.139	3.411	0	67
	Corporates - Of Which: Specialised Lending		0,330	0	0	0	0	0.	0,400	0	0,233	0	0	0,
	Corporates - Of Which: SME		1.630	45	1.200	717	0	25	1.874	67	1511	817	0	32
	Retail		39,065	542	39,223	8,825	351	242	38,759	531	38,932	8,660	343	230
	Retail - Secured on real estate property		14,056	156	14,056	2,129	101	35	13,776	144	13,776	2,016	93	34
GERMANY	Retail - Secured on real estate property - Of V		5,102	75	5,102	675	48	16	5,279	76	5,279	700	49	17
GENMANT	Retail - Secured on real estate property - OFV	Which: non-SME	8,954	81	8,954	1,454	53	20	8,497	68	8,497	1,316	44	17
	Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail		25,008	386	25,167	6,697	250	207	24,984	387	25,156	6,645	251	196
	Retail - Other Retail - Of Which: SME		9,840 15.168	254 132	9,860 15,306	2,489 4,208	164 85	124 82	9,946 15.038	258 130	9,968 15.188	2,598 4.049	167 84	122 74
	Retail - Other Retail - Of Which: non-SME Equity		15,168	132	15,306	4,208 219	85	82	15,038	130	15,188 90	4,049	84	74
	Other non credit-obligation assets		00		- 00	219			20		90	239		
	IRB Total													
	IND POIN					and address for the comment own of								

							IRB App	proach					
				As of	30/09/2023					As of	31/12/2023		
		Original E	ixposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	ixposure ¹	Exposure Value ¹	Riskexposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and provisions
FRANCE	Count of larks and confid governments Companies. Companies. Orthodo: Social and Landing Companies. Orthodo: Social and Landing Companies. Orthodo: Section of Landing Retail: Social on and André properly Retail: County Retail Retail: County Retail: Orthodo: SME Reta	0 0 0 0 4 0 0 0 0 0 4 1 3	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 4 0 0 0 4	0 0 0 0 1 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 65 0 0 8 2 0 2 0 7 1 6	0 0 0 0 0 0 0 0	0 0 65 0 8 2 0 2 0 7	0 63 0 2 0 0 0 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
	IRB Total												

								IRB Approach										
					As o	130/09/2023					As o	31/12/2023						
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments				
		(min EUR, %)		Of which: defaulted	Of which:		Of which: defaulted	and provisions		Of which: defaulted	Value ⁵		Of which: defaulted	and provisions				
		s and central governments	0	0	0	0	0	0		0	0	0	0	0				
	Institutions		0	0	0	0	0	0	0	0	0	0	0	0				
	Corporates		77		77	27	0	0	103	0	103	42	0					
		Corporates - Of Which: Specialised Lending	0		0	0	0	0		0	0		0					
	Retail		0		0		0	0		0	0		0					
	Retait		10		10	2	0	0	11		11	2	0					
		Retail - Secured on real estate property	1		1	0	0	0	1	0	1		0					
NETHERLANDS		Retail - Secured on real estate property - Of Which: SME	1		1		0				0		0					
		Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving	0		0	0	0	0	1	0	1		0					
		Retail - Other Retail	10		10	0			10		10							
		Retail - Other Retail - Of Which: SME	10		10	2			10	0	20	4						
		Retail - Other Retail - Of Which: non-SME	2		2	2		0	2 2	0	2 2	2	0					
	Equity	Retail - Other Retail - Of Which: non-SME	,							0			0					
		edit-obligation assets	Ů			·		,	,		,	·	,					
	IRB Total																	

							IRB Ap	proach						
					30/09/2023									
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	
	(min ELUR, No)		Of which: defaulted	Value*		Of which:	and provisions		Of which:	Value*		Of which:	and provisions	
-	Central banks and central governments		delautied		0	defaulted			defaulted			defaulted		
	Institutions													
	Institutions Corporates	0		0	0	0	0		0			0		
	Corporates - Of Which: Specialised Lending				0							0		
	Corporates - Of Which: SME				0		0					0		
	Retail.											0		
	Retail - Secured on real estate property				0							0		
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME				0							0		
CANADA	Retail - Secured on real estate property - Of Which: non-SME				0							0		
	Retail - Qualifying Revolving	0			0		0		0	0		0		
	Retail - Other Retail											0		
	Retail - Other Retail - Of Which: SME				0							0		
	Retail - Other Retail - Of Which: non-SME	0			0		0		0	0		0		
1	Retail - Other Retail - Of Which: non-SME Equity										ĭ	0		
	Other non credit-obligation assets	,			·		0				·			
	IRB Total													
1	INS IDEAL													



Credit Risk - IRB Approach

							IRB Ap	proach					
				As o	30/09/2023					Aso	f 31/12/2023		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments		Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %s)	1	Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions Corporates	0	0	0	0	0	0		0	0	0	0	
	Corporates - Of Which: Specialised Lending			0	0		0		0	0		0	
	Corporates - Of Which: SME	ů		0	0	0	0		0	0		0	
	Retail	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
SWEDEN	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
SWEDEN	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0		0	0	0	0		0	0	0	0	
	Retail - Other Retail Retail - Other Retail - Of Which: SME	1		1	0	0		1	0	1			
	Rotal - Other Rotal - Of Which: non-SME Rotali - Other Rotali - Of Which: non-SME	ů,			0								
	Recall - Other Recall - Of Which: non-SME Equity			1 0	0	0	0		0	0	ı ,	0	
	Other non credit-obligation assets		-	-		_			-	-	-		
	IRB Total												

Credit Risk - IRB Approach

								IRB Ap	proach					
												30/06/2024		
			Original	Exposure ¹	Exposure Value ²	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
				Of which:	Vitte		Of which:	and provisions		Of which:	Value		Of which:	and provision:
		(min EUR, %)		defaulted			defaulted			defaulted			defaulted	
	Central bar	nks and central governments		0	0			0		0		0		0
	Corporates		6.787	157	5.408	3.604	0	85	6.656	160	5.422	3,606		60
	Corporates	Corporates - Of Which: Specialised Lending	0,707	0	0	0,004		0	0,000	0	0,422	0,000		0
		Corporates - Of Which: SME	1.594	25	1201	684	0	16	1.963	40	1.568	829		26
	Retail		38.636	509	38.827	8.752	329	221	38.641	552	38.847	9.199	357	224
		Retail - Secured on real estate property	13,695	151	13,695	2,038	98	37	13,456	162	13,456	2,145	105	36
		Retail - Secured on real estate property - Of Which: SME	4,113	60	4,113	529	39	15	4,527	75	4,527	597	49	15
Consolidated data		Retail - Secured on real estate property - Of Which: non-SME	9,582	90	9,582	1,509	59	22	8,929	87	8,929	1,547	56	21
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail	24,941	358	25,131	6,714	232	184	25,184	390	25,391	7,055	252	189
		Retail - Other Retail - Of Which: SME	8,187	219	8,208	2,112	142	103	9,100	239	9,125	2,388	155	112
		Retail - Other Retail - Of Which: non-SME	16,754	139	16,924	4,603	90	81	16,084	150	16,266	4,667	97	77
	Equity		239	1	239	636	1		237	1	237	631	2	
		credit-obligation assets				176						163		_
	IRB Total ²					13,169						13,600		

								IRB Ap	proach					
					As of	31/03/2024					Aso	130/06/2024		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ²	Risk exposure	amount	Value adjustments
		(min EUR, 96)		Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and provisions
		and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions			0	0	0	0		0	0		0		0
	Corporates		6,312	157	4,938	3,315	0	85	6,222	160	4,995	3,336		90
		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	1.575	25	0 1.181	673	0	16	1.926	40	1.531	0 810		26
	Retail	Corporation - Of Writer: SME	38.528	508	38.718	8.730	329	221	38.533	552	38.738	9.175	357	224
	MATLAN	Retail - Secured on real estate property	13.665	151	13.665	2.034	98	37	13.428	162	13,428	2.140	105	36
		Retail - Secured on real estate property - Of Which: SME	4.111	60	4.111	529	39	15	4.524	75	4.524	507	49	15
GERMANY		Retail - Secured on real estate property - Of Which: non-SME	9,553	90	9,553	1.505	59	22	8,903	87	8,993	1.543	56	21
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail	24.863	357	25.053	6.696	231	183	25.105	389	25.311	7.035	252	188
		Retail - Other Retail - Of Which: SME	8,178	219	8,199	2,109	142	102	9,087	239	9,112	2,385	155	112
		Retail - Other Retail - Of Which: non-SME	16,685	138	16,854	4,587	90	81	16,018	150	16,198	4,651	97	77
	Equity		90	1	90	238	1	0	90	1	90	239	2	0
	Other non cre	dit-obligation assets												
	IRS Total													

								IRB Ap	proach					
					Aso	131/03/2024					Aso	of 30/06/2024		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
		(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	and provisions		Of which: defaulted	Value*		Of which: defaulted	and provisions
		s and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions		0	0	0	0	0		0	0	0	0 77		0
	Corporates		85	0	85	77			85	0	85	77		
		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		0						0		0		
	Retail	Corporates - Of Which: SME		0	0				0	0		0		0
	PARTIES.	Retail - Secured on real estate property			2		0			0	1			
		Retail - Secured on real estate property - Of Which: SME		0	0		0			0		0		0
FRANCE		Retail - Secured on real estate property - Of Which: non-SME	2	0	2		0		1	0	1	0		0
		Retail - Qualifying Revolving		0	0	0	0		0	0		0		0
		Retail - Other Retail	6	0	6	1	0		6	0	6	1	0	0
		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	4	0	4	1	0	0
			6	0	6	1	0	0	3	0	3	1	0	0
	Equity		0	0	0	0	0	0	0	0	0	0	0	0
		edit-obligation assets												
	IRS Total													

							IRBAp	proach					
				As o	31/03/2024					As of	30/06/2024		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, NJ		Of which: defaulted	Value*		Of which: defaulted	and provisions		Of which: defaulted	Value*		Of which: defaulted	and provisions
	Central banks and central governments institutions	0	0	0	0	0	0 0	0	0	0 0	0	0	0
	Corporates	103	0	103	33	0	0	78	0	78	28		0
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		0	0	ů	0	0	0	0	0	0		0
	Retail	11	0	11	2	0	0	10	0	11	2	0	0
	Retail - Secured on real estate property	2	0	2	0	0	0	1	0	1	0		0
NETHERLANDS	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0		0
NETTIENEANDS	Retail - Secured on real estate property - Of Which: non-SME	1	0	1	0	0	0	1	0	1	0		0
	Retail - Qualifying Revolving		0	0	0	0		0	0	0	0		0
	Retail - Other Retail	9	0	9	2	0		9	0	9	2		0
	Retail - Other Retail - Of Which: SME	2	0	2		0		2	0	2	1		0
	Retail - Other Retail - Of Which: non-SME	,	0	8	2	0		7	0	7	2		
	Equity		0	0	0	0		0	0		0		0
	Other non credit-obligation assets	_											

Credit Risk - IRB Approach

DEUTSCHE APOTHEKER- UND ÄRZTEBANK EG

							IRBAp	proach					
				As o	131/03/2024					Aso	of 30/06/2024		
		Original	Exposure ¹	Exposure Value ³	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	and provisions		Of which: defaulted	Value*		Of which: defaulted	and provisions
SWEDEN	Command Analous and confirst generalization and confirst generalization and command and co	0 0 0 0 1 0 0 0 1 0 0 1 0 0 0 1 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 1 0 0 0 0 1 0 0 0 0 1 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 1 0 0 1 0 1 0 0 1 0 0 1 0 0 1 0 0 0 1 0 0 0 1 0 0 0 1 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 1 0 0 0 0 1 0 0 0 0 0 1 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
	Other non credit-obligation assets IRS Total												-

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



General governments exposures by country of the counterparty

						DEUISO	CHE APOTHEKER- UND ARZ	TEDANK EG						
							As of 31/12/2023							_
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Derivat	ives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial as	ssets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	n negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	amount
[0 - 3M[Austria													
10 - 3M f [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [20' - more Total	Belgium													
[0 - 3M [Bulgaria													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Cyprus													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Czech Republic													
10tal 0 - 3M 13M - 1Y 11Y - 2Y 12Y - 3Y 13Y - 5Y 15Y - 10Y 110Y - more	Denmark													
[0 - 3M] [3M - 1Y [1Y - 2Y] [1Y - 2Y] [2Y - 3Y [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Estonia													



General governments exposures by country of the counterparty

						DEUTSO	CHE APOTHEKER- UND ÄRZ	TEBANK EG						
							As of 31/12/2023							
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Derivat	tives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial as	ssets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	anoun
[0 - 3M[Finland													
[0 - 3M [France													
0 - 3M 3M - 1Y 1M - 2Y 1Y - 2Y 2Y - 3Y 3Y - 5Y	Germany	, 34 463 463 27 21 11 84 6 4	5 275 2 212 6 946 0 0	0	(0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0	0 0 0 0 0	0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0		
[0 - 3M[Croatia													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Greece													
[0 - 3M[Hungary													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Ireland													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Italy													



General governments exposures by country of the counterparty

						DEUISC	As of 21/12/2022	TEDANK EG						
						_ Dire	As of 31/12/2023 ct exposures							
				0-6-1		Dire	ct exposures		Danisa			Off balan		-
	(mln EUR)			On balance sh	ieet				Derivat	ives		Off balan	ce sneet	-
												Off-balance she	eet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	n negative fair value			-
														Risk weighted exposure
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative	Total carrying amount of non- derivative financial assets (net											amount
nesidadiridadiry	Country / Hegion	financial assets	of short positions)									Nominal	Provisions	
				of which: Financial assets held	of which: Financial assets	of which: Financial assets at fair	OI WITICIT. FITIALICIAL ASSELS AL							
				for trading	designated at fair value through profit or loss	value through other comprehensive income	amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[0-3M[13M-1Y														
[1Y - 2Y [[2Y - 3Y [Latvia													
[3Y - 5Y] [5Y - 10Y] [10Y - more														
Total [0-3M[
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [
[3Y - 5Y] [5Y - 10Y]	Lithuania													
[10Y - more Total														
[0 - 3M [3M - 1Y [1Y - 2Y														
[2Y - 3Y [[3Y - 5Y [Luxembourg													
[5Y - 10Y [[10Y - more Total														
[0-3M[[3M-1Y]														
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Malta													
[5Y - 10Y [[10Y - more Total														
Total [0-3M[[3M-1Y[1													
[1Y - 2Y [[2Y - 3Y [Netherlands													
[3Y - 5Y [[5Y - 10Y [
[10Y - more Total [0 - 3M [1													
[3M - 1Y [
[3Y - 5Y [[5Y - 10Y [Poland													
[10Y - more Total														
[0-3M[[3M-1Y[[1Y-2Y[
[2Y - 3Y [3Y - 5Y	Portugal													
[5Y - 10Y [f10Y - more Total	1													
[0-3M[[3M-1Y]														
[1Y - 2Y [2Y - 3Y [3Y - 5Y	Romania													
[5Y - 10Y [
[10Y - more Total	1													



General governments exposures by country of the counterparty

						DEUISC	CHE APOTHEKER- UND ÄRZ	TEDANKEG						
							As of 31/12/2023							
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Derivat	ives		Off balan	ce sheet	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	n negative fair value	Off-balance sh	eet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)			policies of the second						Nominal	Provisions	Risk weighted exposure amount
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive Income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[0 - 3M] 3M - 1Y 1Y - 2Y 2Y - 3Y 3Y - 5Y 5Y - 10Y 10Y - more	Stovakia													
[0 - 3M[Slovenia													
[0 - 3M[] [3M - 1Y] [11 - 2Y[] [2Y - 3Y[] [3Y - 5Y[] [5Y - 10Y[] [100' - more]] [100' - more]	Spain													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Sweden													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	United Kingdom													
[0 - 3M] [3M - 1Y] [11Y - 2Y] [12Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Iceland													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [1Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Liechtenstein													
[0 - 3M[Norway													



General governments exposures by country of the counterparty

						DEUTSO	CHE APOTHEKER- UND ÄRZ	TEBANK EG						
				_			As of 31/12/2023		_	_		_	_	
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Derivat	ives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial as	isets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	amount
[0 - 3M[Australia													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Canada													
[0.3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Hong Kong													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Japan													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	u.s.													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	China													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Switzerland													
[0-3M] [3M-1Y [1Y-2Y [2Y-3Y [3Y-5Y [5Y-10Y [10Y-more Total	Other advanced economies non EEA													



General governments exposures by country of the counterparty

DEUTSCHE APOTHEKER- UND ÄRZTEBANK EG

						DEUISO	CHE APOTHEKER- UND ÄRZ	TEBANK EG						
							As of 31/12/2023			_		_	_	
						Dire	ct exposures							
	(mln EUR)			On balance sh	ieet				Deriva	tives		Off balar	nce sheet	
												Off-balance sh	neet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with pos	sitive fair value	Derivatives witi	n negative fair value			Risk weighted exposure
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	National amount	Nominal	Provisions	amount
[0 - 3M[[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Other Central and eastern Europe countries non EEA													
10tal 0 - 3M 3M - 1Y 1Y - 2Y 2Y - 3Y 3Y - 5Y 15Y - 10Y 10Y - more	Middle East													
10-3Mf 10-3Mf 13M-1Yf [1Y-2Yf [2Y-3Yf [3Y-5Yf [5Y-10Yf [10Y-more Total	Latin America and the Caribbean													
[0 - 3M [Africa													
10-3Mf [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Others	211	0 0 0 0 5 45 22 22 71 0 80 0 0 0 8	000000000000000000000000000000000000000		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		3

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

[1] Information on sovereign exposures is only available for institutions that have zowereign exposures of at least 1% of total "Debt securifies and loans receivables". Country of breatdown is only available for institutions that had non-domestic sovereign exposures of 10% or more compared to btal sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others"

(3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

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

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

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

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

List America: Agentina, Belias, Boliva, Estat, Chile, Colombia, Costa Rica, Deminica, Costa Rica, Deminica, Perus And Barbudo, Andra, Bahamas, Barbados, Cayman Islands, Cuba, French Guisna, Guadeloope, Montinique, Puerto Rica, Saint Barbdéemy, Turls And Circos Islands, Vilgo Islands (Bittas), Vilgo Islands (Bittas),

Africa: Algoria, Egypt, Morocco, South Africa, Agepta, Egypt, Morocco, South Africa, Agepta, Eenin, Bobawaa, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic Of the Congo, Cide D'Inviere, Equatorial Guinea, Eithea, Gabon, Gambia, Ghana, Guinea, Guinea, Besset, Kenya, Lesotho, Liberia, Madagaszar, Malawi, Mall, Mauritani, Mazambioque, Namibia, Niger, Nigeria, Remanda, Sao Tome And Principe, Seregal, Seycheller, Sterra Leone, South Sudan, Guinea, Guinea, Besset, Kenya, Lesotho, Liberia, Madagaszar, Malawi, Mall, Mauritani, Mazambioque, Namibia, Niger, Nigeria, Remanda, Sao Tome And Principe, Seregal, Seycheller, Sterra Leone, South Sudan, Guinea, Guin

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

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

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



General governments exposures by country of the counterparty

						DEUISO	CHE APOTHEKER- UND ARZ	TEDANK EG						
							As of 30/06/2024							_
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Derivat	ives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial a:	ssets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	n negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	amount
[0 - 3M[Austria													
10 - 3M f [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [20' - more Total	Belgium													
[0 - 3M [Bulgaria													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Cyprus													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Czech Republic													
10tal 0 - 3M 13M - 1Y 11Y - 2Y 12Y - 3Y 13Y - 5Y 15Y - 10Y 110Y - more	Denmark													
[0 - 3M] [3M - 1Y [1Y - 2Y] [1Y - 2Y] [2Y - 3Y [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Estonia													



General governments exposures by country of the counterparty

		DEUTSCHE APOTHEKER- UND ÄRZTEBANK EG												
		As of 30/06/2024												
		Direct exposures												
	(mln EUR)		On balance sheet					Off balance sheet						
Residual Maturity						ssets by accounting portfolio						Off-balance sh	eet exposures	
		Total gross carrying amount of non-derivative financial assets				Derivatives with positive fair value		Derivatives with negative fair value				Risk weighted exposure amount		
	Country / Region		Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0-3M[13M-1Y 11Y-2Y 12Y-3Y 13Y-5Y 15Y-10Y 10Y-more	Finland													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	France													
[0.3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Germany	44 46.4 4.4 14 16.8 82.1 1.88	48 462 462 462 462 462 463 463 1466 463 1466 163 163 163 163 163 163 163 163 163 1	0	(0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	6	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		0
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Croatia													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [5Y - 10Y] [10Y - more Total	Greece													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Hungary													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Ireland													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Italy													



General governments exposures by country of the counterparty

		DEUTSCHE APOTHEKER- UND ÄRZTEBANK EG												
		As of 30/06/2024												
		Direct exposures												
	(mln EUR)		On balance sheet						Derivat	ives		Off balance sheet		
Residual Maturity									Off-balance sh	et exposures				
		Region Total gross carrying amount of non-derivative of financial assets	of short positions)		Derivatives with positive fair value		Derivatives with negative fair value				Risk weighted exposure amount			
	Country / Region			of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominat	Provisions	
[0-3M[13M-1Y 11Y-2Y 2Y-3Y [3Y-5Y [5Y-10Y 10Y-more	Latvia													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Lithuania													
10-3M1 13M-1Y1 [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Luxembourg													
[0.3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Malta													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Netherlands													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Poland													
[0 - 3M [] [3M - 1Y [] [1Y - 2Y [] [2Y - 3Y [] [3Y - 5Y [] [5Y - 10Y [] [10Y - more]] [10Y - more]	Portugal													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Romania													



General governments exposures by country of the counterparty

		DEUTSCHE APOTHEKER- UND ÄRZTEBANK EG												
		As of 30/06/2024												
		Direct exposures												
	(mln EUR)		On balance sheet						Derivat	ives		Off balance sheet		
Residual Maturity									Off-balance shi	et exposures				
		Region Total gross carrying amount of non-derivative deri	of short positions)		Derivatives with positive fair value		Derivatives with negative fair value				Risk weighted exposure amount			
	Country / Region			of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0-3M[13M-1Y 11Y-2Y 12Y-3Y 13Y-5Y 15Y-10Y 10Y-more	Stovakia													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Slovenia													
[0.3Mf [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Spain													
[0 - 3M[Sweden													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	United Kingdom													
0 - 3M	Iceland													
10tat 0 - 3M 3M - 1Y 1Y - 2Y 2Y - 3Y 3Y - 5Y 5Y - 10Y 10Y - more	Liechtenstein													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Norway													



General governments exposures by country of the counterparty

	DEUTSCHE APOTHEKER- UND ÄRZTEBANK EG													
		As of 30/06/2024												
		Direct exposures												
	(mln EUR)			On balance st	neet				Derivat	ives		Off balance sheet		
												Off-balance sheet exposures		
Residual Maturity			of short positions)		Derivatives with positive fair value		Derivatives with negative fair value				Risk weighted exposure			
	Country / Region			of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominat	Provisions	amount
[0-3M] 13M-1Y 11Y-2Y 2Y-3Y 3Y-5Y 5Y-10Y 10Y-more	Australia													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Canada													
[0.3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Hong Kong													
[0.3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Japan													
[0.3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	u.s.													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	China													
[0 - 3M[Switzerland													
[0-3M] [3M-1Y [11-2Y [2Y-3Y [3Y-5Y [5Y-10Y [10Y-more Total	Other advanced economies non EEA													



General governments exposures by country of the counterparty

DEUTSCHE APOTHEKER- UND ÄRZTEBANK EG

						DEUISC	CHE APOTHEKER- UND ÄRZ	TEBANK EG						
		As of 30/06/2024												
		Direct exposures												
	(mln EUR)		Derivatives Off balance sheet											
								Derivatives with negative fair value		Off-balance sheet exposures				
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with positive fair value Derivatives wi		n negative fair value			Risk weighted exposure	
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets (financial assets) (financ	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	amount
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Other Central and eastern Europe countries non EEA													
Total [0-3M] [3M-1Y] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y1 [10Y-more Total	Middle East													
10-3Mf 10-3Mf 13M-1Yf [1Y-2Yf [2Y-3Yf [3Y-5Yf [5Y-10Yf [10Y-more Total	Latin America and the Caribbean													
[0 - 3M [Africa													
10-3Mf [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Others	6 44 22 3 3 3 8 8 111 113	0 45 45 22 24 34 37 36 86 111 334 334	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		3

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

[1] Information on sovereign exposures is only available for institutions that have zowereign exposures of at least 1% of total "Debt securifies and loans receivables". Country of breatdown is only available for institutions that had non-domestic sovereign exposures of 10% or more compared to btal sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others"

(3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

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

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

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

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

List America: Agentina, Belias, Boliva, Estat, Chile, Colombia, Costa Rica, Deminica, Costa Rica, Deminica, Perus And Barbudo, Andra, Bahamas, Barbados, Cayman Islands, Cuba, French Guisna, Guadeloope, Montinique, Puerto Rica, Saint Barbdéemy, Turls And Circos Islands, Vilgo Islands (Bittas), Vilgo Islands (Bittas),

Africa: Algoria, Egypt, Morocco, South Africa, Agepta, Egypt, Morocco, South Africa, Agepta, Eenin, Bobawaa, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic Of the Congo, Cide D'Inviere, Equatorial Guinea, Eithea, Gabon, Gambia, Ghana, Guinea, Guinea, Besset, Kenya, Lesotho, Liberia, Madagaszar, Malawi, Mall, Mauritani, Mazambioque, Namibia, Niger, Nigeria, Remanda, Sao Tome And Principe, Seregal, Seycheller, Sterra Leone, South Sudan, Guinea, Guinea, Besset, Kenya, Lesotho, Liberia, Madagaszar, Malawi, Mall, Mauritani, Mazambioque, Namibia, Niger, Nigeria, Remanda, Sao Tome And Principe, Seregal, Seycheller, Sterra Leone, South Sudan, Guinea, Guin

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

(?) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of eQ4.

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