



2016 EU-wide Transparency Exercise

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

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

2016 EU-wide Transparency Exercise

Capital

Deutsche Apotheker- und Ärztebank eG

		(mín EUR, %)		As of 31/12/2015	As of 30/06/2016	COREP CODE	REGULATION
OWN FUNDS Transitional period	A	OWN FUNDS	2,411	2,470	C 01.00 (r010,d10)	Articles 4(118) and 72 of CRR	
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	2,028	2,134	C 01.00 (r020,d10)	Article 50 of CRR	
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	1,092	1,109	C 01.00 (r030,d10)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR	
	A.1.2	Retained earnings	509	524	C 01.00 (r130,d10)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR	
	A.1.3	Accumulated other comprehensive income	0	0	C 01.00 (r180,d10)	Articles 4(100), 36(1) point (d) and 36 (1) point (f) of CRR	
	A.1.4	Other Reserves	0	0	C 01.00 (r200,d10)	Articles 4(117) and 24(1) point (e) of CRR	
	A.1.5	Funds for general banking risk	429	503	C 01.00 (r210,d10)	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	C 01.00 (r230,d10)	Article 84 of CRR	
	A.1.7	Adjustments to CET1 due to prudential filters	0	0	C 01.00 (r250,d10)	Articles 32 to 35 of and 36 (1) point (f) of CRR	
	A.1.8	(-) Intangible assets (including Goodwill)	-1	-2	C 01.00 (r300,d10) + C 01.00 (r340,d10)	Articles 4(113), 36(1) point (b) and 37 of CRR, Articles 4(115), 36(1) point (b) and 37 point (a) of CRR	
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	0	0	C 01.00 (r370,d10)	Articles 36(1) point (c) and 38 of CRR	
	A.1.10	(-) IIRB shortfall of credit risk adjustments to expected losses	-2	-2	C 01.00 (r380,d10)	Articles 36(1) point (d), 40 and 159 of CRR	
	A.1.11	(-) Defined benefit pension fund assets	0	0	C 01.00 (r390,d10)	Articles 4(109), 36(1) point (e) and 41 of CRR	
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	C 01.00 (r430,d10)	Articles 4(122), 36(1) point (g) and 44 of CRR	
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	-1	-1	C 01.00 (r440,d10)	Article 36(1) point (j) of CRR	
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	C 01.00 (r450,d10) + C 01.00 (r460,d10) + C 01.00 (r470,d10) + C 01.00 (r471,d10) + C 01.00 (r472,d10)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point (k) (ii) and 379(3) of CRR; Articles 36(1) point (k) (iv) and 153(B) of CRR and Articles 36(1) point (k) (v) and 155(c) of CRR.	
	A.1.14.1	Of which: from securitisation positions (-)	0	0	C 01.00 (r460,d10)	Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR	
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	C 01.00 (r480,d10)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR	
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	C 01.00 (r490,d10)	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	C 01.00 (r500,d10)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR	
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	C 01.00 (r510,d10)	Article 48 of CRR	
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	C 01.00 (r524,d10)	Article 3 CRR	
	A.1.20	CET1 capital elements or deductions - other	0	0	C 01.00 (r529,d10)	-	
	A.1.21	Transitional adjustments	2	1	CA2 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	-	
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	C 01.00 (r220,d10)	Articles 483(1) to (3), and 484 to 487 of CRR	
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	C 01.00 (r240,d10)	Articles 479 and 480 of CRR	
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	2	1	C 01.00 (r520,d10)	Articles 469 to 472, 478 and 481 of CRR	
A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	0	0	C 01.00 (r530,d10)	Article 61 of CRR		
A.2.1	Additional Tier 1 Capital instruments	0	0	C 01.00 (r540,d10) + C 01.00 (r670,d10)			
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	C 01.00 (r720,d10)			
A.2.3	Other Additional Tier 1 Capital components and deductions	1	1	C 01.00 (r690,d10) + C 01.00 (r700,d10) + C 01.00 (r710,d10) + C 01.00 (r740,d10) + C 01.00 (r744,d10) + C 01.00 (r748,d10)			
A.2.4	Additional Tier 1 transitional adjustments	-1	-1	C 01.00 (r660,d10) + C 01.00 (r680,d10) + C 01.00 (r730,d10)			
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	2,028	2,134	C 01.00 (r015,d10)	Article 25 of CRR		
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	383	336	C 01.00 (r750,d10)	Article 71 of CRR		
A.4.1	Tier 2 Capital instruments	90	77	C 01.00 (r760,d10) + C 01.00 (r890,d10)			
A.4.2	Other Tier 2 Capital components and deductions	44	46	C 01.00 (r910,d10) + C 01.00 (r920,d10) + C 01.00 (r930,d10) + C 01.00 (r940,d10) + C 01.00 (r950,d10) + C 01.00 (r970,d10) + C 01.00 (r974,d10) + C 01.00 (r978,d10)			
A.4.3	Tier 2 transitional adjustments	249	214	C 01.00 (r880,d10) + C 01.00 (r900,d10) + C 01.00 (r960,d10)			
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	9,227	9,342	C 02.00 (r010,d10)	Articles 92(3), 95, 96 and 98 of CRR	
	B.1	Of which: Transitional adjustments included	0	0	C 05.01 (r010,d40)		
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	21.98%	22.84%	CA3 (1)	-	
	C.2	TIER 1 CAPITAL RATIO (transitional period)	21.98%	22.84%	CA3 (3)	-	
	C.3	TOTAL CAPITAL RATIO (transitional period)	26.13%	26.44%	CA3 (5)	-	
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	2,027	2,134	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13-A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3,0))]	-	
CET1 RATIO (%) Fully loaded¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	21.97%	22.84%	[B.1]/[B-B.1]	-	

⁽¹⁾ Fully loaded CET1 capital ratio estimation based on the formulae stated in column "COREP CODE"



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Risk exposure amounts

Deutsche Apotheker- und Ärztebank eG

(mln EUR)	as of 31/12/2015	as of 30/06/2016
Risk exposure amounts for credit risk	7,937	8,081
Risk exposure amount for securitisation and re-securitisations in the banking book	0	0
Risk exposure amount for contributions to the default fund of a CCP	0	0
Risk exposure amount Other credit risk	7,937	8,081
Risk exposure amount for position, foreign exchange and commodities (Market risk)	5	7
of which: Risk exposure amount for securitisation and re-securitisations in the trading book ¹	0	0
Risk exposure amount for Credit Valuation Adjustment	39	41
Risk exposure amount for operational risk	1,245	1,212
Other risk exposure amounts	0	0
Total Risk Exposure Amount	9,227	9,342

⁽¹⁾ May include hedges, which are not securitisation positions, as per Article 338.3 of CRR

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Credit Risk - Standardised Approach

Deutsche Apotheker- und Ärztebank eG

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
(mln EUR, %)									
Consolidated data	Central governments or central banks	1,105	1,105	0		624	631	0	
	Regional governments or local authorities	1,482	1,482	8		1,687	1,687	7	
	Public sector entities	1,224	1,224	10		1,165	1,157	11	
	Multilateral Development Banks	244	244	3		248	248	3	
	International Organisations	437	437	0		452	452	0	
	Institutions	677	677	12		714	714	7	
	Corporates	167	153	108		155	150	131	
	of which: SME	159	151	106		151	147	129	
	Retail	209	159	118		199	155	115	
	of which: SME	9	6	3		8	5	2	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	33	3	5	30	36	2	3	33
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	100	100	0		101	101	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	338	338	576		350	350	588		
Securitisation	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total	6,016	5,922	840	32	5,730	5,647	863	35	

⁽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).

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Credit Risk - IRB Approach
Deutsche Apotheker- und Ärztebank eG

		IRB Approach									
		As of 31/12/2015					As of 30/06/2016				
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions		
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
Consolidated data	Central banks and central governments	0	0	0	0	0	0	0	0	0	
	Institutions	2,636	2,306	313	0	3,542	3,224	489	0	0	
	Corporates	4,019	3,195	1,808	48	4,130	3,298	1,909	48	48	
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: SME	2,330	1,963	898	44	2,431	2,045	951	47	47	
	Retail	32,222	33,529	4,446	260	32,868	34,211	4,289	245	245	
	Retail - Secured on real estate property	10,490	10,489	575	30	11,436	11,436	608	30	30	
	Retail - Secured on real estate property - Of Which: SME	6,185	6,185	374	20	6,557	6,557	380	22	22	
	Retail - Secured on real estate property - Of Which: non-SME	4,304	4,304	200	11	4,879	4,879	228	8	8	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	21,733	23,040	3,871	229	21,432	22,775	3,681	214	214	
	Retail - Other Retail - Of Which: SME	16,620	17,300	2,859	201	16,324	17,018	2,681	196	196	
	Retail - Other Retail - Of Which: non-SME	5,113	5,741	1,012	28	5,108	5,756	1,000	18	18	
	Equity			292				241			
	Securitisation	0	0	0	0	0	0	0	0	0	
	Other non credit-obligation assets			239				289			
IRB Total			7,098				7,218				

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).