

## 2014 COMPREHENSIVE ASSESSMENT OUTCOME

	ECB PUBLIC	
NAME OF THE ENTITY	DEAPAE	Deutsche Apotheker- und Ärztebank eG

### 1 Main Results and Overview

#### A MAIN INFORMATION ON THE BANK BEFORE THE COMPREHENSIVE ASSESSMENT (end 2013)

		END 2013
A1	Total Assets (based on prudential scope of consolidation)	Mill. EUR 34.694,80
A2	Net (+) Profit/ (-) Loss of 2013 (based on prudential scope of consolidation)	Mill. EUR 47,40
A3	Common Equity Tier 1 Capital according to CRDIV/CRR definition, transitional arrangements as of 1.1.2014	Mill. EUR 1.751,44
A4	Total risk exposure * according to CRDIV/CRR definition, transitional arrangements as of 1.1.2014	Mill. EUR 10.593,38
A5	Total exposure measure according to Article 429 CRR "Leverage exposure"	Mill. EUR 41.500,00
A6	CET1 ratio according to CRDIV/CRR definition, transitional arrangements as of 1.1.2014 $A6=A3/A4$	% 16,53%
A7	Tier 1 Ratio (where available) according to CRD3 definition, as of 31.12.2013 as reported by the bank	% 16,98%
A8	Core Tier 1 Ratio (where available) according to EBA definition	% 18,17%
A9	Leverage ratio	% 4,24%
A10	Non-performing exposures ratio	% 1,42%
A11	Coverage ratio for non-performing exposure	% 54,24%
A12	Level 3 instruments on total assets	% 0,00%

#### B MAIN RESULTS OF THE COMPREHENSIVE ASSESSMENT (CA)

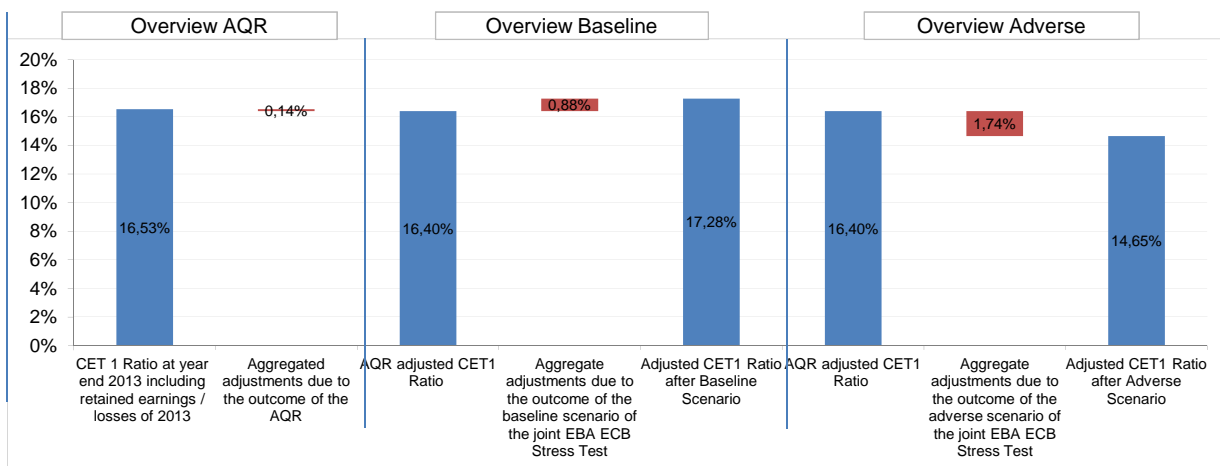
<b>B1</b>	<b>CET1 Ratio at year end 2013 including retained earnings / losses of 2013</b> <b>B1 = A6</b>	%	<b>16,53%</b>
B2	Aggregated adjustments due to the outcome of the AQR	Basis Points Change	-14
<b>B3</b>	<b>AQR adjusted CET1 Ratio</b> <b>B3 = B1 + B2</b>	%	<b>16,40%</b>
B4	Aggregate adjustments due to the outcome of the <b>baseline</b> scenario of the joint EBA ECB Stress Test to lowest capital level over the 3-year period	Basis Points Change	88
<b>B5</b>	<b>Adjusted CET1 Ratio after Baseline Scenario</b> <b>B5 = B3 + B4</b>	%	<b>17,28%</b>
B6	Aggregate adjustments due to the outcome of the <b>adverse</b> scenario of the joint EBA ECB Stress Test to lowest capital level over the 3-year period	Basis Points Change	-174
<b>B7</b>	<b>Adjusted CET1 Ratio after Adverse Scenario</b> <b>B7 = B3 + B6</b>	%	<b>14,65%</b>

#### Capital Shortfall

		Basis Points <sup>1</sup>	Mill. EUR
B8	to threshold of 8% for AQR adjusted CET1 Ratio	0	0,00
B9	to threshold of 8% in Baseline Scenario	0	0,00
B10	to threshold of 5.5% in Adverse Scenario	0	0,00
<b>B11</b>	<b>Aggregated Capital Shortfall of the Comprehensive Assessment</b> <b>B11 = max( B8, B9, B10 )</b>	0	0

\* Total risk exposure figure is pre-AQR. Please note that the corresponding Year End 2013 figure in the EBA Transparency template is post-AQR and therefore may not match exactly.

<sup>1</sup> RWA used corresponds to relevant scenario in worst case year



### C MAJOR CAPITAL MEASURES IMPACTING TIER 1 ELIGIBLE CAPITAL FROM 1 JANUARY 2014 TO 30 SEPTEMBER 2014

Issuance of CET1 Instruments		Impact on Common Equity Tier 1 Million EUR
C1	Raising of capital instruments eligible as CET1 capital	110,34
C2	Repayment of CET1 capital, buybacks	-9,22
C3	Conversion to CET1 of hybrid instruments becoming effective between January and September 2014	0,00
Net issuance of Additional Tier 1 Instruments		Impact on Additional Tier 1 Million EUR
C4	with a trigger at or above 5.5% and below 6%	0,00
C5	with a trigger at or above 6% and below 7%	0,00
C6	with a trigger at or above 7%	0,00
Fines/Litigation costs		Million EUR
C7	Incurred fines/litigation costs from January to September 2014 (net of provisions)	0,00