

Appendix Overview of the results for the 25 German banks taking part in the comprehensive assessment

German results of the comprehensive assessment 2014

Name of the bank	Starting point 2013			asset quality review (AQR)		stress test						Capital measures acceptable and published for the purpose of the comprehensive assessment		For reference only		
	CET1-Capital (in Mn Euro)	RWA (in Mn. Euro)	CET1 ratio (in %)	CET1 ratio post AQR (in %)	Change in CET1 ratio vs. 2013 (in PP)	Baseline scenario post join up (Minimum 2014-2016) ¹⁾		Adverse Scenario 2016 post join up ¹⁾				Mitigating CET1 capital measures realized between 01.01.14 and 30.09.14 (in Mn. Euro) ³⁾	CET1 ratio after mitigating measures in the adverse scenario (in %)	Leverage ratio 2013 after AQR (in %)	CET1 ratio after full Basel III implementation in the adverse scenario in 2016 (in %)	
						CET1 ratio (in %)	Change in CET1 ratio vs. 2013 post AQR (in PP)	CET1 capital (in Mn. Euro) ²⁾	RWA (in Mn. Euro) ²⁾	CET1 ratio (in %)	Change in CET1 ratio vs. 2013 post AQR (in PP)					CET1-short-fall (in Mn. Euro)
Aareal Bank	2,188	13,351	16.39%	16.29%	-0.1	16.48% *	0.19	2,105	17,782	11.76%	-4.53		11.76%	4.60%	11.38%	
Deutsche Apotheker- und Ärztebank	1,751	10,593	16.53%	16.40%	-0.14	17.28% *	0.88	1,731	11,816	14.65%	-1.74	101	15.51%	4.21%	14.55%	
Bayerische Landesbank	13,129	93,713	14.01%	13.19%	-0.82	12.41% *	-0.78	10,905	116,413	9.37%	-3.82		9.37%	4.01%	7.04%	
Commerzbank	24,587	215,929	11.39%	10.84%	-0.55	11.37% *	0.53	19,472	244,745	7.96%	-2.88		7.96%	4.02%	6.94%	
DekaBank	3,643	25,708	14.17%	14.03%	-0.14	12.26% *	-1.78	2,621	32,714	8.01%	-6.02		8.01%	3.93%	7.53%	
Deutsche Bank	47,312	353,103	13.40%	13.33%	-0.07	12.55% *	-0.78	42,411	478,072	8.78%	-4.55	9,781	10.83%	2.38%	7.01%	
DZ Bank	9,143	99,760	9.16%	8.99%	-0.18	8.68% *	-0.31	7,444	124,653	5.97%	-3.02	1,477	7.16%	2.70%	4.91%	
HASPA	3,933	31,517	12.48%	12.46%	-0.02	12.44% *	-0.03	3,577	33,317	10.74%	-1.73		10.74%	7.55%	10.71%	
Landesbank Hessen-Thüringen	7,065	56,531	12.50%	12.23%	-0.27	11.44% **	-0.79	5,930	72,641	8.16%	-4.07		8.16%	3.81%	7.74%	
Hypo Real Estate Holding	4,086	24,484	16.69%	16.54%	-0.15	18.16% *	1.62	2,702	25,070	10.78%	-5.76		10.78%	4.20%	10.78%	
HSH Nordbank	3,790	37,900	10.00%	10.00%	0	9.41% *	-0.59	2,533	41,761	6.06%	-3.94		6.06%	4.34%	4.76%	
IKB Deutsche Industriebank	1,341	14,327	9.36%	9.05%	-0.31	8.69% **	-0.36	922	14,129	6.53%	-2.52		6.53%	7.24%	6.05%	
KfW IPEX-Bank	2,452	18,614	13.17%	12.80%	-0.37	11.97% *	-0.83	2,032	21,586	9.42%	-3.38		9.42%	7.11%	9.04%	
Landeskreditbank Baden-Württemberg	2,933	21,738	13.49%	13.49%	0	13.82% *	0.33	2,620	23,349	11.22%	-2.27	49	11.43%	3.70%	11.23%	
Landesbank Berlin	3,112	31,207	9.97%	9.89%	-0.08	10.13% *	0.24	2,920	42,745	6.83%	-3.06		6.83%	3.57%	6.48%	
Landesbank Baden-Württemberg	12,359	88,441	13.97%	13.47%	-0.5	12.29% *	-1.18	7,526	101,382	7.42%	-6.05		7.42%	4.55%	5.47%	
Landwirtschaftliche Rentenbank	2,907	17,180	16.92%	16.88%	-0.04	16.11% *	-0.77	2,749	21,266	12.89%	-3.99		12.89%	3.56%	12.93%	
Münchener Hypothekbank	532	7,739	6.87%	6.87%	0	5.81% *	-1.06	262	8,907	2.93%	-3.94	229	408	7.51%	2.25%	2.88%
Norddeutsche Landesbank	7,760	73,090	10.62%	10.13%	-0.49	10.93% *	0.8	6,482	73,912	8.77% **	-1.36		8.77%	3.13%	8.48%	
NRW-Bank	17,972	48,209	37.28%	37.28%	0	33.76% *	-3.52	17,883	56,832	31.47% *	-5.81	37	31.53%	10.99%	31.14%	
SEB AG	2,009	11,726	17.13%	16.92%	-0.21	16.96% *	0.05	1,532	11,992	12.78%	-4.14		12.78%	5.00%	12.60%	
Volkswagen Financial Services	7,981	84,022	9.50%	9.30%	-0.2	9.78% *	0.48	6,154	88,438	6.96%	-2.34	2,255	9.51%	8.34%	6.46%	
Wüstenrot Bausparkasse AG	778	7,346	10.59%	10.59%	0	9.73% *	-0.86	537	7,761	6.91%	-3.68		6.91%	3.34%	6.91%	
Wüstenrot Bank AG Pfandbriefbank	393	4,576	8.59%	8.59%	0	8.02% *	-0.57	313	4,824	6.50%	-2.09	6	6.62%	2.81%	6.50%	
WGZ Bank	2,346	22,094	10.62%	10.00%	-0.62	9.71% *	-0.29	1,837	25,324	7.26%	-2.74	327	8.55%	1.98%	4.62%	
German banks in total	185,503	1,412,896	13.13%	12.86%	-0.27	12.50%	-0.36	155,201	1,701,432	9.10%	-3.76	229	14,441	9.94%		

Remarks:

1) The stress impact in both scenarios (on CET1-ratios) is presented based on the year of the lowest capital surplus or the highest shortfall (compared to the 8% respectively 5.5% threshold for the baseline and adverse scenario). This is in line with the ECB Disclosure Templates. Where this is not the case in 2016, this is marked with * (2014) or ** (2015).

2) CET1 capital and RWA shown in the table post join up only where the join up effect exceeds 10 basis points CET1 ratio. The CET1 ratio, however, always reflects the full join up effect.

3) Please refer to "Issuance of CET1 instruments" (positions C1, C2, C3) in the ECB Disclosure Template.