

Institute number: 99200006 /
Reporting date: Dezember 2020

Name: MWB FAIRTRADE WERTPAPIERHANDELSBANK AG
City: Gräfelting

OWN FUNDS:			
Code	ID	Item	AMOUNT
010	1	OWN FUNDS	18.206.179,05
015	1.1	TIER 1 CAPITAL	18.206.179,05
020	1.1.1	COMMON EQUITY TIER 1 CAPITAL	18.206.179,05
030	1.1.1.1	Capital instruments eligible as CET1 Capital	8.677.642,27
040	1.1.1.1.1	Paid up capital instruments	7.473.700,00
045	1.1.1.1.1*	Of which: Capital instruments subscribed by public authorities in emergency situations	
050	1.1.1.1.2*	Memorandum item: Capital instruments not eligible	
060	1.1.1.1.3	Share premium	1.393.315,07
070	1.1.1.1.4	(-) Own CET1 instruments	-189.372,80
080	1.1.1.1.4.1	(-) Direct holdings of CET1 instruments	-189.372,80
090	1.1.1.1.4.2	(-) Indirect holdings of CET1 instruments	
091	1.1.1.1.4.3	(-) Synthetic holdings of CET1 instruments	
092	1.1.1.1.5	(-) Actual or contingent obligations to purchase own CET1 instruments	
130	1.1.1.2	Retained earnings	3.436.647,78
140	1.1.1.2.1	Previous years retained earnings	3.436.647,78
150	1.1.1.2.2	Profit or loss eligible	
160	1.1.1.2.2.1	Profit or loss attributable to owners of the parent	
170	1.1.1.2.2.2	(-) Part of interim or year-end profit not eligible	
180	1.1.1.3	Accumulated other comprehensive income	
200	1.1.1.4	Other reserves	
210	1.1.1.5	Funds for general banking risk	6.785.719,19
220	1.1.1.6	Transitional adjustments due to grandfathered CET1 Capital instruments	
230	1.1.1.7	Minority interest given recognition in CET1 capital	
240	1.1.1.8	Transitional adjustments due to additional minority interests	
250	1.1.1.9	Adjustments to CET1 due to prudential filters	
260	1.1.1.9.1	(-) Increases in equity resulting from securitised assets	
270	1.1.1.9.2	Cash flow hedge reserve	
280	1.1.1.9.3	Cumulative gains and losses due to changes in own credit risk on fair valued liabilities	
285	1.1.1.9.4	Fair value gains and losses arising from the institution's own credit risk related to derivative liabilities	
290	1.1.1.9.5	(-) Value adjustments due to the requirements for prudent valuation	
300	1.1.1.10	(-) Goodwill	
310	1.1.1.10.1	(-) Goodwill accounted for as intangible asset	
320	1.1.1.10.2	(-) Goodwill included in the valuation of significant investments	
330	1.1.1.10.3	Deferred tax liabilities associated to goodwill	
340	1.1.1.11	(-) Other intangible assets	-693.830,19
350	1.1.1.11.1	(-) Other intangible assets before deduction of deferred tax liabilities	-693.830,19
360	1.1.1.11.2	Deferred tax liabilities associated to other intangible assets	

Institute number: 99200006 /
 Reporting date: Dezember 2020

Name: MWB FAIRTRADE WERTPAPIERHANDELSBANK AG
 City: Gräfelfing

OWN FUNDS:			
Code	ID	Item	AMOUNT
370	1.1.1.12	(-) Deferred tax assets that rely on future profitability and do not arise from temporary differences net of associated tax liabilities	
380	1.1.1.13	(-) IRB shortfall of credit risk adjustments to expected losses	
390	1.1.1.14	(-) Defined benefit pension fund assets	
400	1.1.1.14.1	(-) Defined benefit pension fund assets	
410	1.1.1.14.2	Deferred tax liabilities associated to defined benefit pension fund assets	
420	1.1.1.14.3	Defined benefit pension fund assets which the institution has an unrestricted ability to use	
430	1.1.1.15	(-) Reciprocal cross holdings in CET1 Capital	
440	1.1.1.16	(-) Excess of deduction from AT1 items over AT1 Capital	
450	1.1.1.17	(-) Qualifying holdings outside the financial sector which can alternatively be subject to a 1.250% risk weight	
460	1.1.1.18	(-) Securitisation positions which can alternatively be subject to a 1.250% risk weight	
470	1.1.1.19	(-) Free deliveries which can alternatively be subject to a 1.250% risk weight	
471	1.1.1.20	(-) Positions in a basket for which an institution cannot determine the risk weight under the IRB approach, and can alternatively be subject to a 1.250% risk weight	
472	1.1.1.21	(-) Equity exposures under an internal models approach which can alternatively be subject to a 1.250% risk weight	
480	1.1.1.22	(-) CET1 instruments of financial sector entities where the institution does not have a significant investment	
490	1.1.1.23	(-) Deductible deferred tax assets that rely on future profitability and arise from temporary differences	
500	1.1.1.24	(-) CET1 instruments of financial sector entities where the institution has a significant investment	
510	1.1.1.25	(-) Amount exceeding the 17.65% threshold	
520	1.1.1.26	Other transitional adjustments to CET1 Capital	
524	1.1.1.27	(-) Additional deductions of CET1 Capital due to Article 3 CRR	
529	1.1.1.28	CET1 capital elements or deductions - other	
530	1.1.2	ADDITIONAL TIER 1 CAPITAL	
540	1.1.2.1	Capital instruments eligible as AT1 Capital	
550	1.1.2.1.1	Paid up capital instruments	
560	1.1.2.1.2*	Memorandum item: Capital instruments not eligible	
570	1.1.2.1.3	Share premium	
580	1.1.2.1.4	(-) Own AT1 instruments	
590	1.1.2.1.4.1	(-) Direct holdings of AT1 instruments	
620	1.1.2.1.4.2	(-) Indirect holdings of AT1 instruments	
621	1.1.2.1.4.3	(-) Synthetic holdings of AT1 instruments	
622	1.1.2.1.5	(-) Actual or contingent obligations to purchase own AT1 instruments	
660	1.1.2.2	Transitional adjustments due to grandfathered AT1 Capital instruments	
670	1.1.2.3	Instruments issued by subsidiaries that are given recognition in AT1 Capital	
680	1.1.2.4	Transitional adjustments due to additional recognition in AT1 Capital of instruments issued by subsidiaries	
690	1.1.2.5	(-) Reciprocal cross holdings in AT1 Capital	

Institute number: 99200006 /
Reporting date: Dezember 2020

Name: MWB FAIRTRADE WERTPAPIERHANDELSBANK AG
City: Gräfelting

OWN FUNDS:			
Code	ID	Item	AMOUNT
700	1.1.2.6	(-) AT1 instruments of financial sector entities where the institution does not have a significant investment	
710	1.1.2.7	(-) AT1 instruments of financial sector entities where the institution has a significant investment	
720	1.1.2.8	(-) Excess of deduction from T2 items over T2 Capital	
730	1.1.2.9	Other transitional adjustments to AT1 Capital	
740	1.1.2.10	Excess of deduction from AT1 items over AT1 Capital (deducted in CET1)	
744	1.1.2.11	(-) Additional deductions of AT1 Capital due to Article 3 CRR	
748	1.1.2.12	AT1 capital elements or deductions - other	
750	1.2	TIER 2 CAPITAL	
760	1.2.1	Capital instruments and subordinated loans eligible as T2 Capital	
770	1.2.1.1	Paid up capital instruments and subordinated loans	
780	1.2.1.2*	Memorandum item: Capital instruments and subordinated loans not eligible	
790	1.2.1.3	Share premium	
800	1.2.1.4	(-) Own T2 instruments	
810	1.2.1.4.1	(-) Direct holdings of T2 instruments	
840	1.2.1.4.2	(-) Indirect holdings of T2 instruments	
841	1.2.1.4.3	(-) Synthetic holdings of T2 instruments	
842	1.2.1.5	(-) Actual or contingent obligations to purchase own T2 instruments	
880	1.2.2	Transitional adjustments due to grandfathered T2 Capital instruments and subordinated loans	
890	1.2.3	Instruments issued by subsidiaries that are given recognition in T2 Capital	
900	1.2.4	Transitional adjustments due to additional recognition in T2 Capital of instruments issued by subsidiaries	
910	1.2.5	IRB Excess of provisions over expected losses eligible	
920	1.2.6	SA General credit risk adjustments	
930	1.2.7	(-) Reciprocal cross holdings in T2 Capital	
940	1.2.8	(-) T2 instruments of financial sector entities where the institution does not have a significant investment	
950	1.2.9	(-) T2 instruments of financial sector entities where the institution has a significant investment	
960	1.2.10	Other transitional adjustments to T2 Capital	
970	1.2.11	Excess of deduction from T2 items over T2 Capital (deducted in AT1)	
974	1.2.12	(-) Additional deductions of T2 Capital due to Article 3 CRR	
978	1.2.13	T2 capital elements or deductions - other	

CAPITAL ADEQUACY - OWN FUNDS REQUIREMENTS

N CA 2

Institute number: 99200006 /
 Reporting date: Dezember 2020

Name: MWB FAIRTRADE WERTPAPIERHANDELSBANK AG
 City: Gräfelting

OWN FUNDS REQUIREMENTS:			
	Item	Label	AMOUNT
010	1	TOTAL RISK EXPOSURE AMOUNT	62.771.824,07
020	1*	<i>Of which: Investment firms under Article 90 paragraph 2 and Article 93 of CRR</i>	
030	1**	<i>Of which: Investment firms under Article 91 paragraph 1 and 2 and Article 92 of CRR</i>	
040	1.1	RISK WEIGHTED EXPOSURE AMOUNTS FOR CREDIT, COUNTERPARTY CREDIT AND DILUTION RISKS AND FREE DELIVERIES	9.535.807,02
050	1.1.1	Standardised approach (SA)	9.535.807,02
051	1.1.1*	<i>Of which: Additional stricter prudential requirements based on Art. 124</i>	
060	1.1.1.1	SA exposure classes excluding securitisation positions	9.535.807,02
070	1.1.1.1.01	Central governments or central banks	
080	1.1.1.1.02	Regional governments or local authorities	
090	1.1.1.1.03	Public sector entities	
100	1.1.1.1.04	Multilateral Development Banks	
110	1.1.1.1.05	International Organisations	
120	1.1.1.1.06	Institutions	6.840.082,93
130	1.1.1.1.07	Corporates	2.031.377,06
140	1.1.1.1.08	Retail	
150	1.1.1.1.09	Secured by mortgages on immovable property	
160	1.1.1.1.10	Exposures in default	
170	1.1.1.1.11	Items associated with particularly high risk	
180	1.1.1.1.12	Covered bonds	
190	1.1.1.1.13	Claims on institutions and corporates with a short-term credit assessment	
200	1.1.1.1.14	Collective investments undertakings (CIU)	
210	1.1.1.1.15	Equity Positions	15.000,51
211	1.1.1.1.16	Other items	649.346,52
240	1.1.2	Internal ratings based Approach (IRB)	
241	1.1.2*	<i>Of which: Additional stricter prudential requirements based on Art. 164</i>	
242	1.1.2**	<i>Of which: Additional stricter prudential requirements based on Art. 124</i>	
250	1.1.2.1	IRB approaches when neither own estimates of LGD nor Conversion Factors are used	
260	1.1.2.1.01	Central governments and central banks	
270	1.1.2.1.02	Institutions	
280	1.1.2.1.03	Corporates - SME	
290	1.1.2.1.04	Corporates - Specialised Lending	
300	1.1.2.1.05	Corporates - Other	
310	1.1.2.2	IRB approaches when own estimates of LGD and/or Conversion Factors are used	
320	1.1.2.2.01	Central governments and central banks	
330	1.1.2.2.02	Institutions	
340	1.1.2.2.03	Corporates - SME	
350	1.1.2.2.04	Corporates - Specialised Lending	
360	1.1.2.2.05	Corporates - Other	
370	1.1.2.2.06	Retail - Secured by real estate SME	
380	1.1.2.2.07	Retail - Secured by real estate non-SME	
390	1.1.2.2.08	Retail - Qualifying revolving	
400	1.1.2.2.09	Retail - Other SME	
410	1.1.2.2.10	Retail - Other non-SME	
420	1.1.2.3	Equity IRB	
450	1.1.2.5	Other non credit-obligation assets	

Institute number: 99200006 /
Reporting date: Dezember 2020

Name: MWB FAIRTRADE WERTPAPIERHANDELSBANK AG
City: Gräfelfing

OWN FUNDS REQUIREMENTS:			
	Item	Label	AMOUNT
460	1.1.3	Risk exposure amount for contributions to the default fund of a CCP	
470	1.1.4	Securitisation positions	
490	1.2	TOTAL RISK EXPOSURE AMOUNT FOR SETTLEMENT/DELIVERY	
500	1.2.1	Settlement/delivery risk in the non-Trading book	
510	1.2.2	Settlement/delivery risk in the Trading book	
520	1.3	TOTAL RISK EXPOSURE AMOUNT FOR POSITION, FOREIGN EXCHANGE AND COMMODITIES RISKS	16.360.130,16
530	1.3.1	Risk exposure amount for position, foreign exchange and commodities risks under standardised approaches (SA)	16.360.130,16
540	1.3.1.1	Traded debt instruments	3.700.392,71
550	1.3.1.2	Equity Positions	6.405.707,16
555	1.3.1.3	Particular approach for position risk CIU's	5.693.759,14
556	1.3.1.3*	Memo item CIU's exclusively invested in traded debt instruments	4.501.087,06
557	1.3.1.3**	Memo item: CIU's exclusively invested in equity instruments or in mixed instruments	1.192.672,08
560	1.3.1.4	Foreign Exchange	560.271,15
570	1.3.1.5	Commodities	
580	1.3.2	Risk exposure amount for Position, foreign exchange and commodities risks under internal models (IM)	
590	1.4	TOTAL RISK EXPOSURE AMOUNT FOR OPERATIONAL RISK (OpR)	36.875.883,75
600	1.4.1	OpR Basic indicator approach (BIA)	36.875.883,75
610	1.4.2	OpR Standardised (STA) / Alternative Standardised (ASA) approaches	
620	1.4.3	OpR Advanced measurement approaches (AMA)	
630	1.5	ADDITIONAL RISK EXPOSURE AMOUNT DUE TO FIXED OVERHEADS	
640	1.6	TOTAL RISK EXPOSURE AMOUNT FOR CREDIT VALUATION ADJUSTMENT	3,14
650	1.6.1	Advanced method	
660	1.6.2	Standardised method	3,14
670	1.6.3	Based on OEM	
680	1.7	TOTAL RISK EXPOSURE AMOUNT RELATED TO LARGE EXPOSURES IN THE TRADING BOOK	
690	1.8	OTHER RISK EXPOSURE AMOUNTS	
710	1.8.2	Of which: Additional stricter prudential requirements based on Art 458	
720	1.8.2*	Of which: requirements for large exposures	
730	1.8.2**	Of which: due to modified risk weights for targeting asset bubbles in the residential and commercial property	
740	1.8.2***	Of which: due to intra financial sector exposures	
750	1.8.3	Of which: Additional stricter prudential requirements based on Art 459	
760	1.8.4	Of which: Additional risk exposure amount due to Article 3 CRR	

CAPITAL ADEQUACY - CAPITAL RATIOS

N

CA 3

Institute number: 99200006 /

Name: MWB FAIRTRADE WERTPAPIERHANDELSBANK AG

Reporting date: Dezember 2020

City: Gräfelfing

Code	ID	Item	AMOUNT
010	1	CET1 Capital ratio	29,00
020	2	Surplus(+)/Deficit(-) of CET1 capital	15.381.446,97
030	3	T1 Capital ratio	29,00
040	4	Surplus(+)/Deficit(-) of T1 capital	14.439.869,61
050	5	Total capital ratio	29,00
060	6	Surplus(+)/Deficit(-) of total capital	13.184.433,12
Memorandum Items: Capital ratios due to Pillar II adjustments			
130	13	Total SREP capital requirement (TSCR) ratio	8,00
140	13*	TSCR: to be made up of CET1 capital	4,50
150	13**	TSCR: to be made up of Tier 1 capital	6,00
160	14	Overall capital requirement (OCR) ratio	10,57
170	14*	OCR: to be made up of CET1 capital	7,07
180	14**	OCR: to be made up of Tier 1 capital	8,57
190	15	OCR and Pillar 2 Guidance (P2G)	10,57
200	15*	OCR and P2G: to be made up of CET1 capital	7,07
210	15**	OCR and P2G: to be made up of Tier 1 capital	8,57

CAPITAL ADEQUACY - MEMORANDUM ITEMS

N CA 4

Institute number: 99200006
City: Gräfelfing

Check digit:
Reporting date: Dezember 2020

Name: MWB FAIRTRADE WERTPAPIERHANDELSBANK AG

MEMORANDUM ITEMS:			
Code	ID	Item	AMOUNT
Deferred tax assest and liabilities			
010	1	Total deferred tax assets	
020	1.1	Deferred tax assets that do not rely on future profitability	
030	1.2	Deferred tax assets that rely on future profitability and do not arise from temporary differences	
040	1.3	Deferred tax assets that rely on future profitability and arise from temporary differences	
050	2	Total deferred tax liabilities	
060	2.1	Deferred tax liabilities non deductible from deferred tax assets that rely on future profitability	
070	2.2	Deferred tax liabilities deductible from deferred tax assets that rely on future profitability	
080	2.2.1	Deductible deferred tax liabilities associated with deferred tax assets that rely on future profitability and do not arise from temporary differences	
090	2.2.2	Deductible deferred tax liabilities associated with deferred tax assets that rely on future profitability and arise from temporary differences	
093	2A	Tax overpayments and tax loss carry backs	
096	2B	Deferred Tax Assets subject to a risk weight of 250%	
097	2C	Deferred Tax Assets subject to a risk weight of 0%	
Credit risk adjustments and expected losses			
100	3	IRB excess (+) or shortfall (-) of credit risk adjustments, additional value adjustments and other own funds reductions to expected losses for non defaulted exposures	
110	3.1	Total credit risk adjustments, additional value adjustments and other own funds reductions eligible for inclusion in the calculation of the expected loss amount	
120	3.1.1	General credit risk adjustments	
130	3.1.2	Specific credit risk adjustments	
131	3.1.3	Additional value adjustments and other own funds reductions	
140	3.2	Total expected losses eligible	
145	4	IRB excess (+) or shortfall (-) of specific credit risk adjustments to expected losses for defaulted exposures	
150	4.1	Specific credit risk adjustments and positions treated similarly	
155	4.2	Total expected losses eligible	
160	5	Risk weighted exposure amounts for calculating the cap to the excess of provision eligible as T2	
170	6	Total gross provisions eligible for inclusion in T2 capital	
180	7	Risk weighted exposure amounts for calculating the cap to the provision eligible as T2	9.535.807,02
Thresholds for Common Equity Tier 1 deductions			
190	8	Threshold non deductible of holdings in financial sector entities where an institution does not have a significant investment	1.820.617,90
200	9	10% CET1 threshold	1.820.617,90
210	10	17.65% CET1 threshold	3.213.390,60
225	11.1	Eligible capital for the purposes of qualifying holdings outside the financial sector	18.206.179,05
226	11.2	Eligible capital for the purposes of large exposures	18.206.179,05

CAPITAL ADEQUACY - MEMORANDUM ITEMS

N CA 4

Institute number: 99200006
City: Gräfelting

Check digit:
Reporting date: Dezember 2020

Name: MWB FAIRTRADE WERTPAPIERHANDELSBANK AG

MEMORANDUM ITEMS:			
Code	ID	Item	AMOUNT
Investments in the capital of financial sector entities where the institution does not have a significant investment			
230	12	Holdings of CET1 capital of financial sector entities where the institution does not have a significant investment, net of short positions	
240	12.1	Direct holdings of CET1 capital of financial sector entities where the institution does not have a significant investment	
250	12.1.1	Gross direct holdings of CET1 capital of financial sector entities where the institution does not have a significant investment	
260	12.1.2	(-) Permitted offsetting short positions in relation to the direct gross holdings included above	
270	12.2	Indirect holdings of CET1 capital of financial sector entities where the institution does not have a significant investment	
280	12.2.1	Gross indirect holdings of CET1 capital of financial sector entities where the institution does not have a significant investment	
290	12.2.2	(-) Permitted offsetting short positions in relation to the indirect gross holdings included above	
291	12.3	Synthetic holdings of CET1 capital of financial sector entities where the institution does not have a significant investment	
292	12.3.1	Gross synthetic holdings of CET1 capital of financial sector entities where the institution does not have a significant investment	
293	12.3.2	(-) Permitted offsetting short positions in relation to the synthetic gross holdings included above	
300	13	Holdings of AT1 capital of financial sector entities where the institution does not have a significant investment, net of short positions	
310	13.1	Direct holdings of AT1 capital of financial sector entities where the institution does not have a significant investment	
320	13.1.1	Gross direct holdings of AT1 capital of financial sector entities where the institution does not have a significant investment	
330	13.1.2	(-) Permitted offsetting short positions in relation to the direct gross holdings included above	
340	13.2	Indirect holdings of AT1 capital of financial sector entities where the institution does not have a significant investment	
350	13.2.1	Gross indirect holdings of AT1 capital of financial sector entities where the institution does not have a significant investment	
360	13.2.2	(-) Permitted offsetting short positions in relation to the indirect gross holdings included above	
361	13.3	Synthetic holdings of AT1 capital of financial sector entities where the institution does not have a significant investment	
362	13.3.1	Gross synthetic holdings of AT1 capital of financial sector entities where the institution does not have a significant investment	
363	13.3.2	(-) Permitted offsetting short positions in relation to the synthetic gross holdings included above	
370	14	Holdings of T2 capital of financial sector entities where the institution does not have a significant investment, net of short positions	
380	14.1	Direct holdings of T2 capital of financial sector entities where the institution does not have a significant investment	
390	14.1.1	Gross direct holdings of T2 capital of financial sector entities where the institution does not have a significant investment	
400	14.1.2	(-) Permitted offsetting short positions in relation to the direct gross holdings included above	

CAPITAL ADEQUACY - MEMORANDUM ITEMS

N CA 4

Institute number: 99200006
City: Gräfelting

Check digit:
Reporting date: Dezember 2020

Name: MWB FAIRTRADE WERTPAPIERHANDELSBANK AG

MEMORANDUM ITEMS:			
Code	ID	Item	AMOUNT
410	14.2	Indirect holdings of T2 capital of financial sector entities where the institution does not have a significant investment	
420	14.2.1	Gross indirect holdings of T2 capital of financial sector entities where the institution does not have a significant investment	
430	14.2.2	(-) Permitted offsetting short positions in relation to the indirect gross holdings included above	
431	14.3	Synthetic holdings of T2 capital of financial sector entities where the institution does not have a significant investment	
432	14.3.1	Gross synthetic holdings of T2 capital of financial sector entities where the institution does not have a significant investment	
433	14.3.2	(-) Permitted offsetting short positions in relation to the synthetic gross holdings included above	
Investments in the capital of financial sector entities where the institution has a significant investment			
440	15	Holdings of CET1 capital of financial sector entities where the institution has a significant investment, net of short positions	
450	15.1	Direct holdings of CET1 capital of financial sector entities where the institution has a significant investment	
460	15.1.1	Gross direct holdings of CET1 capital of financial sector entities where the institution has a significant investment	
470	15.1.2	(-) Permitted offsetting short positions in relation to the direct gross holdings included above	
480	15.2	Indirect holdings of CET1 capital of financial sector entities where the institution has a significant investment	
490	15.2.1	Gross indirect holdings of CET1 capital of financial sector entities where the institution has a significant investment	
500	15.2.2	(-) Permitted offsetting short positions in relation to the indirect gross holdings included above	
501	15.3	Synthetic holdings of CET1 capital of financial sector entities where the institution has a significant investment	
502	15.3.1	Gross synthetic holdings of CET1 capital of financial sector entities where the institution has a significant investment	
503	15.3.2	(-) Permitted offsetting short positions in relation to the synthetic gross holdings included above	
510	16	Holdings of AT1 capital of financial sector entities where the institution has a significant investment, net of short positions	
520	16.1	Direct holdings of AT1 capital of financial sector entities where the institution has a significant investment	
530	16.1.1	Gross direct holdings of AT1 capital of financial sector entities where the institution has a significant investment	
540	16.1.2	(-) Permitted offsetting short positions in relation to the direct gross holdings included above	
550	16.2	Indirect holdings of AT1 capital of financial sector entities where the institution has a significant investment	
560	16.2.1	Gross indirect holdings of AT1 capital of financial sector entities where the institution has a significant investment	
570	16.2.2	(-) Permitted offsetting short positions in relation to the indirect gross holdings included above	
571	16.3	Synthetic holdings of AT1 capital of financial sector entities where the institution has a significant investment	
572	16.3.1	Gross synthetic holdings of AT1 capital of financial sector entities where the institution has a significant investment	
573	16.3.2	(-) Permitted offsetting short positions in relation to the synthetic gross holdings included above	

CAPITAL ADEQUACY - MEMORANDUM ITEMS

N CA 4

Institute number: 99200006
City: Gräfelting

Check digit:
Reporting date: Dezember 2020

Name: MWB FAIRTRADE WERTPAPIERHANDELSBANK AG

MEMORANDUM ITEMS:			
Code	ID	Item	AMOUNT
580	17	Holdings of T2 capital of financial sector entities where the institution has a significant investment, net of short positions	
590	17.1	Direct holdings of T2 capital of financial sector entities where the institution has a significant investment	
600	17.1.1	Gross direct holdings of T2 capital of financial sector entities where the institution has a significant investment	
610	17.1.2	(-) Permitted offsetting short positions in relation to the direct gross holdings included above	
620	17.2	Indirect holdings of T2 capital of financial sector entities where the institution has a significant investment	
630	17.2.1	Gross indirect holdings of T2 capital of financial sector entities where the institution has a significant investment	
640	17.2.2	(-) Permitted offsetting short positions in relation to the indirect gross holdings included above	
641	17.3	Synthetic holdings of T2 capital of financial sector entities where the institution has a significant investment	
642	17.3.1	Gross synthetic holdings of T2 capital of financial sector entities where the institution has a significant investment	
643	17.3.2	(-) Permitted offsetting short positions in relation to the synthetic gross holdings included above	
Total risk exposure amounts of holdings not deducted from the corresponding capital category			
650	18	Risk weighted exposures of CET1 holdings in financial sector entities which are not deducted from the institution's CET1 capital	
660	19	Risk weighted exposures of AT1 holdings in financial sector entities which are not deducted from the institution's AT1 capital	
670	20	Risk weighted exposures of T2 holdings in financial sector entities which are not deducted from the institution's T2 capital	
Temporary waiver from deduction from own funds			
680	21	Holdings on CET1 Capital Instruments of financial sector entities where the institution does not have a significant investment temporary waived	
690	22	Holdings on CET1 Capital Instruments of financial sector entities where the institution has a significant investment temporary waived	
700	23	Holdings on AT1 Capital Instruments of financial sector entities where the institution does not have a significant investment temporary waived	
710	24	Holdings on AT1 Capital Instruments of financial sector entities where the institution has a significant investment temporary waived	
720	25	Holdings on T2 Capital Instruments of financial sector entities where the institution does not have a significant investment temporary waived	
730	26	Holdings on T2 Capital Instruments of financial sector entities where the institution has a significant investment temporary waived	

Institute number: 99200006
 City: Gräfelfing

Check digit:
 Reporting date: Dezember 2020

Name: MWB FAIRTRADE WERTPAPIERHANDELSBANK AG

MEMORANDUM ITEMS:			
Code	ID	Item	AMOUNT
Capital buffers			
740	27	Combined Buffer Requirement	1.611.338,26
750		Capital conservation buffer	1.569.295,60
760		Conservation buffer due to macro-prudential or systemic risk identified at the level of a Member State	
770		Institution specific countercyclical capital buffer	42.042,66
780		Systemic risk buffer	
800		Global Systemically Important Institution buffer	
810		Other Systemically Important Institution buffer	
Pillar II requirements			
820	28	Own funds requirements related to Pillar II adjustments	
Additional information for investment firms			
830	29	Initial capital	
840	30	Own funds based on Fixed Overheads	
Additional information for calculation of reporting thresholds			
850	31	Non-domestic original exposures	162.087,88
860	32	Total original exposures	51.427.263,55
Basel I floor			
870		Adjustments to total own funds	
880		Own funds fully adjusted for Basel I floor	
890		Own funds requirements for Basel I floor	
900		Own funds requirements for Basel I floor - SA alternative	
910		Deficit of total capital as regards the minimum own funds requirements of the Basel I floor	

Institutsnummer: 99200006
 Ort: Gräfelting

Prfziffer:
 Stand Ende: Dezember 2020

Name: MWB FAIRTRADE WERTPAPIERHANDELSBANK AG

Defaulted exposures		Risk weighted assets	General credit risk adjustments	Other general credit risk adjustments	Specific provisions	Other specific provisions	Non-specific provisions	Additional value adjustments	Expected loss
		010	015	017	020	025	030	035	040
010	Standardized Approach								
011	Securisation								
012	Others								
020	IRB Approach								
021	Equities 1 (PD/LD)								
022	Equities 2 (Simple RW)								
023	Equities 3 (Int. Models)								
024	Securisation								
025	Specialised Lending (Slotting)								
026	Others								
030	Total								

Non-defaulted exposures		Risk weighted assets	General credit risk adjustments	Other general credit risk adjustments	Specific provisions	Other specific provisions	Non-specific provisions	Additional value adjustments	Expected loss
		010	015	017	020	025	030	035	040
110	Standardized Approach	9.535.807,02					132.195,43		
111	Securisation								
112	Others	9.535.807,02							
120	IRB Approach								
121	Equities 1 (PD/LD)								
122	Equities 2 (Simple RW)								
123	Equities 3 (Int. Models)								
124	Securisation								
125	Specialised Lending (Slotting)								
126	Others								
130	Total	9.535.807,02					132.195,43		

Institute number: 99200006
City: Gräfelting

Check digit:
Reporting date: Dezember 2020

Name: MWB FAIRTRADE WERTPAPIERHANDELSBANK AG

Credit risk adjustments and expected losses			Rows	Instructions	Calculations		IRB shortfall (-) - Capital deduction	IRB excess (+) - Capital addition
					050		060	070
041		IRB excess (+) or shortfall (-) for defaulted exposures	041: Relevant provisions	025/020 + 026/020 + 025/025 + 026/025 + 020/030				
042			042: Relevant EL	025/040 + 026/040				
043			043: Shortfall/Excess	041/050 - 042/050				
045			045: Excess	043/050 > 0				
141		IRB excess (+) or shortfall (-) for non defaulted exposures	141: Relevant provisions	020/015 + 120/015 + 020/017 + 120/017 +125/020 + 126/020 +125/025 + 126/025 + 120/030 + 020/035 + 120/035				
142			142: Relevant EL	125/040 + 126/040				
143			143: Shortfall/Excess	141/005 - 142/050				
145			145: Excess	143/050 > 0				
146		IRB Excess of provisions over expected losses eligible	146: RWA for cap-calculating					
147			147: Cap Factor (RWA)		0,01			
148			148: Total Excess	MIN (045/070+145/070 ; 146/050 * 147/050)				

Institute number: 99200006
City: Gräfelting

Check digit:
Reporting date: Dezember 2020

Name: MWB FAIRTRADE WERTPAPIERHANDELSBANK AG

Defaulted exposures		Risk weighted assets	Specific provisions		Expected loss
Memorandum Items		010	020		030
200	Breakdown of the positions others to the SA exposure classes				
201	Central governments or central banks				
202	Regional governments or local authorities				
203	Public sector entities				
204	Multilateral Development Banks				
205	International Organisations				
206	Institutions				
207	Corporates				
208	Retail				
209	Secured by mortgages on immovable property				
210	Exposures in default				
211	Items associated with particular high risk				
212	Covered bonds				
213	Claims on institutions and corporates with a short-term credit assessment				
214	Collective investments undertakings (CIU)				
215	Equity				
216	Other items				
300	Breakdown of the positions others to the IRB exposure classes				
301	Central governments and central banks				
302	Institutions				
303	Corporates - SME				
304	Corporates - Other				
305	Corporates - SL without Slotting				
306	Retail - Secured by real estate SME				
307	Retail - Secured by real estate non-SME				
308	Retail - Qualifying revolving				
309	Retail - Other SME				
310	Retail - Other non-SME				

Institute number: 99200006
City: Gräfelting

Check digit:
Reporting date: Dezember 2020

Name: MWB FAIRTRADE WERTPAPIERHANDELSBANK AG

Non-defaulted exposures		Risk weighted assets	Specific provisions	Expected loss
Memorandum Items		010	020	030
400	Breakdown of the positions others to the SA exposure classes	9.535.807,02		
401	Central governments or central banks			
402	Regional governments or local authorities			
403	Public sector entities			
404	Multilateral Development Banks			
405	International Organisations			
406	Institutions	6.840.082,93		
407	Corporates	2.031.377,06		
408	Retail			
409	Secured by mortgages on immovable property			
410	Exposures in default			
411	Items associated with particular high risk			
412	Covered bonds			
413	Claims on institutions and corporates with a short-term credit assessment			
414	Collective investments undertakings (CIU)			
415	Equity	15.000,51		
416	Other items	649.346,52		
500	Breakdown of the positions others to the IRB exposure classes			
501	Central governments and central banks			
502	Institutions			
503	Corporates - SME			
504	Corporates - Other			
505	Corporates - SL without Slotting			
506	Retail - Secured by real estate SME			
507	Retail - Secured by real estate non-SME			
508	Retail - Qualifying revolving			
509	Retail - Other SME			
510	Retail - Other non-SME			
511	Other non credit-obligation assets			