



## 2022 EU-wide Transparency Exercise

<b>Bank Name</b>	DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main
<b>LEI Code</b>	529900HNOAA1KXQJUQ27
<b>Country Code</b>	DE

The information on Collateral valuation - loans and advances applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits ) of 5% or above, therefore this bank is not required to report it to the EBA.

## 2022 EU-wide Transparency Exercise

### Key Metrics

DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

(min EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
<b>Available capital (amounts)</b>						
Common Equity Tier 1 (CET1) capital - transitional period	22,360	23,021	20,803	19,287	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	22,240	22,845	20,675	19,126	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	24,522	25,183	22,964	21,449	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	24,402	25,007	22,836	21,287	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	27,112	27,729	25,390	23,821	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	27,108	27,686	25,413	23,867	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
<b>Risk exposure amounts</b>						
Total risk exposure amount	147,809	150,137	147,489	145,208	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	147,768	150,052	147,439	145,154	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
<b>Capital ratios</b>						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	15.13%	15.33%	14.10%	13.28%	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	15.05%	15.23%	14.02%	13.18%	(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	16.59%	16.77%	15.57%	14.77%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	16.51%	16.67%	15.49%	14.66%	(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	18.34%	18.47%	17.22%	16.40%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	18.34%	18.45%	17.24%	16.44%	(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))	-
<b>Leverage ratios</b>						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	356,342	345,571	355,871	479,718	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	6.88%	7.29%	6.45%	4.47%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



## 2022 EU-wide Transparency Exercise

### Leverage ratio

DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

(mln EUR, %)		As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	24,522	25,183	22,964	21,449	C 47.00 (r0320,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	24,402	25,007	22,836	21,287	C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	356,342	345,571	355,871	479,718	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	356,186	345,354	355,671	479,456	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	6.88%	7.29%	6.45%	4.47%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	6.85%	7.24%	6.42%	4.44%	[A.2]/[B.2]	

**2022 EU-wide Transparency Exercise**  
Capital

DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

		(in EUR, %)						
		As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION	
<b>OWN FUNDS</b> <b>Transitional period</b>	<b>A</b>	<b>OWN FUNDS</b>	<b>27,112</b>	<b>27,29</b>	<b>25,990</b>	<b>23,821</b>	C.01.00 (0050,0050)	Articles 4(18) and 72 of CRR
	<b>A.1</b>	<b>COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)</b>	<b>22,360</b>	<b>23,021</b>	<b>20,803</b>	<b>19,287</b>	C.01.00 (0020,0050)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	10,478	10,478	10,478	10,478	C.01.00 (0030,0050)	Articles 36(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	9,043	9,780	9,326	9,869	C.01.00 (0130,0050)	Articles 36(1) points (c), 36(2) and 36(1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	1,074	1,133	-818	-2,670	C.01.00 (0180,0050)	Articles 4(50), 36(1) point (e) and 36(1) point (f) of CRR
	A.1.4	Other Reserves	2,635	2,685	3,100	3,096	C.01.00 (0200,0050)	Articles 4(17) and 36(1) point (a) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C.01.00 (0210,0050)	Articles 4(12), 36(1) point (f) and 36(1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	36	35	32	33	C.01.00 (0230,0050)	Article 81 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-83	-232	-322	-384	C.01.00 (0250,0050)	Articles 52 to 55 and 56, 36(1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-561	-523	-607	-571	C.01.00 (0280,0050) + C.01.00 (0290,0050)	Articles 4(13), 36(1) point (d) and 37 of CRR, Articles 4(15), 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 not of associated DTAs	-13	-13	-13	-5	C.01.00 (0370,0050)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IBB shortfall of credit risk adjustments to expected losses	-179	-184	-145	-108	C.01.00 (0380,0050)	Articles 36(1) point (e), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-3	-3	-3	-21	C.01.00 (0390,0050)	Articles 4(20), 36(1) point (a) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	-7	-7	-7	-7	C.01.00 (0400,0050)	Articles 4(22), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C.01.00 (0440,0050)	Article 36(1) point (b) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-21	-19	-19	-15	C.01.00 (0460,0050) + C.01.00 (0460,0050) + C.01.00 (0470,0050) + C.01.00 (0470,0050) + C.01.00 (0470,0050)	Articles 4(30), 36(1) point (k) (i) and (ii) and 99 to 101 of CRR, Articles 36(1) point (k) (i), 24(3) point (b), 24(1) point (b) and 258 of CRR, Article 36(1) point (k) (ii) and 270(3) of CRR, Article 36(1) point (k) (iv) and 153(6) of CRR and Article 36(1) point (k) (v) and 155(4) of CRR
	A.1.14.1	Of which: from securitisation positions (-)	-21	-19	-19	-15	C.01.00 (0460,0050)	Articles 36(1) point (k) (i), 24(3) point (b), 24(3) 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	0	0	C.01.00 (0480,0050)	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	0	0	C.01.00 (0490,0050)	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 (0500,0050)	Articles 4(27), 36(1) point (h), 43, 45, 47, 48(1) point (b), 4(1) (3) and 74 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	C.01.00 (0510,0050)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	-18	-28	-33	-65	C.01.00 (0510,0050)	Articles 36(1) point (m) and Article 470 of CRR
	A.1.18B	(-) Minimum value commitment shortfalls	-27	0	0	0	C.01.00 (0514,0050)	Articles 36(1) point (n) and Article 133(2) of CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C.01.00 (0520,0050)	Article 36(1) point (l) of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	-144	-183	-366	C.01.00 (0524,0050)	Article 3 of CRR
	A.1.20	CET1 capital elements or deductions - other	-111	-111	-111	-137	C.01.00 (0520,0050)	-
	A.1.21	Transitional adjustments	120	176	127	162	GA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.20)	-
A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C.01.00 (0520,0050)	Articles 48(3) to (5), and 481 to 487 of CRR	
A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C.01.00 (0520,0050)	Articles 479 and 480 of CRR	
A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	120	176	127	162	C.01.00 (0520,0050)	Articles 469 to 472, 478 and 481 of CRR	
<b>A.2</b>	<b>ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>2,162</b>	<b>2,161</b>	<b>2,161</b>	<b>2,161</b>	C.01.00 (0530,0050)	Article 41 of CRR	
A.2.1	Additional Tier 1 Capital instruments	2,162	2,161	2,161	2,161	C.01.00 (0540,0050) + C.01.00 (0570,0050)	-	
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C.01.00 (0570,0050)	-	
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C.01.00 (0600,0050) + C.01.00 (0670,0050) + C.01.00 (0670,0050) + C.01.00 (0670,0050) + C.01.00 (0670,0050) + C.01.00 (0670,0050) + C.01.00 (0670,0050)	-	
A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C.01.00 (0660,0050) + C.01.00 (0660,0050) + C.01.00 (0670,0050)	-	
<b>A.3</b>	<b>TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>24,522</b>	<b>25,183</b>	<b>22,964</b>	<b>21,449</b>	C.01.00 (0510,0050)	Article 25 of CRR	
<b>A.4</b>	<b>TIER 2 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>2,590</b>	<b>2,546</b>	<b>2,427</b>	<b>2,372</b>	C.01.00 (0570,0050)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	2,346	2,289	2,240	2,290	C.01.00 (0570,0050) + C.01.00 (0690,0050)	-	
A.4.2	Other Tier 2 Capital components and deductions	360	390	336	290	C.01.00 (0590,0050) + C.01.00 (0600,0050) + C.01.00 (0600,0050) + C.01.00 (0600,0050) + C.01.00 (0600,0050) + C.01.00 (0600,0050) + C.01.00 (0600,0050) + C.01.00 (0600,0050) + C.01.00 (0600,0050) + C.01.00 (0600,0050)	-	
A.4.3	Tier 2 transitional adjustments	-115	-132	-150	-208	C.01.00 (0680,0050) + C.01.00 (0680,0050) + C.01.00 (0690,0050)	-	
<b>OWN FUNDS REQUIREMENTS</b>	<b>B</b>	<b>TOTAL RISK EXPOSURE AMOUNT</b>	<b>147,809</b>	<b>150,137</b>	<b>147,489</b>	<b>145,208</b>	C.02.00 (0010,0050)	Articles 92(1), 95, 96 and 98 of CRR
B.1	Of which: Transitional adjustments included	41	85	50	55	C.05.01 (0010,0040)	-	
<b>CAPITAL RATIOS (%)</b> <b>Transitional period</b>	<b>C.1</b>	<b>COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)</b>	<b>15.13%</b>	<b>15.33%</b>	<b>14.10%</b>	<b>13.28%</b>	CA1 (X)	-
	<b>C.2</b>	<b>TIER 1 CAPITAL RATIO (transitional period)</b>	<b>16.59%</b>	<b>16.77%</b>	<b>15.57%</b>	<b>14.77%</b>	CA1 (Y)	-
	<b>C.3</b>	<b>TOTAL CAPITAL RATIO (transitional period)</b>	<b>18.34%</b>	<b>18.47%</b>	<b>17.22%</b>	<b>16.40%</b>	CA2 (X)	-
<b>CET1 Capital Fully loaded</b>	<b>D</b>	<b>COMMON EQUITY TIER 1 CAPITAL (fully loaded)</b>	<b>22,240</b>	<b>22,845</b>	<b>20,675</b>	<b>19,126</b>	GA1-A.1.13-A.1.21-MINA.2-A.1.13-A.1.21-A.1.14-MINA.4-A.1.13-A.1.14(61)	-
<b>CET1 RATIO (%) Fully loaded<sup>(1)</sup></b>	<b>E</b>	<b>COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)</b>	<b>15.05%</b>	<b>15.23%</b>	<b>14.02%</b>	<b>13.18%</b>	(D.1)/(E-B.1)	-
<b>Memo Items</b>	<b>F</b>	Adjustments to CET1 due to IFRS 9 transitional arrangements	120	176	127	162	C.05.01 (0040,0050)	-
	<b>F</b>	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C.05.01 (0040,0050)	-
	<b>F</b>	Adjustments to T2 due to IFRS 9 transitional arrangements	-115	-132	-150	-208	C.05.01 (0040,0050)	-
	<b>F</b>	Adjustments included in RWAs due to IFRS 9 transitional arrangements	41	85	50	55	C.05.01 (0040,0040)	-

(1) The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulatory point of view at the reporting date are not taken into account in this calculation. Fully loaded CET1 capital ratio estimation is based on the formula stated in column "COREP CODE" - please note that this might lead to differences to fully loaded CET1 capital ratios published by the participating banks e.g. in their Pillar 3 disclosure.



## 2022 EU-wide Transparency Exercise

### Overview of Risk exposure amounts

DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

	RWAs				COREP CODE
	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	
(min EUR, %)					
Credit risk (excluding CCR and Securitisations) <sup>1</sup>	118,015	120,441	116,056	111,019	C 02.00 (r0040, c0010) - [C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0470, c0010) + C 02.00 (r0460, c0010)]
Of which the standardised approach	24,078	25,411	25,464	26,599	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	47,869	48,148	49,938	49,618	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	15,918	16,011	15,645	15,647	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	28,241	28,859	23,047	17,185	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) <sup>2</sup>	5,832	5,143	5,556	6,062	C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0460, c0010)]
Credit valuation adjustment - CVA	1,555	1,406	1,480	1,491	C 02.00 (r0640, c0010)
Settlement risk	2	12	1	29	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	3,808	4,090	4,427	4,534	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	6,618	7,355	8,182	10,139	C 02.00 (r0520, c0010)
Of which the standardised approach	1,028	988	1,040	788	C 02.00 (r0530, c0010)
Of which IMA	5,590	6,367	7,142	9,350	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	152	121	170	185	C 19.00 (r0010, c0601)*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	10,487	10,487	10,683	10,683	C 02.00 (r0590, c0010)
Of which basic indicator approach	0	0	0	0	C 02.00 (r0600, c0010)
Of which standardised approach	10,487	10,487	10,683	10,683	C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (r0620, c0010)
Other risk exposure amounts	1,492	1,205	1,103	1,252	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	147,809	150,137	147,489	145,208	

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

<sup>2</sup> 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.

**2022 EU-wide Transparency Exercise**  
**P&L**  
DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

(m€ EUR)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022
Interest income	4,086	5,432	1,439	2,942
Of which debt securities income	248	346	101	254
Of which loans and advances income	3,257	4,329	1,119	2,322
Interest expenses	2,101	2,731	786	1,478
(Of which deposits expenses)	1,628	2,132	526	933
(Of which debt securities issued expenses)	190	274	122	293
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	118	138	44	43
Net Fee and commission income	2,475	3,251	780	1,543
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	232	291	88	29
Gains or (-) losses on financial assets and liabilities held for trading, net	-45	-270	-809	-1,875
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	407	502	1,070	2,182
Gains or (-) losses from hedge accounting, net	18	20	20	6
Exchange differences (gain or (-) loss), net	79	140	56	119
Net other operating income /(expenses)	112	166	107	185
<b>TOTAL OPERATING INCOME, NET</b>	<b>5,381</b>	<b>6,940</b>	<b>2,009</b>	<b>3,696</b>
(Administrative expenses)	2,806	3,906	965	1,922
(Cash contributions to resolution funds and deposit guarantee schemes)	226	226	252	256
(Depreciation)	213	309	75	151
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	3	97	0	-36
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	-7	-2	-8	5
(Other provisions)	10	99	8	-41
Of which pending legal issues and tax litigation <sup>1)</sup>	0	43	0	0
Of which restructuring <sup>2)</sup>	0	26	0	0
(Increases or (-) decreases of the fund for general banking risks, net) <sup>2)</sup>	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	-130	-105	34	54
(Financial assets at fair value through other comprehensive income)	-1	-3	-1	-1
(Financial assets at amortised cost)	-129	-102	35	55
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	-2	22	0	0
(of which Goodwill)	0	2	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	294	396	-200	-63
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	-14	-29	18	26
<b>PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS</b>	<b>2,543</b>	<b>2,852</b>	<b>503</b>	<b>1,312</b>
<b>PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS</b>	<b>1,921</b>	<b>2,029</b>	<b>320</b>	<b>863</b>
Profit or (-) loss after tax from discontinued operations	0	0	0	0
<b>PROFIT OR (-) LOSS FOR THE YEAR</b>	<b>1,921</b>	<b>2,029</b>	<b>320</b>	<b>863</b>
Of which attributable to owners of the parent	1,863	1,959	307	830

<sup>1)</sup> Information available only as of end of the year

<sup>2)</sup> For IFRS compliance banks "zero" in cell "Increases or (-) decreases of the fund for general banking risks, net" must be read as "n.a."

2022 EU-wide Transparency Exercise

Total Assets: fair value and impairment distribution

DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

ASSETS:	As of 30/09/2021				As of 31/12/2021				As of 31/03/2022				As of 30/06/2022				References
	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3	
Cash, cash balances at central banks and other demand deposits	103,269				93,529				116,136				120,211				IAS 1.54 (f)
Financial assets held for trading	55,059	2,316	52,263	480	46,722	2,477	43,600	645	50,396	2,254	47,442	700	61,299	2,004	58,562	733	IFRS 7.8(a)(i); IFRS 9. Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	3,191	48	2,217	926	3,474	47	2,631	796	3,322	47	2,508	767	3,203	46	2,417	740	IFRS 7.8(a)(i); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	8,872	5,573	2,968	332	8,715	5,427	2,930	358	8,113	5,114	2,658	341	7,516	4,897	2,423	197	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	33,750	10,624	22,201	925	30,749	10,704	18,944	1,101	28,247	9,167	17,873	1,207	25,717	7,382	17,018	1,317	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	296,108				302,429				309,241				319,134				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	301	0	301	0	389	0	389	0	368	0	368	0	948	0	948	0	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	1,184				920				-641				-2,495				IAS 39.89A(a); IFRS 9.6.5.8
Other assets <sup>1</sup>	15,832				16,085				14,921				14,148				
<b>TOTAL ASSETS</b>	<b>517,565</b>				<b>503,011</b>				<b>530,103</b>				<b>549,681</b>				IAS 1.9(a), I.G 6

<sup>(1)</sup> Portfolios, which are nGAAP specific, i.e. which are not applicable for IFRS reporting banks, are considered in the position "Other assets".

Breakdown of financial assets by instrument and by counterparty sector <sup>1</sup>		As of 30/09/2021						As of 31/12/2021						As of 31/03/2022						As of 30/06/2022						References
		Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			
		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	
Financial assets at fair value through other comprehensive income	Debt securities	30,485	54	52	-11	-1	-36	26,929	53	52	-9	-1	-36	25,917	50	51	-8	-1	-36	24,460	60	51	-8	-1	-36	Annex V.Part 1.31, 44(b)
	Loans and advances	2,896	40	0	0	0	2,808	40	0	0	0	0	2,708	20	0	0	0	0	2,624	20	0	0	0	0	Annex V.Part 1.32, 44(a)	
Financial assets at amortised cost	Debt securities	12,478	235	49	-6	-13	-17	11,813	225	32	-5	-13	-5	11,503	212	31	-5	-13	-3	11,678	211	31	-5	-12	-3	Annex V.Part 1.31, 44(b)
	Loans and advances	269,217	13,001	3,162	-269	-356	-1,435	273,048	16,301	2,916	-290	-369	-1,302	279,549	17,034	2,770	-285	-426	-1,247	290,919	15,357	2,713	-302	-422	-1,156	Annex V.Part 1.32, 44(a)

<sup>(1)</sup> This table covers IFRS 9 specific information and as such only applies for IFRS reporting banks.

<sup>(2)</sup> From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

## 2022 EU-wide Transparency Exercise

### Breakdown of liabilities

DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

(mln EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	
Financial liabilities held for trading	55,596	43,428	47,289	51,698	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities <sup>1</sup>	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	30,332	29,551	29,083	27,092	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	395,754	393,852	420,655	440,292	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method <sup>1</sup>	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	1,627	1,678	774	550	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	212	150	-167	-665	IAS 39.89A(b); IFRS 9.6.5.8
Provisions	3,485	3,717	3,710	3,025	IAS 37.10; IAS 1.54(l)
Tax liabilities	406	552	581	601	IAS 1.54(n-o)
Share capital repayable on demand	18	18	17	17	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	2,606	2,747	2,474	3,069	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	2	1	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value <sup>1</sup>	0	0	0	0	Annex V Part 1.29
<b>TOTAL LIABILITIES</b>	<b>490,037</b>	<b>475,695</b>	<b>504,418</b>	<b>525,679</b>	<b>IAS 1.9(b);IG 6</b>
<b>TOTAL EQUITY</b>	<b>27,528</b>	<b>27,316</b>	<b>25,685</b>	<b>24,002</b>	<b>IAS 1.9(c), IG 6</b>
<b>TOTAL EQUITY AND TOTAL LIABILITIES</b>	<b>517,565</b>	<b>503,011</b>	<b>530,103</b>	<b>549,681</b>	<b>IAS 1.IG6</b>

(1) Portfolios which are nGAAP specific, i.e. which are not applicable for IFRS reporting banks



## 2022 EU-wide Transparency Exercise

### Breakdown of liabilities

DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	
Derivatives		17,352	17,096	17,941	23,328	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	50	38	37	19	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	3,289	1,511	1,537	2,432	Annex V.Part 1.31
Deposits	Central banks	42,401	34,725	38,790	39,705	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	1,741	130	1,208	1,216	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	58,189	59,393	66,542	71,041	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	415	477	581	906	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	110,961	108,728	108,513	109,006	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	58,827	59,389	54,364	50,965	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	65,761	59,518	70,656	75,933	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	38,193	29,176	45,302	51,807	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	11,353	11,567	14,613	12,550	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	8,216	7,678	10,617	7,567	ECB/2013/33 Annex 2.Part 2.9.1
	Households	70,057	70,570	70,968	70,957	Annex V.Part 1.42(f), 44(c)
of which: Current accounts / overnight deposits	2,321	2,518	2,641	2,684	Annex V.Part 1.42(f), 44(c)	
Debt securities issued		103,184	104,641	107,495	113,935	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		2,622	2,511	2,508	2,557	Annex V.Part 1.37
Other financial liabilities		710	722	710	726	Annex V.Part 1.38-41
<b>TOTAL FINANCIAL LIABILITIES</b>		<b>483,309</b>	<b>468,509</b>	<b>497,801</b>	<b>519,631</b>	



### 2022 EU-wide Transparency Exercise

#### Market Risk

DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

	SA		IM										IM										
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR ( <i>Memorandum item</i> )		STRESSED VaR ( <i>Memorandum item</i> )		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR ( <i>Memorandum item</i> )		STRESSED VaR ( <i>Memorandum item</i> )		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			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		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		
(min EUR)																							
	As of 30/09/2021	As of 31/12/2021	As of 30/09/2021										As of 31/12/2021										
Traded Debt Instruments	152	121	38	10	434	125							46	12	498	122							
Of which: General risk	0	0	35	9	347	107							43	11	403	99							
Of which: Specific risk	152	121	17	3	67	15							10	3	78	19							
Equities	0	0	59	13	99	14							60	21	95	25							
Of which: General risk	0	0	16	2	57	3							14	5	49	8							
Of which: Specific risk	0	0	43	11	43	11							46	16	46	16							
Foreign exchange risk	864	854	19	4	37	9							15	3	44	8							
Commodities risk	11	12	8	2	45	10							9	3	47	10							
<b>Total</b>	<b>1,028</b>	<b>987</b>	<b>60</b>	<b>15</b>	<b>292</b>	<b>80</b>	<b>88</b>	<b>95</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>5,590</b>	<b>70</b>	<b>23</b>	<b>340</b>	<b>75</b>	<b>99</b>	<b>98</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>6,367</b>
	As of 31/03/2022	As of 30/06/2022	As of 31/03/2022										As of 30/06/2022										
Traded Debt Instruments	170	185	104	29	600	133							189	43	710	141							
Of which: General risk	0	0	83	20	479	106							149	37	559	105							
Of which: Specific risk	170	185	33	13	102	23							70	14	131	30							
Equities	2	1	49	12	51	10							67	15	61	14							
Of which: General risk	1	0	12	5	14	3							26	5	20	4							
Of which: Specific risk	1	0	37	7	37	7							41	10	41	10							
Foreign exchange risk	851	563	19	5	47	12							30	5	49	7							
Commodities risk	15	11	14	4	53	11							17	4	55	12							
<b>Total</b>	<b>1,036</b>	<b>761</b>	<b>81</b>	<b>23</b>	<b>386</b>	<b>78</b>	<b>105</b>	<b>98</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>7,142</b>	<b>150</b>	<b>50</b>	<b>479</b>	<b>104</b>	<b>107</b>	<b>119</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>9,350</b>

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

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
Consolidated data	Central governments or central banks	105,473	105,472	1,133		86,420	25,341	95,399	1,498
	Regional governments or local authorities	26,395	27,015	93				25,772	382
	Public sector entities	9,946	9,429	168				8,942	193
	Multilateral Development Banks	0	0	0				0	0
	International Organisations	762	762	0				130	0
	Institutions	115,190	97,664	668		118,507	100,862	697	
	Corporates	21,460	14,339	12,566		22,349	14,622	12,832	
	of which: SME	2,022	1,416	1,202		2,044	1,421	1,204	
	Retail	10,274	5,219	3,722		10,367	5,201	3,711	
	of which: SME	1,790	1,089	1,078		1,739	1,073	1,065	
	Secured by mortgages on immovable property	2,576	1,614	1,497		2,531	1,566	1,453	
	of which: SME	113	112	47		106	105	44	
	Exposures in default	184	355	431		184	356	431	
	Items associated with particularly high risk	576	526	789		577	496	744	
	Covered bonds	19	19	37		19	19	30	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective Investments Undertakings (CIU)	21,085	9,200	4,024		22,235	9,971	5,397	
Equity	62	62	64		48	48	54		
Other exposures	700	889	933		752	973	1,014		
Standardised Total <sup>2</sup>	313,061	209,864	26,498	828	302,389	201,034	27,556	933	

<sup>(1)</sup> Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
<sup>(2)</sup> Standardised Total does not include the securitisation position unless in the results prior to the 2022 exercise.  
<sup>(3)</sup> Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterpart covering up to 9% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
GERMANY	Central governments or central banks	81,708	81,270	1,015		70,599	22,099	1,190	
	Regional governments or local authorities	23,265	23,271	0		22,286	22,294	0	
	Public sector entities	8,809	8,808	90		8,235	8,207	120	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	114,283	96,144	661		117,182	98,889	445	
	Corporates	13,895	9,144	8,271		13,915	9,025	8,065	
	of which: SME	1,823	1,129	1,126		1,839	1,126	1,123	
	Retail	7,277	3,487	2,188		7,829	3,461	2,181	
	of which: SME	1,759	1,092	1,077		1,738	1,072	1,065	
	Secured by mortgages on immovable property	1,448	939	839		1,448	937	837	
	of which: SME	76	31	31		81	33	33	
	Exposures in default	184	355	431	173	184	356	431	258
	Items associated with particularly high risk	514	464	696		513	433	649	
	Covered bonds	809	809	0		819	819	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective Investments Undertakings (CIU)	2,096	1,282	442		2,663	1,411	470	
Equity	51	51	51		36	36	42		
Other exposures	556	556	507		641	641	587		
Standardised Total <sup>2</sup>	313,061	209,864	26,498	323	302,389	201,034	27,556	460	

<sup>(1)</sup> Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
<sup>(2)</sup> Total value adjustments and provisions per country of counterpart excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
FRANCE	Central governments or central banks	1,193	1,276	0		1,050	1,124	0	
	Regional governments or local authorities	121	121	24		60	60	12	
	Public sector entities	468	468	0		141	141	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	324	322	64		321	320	64	
	Corporates	203	230	123		206	283	159	
	of which: SME	4	4	4		4	4	4	
	Retail	2	2	1		2	2	1	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	26	26	11		26	26	11	
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	1	1	2		1	1	2	
	Items associated with particularly high risk	1	1	2		1	1	2	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective Investments Undertakings (CIU)	2,864	1,285	463		2,823	1,321	473	
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total <sup>2</sup>	313,061	209,864	26,498	2	302,389	201,034	27,556	2	

<sup>(1)</sup> Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
<sup>(2)</sup> Total value adjustments and provisions per country of counterpart excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
UNITED STATES	Central governments or central banks	183	183	0		308	308	0	
	Regional governments or local authorities	166	163	74		167	164	75	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	53	52	10		49	49	10	
	Corporates	186	180	36		198	189	38	
	of which: SME	443	410	34		492	463	34	
	of which: SME	0	0	0		0	0	0	
	Retail	1	1	0		1	1	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	21	19	27	2	20	19	27	1
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective Investments Undertakings (CIU)	6,359	1,671	1,385		6,952	1,851	1,567		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total <sup>2</sup>	313,061	209,864	26,498	13	302,389	201,034	27,556	4	

<sup>(1)</sup> Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
<sup>(2)</sup> Total value adjustments and provisions per country of counterpart excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
LUXEMBOURG	Central governments or central banks	10,472	10,472	0		9,976	9,976	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	6	6	0		6	6	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	53	52	10		49	49	10	
	Corporates	1,691	1,383	1,364		2,156	1,832	1,797	
	of which: SME	133	31	26		124	22	19	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	11	11	5		11	11	5	
	of which: SME	0	0	0	3	0	0	0	3
	Exposures in default	0	0	0		0	0	0	
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective Investments Undertakings (CIU)	1,109	746	233		1,180	802	213	
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total <sup>2</sup>	313,061	209,864	26,498	4	302,389	201,034	27,556	4	

<sup>(1)</sup> Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
<sup>(2)</sup> Total value adjustments and provisions per country of counterpart excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
SWITZERLAND	Central governments or central banks	162	200	0		205	207	0	
	Regional governments or local authorities	386	386	68		334	334	67	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	128	127	26		141	140	28	
	Corporates	353	287	256		386	318	307	
	of which: SME	4	3	3		4	3	3	
	Retail	2	2	2		2	2	2	
	of which: SME	0	0	0		0	0	0	
	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	0	0	
Covered bonds	53	53	11		59	59	12		
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective Investments Undertakings (CIU)	1,026	505	119		813	384	173		
Equity	0	0	0		0	0	0		
Other exposures	30	30	16		29	29	15		
<b>Standardised Total<sup>2</sup></b>				<b>1</b>				<b>1</b>	

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

<sup>(2)</sup> Total value adjustments and provisions per country of counterparties excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
UNITED KINGDOM	Central governments or central banks	0	0	0		0	54	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	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	4	4	17		7	7	0	
	Corporates	223	280	187		298	307	219	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	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	0	0
Items associated with particularly high risk	0	0	0	0	0	0	0	0	
Covered bonds	0	0	0		0	0	0		
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective Investments Undertakings (CIU)	1,510	814	280		1,515	825	285		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
<b>Standardised Total<sup>2</sup></b>				<b>1</b>				<b>0</b>	

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

<sup>(2)</sup> Total value adjustments and provisions per country of counterparties excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
NETHERLANDS	Central governments or central banks	0	76	0		0	69	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	2	0		0	2	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	32	32	12		42	42	14	
	Corporates	591	756	697		917	711	656	
	of which: SME	0	0	0		0	0	0	
	Retail	1	1	1		1	1	1	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	6	3		6	3	3	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	15	4	5	11	2	2	0	0
Items associated with particularly high risk	0	0	0		0	0	0		
Covered bonds	0	0	0		0	0	0		
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective Investments Undertakings (CIU)	1,229	694	349		1,318	646	382		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
<b>Standardised Total<sup>2</sup></b>				<b>15</b>				<b>4</b>	

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

<sup>(2)</sup> Total value adjustments and provisions per country of counterparties excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
AUSTRIA	Central governments or central banks	977	977	0		941	941	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	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	451	303	224		380	250	184	
	of which: SME	0	0	0		0	0	0	
	Retail	1,454	1,158	868		1,251	1,100	881	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	29	0	42	25	14	42	11	31
Items associated with particularly high risk	0	0	0		0	0	0		
Covered bonds	10	10	15		12	12	18		
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective Investments Undertakings (CIU)	226	180	108		224	180	108		
Equity	0	0	0		0	0	0		
Other exposures	2	2	2		2	2	2		
<b>Standardised Total<sup>2</sup></b>				<b>20</b>				<b>55</b>	

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

<sup>(2)</sup> Total value adjustments and provisions per country of counterparties excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
Other Countries	Central governments or central banks	0	0	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	49	0		0	50	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	762	762	0		530	530	0	
	Corporates	114	11	113		1	1	45	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	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	0	0
Items associated with particularly high risk	0	0	0	0	0	0	0	0	
Covered bonds	0	0	0		0	0	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	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
<b>Standardised Total<sup>2</sup></b>				<b>0</b>				<b>0</b>	

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

<sup>(2)</sup> Total value adjustments and provisions per country of counterparties excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
CANADA	Central governments or central banks	406	542	0		412	553	0	
	Regional governments or local authorities	261	261	44		279	279	48	
	Public sector entities	160	160	7		171	171	30	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	421	421	116		461	464	132	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	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	0	0
Items associated with particularly high risk	0	0	0	0	0	0	0	0	
Covered bonds	0	0	0		0	0	0		
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective Investments Undertakings (CIU)	154	62	16		405	219	23		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
<b>Standardised Total<sup>2</sup></b>				<b>0</b>				<b>0</b>	

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

<sup>(2)</sup> Total value adjustments and provisions per country of counterparties excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
Consolidated data	Central governments or central banks	104,907	107,331	1,464		120,959	123,646	2,871	
	Regional governments or local authorities	23,918	24,261	295		23,944	23,251	250	
	Public sector entities	8,297	8,015	183		7,396	7,122	178	
	Multilateral Development Banks	0	0	0		3,459	3,094	0	
	International Organisations	384	384	0		414	414	0	
	Institutions	120,644	102,193	726		127,039	106,853	802	
	Corporates	22,887	16,298	13,338		23,499	16,169	14,802	
	of which: SME	2,178	1,488	1,254		1,918	1,268	1,072	
	Retail	10,754	5,323	3,803		11,773	5,815	4,018	
	of which: SME	1,726	1,665	1,060		2,263	1,922	1,099	
	Secured by mortgages on immovable property	3,096	2,423	1,665		3,694	2,694	1,128	
	of which: SME	85	84	31		85	84	34	
	Exposures in default	796	291	361	442	787	288	348	441
	Items associated with particularly high risk	701	568	852		708	573	859	
	Covered bonds	926	926	25		899	899	27	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	20,091	1,098	479		15,502	18,208	4,052		
Equity	73	73	78		37	37	37		
Other exposures	76	76	49		77	77	40		
Standardised Total <sup>4</sup>		<b>318,568</b>	<b>277,283</b>	<b>27,445</b>	<b>869</b>	<b>342,045</b>	<b>304,823</b>	<b>29,889</b>	<b>923</b>

(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).  
 (2) Standardised Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.  
 (3) Only the most relevant countries are disclosed. These have been selected under the following risk. Courtesy of counterparties covering up to 95% of total original exposure or Top 10 countries valued by original exposure, disclosed in full quarter.  
 (4) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
GERMANY	Central governments or central banks	87,871	89,458	1,392		87,749	89,418	2,694	
	Regional governments or local authorities	23,014	23,246	291		23,244	22,611	250	
	Public sector entities	7,852	7,778	144		7,038	6,978	142	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	116,058	102,071	458		125,921	105,774	400	
	Corporates	24,513	9,791	8,779		25,351	16,873	16,873	
	of which: SME	1,968	1,404	1,191		1,703	1,260	991	
	Retail	8,146	3,227	2,254		9,038	3,654	2,396	
	of which: SME	1,726	1,665	1,060		2,194	1,919	1,097	
	Secured by mortgages on immovable property	584	413	311		699	496	528	
	of which: SME	85	84	31		85	84	34	
	Exposures in default	496	195	243	292	492	193	238	294
	Items associated with particularly high risk	633	500	750		644	509	763	
	Covered bonds	838	838	792		792	792	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	2,081	1,145	356		2,336	1,521	400		
Equity	62	62	66		25	25	25		
Other exposures	602	602	338		612	612	364		
Standardised Total <sup>4</sup>					<b>277</b>				<b>386</b>

(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).  
 (2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
FRANCE	Central governments or central banks	581	657	0		240	419	0	
	Regional governments or local authorities	57	57	11		0	0	0	
	Public sector entities	138	138	0		90	90	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	310	308	62		302	301	60	
	Corporates	267	286	138		264	285	147	
	of which: SME	0	0	0		0	0	0	
	Retail	2	2	1		1	1	1	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	26	26	13		26	26	13	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	1	1	2		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	3,231	1,529	582		2,549	1,481	534		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total <sup>4</sup>					<b>2</b>				<b>2</b>

(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).  
 (2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
UNITED STATES	Central governments or central banks	261	261	0		11,393	11,393	0	
	Regional governments or local authorities	0	0	79		149	146	60	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	187	178	36		210	200	41	
	Corporates	451	408	328		474	454	395	
	of which: SME	1	0	0		0	0	0	
	Retail	0	0	0		1	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	Exposures in default	20	19	28	1	21	21	31	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	6,571	1,668	1,408		5,851	1,718	1,335		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total <sup>4</sup>					<b>4</b>				<b>4</b>

(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).  
 (2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
LUXEMBOURG	Central governments or central banks	9,862	9,862	0		7,185	7,185	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	6	6	0		6	6	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	112	112	22		94	94	18	
	Corporates	1,878	1,537	1,504		1,699	1,324	1,286	
	of which: SME	136	9	7		134	26	21	
	Retail	1	1	1		1	1	1	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	Exposures in default	0	0	0	30	0	0	0	30
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	246	246	4		246	246	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	1,297	979	274		1,011	1,644	376		
Equity	0	0	0		0	0	0		
Other exposures	61	61	61		93	93	93		
Standardised Total <sup>4</sup>					<b>36</b>				<b>37</b>

(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).  
 (2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.









	IRB Approach										
	As of 31/03/2022					As of 30/06/2022					
	Original Exposure <sup>a</sup>	Exposure Value <sup>a</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>a</sup>	Exposure Value <sup>a</sup>	Risk exposure amount	Value adjustments and provisions			
(in EUR, %)											
Consolidated data	Central banks and central governments	15,852	0	16,019	1,294	0	0	0	0	0	0
	Institutions	30,094	209	36,094	7,872	0	65	47,052	215	44,864	7,735
	Corporates	115,409	1,275	99,493	44,214	0	813	118,473	1,081	102,086	44,661
	Corporates - Of Which: Specialised Lending	26,459	140	22,857	14,449	0	282	25,066	63	22,403	14,335
	Corporates - Of Which: SME	12,494	0	11,995	3,181	0	23	12,409	0	11,966	3,055
	Retail	92,950	872	91,444	15,476	535	510	92,820	863	91,805	15,545
	Retail - Secured on real estate property	78,255	538	77,649	10,423	336	351	78,438	516	77,855	10,388
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	14,214	335	13,794	5,054	209	209	14,402	347	13,970	5,157
	Retail - Other Retail	427	1	9	1	0	0	428	1	7	0
	Retail - Other Retail - Of Which: SME	13,787	333	13,785	5,053	209	209	13,974	346	13,964	5,157
	Equity	6,323	0	6,323	22,847	0	0	6,323	0	6,323	22,847
Other non credit-obligation assets				1,962						1,970	
<b>IRB Total</b>			<b>93,855</b>							<b>87,096</b>	

(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).  
 (2) IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.  
 (3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of countryparty covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated end-of-fiscal year.

	IRB Approach										
	As of 31/03/2022					As of 30/06/2022					
	Original Exposure <sup>a</sup>	Exposure Value <sup>a</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>a</sup>	Exposure Value <sup>a</sup>	Risk exposure amount	Value adjustments and provisions			
(in EUR, %)											
GERMANY	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	8,743	1,388	0	0	8,460	0	8,413	1,300
	Corporates	89,139	785	77,178	32,978	0	510	91,112	774	78,504	33,000
	Corporates - Of Which: Specialised Lending	23,955	65	22,317	8,614	0	89	23,590	35	22,007	8,404
	Corporates - Of Which: SME	12,224	0	11,222	3,081	0	23	11,979	0	11,403	2,935
	Retail	92,042	862	95,943	15,386	528	504	92,325	853	91,307	15,457
	Retail - Secured on real estate property	77,980	521	77,276	10,251	321	321	78,000	509	77,469	10,219
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	14,502	331	13,666	5,035	206	206	14,265	344	13,838	5,138
	Retail - Other Retail	423	1	9	1	0	0	423	1	7	0
	Retail - Other Retail - Of Which: SME	13,659	330	13,657	5,034	206	206	13,842	342	13,811	5,138
	Equity	6,074	0	6,074	22,617	0	0	6,074	0	6,074	22,617
Other non credit-obligation assets											
<b>IRB Total</b>											

(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).

	IRB Approach										
	As of 31/03/2022					As of 30/06/2022					
	Original Exposure <sup>a</sup>	Exposure Value <sup>a</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>a</sup>	Exposure Value <sup>a</sup>	Risk exposure amount	Value adjustments and provisions			
(in EUR, %)											
FRANCE	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	11,844	0	11,844	943	0	0	20,492	0	20,492	943
	Corporates	1,682	0	1,682	750	0	5	1,622	0	1,625	668
	Corporates - Of Which: Specialised Lending	884	0	889	377	0	3	873	0	889	389
	Corporates - Of Which: SME	129	0	129	26	0	2	147	0	147	29
	Retail	33	2	36	7	2	1	32	2	32	6
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	26	2	26	5	1	0	24	2	24	5
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	8	0	7	1	0	0	8	0	8	2
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	7	0	7	1	0	0	8	0	8	2
Equity	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets											
<b>IRB Total</b>											

(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).

	IRB Approach										
	As of 31/03/2022					As of 30/06/2022					
	Original Exposure <sup>a</sup>	Exposure Value <sup>a</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>a</sup>	Exposure Value <sup>a</sup>	Risk exposure amount	Value adjustments and provisions			
(in EUR, %)											
UNITED STATES	Central banks and central governments	11,095	0	11,095	886	0	0	0	0	0	0
	Institutions	782	0	782	195	0	0	788	0	782	185
	Corporates	3,338	59	2,899	1,426	0	10	3,881	63	3,188	1,609
	Corporates - Of Which: Specialised Lending	541	0	523	488	0	2	708	0	625	548
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	21	0	21	3	0	0	21	0	21	3
	Retail - Secured on real estate property	18	0	18	3	0	0	20	0	20	3
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	2	0	1	0	0	0	2	0	1	0
	Retail - Other Retail - Of Which: SME	1	0	1	0	0	0	1	0	1	0
	Retail - Other Retail - Of Which: non-SME	1	0	1	0	0	0	1	0	1	0
Equity	48	0	48	172	0	0	45	0	45	166	
Other non credit-obligation assets											
<b>IRB Total</b>											

(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).

	IRB Approach										
	As of 31/03/2022					As of 30/06/2022					
	Original Exposure <sup>a</sup>	Exposure Value <sup>a</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>a</sup>	Exposure Value <sup>a</sup>	Risk exposure amount	Value adjustments and provisions			
(in EUR, %)											
LUXEMBOURG	Central banks and central governments	295	0	240	65	0	0	297	0	239	62
	Institutions	4,741	0	4,660	1,440	0	21	4,819	0	4,726	1,435
	Corporates	4,275	0	4,079	1,241	0	20	4,354	0	4,150	1,240
	Corporates - Of Which: Specialised Lending	98	0	96	32	0	0	98	0	96	31
	Corporates - Of Which: SME	58	1	58	15	1	0	56	1	56	14
	Retail	57	1	57	15	0	0	54	1	54	13
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	1	0	1	0	0	0	1	0	1	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	1	0	1	0	0	0	1	0	1	0
Equity	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets											
<b>IRB Total</b>											

(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).

	IRB Approach												
	As of 31/03/2022						As of 30/06/2022						
	Original Exposure <sup>a</sup>	Exposure Value <sup>a</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>a</sup>	Exposure Value <sup>a</sup>	Risk exposure amount	Value adjustments and provisions					
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
Central banks and central governments	110	0	110	0	0	0	0	0	0	0	0	0	
Institutions	1,980	30	1,177	246	0	24	1,497	30	1,496	331	0	24	
Corporates	1,524	1	1,094	935	1	1	2,054	1	1,253	703	0	1	
Corporates - Of Which: Specialised Lending	132	0	128	96	0	0	136	0	122	81	0	0	
Corporates - Of Which: SME	5	0	2	1	0	0	2	0	3	2	0	0	
Retail	181	1	179	31	1	1	183	1	181	31	1	1	
Retail - Secured on real estate property	113	1	111	24	0	0	113	0	111	24	0	0	
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	
Retail - Secured on real estate property - Of Which: non-SME	113	1	111	24	0	0	113	0	111	24	0	0	
Retail - Qualifying Revolving	68	0	68	7	0	0	70	1	70	7	0	0	
Retail - Other Retail	68	1	68	7	0	0	71	1	70	7	0	1	
Retail - Other Retail - Of Which: SME	1	0	0	0	0	0	1	0	0	0	0	0	
Retail - Other Retail - Of Which: non-SME	68	1	68	7	0	0	70	1	70	7	0	1	
Equity	2	0	2	9	0	2	0	2	9	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB 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).

	IRB Approach												
	As of 31/03/2022						As of 30/06/2022						
	Original Exposure <sup>a</sup>	Exposure Value <sup>a</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>a</sup>	Exposure Value <sup>a</sup>	Risk exposure amount	Value adjustments and provisions					
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
Central banks and central governments	1,231	0	1,231	105	0	0	0	0	0	0	0	0	
Institutions	2,090	0	2,028	312	0	0	2,028	0	2,021	299	0	0	
Corporates	1,852	0	1,463	834	0	3	1,823	0	1,436	820	0	3	
Corporates - Of Which: Specialised Lending	387	0	350	531	0	0	389	0	323	521	0	0	
Corporates - Of Which: SME	35	0	35	11	0	0	23	0	31	10	0	0	
Retail	23	0	23	2	0	0	22	0	22	2	0	0	
Retail - Secured on real estate property	6	0	6	1	0	0	6	0	6	5	1	0	
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	
Retail - Secured on real estate property - Of Which: non-SME	6	0	6	1	0	0	6	0	6	5	1	0	
Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	
Retail - Other Retail	17	0	17	1	0	0	17	0	17	1	0	0	
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	
Retail - Other Retail - Of Which: non-SME	17	0	17	1	0	0	17	0	17	1	0	0	
Equity	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB 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).

	IRB Approach												
	As of 31/03/2022						As of 30/06/2022						
	Original Exposure <sup>a</sup>	Exposure Value <sup>a</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>a</sup>	Exposure Value <sup>a</sup>	Risk exposure amount	Value adjustments and provisions					
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	
Institutions	995	0	984	165	0	0	914	0	909	152	0	0	
Corporates	2,805	0	2,349	1,101	0	3	2,955	0	2,663	1,211	0	3	
Corporates - Of Which: Specialised Lending	1,215	0	1,189	528	0	2	1,251	0	1,253	533	0	2	
Corporates - Of Which: SME	34	0	34	11	0	0	34	0	34	11	0	0	
Retail	40	1	40	6	1	0	42	1	40	6	1	0	
Retail - Secured on real estate property	37	1	37	5	1	0	37	1	37	5	1	0	
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	
Retail - Secured on real estate property - Of Which: non-SME	37	1	37	5	1	0	37	1	37	5	1	0	
Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	
Retail - Other Retail	3	0	3	1	0	0	5	0	3	1	0	0	
Retail - Other Retail - Of Which: SME	1	0	0	0	0	0	1	0	0	0	0	0	
Retail - Other Retail - Of Which: non-SME	3	0	3	1	0	0	4	0	3	1	0	0	
Equity	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB 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).

	IRB Approach												
	As of 31/03/2022						As of 30/06/2022						
	Original Exposure <sup>a</sup>	Exposure Value <sup>a</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>a</sup>	Exposure Value <sup>a</sup>	Risk exposure amount	Value adjustments and provisions					
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	
Institutions	816	0	776	200	0	0	913	0	872	247	0	1	
Corporates	1,687	30	1,483	665	15	0	1,763	30	1,497	626	15	0	
Corporates - Of Which: Specialised Lending	113	0	113	17	0	0	111	0	111	15	0	0	
Corporates - Of Which: SME	7	0	6	2	0	0	6	0	6	2	0	0	
Retail	67	1	75	12	1	1	76	1	75	12	1	1	
Retail - Secured on real estate property	65	1	65	10	0	0	65	1	65	10	0	0	
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	
Retail - Secured on real estate property - Of Which: non-SME	65	1	65	10	0	0	65	1	65	10	0	0	
Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	
Retail - Other Retail	11	0	10	2	0	0	11	0	10	2	0	0	
Retail - Other Retail - Of Which: SME	1	0	0	0	0	0	1	0	0	0	0	0	
Retail - Other Retail - Of Which: non-SME	10	0	10	2	0	0	10	0	10	2	0	0	
Equity	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB 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).

	IRB Approach												
	As of 31/03/2022						As of 30/06/2022						
	Original Exposure <sup>a</sup>	Exposure Value <sup>a</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>a</sup>	Exposure Value <sup>a</sup>	Risk exposure amount	Value adjustments and provisions					
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
Central banks and central governments	2,930	0	3,097	247	0	0	0	0	0	0	0	0	
Institutions	27	0	27	6	0	0	34	0	34	7	0	0	
Corporates	0	0	0	0	0	0	0	0	0	0	0	0	
Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	
Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	
Retail	0	0	0	0	0	0	0	0	0	0	0	0	
Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	
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	0	0	0	
Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB 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).

	IRB Approach												
	As of 31/03/2022						As of 30/06/2022						
	Original Exposure <sup>a</sup>	Exposure Value <sup>a</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>a</sup>	Exposure Value <sup>a</sup>	Risk exposure amount	Value adjustments and provisions					
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	
Institutions	1,054	0	1,055	251	0	0	1,120	0	1,119	277	0	0	
Corporates	998	0	909	366	0	1	970	0	900	348	0	1	
Corporates - Of Which: Specialised Lending	2	0	312	228	0	0	312	0	313	221	0	0	
Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	
Retail	2	0	2	0	0	0	2	0	2	0	0	0	
Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	
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	0	0	0	
Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB 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).











**2022 EU-wide Transparency Exercise**  
**General governments exposures by country of the counterparty**  
DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

As of 31/12/2021																
Direct exposures																
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet		Risk weighted exposure amount				
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value			Off-balance sheet exposures			
				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 amortized cost	Carrying amount	Notional amount	Carrying amount	Notional amount		Nominal	Provisions		
f 0 - 3M f	Africa	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
f 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	37	0	0
f 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	36	0	0
f 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	222	0	0
f 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
f 5Y - 10Y f		5	5	0	0	0	0	0	0	0	0	0	0	0	0	0
f 10Y - more	58	58	0	0	0	0	58	0	0	0	0	0	0	0	0	
<b>Total</b>		<b>63</b>	<b>63</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>63</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>315</b>	<b>0</b>	<b>0</b>	
f 0 - 3M f	Others	24	24	84	0	0	0	0	25	0	0	0	0	0	0	
f 3M - 1Y f		28	28	10	0	18	0	18	0	0	0	0	55	0	0	
f 1Y - 2Y f		310	310	63	87	116	44	44	10	0	65	1	0	0	0	
f 2Y - 3Y f		310	310	26	122	97	55	55	0	64	0	0	0	0	0	
f 3Y - 5Y f		953	953	67	312	410	265	1	0	348	0	0	0	0	0	
f 5Y - 10Y f		639	639	78	54	359	147	32	2,619	-54	214	0	0	0	0	
f 10Y - more	805	805	486	61	227	42	1,270	-66	2,494	0	0	0	0	0		
<b>Total</b>		<b>3,130</b>	<b>3,130</b>	<b>814</b>	<b>546</b>	<b>1,031</b>	<b>738</b>	<b>75</b>	<b>3,924</b>	<b>-120</b>	<b>3,236</b>	<b>1</b>	<b>0</b>	<b>177</b>		

**Notes and definitions**

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 sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparties with full or partial government guarantees

(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 counterparties (other than sovereign) on sovereign credit risk (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 counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments

(5) Residual countries not reported separately in the Transparency exercise

**Regions:**

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.

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, Congo, The Democratic Republic Of The, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, Tanzania, United Republic Of, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

(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





**2022 EU-wide Transparency Exercise**  
**General governments exposures by country of the counterparty**  
 DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

		As of 30/06/2022														Risk weighted exposure amount	
		Direct exposures								Off balance sheet							
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet exposures							
		Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Nominal	Provisions						
		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 amortized cost	Carrying amount	Notional amount			Carrying amount	Notional amount				
(min EUR)																	
	Finland	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	France	23	23	0	0	0	0	0	23	0	0	0	0	0	0	0	0
	Germany	970	970	22	171	274	504	0	0	0	0	20	0	0	0	0	0
	Croatia	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0
	Greece	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Hungary	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Ireland	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Italy	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Latvia	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	<b>Total</b>	<b>16,655</b>	<b>16,654</b>	<b>1,575</b>	<b>3,190</b>	<b>3,038</b>	<b>8,850</b>	<b>737</b>	<b>7,865</b>	<b>-324</b>	<b>2,809</b>	<b>42</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>159</b>







**2022 EU-wide Transparency Exercise**  
**General governments exposures by country of the counterparty**  
DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

As of 30/06/2022																
Direct exposures																
Residual Maturity	Country / Region	On balance sheet								Derivatives				Off balance sheet		Risk weighted exposure amount
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures				
				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 amortized cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions			
f 0 - 3M f	Africa	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
f 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
f 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
f 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	123	0
f 3Y - 5Y f		7	6	0	0	0	0	6	0	0	0	0	0	0	0	0
f 5Y - 10Y f		7	7	0	0	0	0	7	0	0	0	0	0	0	0	0
f 10Y - more	98	97	0	0	0	0	97	0	0	0	0	0	0	0	0	
<b>Total</b>		<b>112</b>	<b>111</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>111</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>362</b>	<b>0</b>	<b>3</b>
f 0 - 3M f	Others	71	71	62	1	5	43	0	0	0	0	0	0	17	0	
f 3M - 1Y f		198	198	109	21	40	28	0	0	0	0	0	0	48	0	
f 1Y - 2Y f		270	270	146	56	19	47	0	0	0	0	0	0	78	0	
f 2Y - 3Y f		399	306	25	83	54	148	0	0	0	0	0	0	36	0	
f 3Y - 5Y f		1,171	1,171	240	185	552	193	1	111	0	0	0	0	348	0	
f 5Y - 10Y f		536	536	197	56	209	74	378	2,700	-26	0	0	0	174	0	
f 10Y - more	725	725	410	61	33	221	637	3,315	-0	0	0	0	0	0		
<b>Total</b>		<b>3,276</b>	<b>3,276</b>	<b>1,192</b>	<b>465</b>	<b>912</b>	<b>707</b>	<b>1,016</b>	<b>6,126</b>	<b>-26</b>	<b>700</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>11</b>	

**Notes and definitions**

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(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

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(4) The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (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 counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments

(5) Residual countries not reported separately in the Transparency exercise

**Regions:**

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Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, Congo, The Democratic Republic Of The, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, Tanzania, United Republic Of, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

(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

2022 EU-wide Transparency Exercise  
 Performing and non-performing exposures  
 DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

	As of 30/09/2021										As of 31/12/2021										
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions <sup>(1)</sup>					Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions <sup>(1)</sup>				
	Of which performing but past due >30 days and <=90 days		Of which non-performing <sup>2</sup>			On performing exposures <sup>3</sup>	On non-performing exposures <sup>3</sup>		Collaterals and financial guarantees received on non-performing exposures	Of which performing but past due >30 days and <=90 days		Of which non-performing <sup>2</sup>			On performing exposures <sup>3</sup>	On non-performing exposures <sup>3</sup>		Collaterals and financial guarantees received on non-performing exposures			
			Of which: defaulted	Of which Stage 3			Of which Stage 3					Of which: defaulted	Of which Stage 3			Of which Stage 3					
<b>Cash balances at central banks and other demand deposits</b>	103,033	0	0	0	0	1	0	0	0	0	0	0	0	0	1	0	0	0	0		
<b>Debt securities (including at amortised cost and fair value)</b>	50,124	0	128	128	101	31	53	53	0	45,765	0	92	92	84	28	41	41	0	0		
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
General governments	20,127	0	12	12	6	15	0	0	0	17,942	0	12	12	6	15	0	0	0	0		
Credit institutions	21,683	0	0	0	0	5	0	0	0	20,256	0	0	0	0	4	0	0	0	0		
Other financial corporations	4,368	0	116	116	94	8	53	53	0	4,149	0	80	80	78	7	41	41	0	0		
Non-financial corporations	3,945	0	0	0	0	3	0	0	0	3,438	0	0	0	0	2	0	0	0	0		
<b>Loans and advances (including at amortised cost and fair value)</b>	291,560	121	3,295	3,269	3,162	624	1,449	1,435	1,301	290,245	175	3,045	3,019	2,916	659	1,322	1,302	1,204	0		
Central banks	129	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
General governments	17,131	0	0	0	0	2	0	0	0	16,490	0	0	0	0	2	0	0	0	0		
Credit institutions	95,629	0	34	34	34	15	5	5	30	100,118	0	143	143	143	15	8	8	129	0		
Other financial corporations	14,682	1	281	281	256	17	71	71	172	14,176	1	143	143	143	14	73	73	69	0		
Non-financial corporations	79,328	22	1,879	1,878	1,836	268	1,047	1,036	537	81,278	39	1,652	1,652	1,604	283	916	908	467	0		
of which: small and medium-sized enterprises	14,031	13	130	130	123	61	73	68	14	13,838	18	131	131	126	65	81	76	18	0		
of which: Loans collateralised by commercial immovable property	24,988	0	177	177	173	44	104	106	48	25,452	0	197	197	188	59	97	96	61	0		
Households	84,641	97	1,094	1,070	1,037	322	323	322	561	86,182	134	1,104	1,080	1,024	345	324	312	548	0		
of which: Loans collateralised by residential immovable property	57,610	31	524	504	504	114	67	64	459	58,915	43	527	507	507	115	71	70	454	0		
of which: Credit for consumption	9,202	46	332	332	301	182	205	205	0	9,209	75	359	359	305	204	207	196	0	0		
<b>DEBT INSTRUMENTS OTHER THAN MTF</b>	444,720	121	3,423	3,397	3,263	656	1,502	1,488	1,301	437,274	175	3,137	3,111	3,001	688	1,363	1,342	1,204	0		
<b>OFF-BALANCE SHEET EXPOSURES</b>	79,272		240	240	190	109	99	98	31	80,807		273	273	271	102	111	110	42	0		

<sup>(1)</sup> For the definition of non-performing exposures please refer to Article 4(7)(2) of Regulation (EU) No 575/2013 (CRD).

<sup>(2)</sup> Institutions report here the cumulative amount of assessed credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.

<sup>(3)</sup> Institutions report here the cumulative amount of assessed credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.

<sup>(4)</sup> For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of value is reported according to the FRODOP framework (paragraph F 10.00 / F 10.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2014/51 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the FRODOP sign convention. This is because, based on the sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

<sup>(5)</sup> From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit employed at initial recognition are not included in the impairment stages, as it was the case in previous periods.

2022 EU-wide Transparency Exercise  
Performing and non-performing exposures

DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

	As of 31/03/2022											As of 30/06/2022												
	Gross carrying amount/ Nominal amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions <sup>(1)</sup>					Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount/ Nominal amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions <sup>(1)</sup>					Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due > 30 days and <=90 days		Of which non-performing <sup>(2)</sup>				On performing exposures <sup>(3)</sup>		On non-performing exposures <sup>(3)</sup>				Of which performing but past due > 30 days and <=90 days		Of which non-performing <sup>(2)</sup>				On performing exposures <sup>(3)</sup>		On non-performing exposures <sup>(3)</sup>			
			Of which: defaulted	Of which Stage 3				Of which Stage 3						Of which: defaulted	Of which Stage 3				Of which Stage 3					
<b>Cash balances at central banks and other demand deposits</b>	115,878	0	0	0	0	1	0	0	0	0	0	119,918	9	0	0	0	0	2	0	0	0			
<b>Debt securities (including at amortised cost and fair value)</b>	44,076	0	93	93	82	26	39	0	0	0	42,483	0	93	93	82	26	40	39	0	0	0			
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
General governments	16,594	0	12	12	6	14	0	0	0	0	14,751	0	12	12	6	13	0	0	0	0	0			
Credit institutions	20,083	0	0	0	0	4	0	0	0	0	19,977	0	0	0	0	4	0	0	0	0	0			
Other financial corporations	4,106	0	81	81	76	39	39	0	0	0	4,362	0	86	86	75	7	46	39	0	0	0			
Non-financial corporations	3,293	0	0	0	0	2	0	0	0	0	3,393	0	0	0	0	2	0	0	0	0	0			
<b>Loans and advances (including at amortised cost and fair value)</b>	305,807	175	2,944	2,919	2,776	710	1,272	1,247	1,136	314,309	153	2,665	2,665	2,713	724	1,178	1,156	1,105	1,005	1,005	1,005			
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
General governments	16,271	0	0	0	0	2	0	0	0	0	15,794	0	0	0	0	3	0	0	0	0	0			
Credit institutions	102,503	1	154	154	154	18	15	15	120	108,691	2	178	178	178	20	16	16	152	152	152	152			
Other financial corporations	14,024	1	170	170	169	16	106	106	82	15,836	3	212	212	212	15	125	125	125	125	125	125			
Non-financial corporations	83,136	27	1,571	1,570	1,478	312	834	821	455	84,751	28	1,461	1,461	1,307	317	719	707	419	419	419	419			
of which: small and medium-sized enterprises	13,300	17	127	127	122	60	80	75	14	13,359	15	127	127	121	63	79	74	19	19	19	19			
of which: Loans collateralised by commercial immovable property	25,634	0	233	233	177	61	91	85	104	25,303	2	241	241	188	59	106	94	102	102	102	102			
Households	87,752	146	1,049	1,035	969	363	316	304	509	89,132	121	1,024	1,024	960	369	318	308	473	473	473	473			
of which: Loans collateralised by residential immovable property	60,021	37	492	473	472	119	68	67	422	60,980	43	459	459	459	125	65	65	302	302	302	302			
of which: Credit for consumption	9,285	91	348	348	280	216	201	191	0	9,502	59	367	367	310	215	208	197	0	0	0	0			
<b>DEBT INSTRUMENTS other than HFT</b>	464,961	175	3,037	3,012	2,852	738	1,311	1,286	1,136	476,710	162	2,958	2,958	2,795	751	1,218	1,195	1,105	1,105	1,105	1,105			
<b>OFF-BALANCE SHEET EXPOSURES</b>	82,440		266	266	265	99	100	100	60	85,010		277	277	276	116	97	97	47	47	47	47			

(1) For the definition of non-performing exposures please refer to Article 474(3) of Regulation (EU) No 575/2013 (CRD).

(2) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.

(3) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than HFT and provisions for off-balance sheet exposures.

(4) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FROEP Annexes (Annexes F, 18.02 / F 18.03), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same sign (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the FROEP sign convention. This is because, based on the sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

(5) From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as was the case in previous periods.



## 2022 EU-wide Transparency Exercise

### Forborne exposures

DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

	As of 30/09/2021						As of 31/12/2021					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(min EUR)												
<b>Cash balances at central banks and other demand deposits</b>	0	0	0	0	0	0	0	0	0	0	0	0
<b>Debt securities (including at amortised cost and fair value)</b>	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
<b>Loans and advances (including at amortised cost and fair value)</b>	<b>4,078</b>	<b>1,998</b>	<b>899</b>	<b>840</b>	<b>2,334</b>	<b>851</b>	<b>3,588</b>	<b>1,862</b>	<b>834</b>	<b>789</b>	<b>2,037</b>	<b>776</b>
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	5	0	0	0	0	0	5	0	0	0	0	0
Credit institutions	2	2	2	2	0	0	2	2	2	2	0	0
Other financial corporations	213	163	72	66	77	65	158	132	72	71	54	53
Non-financial corporations	2,334	1,269	707	672	994	404	1,922	1,148	642	613	755	347
of which: small and medium-sized enterprises	109	31	14	11	16		103	30	19	15	23	
Households	1,524	565	118	100	1,263	382	1,502	580	119	104	1,228	376
<b>DEBT INSTRUMENTS other than HFT</b>	<b>4,078</b>	<b>1,998</b>	<b>899</b>	<b>840</b>	<b>2,334</b>		<b>3,588</b>	<b>1,862</b>	<b>834</b>	<b>789</b>	<b>2,037</b>	
<b>Loan commitments given</b>	<b>335</b>	<b>97</b>	<b>27</b>	<b>20</b>	<b>158</b>	<b>6</b>	<b>525</b>	<b>91</b>	<b>49</b>	<b>34</b>	<b>15</b>	<b>7</b>
<b>QUALITY OF FORBEARANCE<sup>2</sup></b>												
Loans and advances that have been forborne more than twice <sup>3</sup>	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria <sup>3</sup>	0						0					

<sup>1)</sup> Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

<sup>2)</sup> For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

<sup>3)</sup> The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above.

## 2022 EU-wide Transparency Exercise

### Forborne exposures

DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

	As of 31/03/2022						As of 30/06/2022					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures	
	Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures	
(mln EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	0	0	0	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	3,497	1,707	749	704	1,955	697	3,130	1,588	659	609	1,665	649
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	5	0	0	0	0	0	5	0	0	0	0	0
Credit institutions	2	2	2	2	0	0	2	2	2	2	0	0
Other financial corporations	146	119	72	71	40	40	195	150	90	89	50	50
Non-financial corporations	1,920	1,032	559	531	756	300	1,721	934	459	425	649	286
of which: small and medium-sized enterprises	102	28	18	14	17	0	86	25	16	14	10	0
Households	1,424	554	116	101	1,159	356	1,208	502	108	93	965	313
DEBT INSTRUMENTS other than HFT	3,497	1,707	749	704	1,955	697	3,130	1,588	659	609	1,665	649
Loan commitments given	425	66	36	23	28	4	389	53	41	21	9	2
QUALITY OF FORBEARANCE <sup>2</sup>												
Loans and advances that have been forborne more than twice <sup>3</sup>	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria <sup>3</sup>	0						0					

(1) Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

(2) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ("Accumulated impairment, accumulated changes in fair value due to credit risk and provisions") is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

(3) The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above.

**2022 EU-wide Transparency Exercise**  
**Breakdown of loans and advances to non-financial corporations other than held for trading**  
DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

(mln EUR)	As of 30/09/2021					As of 31/12/2021					As of 31/03/2022					As of 30/06/2022								
	Gross carrying amount		Of which: non-performin of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>2</sup>	Gross carrying amount		Of which: non-performin of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>2</sup>	Gross carrying amount		Of which: non-performin of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>2</sup>	Gross carrying amount		Of which: non-performin of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>2</sup>
A Agriculture, forestry and fishing	667	22	22	667	16	0	666	24	24	666	17	0	666	22	22	666	16	0	663	18	18	663	14	0
B Mining and quarrying	636	20	20	636	103	0	631	123	123	631	106	0	629	107	107	629	108	0	548	24	24	548	20	0
C Manufacturing	7,873	499	499	7,891	290	0	8,336	492	492	8,365	280	0	9,052	559	559	9,004	295	0	9,906	559	559	9,859	282	0
D Electricity, gas, steam and air conditioning supply	6,844	50	50	6,844	77	0	7,352	43	43	7,351	75	0	7,588	43	43	7,588	99	0	7,728	59	59	7,727	94	0
E Water supply	489	15	15	489	3	0	583	13	13	583	3	0	597	13	13	597	3	0	603	14	14	603	4	0
F Construction	2,301	128	128	2,295	94	0	2,317	106	106	2,310	86	0	2,505	69	69	2,498	51	0	2,414	72	72	2,412	51	0
G Wholesale and retail trade	4,981	181	181	4,952	140	3	5,294	174	174	5,287	132	3	5,504	179	179	5,484	133	3	6,064	175	175	6,044	137	3
H Transport and storage	5,014	531	531	4,936	288	0	4,920	358	358	4,214	195	0	3,936	260	260	3,282	142	1	3,723	204	204	3,745	172	0
I Accommodation and food service activities	551	71	71	546	58	0	501	27	27	496	24	0	458	26	26	453	24	0	450	25	25	445	24	0
J Information and communication	1,185	21	21	1,179	26	0	1,244	22	22	1,244	27	0	1,294	22	22	1,294	26	0	1,528	21	21	1,528	26	0
K Financial and insurance activities	39	0	0	39	0	0	32	0	0	32	0	0	31	0	0	31	0	0	33	0	0	33	0	0
L Real estate activities	38,155	69	69	38,139	81	0	38,949	105	105	38,930	109	0	39,305	106	106	39,288	112	0	39,028	101	101	39,012	108	0
M Professional, scientific and technical activities	2,127	25	25	2,065	16	2	2,148	24	24	2,081	17	2	2,069	25	25	1,995	18	2	1,953	26	26	1,869	18	2
N Administrative and support service activities	2,615	22	22	2,591	27	0	2,721	21	21	2,721	27	0	2,595	22	22	2,595	27	0	2,665	21	21	2,665	28	0
O Public administration and defence, compulsory social security	3	0	0	3	0	0	4	0	0	4	0	0	4	0	0	4	0	0	4	0	0	4	0	0
P Education	96	1	1	96	1	0	123	1	1	123	1	0	119	1	1	119	1	0	122	1	1	122	1	0
Q Human health services and social work activities	740	23	23	740	8	0	746	22	22	746	9	0	762	24	24	762	9	0	765	24	24	765	9	0
R Arts, entertainment and recreation	521	6	6	521	4	0	532	6	6	532	4	0	440	5	5	440	3	0	443	3	3	443	3	0
S Other services	4,400	96	96	4,372	80	0	4,541	91	91	4,516	81	0	5,640	87	87	5,623	79	0	6,065	105	105	6,046	85	0
Loans and advances	79,328	1,829	1,828	78,991	1,310	5	81,228	1,652	1,652	81,020	1,193	6	83,136	1,571	1,570	82,894	1,149	6	84,751	1,451	1,451	84,530	1,030	6

<sup>(1)</sup> The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F 06.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting.