

Bank Name	DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main
LEI Code	529900HNOAA1KXQJUQ27
Country Code	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.



Key Metrics

(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
Available capital (amounts)						
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
Risk exposure amounts						
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
Capital ratios						
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))	-
Leverage ratios						
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



Leverage ratio

	(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)	
A.2	Tier 1 capital - fully phased-in definition	24,402	25,007	22,836	21,287	C 47.00 (r0310,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
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)	CRR
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

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		(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
	A	OWN FUNDS COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying	27,112	27,729	25,390	23,821	C 01.00 (+0010,c0010)	Articles 4(118) and 72 of CRR
	A.1	transitional adjustments) Capital instruments eligible as CET1 Capital (including share premium and net own capital	22,360	23,021	20,803	19,287	C 01.00 (r0020,r0010)	Article 50 of CRR
	A.1.1	instruments)	10,478	10,478	10,478	10,478	C 01.00 (r0030,c0010)	Articles 26(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 (r0130,c0010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l) of CRR
	A.1.3	Accumulated other comprehensive income	1,074	1,133	-818	-2,670	C 01.00 (r0180,c0010)	Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	2,635	2,685	3,100	3,096	C 01.00 (r0200,c0010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (r0210,c0010)	Articles 4(112), 26(1) point (f) and 36 (1) point (i) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	36	35	32	33	C 01.00 (r0230,c0010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-83	-232	-322	-384	C 01.00 (r0250,c0010)	Articles 32 to 35 of and 36 (1) point (I) of CIBR
	A.1.8	(-) Intangible assets (including Goodwil)	-561	-523	-607	-571	C 01.00 (r0300,c0010) + C 01.00 (r0340,c0010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) CDR.
	A.1.9	 (-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs 	-13	-13	-13	-5	C 01.00 (r0370,c0010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-179	-184	-145	-108	C 01.00 (r0380,c0010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-3	-3	-3	-21	C 01.00 (r0390,c0010)	Articles 4(199), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	-7	-7	-7	-7	C 01.00 (r0430,c0010)	Articles 4(122), 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 (r0440,c0010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-21	-19	-19	-15	C 01.00 (r0450,c0010) + C 01.00 (r0460,c0010) + C 01.00 (r0470,c0010) + C 01.00 (r0471,c0010) + C 01.00 (r0472,c0010)	Articles 4(36), 36(1) point (8) (i) and 89 to 91 of GRR, Articles 36(1) point (8) (ii), 243(1) point (8), 244(1) point (9) and 258 of GRR, Articles 36(1) point (8) (ii) and 374(1) of GRR, Articles 36(1) point (8) (ii) and 375(1) of GRR, Articles 36(1) point (8) (iv) and 155(4) of GRR.
	A.1.14.1	Of which: from securitisation positions (-)	-21	-19	-19	-15	C 01.00 (r0460,c0010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C 01.00 (r0480,c0010)	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 (r0490,c0010)	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 (r0500,c0010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	0	0	C 01.00 (r0510,c0010)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	-18	-28	-33	-65	C 01.00 (r0513,c0010)	Article 36(1), point (m) and Article 47c CRR
OWN FUNDS Transitional period	A.1.18B	(-) Minimum value commitment shortfalls	-27	0	0	0	C 01.00 (r0514,c0010)	Article 36(1), point (n) and Article 132c(2) CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C 01.00 (r0515,c0010)	Article 36(1), point (I) CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	-144	-183	-366	C 01.00 (r0524,c0010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-111	-111	-111	-137	C 01.00 (r0529,c0010)	
	A.1.21	Transitional adjustments	120	176	127	162	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (r0220,c0010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (r0240,c0010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	120	176	127	162	C 01.00 (r0520,c0010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	2,162	2,161	2,161	2,161	C 01.00 (r0530,c0010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	2,162	2,161	2,161	2,161	C 01.00 (r0540,c0010) + C 01.00 (r0670,c0010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (r0720,c0010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (r0690,c0010) + C 01.00 (r0700,c0010) + C 01.00 (r0710,c0010) + C 01.00 (r0740,c0010) + C 01.00 (r0744,c0010) + C 01.00 (r0745,c0010)	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (r0660,c0010) + C 01.00 (r0680,c0010) + C 01.00 (r0730,c0010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	24,522	25,183	22,964	21,449	C 01.00 (r0015,c0010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	2,590	2,546	2,427	2,372	C 01.00 (r0750,c0010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	2,346	2,289	2,240	2,290	C 01.00 (r0760,c0010) + C 01.00 (r0890,c0010)	
	A.4.2	Other Tier 2 Capital components and deductions	360	390	336	290	$\begin{array}{c} \text{C os.}(00 \ (\text{r0910_c0030}) + \text{C 01.00} \\ (\text{r0910_c0030}) + \text{C 01.00} \ (\text{r0930_c0030}) + \text{C} \\ \text{C 0.10} \ (\text{r0940_c0030}) + \text{C 01.00} \ (\text{r0950_c0030}) \\ + \text{C 01.00} \ (\text{r0940_c0030}) + \text{C 01.00} \ (\text{r0974_c0010}) + \text{C} \\ \text{0.100} \ (\text{r0974_c0010}) + \text{C 01.00} \ (\text{r0974_c0010}) + \text{C} \\ \text{0.100} \ (\text{r0978_c0010}) \end{array}$	
	A.4.3	Tier 2 transitional adjustments	-115	-132	-150	-208	C 01.00 (r0880,c0010) + C 01.00 (r0900,c0010) + C 01.00 (r0960,c0010)	
OWN FUNDS	8	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
REQUIREMENTS	B.1	Of which: Transitional adjustments included	41	85	50	55	C 05.01 (r0010,c0040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	15.13%	15.33%	14.10%	13.28%	CA3 (1)	
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	16.59%	16.77%	15.57%	14.77%	CA3 (3)	
	С.3	TOTAL CAPITAL RATIO (transitional period)	18.34%	18.47%	17.22%	16.40%	CA3 (5)	
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	22,240	22,845	20,675	19,126	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13- A.2.2-A.2.4+MIN(A.4+A.2.2- A.4.3.0).0)]	
CET1 RATIO (%) Fully loaded ¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	15.05%	15.23%	14.02%	13.18%	(D.1)/[8-8.1]	
- Suly loaded	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	120	176	127	162	C 05.01 (r0440,c0010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0020)	
Memo items	F	Adjustments to T2 due to IFRS 9 transitional arrangements	-115	-132	-150	-208	C 05.01 (r0440,c0030)	
	· F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	41	85	50	55	C 05.01 (r0440,c0040)	
		ated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a re				1	l	

⁽¹⁾The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital indinuments 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 formulae stated in column "COREP CODE" —clease note that this minth lead to differences to fully loaded CET1 capital ratio exhibitation by the particulation banks e.u. in their Pillar 3 disclosure



Overview of Risk exposure amounts

		RW	/As		
(min EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE
Credit risk (excluding CCR and Securitisations) ¹	118,015	120,441	116,056	111,019	C 02.00 (10040, c0010) -[C 07.00 (10090, c0220, s001) + C 07.00 (10110, c0220, s001) + C 07.00 (10130, c0220, s001) + C 08.01 (10040, c0220, s001) + C 08.01 (10040, c0220, s001) + C 08.01 (10040, c0220, s002) + C 08.0
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 IR8 (FIR8) 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 IR8 (AIR8) 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) ²	5,832	5,143	5,556	6,062	C 07.00 (r0090, c3220, s001) + C 07.00 (r0110, c3220, s001) + C 07.00 (r0120, c3220, s001) + C 08.01 (r0040, c3260, s001) + C 08.01 (r0050, c3260, s001) + C 08.01 (r0040, c3260, s002) + C 08.01 (r0050, c3260, s002) + C 08.01 (r0040, c3260, s002) + C 08.01 (r0460, c3260, s002) +
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+MAV(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 92.00 (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	

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

² 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.



P&L

(min 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
TOTAL OPERATING INCOME, NET	5,381	6,940	2,009	3,696
(Administrative expenses)	2,806	3,906	965	1,922
(Cash contributions to resolution funds and deposit quarantee 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	0	43	0	0
Of which restructuring ¹	0	26	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ²	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 subsidaries, 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 subsidaries, 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
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	2,543	2,852	503	1,312
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	1,921	2,029	320	863
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	1,921	2,029	320	863
Of which attributable to owners of the parent	1,863	1,959	307	830

⁽i) Information available only as of end of the year

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



Total Assets: fair value and impairment distribution

(min EUR)		As of 30/09/20	21			As of 31,	/12/2021			As of 31,	/03/2022			As of 30	06/2022		
		Fa	ir value hierard	chy		Fa	ir value hierard	:hy		Fa	air value hierar	chy		Fa	ir value hieran	chy	
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References
Cash, cash balances at central banks and other demand deposits	103,269				93,529				116,136				120,211				IAS 1.54 (i)
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)(ii);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)(ii); 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 ¹	15,832				16,085				14,921				14,148				
TOTAL ASSETS	517,565				503,011				530,103				549,681				IAS 1.9(a), IG 6

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

(min	EUR)		ı	ls of 30/09/20)21					As of 31	/12/2021					As of 31	./03/2022					As of 30,	06/2022			
		Gross carry	ing amount ⁽²⁾		Accur	nulated impairn	nent ⁽²⁾	Gross	carrying amo	unt ⁽²⁾	Accun	nulated impairn	ient ⁽²⁾	Gros	s carrying amou	ınt ⁽²⁾	Accui	mulated impairs	nent ⁽²⁾	Gros	s carrying amo	unt ⁽²⁾	Accum	ulated impairm	ient ⁽²⁾	
Breakdown of financial assets by instrument and by counterparty sector ¹		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 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition		Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets withour significant increase in credit risk sinco initial recognition		Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	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	References
Financial assets at fair value through other	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)
comprehensive income	Loans and advances	2,896	40	0	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	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)
amortised cost	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)

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

⁽²⁾ 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



Breakdown of liabilities

DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

(mln EUR)

		Carrying	j amount		
LIABILITIES:	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	References
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 ¹	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 ¹	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(I)
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 ¹	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	490,037	475,695	504,418	525,679	IAS 1.9(b);IG 6
TOTAL EQUITY	27,528	27,316	25,685	24,002	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	517,565	503,011	530,103	549,681	IAS 1.IG6

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



Breakdown of liabilities

DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

(mln EUR)

Breakdown of financial liabilitie	es by instrument and by counterparty sector	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	References
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
Short positions	Debt securities	3,289	1,511	1,537	2,432	Annex V.Part 1.31
	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
Deposits	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: Subori	dinated 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
TOTAL FINANCIAL LIABILITIES		483,309	468,509	497,801	519,631	



2022 EU-wide Transparency Exercise Market Risk

DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

								Deductie Len														
	SA					I	М									IM						
			VaR (Memorai	ndum item)	STRESSED VaR (i	STRESSED VaR (Memorandum item) AND			item) INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE FOR CTP		AL CHARGE		VaR (Memorandum item)		STRESSED VaR (Memorandum item)		DEFAU MIGRAT	REMENTAL AULT AND ALL PRICE F ATION RISK AL CHARGE		E RISKS CAPITAL CHARGE FOR CTP		
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	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		FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	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)		12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2021	As of 31/12/2021				As of 30/	09/2021									As of 31/12	2/2021					
Traded Debt Instruments Of which: General risk	152 0	121 0	38 35	10 9	434 347	125 107							46 43	12 11	498 403	122 99						
Of which: Specific risk	152	121	17	3	67	15							10	3	78	19						i i
Equities Of which: General risk	0	0	59	13	99	14							60	21	95	25						i i
Of which: General risk Of which: Specific risk	0	0	16	11	42								14	16	49	16						i i
Foreign exchange risk	864	854	19	4	37	9							15	3	44	8						i i
Commodities risk	11	12	8	2	45	10							9	3	47	10						i i
Total	1,028	987	60	15	292	80	88	95	0	0	0	5,590	70	23	340	75	99	98	0	0	0	6,367
	As of 31/03/2022	As of 30/06/2022				As of 31/	03/2022									As of 30/06	5/2022					
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						i i
Of which: Specific risk	170	185	33	13	102	23							70	14	131	30						i i
Equities	2	1	49	12	51	10							67	15	61	14						i i
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						1
Foreign exchange risk Commodities risk	851 13	563 11	19	5	47 53	12							30 17	5	49	12						1
Total	1,036	761	81	23	386	78	105	98	0	0	0	7,142	150	50	479	104	107	119	0	0	0	9,350

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

					Standardisc	d Approach			
			As of 30,	09/2021			As of 31,	12/2021	
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
	Central governments or central banks Regional governments or local authorities	101,473 26,595	101,472 27.015	1,153 293		88,429 25,341	91,309 25.772	1,498 282	
	Public sector entities	9,846	9,429	168		8,942	8,503	193	
	Multilateral Development Banks	0	49	0		0	50	0	
	International Organisations	762	762	0		530	530	0	
	Institutions	115,199	97,064	648		118,297	100,062	697	
	Corporates	21,460	14,339	12,566		22,349	14,622	12,832	
	of which: SME	2,022	1,418	1,202		2,041	1,421	1,204	
	Retail	10,274 1,760	5,219 1.693	3,722 1.078		10,367 1,739	5,201 1.673	3,711 1.065	
Consolidated data	of which: SME Secured by mortgages on immovable property	1,760 2,576	2,414	1,0/8		1,/39 2,533	1,6/3 2,366	1,043	
	of which: SMF	2,376	2,414	1,067		2,533	2,300	1,043	
	Evensures in default	864	355	439	432	824	298	362	459
	Items associated with particularly high risk	576	526	789		577	496	744	
	Covered bonds	919	919	27		933	932	30	
	Claims on institutions and comprates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakinos (CIU)	21,686	9,350	4,924		22,336	9,871	5,397	
	Equity	62	62	64		48	48	54	
	Other exposures	709	889	639		782	973	714	
	Standardised Total ²	313,001 Criginal exposure, unlike Eq	269,864	26,498	828	302,289	261,034	27,556	933

**Objective appears, while Exposurs value, a reported before stating the security of which can be condition control for introduction for condition before, and is, a substitution of fields.)

(5) Substitution for Substitution of microlate the Socialization proposal consistent in the musks per to the 322 demands.

**Only the bent delevat countries are disclosed. These have been selected under the following also Countries of contrapantly convering up to 55% of total original exposure or Top 15 countries residually and contrapantly convering up to 55% of total original exposure or Top 15 countries residually and the selected and the selected under the following also Countries of contrapantly convering up to 55% of total original exposure or Top 15 countries residually and the selected and the selec

				Standardisc	d Approach			
		As of 30,	09/2021			As of 31,	12/2021	
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	01.400	01.220	1.015		20.200	77,000	1.240	
	22,7400		1,015				1,340	
			90				120	
	0	0,000	0		0	0	0	
	ō	ō	o o		ō	ō	0	
Institutions	114,303	96,129	441		117,182	98,908	445	
Corporates	13,895	9,164	8,271		13,915	8,925	8,065	
of which: SME	1,823		1,126		1,839			
Retail		3,187				3,161	2,181	
of which: SME								
Secured by mortoaces on immovable property								
	76		31		81	.79	33	
				2/5				306
			696				649	
	009	009	3		019	013	,	
	2 506	1 202	442		2662	1.411	470	
	564	564	507		641	641	587	
				392				460
	Corporates of which: SME Retail of which: SME	Central a constraint or central hashed. A 5.400. A column of constraint or central hashed constraints or constraints or central hashed constraints o	Control operations of control halfs Control operation Contro	Control of control bear Control bear	As of 30/09/2021 Control of the Control of Control o	Control descriments for central billion Control of Exposure Control of Exposure	Au of \$10 (99) 20211	As of \$3/(29)2021

		(2) Total value adjustments an exposures, but includes gener		nterparty excludes those for se	curtisation exposures, additional	valuation adjustments (AVAs)	and other own funds reduction	s related to the	
					Standardise	d Approach			
			As of 30/	09/2021			As of 31,	12/2021	
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
FRANCE	Central conversaments or central stands Residual conversaments or body attained Residual conversaments Residual conversamen	1,198 121 456 0 3,24 203 6 2 2 25 26 0 0 0 0 0 0 0 2,28 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1,276 121 456 0 0 322 2300 6 2 2 6 2 6 0 0 1 1 1 0 0 1,285	0 24 0 0 64 123 5 1 11 111 111 2 2 0 0 643		1,050 60 141 0 321 260 6 2 2 2 2 2 2 6 0 0 0 0 0 0 0 0 0 0	1,125 60 941 0 3202 52 2 2 25 26 26 1 1 1 0 0	0 12 0 0 64 150 1 11 111 111 111 2 2 2 0	
	Collective investments undertakings (CIU) Equity Other exangures	2,806	1,285 0 0	0 0		2,820	1,321 0	0 0	

Opini algorare, unlike Exposer value, in reported before lateing the account or sylfest due to credit convenient factors or credit rails enligation before pass, just publication effects).

(1) Total value applications and provision gas creately of constrainty endededs tower for secretalistics responses, additional valuation adjustments (Value) and other combined before the secretalistics responses, additional valuation adjustments (Value) and other combined before the total value and provisions and the adjustments (Value) and other combined to the responses, but include provision and the adjustments and the adjustments (Value) and other combined to the responses, but include provision and the adjustments of the adjustments (Value) and other combined to the responses, but include provision and the adjustments and th

					Standardisc	d Approach			
			As of 30,	09/2021			As of 31,	12/2021	
	(min EUR. %)	Original Exposure ¹	Exposure Value ³	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
UNITED STATES	Central developments or central basissis playional governments or borg authorities subjected growth or borg authorities facilitation of producers to take facilitation of producers to take facilitation of producers or described or des	183 166 166 166 166 166 166 166 166 166 16	183 163 163 163 163 163 163 163 163 163 16	0 74 74 74 74 74 74 74 74 74 74 74 74 74	2	308 167 167 167 167 167 167 167 167 167 167	368 1646 0 0 0 0 189 463 0 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 75 0 0 38 384 0 0 0 0 1,567	
	Standardised Total ²		•		13				4

		exposures, but includes general		interparty excludes those for se	curesation espositivis, additiona	i valuation adjustments (AVAs)	and other own runds reduction	is reacced to the	
					Standardisc	ed Approach			
			As of 30,	09/2021			As of 31,	/12/2021	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments a provisions ²
	(min EUR, %) Central governments or central banks	10.672	10.672			9.976	9,976		
	Central governments or central banks Regional governments or local authorities	10,672	10,672	0		9,976	9,976		
	Public sector entities	ě	ž						
	Multilateral Development Banks	o o		i i		n n	0		
	International Organisations	0		0		0	0		
	Institutions	52	52	10		217	217	44	
	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	
LUXEMBOURG	of which: SME	0	0	0		0	0	0	
LUXLINDOUNG	Secured by mortoages on immovable property	11	11	5		11	11	6	
	of which: SME	11	11	5		0	0	0	
	Exposures in default	3			3	3			
	Items associated with particularly high risk Covered bonds	20	20	, a		30	20		
	Claims on institutions and corporates with a ST credit assessment	0		i i		0	10	i i	
	Collective investments undertakings (CIU)	1.109	746	233		1.180	802	213	
	Equity	0		0		0	0	0	
	Other exposures	61	61	61		58	58	58	
	Standardized Total ²				4				

DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

					Standardis	d Approach			
			As of 30,	09/2021			As of 31,	/12/2021	
	(min EUR. %)	Original Exposure ³	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %) Central governments or central banks	162	260	0		205	307	0	
	Regional governments or local authorities	386	386	68		334	334	67	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks International Organisations	0		0		0	0	0	
	International Organisations Institutions	128	127	26		141	140	28	
	Corporates	353	267	256		398	318	307	
	of which: SME	4	3	3		4	3	3	
	Retail	5	5	4		2	1	1	
SWITZERLAND	of which: SME	0	0	0		0	0	0	
SWITZERDAND	Secured by mortgages on immovable property	0		0		0		0	
	of which: SME Exposures in default	0		0		0	0	0	
	Exposures in default Items associated with particularly high risk	50	00	76	0	50	00	75	U
	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)	1,036	505	119		813	384	173	
	Equity	0	0	0		0	0	0	
	Other exposures	30	30	16		29	29	15	
	Standardised Total ²	(Textor)			1				1

Chainel excesses, unlike Excesses value, in recorded before takino into account any effect due to credit convencion factors or credit mix missation techniques (e.e., substitution effects).

(2) Total value adjustments and provisions per country of counterparty orductes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

		(2) Your sales adjustment and profession just country or country sections country and country or co									
					Standardise	d Approach					
			As of 30,	09/2021			As of 31	As of 31/12/2021			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
UNITED KINGDOM	Second by mortisates on immovable property of or incholo 1802 (or incholo	0 0 0 4 4 233 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	18 0 0 0 4 289 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 1 1 187 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 7 298 0 0 0 0 0 0 0 0 0 1,515 5,515	54 0 0 0 0 7 307 307 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 1 1 219 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		
	Standardised Total ²				1				0		

(7) 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).

		exposures, but includes general credit risk adjustments.								
					Standardisc	d Approach				
			As of 30	09/2021			As of 31	/12/2021		
	(min-FIE %).)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	
NETHERLANDS	Coming devertments for coming leading decisional occurrence and votal antifolios produced and common tracks for the common tracks for the common tracks for short of the common tracks for the comm	8 0 2 0 22 951 0 1 0 6 6 0 0 15 0 0 0 1,12 0 0 0 0 1,12 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	76 0 2 0 32 755 0 0 0 4 4 0 0 0 6 6 6	0 0 0 122 697 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	11	8 0 2 2 0 42 927 0 1 1 0 6 2 2 0 0 0 1,318 0 0 0	69 0 2 42 711 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 14 656 0 0 0 3 3 3 0 0 0 0 0 0 0 0 0 0 0 0 0	0	

Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit convention 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 gene	ral credit risk adjustments.						
					Standardisc	d Approach			
			As of 30	09/2021			As of 31	/12/2021	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments a provisions ²
	(min EUR, %)								
	Central governments or central banks	977	977 38	0		941	941	0	
	Regional governments or local authorities Public sector entities	30	30	0		30	30		
	Multilateral Development Banks	i i	ů	0		0	i i	ů	
	International Organisations	0	ō	ō		ō	0	ō	
	Institutions	6	7	1		6	7	1	
	Corporates	451	303	224		380	250	184	
	of which: SME	0	0	0		4	0	0	
	Retail	1,454	1,158	868		1,519	1,190	893	
AUSTRIA	of which: SME	0	0	0		0	0	0	
AUSTINA	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	20	13	15		42		14	
	Exposures in default Items associated with particularly high risk	39	10	15	D	12	11	18	
	Covered bonds		10	10		0		10	
	Claims on institutions and corporates with a ST credit assessment		l ő	l ő		o o	i i	l ő	
	Collective investments undertakings (CIU)	226	160	108		224	160	108	
	Equity	0	0	0		0	0	0	
	Other exposures	2	2	2		2		2	
	Chandardized Total ²				50				

** Channel amousters, unlike brookens value, as recorded before takens into account airs effect due to credit convenient factors or credit mix relocation beforeass (s.c. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, but includes general credit risk adjustments.

		exposures, but includes gener	al credit risk adjustments.	exposiume, but includes general credit mik adjustments.									
					Standardisc	d Approach							
			As of 30	/09/2021			As of 31,	31/12/2021					
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments a provisions ²				
	(min EUR, %) Central governments or central banks	30	30	0		25	25	0					
	Regional governments or local authorities	0		0		0	10	0					
	Public sector entities	0		0		0	0						
	Multilateral Development Banks	ō	49	ō		o o	50	i i					
	International Organisations	762	762	0		530	530						
	Institutions	1	1	0		1	1	0					
	Corporates	114	113	113		46	45	45					
	of which: SME	0	0	0		0	0	0					
	Retail	0	0	0		0	0	0					
Other Countries	of which: SME	0	0	0		0	0	0					
Other Countries	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						
	Covered bonds	0	0	0		0	0	0					
	Claims on institutions and corporates with a ST credit assessment			0									
	Collective investments undertakings (CIU) Equity	2	2	0		10	10	13					
	Other exposures	0		0			0						
		,					0						
	Standardised Total ²												

O' Criginal exposure, unifixe Exposure value, is reponde before taking into account any effect due to credit convenion factors or credit mix mitigation techniques (u.g. substitution effects).

(2) Total value adjustments and crevisions our country of counterseity excludes those for securitisation excesses, additional valuation adjustments (AVAs) and other own funds eductions related to

					Standardisc	d Approach			
			As of 30,	09/2021			As of 31,	12/2021	
	(min EUR. *%)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
CANADA	Central operarments or central shawle Registed promotes or head arthriftes Registed promotes or head arthriftes Registed promotes thanks Registed Productions thanks Registed Productions thanks Registed	406/ 261 169 0 0 0 0 431 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	5412 261 34 0 0 0 0 421 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 44 7 7 0 0 115 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	412 279 171 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	553 279 30 0 0 0 454 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 48 6 0 0 0 124 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
	Other exposures Standardised Total ²	0		0	0	0	0	0	0

					Standardise	ed Approach					
			As of 31,	03/2022			As of 30/	06/2022			
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions		
	(min EUR, %) Central governments or central banks	104,907	107,331	1,464		120,959	123,646	2,871			
	Regional governments or local authorities	23,918	24,265	280		21,948	22,252	250			
	Public sector entities	8,297	8,015	183		7.398	7.122	178			
	Multilateral Development Banks	0	60	0		3,459	3,694	0			
	International Organisations	384	384	0		414	414	0			
	Institutions	120,684	102,193	726		127,039	106,893	902			
	Corporates	22,887	15,298	13,338		23,490	16,169	14,092			
	of which: SME	2,170	1,480	1,254		1,918	1,364	1,072			
	Retail	10,754	5,325	3,805		11,773	5,815	4,018			
Consolidated data	of which: SME	1,726	1,666	1,060		2,203	1,922	1,099			
Consolidated data	Secured by mortgages on immovable property	2,596	2,423	1,066		2,858	2,694	1,158			
	of which: SME	85	84	35		85	84	34			
	Exposures in default	796	291	361	442	787	288	348	443		
	Items associated with particularly high risk	701	568	852		708	573	859			
	Covered bonds	926	926	26		899	899	27			
	Claims on institutions and cornorates with a ST credit assessment	0	0	0		0	0	0			
	Collective investments undertakinos (CIU)	20,901	9,190	4,798		19,505	10,368	4,456			
	Equity	73	73	78		37	37	37			
	Other exposures	746	940	669		771	959	692			
	Standardised Total ²	318,568	277,282	27,645	869	342,046	301,822	29,889	92:		

					Standardise	d Approach			
			As of 31,	03/2022			As of 30/	06/2022	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %)								
	Central governments or central banks	87,871	89,458	1,340		87,748	89,618	2,694	
	Regional governments or local authorities	21,014 7,852	21,349 7.775	2 144		19,324 7,038	19,615 6,978	142	
	Public sector entities Multilateral Development Banks	7,852	7,7/5	199		7,038	6,978	142	
	Multilateral Development Banks International Organisations	0				0			
	International Organisations Tostitutions	119,583	101,075	456		125.933	105.774	650	
	Corporates	14,513	9,791	8,770		15,351	10.873	9.734	
	of which: SME	1,968	1,406	1,191		1.703	1,260	991	
	Retail	8.146	3,257	2.254		9,038	3,654	2.398	
GERMANY	of which: SME	1,725	1,665	1,060		2,194	1,919	1,097	
GERMANT	Secured by mortgages on immovable property	584	583	413		899	896	520	
	of which: SME	85	84	35		85	84	34	
	Exposures in default	495	195	245	250	497	195	236	254
	Items associated with particularly high risk	633	500	750		644	509	763	
	Covered bonds	838	838	8		792	792	6	
	Claims on institutions and corporates with a ST credit assessment	2.081		356		2,536	1.525	400	
	Collective investments undertakings (CIU) Equity	2,081	1,145	35b 66		2,536 25	1,525	400	
	Other exposures	602	602	538		632	632	564	
	Other exposures Standardised Total ²	602	802	338	377	632	632	304	388
	Standardised Total*				3//				388

		exposures, but includes gener	al credit risk adjustments.						
					Standardisc	d Approach			
			As of 31,	03/2022			As of 30/	06/2022	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
FRANCE	Control of	\$81 \$77 138 0 310 267 26 0 0 26 0 0 1 1 0 0 3,221	657 577 118 0 308 286 266 0 0 2 0 0 1 1 0 0 1,529	0 11 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	d	349 6 50 0 0 302 264 0 1 1 0 26 6 0 0 0 2 2 5 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	419 0 0 0 0 0 301 285 285 0 1 0 0 0 0 0 0 0 1 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 147 1 1 0 0 0 0 0 0 0 0 0 147 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
	Standardised Total ²	Ů	Ů	·	2	Ì	·	Ů	2

(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 (RANa) and other own funds reductions related to the

		exposures, but includes gener							
					Standardisc	d Approach			
			As of 31,	03/2022			As of 30,	06/2022	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments as provisions ²
	(min EUR, %) Central governments or central banks	261	261	0		11,395	11,395	0	
	Regional governments or local authorities	167	165	75		149	146	65	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	187					200		
	Institutions	187	178 478	36 358		210 474	200	41 386	
	Corporates of which: SME	451	428	358		4/4	454	386	
	or which: SME Retail			0		2			
	of which: SME	â				1			
UNITED STATES	Secured by mortpages on immovable property	ů	0	0		i	0	0	
	of which: SME	ō	ō	0		i i	ō	0	
	Exposures in default	20	19	28	1	21	21	31	
	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 undertakinos (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	

Compared Services Compared Values Compared			exposures, but includes gener	al credit risk adjustments.						
Confid deveroments or central business Configuration Con						Standardise	d Approach			
Compared Services Compared Values Compared				As of 31,	03/2022			As of 30	/06/2022	
Complete overwords or control bases 5,065 0,065 0 0 0 0 0 0 0 0 0		(mb RP 64)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions ²
	LUXEMBOURG	Control development or control behavior Activated on the control of the control	0 6 0 0 117 1,878 130 11 0 0 48 0 20 0 1,293	0 6 0 0 117 1,537 1 1 0 11 0 2 2 0	1,504 7 1 0 6 0 2 0 4 0 224	36		0 6 0 95 1,324 2 2 1 11 2 2 20 20 1,644	0 0 0 19 1,286 2 1 0 6 0 2 2 0 4 0 3399 0	3

NETHERLANDS

EBA SANKING AUTHORITY	2022 EU-wide Transparency Exercise Credit Risk - Standardised Approach DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main								
			4470	03/2022	Standardise	d Approach	4470	06/2022	
			AS 01 31,	05,1011			AS 01 30/	00,1011	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %)								
	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks	167 361 0	265 361 0 0	0 72 0 0		5,201 325 0 0	5,311 325 0	0 65 0	
	International Organisations Institutions Corporates of which SMF	0 209 393	0 208 261	0 49 252		0 266 375	0 264 307	0 53 297	
SWITZERLAND	or which: SME Retail of which: SME Secured by mortpages on immovable property	2 0	2 0 0	1 0 0		4 0	3	3 2 0	
	of which: SNE Exposures in default Items associated with earticularly high risk	0 0 50	0 0 50	0 0 75	0	0 0 50 63	0 0 50	0 0 75	٥
	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakinos (CIU) Equity	42 0 631	42 0 319 0	8 0 133 0		63 0 653 0	63 0 363 0	13 0 125 0	
	Other exposures Standardised Total ²	28	28	16	O	26	26	15	1

(2) Original exposure, unlike Exposure value, is reported before taking into account any effect due to orekt convenion factors or coult nike mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and convisions per country of countmanty encludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds inductions related to the

		(2) Total value adjustments ar exposures, but includes gener		anterparty excludes those for se	curitisation exposures, additiona	I valuation adjustments (AVAs) a	and other own funds reduction	is related to the	
			TOTAL IN PROPERTY.		Standardise	d Approach			
			As of 31,	/03/2022			As of 30,	06/2022	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions ²
	(min EUR, %)								
	Central governments or central banks	0	55	0		3,233	3,287	0	
	Regional governments or local authorities Public sector entities	0	0	0		0	U	0	
	Public sector entities Multilateral Development Banks	0	0				0	0	
	International Organisations	o o	0	ō		ō	ō	i i	
	Institutions	4	4	1		3	3	1	
	Corporates	283	334	246		197	231	153	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
NITED KINGDOM	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	U	0	
	Exposures in default Items associated with particularly high risk		0		· ·		0	0	
	Covered bonds	i o	0	l ő		ő	0	l o	
	Claims on institutions and corporates with a ST credit assessment	o o	0	ō		ō	ō	i i	
	Collective investments undertakings (CIU)	1,182	600	311		887	452	245	
	Equity		0	0		0	0	0	

	exposures, but includes gener	nal credit risk adjustments.		· ·				
				Standardise	d Approach			
		As of 31,	03/2022			As of 30/	06/2022	
	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	8 0 2 0 0 57 889	68 0 2 0 0 57 657	0 0 0 0 17 614		8 0 2 0 0 77 915	47 0 2 0 0 77 681	0 0 0 0 16 636	
assment	0 6 0 2 0 0 1,205	0 6 0 2 0 0 0 588	0 3 0 3 0 0 0 349	0	0 5 0 2 0 0 1,054	0 5 0 2 0 0 674	0 2 0 3 0 0 0 305	0

		(2) Total value adjustments an exposures, but includes genen		interparty excludes those for se	curitisation exposures, additiona	I valuation adjustments (AVAs)	and other own funds reduction	is related to the	
		equities, co. mosces general	Oldi, lak sujabili ti.		Standardise	d Approach			
			As of 31,	/03/2022			As of 30,	06/2022	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %) Central governments or central banks	865	866	0		766	766	0	
	Regional governments or local authorities	34	34	0		31	31	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks International Organisations	u u	U	0		0	U	0	
	Institutions	3	2			2	2		
	Corporates	534	398	335		467	384	344	
	of which: SME	4	0			0	0	0	
	Retail	1,610	1,243	932		1,711	1,312	984	
ALICTOTA	of which: SME	0	0	0		4	0	0	
AUSTRIA	Secured by mortoages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	43	11	15	31	47	13	16	34
	Items associated with particularly high risk	16	16	24		14	14	21	
	Covered bonds	0	0	0		0	0		
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	194	138			174	141		
	Collective investments undertakings (CIU) Finishy	194	130	93		1/4	141	30	
	Other exposures	2	2			2	2	2	
	Standardised Total ²	, i			70	·			74

		exposures, but includes gener	al credit risk adjustments.						
					Standardise	ed Approach			
			As of 31	/03/2022			As of 30	06/2022	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments a provisions ²
	(min EUR, %) Central governments or central banks	27	26			26	26	0	
	Regional governments or local authorities	0	0			0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	60	0		3,459	3,694	0	
	International Organisations	384	384	0		414	414	0	
	Institutions	8	8	7		1	1	0	
	Corporates	78	77	77		87	86	86	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
Other Countries	of which: SME	0	0	0		0	0	0	
outer countries	Secured by mortpages on immovable property	0	0			0	0	0	
	of which: SME	0	0				0	0	
	Exposures in default	0	0	0			0	0	
	Items associated with particularly high risk Covered bonds							0	
	Covered bonds Claims on institutions and corporates with a ST credit assessment								
	Collective investments undertakings (CIU)	16	15	11		Š		2	
	Equity	0				í		i î	
	Other exposures	i o		, o		ŏ	0	l ő	
	Standardised Total ²				0				

		exposures, but includes gener							
					Standardise	ed Approach			
			As of 31	/03/2022			As of 30,	/06/2022	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments provisions ²
	(min EUR. %) Central governments or central banks	426	555			502	642	0	
	Regional governments or local authorities	245	245	45		271	271	51	
	Public sector entities	153	24	5		160	21	4	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0				0	0	
	Institutions		472			1	1 579	146	
	Corporates	480	4/3	129		583	5/9	146	
	of which: SME Retail	0	0				0	0	
	of which: SME						0		
CANADA	or which: SME Secured by mortgages on immovable property	0					0		
	of which: SMF	ů o	i i			ı .	0	0	
	Progress in default	i i			0	i i	0	0	
	Items associated with particularly high risk	0				i	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)	510	290	29		178	115	27	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardized Total ²				0				

2022 EU-wide Transparency Exercise Credit Risk - IRB Approach DZ BANK AG Deutsche Zentsch-Genessenschaftsbank, Frankfurt am Main

	Main												
							IRB Ap	oproach					
				As of	30/09/2021					As of 3	31/12/2021		
		Original E	exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provisions
	Central banks and central governments Tootifutions	9,534	0	9,712 51,658	730	0	0	8,617	0 209	8,793	712	0	0
	Corporates	53,656 113,046	206 1.558	96,901	7,693 43.094	0	85 947	41,095 113,989		38,716 97.785	7,440 43.140	0	903
	Corporates - Of Which: Specialised Lending	34,370	1,558	96,901 32,915	13,704	0	152	35.191	75	97,785 33.632	43,140 13.797	0	188
	Corporates - Of Which: SME	12,432	0	11.647	3.182	0	22	12,775	0	11.893	3.269	0	23
	Retail	89,725	938	88.627	15.566	520	512	90,770	935	89,689	15.771	510	512
	Retail - Secured on real estate property	75,000	604	74,296	9,846	363	183	76,520	583	75,849	10,309	350	183
Consultation distant	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Consolidated data	Retail - Secured on real estate property - Of Which: non-Sh	74,999	604	74,296	9,846	363	183	76,520	583	75,848	10,309	350	183
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	14,725	334	14,331	5,720	157	329	14,250	352	13,841	5,462	160	330
	Retail - Other Retail - Of Which: SME	400	1	9	1	0	0	413	1	10	1	0	0
	Retail - Other Retail - Of Which: non-SME	14,325	332	14,322	5,719	157	329	13,837	351	13,831	5,462	160	330
	Equity	7,556		7,556	28,241			7,855	0	7,855	28,859		
	Other non credit-obligation assets				1,909						2,011		
	IRB Total ²				97,234						97,933		

		as or sast quarter											
							IRB Ap	proach					
				As of	30/09/2021					As of	31/12/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	10,298	0	9,493	1,801	0	4	11,356	0	10,165	1,764	0	3
	Corporates	87,116	810	74,850	32,464	0	569	87,790	809	75,514	32,361	0	579
	Corporates - Of Which: Specialised Lending	23,598	98	22,058	8,650	0	88	23,874	35	22,415	8,485	0	101
	Corporates - Of Which: SME	12,021	0	11,236	3,082	0	22	12,335	0	11,458	3,158	0	23
	Retail	89,219	928	88,127	15,479	514	507	90,262	924	89,187	15,681	504	507
	Retail - Secured on real estate property	74,632	598	73,930	9,780	358	181	76,147	576	75,477	10,238	345	180
GERMANY	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
GERMAN	Retail - Secured on real estate property - Of Which: non-Sh		598	73,929	9,780	358	181	76,146	576	75,477	10,238	345	180
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	14,588	330	14,198	5,699	156	326	14,115	348	13,710	5,443	159	326
	Retail - Other Retail - Of Which: SME	396	1	9	1	0	0	409	1	10	1	0	0
	Retail - Other Retail - Of Which: non-SME	14,192	329	14,189	5,698	156	326	13,706	347	13,700	5,442	159	326
	Equity	7,445	0	7,445	27,758	0	0	7,705	0	7,705	28,430	0	0
	Other non credit-obligation assets												
I	IRB Total												

							IRB Ap	proach					
			As of 30/09/2021 As of 31/12/2021										
		Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposur	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments Institutions	0 23,195	0 0	0 23.163	0 726	0	0	0 11.589	0	0 11.564	0 634	0	0
	Corporates	1,703	0	1,704	740	0	1	1,713	0	1,723	784	0	4
	Corporates - Of Which: Specialised Lending	774	0	756	323 22	0	1	885	0	869	395 27	0	3
	Corporates - Of Which: SME Retail	113	0	113	22	0		131 34	0	131 34	27	0	
	Retail - Secured on real estate property	27	2	27	5	2	ô	27	2	27	5	2	1
FRANCE	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
FRANCE	Retail - Secured on real estate property - Of Which: non-Sh	27	2	27	5	2	0	27	2	27	5	2	1
	Retail - Qualifying Revolving Retail - Other Retail	0	0	0	0	0	0	0 8	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	8	0	,	2	0	0	8	0	,	1	0	0
	Retail - Other Retail - Of Which: non-SME	7	0	7	2	0	0	7	0	7	1	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

								IRB Ap	proach					
					As of	30/09/2021					As of	31/12/2021		
			Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
		inks and central governments	4,765	0	4,765	380	0	0	5,170	0	5,170	413	0	0
	Institution		951	0	952	247	0	0	862	0	863	232	0	0
	Corporate		3,241	81	2,563	1,358	0	12	3,457	66	2,740	1,389	0	9
		Corporates - Of Which: Specialised Lending	571	0	482	397	0	2	621	0	532	446	0	1
		Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail		19	0	18	2	0	0	19	0	19	3	0	0
		Retail - Secured on real estate property	17	0	17	2	0	0	17	0	17	2	0	0
UNITED STATES		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
UNITED STATES		Retail - Secured on real estate property - Of Which: non-SP	17	0	17	2	0	0	17	0	17	2	0	0
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail	2	0	1	0	0	0	2	0	1	0	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	1	0	1	0	0	0	1	0	1	0	0	0
	Equity		44	0	44	169	0	0	46	0	46	168	0	0

							IRB Ap	proach							
				As of :	0/09/2021					As of :	31/12/2021				
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure	Value ¹ Of which: defaulted				
	(min ELR, %)		Of which: defaulted	Value ¹		Of which: defaulted	provisions		Of which: defaulted	Value*			and provisions		
	Central banks and central governments Institutions	0 324	0	0 271	0 75	0	0	0 322	0	0 267	73	0	0		
	Corporates	4.854	0	4.803	75 1.586	0	14	5.002	0	4.935	1.522		23		
	Corporates - Of Which: Specialised Lending	4,330	ő	4,220	1,331	ō	13	4,499	ō	4,315	1,288	ő	22		
	Corporates - Of Which: SME	127	0	127	36	0	0	128	0	128	37	0	0		
	Retail	61	1	61	14	0	0	61	1	61	16	0	0		
	Retail - Secured on real estate property	59	0	59	13	0	0	59	0	59	15	0	0		
LUXEMBOURG	Retail - Secured on real estate property - Of Which: SME	0 59	0	9	0	0	0	0	0	99	0	0	0		
EGAET IDOURG	Retail - Secured on real estate property - Of Which: non-Si	59		59	13	0	0	59	0	59	15				
	Retail - Qualifying Revolving Retail - Other Retail	2	0	2	1	0	0	0	0		1		0		
	Retail - Other Retail - Of Which: SME	1	0	0		0	0	0	0	0			0		
	Retail - Other Retail - Of Which: non-SME	i	0	1	0	0	0	ĭ	0	1	1	0	0		
	Equity	ô	ő	ō	i	ő	ő	ó	ō	ō	1	ő	ő		
	Other non credit-obligation assets														
	IRB Total														

2022 EU-wide Transparency Exercise Credit Risk - IRB Approach DZ BANK AG Deutsche Zentral-Genosenschaftsbank, Frankfurt am Main

							IRB Ap	proach					
				As of 3	30/09/2021					As of	31/12/2021		
		Of which: Of w										Value adjustments and	
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted			Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	249	0		20	0	0	75	0	75		0	0
	Institutions	1,732	30	1,730	370	0	24	1,073	30	1,071	227	0	24
	Corporates	1,572	0	1,082	546	0	2	1,539	0	1,072	575	0	1
	Corporates - Of Which: Specialised Lending	135	0	132	48	0	0	133	0	133	41	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	5	0	2	1	0	0
	Retail	177	2	174	30	1	1	177	2	175	29	1	1
	Retail - Secured on real estate property	103	1	102	21	1	0	106	1	105	22	1	0
SWITZERI AND	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0		0		0	0	0
SWITZERCAND	Retail - Secured on real estate property - Of Which: non-St	103	1	102	21	1	0	106	1	105	22	1	0
	Retail - Qualifying Revolving	74				0		71		70			
	Retail - Other Retail	74	1	72	8	0	1	71	1		1 1	0	1
	Retail - Other Retail - Of Which: SME	72		0 72		0	0	70		0 20		0	0
	Retail - Other Retail - Of Which: non-SME	/2	1	/2	8	0	0	70	1	70			1
	Equity Other non credit-obligation assets	2			9	0	- 0	3	0	3	10		0
	IRB Total												-

							IRB Ap	proach					
				As of	30/09/2021					As of	31/12/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	1,031	0	1,031	82	0	0	868	0	868	69	0	0
	Institutions	2,670	0	2,549	343	0	0	2,296	0	2,203	345	0	0
	Corporates	2,058	0	1,585	966	0	3	1,808	0	1,476	951	0	4
	Corporates - Of Which: Specialised Lending	915	0	877	496	0	1	945	0	905	551	0	2
	Corporates - Of Which: SME	37	0	37	11	0	0	36	0	36	11	0	0
	Retail	24	0	24	2	0	0	24	0	24	2	0	0
	Retail - Secured on real estate property	7	0	7	1	0	0	7	0	7	1	0	0
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: non-Sh	7	0	7	1	0	0	7	0	7	1	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	17	0	17	2	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	2	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												
	IRB Total												

							IRB Ap	proach					
				As of	30/09/2021					As of	31/12/2021		
		Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposur	amount	Value adjustments and
	(min ELR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	1,082		1,082	180 1.079	0	0	1,083	0	1,083	207	0	
	Corporates	2,355 1.044		2,131 1.034	1,079	0	2	2,434 1.153	0	2,197 1.150	1,088 487	0	3
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	35		35	11	0	0	1,153	0	1,150	487		1
	Retail	42		42			0	43		42	13		
	Retail - Secured on real estate property	38	1	38	6	1	0	39	1	39	6	1	0
	Retail - Secured on real estate property - Of Which: SME	0		0	0	0	ō	0	0	0	0	0	0
NETHERLANDS	Retail - Secured on real estate property - Of Which: non-Sh	38	i	38	6	1	0	39	1	39	6	i	0
	Retail - Qualifying Revolving	0	ō	0	0	ō	ō	0	ō	0	ō	ō	ō
	Retail - Other Retail	4	0	3	1	0	0	4	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	3	0	3	1	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of	30/09/2021					As of	31/12/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	• 5.00		Of which: defaulted	provisions		Of which: defaulted	· uice		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	1,411	0	1,370	198	0	0	794	0	753	184	0	0
	Corporates	1,142	36	921	463	0	15	1,542	36	1,297	624	0	15
	Corporates - Of Which: Specialised Lending	165	0	164	40	0	0	119	0	119	23	0	0
	Corporates - Of Which: SME Retail	5 75	0	5 74	1	0	0	6 76	0	5	1		0
			1		12	0	0		1	75	13	1	1
	Retail - Secured on real estate property	63	1	63 0	8	0		65 0	1	65	10		0
AUSTRIA	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SN			63	0	0	0	65		65	0		0
	Retail - Qualifying Revolving	63	1	0		0	0	0.0	1	0.0	10		0
	Retail - Qualifying Revolving	12	0	11	2	0	0	11	0	10	2		0
	Retail - Other Retail - Of Which: SME		0	0		0	0			0			0
	Retail - Other Retail - Of Which: non-SME	11	0	11	2	0	o o	10		10	2		0
	Equity	0	0	0	0	0	0	0	0	0	ő	0	0
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of	30/09/2021					As of	31/12/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	: amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposur	e amount	Value adjustments and
	(min ELR. %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments	2,484	0	2,662	214	0	0	2,475	0	2,651	213	0	0
	Institutions	9	0	9	2	0	0	9	0	9	2	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 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
Other Countries	Retail - Secured on real estate property - Of Which: non-Sh	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	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
	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												
	IRB Total												

							IRB Ap	proach					
				As of	30/09/2021					As of	31/12/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	: amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposur	e amount	Value adjustments and
	(min ELR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	1,068	0	1,068	240	0	0	1,029	0	1,029	242	0	0
	Corporates	598	0	504	347	0	1	609	0	502	347	0	1
	Corporates - Of Which: Specialised Lending	326	0	322	268	0	1	329	0	325	270	0	1
	Corporates - Of Which: SME Retail			0	0	0	0		0		0	0	0
	Retail - Secured on real estate property	2		2	0	0	0	2	0	2	0	0	0
	Retail - Secured on real estate property - Of Which: :	ME 0		2	0	0	0	2	0	2	0	0	0
CANADA	Retail - Secured on real estate property - Of Which:			2	0	0	0	2	0		0	0	0
	Retail - Qualifying Revolving	0				0	0		0		0	0	0
	Retail - Other Retail	ů	0	o o	0	0	0	0	0	o o	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0		0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0		0	o o	ō	ō	ō	0	ō	o o	0	
	Equity	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
	Other non credit-obligation assets												
	IRB Total												
	•	(1) Original evens	ure unlike Evengu	re value, is reporte	d before taking into accou	nt any effect due t	p credit conversion	factors or credit	isk mitigation tech	nimues (e.n. substi	tution effects).	•	

Credit Risk - IRB Approach
DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am
Main

							IRB Ap	proach					
				As of	31/03/2022					As of 3	0/06/2022		
		Original	Exposure ¹	Exposure	Risk exposur	e amount	Value adjustments	Original I	Exposure ¹	Exposure	Risk exposur	e amount	Value adjustmen
	(min EUR, %)	Value ¹ and Value ¹ Value ¹ Of which: Of which: Of which: provisions Of which: Of which: provisions or desirated or desirated											provision
	Central banks and central governments	15,852		16,019	1,284	0	0	0	0	0		0	0
	Institutions	39,004	209 1.275	36,594 99,493	7,872 44.214	0	56	47,092	215 1.081	44,864 102.084	7,735		62
	Corporates Corporates - Of Which: Specialised Lending	115,409 35,478	1,2/5	99,493 33.837	14,449		813 182	118,473 35.046	63	33.400	44,661 14.335	0	727 175
	Corporates - Of Which: SPECialised Lending	12,494	160	11.595	3.181		23	12,409	0.0	11,566	3.055		22
	Retail	92,569	872	91,444	15.476	535	510	92.830	863	91.805	15,545	529	516
	Retail - Secured on real estate property	78,355	538	77,649	10.423	326	181	78.428	516	77,835	10,388	313	186
	Retail - Secured on real estate property - Of Which: Sh		0	0	0	0	0	0	0	0	0	0	0
Consolidated data	Retail - Secured on real estate property - Of Which: no	n-St 78,355	538	77,649	10,423	326	181	78,428	516	77,835	10,388	313	186
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	14,214	335	13,794	5,054	209	329	14,402	347	13,970	5,157	216	330
	Retail - Other Retail - Of Which: SME	427	1	9	1	0	0	428	1	7	0	0	0
	Retail - Other Retail - Of Which: non-SME	13,787	333	13,785	5,053	209	329	13,974	346	13,964	5,157	216	330
	Equity	6,223	0	6,223	23,047	0		4,701	0	4,701	17,185	0	
	Other non credit-obligation assets				1,962						1,970		
	IRB Total ²				93,855						87,096		

							IRB Ap	proach					
				As of :	31/03/2022					As of	30/06/2022		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions Corporates	9,984 89,139	785	8,742 77,178	1,808 32.978	0	5 510	9,460 91.112	774	8,413 78,924	1,800 33.000	0	531
	Corporates - Of Which: Specialised Lending	23,955	65	22.537	8.614	0	89	23,580	35	22.007	8.404	0	331
	Corporates - Of Which: SME	12,124	0.5	11.232	3.081	0	23	11.939	0	11,103	2.935	0	21
	Retail	92,062	862	90.943	15.386	528	504	92,325	853	91,307	15.457	522	511
	Retail - Secured on real estate property	77,980	531	77,276	10,351	321	179	78,060	509	77,469	10,319	309	184
GERMANY	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
GERMANT	Retail - Secured on real estate property - Of Which: non-S	77,980	531	77,276	10,351	321	179	78,060	509	77,469	10,319	309	184
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	14,082	331	13,666	5,035	206	325	14,265	344	13,838	5,138	213	326
	Retail - Other Retail - Of Which: SME	422	1	9	1	0	0	423	1	7	0	0	0
	Retail - Other Retail - Of Which: non-SME	13,659 6.074	330	13,657 6.074	5,034 22.617	206	325	13,842 4,555	342	13,831	5,138 16.765	213	326
	Equity Other non-credit-obligation assets	6,074	0	6,074	22,01/		0	4,555		4,555	10,765		0
	IRB Total												

0 11,664 1,682 884 129 33 26 0 26 0 8 FRANCE

							IRB Ap	proach					
				As of 3	31/03/2022					As of	30/06/2022		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	11,095	0	11,095	886	0	0	0	0	0	0	0	0
	Institutions	782	0	782	195	0	0	758	0	752	186	0	0
	Corporates	3,538	59	2,849	1,426	0	10	3,881	63	3,168	1,609	0	12
	Corporates - Of Which: Specialised Lending	641	0	553	484	0	2	700	0	605	544	0	2
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retall	21	0	21	3	0	0	21	0	21	3	0	0
	Retail - Secured on real estate property	19	0	19	3	0	0	20	0	20	3	0	0
UNITED STATES	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
UNITED STATES	Retail - Secured on real estate property - Of Which: non-Sf	19	0	19	3	0	0	20	0	20	3	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	2	0	1	0	0	0	2	0	1	0	0	0
	Retail - Other Retail - Of Which: SME	1	0	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	0	0
	Equity	48	0	48	175	0	0	45	0	45	166	0	0
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of	31/03/2022					As of	30/06/2022		
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	295	0	240	65	0	0	297	0	239	62	0	0
	Corporates	4,741 4,276	0	4,660 4,079	1,440 1,241	0	21 20	4,819 4,354	0	4,726 4.150	1,435	0	21 20
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	98	0	96	1,241		20 0	98	0	4,150 96	1,240	0	20
	Corporates - Ut Which: SME Retail	98 58	0	96 58	32 15			98 56	0	96 56	31 14		0
	Retail - Secured on real estate property	57	i	57	15		ů	54	;	54	13	,	0
	Retail - Secured on real estate property - Of Which: SME	0		0	0		ů	0	0	0	0		0
LUXEMBOURG	Retail - Secured on real estate property - Of Which: non-S	57	i	57	15	0	o o	54	1	54	13	1	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	1	0	1	0	0	ō	1	ō	1	1	ō	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	1	0	1	0	0	0	1	0	1	1	0	0
	Equity	0	0	0	1	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

Credit Risk - IRB Approach

DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am
Mäin

								IRB Ap	proach					
					As of 3	31/03/2022					As of	30/06/2022		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount .	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustmen
		(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value:		Of which: defaulted	and provision
		inks and central governments	110	0	110	9	0	0	0	0	0	0	0	0
	Institution		1,180	30	1,177	246	0	24	1,497	30	1,494	331	0	24
	Corporate		1,542	1	1,094	555	0	1	2,064	1	1,523	703	0	1
		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	132	0	128	96	0	0	126	0	122	81	0	0
	Retail	Corporates - Or Which: SME	181		179	31			183		181	31		0
	Retail		181	1	179	31 24	1	1	183	1	181	31 24	1	0
		Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	113	1	111	24	0	0	113	0	111	29	0	0
SWITZERI AND		Retail - Secured on real estate property - Of Which: non-Si	113		111	24	0		113		111	24		0
		Retail - Qualifying Revolving	0	n	0	0	0	0	0	0	0	0	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	ō	70	1	70	7	0	1
	Equity		2	0	2	9	0	0	2	0	2	9	0	0
		credit-obligation assets												
	IRB Total													

								IRB Ap	proach					
					As of	31/03/2022					As of	30/06/2022		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
		(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	and provisions		Of which: defaulted	Value:		Of which: defaulted	and provisions
		anks and central governments	1,321	0	1,321	105	0	0	0	0	0	0	0	0
	Institutio		2,090	0	2,038	312	0	0	2,088	0	2,021	299	0	0
	Corporati		1,852 887	0	1,463 850	834 531	0	3	1,823 869	0	1,416 833	820 521	0	3
		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	35	0	850 35	11	0	2	33	0	833	10		0
	Retail	Capacita - Griffich. She	23	0	23	2			22		22	2		0
	-	Retail - Secured on real estate property	5	0	6	î	0	0	5	0	5	î	0	0
		Retail - Secured on real estate property - Of Which: SME	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
UNITED KINGDOM		Retail - Secured on real estate property - Of Which: non-Si	6	0	6	1	0	0	5	0	5	1	0	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 Other no	n credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0
	IRB Total													

(1) Original exposure, unlike Exposure val		

							IRB Ap	proach					
				As of	31/03/2022					As of	30/06/2022		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	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	2,606	0	2,343	1,101	0	3	2,955	0	2,663	1,211	0	3
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	1,215	0	1,189	524 11		2	1,261	0	1,233	553 11	0	2
	Corporates - Or Which: SME Retail	39		40	11		0	42		39 40	11		0
	Retail - Secured on real estate property	41 37	1	40 37	6	1		42 37	1	40 37	6	1	0
	Retail - Secured on real estate property - Of Which: SME	3/	1	3/	3	1	0	3/		3/	3	1	0
NETHERLANDS	Retail - Secured on real estate property - Of Which: non-St	37		37			0	37		37			0
	Retail - Qualifying Revolving	3/	0	3/			0	0	0	3/	3		0
	Retail - Other Retail	4	0	3	1	0	0	4	0	3	i	0	0
	Retail - Other Retail - Of Which: SME	1	0	0	0	0	0	i	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	3	ō	3	1	ō	ō	3	ō	3	i	ō	ō
	Equity	0	0	0	0			0	0		0	0	0
	Other non credit-obligation assets												
	IRB Total												

(1) Original exp	osure, unlike Exp	oosure value, is r	eported before taking in	nto account any	effect due to cred	dit conversion fa	ctors or credit ris	k mitigation tecl	nniques (e.g. substitution	effects).

								IRB Ap	proach								
					As of	31/03/2022					As of	30/06/2022					
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Original Exposure Exposure Value Risk exposure amount Val adjust Value Of which:							
		(min EUR, %)		Of which: defaulted	· uice		Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provisions			
	Central ba Institution	nks and central governments	0	0	0 776	0 200	0		0	0	0 877	0 247	0	0			
			816	30				0	913	30			0	1			
	Corporate	Corporates - Of Which: Specialised Lending	1,667 113	30	1,433 113	665 17		15 0	1,761 111	30	1,497 111	626 15	0	15			
		Corporates - Of Which: SME	7113	0	113	1/		0	7111		6	15		0			
	Retail	curpulates - Or Willor: SHE	77	1	75	12	1	1	76	1	75	12	1	1			
		Retail - Secured on real estate property	65	i	65	10	0	0	65	i	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			
AUSTRIA		Retail - Secured on real estate property - Of Which: non-Si	65	1	65	10	ō	ō	65	1	65	10	ō	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			
		credit-obligation assets															
	IRB Total																

							IRB Ap	proach					
	ĺ			As of	31/03/2022					As of	30/06/2022		
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustment
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	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
	Corporates - Of Which: SME Retail	0	0	0	0	0	0	0	0	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
Other Countries	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-St	0	0	0	0	0	0	0	0	0	0		0
outer countries		0	0	0			0	0	0		0		0
	Retail - Qualifying Revolving 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	0				0
	Retail - Other Retail - Of Which: non-SME Equity	0	0	0			0	0	0		0	0	
	Other non credit-obligation assets	_									·		
	IRB Total											_	

					nniques (e.g. substitution	

							IRB Ap	proach					
				As of	31/03/2022					As of	30/06/2022		
		Original	Exposure ¹	Exposure	Risk exposure	e amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposur	e amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	1,066	0	1,065	251	0	0	1,120	0	1,119	277	0	0
	Corporates	598	0	509	366 274	0	1	570 317	0	490	348 271	0	1
	Corporates - Of Which: Specialised Lending	321	0	317		0	1	317	0	313	271	0	1
	Corporates - Of Which: SME Retail	0	0	0	0		0	0			0	0	0
	Retail - Secured on real estate property	2	0	2	0	0	0	2	0	2	0	0	0
	Retail - Secured on real estate property - Of Which: SME	â	0	0	0		0				0		0
CANADA	Retail - Secured on real estate property - Of Which: non-Si	2	0	2	0	0	0	2	0	2	0	0	0
	Retail - Qualifying Revolving		ō	0	ō	0	ō	0	0	ō	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												
	IRB Total												



General governments exposures by country of the counterparty

						DZ BANK AG Deutsche	Zentral-Genossenschaft	sbank, Frankfurt am M	ain					
							As of 31/12/2021							
						Direc	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	ice sheet	
												Off-balance s	neet exposures	
					Non-derivative financial as	ssets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	n negative fair value			Risk weighted
Residual Maturity	Country / Region	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 amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Austria	0 0 0 48 24 942 1.0151	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1: 1: 177	249		0 0 0 48 0 101			0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0		
[0 - 3M [Belgium	200 0 0 0 243 471 713	0 0 0 0 0 0 0 0 243	1.	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 166	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	000000000000000000000000000000000000000		38
[0 - 3M [Bulgaria	0 0 0 0 1 1 19	0 0 0 0 0 0 0 1 1	11 22		0 0 0 0 0	0 0 0 0			0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		
[0 - 3M [Cyprus	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	000000000000000000000000000000000000000	0 0 0 0 0		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Czech Republic	000000000000000000000000000000000000000	0 2 2 2 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0		
10 - 3M	Denmark	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 0	0 0 0 0			000000000000000000000000000000000000000	0 0 0 0 0	000000000000000000000000000000000000000		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Estonia	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0	000000000000000000000000000000000000000		



General governments exposures by country of the counterparty

						DZ BANK AG Deutsche	Zentral-Genossenschaft	sbank, Frankfurt am M	ain					
							As of 31/12/2021	l e						
						Direc	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
					Non-derivative financial a	sets by accounting portfolic		Derivatives with po	sitive fair value	Derivatives with	ı negative fair value	Off-balance sl	heet exposures	
		Total gross carrying amount of non-	Total carrying amount of non-derivative financial assets (net of short		NOT CENTRAL E	sees by accounting portionic		Delivatives with po-	Sitive Iaii Value	Delivatives with	negative ian value			Risk weighted exposure amount
Residual Maturit	y Country / Region	Total gross carrying amount of non- derivative financial assets	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 amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [Finland	2	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0	0 0 0 0 0	0 0 24 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		
[0 - 3M [France	11 63 33 5 19 19 24 613	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	11 2 2 155 20	1	0 118 48 182	0 153	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[0 - 3M [Germany	45 95 1,17 1,43 1,43 3,21 7,47		5: 1: 18: 33.	5 185 3 669 5 368 8 97	351 492 358 623 1.316		49 21 39	3 10 492 513 1,254 2,997 5 4658	0 -2 -88 -21 -73 -56 -86	0 13 310 1,000 1,462 1,400 275 4,460	20 0 0 0 0 1 4		0 0 0 0 0 0 0 0 0 0 0
0 - 3M 3M - 1Y 1Y - 2Y 2Y - 3Y 3Y - 5Y 5Y - 10Y 10Y - more	Croatia		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	000000000000000000000000000000000000000	0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		
To - 3M	Greece		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0	0 0 0	000000000000000000000000000000000000000	0 0 0	000000000000000000000000000000000000000		
[0 - 3M [Hungary		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
[0 - 3M [Ireland		0 0 0 0 0 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0		000000000000000000000000000000000000000
[0 - 3M [Italy	2: 4: 1,131 1,111 2,500	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	2:	2 1,080		0 0 0 0 0 204 126	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[0 - 3M [Latvia		0 0 0 0 0 1 1 1 1 1 1 1 1 0 0 6 6 6 6 0 0 0 7 7 7 7 7		0 0 0 0	0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0		



General governments exposures by country of the counterparty

						DZ BANK AG Deutsche	Zentral-Genossenschaft	sbank, Frankfurt am M	ain					
							As of 31/12/2021	l e						
						Direc	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
					Non-derivative financial a	ssets by accounting portfolic		Derivatives with po	sitive fair value	Derivatives with	negative fair value	Off-balance sl	heet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short											Risk weighted exposure amount
			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 amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [Lithuania		2 2 0 0 0 0 0 0 1 1 1 1 4 4 4 7 7			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		
[0 - 3M [Luxembourg	6.1	7 67 07 08 08 08 08 08 08 08 08 08 08 08 08 08			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	67 0 16 0 0 6 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0
[0 - 3M [Maita													
Total [0 - 3M [Netherlands		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	0 0 0	0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[0 - 3M [Poland	2. 2. 188	7 157 0 0 0 3 3 3 1 1 0 7 27 8 188	2.2	3 3 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	156 0 0 0 0 0 0 0	000	0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[0 - 3M [Portugal	233 155 42 813	157		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[0 - 3M [Romania	11.224	4 0 0 0 0 0 0 0 1 1 1 1 1 1 7 1 7 1 7 24	1 22	4 0 0 1 1 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		
[0 - 3M [Slovakia	2.2	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2:	3 3 5 5 5 7 7 7	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		
[0 - 3M [Slovenia	11 11 11 11 11 11 11 11 11 11 11 11 11	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	11		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 13 0 10 10 23	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		



General governments exposures by country of the counterparty

						DZ BANK AG Deutsche	Zentral-Genossenschaft	sbank, Frankfurt am M	ain					
							As of 31/12/2021							
						Direc	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
					Non-derivative financial a	ssets by accounting portfolic		Derivatives with po	sitive fair value	Derivatives with	negative fair value	Off-balance sl	heet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short											Risk weighted exposure amount
			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 amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [Spain	(222 55 6 19 19 1,366	0 227 2 52 0 0 2 2 2 2 2 190 1,359		0 (144) 0 (154) 0 (154) 0 (154) 0 (154) 0 (154) 0 (154)	2 40 0 0 0 0 7 62	0 0 0 20	0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0
[0 - 3M [Sweden													
[0 - 3M [United Kingdom		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	000	0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0
「0-3M「 「3M-1Y「 「1Y-2Y「 「2Y-3Y「 [3Y-5Y「 [5Y-10Y「 [10Y-more Total	Iceland		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0
[0 - 3M [Liechtenstein													
[0 - 3M [Norway		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0
[0 - 3M [Australia	6 6 6 6 7 4 4 4	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 40 40	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0
[0 - 3M [Canada	() () () () () () () () () ()			14: 50 99 10 10 6: 10 99 10 (0	0 0 0 0 0 0 94 72 0 167	0 0 5 21 43 38 5 111	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0
[0 - 3M [Hong Kong		1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0



General governments exposures by country of the counterparty

						DZ BANK AG Deutsche	· Zentral-Genossenschaf		ain					
							As of 31/12/2021	<u> </u>						1
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance sl	heet exposures	
					Non-derivative financial as	ssets by accounting portfolio	,	Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	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 amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Japan													
[0 - 3M [u.s.	193 166 166 19 19 19 19 19 19	0 1 2 192 162 163 19 6 6 5 7 23		(1) (1) (2) (3) (3) (4) (5) (5) (5) (5) (5) (5) (6) (6) (6) (6) (6) (6) (6) (6) (6) (6	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 1 0 132 0 0 39		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	() () () () () () () () () ()	0 0 0 0 0	0 0 0 0 0	(((((((((((((((((((70
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y Total	China	((5:	0 0 0 4 5 5 5 5 3 3 3 18	11	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 1 0 5 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000		0 0 0		0 0 0 0 0	0 0 0 0 0		1
[0 - 3M [Switzerland	33 35 55 100 6 6	0 35 0 3 3 3 3 3 109 0 0 0		0 0 33 0 0 53 0 105 0 105 0 0 0 0		000000000000000000000000000000000000000		0 0 0		000000000000000000000000000000000000000	0 0 0 0 0		39
[0 - 3M [Other advanced economies non EEA	194 65 2 22	196 65 0 0 0 4 4 4 24			196 65 0 0 0 0 0 4 16 0 281	0 0 0 0 5		0 0 0	() () () () () () () () () ()	0 0 0 0 0	0 0 0 0 0	(((((((((((((((((((6
[0 - 3M [Other Central and eastern Europe countries non EEA		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0				000000000000000000000000000000000000000		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0	0 0 0 70 0 0	(((((((((((((((((((0
[0 - 3M [Middle East	(((((((((((((((((((0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0				0 0 0 0 0 0 533		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0	0 13 0 0 0 0 0	(((((((((((((((((((31
Total Tota	Latin America and the Caribbean		30 0 0 1 0 1 1 0 1 2 82 84	77		0 0 0 0 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 1 1		0 0 0	0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0	(((((((((((((((((((1



General governments exposures by country of the counterparty

DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

							DE DAINN AG DEUISENE	Zentral-Genossenschaft	South, Tranklare all 11	diii					
								As of 31/12/2021							
							Direc	t exposures							
		(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	ā —
													Off-balance sh	heet exposures	
						Non-derivative financial as	ssets by accounting portfolic		Derivatives with po	sitive fair value	Derivatives with	h negative fair value			
	Residual Maturity	Country / Region	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 amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
	10 - 3M I 13M - 1Y I			0	G		0	0	G	0		0 0	0		0
	[1Y - 2Y	Africa	55 63	0 0 0 0 0 0 0 0 0 0 0 5 5 5 8 58 63	0 0 0 0	C C C C C C C C C C C C C C C C C C C	0 0 0 0 0 0 0 0	0 0 0 5 5 8	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	37 56 222 0 0 0 315		0 0 0 0 0
	[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y] [5Y - 10Y [Others	8- 2- 31(31(953 633	84 28 310 310 310 35 953 36 639	84 10 63 26 67 78	0 87 132 212 54	0 0 18 0 18 7 116 2 97 2 410 6 359	0 0 44 55 265 147	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	25 0 0 10 0 1 1 0 2 2,619	((((-5a	0 0 55 55 65 0 61 0 348 4 214	0 0 1 0 0		000000000000000000000000000000000000000
ŀ	[10Y - more Total		3,130	5 806 3,130	486 814		1,031	227 738	42 75	2 1,270 5 3,924	-66 -120	5 2,494 3,236	0		0 177

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 counterparts 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 counterparts (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 counterparts (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

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 Angentrias, Bellas, Bolivia, Barall, Citile, Colonbia, Costa Rica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Beharder, Gereada, Gustermala, Guyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and Heise, S. Vincent and Heise, S. Lucia,

Africa Agenta, Egypt, Monroco, South Africa, Angolas, Benni, Rotswanea, Burksine Face, Burundi, Cameroon, Cape Verder, Certifial Microan Republic Of The, Cife D'Noire, Equatorial Guines, Estrea, Ethiopia, Gabon, Gambia, Ghana, Guines, Guines-Bissau, Kenya, Lesothi, Liberia, Madagascar, Malawi, Mall, Mauritaus, Maurita

- (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



General governments exposures by country of the counterparty

						DZ BANK AG Deutsche	Zentral-Genossenschaft		ain					
							As of 30/06/2022	1						
						Direc	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance sl	heet exposures	
					Non-derivative financial as	ssets by accounting portfolic		Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	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 amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [[3M - 1Y [[11 - 2Y [[2Y - 3Y [[3Y - 5Y] [5Y - 10Y [[10Y - more Total	Austria	0 9 5 5 60 24 795	0 0 9 5 60 24 795 894	1: 15 177	1 208	337	0 0 0 47 0 99			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		
10 - 3M	Belgium	0 0 0 0 147 333 447	0 0 0 0 0 0 147	18	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 7 73	0 0 0 0 0			000000000000000000000000000000000000000	000000000000000000000000000000000000000	000000000000000000000000000000000000000		17
10 - 3M	Bulgaria	0 0 0 0 0 0	0 0 0 0 0 0 19	11		0 0 0	0 0 0 0 0			000000000000000000000000000000000000000	000000000000000000000000000000000000000	000000000000000000000000000000000000000		0
To - 3M	Cyprus	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			000000000000000000000000000000000000000	000000000000000000000000000000000000000	000000000000000000000000000000000000000		
Total Total Total Total Total Total Total Total	Czech Republic	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0
Total Tota	Denmark		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
Total	Estonia	000000000000000000000000000000000000000	0 0 0 0 0 0 1			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0			0 0 0 0	0 0 0 0 0	0 0 0 0 0		0



General governments exposures by country of the counterparty

				DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main										
							As of 30/06/2022	2						
						Direc	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
			Tabel coming amount of		Non-derivative financial a	ssets by accounting portfolio	,	Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	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 amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Finland	2: 2: 4: 4: 1: 8:3:	0 0 0 0 0 0 0 0 0 1 1 1 1 1 1 1 1 1 1 1	2: 1: 45		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 23 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	(((((((((((((((((((0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	France	6 66 22 22 22 25 45 118	0 0 0 0 1 61 61 61 65 25 25 22 22 22 77 47 47 118 31 298	1 7.7 100	3 2 3 2 5 1 1 3 7 7	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 58 0 16 24 12 0 110		0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	(((((((((((((((((((0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Germany	977 1,690 2,080 866 1,000 2,490 6,746	970 1,690 2 2,081 6 866 5 1,805 6 2,496 6,743 5 16,654	2: 56: 22: 13: 3: 3: 3: 3: 1,57:	2 17 40 1,28 3 4 4 5 89 3 34 5 3,19	0 413 3 267 8 532 1 1.025	504 334 443 280 610 1,316 5,364	21	0 0 292 3 1,073 6 365 5 2,073 7,865	0 -56 -4 -4 -31 -86 -43	0 73 275 350 561 1,353 197 2,809	20 1 0 0 1 1 20	(((((((((((((((((((159
To - 3M	Croatia		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	(((((((((((((((((((0
To - 3M	Greece					0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	(((((((((((((((((((0
[0 - 3M [Hungary		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		2	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	(((((((((((((((((((0
0 - 3M	Ireland	6	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		20 20 20 20 20 20 20 20 20 20 20 20 20 2	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	(((((((((((((((((((0
[0 - 3M [Italy	() 1 15 2 2 1,191 938 2,166	0 0 0 0 1 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1	21	59	1 17	0 0 0 0 2033 126		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	(((((((((((((((((((59
[0 - 3M [Latvia		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0				0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0	0



General governments exposures by country of the counterparty

						DZ BANK AG Deutsche	Zentral-Genossenschaft	tsbank, Frankfurt am M	ain					
							As of 30/06/2022	2						
						Direc	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
					Non-derivative financial a	ssets by accounting portfolic		Derivatives with po	sitive fair value	Derivatives with	negative fair value	Off-balance sl	heet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short											Risk weighted exposure amount
			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 amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [Lithuania		0 0 0 0 0 0 0 4 4 4 4 4 8	8		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		
[0 - 3M [Luxembourg	61	68 0 5 16 0 7 7 7 7 4 0 9 9			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	68 0 16 0 0 4 0 88		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		000000000000000000000000000000000000000
[0 - 3M [Malta													
Total [0 - 3M [Netherlands	11	3 3 0 0 3 13 4 4 4 0 0 11 3 3 34	1 22	3 5 6 7 7 8 8 8	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Poland	33	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	33		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	(0 0 0	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0		
[0 - 3M [Portugal	13 33 47	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		333	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 51 0		0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
0 - 3M 3M - 1Y 1Y - 2Y 2Y - 3Y 3Y - 5Y 5Y - 10Y 10Y - more	Romania	11	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1.11		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [15Y - 10Y [10Y - more Total	Slovakia	2: 2:	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2:		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		
[0 - 3M [Slovenia	1 1 1 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	11		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 13 10 0 0		0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		



General governments exposures by country of the counterparty

						DZ BANK AG Deutsche	Zentral-Genossenschaft	sbank, Frankfurt am M	ain					
							As of 30/06/2022	2						
						Direc	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
					No. doi: 0.					Dudu d		Off-balance sl	heet exposures	
			Total carrying amount of		Non-derivative financial as	ssets by accounting portfolio	•	Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	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 amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [3M - 1Y	Spain	55 199 12 2 2 2 155 1,055 1,459	12 0 0 7 27 5 155	122	(144 (145	0 0 7 0 60	52 0 0 0 0 0 21 141 215	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[0 - 3M [3M - 1Y	Sweden													
[0 - 3M [United Kingdom		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	000	0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0		
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more Total	Iceland		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0		
[0 - 3M [Liechtenstein													
[0-3M[13M-1Y 11Y-2Y 12Y-3Y 13Y-5Y 15Y-10Y 110Y-more Total	Norway		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Australia	6 6 6 6 6 7 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 41 41	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		29
[0 - 3M [Canada	5 218 111 234 192 3 3	192		21 21 0 88 3 100 2 408	81	25	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		51
[0 - 3M [3M - 1Y	Hong Kong		1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0	1 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		



General governments exposures by country of the counterparty

						DZ BANK AG Deutsche	Zentral-Genossenschaft		ain					
							As of 30/06/2022	2						
						Dire	ct exposures	<u> </u>				1		
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	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 amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Japan													
[0 - 3M [u.s.	77 77 175 133 133 19 573	0 77 5 7 7 7 137 31 93 570	1	0 21 5 3 3 5 3 3 5 3 3 7 21	0 0 87	0 49 72 14 9 0 42 186		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	() () () () () () () () () ()	0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	60
[0 - 3M [3M - 1Y	China	(((((((((((((((((((0 0 0 0 0 5 5 5 5 3 3 8 18	11		0 0 0 0 5 5	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0		0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	1
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Switzerland	36 5 100 6	36 0 0 0 4 4 54 3 108 0 0		30 (0) (0) (0) (0) (0) (0) (0) (0) (0) (0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(0 0 0	0	0 0 0 0 0	000000000000000000000000000000000000000	0	40
[0 - 3M [Other advanced economies non EEA	20.20 66 6	207 69 0 0 0 0 4 4 4 4 5 15 4 4 299			207 69 0 0 4 14 14 293	0 0 0 0	(0 0 0	() () () () () () () () () ()	0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	3
[0 - 3M [Other Central and eastern Europe countries non EEA		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0	0 0 0 70 0	0 0 0 0 0	0
[0 - 3M [Middle East	6.562	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			000000000000000000000000000000000000000	0 0 0 0 0 0 62 62	(0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0	5 0 0 0 0 0	000000000000000000000000000000000000000	
10 - 3M 3M - 1Y	Latin America and the Caribbean	88	02 0 0 0 0 0 0 0 0 0 1 1 81 81 82	66		0	0 0 0 0 0 0 1 1 6		0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	5



General governments exposures by country of the counterparty

DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

						DE BILLIONE DEGLECTIO	South, Frankluit alli 14	u						
							As of 30/06/2022							
						Direc	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	h negative fair value			
Residual Maturity Cou	Country / Region	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 amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Africa	0 0 0 7 9 9	0 0 0 0 6 7 97	000000000000000000000000000000000000000		0 0 0 0 0 0	0 0 0 0 6 7 97		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(0)	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 93 66 123 0 81 0		0 0 0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Others	71 199 270 306 1,1/171 536 725	71 198 270 306 1,171 536 725	65 109 146 25 240 197 410	56 83 183 56 61		0 28 47 143 193 74 221	((() 37 633 1,01 6	7 3,315		0 17 48 0 78 0 36 0 348 174 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0

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 counterparts 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 counterparts (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 counterparts (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

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 Angentrias, Bellas, Bolivia, Barall, Citile, Colonbia, Costa Rica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Beharder, Gereada, Gustermala, Guyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and Heise, S. Vincent and Heise, S. Lucia,

Africa Agenta, Egypt, Monroco, South Africa, Angolas, Benni, Rotswanea, Burksine Face, Burundi, Cameroon, Cape Verder, Certifial Microan Republic Of The, Cife D'Noire, Equatorial Guines, Estrea, Ethiopia, Gabon, Gambia, Ghana, Guines, Guines-Bissau, Kenya, Lesothi, Liberia, Madagascar, Malawi, Mall, Mauritaus, Maurita

- (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 nGAMP

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 c	arrying amount/ Nomina	l amount		Accumulated impo value due to credi	irment, accumulated ne t risk and provisions ^{4,8}	gative changes in fair	Collaterals and		Gross ca	rrying amount/ Nomina	l amount		Accumulated impo value due to credi	airment, accumulated ne it risk and provisions ^{4,8}	gative changes in fair	Collaterals and
		Of which performing but past due >30 days		Of which non-performing	ř	On performing exposures ²	On non-perform	ning exposures ³	financial guarantees received on non- performing exposures		Of which performing but past due >30 days		Of which non-performing		On performing exposures ²	On non-perforn	ning exposures ²	financial guarantees received on non- performing exposures
(min EUR)		and <=90 days		Of which: defaulted	Of which Stage 3			Of which Stage 3			and <=90 days		Of which: defaulted	Of which Stage 3			Of which Stage 3	
Cash balances at central banks and other demand deposits	103,03	3 0		0	0	1	0	0	0	93,26		0	0	0	1	0	0	0
Debt securities (including at amortised cost and fair value)	50,12	4 0	128	128	101	31	53	53	0	45,76		92	92	84	28	41	41	0
Central banks					0	0	0	0	0		0	0	0	0	0	0	0	0
General governments	20,12	7 6	15	12	6	15	0	0	0	17,94	0	12	12	6	15	0	0	0
Credit institutions	21,68	3 0			0	5	0	0	0	20,29	0	0	0	0	4	0	0	0
Other financial corporations	4,36	8 0	116	116	94	8	53	53	0	4,14	0	80	80	78	7	41	41	0
Non-financial corporations	3,94	is c			0	3	0	0	0	3,41	0	0	0	0	2	0	0	0
Loans and advances(including at amortised cost and fair value)	291,56	3 121	3,295	3,269	3,162	624	1,449	1,435	1,301	298,24	175	3,045	3,019	2,916	659	1,322	1,302	1,204
Central banks	12	9 0		0	0	0	0	0	0		0	0	0	0	0	0	0	0
General governments	17,13	S 0		0	0	2	0	0	0	16,49	0	0	0	0	2	0	0	0
Credit institutions	95,62	9 0	38	38	38	15	S	5	30	100,11	0	143	143	143	15	8	8	129
Other financial corporations	14,68	12	28:	281	250	17	71	71	172	14,17	5 1	143	143	143	14	73	73	60
Non-financial corporations	79,32	8 22	1,871	1,878	1,836	268	1,047	1,036	537	81,27	39	1,652	1,652	1,606	283	916	908	467
of which: small and medium-sized enterprises	14,03	11 15	130	130	125	61	73	68	14	13,83	18	131	131	126	65	81	76	14
of which: Loans collateralised by commercial immovable property	24,96	s c	177	177	173	44	104	100	48	25,45	0	197	197	189	59	97	95	61
Households	84,66	ii 97	1,096	1,070	1,037	322	325	322	561	86,18	136	1,106	1,080	1,024	345	324	312	549
of which: Loans collateralised by residential immovable property	57,61	0 31	526	506	506	114	67	66	459	58,91	43	527	507	507	115	71	70	454
of which: Credit for consumption	9,20	2 46	333	332	301	182	205	205	0	9,20	75	359	359	305	204	207	196	0
DEBT INSTRUMENTS other than HFT	444,72	0 121	3,423	3,397	3,263	656	1,502	1,488	1,301	437,27	175	3,137	3,111	3,001	688	1,363	1,342	1,204
OFF-BALANCE SHEET EXPOSURES	79,27	2	240	240	190	109	99	98	31	80,80		273	273	271	102	111	110	42



Performing and non-performing exposures

DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

					As of 31/03/2022				readone zenaur oen	,				As of 30/06/2022				
					As of 31/03/2022									As of 30/06/2022				
		Gross	arrying amount/ Nomina	al amount		Accumulated im value due to cre	pairment, accumulated no dit risk and provisions ^{4,8}	igative changes in fair	Collaterals and		Gross c	arrying amount/ Nomina	l amount		Accumulated impo value due to credi	airment, accumulated n it risk and provisions ^{4,8}	egative changes in fair	Collaterals and
		Of which performing but past due >30 days		Of which non-performing	r.	On performing	On non-perform	ning exposures ³	financial guarantees received on non- performing exposures		Of which performing but past due >30 days		Of which non-performing		On performing	On non-perform	ming exposures ³	financial guarantees received on non- performing exposures
		and <=90 days		Of which: defaulted	Of which Stage 3	exposures ²		Of which Stage 3			and <=90 days		Of which: defaulted	Of which Stage 3	exposures ²		Of which Stage 3	
(min EUR) Cash balances at central banks and other demand deposits	115,871	8 (119,918					2			
Debt securities (including at amortised cost and fair value)	44,07		93	93	82	26	39	39		42,483		93	93	82	26	40	39	0
Central banks		0 (0	0										0	0		0
General governments	16,59	4 (12	2 12	. 6	14				14,75		12	12	. 6	13	0		
Credit institutions	20,08	3 (0	0				0	19,97	2 0	0		0	4	0		
Other financial corporations	4,10	6 (8	1 81	. 76		39	36	0	4,36	2 0	80	80	75	7	40	36	
Non-financial corporations	3,29			0 0	0	:	0		0	3,39		0		0	2	0		
Loans and advances(including at amortised cost and fair value)	305,000	7 175	2,944	2,919	2,770	710	1,272	1,247	1,136	314,309	153	2,865	2,865	2,713	724	1,178	1,156	1,105
Central banks		0 (0 0	0		0		0		0	0		0	0	0		
General governments	16,27	1		0 0	o	:	2 0		a	15,79	9 0	a		a	3	0		0
Credit institutions	102,92	3	15	4 154	154	11	3 15	15	120	108,69	. 2	178	178	178	20	16	16	152
Other financial corporations	14,92	4	171	0 170	169	16	5 106	106	52	15,93	3	212	212	212	15	125	125	61
Non-financial corporations	83,13	6 2	1,57	1,570	1,478	312	834	821	455	84,75.	28	1,451	1,451	1,357	317	719	703	419
of which: small and medium-sized enterprises	13,35	0 1	7 12	7 127	122	60	80	75	16	13,35	9 15	127	127	121	63	79	74	19
of which: Loans collateralised by commercial immovable property	25,63	4	23:	3 233	177	6.	91	85	104	25,30	3 2	241	241	185	59	100	94	102
Households	87,75	2 14	1,049	9 1,025	969	363	316	304	509	89,133	2 121	1,024	1,024	965	369	318	308	473
of which: Loans collateralised by residential immovable property	60,02	1 3	7 490	2 473	473	119	68	67	422	60,981	43	459	459	459	125	65	65	392
of which: Credit for consumption	9,28		34	346	293	21	201	191	0	9,50		367	367	310	215	208	197	٥
DEBT INSTRUMENTS other than HFT	464,96	1 175	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
OFF-BALANCE SHEET EXPOSURES	82,44	0	266	266	265	99	100	100	60	85,010		277	277	276	116	97	97	47

(1) for the distribution of many-princing appears gainers selec to Article 14(c)) of highelians (10) to \$15/2011 (100) (2) highelians separative the combined we must of expected used because in some final exception for fundam schowners adopted to prepare and positions for off-seleccs sheet exposures. (3) highelians separative the combined were selected used because in some final exception for fundam schowners adopted to prepare adopted to the selected of the selected for fundam schowners adopted to prepare the final adopted to condit risk for fundam schowners and selected fundam schowners are selected for fundam schowners and selected for fundam schowners are selected for fundam schowners and selected fundam schowners are selected for fundam schowners are selected for fundam schowners and selected fundam schowners are selected for fundam schown

(6) for the co-balance sheet liters, accommission impriments and accommission designed droppes in fer value due to code this a sporting according to the first approximation (impriment is an ground according to the FIRED framework (impriment is an approximation as ground as ground approximation as ground a



Forborne exposures

	As of 30/09/2021 Accumulated impairment,								As of 31/:	12/2021		
		ying amount of with forbearance	accumulated o	hanges in fair redit risk and exposures with	Collateral and fin received on e forbearanc			ying amount of with forbearance	Accumulated in accumulated ch value due to cre provisions for forbearance me	hanges in fair edit risk and exposures with	received on e	ancial guarantees xposures with e measures
(min EUR)		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
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	o	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	
Loans and advances (including at amortised cost and fair value)	4,078	1,998	899	840	2,334	851	3,588	1,862	834	789	2,037	776
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
DEBT INSTRUMENTS other than HFT	4,078	1,998	899	840	2,334		3,588	1,862	834	789	2,037	
Loan commitments given	335	97	27	20	158	6	525	91	49	34	15	7
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice ³	0						0					
Non-performing forborne loans and advances that failed to meet the non- performing exit criteria ³	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 F18.00 / F19.00), 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-TTS 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.

⁽¹⁾ 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.



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 in accumulated control value due to control for provisions for forbearance m	hanges in fair edit risk and exposures with	Collateral and fina received on ex forbearance	cposures with		ying amount of with forbearance	Accumulated in accumulated con value due to con provisions for forbearance m	hanges in fair redit risk and exposures with	Collateral and financial guarant received on exposures with forbearance measures					
(min EUR)		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 nonperforming exposures with forbearance measures				
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	o	0	0	0	o				
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	o	0	o	0	0	0	o				
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					
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		86	25	16	14	10					
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		3,130	1,588	659	609	1,665					
Loan commitments given	425	66	36	23	28	4	389	53	41	21	9	2				
QUALITY OF FORBEARANCE ²																
Loans and advances that have been forborne more than twice $^{\it 3}$	0						0									
Non-performing forborne loans and advances that failed to meet the non- performing exit criteria ³	0	debtt					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 F18.00 / F19.00), 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

	As of 30/09/2021							As of 31/12/2021							Ac of 7	1/02/2022		As of 30/06/2022						
	As of 30/09/2021 Gross carrying amount					Gross carrying amount						As of 31/03/2022 Gross carrying amount				_		Gross carrying amount						
			ļ.	Accumulated						Accumulated					Accumulated	<u>:</u>					Accumulated negative			
		Of which non- performi		Of which loans and advances subject to	Accumulated	negative changes in fair value due to		Of which: non- performir		Of which loans and advances subject to	Accumulated	negative changes in fair value due to		Of which: non- performin		Of which loans and advances subject to	Accumulated	negative changes in fair value due to		Of which non- perform		Of which loans and advances subject to	Accumulated	changes in fair
(min EUR)			of which: defaulted	Impairment	impairment ¹	credit risk on non-performing exposures ¹			of which: defaulted	impairment	impairment ¹	credit risk on non-performing exposures ¹			of which: defaulted	Impairment	impairment ¹	credit risk on non-performing exposures ¹			of which: defaulted	impairment	impairment ¹	credit risk on non-performing exposures ¹
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 guarrying	636	120	120	636	103	0	621	123	123	621	106	0	572	107	107	572	102	0	545	24	24	545	20	0
C Manufacturing	7,973	499	499	7,891	290	0	8,636	492	492	8,565	280	0	9,052	569	569	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	170	170	5.484	133	3	6.064	175	175	6.044	137	3
H Transport and storage	5.014	531	531	4.936	288	0	4,270	358	358	4.214	195	0	3,936	260	260	3.882	142	1	3.773	204	204	3.745	127	- 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 I. Real estate activities	29 38 155	- 0	69	29 38 139	0	0	38 949	105	105	32 38 930	100	0	39.305	U	106	31 39 399	117	0	33	101	101	33	108	0
M Professional, scientific and technical activities	2,127	25	25	2,065	16	2	2,148	24	24	2,081	109	2	2,069	106 25	10b 25	1,995	112	2	1,953	26	26	1,869	108	2
N Administrative and support service	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	1.879	1.878	78.991	1.310	5	81 278	1.652	1.652	81.020	1.193	6	83 136	1.571	1.570	82.894	1.140	6	84 751	1.451	1.451	84 530	1.030	6

⁽¹⁾ The Riems '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 05.01), which follows a sign convention based on a credit/debt convention, as explained in Amer. V, Part 1 paragraphs 10 and 11 of Regulation (01) 2012/163-1 17 on Supervisory reporting.