

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.

EBA EUROPEAN BANKING AUTHORITY

2023 EU-wide Transparency Exercise

Key Metrics

(mln EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	17,637	18,762	18,746	23,628	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	17,484	18,564	18,625	23,519	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	19,793	20,912	20,896	26,921	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	19,639	20,714	20,775	26,812	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	23,700	24,719	24,630	30,628	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	23,738	24,790	24,833	30,837	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	146,348	137,379	134,862	151,069	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	146,293	137,320	134,852	151,069	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	12.05%	13.66%	13.90%	15.64%	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	11.95%	13.52%	13.81%	15.57%	(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	13.52%	15.22%	15.49%	17.82%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	13.42%	15.08%	15.41%	17.75%	(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	16.19%	17.99%	18.26%	20.27%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	16.23%	18.05%	18.41%	20.41%	(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	488,957	440,948	439,097	450,814	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	4.05%	4.74%	4.76%	5.97%	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 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	19,793	20,912	20,896	26,921	C 47.00 (r0320,c0010)	
A.2	Tier 1 capital - fully phased-in definition	19,639	20,714	20,775	26,812	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	488,957	440,948	439,097	450,814	C 47.00 (r0300,c0010)	CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	488,711	440,620	438,765	450,495	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	4.05%	4.74%	4.76%	5.97%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	4.02%	4.70%	4.73%	5.95%	[A.2]/[B.2]	



2023 EU-wide Transparency Exercise Capital

DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

			As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
	A	(min EUR, %) OWN FUNDS	23,700	24,719	24,630	30,628	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying	17.637	18.762	18,746	23,628	C 01.00 (r0020,c0010)	Article S0 of CRR
	A.1.1	transitional adjustments) Capital instruments eligible as CETI Capital (including share premium and net own capital instruments)	10,478	10,762	10,478	10.478	C 01.00 (4020,4000)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CBR
	A.1.2	instruments) Retained earnings	9,797	10,878	11,157	11,894	C 01.00 (r0130,c0010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (i) of ORR
	A.1.3	Accumulated other comprehensive income	-3,984	-4,082	-4,258	-1,065	C 01.00 (r0180.c0010)	Articles 4(109), 26(1) point (d) and 36 (1) point (f) of CRR
	A.1.3	Other Reserves	3,096	3,114	2,999	4,317	C 01.00 (r0200.c0010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	3,030	0	0	0	C 01.00 (+0210,c0010)	Articles 4(112), 26(1) point (0) and 36 (1) point (0) of CRR
	A.1.5		32	36	30	30	C 01.00 (#0230,c0010)	Anticle 94 of CRR
	A.1.7	Minority interest given recognition in CET1 capital Adjustments to CET1 due to prudential filters	-427	-459	-507	-775	C 01.00 (r0250.c0010)	Articles 32 to 35 of and 35 (1) point (1) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-575	-574	-572	-497	C 01.00 (r0300.c0010) + C 01.00	Articles 4(113), 36(1) point (b) and 37 of ORP. Articles 4(115), 36(1) point (b) and 37 point (a)
	A.1.9	() Intergrow back (inclusing docump) (-) DTAs that rely on future profitability and do not arise from temporary differences net of strongisted DTr =	-5	-28	-28	-25	(r0340,c0010) C 01.00 (r0370,c0010)	of CCR Articles 36(1) point (c) and 38 of CRR
	A.1.5	associated DTLs (-) IRB shortfall of credit risk adjustments to expected losses	-83	-28	-28	-194	C 01.00 (r0380,c0010)	Articles 36(1) point (d), 40 and 159 of CIR
	A.1.11	(-) Defined benefit pension fund assets	-23	-19	-19	-13	C 01.00 (r0390,c0010)	Articles 4(109), 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 (i) of CRR
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	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-19	-19	-18	-14	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)	$ \begin{array}{l} \label{eq:constraints} \mbox{Addiss} 4(36), 36(1) point (k) (i) and 80 to 91 of OR; Articles 36(1) point (k) (ii), 343(1) point (b), 246(1) point (b) and 328 of OR; Articles 36(1) point (iii) and 373(2) of OR; Articles 36(1) point k) (iv) and 153(8) of OR and Articles 36(1) point k) (iv) and 155(6) of OR. \end{array} $
	A.1.14.1	Of which: from securitisation positions (-)	-19	-19	-18	-14	C 01.00 (r0460,c0010)	Articles 36(1) point (k) (i), 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 OBR
	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 CBR
	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)	$\label{eq:articles} Articles 4(27); 36(1) \mbox{ point (i);} 43, 45; 47; 48(1) \mbox{ point (b);} 49(1) \mbox{ to }(3) \mbox{ and } 79 \mbox{ of CRR}$
	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	0	0	C 01.00 (r0510,c0010)	Article 48 of CRR
OWN FUNDS	A.1.18A	(-) Insufficient coverage for non-performing exposures	-102	-99	-111	-148	C 01.00 (r0513,c0010)	Article 36(1), point (m) and Article 47c CRR
Transitional period	A.1.18B	(-) Minimum value commitment shortfalls	-93	0	0	0	C 01.00 (r0514,c0010)	Article 36(1), point (n) and Article 132:(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	-356	-436	-295	-293	C 01.00 (r0524,c0010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-246	-137	-143	-169	C 01.00 (r0529,c0010)	
	A.1.21	Transitional adjustments Transitional adjustments due to orandifathered CET1 Capital instruments (+/-)	153	198	120	109	CA1 {1.1.1.6 + 1.1.1.8 + 1.1.1.26}	•
	A.1.21.1		0	0	0	0	C 01.00 (r0220,c0010) C 01.00 (r0240,c0010)	Articles 483(1) to (3), and 484 to 487 of CRR Articles 479 and 480 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-) Other transitional adjustments to CET1 Capital (+/-)	0	0	0	0	C 01.00 (#0540,c0010) C 01.00 (#0520,c0010)	Articles 4/9 and 480 of L9R Articles 469 to 472, 478 and 481 of CRR
	A.1.21.5	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	2,156	2,150	2,150	3,293	C 01.00 (r0530,c0010)	Anticle 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	2,156	2,150	2,150	3,293	C 01.00 (r0540,c0010) + C 01.00 (r0570,c0010)	VALUE OF OL OLK
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	(r0670,c0010) C 01.00 (r0720,c0010)	
	A.2.3	Other Additional Tier 1 Capital components and deductors	0	D	D	0	C 01.00 (r0990,c010) + C 01.00 (r0700,c010) + C 01.00 (r0710,c010) + C 01.00 (r0700,c010) + C 11.00 (r0744,c0010) + C 01.00 (r0746,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)	19,793	20,912	20,896	26,921	C 01.00 (r0015,c0010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	3,908	3,807	3,735	3,707	C 01.00 (r0750,c0010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	3,805	3,712	3,644	3,593	C 01.00 (r0760,c0010) + C 01.00 (r0890,c0010)	
	A.4.2	Other Tier 2 Capital components and deductions	294	364	413	432	$\begin{array}{l} C \; 01.00 \; (r0910,c0010) + C \; 01.00 \\ (r0920,c0010) + C \; 01.00 \; (r0930,c0010) + C \\ 0.10 \; (r0940,c0010) + C \; 01.00 \; (r0950,c0010) \\ + C \; 01.00 \; (r0950,c0010) + C \; 01.00 \; (r0950,c0010) \\ + C \; 01.00 \; (r0950,c0010) + C \; 01.00 \; (r0974,c0010) + C \\ 01.00 \; (r0978,c0010) \end{array}$	
	A.4.3	Tier 2 transitional adjustments	-191	-269	-323	-318	C 01.00 (r0880,c0010) + C 01.00 (r0900,c0010) + C 01.00 (r0960,c0010)	
OWN FUNDS	в	TOTAL RISK EXPOSURE AMOUNT	146,348	137,379	134,862	151,069	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
REQUIREMENTS	B.1	Of which: Transitional adjustments included	54	59	9	0	C 05.01 (r0010,c0040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	12.05%	13.66%	13.90%	15.64%	CA3 (1)	
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	13.52%	15.22%	15.49%	17.82%	CA3 (3)	
	C.3	TOTAL CAPITAL RATIO (transitional period)	16.19%	17.99%	18.26%	20.27%	CA3 (5)	
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	17,484	18,564	18,625	23,519	[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)	11.95%	13.52%	13.81%	15.57%	[D.1]/[B-B.1]	
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	153	198	120	109	C 05.01 (r0440,c0010)	
Memo items	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0020)	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	-191	-269	-323	-318	C 05.01 (r0440,c0030)	
	E.	Adjustments included in RWAs due to IFRS 9 transitional arrangements	54	59	9	0	C 05.01 (r0440,c0040)	

(1)The full-loaded CET1 ratio is an estimate calculated based on bank's supervisory recording. Therefore, any castal instruments that are not eloable from a reculatory cont of view at the recording date are not taken into account in this calculation. Fully loaded CET1 capital ratio estimation is based on the formulae stated in culum "CORP CORP" – please note that this might lead to differences to fully loaded CET1 capital ratios published by the participating banks e.g. in their Filler 3 discourse

Overview of Risk exposure amounts

DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

		RWAs			
(min EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE
Credit risk (excluding CCR and Securitisations) ¹	110,760	107,072	108,658	124,140	C 02.00 (r0040, c0010) - (C 07.00 (r0090, cd220, s001) + C 07.00 (r0110, cd220, s001) + C 07.00 (r0130, cd220, s001) + C 08.01 (r0040, cd280, s001) + C 08.01 (r0040, cd280, s001) + C 08.01 (r0040, cd280, s002) + C 08.01 (r0040, cd280, s002) + C 08.01 (r0040, cd280, cd280, s002) + C 08.01 (r0400, s002) + C 08.01
Of which the standardised approach	28,948	27,200	26,390	23,367	C 02.00 (r0060, c0010)-[C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001)+ C 07.00 (r0130, c0220, s001)]
Of which the foundation IRB (FIRB) approach	51,096	50,328	52,000	53,035	C 02.00 (r0250, c0010) - [C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0050, c0260, s002)]
Of which the advanced IRB (AIRB) approach	15,399	14,776	15,470	15,485	C 02.00 (r0310, c0010) - [C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0050, c0260, s001)]
Of which equity IRB	13,270	12,712	12,803	30,319	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) ²	6,916	4,770	4,430	4,506	C 07.00 (r0090, d220, s001) + C 07.00 (d110, d220, s001)+ C 07.00 (d130, d220, s001) + C 08.01 (r0040, d260, s001) + C 08.01 (r0050, d2060, s001) + C 08.01 (r0060, d260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, d260, s002) + C 08.01 (r0060, d260, s002) + C 02.00 (r0460,
Credit valuation adjustment - CVA	1,746	1,462	1,310	1,277	C 02.00 (r0640, c0010)
Settlement risk	2	39	11	6	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	4,411	4,683	4,556	4,925	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	10,448	7,369	6,090	6,222	C 02.00 (r0520, c0010)
Of which the standardised approach	752	537	584	528	C 02.00 (r0530, c0010)
Of which IMA	9,697	6,832	5,506	5,695	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	159	89	78	47	C 19.00 (0010, d660)*12.5+C 20.00 (0010, d450)*12.5+MAK(C 24.00(r0010, d090),C 24.00(r0010, d090),C 24.00(r0010, d010))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	10,727	10,727	9,217	9,217	C 02.00 (r0590, c0010)
Of which basic indicator approach	0	0	0	0	C 02.00 (r0600, c0010)
Of which standardised approach	10,727	10,727	9,217	9,217	C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (r0620, c0010)
Other risk exposure amounts	1,336	1,258	590	776	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	146,348	137,379	134,862	151,069	

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.





DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

(min EUR)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023
Interest income	4,525	6,597	2,599	5,666
Of which debt securities income	432	673	270	565
Of which loans and advances income	3,751	5,764	2,444	3,825
Interest expenses	2,432	3,323	1,704	3,749
(Of which deposits expenses)	1,613	2,622	1,491	3,343
(Of which debt securities issued expenses)	565	697	389	929
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	71	38	32	41
Net Fee and commission income	2,305	3,034	702	1,415
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	43	52	40	29
Gains or (-) losses on financial assets and liabilities held for trading, net	-3,175	-2,925	228	435
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	3,614	3,343	-90	-106
Gains or (-) losses from hedge accounting, net	-15	-45	-24	-27
Exchange differences [gain or (-) loss], net	188	138	4	24
Net other operating income /(expenses)	216	116	49	123
TOTAL OPERATING INCOME, NET	5,339	7,026	1,835	3,851
(Administrative expenses)	2,882	4,085	1,035	2,042
(Cash contributions to resolution funds and deposit quarantee schemes)	257	251	268	223
(Depreciation)	224	293	70	140
Modification gains or (-) losses, net	0	2	0	0
(Provisions or (-) reversal of provisions)	-39	-21	1	-47
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	-8	29	5	-15
(Other provisions)	-31	-50	-5	-32
Of which pending legal issues and tax litigation ¹	0	1	0	0
Of which restructuring ¹	0	-25	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)	110	271	62	69
(Financial assets at fair value through other comprehensive income)	-2	-1	-1	-1
(Financial assets at amortised cost)	112	272	63	70
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	0	-6	5	57
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	81	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	-142	-271	242	510
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	45	44	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	1,807	2,011	637	1,876
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	1,196	1,201	481	1,488
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	1,196	1,201	481	1,488
Of which attributable to owners of the parent	1,150	1,145	472	1,455

¹⁰ 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

DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

(min EUR)	I	As of 30/09/202	22			As of 31	12/2022			As of 31,	/03/2023			As of 30,	06/2023		
		Fa	ir value hieraro	hy		Fa	ir value hierar	chy		Fa	ir value hieraro	:hy		Fa	ir value hieraro	hy	
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	132,232				103,146				113,072				123,467				IAS 1.54 (i)
Financial assets held for trading	65,752	1,812	63,201	739	49,369	1,394	47,352	623	36,647	1,261	34,836	549	38,366	7,806	29,035	1,526	IFRS 7.8(a)(ii);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	3,138	46	2,349	743	3,234	45	2,484	705	3,343	45	2,594	704	3,352	0	2,644	708	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	5,776	3,373	2,238	165	5,428	3,121	2,159	147	5,403	3,137	2,124	143	5,121	1,588	2,829	704	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	24,619	6,949	16,287	1,384	25,033	7,378	16,502	1,153	26,933	7,368	18,082	1,483	27,502	16,094	9,826	1,583	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	322,369				325,399				327,867				333,811				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	1,487	0	1,487	0	1,568	0	1,568	0	1,255	0	1,255	0	1,292	0	1,285	7	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	-4,201				-4,173				-3,847				-3,891				IAS 39.89A(a); IFRS 9.6.5.8
Other assets ¹	13,440				13,355				17,924				17,425				
TOTAL ASSETS	564,612				522,359				528,597				546,447				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 E	UR)		A	s of 30/09/20	122					As of 31	/12/2022					As of 31	/03/2023					As of 30	/06/2023			
			Gross carryi	ing amount ⁽²⁾		Accun	nulated impairn	nent ⁽²⁾	Gros	s carrying amou	int ⁽²⁾	Accum	nulated impain	ment ⁽²⁾	Gros	is carrying amo	unt ⁽²⁾	Accu	mulated impairs	ient ⁽²⁾	Gros	s carrying amo	unt ⁽²⁾	Accur	nulated impairm	ent ⁽²⁾	
Breakdown of fir by instrumer counterpart			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	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 without significant i 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 withou significant increase in credit risk sino initial recognition	increase in credit risk since e initial recognition but	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	References
Financial a value throu	assets at fair	Debt securities	24,371	48	51	-8	-1	-36	25,171	60	50	-8	-1	-36	26,716	50	50	-7	-1	-36	27,362	63	50	-7	-1	-36	Annex V.Part 1.31, 44(b)
	nsive income	Loans and advances	2,472	20	0	0	0	0	2,473	20	0	0	0	0	2,453	0	0	0	0	0	2,446	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Financial a	assets at	Debt securities	11,314	214	31	-5	-11	-4	11,504	212	29	-5	-11	-4	11,778	211	29	-5	-10	-4	11,692	159	27	-4	-6	-4	Annex V.Part 1.31, 44(b)
amortised	cost	Loans and advances	294,179	15,685	2,755	-297	-429	-1,187	275,657	37,165	2,758	-275	-541	-1,215	277,820	37,143	2,837	-281	-526	-1,252	283,519	37,600	2,804	-283	-517	-1,262	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	i amount		
LIABILITIES:	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	References
Financial liabilities held for trading	59,340	52,498	51,452	52,816	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	25,558	25,785	26,162	25,909	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	450,607	415,131	417,177	432,015	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	527	442	469	651	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	-1,125	-1,147	-1,090	-1,136	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	2,976	3,044	3,081	2,892	IAS 37.10; IAS 1.54(I)
Tax liabilities	724	581	581	721	IAS 1.54(n-o)
Share capital repayable on demand	17	15	15	15	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	3,034	2,952	2,615	2,386	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	0	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	541,659	499,301	500,462	516,268	IAS 1.9(b);IG 6
TOTAL EQUITY	22,953	23,058	28,135	30,178	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	564,612	522,359	528,597	546,447	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)

			Carrying) amount		
Breakdown of financial liabilities	by instrument and by counterparty sector	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	References
Derivatives		31,446	27,102	21,656	22,517	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	18	22	81	41	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	2,439	994	2,722	2,053	Annex V.Part 1.31
	Central banks	38,030	14,908	12,346	17,047	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	347	717	649	1,596	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	72,495	70,400	70,989	73,817	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	1,289	1,239	1,456	1,723	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	116,859	116,729	111,227	111,105	Annex V.Part 1.42(c),44(c)
Deposits	of which: Current accounts / overnight deposits	47,259	52,369	47,044	47,027	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	Other financial corporations	75,292	68,415	66,850	66,993	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	47,550	37,570	43,349	43,135	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	17,619	17,026	19,390	20,192	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	9,421	10,659	12,653	14,029	ECB/2013/33 Annex 2.Part 2.9.1
	Households	70,932	71,196	71,342	71,328	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	2,593	2,182	1,926	1,866	Annex V.Part 1.42(f), 44(c)
Debt securities issued		110,088	106,235	117,820	125,494	Annex V.Part 1.37, Part 2.98
Of which: Subordin	nated Debt securities issued	3,737	3,641	3,583	3,565	Annex V.Part 1.37
Other financial liabilities		815	828	839	803	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		536,032	493,856	495,260	511,390	



2023 EU-wide Transparency Exercise Market Risk

DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

- I	SA					I	м									IM						
			VaR <i>(Memorar</i>	ndum item)	STRESSED VaR (/	lemorandum item)	AND MIC	NTAL DEFAULT GRATION RISK AL CHARGE	ALL PRICE	RISKS CAPIT FOR CTP	AL CHARGE		VaR (Memor	andum item)	STRESSED VaR (Memorandum		morandum item) INCREMENTAL DEFAULT AND MIGRATION RISE CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHAR K FOR CTP		AL CHARGE	
(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)	LATEST AVAILABLE (SVaRt 1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2022	As of 31/12/2022				As of 30/	09/2022									As of 31/1	2/2022					
Traded Debt Instruments	159	89	181	40	605	137							135	21	391	62						
Of which: General risk	0	0	157	36	462	108							127	21	316 77	52						
Of which: Specific risk Equities	159	89	72	13	137	24							52	8	77	11						
Of which: General risk	0	0	35	10	45	4							29	4	29	4						
Of which: Specific risk	0	ō	53	15	53	15							48	14	48	14						
Foreign exchange risk	566	428	43	9	67	20							53	6	70	7						
Commodities risk	12	14	26	5	58	11							22	4	50	9						
Total	737	531	214	48	460	98	102	101	0	0	0	9,697	169	30	292	43	86	79	0	0	0	6,832
	As of 31/03/2023	As of 30/06/2023				As of 31/	03/2023									As of 30/0	5/2023					
Traded Debt Instruments	78	47	94	24	287	62							86	15	300	77						
Of which: General risk	0	0	89	20	241	51							80	12	251	62						
Of which: Specific risk	78	47	28	6	51	13							22	5	49	13						
Equities	0	1	66	13	85	23							60	10	159	24						
Of which: General risk	ŏ	ō	24	5	42	16							32	4	131	18						
Of which: Specific risk	0	0	43	7	43	8							28	6	28	6						
Foreign exchange risk	489	475	23	4	23	4							29	3	31	3						
Commodities risk	12	0	17	4	42	8							14	3	35	9						
Total	580	523	125	29	238	53	77	76	0	0	0	5,506	110	18	258	65	83	88	0	0	0	5,695

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 OV1 template.



EBA www. 2023 EU-wide Transparency Exercise Credit Risk - Standardised Approach DZ BMK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

					Standardised A	pproach					
			As of 30/09/	2022			As of 31,	/12/2022			
	(mb 208, %)	Original Exposure ^t	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ⁴	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions		
	Central governments or central banks	129,012	131,746	4,116		103,201	106.173	3,590			
	Regional governments or local authorities	21,133	21.440	247		20,683	20,960	233			
	Public sector entities	6,478	6,179	86		6,452	6,205	76			
	Multilateral Development Banks	3,975	4,206	0		3,862	4,081	0			
	International Organisations	363	363	0		528	528	0			
	Institutions	124,970	105,358	735		127,298	107,917	719			
	Corporates	25,730	17,805	15,660		23,440	15,561	12,752			
	of which: SME	1,690	929	742		1,811	1,060	854			
	Retail	12,402	6,373	4,355		12,618	6,401	4,372			
Consolidated data	of which: SME	2,467	2,380	1,360		2,492	2,402	1,372			
consolidated data	Secured by mortgages on immovable property	2,855	2,691	1,154		2,931	2,749	1,174			
	of which: SME	75	73	30		134	132	55			
	Exposures in default	925 675	330	408	515	859	316 581		476		
	Items associated with particularly high risk	5/5	539 784	809		734	581 720	869			
	Covered bonds Claims on institutions and corporates with a ST credit assessment	/88	/84	29		/2/	/20	29			
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	18.836	10.705	4,611		18,504	10.374	4.427			
	Equity	39	20,703	-,011		39	39	39			
	Other exposures	876	1.059	792		933	1.129	845			
	Standardised Total ²	349.057 309.617 33.041 1.091 322.807 283.753 29.501									

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		service concrete and and a service and a service or an expension of the expension of the concrete and and expension of the concrete and and the concrete and the concr										
					Standardised Ap	oproach						
			As of 30/09/	2022			As of 31	12/2022				
		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 BUR, %) Central governments or central banks	95.958	97,758	3.527		80,586	82,769	3.471				
	Central governments or central banks Regional governments or local authorities	95,958 18,671	18.963	3,327		18,440	18,723	3,4/1				
	Public sector entities	6.072	5.997			6.026	5.991	42				
	Multilateral Development Banks		0	0		1	1	0				
	International Organisations	0	0	0		0	0	0				
	Institutions	123,921	104,299	500		126,334	106,951	493				
	Corporates	15,910	11,092	9,862		15,077	10,000	8,151				
	of which: SME	1,458	827	663		1,584	950	768				
	Retail	9,651	4,200	2,726		9,888	4,251	2,760				
GERMANY	of which: SME	2,454	2,376	1,358		2,488	2,398	1,370				
OLIGIAN	Secured by mortgages on immovable property	857	854	503		859	856	505				
	of which: SME	75 506	73	30		108 492	105	44				
	Exoosures in default	506	181	229		492	189	221 773	262			
	Items associated with particularly high risk Covered honds	671	475	/13		611	605	//3				
	Covered bonds Claims on institutions and corporates with a ST credit assessment	6/1	00/			011	605					
	Collective investments undertakings (CIU)	2,377	1,805	586		2,603	1,951	515				
	Eouity	27	27	27		27	26	26				
	Other exposures	734	734	661		737	737	666				
	Standardised Total ²				398				424			

¹⁰ Obsirel essours, visite Zossurv visite, is recently before takes are secured any office due to cell convenient factor are cell of industria tradescales. (a) A security of contempty exclude these the securitization exposure to it indust power cell of its adjustments. Standardised Approach

			As of 30/09/	2022			As of 31	12/2022	
	(mb 208, %)	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
	Central governments or central banks	11,711	11,711	0		2,578	2,578	0	
	Regional governments or local authorities	157	154	68		130	128	59	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	162	162	35		139	139	28	
	Corporates	514	493	422		610	551	468	
	of which: SME	1	0	0		1	0	0	
	Retail	0	0	0		0	0	0	
UNITED STATES	of which: SME	0	0	0		0	0	0	
ONTILD STRILS	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	19	19	29	0	17	17	26	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	5,929	1,872	1,485		5,383	1,693	1,318	
1	Eouitv	0	0	0		0	0	0	
1	Other exposures	0	0	0		57	57	57	
1	Standardised Total ²				4				

⁽¹⁾ Onlinel eccourse, unlike Docourse value, is recorded before taking into account any effect due to order convenion factors or exect risk mitication technicules (e.e. s (2) Total value adjustments and provisions per country of counterparty excludes those for securitation exposures but includes general credit risk adjustments.

		Standardised Approach									
			As of 30/09/	2022			As of 31	/12/2022			
	(mb 208, %)	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		
	Central governments or central banks	7,460	7,460	0		8,931	8,931	0			
	Regional governments or local authorities	0	0	0		0	0	0			
	Public sector entities	0	0	0		0	0	0			
	Multilateral Development Banks	0	0	0		0	0	0			
	International Organisations	0	0	0		0	0	0			
	Institutions	122	122	24		128	128				
	Corporates	2,424	2,097	2,060		1,654	1,457				
	of which: SME	135	19	16		133	23	19			
	Retail	1	1	1		1	1	0			
LUXEMBOURG	of which: SME	1	1	0		1	1	0			
	Secured by mortgages on immovable property	11	11	ь		11	11	6			
	of which: SME	10	0	0		0		0	3		
	Exposures in default Items associated with particularly high risk	42	4	2	37	50	4	2	3		
	Covered bonds	20	10	0		20	20	0			
	Covered bonds Claims on institutions and corporates with a ST credit assessment	20	20	4		20	20				
	Collective investments undertakings (CIU)	1.454	1.148	264		1.636	1.197	319			
	Equity		1,140	104		1,000	1,177				
	Other exposures	58	58	58		55	55	55			
	Standardised Total ²				37				35		
		 ⁽¹⁾ Original exposure, unlike Exposure value (2) Total value adjustments and provisions 					ubstitution effects).				

Standardised Ap As of 30/09/2022 As of 31/12/2022 Value adju prov Ex lue ad pr or central banks is or local authorities 6 86 0 292 239 0 6 86 0 5 111 0 290 231 5 1 111 0 288 250 5 1 26 26 26 0 0 0 58 151 4 291 262 FRANCE 0 26 26 0 0 porates with akings (CTII) 2.28 2.3

orwinion factors or o ⁽¹⁾ Original exposur (2) Total value adj redit risk æ



EBA water 2023 EU-wide Transparency Exercise Cedit Risk - Standardied Approach DZ BMK AG Deutsche Zentral-Genessenschaftbank, Franklut am Man

					Standardised A	pproach			
			As of 30/09/	2022			As of 31,	12/2022	
	(may File %)	Original Exposure ^t	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	Contra generamentar es cantra tanta Registra generamente de la clasticata Registra de la consensata Registra de la contra de la classica Registra de la contra de la contra de la contra de de la contra de la contra de la contra de de la contra de la contra de de la contra	5,818 0 0 0 0 4 226 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	5,874 0 0 4 4 222 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 1 145 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		2,052 0 0 0 0 0 3 261 0 1 1 0 0 0 0 0	2,108 0 0 3 255 0 1 0 0 0 0 0 0 0 0	0 0 0 1 1 124 0 0 0 0 0 0 0 0 0 0	
	Ensource in default Tienn associated with the articularly high risk Covered bools Calient on initiations and convertes with a ST credit assessment Collective investments undertakings (CIU) Evolv Other assources Sandardedar Total	0 0 5 0 910 0 0	0 5 0 487 0 0	0 1 0 262 0 0	1	0 0 971 0 0	0 5 0 517 0 0	0 1 0 269 0 0	2

⁽¹⁾ Orielinal exercises: unlike Personne values is reveated hafree tables later are utilized to use of the tables are utilized to be a substitution (2) Total value adjustments and provisions per country of counterparty excludes these for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach										
			As of 30/09/	2022			As of 31	/12/2022				
	(mb 208, %)	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			
	Central governments or central banks	3,139	3,248	0		4,347	4,450	0				
	Regional governments or local authorities Public sector entities	296	298	60		339	339	55				
	Public sector entities Multilateral Development Banks		0	0		0		0				
	International Organisations	0	0	0		0	0	0				
	Institutions	246	244	55		185	185	53				
	Corporates	361	228	219		276	209	199				
	of which: SME Retail	4	3	3			3	2				
SWITZERLAND	of which: SME	0	0	0		0	0	ō				
SWITZERLAND	Secured by mortgages on immovable property	0	0	0		0	0	0				
	of which: SME Exposures in default	0	0	0		0	0	0				
	Exodsures in default Items associated with particularly high risk	50	50	26		50	50	26				
	Covered bonds	55	55	11		53	53	11				
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0				
	Collective investments undertakinos (CIU)	853	540	123		619	351	111				
	Equity Other exposures	26	26	15		29	29	14				
	Standardised Total ²	10	15	15	1		.,		1			
		1/2 Original exposure, unlike Exposure value, is recorded before taking into account any effect due to credit convenion factors or credit risk initiation techniques (e.g. substitution effects).										

⁽¹⁾ Onlinel excession: unlike Excession value, is recorded before taking into account any effect due to endit conversion factors or cedit nik relication technicule (2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit nik adjustments. Standardized Approac

			As of 30/09/	2022			As of 31	12/2022	
	(mb E.R. %)	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
	Central governments or central banks	884	884	434		702	702	0	
	Regional governments or local authorities	30	30	0		29	29	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks International Organisations	0	0	0		0	0	0	
	International Organisations Institutions	3	3	1		6	6	1	
	Corporates	525	440	405		237	135	100	
	of which: SME	4	0	0		5	0	0	
	Retail	1,773	1,357	1,018		1,794	1,371	1,028	
AUSTRIA	of which: SME	0	0	0		0	0	0	
7100111011	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	22	20
	Exposures in default Items associated with particularly high risk	54	14	10	39	30	10	22	39
	Covered bonds	14	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	ō	0	
	Collective investments undertakings (CIU)	190	157	58		227	178	60	
	Equity	0	0	0		0	0	0	
	Other exoosures	2	2	2		2	2	2	
	Standardised Total ²				82				81

¹⁰ Obtainé recourse, unité Decouvrieux la recondra d'artic atte contra aver effect dan la condit convention factor, au contra d'articular la causatitation effectu. (2) Taté value adjustments end provisions per country of counterparty excludes trans for securitation esponses but includes general contit sité adjustments. Stand Santidised Approach.

			As of 30/09/	2022			As of 31	/12/2022	
	(min #10 %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ³	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions ²
	Central assersments or central banks Residual covernments or local astrofficia Public extor entities Multifutural Devanisations Destitutional Devanisations Destitutional Devanisations Corrected	7 0 2 0 81 990	61 0 2 0 0 81 766	0 0 0 17 733		7 0 2 0 0 23 937	173 0 2 0 0 23 668	0 0 0 0 5 594	
	of which; SME Retail of which; SME Secured by monetasaes on immovable property Exposures in default Thema associated with particularly high risk	0 0 5 0 2	0 0 5 2 0 2	0 0 2 0 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 5 0 0	0 0 5 0 0 0 0 0	000220000000000000000000000000000000000	
	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CLU) Equity Other exposures	6 0 1,077 0 0	6 0 749 0 0	1 0 302 0		6 0 1,104 0 0	6 0 744 0 0	1 0 309 0 0	
		⁽¹⁾ Original exposure, unlike Exposure value (2) Total value adjustments and provision					substitution effects).		

		Standardised Approach									
			As of 30/09/	2022			As of 31	/12/2022			
		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, %)										
Reak Publis Inter Composition Dither Countries Sector Temos Conve Clair	T which. 99E or with y mortgages on immovable property f which. 99E sources in default mes associated with particularly bioh risk evel bonds me on institutions and convorates with a ST credit assessment cobe immedments worthaking ST(U)	27 0 3,995 12 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	27 0 0 333 1 111 0 0 0 0 0 0 0 0 0 0 0 0 0		0	114 0 0 3,861 527 49 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 1 5 1 5	114 6 4,085 527 8 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6	0			
Other	nderdised Total ²	0	0	0		0					

		Standardised Approach								
			As of 30/09/	2022			As of 31	/12/2022		
		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, %)		669			472	605			
	Central governments or central banks	522	260	0		4/2 265	265			
	Resional covernments or local authorities Public sector entities	163	200	10		149	203	50		
	Multilateral Development Banks	103	10							
	International Organisations	ő	ő	ŭ		ő	i i i i i i i i i i i i i i i i i i i	ŏ		
	Institutions	1	1	0		0		0		
	Corporates	595	589	153		592	583	143		
	of which: SME	0	0	0		0		0		
	Retail	0	0	0		0	0	0		
CANADA	of which: SME	0	0	0		0	0	0		
CANADA	Secured by mortgages on immovable property	0	0	0		0	0	0		
	of which: SME	0	0	0		0	0	0		
	Exposures in default	0	0	0	0	0	0	0	0	
	Items associated with particularly high risk	0	0	0		0		0		
	Covered bonds	0	0	0		0		0		
	Claims on institutions and corporates with a ST credit assessment	243	0	0		236	140	0		
	Collective investments undertakinos (CIU)	243	149	42		236	140	38		
	Equity Other exposures	0	0			0		0		
	Other exosures Standardised Total ²		0		0		· · · · · ·	· · · ·	0	

⁽¹⁾ Orderal excessive, unlike bookure value, is recorded before taking into account any effect due to credit conversion factors or credit nik mitication technicums face, substitution effects).
(2) Total value adjustments and provisions per country of counterpany excludes those for securitization enjoysness but includes general credit risk adjustments.



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					Standardise	d Approach		Standardised Approach									
			As of 31/	03/2023			As of 30,	06/2023									
	(mb 1988, %)	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	112.803	114.337	3,574		120,753	122,953	883									
	Regional governments or local authorities	19.844	20.071	234		19.236	19,474	228									
	Public sector entities	6,472	6,751	77		6,379	7,066	95									
	Multilateral Development Banks	3,860	4,064	0		3,973	4,153	13									
	International Organisations	771	771	0		893	893	0									
	Institutions	140,769	120,924	1,295		146,770	125,941	1,092									
	Corporates	22,354	14,546	11,886		22,400	14,423	11,554									
	of which: SME	1,855	1,080	870		1,749	1,024	824									
	Retail	11,205	4,502	2,934		11,928	4,588	2,994									
Consolidated data	of which: SME	2,560	2,477	1,415		3,006	2,502	1,430									
consonauce auto	Secured by mortgages on immovable property	2,968	2,774	1,180		2,979	2,776	1,180									
	of which: SME	113	112	47		111	110	46									
	Exposures in default	851	260	326 856	427	868	272	338 875	434								
	Items associated with particularly high risk	705 729	571 720	856		645 864	583 856	8/5									
	Covered bonds Claims on institutions and corporates with a ST credit assessment	/29	/20	32		864	468	33									
	Collective investments undertakings (CIU)	19.174	10,770	4,964		19.481	10.707	5.023									
	Equity	47	47	47		49	48	48									
	Other emosures	814	1.024	739		791	1.011	714									
	Standardised Total ²	343,367	302,132	28,144	1,041	358,008	315,744	25,069	944								

(1) Organização que unha forçane ante, a sequente fador lates per la acara en ve efecta da no mais menses faces a cont da notagativa technique (x g adratazar efecta)
 (2) Organização a fado que contrato a recelhante ante a lova ação que 20 de persona.
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					Standardise	d Approach			
			As of 31/	03/2023			As of 30,	06/2023	
	(mh B.R. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ³	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	85,325	85,922	3,471		90,888	92,289	795	
	Regional governments or local authorities Public sector entities	17,631 5,984	17,843 6.470	43		17,030 5,910	17,252	1	
	Public sector entities Multilateral Development Banks	5,904	6,470	43		5,910	0,/15	43	
	International Organisations	0		0		o		0	
	Institutions	140,037	120,200	1,115		146,048	125,226	921	
	Corporates	14,572	9,556	7,944		14,510	9,674	7,889	
	of which: SME	1,634	975	788		1,529	926	748	
	Retail	9,691 2.557	3,559	2,228		10,369 3.003	3,631 2,499	2,277	
GERMANY	of which: SME Secured by mortpages on immovable property	2,55/ 823	2,474 820	1,414 491		3,003	2,499	1,428 485	
	secured by mortgages on immovable property of which: SME	87	85	-491 36		85	84	405	
	Exposures in default	442	155	187	225	435	141	170	22
	Items associated with particularly high risk	642	505	759		580	518	777	
	Covered bonds	599	590	6		738	729	7	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	1,952	1,331	435		2,053	1,311	458	
	Equity Other exposures	35 665	34	34 605		39 653	38 653	38 591	
	Other exposures Standardised Total ²	600	665	606	371	633	633	391	37

Cognel opean, while Repairs wite, is reported Horn taking init account any effect due to end their horn or out the initiation technologues (e.g. advatution effect)
 To find and adjustments and produces per causery of causering endolds than for accounting endolds than for accounting endolds than for accounting endolds.
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			As of 31/	03/2023			As of 30/	06/2023		
	(mh B.R. %)	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	
-	Central governments or central banks	7,248	7,248	0		11,000	11,000	0		
	Regional governments or local authorities	131	129	60		103	103	47		
	Public sector entities	0	0	0		0	0	0		
	Multilateral Development Banks	0	0	0		0	0	0		
	International Organisations	0	0	0		0	0	0		
	Institutions	150	150	31		135	142	29		
	Corporates	655	539	446		918	582	482		
	of which: SME	1	0	0		1	0	0		
	Retail	0	0	0		0	0	0		
UNITED STATES	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	20		0	0	0		
	Exposures in default Items associated with particularly high risk	1/	1/	20	0	1/	1/	20	0	
	Items associated with particularly high risk Covered bonds	0	0	0		0	0	0		
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0	0	0			0			
	Collective investments undertakings (CIU)	5.702	1.873	1,465		5,869	1.894	1.485		
	Collective investments undertakings (CEO)	3,702	0	1,403		3,009	.,	1,403		
	Other experiences	10	10	10		3	3	3		
	Standardised Total ²				3				1	

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 (1) Organi regular, with Down relia, is reported failing taking the scalada to any effect due to end convexion failing or end ni mitigation reliance (e.g. addictation effects).
 (2) Taki data adjustment.
 (2) Taki data adjustment.

					Standardise	d Approach			
			As of 31,	03/2023			As of 30,	06/2023	
	(mb 1986, %)	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
	Central governments or central banks	4,929	4,929	0		11,401	11,401	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities Multilateral Development Banks	0				0		0	
	International Organisations	0	ō	0		0	ō	0	
	Institutions	50	50	10		89	89	18	
	Corporates	1,016	809	753		913	687	637	
	of which: SME Retail	123	14	12		124	10	8	
LUNG MOOLING	of which: SME	ő	ő	ő		0	ő	0	
LUXEMBOURG	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0	37	0	0	0	38
	Exposures in default Items associated with particularly high risk	50	2	2	37	51	2	2	38
	Covered bonds	20	20	4		0	ő	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	1,507	1,102	310		1,087	810	298	
	Equity Other exposures	57	57	57		56	56	56	
	Standardised Total ²	21	27		39				39
		 Original exposure, unlike Ex Total value adjustments are 						L.	

					Standardise	d Approach			
			As of 31/	03/2023			As of 30,	/06/2023	
		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 insuremental as control in the Dirac Sci Resolution insurance in the Initial Antonian Public Accel and these Public Accel and these Public Accel and these Initializations' Control and the Initializations' Control and the Initializations' Control and the Resolutions' Control and the Resolutions' Control and the Resolutions' Control and the Resolutions' Control and the Initial Accel and the Resolutions' Control and the Initial Accel and the Resolutions' Control and Control and the Accel and the Control and Control and Control and the Accel and the Control and Control and Control and the Accel and the Control and Control and Control and the Accel and the Control and Control and Control and the Accel and A	301 6 91 10 0 145 223 1 0 28 28 20 25 1 0 28 20 25 0 0 5 0 0 2,550 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	344 6 191 0 288 288 288 288 288 288 288 288 288 2	0 1 1 0 29 141 4 4 0 11 11 11 0 11 11 0 1 1 1 1 0 1 1 0		3388 6 555 0 0 161 227 7 0 2 2 2 2 2 3 2 3 2 3 0 0 2 4 2 4 2 0 2 4 12 0 0 2 4 12 0 0 2 4 12 0 0 0 2 4 12 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	357 6 156 0 224 224 224 25 0 0 0 25 26 25 25 0 0 5 5 0 0 5 0 0 5 0 0 0 0 0 0 0	1 0 0 32 124 4 0 0 11 11 11 0 0 0 1 1 1 0 0 0 1 0 0 0 0 1 0 0 0	
	Standardised Total ²		•	, in the second s	7	, in the second se			6

Original exposure, unitie Exposure value, is reported before taking into account any effect due to credit convenion factors or credit nix mitigation techniques (e.g. substitution effects).
 (2) Total value adjustments and provisions per country of countingraty excludes those for exacutivation exposures but includes quented with nik adjustments.



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				Standardise	ed Approach										
		Ac of 31/63/2023 Ac of 31/63/2023 Original Expensive Conjunal Expensive 2,313 Expensive Value* Rake expansive annuml and expensive providence* Original Expensive Conjunal													
(m) 5.8, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²							
Control provementary or control and the rest supported generation of local hardholds Pedia sector exitins Pedia sector exitins Mediational Organizations a control of the rest of entrol SPE Auditional Development of entrol SPE Auditional Development of entrol SPE Auditional Development a control of the rest of entrol SPE a control of the rest a		000000000000000000000000000000000000000	0 0 0 1 190 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 4	0 0 0 0 4	0 0 0 1 178 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0								
Ensources in default Tama associated with anticularly blob hisk Converse bands Calains on institutions and converses with a ST or aff assess Calactive investments undertakings (CUI) Enaity Other acrossmes Stundardiad that ²	sent 0 1127 1,277 0 0	0 0 15 0 776 0 0	0 3 0 360 0 0	0	0 0 15 0 1,452 0 0	0 0 15 0 883 0 0	0 3 0 375 0 0	0							

Chiginal exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or ordit nix mitigation techniques (e.g. subsituation effects).
 Total value adjustments and provisions per country of counterparty excludes those for securitization exposures but includes general ordit risk adjustments.

					Standardise	d Approach						
			As of 31/	03/2023			As of 30/	06/2023				
	(mb 158, %)	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			
	Central governments or central banks	8,138	8,255	0		966	1,095	0				
	Regional governments or local authorities	254	254	51		253	253	51				
	Public sector entities	0	0	0		0	0	0				
	Multilateral Development Banks International Organisations	0	0	0		0	0	0				
	Institutions	205	204	52		159	157	35				
	Corporates	332	184	175		331	187	177				
	of which: SME	4	3	3		4	3	3				
	Retail	2	1	1		3	2	1				
SWITZERLAND	of which: SME	0	0	0		0	0	0				
SWITZEREAND	Secured by mortoages on immovable property	0	0	0		0	0	0				
	of which: SME	0	0	0		0	0	0				
	Exposures in default	0	0	26	0	0	0	0				
	Items associated with earticularly high risk Covered honds	51	51	/6		51	51	/6				
	Covered bonds Claims on institutions and corporates with a ST credit assessment	52	52	10		33	33	11				
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	514	326	98		936	542	137				
	Equity	0	0	0		0						
	Other exposures											
	Standardised Total ²				1				1			

Original exposure, unlike Exposure value, is reported before taking into account any effect due to evidit convension factors or evidit nik indigation tachniques (e.g. substitution effects).
 Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit nik adjustments.

			As of 31/	03/2023			As of 30/	06/2023	
	(mb B.R. %)	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
	Central governments or central banks	810	810	0		795	795	0	
	Regional governments or local authorities	28	28	0		28	28	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2	2	0		2	2	0	
	Corporates	287	191	156		266	162	154	
	of which: SME	5	0	0		5	0	0	
	Retail	585	173	130		629	191	144	
AUSTRIA	of which: SME	0	0	0		0	0	0	
AUDITAA	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	5	2	2	3	6	3	3	3
	Items associated with particularly high risk	14	14	20		14	14	21	
	Covered bonds	2	2	0		2	2	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	260	201	66		236	185	62	
	Equity	0	0	0		0	0	0	
	Other exposures	2	2	2		1	1	1	

11
 12) Original approach, siling that accurately applied and applied applied applied approach within a providers approach taking the accurately applied appli

			As of 31/	03/2023			As of 30,	06/2023	
	(min File %)	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	Cardyal anomenositik or cardyal taskis Reading anomenosis for a darkholi file Reading anomenosis for a darkholi file Sandhalana (Sandhala) Sandhalanaa Sandhalana Sandhalana Sandhalana Sandha	7 2 2 996 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	177 0 2 2 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 2 2 3 8 9 0 0 0 2 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0		7 2 2 980 980 0 1 1 5 5 5 0 0 0 0 1,156 0 0 0 0 1,156 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	178 0 2 2 3 5 5 5 0 0 0 0 0 5 5 0 0 0 0 0 0 0 0 0	0 0 0 707 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
						rs or credit risk mitigation techn			
		(2) Total value adjustments an	d provisions per country of cou	interparty excludes those for se	curitisation exposures but indu	des general credit risk adjustme	105.		

					Standardise	d Approach								
		Standardised Approach Standardised Approach A or of 3/4 (A/2022) Standardised Approach Original Exposure Register at Regis												
		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					
	(mh BJR, %) Central governments or central banks Regional governments or local authorities	57	57	°		44 0	44 0	0						
	Public sector entities Multilateral Develooment Banks International Graanisations	0 3,860 271		0				0						
	Institutions Corporates	2	2	0 65		3	3	0						
Other Countries	of which: SME Retail of which: SME	0	0	0		0	0	0						
outer countries	Secured by mortgages on immovable property of which: SNE Exposures in default	0	0	0		0	0	0						
	Items associated with earticularly high risk Covered bonds	0	0	0	-	0	0	0						
	Claims on institutions and coroorates with a ST credit assessment Collective investments undertakings (CIU) Eouity	9	9	0 3 0		12 0	11 0	0 3 0						
	Other exposures	0	0	0		0	0	0						

(1) Organize reportur, while Royanev wake, is reported lefters taking into account any effect due to onder convention feature and this insigation takinguises (c.g. substitution effects)
 (2) Total value adjustments and providence per country of counterparty excludes those for exacutisation epissues back includes general cost this adjustments.

					Standardise	ed Approach			
			As of 31,	03/2023			As of 30,	06/2023	
		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 BJR, %)								
	Central governments or central banks	423	554	0		439	573	0	
	Regional governments or local authorities Public sector entities	307	307	54		348 143	348	62	
	Multilateral Development Banks	144	12	2		143	10	2	
	International Organisations	0		0		0	0	0	
	Institutions	0		0		0	0	0	
	Corporates	605	596	145		574	574	134	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
CANADA	of which: SME	0	0	0		0	0	0	
CANADA	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		10	10	4	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	201	231	0		365	290	0	
	Collective investments undertakinos (CLU) Equity	301	231	00		305	290	30	
	Other exposures	0				0		0	
	Standardised Total ²	Ŭ		, i i i i i i i i i i i i i i i i i i i	0		, in the second se		0

Original exposure, unlike Deposure value, in reported before taking into account any effect due to orefit convension factors or orefit nix intigation techniques (e.g. substitution effects).
 Total value adjustments and provisions per country of counterparty excludes those for securitization exposures but includes gunnell ordit nix adjustments.



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

							IRB Ap	proach					
				As of 3	30/09/2022					As of 3	31/12/2022		
		Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original	Exposure1	Exposure Value ¹	Risk exposure	a mount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Terioc		Of which: defaulted	provisions		Of which: defaulted	Tanua -		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	50,936	239	48,644	7,890	0	79	47,306	226	45,126	7,842	0	81
	Corporates Corporates - Of Which: Specialised Lending	120,220 35.607	1,020 79	103,231 33.821	45,918 14,867	0	709 162	120,194 35.318	1,037 39	101,635 33.645	44,870 14,528	0	846 228
	Corporates - Of Which: SPEcialised Certaining Corporates - Of Which: SME	12.384	0	11.520	3.097	0	24	12,270	39	11.380	3.054	0	30
	Retail	93,273	852	92,294	15,399	530	530	92.619	850	91,620	14.775	529	512
	Retail - Secured on real estate property	78.638	506	78.112	10.202	308	185	78,161	489	77,653	9,711	307	181
Concern Palate et al.	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-SI	78,638	506	78,112	10,202	308	186	78,161	489	77,653	9,711	307	181
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	14,635	356	14,181	5,197	222	343	14,458	361	13,966	5,066	223	331
	Retail - Other Retail - Of Which: SME	457	0	8	1	0	0	461	2	8	0	0	0
	Retail - Other Retail - Of Which: non-SME	14,177	356	14,173	5,197	222	343	13,996	359	13,959	5,065	223	331
	Equity	3,987	0	3,987	14,554	0		3,496	0	3,496	12,712	0	
	Other non credit-obligation assets				2,047						2,055		-
	IRB Total ²				85,808						82,255		

5,600
 10 Opinel exposers, unlike Exposers wakes, is reported before keining and account any effect das to could conserving in the second conserving and the second co

		IRB Approach												
				As of :	30/09/2022					As of 3	31/12/2022			
		Original Exposure Exposure Andre Exposure amount adjustments Original Exposure Exposure Adjustments ad											Value adjustments and	
	(min EUR, %)	Of which: Of whi										Of which: defaulted	provisions	
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	9,240	0 823	8,347 80.604	1,763 33.549	0	3	11,473 92,938	0 887	10,493 79,344	1,840 33,266	0	3	
	Corporates Corporates - Of Which: Specialised Lending	93,074 24,166	823	22,416	33,549	0	95/ 95	92,938	35	79,394 22.185	33,266	0	135	
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	29,166	35	22,416	9,010	0	95 23	23,788	35	22,186	8,821 2,972	0	135	
	Retail	92,767	852	91,795	15.310	523	524	92.118	840	91.125	14.691	523	513	
	Retail - Secured on real estate property	78,274	500	77,750	10.133	304	184	77,802	484	77,295	9.646	303	179	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	
GERMANY	Retail - Secured on real estate property - Of Which: non-SI	78,274	500	77,750	10,133	304	184	77,802	484	77,295	9,646	303	179	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	14,493	352	14,045	5,177	219	340	14,316	356	13,830	5,045	220	334	
	Retail - Other Retail - Of Which: SME	453	0	8	1	0	0	457	2	8	0	0	0	
	Retail - Other Retail - Of Which: non-SME	14,041	352	14,037	5,177	219	340	13,860	354	13,822	5,044	220	334	
	Equity Other non credit-obligation assets	3,834	0	3,839	14,119	0	0	3,370	0	3,370	12,371	0	0	
	Other non credit-obligation assets IRB Total													
	IKS IOTAI	¹⁰ Original exosure, unlike Exosure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitiation technicuses (e.g. substitution effects).												
		(1) Original expos	are, unlike Exposu	re value, is recorte	d before taking into accou	nt anv effect due t	o credit conversion	factors or credit r	sk mitioation tech	niques (e.o. substit	ution effects).			

							IRB Ap	proach					
				As of :	30/09/2022					As of	31/12/2022		
		Unginal Exposure Exposure rook exposure innounce adjustments Value ¹ Value ¹											Value adjustment:
	(min EUR, %)		Of which: defaulted	value*		Of which: defaulted	provisions		Of which: defaulted	value.		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	813	0	808	194	0	0	821	0	817	199	0	0
	Corporates	4,571	66	3,670	2,172	0	14	4,357	61	3,614	2,044	0	12
	Corporates - Of Which: Specialised Lending	807	0	703	632	0	2	762	0	671	604	0	2
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	22	0	22	4	0	0	22	0	21	4	0	0
	Retail - Secured on real estate property	20	0	20	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
011120 011120	Retail - Secured on real estate property - Of Which: non-St	20	0	20	3	0	0	20	0	20	3	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	2	0	2	0			2	0	2	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME Equity	44	0	44	160	0	0	2 31	0	2	105	0	0
	Equity Other non credit-obligation assets	44	0		100	0	0	31	0	31	100	0	
	IRB Total												

							IRB Ap	proach															
				As of	30/09/2022					As of	31/12/2022												
				Original Exposure ¹		Original Exposure ¹		Original Exposure ¹						Exposure Value ¹	Risk exposure	amount	Value adjustments and	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	356	0	294	83	0	0	293	0	236	75	0	0										
	Corporates	4,860	0	4,767	1,453	0	17	5,144	0	5,052	1,603	0	37										
	Corporates - Of Which: Specialised Lending	4,218	0	4,004	1,161	0	16	4,503	0	4,268	1,280	0	37										
	Corporates - Of Which: SME	116	0	109		0	0	52	0	50	16	0	0										
	Retail	56	1	55	13	1	0	57 54	1	56	13	1	0										
	Retail - Secured on real estate property	54	1	54	13	0	0	54	1	54	12	1	0										
LUXEMBOURG	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SI	54	0	54	13	0	0	54	0	54	12	0	0										
Longing		54	1	54	13	0		54	1	54	12	1	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	2	0	2	1	0	0	2	0	2	1	0	0										
	Retail - Other Retail - Of Which: non-SME	2	0	2	1	0	0	2	0	2	1	0	0										
	Retail - Other Retail - Of Which: hon-SME Equity	2	0	2	1	0	0	2	0	2	1	0	0										
	Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0												
	IRB Total																						

(1) Drianal exercure. unlike Exercure value, is recorded before taking into account any effect due to credit conversion factors or credit risk mitication techniques (e.o. substitution effects).

							IRB Ap	proach					
				As of :	30/09/2022					As of :	31/12/2022		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	a 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	23,618	0	23,571	608	0	1	17,814	0	17,742	565	0	1
	Corporates	1,582	0	1,594	678	0	3	1,562	0	1,569	631	0	7
	Corporates - Of Which: Specialised Lending	864	0	852	413	0	3	829	0	820	354	0	7
	Corporates - Of Which: SME Retail	146	0	146	30	0	0	147	0	147	30	0	1
		33 24	2	33	1	1	1	33 25	2	32	1	1	1
	Retail - Secured on real estate property		2	29	5	1	0	20	2	29	6	1	1
FRANCE	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-5		0	24	0	0	0	25	0	24	0	0	0
	Retail - Qualifying Revolving	24	2	24	5			25	2	24		-	1
	Retail - Other Retail	8	0	0	2	0	0	0	0	0	2	0	0
	Retail - Other Retail - Of Which: SME	ŝ	0	0	é	0	0	0	0	0	é	0	0
	Retail - Other Retail - Of Which: SHE Retail - Other Retail - Of Which: non-SME		0		2	0	0		0		2		
	Equity	0	0	0	n n	ő	ő	0	0	0	â	ő	ő
1	Other non credit-obligation assets		Ū		-	, in the second s	Ű	0	0		-	Ŭ	
	IRB Total												

⁽³⁾ Orisinal emosure. unlike Emosure value. Is recorded before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

Credit Risk - IRB Approach

DZ BANK AG Deutsche Zentral-Genossenschattsbank,	Frankfurt am
Main	

						IRB Ap	proach					
			As of 3	30/09/2022					As of :	31/12/2022		
	Original E	xposure ^s	Exposure Value ¹	Risk exposure	e amount	Value adjustments and	Original	Exposure1	Exposure Value ¹	Risk exposur	e amount	Value adjustments and
(min EUR, %)		Of which: defaulted	value.		Of which: defaulted	provisions		Of which: defaulted	value ²		Of which: defaulted	provisions
ntral governments	0	0	0	0	0	0	0	0	0	Ū.	0	0
	2,303	0	2,230	305	0	0	2,968	0	2,892	298	0	0
	1,824	0	1,452	951	0	3	1,866	0	1,479	894	0	3
is - Of Which: Specialised Lending	939	0	894	662	0	1	1,022	0	974	613	0	1
is - Of Which: SME	32	0	32	10	0	0	31 22	0	31	10	0	0
	23	0	23	2	0	0	22	0	22	2	0	0
Secured on real estate property	6	0	6	1	0	0	5	0	5	1	0	0
Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SI	0	0	0	0	0	0	0	0	0	0	0	0
	6	0	ь	1	0	0	5	0	5	1	0	0
Qualifying Revolving		0	17	0		•	17	0	17	0	0	
Other Retail Retail - Other Retail - Of Which: SME	17	0	1/	1	0	0	1/	0	1/	1	0	0
Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	17	0	17		0	0	17	0	17			0
Retail - Other Retail - Of Which: non-SME		0	1/	1		0	1/	0	1/	1		0
nation accests	0	0	0	0	0	0	0	0	0	U	0	0
ation assets												
ation assets	a	0 ⁽²⁾ Orisinal emos									O O	

		IRB Approach												
				As of	30/09/2022					As of	31/12/2022			
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original I	Exposure1	Exposure Value ¹	Risk exposure	e 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	1,856	30	1,853	420	0	24	1,385	30	1,381	301	0	24	
	Corporates	1,960	1	1,452	669	0	1	1,823	1	1,189	599	0	1	
	Corporates - Of Which: Specialised Lending	86	0	82	76	0	0	81	0	76	62	0	0	
	Corporates - Of Which: SME	3	0	2	2	0	0	0	0	0	0	0	0	
	Retail	184	1	182	31	1	1	187	1	186	28	1	1	
	Retail - Secured on real estate property	113	1	112	24	0	0	113	1	113	20	0	0	
SWITZERLAND	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	
SWITZERLAND	Retail - Secured on real estate property - Of Which: non-Si	113	1	112	24	0	0	113	1	113	20	0	0	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	71	0	70	7	0	1	74	1	73	7	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	70	0	70	7	0	1	73	1	73	7	0	0	
	Equity	2	0	2	9	0	0	4	0	4	10	0	0	
	Other non credit-obligation assets													
	IRB Total													

(mb E3R, %) Lisanks and central governments	Original	Exposure ^s Of which:	As of : Exposure Value ¹	30/09/2022 Risk exposure	amount	Value	Original E	1	As of :	81/12/2022 Risk exposure		
l banks and central governments tions	Original	Of which:		Risk exposure	amount		Original P	1				
l banks and central governments tions			Teres			adjustments		exposure	Exposure Value ¹	Kisk exposure	e amount	Value adjustments and
tions		defaulted			Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	0	0	0	0	0	0	0	0	0	0	0	0
	917	0	876	265	0	1	988	0	942	281	0	1
ates	1,708	30	1,299	603	0	15	1,904	30	1,536	695	0	15
Corporates - Of Which: Specialised Lending	8	0	7	2	0	0	8	0	8	2	0	0
Corporates - Of Which: SME	6	0	ь 74	2	0	0	/	0	5	2	0	0
	76 64	1	/4 64	12 10	1	1	75 64	1	- 74 64	13 10	1	0
Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	64	0	64	10	0	0	64	0	64	10	0	0
		0	0		0	0	0	0				0
	01	0	01		0	0	04	0	04			0
	12	0	10	2	0	0	17	1	11	2	0	1
	1	0		â	ő	ő	1	â		ő	ő	â
	10	0	10	2	ő	0	11	1	11	3	0	1
					-		0					0
non credit-obligation assets	Ű	l ü	Ŭ		Ŭ	5	,	0		-	l ů	L .
Int												
	Retail - Ocher Retail Retail - Other Retail Retail - Other Retail - Of Winds: SME Retail - Other Retail - Of Winds: non-SME credit-obligation assets	Refail - Other Refail 12 Refail - Other Refail - Of Which: SHE 1 Refail - Other Refail - Of Which: non-SHE 10 or credit-obligation assets 0	Retail - Coultifying Revolving 0 Retail - Other Retail - Of Which: SME 1 Retail - Other Retail - Of Which: SME 10 Retail - Other Retail - Of Which: SME 0 or Which: SME 0 other Retail - Of Which: SME 0 credit-obligation assets 0	Attail - Open Revolving 0 0 0 Retail - Open Retail - Of Which: SME 12 0 13 Retail - Open Retail - Of Which: SME 11 0 0 Retail - Open Retail - Of Which: SME 10 0 13 credit-oblighting starts 0 0 0	teal - coultry Bowking 0 0 0 0 Real - Other Real - Of Which: 59E 1 0 0 2 Real - Other Real - Of Which: 59E 1 0 0 0 2 Real - Other Real - Of Which: 59E 10 0 10 2 2 Control - State - Of Which: 100 0 10 2 0 0 0 cmdt - object and - 0 0 0 0 0 0 0	tatal - coubing 0 0 0 0 fatal - other Ratil - Of Which: SPE 1 0 0 0 Real - Other Ratil - Of Which: SPE 1 0 0 0 0 Real - Other Ratil - Of Which: SPE 1 0 0 0 0 0 Constraint - Of Which: SPE 0 0 0 0 0 0 cmath - other Ratil - Of Which: SPE 0 0 0 0 0 0 cmath - other Ratil - Of Which: SPE 0 0 0 0 0 0	tatal - could fried activity 0	teat - guiltys Revolvig 0 12 0 13 0 0 0 0 12 0 0 0 0 12 0 0 0 0 12 0 0 0 0 12 0 0 0 0 12 0 0 0 0 12 0 0 0 11 0 0 0 0 11 0 0 0 0 11 0	Exa:1 Country Exa-low Region 0 </td <td>tatal - coublings 0</td> <td>tatal - couplings Revolving Retail - Other Ratal - Otheratal - Otheratal - Other Ratal - Other Ratal - Other Ratal - Ot</td> <td>tatal - couplings Revolving 0<</td>	tatal - coublings 0	tatal - couplings Revolving Retail - Other Ratal - Otheratal - Otheratal - Other Ratal - Other Ratal - Other Ratal - Ot	tatal - couplings Revolving 0<

							IRB Ap	proach					
				As of	30/09/2022					As of	31/12/2022		
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments and	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value ^s		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	939	0	929	159	0	0	995	0	985	164	0	0
	Corporates	3,021	0	2,720	1,260	0	3	2,795	0	2,476	1,167	0	4
	Corporates - Of Which: Specialised Lending	1,247	0	1,221	575	0	2	1,274	0	1,250	595	0	3
	Corporates - Of Which: SME	29	0	29	9	0	0	29	0	29	9	0	0
	Retail	41	1	39	6	1	0	39	1	38	6	1	0
	Retail - Secured on real estate property	37	1	36	5	1	0	35	1	35	5	1	
NETHERLANDS	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SI	0 37	0	0	0	0	0	0 35	0	0	0	0	0
The mento moo		3/	1	36	5	1	0	30	1	35	5	1	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail Retail - Other Retail - Of Which: SME		0	3	1	0	0	4	0	3	1	0	0
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	1	0	0	0	0	0	1	0	0	0	0	0
	Retail - Other Retail - Of Which: hon-SME Equity	0	0	3	1	0	0	3	0	3		0	0
	Other non credit-obligation assets		0		, v			0	0		, v	0	
	IRB Total												
		(1) Original expos	ure. unlike Exposu	re value, is reporte	d before taking into accou	nt anv effect due t	o credit conversion	factors or credit ri	isk mitioation tech	niques (e.o. substi	tution effects).		

							IRB Ap	proach					
				As of 3	30/09/2022					As of	31/12/2022		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk exposure	2 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	36	0	36	8	0	0	78	0	78	16	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Or Which: SME Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	ő	0	0	0		0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	ő	0	0	0	0	0	0	0	0	0	0	0
Other Countries	Retail - Secured on real estate property - Of Which: non-S		0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
	Retail - Other Retail	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
1	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
1	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
1	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
1	IRB Total												

posure. unlike Exposure value. Is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effe

				IRB Ap	proach					
09/2022	As of 30						As of	31/12/2022		
Risk exposure a	Exposure Value ¹	osure amour	unt	Value adjustments and	Original	Exposure1	Exposure Value ¹	Risk exposur	e amount	Value adjustments and
ľ	value.		which: faulted	provisions		Of which: defaulted	value [*]		Of which: defaulted	provisions
0	0		0	0	0	0	0	0	0	0
269	1,111		0	0	1,083	0	1,083	270	0	0
347	491		0	1	670	0	531	362	0	1
270	312		0	1	379	0	362	294	0	1
0	0		0	0	0	0	0	0	0	0
0	1		0	0	1	0	1	0	0	0
0	1		0	0	1	0	1	0	0	0
0	0		0	0	0	0	0	0	0	0
0	1		0	0	1	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	0	0	0	0
0	0	_	0	0	0	0	0	0	0	0
lore taking int	value, is reported b	0	o account anv	o account any effect due to	o account any effect due to credit conversion	o account any effect due to credit conversion factors or credit	o account any effect due to credit conversion factors or credit risk mitioation tech	o account any effect due to credit conversion factors or credit risk militation techniques (e.o., subst	o account any effect due to credit conversion factors or credit risk militation technicues (e.o. substitution effects).	a account any effect due to credit conversion fractors or credit risk millipation techniques (e.g. substitution effects).





2023 EU-wide Transparency Exercise Credit Risk - IRB Approach DZ BANK AG Deutsche Zentra-Genssenschaftsbank, Frankfurt am Main

							IRB Ap	oproach					
				As of	31/03/2023					As of :	30/06/2023		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original I	Exposure ¹	Exposure Value ¹	Risk exposur	e amount	Value adjustments and
	(min EUR, %)		Of which: defaulted			Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provisions
	Central banks and central governments Institutions	0	0	0 37.382	0	0	0	0	0	0	0	0	0
		39,503	205		8,309	0	/1	39,911	180	37,543	8,286	0	/3
	Corporates Corporates - Of Which: Specialised Lending	122,117 35.416	1,200	103,175 33.658	46,297 14,736	0	851 208	123,939 35.685	1,168 120	104,308 33.905	47,417 15.102	0	839 247
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	11.617	1	10.644	2.875	0	200	11.701	120	10.863	2.925	0	270/
	Retail	94,617	2,300	94.161	15.470	1.327	629	94,545	2.334	94,095	15.485	1,343	626
	Retail - Secured on real estate property	77,929	1,356	77.929	9,659	685	181	77.637	1.356	77,637	9.578	688	186
	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-	77,929	1,356	77,929	9,659	685	181	77,637	1,366	77,637	9,578	688	186
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	16,688	943	16,232	5,811	641	448	16,908	967	16,457	5,907	655	440
	Retail - Other Retail - Of Which: SME	465	1	13	1	0	0	459	2	12	1	0	0
	Retail - Other Retail - Of Which: non-SME	16,223	942	16,219	5,810	641	448	16,449	966	16,445	5,906	655	440
	Equity	3,452	0	3,452	12,803	0		8,254	0	8,254	30,319	0	
	Other non credit-obligation assets				1,995						1,935		
	IRB Total ²				84,874						103,441		

Original properts, unlike Eposters which, is reported before tables; into accurat any effect due to condition context rule mitigation taching-acc (e.g., subdituition effects).
 Bit To allo due not include the Scortistical provident value in the results of the Scort Bord accuration and the score results of the Scort Bord accuration and the score results of the Score Bord accuration and the score results of the Score Bord accuration and the score results of the Score Bord accuration and the score results of the Score Bord accuration and the score results of the Score Bord accuration accurate and the score Bord accurate a

							IRB Ap	proach					
				As of :	31/03/2023					As of :	30/06/2023		
		Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original I	xposure ^s	Exposure Value ¹	Risk exposure	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 Corporates	8,809 93,731	0	7,960 80.061	1,890 34.416	0	2 659	8,970 95.023	0 1.028	7,980 80.747	1,721 35.115	0	3
	Corporates Corporates - Of Which: Specialised Lending	93,731 23.684	1,045	80,061 22.024	34,416	0	81	23.358	1,028	21,538	35,115 8,701	0	127
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	23,689 11.325	63	10.353	2,812	0	81	23,358 11.380	46	21,538	2 847	0	31
	Retail	92,792	2.235	92,340	14.621	1.283	553	92,699	2.262	92,252	14.628	1.295	553
	Retail - Secured on real estate property	77,567	1.352	77,567	9.597	682	179	77,270	1.360	77,270	9.515	684	184
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
GERMANY	Retail - Secured on real estate property - Of Which: non-SH	77,567	1,352	77,567	9,597	682	179	77,270	1,360	77,270	9,515	684	184
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	15,226	883	14,774	5,025	601	374	15,429	902	14,982	5,112	612	369
	Retail - Other Retail - Of Which: SME	461	1	13	1	0	0	456	2	12	1	0	0
	Retail - Other Retail - Of Which: non-SME	14,765	882	14,761	5,024	601	374	14,973	900	14,969	5,112	612	369
	Equity	3,327	0	3,327	12,460	0	0	8,123	0	8,123	29,959	0	0
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of :	31/03/2023					As of 3	30/06/2023		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original I	Exposure ¹	Exposure Value ¹	Risk exposu	e amount	Value adjustme
	(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provision
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	701	0	696	168	0	0	610	0	606	156	0	0
	Corporates	4,818	60	3,981	2,134	0	13	4,549	1	3,764	2,087	0	10
	Corporates - Of Which: Specialised Lending	811	0	700	604	0	2	844	0	723	622	0	2
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	22	0	22	4	0	0	22	0	22	3	0	0
	Retail - Secured on real estate property	20	0	20	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-Sh	20	0	20	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	2	1	0	0	2	0	2	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	2	0	2	1	0	0	2	0	2	0	0	0
	Equity Other non credit-obligation assets	33	0	33	112	0	0	34	0	34	117	0	0
	IRB Total												1

							IRB AP	proach					
				As of :	31/03/2023					As of :	30/06/2023		
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments and	Original I	xposure ¹	Exposure	Risk exposure	e amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	provisions		Of which: defaulted	Value ^s		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	317	0	256	77	0	0	283	0	221	70	0	0
	Corporates	5,105	0	5,028	1,611 1.265	0	38 37	5,147 4,475	70 70	5,072	1,691 1,308	0	62
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	4,444 52	0	9,202	1,265	0	3/	4,4/6	70	4,236	1,308	0	61
	Corporates - Of Which: SME Retail	52	0	51	15	0	0	52	0	51	1/	0	0
	Retail Retail - Secured on real estate property	59	1	59	13	1	0	61	1	61	19	1	0
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	30	-	30	12	1	0	61	1	01	0	1	0
LUXEMBOURG	Retail - Secured on real estate property - Of Which: SHE Retail - Secured on real estate property - Of Which: non-SH	56	1	56	12	1	0	61	1	61	13	1	0
	Retail - Qualifying Revolving	0			0		0	01		0.	0		0
	Retail - Other Retail	2	ő	2	1	ő	0	2	ő	2	1	ő	0
	Retail - Other Retail - Of Which: SME	0	ő	ő	ů.	0	0	0	0	ő	ů.	ő	0
	Retail - Other Retail - Of Which: non-SME	3	ō	3	1	ō	ō	3	ō	3	1	ō	ō
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets						-		-				-
	T0.0 T-1-1												

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk miligation techniques (e.g. sub-

							IRB Ap	proach					(
				As of :	31/03/2023					As of 3	30/06/2023		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original E	xposure 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	11,609	0	11,585 1.615	566	0	1	11,914	0	11,898 1.830	541 798	0	1
	Corporates	1,605	0		652		/	1,856	0			0	8
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	877 136	0	869 136	373 28	0	6	1,082 136	0	1,043	501 32	0	
	Retail	32	2	130	20	2	1	31	2	31	54	2	1
	Retail - Secured on real estate property	24	2	24	ś	î	â	23	2	23	5	î	0
	Retail - Secured on real estate property - Of Which: SME			0	0	0	0	0	0	0	0	0	0
FRANCE	Retail - Secured on real estate property - Of Which: non-		2	24	5	1	ō	23	2	23	5	1	ō
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	8	0	8	2	0	0	9	0	8	2	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	8	0	8	2	0	0	8	0	8	2	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets	-											
	IRB Total												
		(1) Original exp	osure, unlike Ex	posure value, is r	eported before taking in	nto account any	effect due to crea	fit conversion fai	tors or credit ris	sk mitigation tech	iniques (e.g. substitutio	n effects).	



2023 EU-wide Transparency Exercise Credit Risk - IRB Approach DZ BANK AG Deutsche Zentra-Genssenschaftsbank, Frankfurt am Main

							IRB Ap	proach					
				As of 3	1/03/2023					As of 3	80/06/2023		
		Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments
	(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	2,639	0	2,558	319 897	0	0	2,421 1.899	0	2,320	293 878	0	0
	Corporates	1,999	0	1,545	625	0	3	1,899	0	1,498	8/8	0	3
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	1,083	0	1,030	625	0	1	1,096	0	1,047	62/	0	1
	Retail	22	0	22	2		0	29		29	2	0	0
	Retail - Secured on real estate property	5			î.		0		ő	5	î.	ő	0
	Retail - Secured on real estate property - Of Which: SME	0	0	ő	â	0	0		ő	ő	ů.	0	0
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: non-Sh	5	ō	5	ī	ō	ō	5	ō	5	1	ō	ō
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	17	0	17	1	0	0	17	0	17	1	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	17	0	17	1	0	0	17	0	17	1	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of :	31/03/2023					As of :	30/06/2023		
		Original	Exposure1	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	e 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	1,199	30	1,195	272	0	24	1,800	30	1,797	464	0	24
	Corporates	2,149	9	1,373	672	0	3	2,347	9	1,585	761	0	4
	Corporates - Of Which: Specialised Lending	81	0	76	62	0	0	81	0	77	63	0	1
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	193	1	192	28	0	1	194	1	194	27 20	1	1
	Retail - Secured on real estate property	114	0	114	20	0	0	115	1	115	20	0	0
SWITZERI AND	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SM	114	0	114	20	0	0	115	0	115	20	0	0
	Retail - Secured on real estate property - Ut Which: hon-sk Retail - Qualifying Revolving	119	0	114	20	0	0	115	1	115	20	0	0
	Retail - Other Retail	78	1	78			0	29	1	79		0	0
	Retail - Other Retail - Of Which: SME	0		0	0		0				0	ő	
	Retail - Other Retail - Of Which: non-SME	78	ĩ	78	8	0	0	79	1	79	8	0	1
	Equity	2	â	2	9	0	0	2	â	2	9	ő	â
	Other non credit-obligation assets	-	-	-	-	-	-	-	-	-			-
	IRB Total												

							IRB Ap	proach					
				As of	31/03/2023					As of 3	30/06/2023		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original I	Exposure ¹	Exposure Value ¹	Risk exposur	e 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	1,005	0	964	307	0	1	1,028	0	1,013	322	0	1
	Corporates	2,166	27	1,757	838	0	14	2,414	30	1,871	844	0	2
	Corporates - Of Which: Specialised Lending	152	0	128	91	0	0	153	0	129	65	0	0
	Corporates - Of Which: SME	7		6	2	0	0	6	0	6	2	0	0
	Retail	1,390	57	1,389	775	38	77	1,407	61	1,406	783	41	75
	Retail - Secured on real estate property	64	0	64	10	0	0	64	0	64	9	0	0
AUSTRIA	Retail - Secured on real estate property - Of Which: SME	0	0	0 64	0	0	0	0	0	0 64	0	0	0
nooman	Retail - Secured on real estate property - Of Which: non-Sh	64	0	64	10	0	0		0	64	9	0	0
	Retail - Qualifying Revolving Retail - Other Retail	0	0	0	0	0 38	0 77	0	61	0	0	0 41	0
	Retail - Other Retail Retail - Other Retail - Of Which: SME	1,326	5/	1,325	765	.38		1,343	61	1,342	7/4	41	75
		1	57	1.325	265	38	77	1.342	61	1.342	774	41	75
	Retail - Other Retail - Of Which: non-SME	1,325	57	1,325	/65	- 38		1,342	61	1,392	7/4	41	/5
	Equity	0	0	0	U	0	0	0	0	0	U	0	- 0
	Other non credit-obligation assets IRB Total												-
	TKR LOCAL												

							IRB Ap	proach					
				As of	31/03/2023					As of :	30/06/2023		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original I	Exposure ¹	Exposure Value ¹	Risk exposur	e 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	Ō	0	0	0	0	0	Ū
	Institutions	1,107	0	1,086	176	0	0	1,204	0	1,173	202	0	0
	Corporates	2,732	0	2,435	1,130	0	4	2,770	0	2,487	1,199	0	5
	Corporates - Of Which: Specialised Lending	1,230	0	1,212	558	0	3	1,282	0	1,270	590	0	3
	Corporates - Of Which: SME	16	0	16	2	0	0	16	0	16	2	0	0
	Retail	39 35	1	38 75	6	0	0	38 35	1	38 35	6	1	0
	Retail - Secured on real estate property	35	0	35	5	0	0	35	1	35	5		0
NETHERI ANDS	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SI		0	35	0	0	0	35	0	35	0	0	0
HE MERE WOO	Retail - Secured on real estate property - Ur Which: non-si Retail - Qualifying Revolving	35	0	35	5	0	0	35	1	35	5	0	0
	Retail - Other Retail		0	0			0	2	0	0		0	0
	Retail - Other Retail - Of Which: SME	4	0	3	0	0	0	3	0	3	- -	0	0
	Retail - Other Retail - Of Which: non-SME	1		2	1		0	1	0	2	1		0
	Equity	0	ő	0	ů.	0	0	ő	0	ő	ů.	ő	0
	Other non credit-obligation assets		, in the second s		-	Ű			Ű				
	IRB Total		1									1	
		(1) Original ex	oosure, unlike Ex	posure value, is r	eported before taking in	to account any	effect due to crea	lit conversion fa	ctors or credit ris	k mitigation tech	niques (e.g. substituti	on effects).	

							IRB Ap	proach					
				As of	31/03/2023					As of :	30/06/2023		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	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	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	125	0	125	26	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Other Countries	Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0
other countries	Retail - Secured on real estate property - Of Which: non-Si	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0		0	0	0	0	0
1	Retail - Other Retail - Of Which: non-SME Equity	0	0	0	U	0	0	0	0	0	U	0	0
	Equity Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0
	IRB Total												
	IRB lotal												

							IRB Ap	proach					
				As of	31/03/2023					As of 3	80/06/2023		
		Original	Exposure1	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original E	xposure ¹	Exposure Value ¹	Risk exposure	e 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	1,105	0	1,105	255	0	0	1,195	0	1,195	272	0	0
	Corporates	684	0	542	344	0	1	715	0	580	351	0	1
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	374	0	358	246	0	1	441	0	407	279	0	1
	Corporates - Ur Which: SME Retail	0	0		0	0	0		0	0	0	0	0
	Retail - Secured on real estate property	1		1	0	0	0		0	1	0	0	0
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	0	0		0	0	0		0		0	0	0
CANADA	Retail - Secured on real estate property - Of Which: non-SP		0	1	0	ő	0	ĩ	0	1	0	ő	0
	Retail - Qualifying Revolving	0	0		0	0	0		0		0		0
	Retail - Other Retail	ō	ō	ō	ō	ō	ō	ō	ō	ō	0	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												
		(1) Original ex	iosure, unlike Ex	posure value, is r	reported before taking is	nto account any	effect due to crea	lit conversion fai	tors or credit rit	k mitigation tech	niques (e.g. substitutio	in effects).	



General governments exposures by country of the counterparty

							As of 31/12/2022							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	ice sheet	1
												Off-balance sł	eet exposures	
			Total carrying amount of		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	
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Austria	0 1 4 4 4 1 1 1 7 10	0 1 5 4 4 8 1 1 710	0 1 14 4 1 1 11 116 147	0 0 1 0 0 0 185	() () () () () () () () () () () () () (0 0 0 0 0 0 0 0 0		
Total [0-3Mf [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Belgium	790 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 277 190	0 0 0 0 26 138	0 0 0 0 0 53	() () () () () () () () ()	0 0 0 0 20 52				0 0 0 0 0 0 0	0 0 0 0 0 0 0		
Total [0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Bulgaria		848 0 0 1 0 0 0 1 8 1 8	105 0 0 1 0 0 0 18										
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y] [10Y - more Total	Cyprus													
1001 [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Czech Republic						0 0 0 0 0 0 0 0							
10041 [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Denmark						0 0 0 0 0 0 0							
Total [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Estonia		0 0 0 0 0 0 12 0 2 2 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 31/12/2022							
						Dire	t exposures							
	(min EUR)			On balance s	heet				Derivat	tives		Off bala	nce sheet	
					Non-derivative financial a	sets by accounting portfolic		Derivatives with po	sitive fair value	Derivatives with	negative fair value	Off-balance s	heet exposures	
		Total gross carrying amount of non-	Total carrying amount of non-derivative financial											Risk weighted exposure amount
Residual Maturity	Country / Region	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] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Finland		0 3 2 3 0 0 0 0 0 0 0 0 0 0 0 0 0		D () () () () () () () () () (0 23 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
15Y 10Y - more Total [0 - 3M [[3M - 1Y] [2Y - 3Y] [5Y - 5Y] [5Y - 10Y] [10Y - more Total	France	6 22 22 22 24 26 27 26 27 27 27 27 27 27 27 27 27 27 27 27 27	5 5 65 5 65 0 20 5 25 5 26 5 26 5 76 2 92 92 92	6		0 0 0 26 0 26 0 0 0 0 0 0 0 0 0 0 0 0 0	0 58 16 25 0 13 0 13		000000000000000000000000000000000000000	000000000000000000000000000000000000000				1
13Y - 10Y - Total [0 - 3M [[3M - 1Y] [2Y - 3Y] [3Y - 5Y] [3Y - 5Y] [10Y - more Total	Germany	305 655 1,511 611 1,575 2,277 6,333 13,725	0 760 5 1,515 0 610 9 1,579 4 2,273 7 6,336	3: 19 19	1 8 2 22 7 73 1 3 5 80 8 21 0 7	183 160 452 169 233 415 927	256 299 208	6 33 66 166 400 144 835 835	142 413 1,038 880 1.868 2.557 467 7,365	-9 -46 -17 -34 -15 -130 -29 -280	60 200 475 575 311 859 207 2.687	10 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		48
10-3M f f 0-3M f f 3M - 1Y f f 3Y - 2Y f f 3Y - 5Y f f 3Y - 5Y f f 5Y - 10Y f f 10Y - more Total	Croatia		13/20 0 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0				0,520 0 0 0 0 0 0 0		0 0 0 0 0 0 0					40
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Greece								0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0				
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	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		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [2Y-5Y]	Ireland		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0											U
[3] 53 107 [[57 107] Total Total [0 - 3M] [3] - 17 [[2] 27 27 [[3] - 57 [[3] - 57 [[107 - more Total	Italy	6 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	0 0 1 1 5 16 0 0 3 198 470 231 2 916		Image: second	99	0 0 0 0 0 203 127 330							0
10 - 3M f f 3M - 1Y f f 1Y - 2Y f f 2Y - 3Y f f 3Y - 5Y f f 5Y - 10Y f f 10Y - more Total	Latvia		0 0 1 1 1 0 0 0 0 0 0 0 0 0 0 0		0 1 1 0 0 0 3 0 5 5 0 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 0 0 0 0 0			0



General governments exposures by country of the counterparty

						DZ BANK AG Deutsche	Zentral-Genossenschaft		ain					
							As of 31/12/2022	2						
						Dire	ct 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 s	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 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	Lithuania		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	14						0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0		0
131 2011 [10Y - more Total [0 - 3M [[3M - 1Y] [3Y - 2Y] [3Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Luxembourg	5 5 6 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7	0 0 2 52 0 0 7 7 5 5 0 0 8 63			0 0 0 0 0 7 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 52 0 0 0 0 5 5 5 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
157 - 1071 [107 - more Total [0 - 3M [[3 M - 1Y] [17 - 27 [[27 - 37 [[37 - 57 [[57 - 107] [57 - 107] [0 - more Total	Malta													
10 - 3M f 13M - 1Y f 1Y - 2Y f 1Y - 2Y f 13Y - 5Y f 13Y - 5Y f 15Y - 10Y f 10Y - more Total	Netherlands		0 0 0 0 0 0 2 2 2 2 0 0 0 0 0 0 0 0 0 0											
[3M - 1Y [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[1] Y - more	Poland		2 2 2 2 3 0 0 0 0 2 2 2 2 2 3 2 3 2 3 2 3 2 3 2 3	33						0 0 0 0 0 0 0 0 0 0 0 0 0 0 0				
Total Total [0 - 3M] [3M] - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [5Y - 10Y] [10Y - more Total	Portugal		32 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 79 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]	Romania		129 0 1 1 0 0 0 0 0 0 0 0 1 1 1 1 1 1 1 1 1 1 1 1 1											28
101 011 157 - 1071 107 - more Total 1 0 - 3M 1 1 3M - 171 1 27 - 271 1 37 - 571 1 37 - 57 1 37 - 571 1 3	Slovakia													
10-3M [13M - 1Y [1Y - 2Y [12Y - 3Y [13Y - 5Y] 15Y - 10Y [10Y - more Total	Slovenia	24 (11) (12) (12) (12) (12) (12) (12) (12)	10 0 0 0 3 13 0 0 0 0 0 10 0 13 3 13 5 36				0 0 13 0 10 0 0 23							0



General governments exposures by country of the counterparty

							As of 31/12/2022							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
					Non-derivative financial as	ssets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	negative fair value	Off-balance si	neet 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 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	Spain	20 12 0 0 74 95 5 955 1,166	20 12 0 74 94 96 1,160	0 0 0 0 0 121 121 121	0 12 0 26 33 588 689	0 0 0 48	0 0 0 0 20 144 165			0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0		1
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Sweden													
Total Total [0-3M] [3M]-1Y[[1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	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
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total [0-3M] [3M-1Y]	Iceland	0 0 0 0 2 2 0 2 2 2	0 0 0 0 2 2 0 0 2 2 0	0 0 0 0 2 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
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Liechtenstein													
Total Total [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - 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
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y]	Australia	0 0 0 0 0 0 3 3 3 9	0 0 0 0 0 0 39 39 39				0 0 0 0 0 39 39 39			0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0		27
[10Y - more Total [0 - 3M [[3M - 1Y] [1Y - 2Y [[3Y - 2Y [[3Y - 2Y [[3Y - 10Y] [5Y - 10Y] [10Y - more Total	Canada	0 143 63 107 243 182 24 762	63 107 243 182 24	0 0 0 1 6 19 26	0 138 63 0 81 93 0 0 0 375		25			0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		50
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Hong Kong									0 0 0 0 0 0 0 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 31/12/2022											
							As of 31/12/2022	2						
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance st	neet exposures	
					Non-derivative financial as	sets by accounting portfolio	>	Derivatives with po	sitive fair value	Derivatives with	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] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Japan													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	U.S.	2 28 147 14 14 145 145 159 9 1 480	2 2 2 3 28 7 147 3 13 149 51 88 8 0 478	0	0 27 5 1 6 47 113	0 0 0 124 41 0 155	0		0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		0 0 0 0 0 0		56
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	China				0 0 0 0 0 3 3 0 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		1
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Switzerland	66 53 105 6 6 7 221	4 64 0 0 2 52 5 105 0 0 0 0 0 0 0 0 0 0 0		0 0 52 105 0 0 0 157		64 0 0 0 0 0 0 0		0 0 0 0 0 0 0	000000000000000000000000000000000000000				32
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Other advanced economies non EEA	210 66 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	0 210 9 69 0 0 0 0 3 3 8 18 4 4	0 0 0 0 5 4 4		209 69 0 3 13 0					0 0 0 0 0 0 0 0 0			
Total [0 - 3M] [3M] - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y] [10Y - more Total	Other Central and eastern Europe countries non EEA		304 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	9 0 0 0 0 0 0 0		294 0 0 0 0 0 0 0 0 0 0 0			0 0 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		3
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Middle East		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 2 62 0 62				0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0					70 0 8 0 0 0 0 0 0		0
Total [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Latin America and the Caribbean		b b b b b b b b b b b b b b b b b b b	0 0 0 0 0 0 0 0 0 0			b2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0							4
Total	1	82	81	69	0	0	7	0	0	0	0	0	0	



General governments exposures by country of the counterparty

DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

						DZ DANK AG DEULSCHE	Zentral-Genossenschart	soank, mankiunt ann M	ann					
							As of 31/12/2022	2						
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Derivat	tives		Off bala	nce sheet	Ī
					Non-derivative financial a	ssets by accounting portfolic		Derivatives with po	sitiva fair value	Derivatives with	h negative fair value	Off-balance s	heet exposures	
						sets by accounting portione		Derivatives with po		Derivatives with				
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
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Africa	2 6 7 17 16 12 12 15	1 0 0 16 10 120 148				1 0 0 0 16 10 1200 148					0 20 176 0 221 0 0 4 16		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y]	Others	127 4 14 165 721 671 497	46 149 165 721 671 497	12 51 15 108 95 183	55 55 81 81 81 81 81 81 81 81 81 81 81 81 81	322 0 444 382 245 173	243 43 53 149 250 72	0 0 0 10 532	0 0 0 0 0 10 0 286 2 2700	() () () () () ()	0 0 0 0 75 0 61 0 34 0 378 2 197	0 0 0 0 0 0 0 0 0		
[10Y - more Total	4	988	988	481 945	71	212	217	836	i 3,383	-12	2 754	0		16

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 lease 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). Insepactive of the denomination and or accounting dastification of the positions the connonic 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

Regions: Other advanced non-EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.

Other CEE non-EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey.

Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

Lach America: Argentina, Balts, Bolivia, Bazil, Chile, Colombia, Cotab Roa, Domnica, Domnica, Domnica, Domnica, Bohnica, Baltados, Cayman, Haitt, Honduras, Jamaka, Mexico, Nicarisgua, Panama, Faraguay, Penu, S.: Nitts and Nexis, S.: Lucia, S.: Uncent and the Genadines, Suriname, Timidia and Tobago, Uruguay, Venzuela, Ardigua And Barbuda, Anaba, Bahanas, Barbados, Cayman, Haitt, Honduras, Jamaka, Mexico, Nicarisgua, Panama, Faraguay, Penu, S.: Nitts and Nexis, S.: Lucia, S.: Uncent and the Genadines, Suriname, Timidia and Tobago, Uruguay, Venzuela, Ardigua And Barbuda, Anaba, Bahanas, Barbados, Cayman, Haitt, Honduras, Jamaka, Mexico, Nicarisgua, Panama, Paraguay, Penu, S.: Nitts and Nexis, S.: Lucia, S.: Uncent and the Genadines, Suriname, Timidia and Tobago, Uruguay, Venzuela, Ardigua And Barbuda, Anaba, Bahanas, Barbados, Cayman, Haitt, Honduras, Jamaka, Mexico, Nicarisgua, Panama, Faraguay, Penu, S.: Nitts and Nexis, S.: Lucia, S.: Uncent and the Genadines, Suriname, Timidia and Tobago, Uruguay, Venzuela, Ardigua And Barbuda, Anaba, Bahanas, Barbados, Cayman, Haitt, Honduras, Jamaka, Bahanas, Barbados, Cayman, Haitt, Honduras, Jamaka, Barbados, Cayman, Haitte, Caba, Fendharas, Cayman, Haitte, Honduras, Jamaka, Barbados, Cayman, Haitte, Caba, Haitte, Honduras, Jamaka, Barbados, Cayman, Haitte, Honduras, Jamaka, Barbados, Cayman,

Africe: Agencis, Egyody, Morocco, South Africa, Angola, Bernin, Bottomana, Bartinian Fazo, Bhurnel, Cameron, Cape Verde, Central Africa: Republic Of The Congo, Cite D'Ivoire, Equatorial Guinea, Ertres, Ethopia, Gabro, Gambia, Giana, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Nalawi, Mali, Mauritania, 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

							As of 30/06/2023							
						Dire	ct exposures							
	(mln EUR)	•		On balance sl	heet				Deriva	tives		Off bala	ice sheet	1
					Non-derivative financial as	coto hu pocounting postfoli		Derivatives with po	nitivo fois volvo	Devivatives with	negative fair value	Off-balance sl	neet exposures	
			-											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	of which: Financial assets designated at fair value	of which: Financial assets at fair value through other	or which: Financial assets at	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
				held for trading	through profit or loss	comprehensive income	amortised cost							
[0 - 3M [[3M - 1Y [4	4 0 0	0	4	0	0 0	C	0	0	0	0		D
[1Y - 2Y [[2Y - 3Y [Austria	55	7 7	7	0	0	0 0 46	c c	0	0	0	0		D
[3Y - 5Y [[5Y - 10Y [102		0	0	85	0 6	0	0	0	0	0		D
[10Y - more Total	-	755 923		165 192	188 192	302		0	0	0	0	0		0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [2	2	0	0	0	0	0	0	0	0		
[2Y - 3Y] [3Y - 5Y] [5Y - 10Y]	Belgium	64 396	1 1 64 396	1 13 18	0 51 0	351	0 0		0	0	0	0		
[10Y - more Total		313	313 777	101 135	11 62	151 502	51 77	0	0	0	0	0 0		0 0 55
[0-3M] [3M-1Y] [1Y-2Y]			0	0	0	6	0 0	0	0	0	0	0		D
1 2Y - 3Y 1 13Y - 5Y 1 15Y - 10Y 1	Bulgaria			0	0		0 0		0 0 0	0	0	0 0 0		
Total		16	16 17	16 17	0	0	0	0	0	0	0	0		0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y]			0	0	0	0	0		0	0	0	0		D
[3Y - 5Y [[5Y - 10Y]	Cyprus			000000000000000000000000000000000000000	0		0		0 0 0	0 0 0	0	0 0		
[10Y - more Total			0	0	0	0	0	0	0	0	0	0		0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [0	0	0	6	0	0	0	0	0	0		D
	Czech Republic		0 7 7 0	000000000000000000000000000000000000000	0		0	0 0	0 0 0	0 0 0	000	0		
[3Y - 5Y [[5Y - 10Y] [10Y - more Total	-		0 7 7	0	0		0	0	0	0	0	0		0
[0-3M] [3M-1Y] [1Y-2Y]			0 0 0	0	0		0		0 0 0	0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000		D D
[2Y - 3Y [[3Y - 5Y] [5Y - 10Y]	Denmark			0	0	0	0	0 0	0	0	0	0		
[10Y - more Total	-		0 0	0	0	0	0 0 0	0	0	0	0	0		0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [0	0	0 0	0		0	0	0	0		
[2Y - 3Y] [3Y - 5Y] [5Y - 10Y]	Estonia	(0 0	0	0	0	0	0	0	0	0	0		
[10Y - more Total		12	0	0	0	12	0	0	0	0	0	0		0 0



General governments exposures by country of the counterparty

							As of 30/06/2023) 						
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
					Non-derivative financial as	sets by accounting portfolio	,	Derivatives with po	sitive fair value	Derivatives with	negative fair value	Off-balance sl	neet exposures	-
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets funct 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	Finland	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
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	France	6 10 24 46 33 197 262 581	262	2 2 3 6 11 5 5 7 5	40	154	13			0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		1
[0-3Mf [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Germany	600 2,469 961 1,198 1,894 2,996 8,010 18,301	680 2,469 951 1,198 1,894 2,998 8,101	22 450 47 104 205 217 183	1 308 1,267 246 270 737 53	11 23 400 199 233 603 1,855 3,540	338 522 260 625 720 2,126 5 964	2: 12- 181 37 80	1 130 9 1.135 7 265 4 1.406 5 1.815 1 2.158 3 472 4 7,382	0 -5 -16 -43 -15 -147 -29 -253	326 1.233	011		49
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	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
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Greece										0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		0
Total Total [0 - 3M f [3M - 1Y f [1Y - 2Y f [2Y - 3Y [[3Y - 5Y f [5Y - 10Y f [10Y - more Total	Hungary	0 39 101 9 37 37 57 1 244	9 37 57				0 37 100 8 35 57 0 238			0 0 0 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 Total [0-3M]	Ireland	0 0 0 0 0 1 2 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
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Italy	3 0 19 5 206 498 247 978	3 0 19 5 206 497 247 7 977		3 0 19 4 189 261 261 493	((((16 28 10) 103 148	0 0 0 0 203 126 329			0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		56
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Latvia	0 0 0 0 5 0 0 0 0 5	0 0 0 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 0 0	0 0 0 0 0 0 0 0 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

							As of 30/06/2023							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
					Non-derivative financial as	sets by accounting portfolio	o	Derivatives with po	sitive fair value	Derivatives with	negative fair value	Off-balance sl	neet 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 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	Lithuania	0 0 1 3 16 4 23	0 0 1 3 16 4 23	0 0 1 3 11 4 1 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		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y]	Luxembourg	39 0 0 7 7 5 5 5	39 0 0 7 5 0 5 1				2 39 2 0 5 0 7 0 7 0 5 5 2 0 7 44			0 0 0 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 Total [0-3M] [3M-1Yf] [1Y-2Y] [2Y-3Yf] [3Y-5Yf] [5Y-10Yf] [10Y-more] Total	Maita													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y]	Netherlands	0 9 0 14 3 3 3 40	0 9 0 14 3 13 40	0 0 3 0 6 9	0 0 9 0 6 111 3 8 31					0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		
131 2014 103 - more Total 10 - 3M 1 13M - 1Y1 13Y - 2Y1 13Y - 3Y1 13Y - 5Y1 13Y - 10Y1 10Y - more Total	Poland	2 0 1 1 0 1 3 3 3 6	2 0 1 1 0 1 1 3 3 6	2 0 1 0 0 1 1 3 3 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		
Total Total [0 - 3M [[3M - 1Y] [1Y - 2Y [[2Y - 3Y [[3Y - 5Y] [5Y - 10Y] [10Y - more Total	Portugal	0 0 0 133 1 1 0 134	1) ((((81) (((() () () () () () ((((0 0 0 0 0 0			0 0 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]	Romania	1 0 0 1 0 13 15	1 0 0 1 1 13 13 15	1 0 0 0 0 0 1 3 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		
[10Y - more Total [0 - 3M [[3M - 1Y] [1Y - 2Y [[3Y - 2Y [[3Y - 5Y [[5Y - 10Y] [10Y - more Total	Slovakia	0 13 25 18 47 33 12 147	0 13 25 18 47 33 12 147				0 0 12 12 12 12 12 12 15 15 16 17 17 18 138 138			0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		
1041 [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Slovenia	0 0 3 0 24 4 4 3 54	0 0 13 0 24 4 4 13 54	0 0 0 0 0 0 0 13 13 13			0 0 0 0 13 0 4 10 4 0 0 0 0 0 0 2 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		



General governments exposures by country of the counterparty

							As of 30/06/2023							
						Dire	ct exposures							
	(min EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	negative fair value	Off-balance sl	neet 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 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	Spain	0 14 4 7 8 99 99 2 3,158	0 14 4 1 78 99 99 95 7 7 1,154	0 2 0 0 0 0 9 9 100	0 12 4 1 29 67 610 610 723	0 0 49	0 0 0 0 21 141 162			0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0		1
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [2Y - 5Y]	Sweden													
137 - 1071 1377 - 1071 107 - more Total 1 0 - 3M f 1 3M f 1 17 - 271 1 27 - 371 1 37 - 571 1 37 - 571 1 57 - 1071 107 - more Total	United Kingdom	0 2 0 0 0 0 6 28 36	0 2 0 0 0 6 28 36 36		0 2 0 0 0 6 28 36 36					0 0 0 0 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] [5Y-10Y] [10Y-more Total [0-3M] [3M-1Y]	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
[1Y - 2Y [[2Y - 3Y] [3Y - 5Y] [5Y - 10Y]	Liechtenstein													
1201 - India Total [0-3M] [3M-1Yf] [1Y-2Yf] [2Y-3Yf] [3Y-5Yf] [5Y-10Yf] [10Y - 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
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Australia	0 0 0 0 0 0 0 0 0 37 3 7					0 0 0 0 0 0 37 37 37			0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0		26
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Canada	133 79 70 172 107 199 24 791 79	79 70 172 107 199 24		134 61 0 62 16 91 0 0 0 363	33 89 79 83 0	12 25 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		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Hong Kong		0 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 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 0 0 0		0



General governments exposures by country of the counterparty

							As of 30/06/2023	1						
						Dire	ct exposures							
	(mln EUR)		-	On balance s	heet				Deriva	tives		Off bala	nce sheet	1
					Non-derivative financial as	sets by accounting portfoli		Derivatives with po	sitive fair value	Derivatives with	negative fair value	Off-balance sl	neet exposures	
			Total carrying amount of non-derivative financial											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	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] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Japan													
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	U.S.	0 3 1000 96 1880 100 14 502	96 180 180 108	0 0 70 5 7 0 0 81	0 3 17 9 46 68 14 157	() () () () () () () () () () () () () (0 0 14 0 47 40 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	China	000 55 55 16 00 00 00 00 00 11 30 11 30 11 30 11 30 11 30 11 30 11 30 11 30 11 30 11 11 11 11 11 11 11 11 11 11 11 11 11	59 5 5 16 0 10 2 2 2 0 0	0 0 0 0 0 0 0			259 259 160 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 Total	Switzerland	0 0 33 106 0 0 0 0 159	0 0 0 5 5 5 106 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 53 106 0 0 0 159					0 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 Total	Other advanced economies non EEA	1135 67 3 3 3 3 3 3 8 4 4 231	5 133 67 3 3 0 0 5 3 3 18 4 4 231	0 0 3 0 5 4 12		133 60 ((13 13 (219				0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0		
[0 - 3M f [3M - 1Y f [1Y - 2Y f [2Y - 3Y f [3Y - 5Y f [5Y - 10Y f [10Y - more Total	Other Central and eastern Europe countries non EEA											0 0 88 80 0 0 168		
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Middle East													
Total [0-3M f [3M - 1Y f [1Y - 2Y f [2Y - 3Y f [3Y - 5Y f [5Y - 10Y f [10Y - more Total	Latin America and the Caribbean		62 0 0 1 2 2 2 2 2 2 2 2 2 2 3 9 19 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5	0 0 0 0 0 0 15 27 27			62 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

						DZ DANK AG DEULSCHE	Zentral-Genossenschart	cobarik, i rankiurt am h	an					
							As of 30/06/2023	3						
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	1
						sets by accounting portfolic		Derivatives with po	-laine de la contra	Designations with	h negative fair value	Off-balance s	heet exposures	
					Non-Gerivative financial a:	sets by accounting portrolic		Derivatives with po	sitive fair value	Derivatives with	n 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
[0-3M] [3M-1Y] [2Y-2Y] [2Y-3Y] [5Y-5Y] [5Y-10Y] [10Y-more Total	Africa	4 5 11 33 18 19	4 0 0 5 11 32 16 16				4 0 4 11 32 115					0 65 108 38 221 0 0 4 32		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Others	266 460 255 551 722 966 1.004	266 460 5 551 727 960	266 381 399 189 90 157 318	11 41 22 81	0 18 25 291 360 522 360 522	0 46 142 45 192 110 272	511	1 0 1 0 2 10 6 76 8 210 7 2,720 8 3,411		0 27 0 51 0 36 3 224 2 151 3 160	0 0 27 0 0 0		
Total	1	4.222		1,439			756	1.313		-19	708	27		21

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 counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Insepective of the demonstation and or accounting destification of the positions the economic substance sovere the form must be used as a criteria for the demonstration of the exposures to be included in this column. This them does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments. (S) Residual counting in the type restration regional soveragines (other than sovereign) with full or partial government guarantees by central, regional and local governments.

Regions:

Other advanced non-EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.

Other CEE non-EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey.

Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

Lath America: Argentina, Beites Bohie, Brail, Chile, Colombia, Cotata Rota, Dominican Republic, Focador, E Shvador, Genada, Guatemaia, Guarenai, Guarenaia, Beastoa, Schular, Beastoa, Schular, Beastoa, Schular, Beastoa, Vencuest, and the Grenadines, Surtoamer, Timidad and Tobago, Uroguay, Vencuesia, Andas, Bahamas, Bahados, Cayman Islands, Cuba, French Guarena, Guadebupe, Artigua And Santhadia, Netros, Santhaditediemy, Trus Kand Catoa Salthadia, Vigno Bahadis, (Statik), Vigno B

Africe: Agencis, Egyody, Morocco, South Africa, Angola, Bernin, Bottomana, Bartinian Fazo, Bhurnel, Cameron, Cape Verde, Central Africa: Republic Of The Congo, Cite D'Ivoire, Equatorial Guinea, Ertres, Ethopia, Gabro, Gambia, Giana, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Nalawi, Mali, Mauritania, 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 institutors applying nGAAP

Performing and non-performing exposures DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

					As of 30/09/2022									As of 31/12/2022				
					AS 01 30/09/2022									AS 01 31/12/2022				1
		Gross ca	errying amount/ Nomina	il amount			airment, accumulated ne It risk and provisions ⁴	gative changes in fair	Collaterals and		Gross c	arrying amount/ Nomina	alamount			pairment, accumulated ne lit risk and provisions ⁴	gative changes in fair	Collaterals and
		Of which performing but past due >30 days		Of which non-performing	•	On performing exposures ²	On non-perform	ing exposures ³	financial guarantees received on non- performing exposures		Of which performing but past due >30 days		Of which non-performin	a'	On performing exposures ²	On non-perform	ing exposures ³	financial guarantees received on non- performing exposures
(min EUR)		and <=90 days		Of which: defaulted	Of which Stage 3 ¹	exposition		Of which Stage 3 ¹			and <=90 days		Of which: defaulted	Of which Stage 3 ⁸	capour ca		Of which Stage 3 ⁸	
Cash balances at central banks and other demand deposits	131,92	12	٥	0	0	2	0	0	0	102,838	8 0	c		0	3	0	0	0
Debt securities (including at amortised cost and fair value)	40,443	3 O	93	93	82	25	41	40	0	41,172	2 0	90	90	79	25	41	40	0
Central banks	14	2 0	0	0	0	0	0	0	0	773	7 0	0		0	0	0	0	0
General governments	12,80	1 0	17	12	6	11	0	0	0	12,197	7 0	12	12	6	12	0	0	0
Credit institutions	19,89	6 0	0	0	0	s	0	0	0	20,623	7 0	0		0	5	0	0	0
Other financial corporations	4,30	4 0	81	81	76	6	41	40	0	4,325	0	76	7	73	6	41	40	0
Non-financial corporations	3,30		c	0	0	2	0	0	0	3,241	0	0		0	2	0	0	0
Loans and advances(including at amortised cost and fair value)	317,58	7 145	2,937	2,937	2,755	726	1,235	1,187	1,087	320,448	8 219	2,917	2,917	2,758	816	1,239	1,215	1,043
Central banks		o o	0	0	0	0	0	0	0	2,266	5 0	0		• •	0	0	0	0
General governments	15,54	2 0		0	0	3	0	0	0	15,550	0 0	0		• •	6	0	0	0
Credit institutions	109,89	0 14	196	196	196	18	33	33	146	111,678	8 0	185	185	189	19	32	32	139
Other financial corporations	16,13	6 1	243	243	213	17	159	134	50	15,70	ı 1	240	240	234	30	141	141	48
Non-financial corporations	85,76	8 26	1,464	1,464	1,371	307	710	698	427	84,394	4 66	1,465	i 1,465	1,373	383	741	728	409
of which: small and medium-sized enterprises	13,32	0 15	125	129	123	61	81	76	19	13,060	22	12	123	117	67	77	72	18
of which: Loans collateralised by commercial immovable property	25,63	3 0	236	236	180	56	94	88	97	25,550	25	277	277	215	123	126	121	117
Households	90,25	1 104	1,034	1,034	975	382	334	322	464	90,857	7 153	1,024	1,024	962	379	325	314	445
of which: Loans collateralised by residential immovable property	70,84	0 38	518	518	518	133	64	64	383	71,661	49	501	501	501	137	66	66	369
of which: Credit for consumption	9,65	5 57	386	386	328	226	222	211	0	9,584	4 92	393	393	332	217	214	203	0
DEBT INSTRUMENTS other than HFT	489,95	8 157	3,031	3,031	2,838	753	1,276	1,227	1,087	464,458	219	3,008	3,008	2,837	844	1,279	1,254	1,043
OFF-BALANCE SHEET EXPOSURES	84,05		264		263	113	88	88	58	85,453	8	243	243	242	147	89	89	35
		erforming exposures clease refer a cumulative amount of expected			hart to impairment and remaining	ns fre off-balance shaat avonsos												

¹¹ Definitions would be barried to a set of a set of

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EBA SUBJECT

2023 EU-wide Transparency Exercise

Performing and non-performing exposures DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

					As of 31/03/2023									As of 30/06/2023				
		Gross ca	arrying amount/ Nominal	amount		Accumulated imp value due to cred	airment, accumulated ne lit risk and provisions ⁴	gative changes in fair	Collaterals and		Gross ca	arrying amount/ Nomina	l amount		Accumulated imp value due to cred	airment, accumulated n it risk and provisions ⁴	egative changes in fair	Collaterals and
		Of which performing but past due >30 days and <=90 days		ff which non-performing		On performing exposures ²	On non-perform	ing exposures ³	financial guarantees received on non- performing exposures		Of which performing but past due >30 days and <=90 days		Of which non-performing ¹		On performing exposures ²	On non-perform	ming exposures ²	financial guarantees received on non- performing exposures
(min EUR)		and <=90 days		Of which: defaulted	Of which Stage 3 ⁸			Of which Stage 3 ⁸			and <=90 days		Of which: defaulted	Of which Stage 3 ⁸			Of which Stage 3 ⁸	
Cash balances at central banks and other demand deposits	112,811	0	0	0	0	2	0	0	0	123,197	0	0	0	0	2	0	G	
Debt securities (including at amortised cost and fair value)	42,957	0	90	90	79	22	41	40	0	43,406	0	83	83	77	19	39	39	
Central banks	1,119	0	0	0	0	0	0	0	0	970	0	0	0	0	0	0	0	
General governments	12,128	0	12	12	6	10	0		0	12,243	0	12	12	6	7	0	0	
Credit institutions	21,674	0	0	0	0	3	0	0	0	22,066	0	0	0	0	4	0	0	
Other financial corporations	4,435	0	78	78	73	6	41	40	0	4,546	0	71	71	71	s	39	36	
Non-financial corporations	3,602	0	0	0	0	3	0		0	3,581	0	0	0	0	3	0	0	
Loans and advances(including at amortised cost and fair value)	322,620	224	3,003	3,003	2,837	808	1,282	1,252	1,102	328,468	188	2,927	2,927	2,804	800	1,284	1,262	985
Central banks	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0		
General governments	15,127	0	23	23	23	3	2	2	20	14,831	0	25	25	25	3	0		2
Credit institutions	115,618	0	168	168	168	13	29	25	123	120,262	0	144	144	144	17	27	27	100
Other financial corporations	15,413	1	248	248	242	29	154	154	47	15,593	1	240	240	227	36	153	153	3 3
Non-financial corporations	85,076	56	1,543	1,543	1,446	372	766	747	474	85,450	56	1,483	1,483	1,440	354	781	765	38
of which: small and medium-sized enterprises	12,850	16	130	130	124	69	77	71	21	12,553	13	135	135	129	64	83	77	2
of which: Loans collateralised by commercial immovable property	25,465	29	314	314	247	124	122	117	140	25,563	31	293	293	279	127	131	131	L 9:
Hauseholds	91,386	167	1,021	1,021	958	390	330	315	438	92,332	132	1,035	1,035	968	391	321	312	2 44
of which: Loans collateralised by residential immovable property	72,378	45	493	493	493	140	66	65	364	72,816	44	493	493	493	145	63	63	36
of which: Credit for consumption	9,600	105	397	397	335	224	218	208		9,714	78	414	414	348	219	214	205	5 (
DEBT INSTRUMENTS other than HFT	478,388	224	3,093	3,093	2,916	832	1,323	1,291	1,102	495,071	188	3,010	3,010	2,881	821	1,323	1,301	985
OFF-BALANCE SHEET EXPOSURES	85,456		324	324	321	144	98	98	58	88,406		337	337	332	117	106	104	62

(1)) the faulthand is non-partnering equivages places de ta toda de tables es rent al comparts (2) de tables (2) d



Forborne exposures

DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

			As of 30/						As of 31/			
		ying amount of with forbearance	Accumulated in accumulated c value due to c provisions for forbearance m	hanges in fair edit risk and exposures with	Collateral and fina received on ex forbearance	cposures with		ring amount of with forbearance	Accumulated in accumulated cl value due to cr provisions for forbearance m	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	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	2,979	1,511	613	563	1,586	608	2,808	1,470	613	562	1,517	587
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	2	2	2	2	0	0	2	2	2	2	0	0
Other financial corporations	176	141	85	84	46	38	180	146	85	84	37	36
Non-financial corporations	1,653	893	422	387	625	280	1,505	868	421	387	594	282
of which: small and medium-sized enterprises	100	28	17	14	12		84	24	15	13	10	
Households	1,148	475	105	90	916	290	1,121	455	104	89	886	269
DEBT INSTRUMENTS other than HFT	2,979	1,511	613	563	1,586		2,808	1,470	613	562	1,517	
Loan commitments given	368	60	42	24	12	6	426	62	38	21	14	7
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice ${}^{\scriptscriptstyle 3}$	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 F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451-ITS on Supervisory reporting, However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet instruments are generally reported with a positive sign.

advances divided by total loans, the sum is not received as the sum is a construction of the construction



Forborne exposures

DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

			As of 31/						As of 30/			
		ving amount of with forbearance	Accumulated in accumulated c value due to co provisions for forbearance m	hanges in fair edit risk and exposures with	Collateral and fina received on ex forbearance	posures with		ving amount of with forbearance	Accumulated in accumulated cl value due to cr provisions for forbearance m	hanges in fair redit 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	0	0	0	0	0	0	0	o	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)	2,706	1,393	590	535	1,344	562	2,751	1,235	537	481	1,369	430
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	2	2	2	2	0	0	2	2	2	2	0	0
Other financial corporations	316	146	101	94	36	35	332	136	105	93	29	27
Non-financial corporations	1,342	798	385	350	492	266	1,403	648	333	302	557	143
of which: small and medium-sized enterprises	77	12	9	7	10		63	9	8	6	6	
Households	1,047	447	103	89	815	260	1,014	450	98	84	784	261
DEBT INSTRUMENTS other than HFT	2,706	1,393	590	535	1,344		2,751	1,235	537	481	1,369	
Loan commitments given	540	56	43	18	11	5	530	71	37	25	11	6
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice ${}^{\scriptscriptstyle 3}$	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 offbalance 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.

commitments are prevailing on a since the in provision 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 deposite of box.

2023 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	
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	As of 30/09/2022							AS OF 31/12/2022						As of 31/03/2023						AS OF 30/06/2023					
	Gross carrying amount					Accumulated	Gross carrying amount					Accumulated	Gross carrying amount					Accumulated	Gross carrying amount					Accumulated	
(min EUR)		Of which non- perform		Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹		Of which: non- performi	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹		Of which non- performi	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹		Of which non- performi	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹	
A Agriculture, forestry and fishing	675	19	19	675	13	0	689	17	17	689	13	0	694	16	16	694	13	0	658	16	16	658	12	0	
B Mining and guarrying	554	18		554	15	0	520	11	11	520	15	0	487	11	11		15	0	471	3	3	471	6	0	
C Manufacturing	9.799	601	601	9.768	304	0	9.322	650	650	9.293	348	0	9.915	661	661	9.886	351	0	9.599	518	518	9.580	324	0	
D Electricity, gas, steam and air conditioning supply	7,769	53	53	7,769	80	0	7,952	50	50	7,952	83	0	8,194	46	46	8,194	70	0	8,225	45	45	8,225	66	0	
E Water supply	621	13	13	621	3	0	642	14	14	642	4	0	652	13	13	652	4	0	639	7	7	639	4	0	
F Construction	2.496	71	71	2.494	54	0	2.523	69	69	2.521	54	0	2.599	55	55	2.597	57	0	2.717	61	61	2.715	60	0	
G Wholesale and retail trade	6.403	191	191	6.385	141	3	5.943	196	196	5.925	140	3	6.143	257	257	6.124	172	3	6.131	259	259	6.112	172	3	
H Transport and storage	3,517	190	190	3,517	112	0	3,306	153	153	3,306	101	0	3,112	127	127	3,112	87	0	2,997	139	139	2,997	69	0	
I Accommodation and food service activities	442	24	24	438	24	0	407	23	23	403	23	0	396	14	14	392	15	0	425	15	15	420	15	0	
3 Information and communication	1.715	22	22	1.715	27	0	1.370	22	22	1.370	27	0	1.268	27	27	1.268	26	0	1.652	26	26	1.652	28	0	
K Financial and insurance activities	31	0	0	31	0	0	29	0	0	29	0	0	28	0	0	28	0	0	22	0	0	22	0	0	
L Real estate activities	39,344	80	80	39,329	97	0	39,447	77	77	39,432	164	0	39,407	108	108	39,392	163	0	39,619	160	160	39,605	190	0	
M Professional, scientific and technical activities	1,890	25	25	1,807	17	2	1,932	25	25	1,845	19	2	1,972	27	27	1,877	19	2	1,903	27	27	1,807	18	2	
N Administrative and support service activities	2,691	20	20	2,691	26	0	2,709	19	19	2,709	28	0	2,617	22	22	2,617	26	0	2,580	22	22	2,580	28	0	
O Public administration and defence, compulsory social security	4	0	0	4	0	0	3	0	0	3	0	0	3	0	0	3	0	0	0	0	0	0	0	0	
P Education	121	1	1	121	1	0	76	1	1	76	1	0	76	1	1	76	1	0	76	1	1	76	1	0	
Q Human health services and social work activities	810	25	25	810	7	0	796	26	26	796	7	0	799	24	24	799	9	0	800	24	24	800	9	0	
R Arts, entertainment and recreation	285	3	3	285	3	0	254	3	3	254	3	0	189	3	3	189	3	0	159	3	3	159	2	0	
S Other services	6,601	107	107	6,581	85	0	6,474	109	109	6,455	89	0	6,526	132	132	6,501	98	5	6,778	158	158	6,755	122	5	
Loans and advances	85,768	1.464	1.464	85,593	1.011	6	84,394	1.465	1.465	84.219	1.118	6	85.076	1.543	1.543	84,887	1.128	11	85,450	1.483	1.483	85.274	1.124	11	

⁽¹⁾ The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing oxposures' 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 66.01), which follows a sign convention based on a credit/distic convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (CI) 2021/1971 TS of Supervisor reporting.

