

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

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



Key Metrics

(min EUR, %)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	22,606	23,632	23,708	24,585	C 01.00 (r0020,c0010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	22,473	23,520	23,674	24,545	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	25,899	26,925	27,001	27,878	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	25,766	26,813	26,967	27,838	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	29,572	30,647	30,829	31,651	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	29,825	30,862	30,973	31,837	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	153,385	152,148	155,737	156,408	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	153,385	152,148	155,734	156,407	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	14.74%	15.53%	15.22%	15.72%	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	14.65%	15.46%	15.20%	15.69%	(C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010))/ (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	
Tier 1 (as a percentage of risk exposure amount) - transitional definition	16.88%	17.70%	17.34%	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	16.80%	17.62%	17.32%	17.80%	(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	19.28%	20.14%	19.80%	20.24%	CA3 {5}	•
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	19.44%	20.28%	19.89%	20.36%	(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	458,367	432,601	447,179	450,787	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	5.65%	6.22%	6.04%	6.18%	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 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	25,899	26,925	27,001	27,878	C 47.00 (r0320,c0010)	
A.2	Tier 1 capital - fully phased-in definition	25,766	26,813	26,967	27,838	C 47.00 (r0310,c0010)	Article 429 of the CRR; Delegated Regulation (EU)
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	458,367	432,601	447,179	450,787	C 47.00 (r0300,c0010)	2015/62 of 10 October 2014 amending CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	457,981	432,274	447,176	450,786	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	5.65%	6.22%	6.04%	6.18%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	5.63%	6.20%	6.03%	6.18%	[A.2]/[B.2]	



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			As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
	A	(min EUR., %) OWN FUNDS	29,572	30,647	30,829	31,651	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CFPR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	22,606	23,632	23,708	24,585	C 01.00 (40020,c0010)	Article 50 of CFR
	A1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital	10,478	10,478	10,478	10,478	C 01.00 (r9030,c0010)	Articles 26(1) points (s) and (b), 27 to 29, 36(1) point (f) and 42 of CSR
	A1.2	instruments) Retained earnings	11,704	11,884	11,663	12,321	C 01.00 (r0110,c0010)	Articles 26(1) point (c), 26(2) and 35 (1) points (a) and (i) of CRR
	A1.3	Accumulated other comprehensive income	-1,436	-711	-1,111	-1,301	C 01.00 (r0180,c0010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CFR
	_						C 01.00 (0200,c0010)	Addiction 4(117) and 20(1) point (e) of CFR
	A1.4		3,903	3,787	4,404	4,399		
	A.1.5		0	0	0	0	C 01.00 (40210,c0010)	Articles 4(112), 26(1) point (f) and 36 (1) point (i) of CRR
	A.1.6		34	35	37	36	C 01.00 (r0230,c0010)	Article B4 of CFR
	A1.7		-752	-686	-340	-66	C 01.00 (x0550,c0010)	Articles 32 to 35 of and 36 (1) point (i) of CRR
	A1.8	(-) Intangible assets (including Goodwill) (-) DTAs that rely on future profitability and do not arise from temporary differences net of associated	-560	-486	-577	-526	C 01.00 (r0300,c0010) + C 01.00 (r0340,c0010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR
	A.1.9	DTLs	-41	-62	-62	-51	C 01.00 (r0370,c0010)	Articles 30(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-190	-202	-203	-207	C 01.00 (r0380,c0010)	Articles 35(1) point (d), 40 and 159 of CRR
	A1.11		-14	-18	-18	-37	C 01.00 (+0390,c0010)	Articles 4(109), 35(1) point (e) and 41 of CRIR
	A.1.12		-7	-7	-7	-7	C 01.00 (r0420,c0010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13		0	0	0	0	C 01.00 (r0440,c0010) C 01.00 (r0450,c0010) + C 01.00 (r0460,c0010) +	Article 35(1) point (j) of CRR Article 4(36), 35(1) point (k) (i) and 80 to 91 of CRR; Article 35(1) point (k) (ii), 243(1) point (b), 244(1)
	A1.14		-14	-12	-12	-11	C 01.00 (6470,c0010) + C 01.00 (r0471,c0010)+ C 01.00 (6472,c0010)	point (b) and 258 of CRR Articles 36(1) point k) (ii) and 378(3) of CRR; Articles 36(1) point k) (iv) and 153(8) of CRR and Articles 36(1) point k) (iv) and 153(8) of CRR.
	A.1.14.1		-14	-12	-12	41	C 01.00 (r0460,c0010)	Articles 36(1) point (k) (ii), 263(1) point (b), 246(1) point (b) and 256 of CRR
	A.1.15	 (-) Holidings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment 	0	0	0	0	C 01.00 (±0480,c0010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (r0490,c0010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
OWN FUNDS	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entitles where the institution has a significant investment	0	0	0	0	C 01.00 (r0500,c0010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
Transitional period	A.1.18		0	0	0	0	C 01.00 (40510,c0010)	Article 48 of CRR
	A.1.18A		-148	-163	-122	-128	C 01.00 (r0513,c0010)	Article 35(1), point (m) and Article 47c CRR
	A1.18B		-20	0	0	0	C 01.00 (40514,c0010)	Article 36(1), point (n) and Article 132c(2) CRR
	A.1.18C		0	0	0	0	C 01.00 (r0515,c0010)	Article 35(1), point (I) CRR
	A.1.19		-242	-148	-187	-187	C 01.00 (40524,c0010)	Article 3 CRR
	A1.20		-222	-169	-267	-169	C 01.00 (r0529,c0010)	-
	A1.21		133	112	34	40	CA1(1.1.6+1.1.8+1.1.26)	
	A.1.21.1		0	0	0	0	C 01.00 (+0220,c0010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2		0	0	0	0	C 01.00 (r0340,c0010)	Articles 479 and 4800 of CRR
	A.1.21.3		133	112	34	40	C 01.00 (+0520,c0010)	Articles 459 to 472, 476 and 461 of CRR
	A.2		3,293	3,293	3,293	3,293	C 01.00 (r0530,c0010)	Article G1 of CRIR.
	A2.1		3,293	3,293	3,293	3,293	C 01.00 (+0540,c0010) + C 01.00 (+0670,c0010)	
	A.2.2		0	0	0	0	C 01.00 (r0720,c0010)	
	A.2.3		Ō	0	0	0	C 01.00 (+0650,c0010) + C 01.00 (+0700,c0010) + C 01.00 (+0710,c0010) + C 01.00 (+0740,c0010)	
	A.2.4		0	0	0	0	+ C 01.00 (r0744,c0010) + C 01.00 (r0748,c0010) 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)	25,899	26,925	27,001	27,878	C 01.00 (40015,c0010)	Article 25 of CFR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	3,673	3,722	3,828	3,773	C 01.00 (+0750,c0010)	Article 71 of CFR
	A4.1	Tier 2 Capital instruments	3,603	3,777	3,718	3,677	C 01.00 (r0760,c0010) + C 01.00 (r0890,c0010)	
							C 01.00 (r0910,c0010) + C 01.00 (r0920,c0010) + C 01.00 (r0930,c0010) + C 01.00 (r0940,c0010) +	
	A.4.2		456	272	287	322	C 01.00 (4950,c0010) + C 01.00 (4055,c0010) + C 01.00 (49570,c0010) + C 01.00 (40574,c0010) + C 01.00 (49570,c0010)	
	A.4.3	Tier 2 transitional adjustments	-386	-327	-178	-226	C 01.00 (r0880,c0010) + C 01.00 (r0900,c0010) + C 01.00 (r0900,c0010)	
OWN FUNDS REQUIREMENTS	В	TOTAL RISK EXPOSURE AMOUNT	153,385	152,148	155,737	156,408	C 02.00 (r0010,c0010)	Articles 92(3), 95, 95 and 98 of CRIR
OWN FUNDS REQUIREMENTS	B.1		0	0	3	1	C 05.01 (r0010,c0040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	14.74%	15.53%	15.22%	15.72%	CA3(1)	-
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	16.88%	17.70%	17.34%	17.82%	GA3 (3)	
	C.3	TOTAL CAPITAL RATIO (transitional period)	19.28%	20.14%	19.80%	20.24%	CA3(5)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	22,473	23,520	23,674	24,545	[A.1-A.1.13-A.1.21+MNJA.2+A.1.13-A.2.2- A.2.4+MNJA.4+A.2.2-A.4.3,0),0)]	
CET1 RATIO (%) Fully loaded ¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	14.65%	15.46%	15.20%	15.69%	[D7]Nis-87]	-
rang maded	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	133	112	34	40	C 05.01 (r9440,c0010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0020)	
Memo items	F	Adjustments to T2 due to IFRS 9 transitional arrangements	-386	-327	-178	-226	C 05.01 (r0440,c0030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	3	1	C 05.01 (r0440,c0040)	
		Augustinents included in NWAS due to IPAS 9 to abstroom an angements ed on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulatory point of view a				<u> </u>		



Overview of Risk exposure amounts

		RWAs			1
(min EUR, %)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE
(unit core, %) Credit risk (excluding CCR and Securitisations) ¹	127,655	126,811	127,666	127,754	C 02.00 (m0440, c0010) -(C 07.00 (c0040, c0220, s001) - C 07.00 (c0110, c0220, s001) - C 07.00 (c0130, c0220, s001) - C 08.01 (c0040, c0220, s001) - C 08.01 (c0040, c0220, s002) - C 08.0
Of which the standardised approach	23,959	24,307	25,306	23,562	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	56,209	52,946	53,228	53,866	C 02.00 (n0250, c0010) - [C 08.01 (n0040, c0260, s002) + C 08.01 (n0050, c0260, s002) + C 08.01 (n0060, c0260, s002)]
Of which the advanced IRB (AIRB) approach	15,597	15,487	15,314	15,815	C 02.00 (0310, c0010) - [C 08.01 (0040, c0260, s001) + C 08.01 (0050, c0260, s001) + C 08.01 (0060, c0260, s001)]
Of which equity IRB	29,735	31,504	31,649	32,351	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) ²	5,571	4,967	5,564	4,727	C07A0 (6090, c0220, s001) + C07.00 (0110, c0220, s001) + C07.00 (6130, c0220, s001) + C08.01 (6040, c0280, s002) + C08.01 (6050, c0280, s002) + C08.01 (6050, c0280, s002) + C08.01 (6050, c0280, s002) + C02.00 (6480, c0010)]
Credit valuation adjustment - CVA	1,141	1,130	1,167	1,148	C 02.00 (r0840, c0010)
Settlement risk	19	4	3	4	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	4,927	4,754	4,870	4,968	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	3,951	4,266	4,626	4,518	C 02.00 (r0520, c0010)
Of which the standardised approach	541	461	592	659	C 02.00 (r0530, c0010)
Of which IMA	3,411	3,804	4,034	3,860	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	50	33	65	90	C 19.00 (0010, c0601)*12.5+C 20.00 (r0010,c0450)*12.5+MAX(C 24.00(r0010, c0090),C 24.00(r0010,c0100),C 24.00(r0010,c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	9,217	9,217	11,078	11,078	C 02.00 (r0590, c0010)
Of which basic indicator approach	0	0	0	0	C 02.00 (r0600, c0010)
Of which standardised approach	9,217	9,217	11,078	11,078	C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (r0620, c0010)
Other risk exposure amounts	905	1,001	762	2,210	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	153,385	152,148	155,737	156,408	

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.



D.R.I

(min EUR)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024
Interest income	9,115	12,670	3,804	7,441
Of which debt securities income	891	1,226	330	705
Of which loans and advances income	6,015	8,260	2,352	4,730
Interest expenses	6,046	8,485	2,657	5,131
(Of which deposits expenses)	5,405	7,547	2,107	4,183
(Of which debt securities issued expenses)	1,520	2,183	739	1,547
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	77	130	32	36
Net Fee and commission income	2,144	3,009	822	1,676
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	30	32	38	53
Gains or (-) losses on financial assets and liabilities held for trading, net	-97	1,054	-374	-955
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	157	-1,057	334	425
Gains or (-) losses from hedge accounting, net	-39	-44	16	6
Exchange differences [gain or (-) loss], net	55	89	56	102
Net other operating income /(expenses)	156	219	48	126
TOTAL OPERATING INCOME, NET	5,553	7,617	2,120	3,780
(Administrative expenses)	3,052	4,265	1,086	2,122
(Cash contributions to resolution funds and deposit guarantee schemes)	222	219	108	105
(Depreciation)	210	293	68	137
Modification gains or (-) losses, net	0	1	0	0
(Provisions or (-) reversal of provisions)	-32	-9	0	13
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	-23	5	-9	16
(Other provisions)	-9	-13	9	-2
Of which pending legal issues and tax litigation ¹	0	-63	0	0
Of which restructuring ¹	0	15	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)	149	360	84	199
(Financial assets at fair value through other comprehensive income)	0	6	1	1
(Financial assets at amortised cost)	149	354	83	198
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	108	199	-7	-6
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	607	573	89	378
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	5	7
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	2,452	2,864	877	1,594
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	2,008	2,138	672	1,243
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	2,008	2,138	672	1,243
Of which attributable to owners of the parent	1,960	2,085	659	1,211

⁽¹⁾ Information available only as of end of the year

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



Total Assets: fair value and impairment distribution

(min EUR)		As of 30/09/2023	3			As of 31	/12/2023			As of 31/0	03/2024			As of 30/0	6/2024		
			Fair value hierarch	ıy			Fair value hierarchy			,	Fair value hierarch	у		,	air value hierarch	у	
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	120,465				109,193				108,617				110,977				IAS 1.54 (I)
Financial assets held for trading	43,250	8,521	33,107	1,622	35,315	5,870	27,716	1,728	32,043	7,605	23,024	1,414	32,945	9,828	21,829	1,287	IFRS 7.8(a)(ii);IFRS 9.AppendixA
Non-trading financial assets mandatorily at fair value through profit or loss	3,439	2,362	366	711	3,470	2,404	364	702	3,489	2,481	342	666	3,619	2,565	390	665	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	4,895	1,508	2,826	561	5,015	1,339	3,140	536	4,604	1,352	2,667	585	4,288	1,311	2,446	531	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	28,346	17,821	9,056	1,470	29,793	16,722	11,650	1,421	32,437	20,242	11,094	1,101	32,970	22,097	9,769	1,105	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	335,074				333,979				346,884				349,900				IFRS 7.8(1); IFRS 9.4.1.2
Derivatives – Hedge accounting	1,406	0	1,405	1	923	0	918	5	906	0	906	0	965	0	955	0	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	-4,148				-2,389				-2,544				-2,713				IAS 39.89A(a); IFRS 9.6.5.8
Other assets ^t	16,952				19,064				17,996				18,404				-
TOTAL ASSETS	549,679				534,364				544,432				551,345				IAS 1.9(a), IG 6

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

(min	EUR)			As of 30/09/20	23					As of 31/1	2/2023					As of 31/0	13/2024					As of 30/0	16/2024			
		Gross carry	ring amount ⁽²⁾		Acc	cumulated impairme	nt ⁽²⁾	Gr	oss carrying amour	it ⁽²⁾	Accu	mulated impairmer	ıt ⁽²⁾	Gros	s carrying amount	(II)	Accı	mulated impairme	nt ⁽²⁾	Gros	s carrying amount	2 1	Accu	mulated impairme	nt ⁽²⁾	
Breakdown of financial assets by instrument and by counterparty sector		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit- impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit- impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	risk since initial	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets		risk since initial	Stage 3 Credit-impaired assets		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	risk since initial	Stage 3 Credit-impaired assets	References
Financial assets at fair value through other		28,523	61	50	-8	-1	-36	28,489	238	50	-10	-2	-38	31,405	270	49	-12	-2	-38	32,214	239	49	-12	-2	-38	Annex V.Part 1.31, 44(b)
comprehensive income		2,444	0	0	0	0	0	2,409	0	0	0	0	0	2,369	0	0	0	0	0	2,354	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at		11,797	22	27	-4	-1	-4	11,223	43	26	-4	-1	-4	13,000	53	6	-4	0	0	14,871	55	0	-3	-1	0	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	282,756	39,634	2,835	-280	-536	-1,297	280,601	40,877	3,363	-269	-509	-1,481	290,012	42,580	3,434	-267	-530	-1,523	291,575	42,158	3,520	-270	-584	-1,555	Annex V.Part 1.32, 44(a)

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

^[8] 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)

(mar con)					•
		Carrying	g amount		
LIABILITIES:	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	References
Financial liabilities held for trading	59,192	47,703	46,177	44,850	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	26,073	28,162	29,938	30,226	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	428,987	420,350	432,242	440,339	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method $^{\mathrm{L}}$	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	540	624	570	592	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	-1,122	-634	-646	-660	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	2,839	3,008	2,877	2,757	IAS 37.10; IAS 1.54(I)
Tax liabilities	597	607	599	654	IAS 1.54(n-o)
Share capital repayable on demand	9	9	8	8	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	2,751	2,838	2,283	2,277	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	1,533	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	519,866	504,199	514,049	521,043	IAS 1.9(b);IG 6
TOTAL EQUITY	29,813	30,164	30,384	30,302	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	549,679	534,364	544,432	551,345	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 (1
Breakdown of financial liabilities	by instrument and by counterparty sector	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	References
Derivatives		25,106	17,782	17,037	17,122	IFRS 9.BA.7(a); CRR Annex II
Chanacaidian	Equity instruments	67	95	142	59	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
Short positions	Debt securities	3,342	605	3,224	2,413	Annex V.Part 1.31
	Central banks	18,794	5,120	6,771	9,357	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	1,449	262	1,386	913	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	11,711	10,746	10,443	10,960	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	1,711	1,269	1,675	1,780	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	171,272	178,403	177,315	178,369	Annex V.Part 1.42(c),44(c)
Deposits	of which: Current accounts / overnight deposits	49,174	57,023	56,709	58,799	ECB/2013/33 Annex 2.Part 2.9.1
Берозка	Other financial corporations	67,458	64,967	65,831	66,627	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	41,801	41,914	42,967	43,555	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	21,015	20,539	22,481	20,471	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	15,361	15,704	17,909	15,788	ECB/2013/33 Annex 2.Part 2.9.1
	Households	70,873	69,175	68,707	68,212	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	1,826	1,749	1,617	1,766	Annex V.Part 1.42(f), 44(c)
Debt securities issued		124,359	128,601	136,186	141,620	Annex V.Part 1.37, Part 2.98
Of which: Subordin	nated Debt securities issued	3,422	3,641	3,653	3,684	Annex V.Part 1.37
Other financial liabilities		796	804	792	796	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		514,792	496,839	508,927	516,007	



Market Risk

DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

	SA					II .	М									IM						
			VaR (Memorand	VaR (Memorandum item) STRESSED VaR (Memorandum item) INCI MIGRA!			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE ALL PRICE RISKS CAPITAL CHARGE FOR CTP					VaR (Memora	andum item)	STRESSED VaR (Memorandum item)		INCREMENT AND MIGRA CAPITAL	TION RISK			RGE FOR CTP		
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt- 1)	12 WEEKS AVERAGE MEASURE	LAST 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-	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 30/09/2023	As of 31/12/2023				As of 30	09/2023									As of 31/1:	/2023					
Traded Debt Instruments	50	33	44	16	207	72							41	32	232	61						
Of which: General risk Of which: Specific risk	0	0	43	14	176 28	63							37	28	209 23	52 10						i i
Equities	0	0	11	2	50	5							10	3	60	21						i i
Of which: General risk	0	0	11	2	50	5							10	3	60	21						1 1
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0						i i
Foreign exchange risk Commodities risk	475 11	406	32	10	39	12							28	8	30 24	11						1 1
Total	537	439	48	19	147	48	76	77	0	0	0	3.411	50	33	168	48	86	81	0	0	0	3.804
	As of 31/03/2024	As of 30/06/2024				As of 31/	03/2024					3,132				As of 30/0				-		
Traded Debt Instruments	65	90	56	8	212	68							25	7	235	77						
Of which: General risk	0	0	48	7	177	56							23	7	200	66						i i
Of which: Specific risk	65	90	9	2	36	12							7	2	37	13						
Equities	0	0	17	4	89	25							13	1	71	7						
Of which: General risk	0	0	17	4	89	25							13	1	71	7						
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0						
Foreign exchange risk	515 11	556 13	35	12	41	16							37	12	52 27	14						
Commodities risk Total	11 591	13 658	69	12	25 170	56	84	81	0	0	0	4.034	38	2	185	57	83	85	0	0	0	3,860

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.



Ebbal Burking
Burking
Authority

2024 EU-wide Transparency Exercise
Credit Risk - Standardised Approach
DZ BANK AC Decistor be Zetral Genossenschaftsbank,
Frankfurt am Main

					Standardised Ap	proach			
			As of 30/09/2	023			As of 31/	12/2023	
	(minSUR, %)	Original Exposure ²	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	118,364	120,929	1,459		108,320	111,523	352	
	Resional sovernments or local authorities	18,796	19,075	250		19,309	19,593	258	
	Public sector entities	5,596	11,585	102		6,263	11,953	179	
	Multilateral Development Banks	4,380	4,561	15		3,868	4,034	11	
	International Organisations	1,013	1,012	0		1,353	1,353	0	
	Institutions	148,455	120,619	1,395		150,204	122,153	1,293	
	Corporates	21,976	14,785	11,758		21,217	15,243	12,090	
	of which: SME	1,512	909	729		2,468	1,973	1,588	
	Retail	12,138	4,667	3,049		13,951	5,349	3,434	
Consolidated data	of which: SME	2,999	2,529	1,445		4,584	3,242	1,853	
Consolidated data	Secured by mortifalies on immovable property	2,700	2,505	912		2,700	2,494	903	
	of which: SME	125	124	52		188	184	87	
	Exposures in default	863	268	331	429	1,137	407	481	556
	Items associated with particularly high risk	638	577	865		674	600	900	
	Covered bonds	877	865	38		921	893	39	
	Claims on institutions and corporates with a ST credit assessment	0	3	4		٥	0	0	
	Collective investments undertakings (CRII)	29,086	10,709	5,045		20,336	10,015	4,914	
	Equity	49	45	48		54	54	54	
	Other exposures	784	523	626		761	1,094	659	
	Standardised Total ²	355,616 ⁽¹⁾ Original exposure, unlike Diposure value, is n	313,209	25,968	943	351,039	306,758	25,565	961

Standardised Approach

					Standardised Ap	proach			
			As of 30/09/2	023			As of 31/	12/2023	
	(min SUR, N)	Original Esposure ^s	Exposure Value ¹	fisk 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	89,186	91,484	1,386		82,789	86,316	250	
	Regional sovernments or local authorities	26,557	16,811	1		17,012	17,273	17	
	Public sector entities	5,136	11,209	43		5,474	11,182	41	
	Multilateral Development Banks	1	1	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	147,869	120,019	1,238		149,872	121,823	1,189	
	Corporates	14,710	10,005	8,072		15,031	10,880	8,656	
	of which: SME	1,416	824	654		2,426	1,936	1,558	
	Retail	10,526	3,677	2,306		12,336	4,379	2,707	
GERMANY	of which: SME	2,996	2,526	1,444		4,574	3,236	1,850	
OLIVIANI	Secured by mortgages on immovable property	543	541	220		544	539	215	
	of which: SME	99	22	41		162	159	76	
	Exposures in default	418	129	156	228	700	276	317	383
	Items associated with particularly high risk	572	511	766		624	549	824	
	Covered bonds	735	723	7		906	876	35	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		٥	0	0	
	Collective investments undertakings (CIU)	1,855	1,262	426		2,090	1,210	439	
	Equity	39	38	38		45	45	45	
	Other exposures	650	650	579		657	657	555	
	Standardised Total ²				381				567

					Standardised Ap	proach					
			As of 30/09/2	023			As of 31/	As of 31/12/2023			
		Original Exposure ⁶	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		
	(minEUR, %)	11.473	11.472			4.836	4.836				
	Central governments or central banks	11,473	11,472	47		4,836	4,836 98				
	Regional dovernments or local authorities Public sector entities	101	101	47		30	36	40			
	Multilateral Development Banks										
	International Ordanisations			0							
	Institutions	144	144	29		2	2	1			
	Corporates	914	583	488		800	570	502			
	of which: SME	1	0	0		0	0	0			
	Refail	0	0	0		1	0	0			
UNITED STATES	of which: SME	0	0	0		0	0	0			
UNITED STATES	Secured by mortstates on immovable property	0	0	0		0	0	0			
	of which: SME	0	0	0		٥	0	0			
	Exposures in default	18	18	26	0	17	17	25	0		
	Items associated with particularly high risk	0					0				
	Covered bands						0				
	Claims on institutions and corporates with a ST credit assessment	6.129	2.010	1.566		5.749	1,923	1.546			
	Collective investments undertakings (CRII) Equity	6,120	2,010	1,000		0,749	1,923	1,560			
	Other exposures	3	3	3							
	Etendendined Total ²				-						

					Standardised Ap	proach			
			As of 30/09/2	023			As of 31/	12/2023	
	(minSER, No	Original Exposure ¹	Esposure Velue	Risk exposure amount	Value adjustments and provisions ²	Original Exposure 1	Exposure Value	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	10,566	10,566	0		13,685	13,685		
	Resional sovernments 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		
	International Organisations	25	25			13	13		
	Institutions	1,005	842	806		1.025	201	870	
	Corporates of which: SME	1,005	642	940		1,025	901	870	
	OF WEIGHT. SOME Retail.	0							
	of which: SME					0			
LUXEMBOURG	Secured by mortilailes on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	51	2	2	38	52	2	2	39
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0		0		0	0		
	Ctaims on institutions and corporates with a ST credit assessment	914	0	0 317		1.073	0 758	0 284	
	Collective investments undertakings (CRU)	914	690	317		1,073	758	284	
	Coulty Other exposures	54	54	54		52	52	52	
	Standardised Total ²	_			39				39

		(2) Total value adjustments and provisions per c	ountry of counterparty excludes th	ose for securitisation exposures but	t includes general credit risk adjust	reets.			
					Standardised Ap	proach			
			As of 30/09/2	023			As of 31/	12/2023	
		Original Exposure ²	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
	(minEUR, %)								
	Central dovernments or central banks	333	370	0		450	483		
	Resional soverements or local authorities	5	167	1		20 244	20 244	4	
	Public sector entitles	267	167			244	266		
	Multilateral Development Banks International Organisations						0		
		161	161	32		167	166	33	
	Institutions Corporates	220	229	131		190	206	108	
	of which: SME		4	4			0		
	Retail			0					
	of which: SME	0		0			0		
FRANCE	Secured by mortglages on immovable property	30	30	13		4	4	2	
	of which: SME	26	26	11		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bands	5	5	1		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	2,353	1,596	551		2,564	1,506	541	
	Equity	0	0	0		0	0	0	
	Other exposures	0		0			0	0	
	Standardised Total ²				6				

eba European Banking 2024 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

DZ BANK AG Deutsche Zentral-Genossenschaftsbank,

	Frankfurt am Main										
					Standardised Ap	proach					
			As of 30/09/2	023				12/2023			
		Original Esposure ¹	Esposure Velue ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
	(minEUR, %) Central sovernments or central banks	764	764			854	884				
	Central sovernments or central banks Resional sovernments or local authorities	764	/64			62	604				
	Public sector entities			0							
	Multilateral Development Banks					0					
	International Organisations	0	0	0		0	0	0			
	Institutions	2	2	0		5	5	1			
	Corporates	183	83	75		39	28	20			
	of which: SME	5	0	0		2	1	1			
	Retail	665	211	158		700	223	168			
AUSTRIA	of which: SME	0		0		5	0				
	Secured by mortslades on immovable property										
	of which: SME Exposures in default	7	3	3	4		3	4	4		
	Items associated with particularly high risk	15	15	22		0					
	Covered bonds	2	2	0		0	0	0			
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0			
	Collective investments undertakings (CIU)	215	174	61		217	163	62			
	Equity		0	0		0	0	0			
	Other exposures	1	1	1		1	1				
	Standardised Total ²				13				13		
	⁽⁴⁾ Original responses, smilks Deposure value, in reported before taking into account any effect due to credit conversion factors or credit nick miligation for chickings, (e.g., substitution effects).										

		(2) Total value adjustments and provisions per	also adjustments and provisions per country of counterparty excludes those for securitization exposures but includes general credit risk adjustments.									
					Standardised Ap	proach						
			As of 30/09/2	023			As of 31/	12/2023				
		Original Exposure ^s	Original Exposure* Exposure Value* Stak exposure amount Foodsises*				Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²			
	(minEUR, %)											
	Central sovernments or central banks	1,077	1,180			605	709					
	Resional sovernments or local authorities											
	Public sector entities Multilateral Development Banks	0					0					
	Multitateral Development Banks International Organisations	0					0					
	Institutions		ž.			34	31					
	Corporates	233	257	160		241	276	182				
	of which: SME	120	2.07	0			2.0					
	Retail	0		0			0					
	of which: SME	0		0			0					
UNITED KINGDOM	Secured by morbiasies on immovable property	0		0			0					
	of which: SME					0						
	Exposures in default				0	0						
	Items associated with particularly high risk	0	0	0		0	0	0				
	Covered bonds	25	25	5		0	0	0				
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0				
	Collective investments undertakings (CRII)	1,415	846	389		1,254	741	337				
	Equity	0	0	0		0	0	0				
	Other exposures	0	0	0		0	0	0				

					Standardised Ap	nmach			
			As of 30/09/2	023			As of 31	12/2023	
	(minSUR, No.)	Original Esposure ^s	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
Other Countries	Control description of the control based indicated consensured tracks indicated control man to a control based indicated control based indicated in	70 0 0 4,100 1,011 0 0 0 0 0 0 0 0 0 0 1,011 0 0 0 0	70 0 4,581 1,021 3 140 0 0 0 0 0 0 0 0 0 0 0	0 0 0 15: 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	۰	00 10 10 10 10 10 10 10 10 10 10 10 10 1	10 0,4004 1,2004 1,200 1,200 1,200 1,000 1	0 11 11 120 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
	Standardised Total ²				•				0

					Standardised Ap	proach						
			As of 30/09/2	023			As of 31.	12/2023				
		Original Exposure [®]	Exposure Velue	Fisk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value	Risk exposure amount	Value adjustments and provisions ²			
	(minSUR, %) Central sovernments or central banks	7	191				185					
	Regional governments or local authorities			0								
	Public sector entities			0								
	Multilateral Development Banks			0								
	International Organisations	0		0		0	0	0				
	Institutions	20	20	4		1	1	0				
	Corporates	976	757	697		904	704	646				
	of which: SME	0	0	0		5	5	4				
	Retail	1	1	1		3	3	2				
NETHERLANDS	of which: SME	0	0	0		2	2	1				
THE ITTE IT	Secured by mortifales on immovable property	5		2		26	26	11				
	of which: SME					26	25	11				
	Exposures in default			0	0	0						
	Items associated with particularly high risk Covered bonds	2	2	0			0					
	Covered bonds Claims on institutions and consonates with a ST credit assessment		í			ů.	0	· ·				
	Collective investments undertakings (CIU)	1.196	784	373		1.261	692	338				
	Equity	0	0	0			0	0				
	Other exposures	0		0		0	0	0				
	Standardined Total ²				4							

					Standardised Ap	proach					
			As of 30/09/2	023			As of 31.	12/2023			
		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		
	(minEUR, %)		603				313				
	Central governments or central banks	460 255	603 255	51		168 166	313	1 33			
	Regional sovernments or local authorities	250	433	21		100	100	33			
	Public sector entities Multilateral Development Banks	, a				,					
	Mutilateral Development Banks International Organisations	,		0		,	0				
	Institutions	89	89	21		4	a a	1			
	Corporates	290	170	160		242	137	136			
	of which: SME	4	3	3		3	3	3			
	Refull	3	2	1		2	1	1			
SWITZERLAND	of which: SME	0	0	0		0	0	0			
SWITZERLAND	Secured by mortstales on immovable property	0	0	0		0	0	0			
	of which: SME	0	0	0		0	0	0			
	Exposures in default	8	5	5	2	0	0	0			
	Items associated with particularly high risk	51	51	77		51	51	76			
	Covered bonds	54	54	11		0	0	0			
	Claims on institutions and corporates with a ST credit assessment			0							
	Collective investments undertakings (CIU)	1,010	658	118		779	489	98			
	Equity	.0									
	Other exposures	26	26	12		2	2	2			
	Plantanian Taba ²										

					Standardised Ap	proach	Standardised Approach								
			As of 30/09/2	323			As of 31/	12/2023							
	(minSUR-W)	Original Exposure ^s	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ³	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²						
	Central governments or central banks	306	442			343	474								
	Regional sovernments or local authorities	422	422	85		456	456	91							
	Public sector entities	143	8	2		139	8	2							
	Multilateral Development Banks	0	0	0		0	0	0							
	International Organisations	0	0	0		0	0	0							
	Institutions	0	0	0		0	0	0							
	Corporates	595	595	132		551	551	120							
	of which: SME			0		0	0								
	Retail	9		0			0								
CANADA	of which: SME	,													
	Secured by mortalailes on immovable property of which: SME			0			0								
	of which: SME Exposures in default	,													
	Items associated with particularly high risk				_	0									
	Covered bonds	10	10	4			0								
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0							
	Collective investments undertakings (CRJ)	375	307	111		361	265	105							
	Equity	0	0	0		0	0	0							
	Other exposures	0		0		0	0								
	Standardised Total ²														

EDDA | European | Banking | 2024 EU-wide Transparency Exercise | Credit Risk - Standardised Approach | DZ BANK AD Deutsche Zettral Genossenschaftsbank, Frankfurt am Main

					Standardise	ed Approach			
			As of 31/	03/2024			As of 30	06/2024	
	(min DUR, No.)	Original Exposure ²	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
	Central appearments or central banks	111,682	114,674	771		114,639	116,225	554	
	Regional governments or local authorities	19,173	29,387	274		19,441	19,689	286	
	Public sector entities	6,902	12,157	212		7,401	12,093	189	
	Multilateral Development Banks	4,298	4,465	15		4,477	4,641	15	
	International Organisations	1,695	1,694	0		1,877	1,877	0	
	Institutions	150,745	123,237	2,024		146,888	120,479	876	
	Corporates	21,870	15,483	12,588		21,353	15,326	12,319	
	of which: SME	2,988	2,118	1,708		3,014	2,044	1,653	
	Retail	13,510	5,281	3,386		13,546	5,181	3,298	
Consolidated data	of which: SME	4,068	3,217	1,838		4,086	3,209	1,879	
	Secured by mortalisies on immovable property	1,554 202	1,542 201	568		1,507 146	1,493	551 60	
	of which: SME	1.023	312	382	552	1.003	207	337	560
ı	Exposures in default	509	500	911	227	718	564	337	500
	Items associated with particularly high risk	202	254	47		1.021	983	46	
ı	Covered bonds Claims on institutions and corporates with a ST credit assessment		2.0			1,021			
ı	Collective investments undertakinds (CIU)	20.105	9.078	4.940		20,229	9.101	4,875	
	Equity	36	35	35		37	37	37	
ı	Other exposures	747	861	651		753	868	678	
i	Standardised Total ²	355.218	309,770	26.813	930	354,890	308.922	25,026	932

					Standardise	ed Approach			
			As of 31/	03/2024			As of 30	06/2024	
	intelD.R. Ni	Original Exposure ⁵	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 sovernments or central banks	82.447	85.246	600		80.237	83.787	400	
	Regional governments or local authorities	16.753	17,000	14		16,999	17.225	14	
	Public sector entities	6,033	11,288	57		6,540	11.267	49	
GERMANY	Multilateral Development Banks	5	5	1		11	11	1	
	International Organisations	0	0	0		6	6	0	
	Institutions	150,453	122,943	1,929		146,578	120,175	797	
	Corporates	15,687	20,844	8,885		15,528	10,960	8,979	
	of which: SME	2,865	2,017	1,629		2,801	1,980	1,600	
	Retail	12,035	4,439	2,756		12,014	4,325	2,657	
	of which: SME	4,063	3,212	1,835		4,076	3,284	1,877	
	Secured by mortgages on immovable property	534	531	212		494	422	195	
	of which: SME	177	175	73		146	142	60	
	Exposures in default	631	290	227	395	611	156	160	4
	Items associated with particularly high risk	637	556	834		667	593	890	
	Covered bonds	979	944	45		1,011	972	44	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakinsis (CIU)	2,065	1,179	437		2,230	1,254	479	
	Equity	31	31	31		32	31	31	
	Other exposures	663	663	567		684	654	609	
	Standardised Total ²				576				

					,				
					Standardise	ed Approach			
			As of 31	03/2024			As of 30	106/2024	
	(minU.S. No	Original Exposure ⁶	Exposure Value ³	Risk exposure amount	Value adjustments and provisions ²	Original Expanse ^L	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
UNITED STATES	Control Association of control baseds And Control Control Control Control And Control Control And Control Control And Control Control And	1011 0 0 0 2 3 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2,723 2021 0 0 0 2 3 731 731 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 67 0 0 1 1 645 0 0 0 0 1 15 0 0 0 0 0 1 1 0 0 0 0 0 0	۰	11,564 99 0 0 47 7777 0 0 0 0 17 10 0 0 0 7,217	11,004 93 0 0 0 47 622 0 0 0 0 17,7 0 0	0 65 0 0 120 534 0 0 0 0 0 25 6 0 0 0 0 1,54 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
	Other emosures Standardised Total ²	,	0	0	3	0		0	2

As of 310/03/2024 As o		p) to be seen apparatus at a p a reaction per country or committee of the country													
Coginal Exposure* Exposure Value* Exposure															
Compart Exposure Values Dispute Valu															
Amenda decommentar on los el artimutinos Parido seste mello el companio de la companio del la compan		Value adjustments and provisions ²													
of other 345 C. LUXEMBOURG C.	LUXEMBOURG	3													

		(2) Total value adjustments and pr	ovisions per country of counterparts	excludes those for securitisation e	aposures but includes general cred	Strisk adjustments.			
					Standardise	ed Approach			
			As of 31	03/2024			As of 30	/06/2024	
	IntelDAR, No	Original Exposure ⁶	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 accessment or esterollaries Parlis section of a planning Parlis section of a planning Parlis section of the accessment Institution	603 27 255 0 0 124 131 0 0 4 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	640 727 225 226 226 226 226 226 226 226 226 226	0 5 0 0 27 102 0 0 0 2 2 0 0 0 0 0 0 0 0 0 0 0 0 0	۰	622 285 265 0 0 1284 277 0 0 4 0 0 0 0 0 0 2.285 5 277 7 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	600 285 285 0 0 123 127 0 0 4 4 0 0 0 1.223	0 5 0 0 237 112 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
1	Standardised Total ²	·				Ů	·		

eba European Banking Authority	2024 EU-wide Transparency Exercise Credit Risk - Standardised Approach DZ BANK AG Deutsche Zentral-Genosens chalfbank, Frankfurt am Main				Standardise	ad Approach			
			As of 31/	03/2024			As of 30/	06/2024	
		Original Exposure ⁵	Exposure Value ⁵	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ⁴	Exposure Value ⁴	Risk exposure amount	Value adjustments and provisions ²
	(min DUR, %) Central sovernments or central banks	916	926	0		915	915	0	
	Regional governments or local authorities	52	52	0		51	51	0	
	Public sector entities Multilisteral Development Banks	o o		0		0	°	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1	1 32	0 23		1 44	1	0 22	
	Corporates of which: \$ME	46	32	23		16	31	22	
	Retail	745	240	180		808	262	197	
AUSTRIA	of which: SME	0	0	0		3	0	0	
AUSTRIA	Secured by mortstages on immovable property	0	0	0		0	0	0	
	of which: 504E Exposures in default	9	4	5	5	12	5	6	7
	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	236	0 158	0		251	169	67	
	Collective investments undertakinds (CIU) Equity	230	130	0		251	209	0	
	Other exposures	1	1	1		1	1	1	
	Standardised Total ²				14				17
		(1) Original exposure, unlike Exposu	re value is reported before taking	into account any effect due to cred	it communication or conditions	elitation techniques (e.e. substituti	on effects)		

As of 301/02/02/4 As of 301/02/4 As of															
Control comments to establish to the first and the processor of the proc						Standardis	ed Approach								
Committee Comm				As of 31	63/2024			As of 30	/06/2024						
Could government or sental basis 221 1,022 1 76 511 6 76 76 76 76 76 76 7			Original Exposure ¹	Exposure Value ¹	Risk exposure amount		Original Expenses ⁶	Exposure Value ¹	Risk exposure amount						
	UNITED KINGDOM	Central description of an information of an info	0 0 0 20 20 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 5 223 0 0 0 0	0 0 0 3 370 0 0 0 0	0 0 0 0 0						

					Standardise	ed Approach			
			As of 31	03/2024			As of 30	106/2024	
	(minU.S. No	Original Exposure ^L	Exposure Value ³	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Other Countries	Central Association of central basels Parket central c	74 0 0 4.233 1,895 0 104 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	74 0 0 4,481 1,884 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 24 24 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	٥	173 0 0 4,465 1,872 3 34 0 0 0 0 0 0 0 0 0 0 0 0	173 0 0 4,630 1,871 3 30 0 0 0 0 0 0 0 0 0 0 2 2 2 2 2 2 3 0 0 0 0	0 0 14 0 0 0 15 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
l	Standardised Total ²				1				1

				Standardise	ed Approach			
		As of 31	03/2024			As of 30:	106/2024	
	Original Exposure ⁶	Exposure Value	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value	Risk exposure amount	Value adjustments and provisions ²
Central control season Section	0 0 0 0 0 1 205 95 4 1 1 26	291 0 0 0 0 1 782 2 4 3 26	0 0 0 0 0 7199 2 2 2		0 0 0 0 1 2008 5 4 3 28	202 0 0 0 0 0 1 705 74 4 4 3 3	0 0 0 0 0 0 665 3 2 2 2 2	
Conserves in orderal: Items associated with nutricularly frash risk Cowered bursh. Claims on institutions and coroorales with a 5T credit assessment. Culation in institutions and coroorales with a 5T credit assessment. Coultry Coul	26 0 0 0 928 0	26 0 0 0 531 0	11 0 0 0 0 279 0	٥	0 0 0 0 1,093 0	0 0 0 505 0	0 0 0 0 300 0	0
	Means of amountment for all arthritiss Acids cover artists of the cover	Control amountments or control teach. Annual of amountments for all of all offices. Annual of amountments for all of all offices. Annual of amountments for all of all offices. Annual of amountments for all offices. Annual	Compare deparement of the Conference of the Conf	Control constraints of color of the color	Act 1505/2014 Act	Depart Value Depa	Auto 1995/2024 Department of Control Contr	And #1305/2004 And

		No companies and because the process of an expension of an expension of a companies of a compani													
					Standardis	ed Approach									
				03/2024			As of 30	106/2024							
	creb CUP, No.	Original Exposure ^b	Exposure Value ⁴	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ⁶	Exposure Value ⁶	Risk exposure amount	Value adjustments and provisions ²						
SWITZERLAND	Control of	576 1988 0 0 0 4 223 5 2 2 0 0 0 0 5 2 7 0 0 7	71E 12E 12E 12E 12E 12E 12E 12E 12E 12E 1	0 227 0 0 0 0 1 124 1 1 0 0 0 0 77 0 0 0 126 1 1 0 0 0 0 1 1 1 1 1 1 1 1 1 1 1 1 1	۰	467 2111 0 0 0 0 225 2 2 2 0 0 0 0 0 0 0 0 0 0 0	587 2211 0 0 0 0 0 1 1 1 1 1 1 1 1 1 1 1 1	0 327 0 0 0 0 0 0 126 4 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0						
1	Standardised Total ²				,				,						

Act 51-02-1214 Act 51-02			(у) кожи чамы водителента ило реговного рит съотву от съотву се съотву съ												
Coping Exposure Coping Exp						Standardise	ed Approach								
Commission commission of the				As of 31/	03/2024			As of 30	/06/2024						
CANADA C		(min DB NA	Original Exposure ¹	Exposure Value ⁴	Risk exposure amount		Original Exposure ⁴	Exposure Value ^b	Risk exposure amount	Value adjustments and provisions ²					
Other exposures 0 0 0	CANADA	Central Association of central states. Following the contral contral states. Following the contral states.	500 139 0 0 506 0 0 0 0 0 0	5300 7 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 0 0	۰	50A	594 6 0 0 503 0 0 0 0 0	1 0 0	o					

Credit Risk - IRB Approach

D7 RANK AC Dautecha Zantral Cannecenschaftshank Frankfurt om Mair

							IRB Ap	proach					
					30/09/2023								
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original E	oposure ¹	Exposure Value ¹	Risk exposur	amount	Value adjustments
	(min ELVR, %s)		Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and provision
	Central banks and central governments	0 44.551	0 171	0 41.860	0 10.361	0	0 62	0 36.790	137	0 34.202	0 10.065	0	0
	Corporates	126,595	1.281	105.563	49.250	0	903	125.287	1.668	103.665	46 440	0	998
	Corporates - Of Which: Specialised Lending	35.845	282	34.124	15.404	0	306	35,775	362	33.974	15.025	0	296
	Corporates - Of Which: SME	11,379	13	10,562	2,840	0	34	9,609	13	9,529	1,903	0	22
	Retail	94,527	2,357	94,081	15,597	1,376	656	94,255	1,006	93,820	15,487	655	653
	Retail - Secured on real estate property	77,457	1,366	77,457	9,543	686	191	77,124	491	77,124	9,486	303	196
Consolidated data	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-SME	77,457	1,366	77,457	9,543	686	191	77,124	491	77,124	9,486	303	196
	Retail - Qualifying Revolving	0		0	0	0	0		0	0	0	0	0
	Retail - Other Retail Retail - Other Retail - Other Retail - Of Which: SMF	17,070 451	991	16,624	6,054	691	464	17,131 432	515	16,696	6,001	352	457
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	451 16.620	990	13 16.612	6.054	691	464	432 16,699	515	19 16 677	5 999	352	457
	Retail - Other Retail - Of Which: non-SME Equity	8.088	990	8.088	29.735	691	404	9.011	212	9.011	32,320	352	457
	Other non credit-obligation assets	0,000		8,080	2,155			9,011		9,011	2,568		
	IRB Total ²				107,098						105,880		

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

10 Only the most reject count not record the sectors account or Total destination possess unascept in the resistance or the 2014 sectors.

10 Only the most reject count from a disclosined. These have been selected under the following raise. Countries of counterparts covering up to 55% of total destination excounter or Total Discountries assisted by orbital excountry.

							IRB Ap	proach					
					30/09/2023								
		Original Exposure ¹		Exposure Value ¹	Risk exposure	Risk exposure amount		Original Exposure ¹		Exposure Value ¹	Risk exposure amount		Value adjustments
	(min EUR, %)		Of which: defaulted	VAID		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and provisions
GERMANY	Count States and central genomenators Compress - Offenin Specialized Learning Compress - Offenin Specialized Learning Compress - Offenin State Result - Securities and Annia property Result - Securities and Annia property - Offenin State Result - Securities and Annia property - Offenin State Result - Out Result - Securities and early property - Offenin State Result - Out Result - Result - Out	0 9,724 96,088 23,314 11,041 92,963 77,089 0 77,089 0 15,573 447 15,126	0 1,009 61 13 2,281 1,361 0 1,361 0 920 1	0 8,528 81,113 21,458 10,226 92,219 77,089 0 77,089 0 15,130 12 15,118	0 2,397 38,323 8,868 2,757 14,712 9,479 0 9,479 0 5,233	0 0 0 0 1,317 682 0 682 0 635	0 2 718 184 33 577 189 0 189 0 388 0	0 9,892 99,845 29,028 9,507 92,445 76,819 0 78,819 0 15,625 429 15,198	0 0 1,251 382 13 920 488 0 488 0 435	0 8,588 84,623 25,925 9,428 92,012 76,619 0 76,819 0 15,193 19	0 2,255 33,304 9,874 1,890 14,902 9,423 0 9,423 0 9,423 0 5,179 2 5,177	0 0 0 0 0 589 300 0 300 0 289 0	0 2 867 239 23 567 194 0 194 0 373 0
	Equity Equity This Total This Total	7,942	٥	7,942	29,310	0	0	8,926	0	8,926	32,058	0	۰
L	IND 1958												

								IRB App	proach					
					As of	30/09/2023					As of	31/12/2023		
			Original E	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	ixposure ¹	Exposure Value ¹	Riskexposure	emount	Value adjustments
		(min ELIR, %)		Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and provisions
		and central governments	0 720	0	0	0	0	0	0	0	0	0	0	0
	Institutions Corporates				719 3.753	393 2.077	0	1 0	705 4.607	0	703 3,635	381 2.615	0	1 0
					727	625	0	2	955	0	808	694	0	2
					0	0	0	0	0	0	0	0	0	
	Retail		23	0	23	4	0	0	22	0	22	5	0	
		Retail - Secured on real estate property	22	0	22	4	0	0	20	0	20	4	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			22	0	22	4	0	0	20	0	20	4	0	0
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail				2	0	0	0	2	0	2		0	
	Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME				0	0	0	0		0	0			
	Equity	Retail - Other Retail - Of Which: non-SME	34		34	116	0	0	29	0	29	106	0	
		edit-obligation assets	34		34	110		3	29		- 29	100		, i
	IRB Total													

								IRB Ap	proach					
					As o	30/09/2023					As o	31/12/2023		
			Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments
		(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ⁵		Of which: defaulted	and provisions
		is and central governments	0	0	0	0	0	0		0	0	0	0	0
	Institutions		277	0	219	83	0	0	796	0	740	81	0	0
	Corporates		5,074	153	5,003	1,668	0	65	459	0	414	345	0	1
		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	4,474 42	153	4,239 42	1,322 16	0	64		0	0		0	
	Retail	Corporates - Of Which: SME	42 68		42 68	16	0	0	74		74	16	0	
	Retail		68	1	68	14	0	0	74 69	1	74 69	16	0	
		Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	63	1	63	12	0	0	69	1	69	14	0	
LUXEMBOURG		Retail - Secured on real estate property - Of Which: non-SME	63		63	12			69		69	14		
		Retail - Qualifying Revolving	0.0		63	12		0	0.0		0	14	0	
		Retail - Other Retail				2							0	
		Retail - Other Retail - Of Which: SME	,		1	0				0			0	
		Retail - Other Retail - Of Which: non-SME	i i		1 4	2	0	0	5	0	5	,	0	
	Equity	Man - Olisi Man - Ol Wilder Miles - Direct	0		0	0	0	0		0	0		0	
		redit-obligation assets	_					_		_	_	-	_	
	IRB Total													

							IRB App	proach					
				As of	30/09/2023					Aso	31/12/2023		
		Originati	ixposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	VAID		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and provisions
	Central banks and central governments Institutions	0 14.720	0	0 14.707	0 756	0	0	6.657	0	6,639	0 799	0	0
	Institutions Corporates	14,720		14,707	756 797	0	7	1,825	0	1,802	799 960	0	6
	Corporates - Of Which: Specialised Lending	1,073		1,035	496	0	6	1,042	0	931	511	0	5
	Corporates - OFWhich: SME	148	0	148	34	0	1	36	0	36	6	0	0
	Retail	32	2	32	7	1	1	31	2	31	7	1	1
	Retail - Secured on real estate property	23	2	23	5	1	0	21	2	21	5	1	0
FRANCE	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0		0	0	0	0	
1101102	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving	23	2	23	5	1	0	21	2	21	5	1	
	Retail - Other Retail				2	0	0	10	0	10	2	0	
	Retail - Other Retail - Of Which: SME				0		0			0			
1	Retail - Other Retail - Of Which: non-SME	9		9	2		0	10	0	10	2	0	ő
	Equity	0	0	0	0	0	0		0	0	0	0	
	Other non credit-obligation assets												
l	IRB Total												
	•	(1) Original exposur	s, unlike Exposure va	alue, is reported befo	re taking into account any ef	lect due to credit co	nversion factors or cry	edit risk mitigation !	echniques (e.r. subs	citation effects).			

Credit Risk - IRB Approach

D7 RANK AC Dautecha Zantral Cannecenschaftshank Frankfurt om Mai

							IRR∆n	proach					
				As or	30/09/2023					Aso	f 31/12/2023		
		Originati	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min ELIR, %)		Of which: defaulted			Of which: defaulted	and provisions		Of which: defaulted			Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	1,027 2,673		1,007	462 1.082	0	1 2	1,128 2,393	0	1,112	433 1,239	0	1 2
	Corporates					0	3	2,393		1,812	1,239		7
	Corporates - Of Which: Specialised Lending	152		129	65	0				0			
	Corporates - Of Which: SME Retail	1.418	67	1.417	809	52	81	1.411	75	1.410	809	59	81
	Retail - Secured on real estate property	64	67	64	10	0	0.1	60	/5	1,410	11	39	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	0.0	11	0	
AUSTRIA	Retail - Secured on real estate property - Of Which: non-SME	64		64	10			60		60	11	0	
	Retail - Qualifying Revolving	0.0		0.0	0	0		0.0		0.		0	
	Retail - Other Retail	1.354	67	1.353	798	52	81	1.352	75	1.351	798	59	81
	Retail - Other Retail - Of Which: SMF	1,334	0.	0	0	0	0	1,002	0	0	0	0	0.
	Retail - Other Retail - Of Which: non-SME	1.353	67	1.353	798	52	81	1.351	75	1.351	798	59	81
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets								_				
	IRB Total												

							IRB Ap	proach					
				As o	30/09/2023					As of	31/12/2023		
		Originati	Exposure ²	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	ixposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	VAID		Of which: defaulted	and 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	2,858		2,758	416	0	0	2,401	0	2,309 1.782	306	0	
	Corporates Corporates - Of Which: Specialised Lending	2,128 1.081		1,581 1,035	899 621	0	3	2,350 1,295	0	1,782	1,078 760	0	6
	Corporates - Of Which: SME	29		28	0.21			1,295		1,253	760	0	3
	Corporates - Or writer: SME Retail	29		22	,			19		19		0	
	Retail - Secured on real estate property	22		22	4		0	19		20	1	0	
	Retail - Secured on real estate property - Of Which: SME	0		0		0	0		0	0		0	
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: non-SME	6		6	1	0	0	2	0	2	1	0	
	Retail - Qualifying Revolving	0			0	0	0		0	0	0	0	
	Retail - Other Retail	16		16	1	0	0	16	0	16	1	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	16	0	16	1	0	0	16	0	16	1	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												

							IRB Ap	proach					
				As o	30/09/2023					Aso	131/12/2023		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and provisions
Other Countries	Control state and coming provincessors Compressor Control Specialized standing Compressor Control Specialized standing Compressor Control Specialized standing Compressor Control Specialized Result State of the Anni Anni Anni Anni Anni Anni Anni Anni	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	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 1 1 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 1 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
	Equity Other non-credit-obligation assets	0	·	0	0	0	ő	·	0	ő	ō	0	·

								IRB Ap	proach					
					As o	30/09/2023					As o	31/12/2023		
			Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments
		(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ²		Of which: defaulted	and provisions
	Central bar Institutions	nks and central governments	0 1.165	0	0 1.132	0 251	0	0	0 1,241	0	0 1.215	0 251	0	0
	Corporates		2,839		1,132 2,534	1207	0	0	1,241 2,969	0	1,215 2,587	251 1.393	0	
	Corporates	Corporates - Of Which: Specialised Lending	1,269		1247	567	0	3	1,243	0	1.154	580	0	3
		Corporates - Of Which: SME	29		29	5	0	0	60	0	60	6	0	
	Retail		37	1	36	6	1	0	31	1	31	5	1	0
		Retail - Secured on real estate property	33	1	33	5	0	0	28	0	28	5	0	0
NETHERI ANDS		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
NETHERLANDS			33	1	33	5	0	0	28	0	28	5	0	0
			0	0	0	0	0	0	0	0	0	0	0	0
			4	0	3	1	0	0	3	0	3	1	0	0
			1 1		0	0	0	0		0	0		0	
	Facilities.	Retait - Other Retait - Of Which: non-SME	3		3	1	0	0	3	0	3	1	0	0
	Equity					U	0							
		Cros-occupation arrest												
	Nation - Section													

								IRB Ap	proach					
					As o	30/09/2023					Aso	31/12/2023		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments		Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and provisions
		ks and central governments	0	0	0	0	0	0		0	0		0	0
	Institutions		1,701	30 16	1,698	604	0	24	1,831	0	1,828	667	0	
	Corporates		2,522	16		789	0	3	2,291	35	1,365	921	0	8
		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	75	7	75	46	0	1		0			0	
	Retail	Corporates - Of Witten: SME	197		197	28			168		166	25		
	Metan	Retail - Secured on real estate property	112	- 1	112	19	1		75	1 1	75	16	-	1
		Retail - Secured on real estate property - Of Which: SME	112		112	19		0	/5		/5	20	0	
SWITZERLAND		Retail - Secured on real estate property - Of Which: non-SME	112		112	19			75	,	75	16	0	
		Retail - Qualifying Revolving	0	ė.	0	0	0	0		0	0	0	0	
		Retail - Other Retail	85	1	85	9	1	1	92	1	91	9	1	1
		Retail - Other Retail - Of Which: SME	0		0	0	0	0		0	0	0	0	
		Retail - Other Retail - Of Which: non-SME	85	1	85	9	1	1	91	1	91	9	1	1
	Equity		2	0	2	9	0	0	2	0	2	2	0	0
	Other non c	redit-obligation assets												
	IRB Total													
		· · · · · · · · · · · · · · · · · · ·	(1) Original exposus	re, unlike Exposure v	siue, is reported befo	ne taking into account any eff	ent due to medit co	nversion factors or co	with risk millionline.	techniques (a.e. subs	titution effects)			

							IRB Ap	proach					
				As o	30/09/2023					Aso	131/12/2023		
		Original	Exposure ¹	Exposure	Risk exposure	imount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments
	(min EUR, %s)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ⁵		Of which: defaulted	and provisions
	Central banks and central governments Institutions	1.231	0	1,230	0 432	0	0	0 1.171	0	0 1.171	0 429	0	0
	Corporates	875	0	732	473	0	1	801	0	644	441	0	1
	Corporates - OFWhich: Specialised Lending	609	0	569	407	0	1	535	0	416	355	0	1
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	1		1	0	0	0	1	0	1	0	0	0
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0
CANADA	Retail - Secured on real estate property - Of Which: non-SME	1		1	0	0	0	1	0	1		0	
	Retail - Qualifying Revolving					0						0	
	Retail - Other Retail	0		0	0	0	0	ő	0	0	ě.	0	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: non-SME	0	0	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 Tetal	_											

Credit Risk - IRB Approach

								IRBAp	proach					
												30/06/2024		
			Original I	ixposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	VALUE		Of which: defaulted	and provisions
		sks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institution		44,524 127,247	141	41,983 105,443	10,743 46,358	0	1.028	39,964 127,513	143 1.738	37,147 105.781	9,441 47,527		1.111
	Corporates	Corporates - Of Which: Specialised Lending	127,247 35,680	1,703	33.953	46,358 14,694		303	127,513 36.053	1,738 573	105,781 34,402	47,527 15.314		343
		Corporates - Of Which: SME	9.320	16	9,200	1.791	0	20	8,230	20	8.161	15,314		17
	Retail		93,990	1.011	93.567	15.314	657	659	94.214	1.064	93,780	15.815	671	689
		Retail - Secured on real estate property	76,835	494	76.835	9.268	303	192	76,636	515	76,636	9.465	294	207
		Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0	0	0		0		0
Consolidated data		Retail - Secured on real estate property - Of Which: non-SME	76.835	494	76.835	9.268	303	192	76,636	515	76.636	9.465	294	207
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail	17,154	517	16,731	6,046	354	467	17,578	549	17,145	6,349	377	483
		Retail - Other Retail - Of Which: SME	424	0	23	2	0	0	436	0	24	2	0	0
			16,730	517	16,709	6,044	354	467	17,142	549	17,121	6,347	377	483
	Equity		8,519	0	8,519	31,645	0		8,726	0	8,726	32,351	0	
		credit-obligation assets				2,170						2,161		
	IRB Total ²					106,229						107,294		

								IRB Ap	proach					
					As of	31/03/2024					As of	30/06/2024		
			Original I	xposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	Vidue		Of which: defaulted	and provisions
		s and central governments	0	0	0	0	0	. 0	0	0	0	0	0	0
	Institutions Corporates		9,884 100.552	1.435	8,814 85,806	2,334 33,312		880	10,158 100.613	1.473	8,972 86,131	2,187 34.478		962
	Corporates	Corporates - Of Which: Specialised Lending	100,552 27,632	1,435 457	85,806 25,618	33,312 9.738	0	247	100,613 27,816	1,473 502	86,131 25,704	34,478 10.262		962 279
		Corporates - Of Which: SME	9,219	16	25,616	1.778	0	20	8.113	20	25,704	1549		17
	Retail		92.169	924	91.748	14.415	590	569	92.369	971	91,939	14.908	598	600
		Retail - Secured on real estate property	76,526	489	76,526	9.203	300	189	76,321	509	76,321	9.399	289	204
		Retail - Secured on real estate property - Of Which: SME		0	0	0	0			0		0		0
GERMANY		Retail - Secured on real estate property - Of Which: non-SME	76,526	489	76,526	9,203	300	189	76,321	509	76,321	9,399	289	204
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail	15,643	435	15,223	5,212	290	380	16,048	462	15,618	5,500	309	395
		Retail - Other Retail - Of Which: SME	422	0	22	2	0	0	433	0	24	2	0	0
		Retail - Other Retail - Of Which: non-SME	15,221	435	15,200	5,210	290	380	15,616	462	15,594	5,507	309	395
	Equity		8,436	0	8,436	31,219	0		8,605	0	8,605	32,076		0
		edit-obligation assets												
	IRB Total													

								IRB Ap	proach					
					As of	131/03/2024					Aso	30/06/2024		
			Original	ixposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments		Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	VA.00		Of which: defaulted	and provisions
		s and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions		646	0	646	359	0	1	679	0	679	285	0	0
	Corporates		4,866	0	3,883	2,618	0	9	4,927	0	3,955	2,614	0	8
			1,017	0	877	742	0	2	1,072	0	936	772	0	2
			0	0	0	0	0	0	0	0	0	0	0	0
	Retail		23	0	23	5	0	0	22	1	22	4	0	0
		Retail - Secured on real estate property	21	0	21	4	0	0	20	1	20	4	0	0
UNITED STATES				0	0	0	0	0	0	0		0	0	0
ONTEDSTATES			21	0	21	4	0	0	20	1	20	4	0	0
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail	2	0	2	0	0	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	2	0	2	0	0	0	2	0	2	0	0	0
	Equity		32	0	32	135	0	0	30	0	30	110	0	0
	Other non cre	idit-obligation assets												
	IRB Total													

								IRBAp	proach					
					As o	31/03/2024					Aso	f 30/06/2024		
			Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments
		(min EUR. %)		Of which: defaulted	Value ²		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central ban	ks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions		245	0	187	75	0	0	248	0	190	67	0	0
	Corporates		466	0	418	349	0	1	518	0	461	406	0	2
		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
			0	0	80	0	0		0	0		0		0
	Retail		80	1	80	18	1	1	85	1	85 78	19 16	1	1
		Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	73	1	73	16	1		78 0	1	78	16	1	1
LUXEMBOURG		Retail - Secured on real estate property - Of Which: non-SME	73		73	16			78		78	16		
		Retail - Qualifying Revolving	7.3	0	7.3	10	0		0	0	70	10		0
		Retail - Other Retail	7	0	7	3	0		7	0	2	3		0
		Retail - Other Retail - Of Which: SME		0	0	0	0		0	0		0		0
l		Retail - Other Retail - Of Which: non-SME	7	0	7	3	0		7	0	7	3		0
	Equity			0	0	0	0	0	0	0	0	0	0	0
	Other non c	redit-obligation assets												
I	IRS Total													

							IRB Ap	proach					
				As of	31/03/2024					Aso	130/06/2024		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0		0	0	0	0	0	0
	Institutions	12,951	0	12,933	798	0	1	9,938	0	9,918	707		1
	Corporates	1,927	0	1,809	910 475			1,991	0	1,945 963	978 479		,
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	1,033	0	987	475	0		1,023	0	963 11	479		5
	Retail	31	2	30	2	1		31	2	31	2 2	1	,
	Retail - Secured on real estate property	21		21				21	1	21		1	
	Retail - Secured on real estate property - Of Which: SME	0	0	0		0		0	0	0	0		0
FRANCE	Retail - Secured on real estate property - Of Which: non-SME	21	2	21	5	1		21	1	21	5	1	0
	Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	10	0	9	2	0	0	10	0	9	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	9	0	9	2	0	0	9	0	9	2	0	0
1	Equity	0	0	0	0	0	0	0	0	0	0	0	0
1	Other non credit-obligation assets												
	IRB Total												
		(1) Original expos	ure, unlike Exposu	re value, is reporter	before taking into accoun	d any effect due to	credit conversion for	actors or credit ris	k mitigation technic	oues (e.g. substitut	ion effects).		

Credit Risk - IRB Approach

							IRB Ap	proach					
				As o	31/03/2024					As of	130/06/2024		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure		Value adjustments
	(min EUR, %)		Of which: defaulted			Of which: defaulted	and provisions		Of which: defaulted			Of which: defaulted	and provision:
	Central banks and central governments	0	0	0	0	0	0	0	0		0	0	0
	Institutions	1,139	0	1,123	416	0	1	1,239	0	1,223	458	0	1
	Corporates	2,456	0	1,852	1,298	0	7	2,508	0	1,836	1,303		8
	Corporates - Of Which: Specialised Lending		0	0	0	0	0	0	0		0		0
	Corporates - Of Which: SME	5	77	5	1	0	0	5	0	5	1		0
	Retail	1,422	77	1,421	820	60	85	1,430	81	1,429	824	64	84
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	60	0	60	10	0	0	60	1	60	11		0
AUSTRIA	Retail - Secured on real estate property - Of Which: non-SME	60		60	10			60		60	11		
	Retail - Qualifying Revolving	80		60	0			00		60	11		
	Botoil , Other Botoil	1.362	77	1.361	810	60	84	1,369	81	1.368	813	64	84
	Rutail - Other Rutail - Of Whirth SMF	1,000		0	0.00	0.0	0.	1	0.	2,300	0	0.	0
	Retail - Other Retail - Of Which: non-SME	1.361	77	1.361	809	60	84	1,368	81	1.368	813	64	84
	Eouty	0	0	0	0	0.0	0.	0	0.	0	0	0	0
	Other non credit-obligation assets		_	-	-	-	-	_	-	_	-	-	-
	IRB Total												

							IRB Ap	proach					
					131/03/2024					Aso	130/06/2024		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ²	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	and provisions		Of which: defaulted	Value*		Of which: defaulted	and provisions
	Central banks and central governments Institutions Corporates	0 2,203 2,326	0	0 2,116 1,824	0 346 1.074	0	0	0 1,813 2,286	0	0 1,735 1,790	0 250 1.041	0 0 0	0 0 7
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	1,405	0	1,363 0	791 0	0	3 0	1,391 40	0	1,350 40	774 8	0	5
	Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	17 3 0	0	17 3 0	1 0	0	0	16 3 0	0	16 3 0	2 1 0	0	0
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving	3 0	0	3 0	1 0	0	0	3 0	0	3 0	0	0	0
	Retail - Other Retail Retail - Other Retail - Ot Which: SME Retail - Other Retail - O'l Which: non-SME	14 0 14	0	14 0 14	0 1	0	0	13 0 13	0	13 0 13	0	0	0
	Equity Other non-credit-obligation assets IRR Total	•	0	0	·	0	0	0	0	0	0	i	0

								IRB Ap	proach					
						131/03/2024						f 30/06/2024		
			Original	Exposure ¹	Exposure Value ²	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
		(min EUR, %)		Of which: defaulted	Vitte		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and provisions
		ks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions Corporates			0	0	0	0	0	0	0		0	0	0
	Corporates	Corporates - Of Which: Specialised Lending		0	0			0	0	0		0		0
		Corporates - Of Which: SME			0		0		0	0		0		0
	Retail				0					0		0		
	- Carlot	Retail - Secured on real estate property	ő	0	0	ů.	0	ő	0	0	ě	0		0
		Retail - Secured on real estate property - Of Which: SME		0	0		0		0	0		0		0
Other Countries		Retail - Secured on real estate property - Of Which: non-SME		0	0		0		0	0		0		0
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0		0	0	0
		Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
			0	0	0	0	0	0	0	0	0	0	0	0
			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
		redit-obligation assets												
	IRS Total													

							IRB Ap	proach					
				As o	31/03/2024					Aso	f 30/06/2024		
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ²		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
NETHERLANDS	Control states are clearly generated in Composition Composition Control Specialistic Learning Composition CONTROL Specialistic Learning Composition CONTROL SPEC Meast. Second on an existing property Partial. Second on an existing property CONTROL SPEC Results Control control are section property CONTROL SPEC Results Control control are as existing property CONTROL SPEC Results Control Results CONTROL SPEC Results Control Results CONTROL SPEC Special Control Results CONTROL SPEC Special Control CONTROL CONTROL SPEC Special CONTROL CONTROL CONTROL SPEC Special CONTROL CONTROL CONTROL SPEC Special CONTROL CONTROL CONTROL CONTROL SPEC Special CONTROL CONT	0 1,203 3,062 1,239 60 32 28 0 28 0 3 0 3	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 1,267 2,701 1,168 60 31 28 0 28 0 3 0	0 273 1,432 559 7 5 4 0 4 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 1,348 3,058 1,291 60 32 28 0 28 0 4 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 1,318 2,707 1,210 60 31 28 0 28 0 3 0	0 258 1,461 576 7 6 5 0 5 0	0 0 0 0 0 0 0 0 0 0 0	0 111 6 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
	Other non credit-obligation assets												
	IRB Total												

								IRB Ap	proach					
												f 30/06/2024		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and provisions
		ks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions		3,236	0	3,233	1,181	0	0	1,867	0	1,864	610	0	0
	Corporates		2,509	32	1,393	886	0	8	2,444	32	1,272	842	0	9
		Corporates - Of Which: Specialised Lending	16	16	16	0	0	2	16	16	16	0	0	2
				0	0	0	0		0	0		0		0
	Retail		164	2	163	25	1	1	174	3	173	28	2	1
		Retail - Secured on real estate property	75	1	75	17	0		75	2	75	17	1	1
SWITZERI AND		Retail - Secured on real estate property - Of Which: SME		0	0	0	0		0	0		0		0
		Retail - Secured on real estate property - Of Which: non-SME	75	1	75	17	0		75	2	75	17	1	1
		Retail - Qualifying Revolving Retail - Other Retail	89		88				98		98	11		0
		Retail - Other Retail - Of Which: SME	69		00				98		3/0			1
		Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME	88		88				98		98	11		
	Equity	West - Other West - Of Which: non-SME		1					98		20	**	1	1 .
		redit-obligation assets	- 4	0	- 2	- 4				0	- 4	- 4		
	IRB Total													
	IND TOTAL					I before taking into accoun								

							IRB Ap	proach					
											of 30/06/2024		
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments
	(min EUR, NJ		Of which: defaulted	Value ³		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0		0
	Institutions	1,118	0	1,118	427	0	0	1,071	0	1,071	369	0	0
	Corporates	782	0	629	418	0	1	611	0	521	365	0	1
	Corporates - Of Which: Specialised Lending	519	0	483	340	0	1	513	0	481	331	0	1
	Corporates - Of Which: SME		0	0		0		0	0		0		0
	Retail	1	0	1				1		1	0		
	Retail - Secured on real estate property	1	0	1		0		1	0	1	0		0
CANADA	Retail - Secured on real estate property - Of Which: SME		0								0		
	Retail - Secured on real estate property - Of Which: non-SME	1	0	1 1				1		1	0		
	Retail - Qualifying Revolving Retail - Other Retail		0					0	0		0		0
	Retail - Other Retail - Of Which: SME												
	Retail - Other Retail - Of Which: non-SME		0	0		0			0		0		0
	Hatas - Other Hatas - Of Which: non-SME Equity		0	0	ı .	0			0				1 0
	Other non credit-obligation assets				·		,			,		-	-
	IRB Total												_
	IRB Total												4



General governments exposures by country of the counterparty

						DZ BANK AG Deutsch	e Zentral-Genossenschafts	sbank, Frankfurt am Main						
							As of 31/12/2023							
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
					Non-derivative financial as:	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	n 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	anoun
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-mone Total	Austria	0 0 47 20 20 662 919	0 0 47 0 208 662	6 6 6 6 5 5 5 5 5		0 0 0 0 202 318	0 0 47 0 6 102	0 0 0	0	0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
10 - 3M 3M - 1Y 1Y - 2Y 2Y - 3Y 3Y - 5Y 5Y - 10Y 10Y - more	Belgium	20 20 20 21	0 0 0 62 291 212 565	6 6 6 8 4	0 0 0 0 0 0 5 3 5 3 0	0 0 0 0 248 161	0 0 0 0 39	0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Bulgaria													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Cyprus	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0	6	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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[11Y-2Y] [2Y-3Y[[3Y-5Y[[5Y-10Y] [10Y-more	Gzech Republic	0	0 0 0 0 7 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 7 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Denmark	0	0 0 0 0	6		0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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	Estonia	0 0 0 12	0 0 0 0 0 12 0			0 0 0 0 12	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0		



General governments exposures by country of the counterparty

						DZ DANK AG DEUISCI	As of 31/12/2023	sbank, Frankfurt am Main		_		_		
							ct exposures							
	(mln EUR)			On balance sh	neet	5	or exposures		Derivat	ives		Off balar	nce sheet	-
	(MIN EUR)		T	On Bulance si					2011141					-
												Off-balance sh	neet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	h negative fair value			
														Risk weighted exposure
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative	Total carrying amount of non- derivative financial assets (net											amount
nesiduari latanty	country / negron	financial assets	of short positions)									Nominal	Provisions	
				of which: Financial assets held	of which: Financial assets designated at fair value through	of which: Financial assets at fair value through other	OI WITICIT. FITIALICIAL ASSELS AL	Carrying amount	Notional amount	Carrying amount	Notional amount			
				for trading	profit or loss	comprehensive income	amortised cost	our jing unioun						
[0 - 3M[(0 0			0 0	0		0 0	0	0	0		
[1Y - 2Y [2Y - 3Y [3Y - 5Y	Finland		0 0	0		0 0	0		0 0	0	0	0		
[5Y - 10Y [[10Y - more		52	52 2 52			0 52 0 22	0		0 0	0	0	0	1	
Total [0-3M[[3M-1Y[74	74	0		0 74 0 0	0		0 0	0	0	0		0
[1Y-2Y[[2Y-3Y[France	25 32	25 25 32	C C		0 0	25 23		0 0	0	0	0		
[3Y - 5Y [15Y - 10Y I		26 328 190	26 3 3 192	0		0 26 0 313 0 192	14		0 0	0	0	0		
[10Y - more Total [0 - 3M [603 878	878		39		62 339		102	0	0 20	0		4
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [870 896 714	899		24: 41 27-	0 236	219 623 284	16 5:	928 879 969	-9 -32 -8	475 700 163	0		
[3Y - 5Y [[5Y - 10Y [Germany	714 1,692 2,766 8,704	7 1,687 2,768 8,703	57	73	8 132 718 0 1,750	817 1,993 6,908	17- 221 81	2,168 1,418	-8 -112	183 1,229 212	0		
[10Y - more Total [0 - 3M [16,520	16,519	102	1,69	1 3,542	11,183		6,917	-36	2,982	2		48
[3M-1Y[[1Y-2Y[
[2Y - 3Y [13Y - 5Y 	Croatia													
[10Y - more Total														
[0-3M[[3M-1Y[[1Y-2Y[0			0 0	0		0	0	0	0		
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Greece		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
[0-3M[[3M-1Y[[1Y-2Y]			0 0			0 0	0		0	0	0	0		
[2Y - 3Y [[3Y - 5Y [Hungary		0			0	0		0	0	0	0		
[5Y - 10Y [[10Y - more Total	4		0 0	0		0 0 0	0		0 0	0	0	0		0
[0-3M[[3M-1Y[0	0		0 0	0		0 0	0	0	0		
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Ireland		0 0			0 0	0		0 0	0 0 0	0 0	0		
[5Y - 10Y [110Y - more Total			0	0		0 0	0		0 0	0	0	0		
Total [0 - 3M[1 Yr - ME]	1	0	0 0	0		0 0	0		0 0	0	0	0 0		0
[1Y - 2Y [[2Y - 3Y [italy	17	0 7			0 0	0		0 0	0	0	0		
[3Y - 5Y [[5Y - 10Y [[10Y - more		184 481 236	184 1 481 238		18-	5 106	203 127		0	0	0	0		
[10Y - more Total	1	925			44	8 151	330		0	0	0	0		57



General governments exposures by country of the counterparty

						DZ BANK AG Deutsch	e Zentral-Genossenschaft	sbank, Frankfurt am Main						
							As of 31/12/2023							
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Derivat	tives		Off balar	nce sheet	
												Off-balance si	heet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with po:	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure
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	amount
[0-3M[13M-1Y 11Y-2Y 12Y-3Y 13Y-5Y 15Y-10Y 10Y-more	Latvia	((((((((((((((((((((0 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	000000000000000000000000000000000000000		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		9
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Lithuania		0 0 0 0 5 5	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0			0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
10 - 3M1 13M - 1Y1 [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Luxembourg	24	0 0 0 7 5 26	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 5 26		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Malta													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Netherlands													
Total Tota	Poland		0 0 0 0 9	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		0 0 0 0 0 0 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 [0 - 3M] [3M - 1Y] [1Y - 2Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Portugal	5 C C C 130(13)	9 0 0 0 0 1300 0 0 0	0		9 0 9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 5 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0		2
Total [0 - 3M] [13M - 1Y] [13Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Romania	130	130 0 0 0 0 0	0		80 80 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	86 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 Deutsch	e Zentral-Genossenschafts	sbank, Frankfurt am Main						
						_	As of 31/12/2023		_	_		_	_	
						Dire	ct exposures							
	(mln EUR)			On balance si	heet				Derivat	tives		Off balar	nce sheet	
												Off-balance st	neet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	n 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	amount
[0-3M[r3M-1Yr r1Y-2Yr r2Y-3Y] r3Y-5Yr r3Y-5Yr r10Y-more	Slovakia	2 2 1 5 3 3	1 255 3 3 3 3 136 136 136 136 136 136 136 136			0 0 0 0 9 0	1 25 0 18 47 33 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 0	0 0 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	Slovenia	11 6 22 22	0 0 1 0 0 0 0 4 24 4 2 3 3 2 3			0 0 0 0 14 23 0	0 13 0 0 10 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
10 - 3Mf 13M - 1Yf [1Y - 2Yf [2Y - 3Yf] [3Y - 5Yf [5Y - 10Yf] [10Y - more	Spain	122 4.8 8.8 1.055/2	0 0 1 1 1 1 1 2 3 4 3 80 8 1,053		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 20 144	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0		2
[0 - 3M[Sweden													
[0.3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	United Kingdom													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Iceland													
[0.3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Liechtenstein													
[0 · 3M[Norway	1	0 0 19			0 0 14 0 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 0	0 0 0 0 0		



General governments exposures by country of the counterparty

						DZ BANK AG Deutsch	e Zentral-Genossenschaft	sbank, Frankfurt am Main						
							As of 31/12/2023							
						Dire	ct exposures							
	(mln EUR)			On balance si	heet				Derivat	ives		Off bala	nce sheet	
												Off-balance s	neet exposures	
			Total carrying amount of non-		Non-derivative financial a:	ssets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	n negative fair value			Risk weighted exposure amount
Residual Maturity	y Country / Region Total gross carrying amount of financial assets Australia	Total gross carrying amount of non-derivative financial assets	Total carrying amount or 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	Australia	0 0 0 0 0 0 37	0 0 0 0 0 37			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 33	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 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	Canada	59 34 71 20 20 12 20 20 13	59 34 71 202 91 295 5		50 56 56 56 56 56 56 56 56 56 56 56 56 56	0 15 34 106 70 189 0	21 16 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
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	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 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[0.3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Japan													
[0.3M] [3M-1Y] [11-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	u.s.	23 0 0 83 81 88 0	23 0 0 83 81 88 0 276		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 83 81 0 0	23 0 0 0 40 40	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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] [11-2Y] [12-2Y] [27-3Y] [33-5Y] [5Y-10Y] [10Y-more Total	China	100 58 53 13 76 22 0	109 58 53 13 76 26			0 0 0 5 0 0	900 100 100 100 100 100 100 100 100 100	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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	Switzerland	350 0 55 1111 0 0 0 0	333 0 55 111 0 0 0		5 0 0 5 5 0 0 112 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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] [13Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Other advanced economies non EEA	136 67 0	136 67 0 3 0 14			136 67 0 3 3 14 0 221	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000		000000000000000000000000000000000000000



General governments exposures by country of the counterparty

						DZ BANK AG Deutsch	e Zentral-Genossenschaft	sbank, Frankfurt am Main						
							As of 31/12/2023							
						Dire	ct exposures							
	(mln EUR)			On balance sh	ieet				Deriva	tives		Off balan	ice sheet	
					Non-derivative financial a	essets by accounting portfolio		Derivatives with pos	sitive fair value	Derivatives witi	n negative fair value	Off-balance sh	eet exposures	
														Risk weighted exposure
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 a value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Other Central and eastern Europe countries non EEA	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 0 0 0 3 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 67 17 80 0		
Total [0-3M[[3M-1Y[[1Y-2Y[[2Y-3Y[[3Y-5Y[[3Y-10Y [10Y-more Total	Middle East	6 6 6 6 6 6 6 6 6	6 6 7 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6 0 0 0 0 0 0 6 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	164 0 0 0 0 0 0 0		000000000000000000000000000000000000000
[0.3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Latin America and the Caribbean	6	0 0 0 0 0 0 0 0 0 0 0 1 1 1 1 1 1 1 1 1	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	62 0 0 0 0 1		0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		000000000000000000000000000000000000000
Total [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y [10Y - more Total	Africa	12 6 6 4 11 100 100 222	5 5 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	7 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 18 125 0 161 66 0 0		0 0 0 0 0 0
Total [0 - 3Mf] [3M - 17] [17 - 27] [17 - 27] [27 - 37] [37 - 57] [57 - 107] [107 - more Total	Others	222 (4.144) 1.444 1.305 3.87 787 3.006	0 0 43 43 148 5 5 5 5 5 5 5 5 5 5 5 5 5 5 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 0 0 0 0 0 0 0 0 0 0 0 0 0	0 43 12 126 39 102		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0	369 0 20 0 0 0 0		14

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

(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 sovereigh) on sovereigh credit ink (i), e. CDS, financial guarantees) booked in all the accounting portfolio (on off balance sheet), Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereigh) with full or partial government guarantees by central, regional and local governments.

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.

List America: Agentina, Belias, Boliva, Estat, Chile, Colombia, Costa Rica, Deminica, Costa Rica, Deminica, Perus And Barbudo, Anaba, Bahamas, Barbados, Cayman Islands, Caba, French Guisna, Guadeloope, Martinique, Puerto Rica, Saint Barthélemy, Turls And Clicos Islands, Vilgo Islands (Bittas), Vilgo Islands (Bittas),

Africa: Algoria, Egypt, Morocco, South Africa, Agepta, Egypt, Morocco, South Africa, Agepta, Eenin, Bobawaa, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic Of the Congo, Cide D'Inviere, Equatorial Guinea, Eithea, Gabon, Gambia, Ghana, Guinea, Guin

(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

				spank, Frankfurt am Main	ne Zentral-Genossenschaft	DZ BANK AG Deutsci						
					As of 30/06/2024							
					ect exposures	Dire						
Off balance sheet		itives	Deriva				neet	On balance sh			(mln EUR)	
Off-balance sheet exposures												
Risk weighted ex	h negative fair value	Derivatives with	ositive fair value	Derivatives with po		ssets by accounting portfolio	Non-derivative financial a					
amount Nominat Provisions	Notional amount	Carrying amount	Notional amount	Carrying amount	of which: Financial assets at amortised cost	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets held for trading	Total carrying amount of non- derivative financial assets (net of short positions)	Total gross carrying amount of non-derivative financial assets	Country / Region	Residual Maturity
	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		(((((((((((((((((((18	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		32	Austria	[0 - 3M[
0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		() () () () () () () () () ()	0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0	5	0 0 0 0 8 12	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	5 33 32	Belgium	[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [5Y - 10Y]
											Bulgaria	[0-3M[[3M-1Y[[1Y-2Y[[2Y-3Y[[3Y-5Y]
0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		(000000000000000000000000000000000000000			Cyprus	[0.3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y]
	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		6			0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		Czech Republic	[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more
0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		6			0			Denmark	[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y]
0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		() () () () () () () () () ()	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2	Estonia	[0 - 3M [
= = = =			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		116	0 300 604 604 605 604 605 605 605 605 605 605 605 605 605 605		48 0 0 0 0 8 8	7 627 8 948 0 0 0 0 0 0 0 0 0 8 55	32 94 33 33 77 72	Belgium Bulgaria Cyprus Crech Republic	[27 - 57] [27 -



General governments exposures by country of the counterparty

						DZ BANK AG DEUISCI	As of 30/06/2024	sbank, Frankfurt am Main		_				
						Dire	ct exposures							
				On balance sh	nont	Dile	ct exposures		Derivat	ivoe		Off balan	ico choot	-
	(mln EUR)			Oil Datalice Si	icet				Delivat	ives		OII Datai	ice silect	-
												Off-balance sh	eet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with po-	sitive fair value	Derivatives with	n negative fair value			-
					T T	I								Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	derivative illianciat assets (net											
			of short positions)		of which: Einancial accord	of which: Financial assets at fair						Nominal	Provisions	
				of which: Financial assets held for trading	designated at fair value through		of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
					promortos	completicitative income								
]ME-0]			0	0		0	-		0	0	0	0		
[3M-1Y] [1Y-2Y]		9	0	0		0	0		0	0	0	0	0	
[2Y-3Y] [3Y-5Y] [5Y-10Y]	Finland	158	0	0		0 158	0		0 0	0	0	0	0	
[10Y - more Total		100 258	100 258	0		100 258	0		0 0	0	0	0	0	0
[0-3M] [3M-1Y] [1Y-2Y]		27	0	0		0	0		0 0	0	0	0	0	
[2Y - 3Y [[3Y - 5Y [5Y - 10Y [France	33 100	33 100 491	0		9 56 491	24 44		0 0	0	0	0	0	
[10Y - more Total		215	215	0		215	0		0 0	0	0	0	0	5
10 - 3M 13M - 1Y 1Y - 2Y		214 554 1.067	214 554 1,067 819 1,947	0	41 41 261	119 249 3 202 104	95 265 597	7	1 352 0 0 1,410	-1 -3 -22	336 113 650	0	0	
[2Y - 3Y [[3Y - 5Y [Germany	554 1,067 815 1,944 3,764	819 1,947 3,763	0	481	104 9 245 1,021	235 1,453	28 223 194	3 478 2 2,580	-7 4 -125	117 53 1,333	0	0	
[5Y - 10Y [[10Y - more Total		8,253 16,618	8,253	101 45 146	:	1,671	2,641 6,537 11,823	76	451	-125 -31 -185	1,333 212 2,814	59	0	41
[0-3M[[3M-1Y[[1Y-2Y[
[27-37]	Croatia													
[5Y - 10Y [[10Y - more Total	=													
[0-3M[[3M-1Y[0	0		0 0	0		0 0	0	0	0	0	
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Greece		1 0 n	0		0 0	0		0 0	0	0 0	0	0	
[5Y - 10Y [[10Y - more Total			0	0		0	0		0 0	0	0	0	0	
Total [0-3M[[3M-1Y[1	1	0 0	0		0 0	0		0 0	0 0	0 0	0	0	0
f 1Y - 2Y f f 2Y - 3Y f	Hungary		0	0		0	0		0	0	0	0	0	
[3Y - 5Y [[5Y - 10Y [[10Y - more			0	0		0	0		0 0	0	0 0	0	0	
Total [0-3M[[3M-1Y[0	0		0 0	0		0 0	0	0	0	0	0
[1Y-2Y[[2Y-3Y[Ireland		0	0		0	0		0 0	0	0	0	0	
[3Y - 5Y [[5Y - 10Y [netano		0	0		0	0		0	0	0	0	0	
f10Y - more Total [0 - 3M [1	11	15 15 0	0		15 15 0	0		0 0	0	0	0	0	0
[3M-1Y] [1Y-2Y] [2Y-3Y]		2	5 2 10	0		0 0	0		0	0	0	0	0	
[3Y - 5Y [[5Y - 10Y [italy	175 473	179 473	0	17:	0 28	0		0 0	0	0	0	0	
[10Y - more Total		236	239	0	434	5 107 4 150	127 331		0 0	0	0	0	0	56



General governments exposures by country of the counterparty

						DZ BANK AG Deutsch	e Zentral-Genossenschafts	sbank, Frankfurt am Main						
							As of 30/06/2024							
						Dire	ct exposures							
	(mln EUR)			On balance si	heet				Derivat	ives		Off balar	ice sheet	
												Off-balance si	neet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	n negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	of short positions)		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[Latvia		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 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	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
[0 - 3M [Lithuania		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 5 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	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
10 - 3Mf 13M - 1Yf [1Y - 2Yf [2Y - 3Yf] [3Y - 5Yf] [5Y - 10Yf] [10Y - more	Luxembourg	3 3 6 1 1 6	0 5 0 1 34 0 10 16			0 0 7 7 0 4	5 0 27 0 5 16	0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
[0 - 3M [Maita													
[0 - 3M[Netherlands													
[0 - 3M[Poland	4 4 7 6	0 0 0 0 0 41 46 76			0 0 0 41 50 0	0 0 0 0 26 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		33
[0 - 3M [Portugal.	133 22 25	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 80 0	0 0 0 51	0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		23
[0 - 3M[1 3M - 1Y 1 1Y - 2Y 1 2Y - 3Y 1 3Y - 5Y 1 5Y - 10Y 1 10Y - 10Y 1 10Y	Romania		0 0 0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0	0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		



General governments exposures by country of the counterparty

			DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main As of 30/06/2024													
				_			As of 30/06/2024		_	_		_				
						Dire	ct exposures									
	(mln EUR)			On balance sh	neet				Derivat	ives		Off balan	ce sheet			
												Off-balance sh	eet exposures			
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	n negative fair value			Risk weighted exposure		
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	amount		
[0 - 3M[Stovakia	2 11 4.4 3.3 2.2	0 0 0 26 26 8 18 18 11 41 41 33 3 3 3 3 8 149			0 0 9 0 9 0	0 26 18 32 37 14 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 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [3Y - 10Y] [10Y - more Total	Slovenia	2 2	0 0 0 0 10 10 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 23 0	0 0 10 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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	Spain	22 100 4.4 855	0 0 0 1 1 1 1 1 1 5 5 2 5 102 3 43 859 6 1 1 1.031	6	2: 5: 1: 600		0 0 0 0 0 21 141		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0				
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Sweden															
[0 - 3M[United Kingdom															
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Iceland															
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Liechtenstein															
[0 - 3M[Norway	1	0 19 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6		0 14 0 0 0 5 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		100		



General governments exposures by country of the counterparty

						DZ BANK AG Deutsch	e Zentral-Genossenschaft	sbank, Frankfurt am Main						
							As of 30/06/2024							
						Dire	ct exposures							
	(mln EUR)			On balance sh	ieet				Derivat	tives		Off balar	nce sheet	
												Off-balance si	heet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure
Residual Maturity	16-204	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	amount
[0-3M[13M-1Y 11Y-2Y 2Y-3Y 3Y-5Y 5Y-10Y 10Y-more Total	Australia	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 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 37		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	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] [3Y-5Y] [5Y-10Y] [10Y-more	Canada	5 16 4 11 41 41 5	0 54 58 55 55 55 55 55 55 55 55 55 55 55 55	0	66 11 99 156 156 156 156 156 156 156 156 156 156	0 0 0 17 2 2 85 3 2 20 111 0 272 0 26 4 531	51		0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		126
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	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 0 0 0 0 0 0 0 0 0 0	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0		
[0 - 3M[Japan													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [3Y-5Y] [5Y-10Y] [10Y-more	u.s.	8: 4: 6: 27:	0 0 87 42 65 4 274 0	0 0 0 0 0	4	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 2 3 3 9		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 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	China	59 41 11	92 8 48 9 10 0 0	0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	92 48 8 6 0 0		0 0 0 0 0 0 0 0 0 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 [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Switzerland	159	188 103 103 103 103 103 103 103 103 103 103	0 0 0 0 0	10	0 0 0	153 50 0 0 0 0		0 0 0 0 0 0 0 0 0 0 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
Total [0 - 3M] [1 3M - 1Y] [1 1 - 2Y] [2 Y - 3Y] [3 Y - 5Y] [5 Y - 10 Y] [10 Y - more Total	Other advanced economies non EEA	211 137 66 6 1 1	137 68 0 4 0 1 14	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		1 0 0 137 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	55 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		32



General governments exposures by country of the counterparty

		DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main												
					_	_	As of 30/06/2024		_	_		_		
						Dire	ct exposures							
	(mln EUR)			On balance sh	eet				Deriva	tives		Off balan	ce sheet	
					Non-derivative financial at	ssets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	n negative fair value	Off-balance sh	eet exposures	
						Second decounting portions		Schlautes marps		Demaines ma	The guitte full fulle			Risk weighted exposure
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	amount
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5V] [5Y-10Y] [10Y-more	Other Central and eastern Europe countries non EEA	6	0 0 0 0 8 8	0 0 0 0 0	(0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 8 8	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 76 0 80 0		5 0 0 0 0 0
Total [0 - 3M] [3M - 11'] [17 - 27'] [27 - 37'] [37 - 57'] [57 - 107'] [100' - more Total	Middle East	11 () () () () ()	15 0 0 0 0 0 0 63 0	0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	15 0 0 0 0 0 63 0 63	0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		3 8 0 0 0 0 0 0 0 0 0 0
10 - 3M 3M - 1Y	Latin America and the Caribbean			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 1 0 0 0 0 1 1	0 0 0 0 0 1 1 6	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 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 [Africa	24 6 3 5 8 24 21 11 10 26 26 26	7 0 3 8 24 111 108 251	0 0 0 0		0 0 0	7 0 3 8 8 24 111 108	0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	77, 71, 56, 111, 58, 0, 0,		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
10-3Mf [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Others	200 22 0 0 114 2 2 1.100 5.00 5.00	23 0 114 29 197 1,109	0 0 0 0		0 0 0 101 9 77 803 479	23 0 12 20 120 306 26	0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 16 0 173 0 0 0 0 0 0 189 189		31 3 0 0 0 0 0 0 0 0 0

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

(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 sovereigh) on sovereigh credit ink (i), e. CDS, financial guarantees) booked in all the accounting portfolio (on off balance sheet), Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereigh) with full or partial government guarantees by central, regional and local governments.

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.

List America: Agentina, Belias, Boliva, Estat, Chile, Colombia, Costa Rica, Deminica, Costa Rica, Deminica, Perus And Barbudo, Anaba, Bahamas, Barbados, Cayman Islands, Caba, French Guisna, Guadeloope, Martinique, Puerto Rica, Saint Barthélemy, Turls And Clicos Islands, Vilgo Islands (Bittas), Vilgo Islands (Bittas),

Africa: Algoria, Egypt, Morocco, South Africa, Agepta, Egypt, Morocco, South Africa, Agepta, Eenin, Bobawaa, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic Of the Congo, Cide D'Inviere, Equatorial Guinea, Eithea, Gabon, Gambia, Ghana, Guinea, Guin

(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.

(?) 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 eQ4.

(8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAAP



Performing and non-performing exposures

DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

					As of 30/09/2023									As of 31/12/2023				
		Gross	carrying amount/ Nominal an	ount		Accumulated impairs credit risk and provisi	nent, accumulated negative ch ons ⁴	anges in fair value due to			Gros	ss carrying amount/ Nominal a	mount		Accumulated impairs credit risk and provis	nent, accumulated negative ch ions ⁴	anges in fair value due to	
		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	Collaterals and financial guarantees received on non- performing exposures		Of which performing but pass due > 30 days and <= 90 days		Of which non-performing ¹		On performing exposures ²	On non-perform	ning exposures ³	Collaterals and financial guarantees received on non- performing exposures
(min EUR)				Of which: defaulted	Of which Stage 3 ⁸			Of which Stage 3 ³					Of which: defaulted	Of which Stage 3 ⁸			Of which Stage 3 ⁸	
Cash balances at central banks and other demand deposits	120,169	0	0	0	0	1			0 0	108,82	9 (0 :			
Debt securities (including at amortised cost and fair value)	44,351	0	83	83	77	14	40			43,99	3 (81	. 81	7	75 11	41		41 0
Central banks	476	0	0	0	0					36	5 (0			0 0
General governments	11,063	0	12	12	6	1			0 0	11,17	9 (15	15		6			0 0
Credit institutions	23,982	0	0	0	0	5			0 0	23,82	0				0 !			0 0
Other financial corporations	5,149	0	71	71	70	5	40	4	0	5,16	7 (66	66	6	19	41		41 0
Non-financial corporations	3,682	0	0	0	0	3			0 0	3,46	2 (0			0 0
Loans and advances(including at amortised cost and fair value)	329,741	343	3,000	3,000	2,835	817	1,321	1,25	7 1,048	329,37	7 224	3,526	3,526	3,36	13 771	1,513	1,41	81 1,316
Central banks	0	0	0	0	0				0 0		0 (0			0 0
General governments	14,336	0	25	25	25	1	1		1 20	14,21	1 (27	27	2	17	2		2 20
Credit institutions	120,084	0	141	141	141	13	25		5 104	121,89	1 (136	136	13	16 1	26		26 98
Other financial corporations	16,154	1	241	241	227	33	153	15	3 39	16,19	0 :	227	227	21	2 3	150	11	50 26
Non-financial corporations	86,392	204	1,531	1,531	1,447	365	804	79	1 438	85,36	6 64	2,051	2,051	1,97	70 35	980	99	59 726
of which: small and medium-sized enterprises	12,364	30	125	125	119	66	82		6 27	12,61	9 28	145	140	13	11 6	92	1	82 33
of which: Loans collateralised by commercial immovable property	25,422	44	365	365	311	127	134	13	166	25,36	9 20	585	585	53	101	229	23	25 270
Households	92,774	137	1,062	1,062	994	405	338	32	7 447	91,71	8 156	1,086	1,086	1,01	8 37	356	34	45 446
of which: Loans collateralised by residential immovable property	73,165	47	498	498	498	149	63		3 367	72,09	0 46	479	479	47	14:	53		53 363
of which: Credit for consumption	9,815	81	437	437	370	228	230	22	0	9,771	0 100	479	479	40	201	256	24	44 0
DEBT INSTRUMENTS other than HFT	494,261	343	3,082	3,082	2,911	833	1,360	1,31	7 1,048	482,20	0 224	3,607	3,607	3,43	18 791	1,555	1,5	22 1,316
OFF-BALANCE SHEET EXPOSURES	89,974		320	320	310	120	94		48	90,65	4	336	335	33	131	104	- 1	04 54



Performing and non-performing exposures

DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

					As of 31/03/2024									As of 30/06/2024				
		Gros	s carrying amount/ Nominal ar	mount		Accumulated impairs credit risk and provis	nent, accumulated negative cha ons ⁴	nges in fair value due to			Oros	s carrying amount/ Nominal as	nount		Accumulated impairm credit risk and provision	ent, accumulated negative chang	es in fair value due to	
		Of which performing but past due >30 days and <=90 days		Of which non-performing ¹		On performing exposures ²	On non-perform	ing exposures ²	Collaterals and 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-performin	g exposures ³	Collaterals and financial guarantees received on non- performing exposures
(min EUR)				Of which: defaulted	Of which Stage 3 ⁸			Of which Stage 3 ⁸					Of which: defaulted	Of which Stage 3 ⁸			Of which Stage 3 ⁸	
Cash balances at central banks and other demand deposits	108,27	7 0	0				0		0 0	110,689	0	0	0		0 3	0	0	
Debt securities (including at amortised cost and fair value)	48,28	в о	61	61	56	15	38	3	8 0	50,680	0	49	49	4	18	38	38	
Central banks	54	5 0	0				0		0 0	646	0	0	0		0	0	0	0
General governments	12,55	1 0	12	12		3	. 0		0 0	13,651	0	0	0		0 2	0	0	0
Credit institutions	25,52	1 0	0				0		0 0	26,355	0	0	0		0 6	0	0	0
Other financial corporations	5,67	5 0	49	49	46	1	38	3	8 0	5,862	0	49	49	4	19 2	38	38	0
Non-financial corporations	3,99	0	0			1			0 0	4,166	0	0	0		0 7	0	0	0
Loans and advances (including at amortised cost and fair value)	340,50	227	3,606	3,606	3,434	797	1,556	1,52	3 1,354	341,686	195	3,695	3,695	3,52	854	1,582	1,555	1,394
Central banks	1,43	2 0	0				0		0 0	1,709	0	0	0		0 0	0	0	0
General governments	13,93	0	27	27	27	1	. 3		3 19	13,668	0	28	28	5	18 1	4	4	19
Credit institutions	129,61	4 0	137	137	133	18	25	2	5 101	129,606	0	139	139	13	19	26	26	101
Other financial corporations	16,28	5 2	230	230	215	30	153	15	3 27	16,925	2	224	224	21	0 34	157	157	28
Non-financial corporations	87,24	3 34	2,120	2,120	2,033	356	1,014	99	3 766	87,506	60	2,157	2,157	2,07	0 394	1,031	1,015	793
of which: small and medium-sized enterprises	13,05	5 21	151	151	136	72	97	8	8 31	13,161	14	168	168	15	6 70	106	97	34
of which: Loans collateralised by commercial immovable property	25,41	2 0	621	621	556	107	236	23	2 305	25,410	6	599	599	53	112	202	198	331
Households	91,99	7 191	1,093	1,093	1,023	386	360	34	9 441	92,271	133	1,145	1,145	1,07	2 406	365	354	452
of which: Loans collateralised by residential immovable property	72,09	50	485	485	485	136	55	5	5 363	72,120	31	504	504	50	149	59	59	371
of which: Credit for consumption	9,81	9 128	477	477	408	222	255	24	4 0	9,907	94	500	500	45	18 230	255	244	0
DEBT INSTRUMENTS other than HFT	497,07	3 227	3,667	3,667	3,485	818	1,593	1,56	0 1,354	503,054	195	3,743	3,743	3,56	875	1,620	1,593	1,394
OFF-BALANCE SHEET EXPOSURES	90,34	6	376	376	372	123	111	10	9 55	89,698		341	341	33	123	133	131	52

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Forborne exposures

İ			As of 30/	09/2023					As of 31/	/12/2023		
	Gross carryin exposures wi measures	g amount of th forbearance		exposures with	Collateral and financia	al guarantees received rbearance measures	Gross carryin exposures wi measures	g amount of th forbearance		r exposures with	Collateral and financia	al guarantees received rbearance measures
		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(min EUR) Cash balances at central banks and other demand deposits	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	
Central banks	0	0	0				0	0	0	0	0	
General governments	0	0	0	0			0	0	0	0	0	
Credit institutions	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	
Loans and advances (including at amortised cost and fair value)	2,876	1,267	556	491	1,482	449	3,048	1,377	620	560	1,584	468
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	2	0	0	0	0	0	2	0	0	0	0	0
Credit institutions	2	2	2	2	. 0	0	2	2	2	2	0	0
Other financial corporations	309	137	103	94	28	27	278	117	96	88	16	14
Non-financial corporations	1,664	681	355	310	780	165	1,933	832	432	390	990	241
of which: small and medium-sized enterprises	60	10	7	6	7		76	10	12	7	4	
Households	899	447	96	85	673	258	833	427	90	80	578	213
DEBT INSTRUMENTS other than HFT	2,876	1,267	556	491	1,482		3,048	1,377	620	560	1,584	
Loan commitments given	529	66	32	21	10	6	552	64	28	19	10	5
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice ³	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	0						0					

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

^{OP}For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F18.00 / F19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ("Accumulated impairment, accumulated changes in fair value due to credit risk and provisions") is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

^{OT} The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances (excluding loans and advances classified as held for sale, cash balances at Learntal banks and other demand deposits) of 5% or



Forborne exposures

DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

			As of 31/	03/2024					As of 30/	06/2024		
	Gross carryin exposures wi measures	g amount of th forbearance		exposures with	Collateral and financia		Gross carryin exposures wi measures	g amount of th forbearance		r exposures with	Collateral and financia on exposures with fo	
		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(min EUR) 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)	3,136	1,426	636	573	1,578	507	2,971	1,417	634	569	1,429	499
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	272	122	99	91	16	15	289	121	98	91	47	15
Non-financial corporations	2,074	889	446	401	1,024	289	1,912	896	453	406	862	294
of which: small and medium-sized enterprises	103	11	14	7	40		92	12	12	7	36	
Households	788	414	90	79	537	203	769	398	81	70	519	190
DEBT INSTRUMENTS other than HFT	3,136	1,426	636	573	1,578		2,971	1,417	634	569	1,429	
Loan commitments given	613	77	34	22	8	4	634	70	45	33	6	5
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice ³	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	0						0					

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

(2) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F18.00 F19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/461-115 on Supervisory reporting, However, for the off-balance sheet instruments, he same item ('Accumulated impairment, accumulated ranges in fair value due to credit risk and provisions) is disclosed consistently with the FINREP sign convention. This is because in the size is convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

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



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

1	As of 30/09/2023							As of 31/12/2023						As of 31/03/2024						As of 30/06/2024					
	Gross carrying amount				Accumulated	Gross carrying amount					Accumulated	Gross carrying amount					Accumulated	Gross carry		gamount			Accumulated		
		Of which: non- performing		Of which loans and advances subject to	Accumulated impairment ¹	negative changes in fair value due to credit risk on		Of which: non- performing		Of which loans and advances subject to	Accumulated	negative changes in fair value due to credit risk on		Of which: non- performing		Of which loans and advances subject to	Accumulated impairment ¹	negative changes in fair value due to credit risk on		Of which: non- performin				negative changes in fair value due to credit risk on	
(min EUR)			of which: defaulted	impairment	impaiment	non-performing exposures ¹			of which: defaulted	impairment	impaintent	non-performing exposures ¹			of which: defaulted	impairment	impainneit	non-performing exposures ¹			of which: defaulted	impairment	impairment	non-performing exposures ¹	
A Agriculture, forestry and fishing	653	14	14	653	12	0	634	14	14	634	11	0	646	15	15	646	12	0	659	20	20	659	13	0	
B Mining and quarrying	472	0	0	472	2	0	482	16	16	482	4	0	447	17	17	447	4	0	396	16	16	396	3	0	
C Manufacturing	9,970	528	528	9,951	346	0	9,392	691	691	9,374	389	0	9,913	690	690	9,895	391	0	10,172	672	672	10,165	378	0	
D Electricity, gas, steam and air conditioning supply	8,381	44	44	8,381	66	0	8,648	44	44	8,647	58	0	9,118	44	44	9,118	60	0	9,261	43	43	9,260	65	0	
E Water supply	675	7	7	675	5	0	697	25	25	697	13	0	659	20	20	659	9	0	722	19	19	722	9	0	
FConstruction	2,674	65	65	2,672	63	0	2,659	86	86	2,657	74	0	2,517	119	119	2,516	83	0	2,453	125	125	2,451	84	0	
G Wholesale and retail trade	6,446	229	229	6,428	173	3	6,429	279	279	6,409	187	3	6,433	292	292	6,413	200	3	6,475	296	296	6,454	256	3	
H Transport and storage	2,948	129	129	2,948	66	0	2,838	102	102	2,838	59	0	2,947	100	100	2,947	59	0	3,075	107	107	3,075	57	0	
I Accommodation and food service activities	423	15	15	418	15	0	435	15	15	430	14	0	434	16	16	429	13	0	435	17	17	431	13	0	
J Information and communication	1,630	24	24	1,629	27	0	1,333	24	24	1,333	28	0	1,421	36	36	1,421	31	0	1,489	37	37	1,489	31	0	
K Financial and insurance activities	20	0	0	20	0	0	16	0	0	16	0	0	16	0	0	16	0	0	16	0	0	16	0	0	
L Real estate activities	39,651	247	247	39,637	193	0	39,555	484	484	39,540	275	0	39,473	496	496	39,458	281	0	39,995	534	534	39,981	303	0	
M Professional, scientific and technical activities	1,963	19	19	1,864	19	2	2,100	32	32	1,991	26	5	2,072	36	36	1,958	30	6	2,001	37	37	1,885	30	6	
N Administrative and support service activities	2,461	21	21	2,461	29	0	2,586	30	30	2,586	32	0	2,505	30	30	2,505	32	0	2,677	31	31	2,677	32	0	
O Public administration and defence, compulsory social security	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
PEducation	74	1	1	74	1	0	74	1	1	74	1	0	74	2	2	74	2	0	76	2	2	76	2	0	
Q Human health services and social work activities	806	24	24	806	8	0	808	24	24	808	7	0	821	24	24	821	7	0	877	25	25	877	8	0	
R Arts, entertainment and recreation	164	3	3	164	2	0	170	3	3	170	2	0	172	1	1	172	2	0	111	1	1	111	2	0	
S Other services	6,981	160	160	6,959	132	5	6,511	179	179	6,488	139	5	7,576	183	183	7,553	146	5	6,613	175	175	6,599	132	0	
Loans and advances	86,392	1,531	1,531	86,213	1,158	11	85,366	2,051	2,051	85,175	1,320	14	87,243	2,120	2,120	87,047	1,359	14	87,506	2,157	2,157	87,325	1,416	9	

¹¹The items' accumulated impairment' and 'accumulated negative changes in fair value due to credit fisk on non-performing exposures' are disclosed with a posible 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 F06.01), which follows a sign convention based on a credit/debit convention, as explained in Anner V. Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451-ITS on Supervisory reporting.