



2024 EU-wide Transparency Exercise

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.

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Key Metrics

DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

(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
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

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Leverage ratio

DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

(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
A.1	Tier 1 capital - transitional definition	25,899	26,925	27,001	27,878	C 47.00 (r0320,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	25,766	26,813	26,967	27,838	C 47.00 (r0310,c0010)	
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)	
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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Capital

DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

		in EUR, %						
		As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION	
OWN FUNDS Transitional period	A	OWN FUNDS	29,572	30,647	30,829	31,651	C01.00 (0000,0000)	Articles 41 (1) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	22,896	23,652	23,706	24,365	C01.00 (0000,0000)	Article 42 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	10,478	10,478	10,478	10,478	C01.00 (0000,0000)	Articles 36(1) point (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	11,704	11,884	11,663	12,321	C01.00 (0000,0000)	Articles 36(1) point (c), 36(2) and 36(1) point (g) and (i) of CRR
	A.1.3	Accumulated other comprehensive income	-1,436	-711	-1,111	-1,301	C01.00 (0000,0000)	Articles 41(10), 36(1) point (e) and 38(1) point (j) of CRR
	A.1.4	Other Reserves	5,903	3,767	4,404	4,359	C01.00 (0000,0000)	Articles 41(17) and 36(1) point (h) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C01.00 (0000,0000)	Articles 41(21), 36(1) point (f) and 36(1) point (i) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	34	35	37	36	C01.00 (0000,0000)	Article 64 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-752	-686	-340	-66	C01.00 (0000,0000)	Articles 32 to 35 and 38(1) point (k) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-560	-486	-577	-526	C01.00 (0000,0000) + C01.00 (0000,0000)	Articles 41(23), 36(1) point (g) and 37 of CRR; Article 41(23), 36(1) point (h) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences (net of associated DTLs)	-41	-62	-62	-51	C01.00 (0000,0000)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) RIB shortfall of credit risk adjustments to expected losses	-190	-202	-203	-207	C01.00 (0000,0000)	Articles 36(1) point (e), 40 and 130 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-14	-18	-18	-37	C01.00 (0000,0000)	Articles 41(10), 36(1) point (h) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	-7	-7	-7	-7	C01.00 (0000,0000)	Articles 41(23), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C01.00 (0000,0000)	Articles 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-14	-12	-12	-11	C01.00 (0000,0000) + C01.00 (0000,0000) + C01.00 (0000,0000) + C01.00 (0000,0000)	Articles 42(6), 36(1) point (h) (i) and 80 to 84 of CRR; Article 36(1) point (h) (i), 34(2) point (b), 24(4) point (b) and 29 of CRR; Article 36(1) point (h) (i) and 27(2) of CRR; Article 36(1) point (h) (i) and 13(1) of CRR and Article 36(1) point (i) and 12(1) of CRR
	A.1.14.1	Of which: from securitisation positions (-)	-14	-12	-12	-11	C01.00 (0000,0000)	Articles 36(1) point (h) (i), 24(2) point (b), 24(4) point (b) and 29 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C01.00 (0000,0000)	Articles 42(7), 36(1) point (h) (i) and 40, 49 (2) and (2) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C01.00 (0000,0000)	Articles 36(1) point (c) and 38; Article 40(1) point (a) and 40(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C01.00 (0000,0000)	Articles 42(7), 36(1) point (h) (i), 45, 46, 47, 49(1) point (b), 49(2) (i) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	C01.00 (0000,0000)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	-148	-163	-122	-128	C01.00 (0000,0000)	Articles 36(1) point (h) and Article 67 of CRR
	A.1.18B	(-) Minimum value commitment shortfalls	-20	0	0	0	C01.00 (0000,0000)	Articles 36(1) point (h) and Article 130(2) of CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C01.00 (0000,0000)	Articles 36(1) point (h) of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CSR	-242	-148	-187	-187	C01.00 (0000,0000)	Article 3 of CRR
	A.1.20	CET1 Capital elements or deductions - other	-222	-169	-267	-169	C01.00 (0000,0000)	-
	A.1.21	Transitional adjustments	133	112	34	40	NAI (1.1.6 + 1.1.8 + 1.1.9)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 capital instruments (+/-)	0	0	0	0	C01.00 (0000,0000)	Articles 48(3) to (5), and 48A to 48F of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C01.00 (0000,0000)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	133	112	34	40	C01.00 (0000,0000)	Articles 480 to 472, 479 and 481 of CRR
A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	5,293	5,293	5,293	5,293	C01.00 (0000,0000)	Article 43 of CRR	
A.2.1	Additional Tier 1 Capital instruments	3,293	3,293	3,293	3,293	C01.00 (0000,0000) + C01.00 (0000,0000)	-	
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C01.00 (0000,0000)	-	
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C01.00 (0000,0000) + C01.00 (0000,0000) + C01.00 (0000,0000) + C01.00 (0000,0000) + C01.00 (0000,0000)	-	
A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C01.00 (0000,0000) + C01.00 (0000,0000) + C01.00 (0000,0000) + C01.00 (0000,0000)	-	
A.3	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	25,899	26,925	27,061	27,878	C01.00 (0000,0000)	Articles 71 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	3,673	3,722	3,828	3,773	C01.00 (0000,0000)	Articles 71 of CRR	
A.4.1	Tier 2 Capital instruments	3,603	3,777	3,718	3,677	C01.00 (0000,0000) + C01.00 (0000,0000)	-	
A.4.2	Other Tier 2 Capital components and deductions	456	272	287	322	C01.00 (0000,0000) + C01.00 (0000,0000) + C01.00 (0000,0000) + C01.00 (0000,0000) + C01.00 (0000,0000) + C01.00 (0000,0000)	-	
A.4.3	Tier 2 transitional adjustments	-386	-327	-178	-226	C01.00 (0000,0000) + C01.00 (0000,0000) + C01.00 (0000,0000)	-	
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	153,385	152,148	155,737	156,408	C01.00 (0000,0000)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	0	0	3	1	C01.00 (0000,0000)	-
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	14.74%	15.63%	15.22%	15.72%	SA1 (1)	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	16.86%	17.70%	17.34%	17.82%	SA1 (2)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	19.28%	20.54%	19.80%	20.24%	SA1 (3)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	22,473	23,620	23,674	24,545	A.1 + A.2 + A.3 + A.4 + A.5 + A.6 + A.7 + A.8 + A.9 + A.10 + A.11 + A.12 + A.13 + A.14 + A.15 + A.16 + A.17 + A.18 + A.19 + A.20 + A.21 + A.22 + A.23 + A.24 + A.25 + A.26 + A.27 + A.28 + A.29 + A.30	-
	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	14.65%	15.46%	15.20%	15.69%	SA1 (4) (1)	-
Memo Items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	133	112	34	40	C01.00 (0000,0000)	-
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C01.00 (0000,0000)	-
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	-386	-327	-178	-226	C01.00 (0000,0000)	-
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	3	1	C01.00 (0000,0000)	-

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

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Overview of Risk exposure amounts

DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

(min EUR, %)	RWAs				COREP CODE
	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
Credit risk (excluding CCR and Securitisations) ¹	127,655	126,811	127,666	127,754	C 02.00 (r0040, c0010) - (C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0470, c0010) + C 02.00 (r0490, c0010)
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 (r0250, c0010) - (C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002))
Of which the advanced IRB (AIRB) approach	15,597	15,487	15,314	15,815	C 02.00 (r0310, c0010) - (C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001))
Of which equity IRB	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	C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0490, c0010)
Credit valuation adjustment - CVA	1,141	1,130	1,167	1,148	C 02.00 (r0640, 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 (r0010, c0011)*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.

2024 EU-wide Transparency Exercise

P&L

DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

(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 subsidiaries, 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 subsidiaries, 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	1,584
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."

2024 EU-wide Transparency Exercise

Total Assets: fair value and impairment distribution

DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

(mm EUR)		As of 30/09/2023				As of 31/12/2023				As of 31/03/2024				As of 30/06/2024				References
ASSETS:	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy				
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		
Cash, cash balances at central banks and other demand deposits	120,465				109,193				108,617				110,977				IAS 1.54 (f)	
Financial assets held for trading	43,250	8,521	33,107	1,622	35,315	5,870	27,716	1,729	32,043	7,606	23,024	1,414	32,945	9,828	21,829	1,287	IFRS 7.8(a)(i); IFRS 9. Appendix A	
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	4,885	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)(ii); IFRS 9.4.1.5	
Financial assets at fair value through other comprehensive income	28,346	17,821	9,556	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(b); IFRS 9.4.1.2A	
Financial assets at amortized cost	335,074				333,979				346,884				349,900				IFRS 7.8(c); IFRS 9.4.1.2	
Derivatives – Hedge accounting	1,406	0	1,405	1	923	0	918	5	906	0	906	0	955	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	-4,348				-2,389				-2,544				-2,713				IAS 39.89A(a); IFRS 9.6.5.8	
Other assets ¹	16,852				19,094				17,996				18,404					
TOTAL ASSETS	549,679				534,364				544,432				551,345				IAS 1.8(a), XI 6	

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

(mm EUR)		As of 30/09/2023						As of 31/12/2023						As of 31/03/2024						As of 30/06/2024						References
Breakdown of financial assets by instrument and by counterparty sector ¹		Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			
		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	
Financial assets at fair value through other comprehensive income	Debt securities	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)
	Loans and advances	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 amortized cost	Debt securities	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)
	Loans and advances	292,756	39,634	2,835	-280	-36	-1,297	280,601	40,877	3,363	-269	-509	-1,481	290,012	42,580	3,434	-267	-530	-1,523	291,075	42,158	3,520	-270	-584	-1,556	Annex V Part 1.32, 44(a)

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

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

2024 EU-wide Transparency Exercise

Breakdown of liabilities

DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

(min EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
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 ¹	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(l)
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

2024 EU-wide Transparency Exercise

Breakdown of liabilities

DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
Derivatives		25,106	17,782	17,037	17,122	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	67	95	142	59	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	3,342	605	3,224	2,413	Annex V.Part 1.31
Deposits	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)
	of which: Current accounts / overnight deposits	49,174	57,023	56,709	58,799	ECB/2013/33 Annex 2.Part 2.9.1
	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: Subordinated 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	

2024 EU-wide Transparency Exercise

Market Risk

DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

	SA		IM										IM											
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum Item)		STRESSED VaR (Memorandum Item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP				TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum Item)		STRESSED VaR (Memorandum Item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP				TOTAL RISK EXPOSURE AMOUNT
			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)		PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE			
(min EUR)																								
	As of 30/09/2023	As of 31/12/2023	As of 30/09/2023											As of 31/12/2023										
Traded Debt Instruments	50	33	44	16	207	72							41	32	232	61								
Of which: General risk	0	0	43	14	176	63							37	28	209	52								
Of which: Specific risk	50	33	10	3	28	8							10	4	23	10								
Equities	0	0	11	2	50	5							10	3	60	21								
Of which: General risk	0	0	11	2	50	5							10	3	60	21								
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0								
Foreign exchange risk	475	406	32	10	39	12							28	8	30	11								
Commodities risk	13	0	8	3	26	10							7	2	24	4								
Total	537	439	48	19	147	48	76	77	0	0	0	3,411	50	33	188	48	86	81	0	0	0	0	0	3,864
	As of 31/03/2024	As of 30/06/2024	As of 31/03/2024											As of 30/06/2024										
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								
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	556	35	12	41	16							37	12	52	14								
Commodities risk	13	13	6	2	25	8							6	2	27	7								
Total	593	658	69	12	170	56	84	81	0	0	0	4,034	38	8	185	87	83	85	0	0	0	0	0	3,860

Market risk template does not include CUI positions under the particular approach for position risk in CUIs (Articles 348(1), 350 (3) (c) and 364 (2) a) CRD), which instead are included in the RWA OI1 template.

	Standardised Approach							
	As of 30/09/2023				As of 31/12/2023			
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)								
Central governments or central banks	118,264	120,229	1,459		108,320	111,227	957	
Regional governments or local authorities	30,788	30,793	750		30,268	30,268	750	
Public sector entities	5,596	12,586	197		6,263	12,953	179	
Multilateral Development Banks	4,280	4,263	11		3,888	4,026	11	
International Organisations	1,013	1,013	0		1,313	1,313	0	
Institutions	146,458	120,028	3,386		150,284	121,153	3,283	
Corporates	21,976	14,786	11,758		21,217	15,043	12,096	
of which: SME	1,512	969	729		2,668	1,871	1,268	
Retail	11,128	6,657	3,688		11,051	5,349	1,424	
Secured by mortgages on immovable property	2,999	2,559	1,445		4,584	3,342	1,801	
of which: SME	2,750	2,266	921		2,750	2,484	952	
of which: SME	125	124	52		189	184	87	
Reserves in default	850	790	321		1,127	457	452	
Reserve associated with particular high risk	638	577	851	421	674	600	900	503
Covered bonds	17	17	0		20	20	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	10,908	10,770	5,065		20,519	10,019	4,914	
Equity	69	69	0		54	54	0	
Other resources	76	76	0		76	76	0	
Standardised total ²	228,824	213,229	23,951	941	253,829	206,798	25,051	951

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

² Standardised Total does not include the securitisation portfolio under the results prior to the 2012 exercise.

³ Only the most relevant categories are disclosed. These have been subject to the following risk: Credit risk (covering up to 95% of total original exposure) or Top 10 countries ranked by original exposure, calculated as of last quarter.

⁴ Starting from the 2023 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of country.

	Standardised Approach							
	As of 30/09/2023				As of 31/12/2023			
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)								
Central governments or central banks	69,193	71,641	1,360		62,763	65,131	250	
Regional governments or local authorities	21,857	21,851	43		17,022	17,219	41	
Public sector entities	6,138	11,259	43		5,474	11,150	61	
Multilateral Development Banks	1	1	0		0	0	0	
International Organisations	0	0	0		0	0	0	
Institutions	147,869	120,019	3,238		148,872	121,823	3,189	
Corporates	14,712	10,012	8,012		15,011	10,806	8,006	
of which: SME	1,418	824	664		2,428	1,538	1,508	
Retail	10,286	2,678	2,348		12,286	4,238	2,708	
of which: SME	2,998	2,538	1,444		4,574	3,238	1,804	
Secured by mortgages on immovable property	543	541	220		741	539	215	
of which: SME	90	90	41		102	102	28	
Reserves in default	431	329	356	221	540	376	317	301
Reserve associated with particular high risk	375	311	795	221	624	548	824	301
Covered bonds	735	723	0		906	878	36	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	1,835	1,261	426		2,090	1,210	439	
Equity	69	69	0		69	69	0	
Other resources	651	651	0		651	651	0	
Standardised total ²	228,824	213,229	23,951	941	253,829	206,798	25,051	951

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

² Total value adjustments and provisions per country of country includes those for securitisation exposures but includes general credit risk adjustments.

	Standardised Approach							
	As of 30/09/2023				As of 31/12/2023			
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)								
Central governments or central banks	11,472	11,472	0		4,920	4,920	0	
Regional governments or local authorities	261	261	41		96	96	46	
Public sector entities	0	0	0		0	0	0	
Multilateral Development Banks	0	0	0		0	0	0	
International Organisations	0	0	0		0	0	0	
Institutions	184	184	23		184	184	23	
Corporates	914	581	488		800	576	501	
of which: SME	1	0	0		0	0	0	
Retail	0	0	0		0	0	0	
Secured by mortgages on immovable property	0	0	0		0	0	0	
of which: SME	0	0	0		0	0	0	
Reserves in default	18	18	26	11	17	17	26	11
Reserve associated with particular high risk	0	0	0		0	0	0	
Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	6,129	2,010	1,586		6,749	1,923	1,546	
Equity	0	0	0		0	0	0	
Other resources	0	0	0		0	0	0	
Standardised total ²	12,844	12,844	1,635	12	12,844	12,844	1,635	12

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

² Total value adjustments and provisions per country of country includes those for securitisation exposures but includes general credit risk adjustments.

	Standardised Approach							
	As of 30/09/2023				As of 31/12/2023			
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)								
Central governments or central banks	0	0	0		0	0	0	
Regional governments or local authorities	0	0	0		0	0	0	
Public sector entities	0	0	0		0	0	0	
Multilateral Development Banks	0	0	0		0	0	0	
International Organisations	0	0	0		0	0	0	
Institutions	26	26	5		13	13	5	
Corporates	1,005	867	800		1,023	901	870	
of which: SME	0	0	0		0	0	0	
Retail	0	0	0		0	0	0	
Secured by mortgages on immovable property	0	0	0		0	0	0	
of which: SME	0	0	0		0	0	0	
Reserves in default	51	1	2	23	52	1	2	23
Reserve associated with particular high risk	0	0	0		0	0	0	
Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	914	694	317		1,071	758	284	
Equity	0	0	0		0	0	0	
Other resources	0	0	0		0	0	0	
Standardised total ²	1,031	901	807	23	1,074	902	877	23

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

² Total value adjustments and provisions per country of country includes those for securitisation exposures but includes general credit risk adjustments.

	Standardised Approach							
	As of 30/09/2023				As of 31/12/2023			
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)								
Central governments or central banks	530	530	0		490	490	0	
Regional governments or local authorities	167	167	0		167	167	0	
Public sector entities	0	0	0		244	244	0	
Multilateral Development Banks	0	0	0		0	0	0	
International Organisations	0	0	0		0	0	0	
Institutions	551	551	37		557	556	33	
Corporates	220	220	111		208	208	104	
of which: SME	0	0	0		0	0	0	
Retail	0	0	0		0	0	0	
Secured by mortgages on immovable property	0	0	0		0	0	0	
of which: SME	0	0	0		0	0	0	
Reserves in default	26	26	11		0	0	0	
Reserve associated with particular high risk	0	0	0	0	0	0	0	0
Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	2,353	1,598	551		2,564	1,508	541	
Equity	0	0	0		0	0	0	
Other resources	0	0	0		0	0	0	
Standardised total ²	2,040	2,040	408	11	2,040	2,040	408	11

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

² Total value adjustments and provisions per country of country includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
(in EUR, %)									
AUSTRIA	Central governments or central banks	764	764	0		854	854	0	
	Regional governments or local authorities	27	27	0		53	53	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2	2	0		1	1	0	
	Corporates	183	183	74		26	26	26	
	of which: SME	1	1	0		1	1	0	
	Retail	66	211	158		70	223	168	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable security	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	1	1	0	1	0	0	0	1
	Items associated with particularly high risk	0	0	0		0	0	0	
Crowded 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)	213	174	61		217	163	61		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised total ⁽⁴⁾				1				1	

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

(2) Total value adjustments and provisions per country of country/quarterly includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
(in EUR, %)									
UNITED KINGDOM	Central governments or central banks	1,517	1,516	0		650	700	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	4	4	0		1	1	0	
	Corporates	233	257	166		241	278	183	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable security	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	1	0	0	0	1
	Items associated with particularly high risk	0	0	0		0	0	0	
Crowded bonds	26	26	0		0	0	0		
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	1,415	846	380		1,254	741	337		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised total ⁽⁴⁾				1				1	

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

(2) Total value adjustments and provisions per country of country/quarterly includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
(in EUR, %)									
Other Countries	Central governments or central banks	71	71	0		60	60	0	
	Regional governments or local authorities	0	0	0		1	1	1	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	4,388	4,561	15		3,888	4,034	11	
	International Organisations	1,012	1,012	0		1,050	1,050	0	
	Institutions	0	0	0		1	1	0	
	Corporates	140	140	114		140	136	100	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable security	0	0	0		1	1	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	1	0	0	0	1
	Items associated with particularly high risk	0	0	0		0	0	0	
Crowded bonds	0	0	0		0	0	0		
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	11	10	0		11	10	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised total ⁽⁴⁾				1				1	

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

(2) Total value adjustments and provisions per country of country/quarterly includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
(in EUR, %)									
NETHERLANDS	Central governments or central banks	7	181	0		0	180	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	20	20	0		1	1	0	
	Corporates	878	721	654		904	704	646	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable security	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	1	0	0	0	1
	Items associated with particularly high risk	0	0	0		0	0	0	
Crowded 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)	1,138	784	373		1,261	650	338		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised total ⁽⁴⁾				1				1	

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

(2) Total value adjustments and provisions per country of country/quarterly includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
(in EUR, %)									
SWITZERLAND	Central governments or central banks	482	502	0		182	112	0	
	Regional governments or local authorities	258	258	51		198	198	31	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	88	88	21		0	0	0	
	Corporates	298	170	160		242	137	138	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable security	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	1	0	0	0	1
	Items associated with particularly high risk	0	0	0		0	0	0	
Crowded bonds	51	51	77		51	51	79		
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	1,038	638	118		778	488	88		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised total ⁽⁴⁾				1				1	

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

(2) Total value adjustments and provisions per country of country/quarterly includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
(in EUR, %)									
CANADA	Central governments or central banks	351	442	0		341	474	0	
	Regional governments or local authorities	427	427	85		450	450	91	
	Public sector entities	140	0	0		124	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	588	588	120		551	551	120	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable security	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	1	0	0	0	1
	Items associated with particularly high risk	0	0	0		0	0	0	
Crowded bonds	10	10	4		0	0	0		
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	375	307	111		361	268	105		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised total ⁽⁴⁾				1				1	

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

(2) Total value adjustments and provisions per country of country/quarterly includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
Consolidated data	Central governments or central banks	111,882	114,074	771		114,039	116,225	554	
	Regional governments or local authorities	13,375	13,367	274		13,441	13,693	266	
	Public sector entities	6,962	12,317	312		7,401	12,891	189	
	Multilateral Development Banks	4,208	4,463	13		4,677	4,643	13	
	International Organisations	1,595	1,584	0		1,877	1,877	0	
	Institutions	283,743	232,237	12,044		245,868	223,476	876	
	Corporates	71,870	15,483	12,588		71,353	15,326	12,319	
	of which: SME	2,880	2,118	1,700		2,814	2,244	1,853	
	Retail	13,010	2,931	2,160		13,546	3,131	2,336	
	of which: SME	4,066	3,217	1,839		4,086	3,289	1,879	
	Secured by mortgages on immovable property	1,504	1,542	968		1,507	1,493	951	
	of which: SME	202	201	84		146	142	60	
	Exposures in default	1,623	312	262	552	1,503	281	237	565
	Items associated with particular high risk	693	608	911		718	644	966	
	Secured by mortgages on immovable property	269	264	47		272	263	46	
of which: SME	0	0	0		0	0	0		
Claims on institutions and corporates with a ST credit assessment	20,105	16,076	4,846		20,229	16,101	4,875		
Covered bonds	35	35	35		37	37	37		
Collective investments undertakings (CIU)	76	76	76		76	76	76		
Equity	747	383	651	939	753	389	678	939	
Other exposures	0	0	0		0	0	0		
Standardised Total ⁴	254,218	299,779	24,813		254,490	298,622	24,806		

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

(2) Defaulted Total does not include the securitisation portfolio unless the results prior to the 2024 exercise.

(3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparties covering 10% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
GERMANY	Central governments or central banks	62,467	63,236	625		62,237	63,371	620	
	Regional governments or local authorities	16,753	17,088	34		16,599	17,251	34	
	Public sector entities	6,032	12,285	57		6,540	11,267	49	
	Multilateral Development Banks	0	0	1		11	11	1	
	International Organisations	0	0	0		0	0	0	
	Institutions	190,403	122,943	1,829		145,378	120,171	797	
	Corporates	12,487	23,844	1,803		12,528	23,961	1,878	
	of which: SME	2,896	2,827	1,829		2,803	1,980	1,880	
	Retail	12,219	4,439	2,718		12,214	2,718	2,657	
	of which: SME	4,063	3,212	1,828		4,076	3,284	1,877	
	Secured by mortgages on immovable property	534	531	312		484	480	306	
	of which: SME	1,171	1,171	73	398	1,161	1,161	69	609
	Exposures in default	631	399	399		611	359	359	
	Items associated with particular high risk	627	504	824		627	501	806	
	Covered bonds	976	944	45		1,011	974	44	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	2,095	1,179	437		2,230	1,254	479		
Equity	0	0	0		0	0	0		
Other exposures	65	65	65		64	64	64		
Standardised Total ⁴	254,218	299,779	24,813		254,490	298,622	24,806		

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

(2) Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
UNITED STATES	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	873	711	646		777	622	534	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particular high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	6,796	1,790	1,527		7,117	1,823	1,582		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ⁴	0	0	0		0	0	0		

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

(2) Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
LUXEMBOURG	Central governments or central banks	12,251	12,251	0		12,950	12,950	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	1,022	10	2		4	4	2	
	of which: SME	1	1	1		2	2	1	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	52	2	2	39	52	2	2	39
	Items associated with particular high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	981	873	488		1,047	794	301		
Equity	0	0	0		0	0	0		
Other exposures	42	42	42		42	42	42		
Standardised Total ⁴	0	0	0		0	0	0		

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

(2) Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
FRANCE	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	29	27	0		28	27	0	
	Public sector entities	285	285	0		296	296	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	184	183	37		184	183	37	
	Corporates	181	180	32		177	177	31	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particular high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	2,354	1,313	530		2,385	1,239	511		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ⁴	0	0	0		0	0	0		

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

(2) Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
(in EUR, %)									
AUSTRIA	Central governments or central banks	925	925	0		915	915	0	
	Regional governments or local authorities	52	52	0		51	51	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1	1	0		1	1	0	
	Corporates	445	323	223		445	311	223	
	of which SME	7	2	1		16	11	9	
	Retail	360	360	360		368	362	357	
	of which SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which SME	0	0	0		0	0	0	
	Exposures in default	9	4	5	5	12	9	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	158	62		251	169	67		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	1	1	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total⁽²⁾				34				17	

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

(2) Total value adjustments and provisions per country of counterpart includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
(in EUR, %)									
UNITED KINGDOM	Central governments or central banks	951	1,022	0		764	811	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	118	118	4		0	0	0	
	Corporates	295	320	223		293	370	240	
	of which SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
Covered bonds	0	0	0		0	0	0		
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	1,597	792	305		1,478	764	354		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total⁽²⁾				3				2	

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

(2) Total value adjustments and provisions per country of counterpart includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
(in EUR, %)									
Other Countries	Central governments or central banks	74	74	0		171	171	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	4,293	4,861	14		4,466	4,831	14	
	International Organisations	1,895	1,894	0		1,872	1,871	0	
	Institutions	0	0	0		0	0	0	
	Corporates	104	94	84		34	36	35	
	of which SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
Covered bonds	0	0	0		0	0	0		
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	11	11	11		21	21	21		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total⁽²⁾				1				1	

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

(2) Total value adjustments and provisions per country of counterpart includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
(in EUR, %)									
NETHERLANDS	Central governments or central banks	0	391	0		0	202	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	901	792	738		908	808	646	
	of which SME	9	7	3		5	4	3	
	Retail	4	4	4		4	4	4	
	of which SME	3	3	3		3	3	3	
	Secured by mortgages on immovable property	28	28	11		28	28	13	
	of which SME	26	26	11		26	26	11	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
Covered bonds	0	0	0		0	0	0		
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	998	131	279		1,099	165	309		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total⁽²⁾				4				2	

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

(2) Total value adjustments and provisions per country of counterpart includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
(in EUR, %)									
SWITZERLAND	Central governments or central banks	116	116	0		413	503	0	
	Regional governments or local authorities	158	158	32		211	211	32	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	4	4	1		0	0	0	
	Corporates	233	134	134		235	138	138	
	of which SME	1	1	1		1	1	1	
	Retail	2	1	1		2	1	1	
	of which SME	1	1	1		1	1	1	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	52	52	77		51	51	76	
Covered bonds	0	0	0		0	0	0		
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total⁽²⁾				2				2	

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

(2) Total value adjustments and provisions per country of counterpart includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
(in EUR, %)									
CANADA	Central governments or central banks	116	411	0		128	474	0	
	Regional governments or local authorities	330	330	110		394	394	126	
	Public sector entities	138	138	0		141	141	1	
	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	0	0	0		0	0	0	
	of which SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
Covered bonds	0	0	0		0	0	0		
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	395	200	97		311	209	93		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total⁽²⁾				0				0	

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

(2) Total value adjustments and provisions per country of counterpart includes those for securitisation exposures but includes general credit risk adjustments.

		IRB Approach											
		As of 30/09/2023						As of 31/12/2023					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions		
(in EUR, %)		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated			
Consolidated data	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	44,551	171	41,866	30,361	0	32	36,790	137	34,202	30,965	0	
	Corporates	126,395	1,281	125,114	49,250	0	303	125,287	1,468	123,819	46,440	0	
	Corporates - Of which: Specialised Lending	25,845	263	25,582	25,468	0	366	25,775	362	25,376	25,025	0	
	Corporates - Of which: SME	11,379	13	11,366	2,840	0	34	9,609	13	9,529	1,903	0	
	Retail	94,527	2,257	94,081	15,597	0	336	94,255	1,096	93,820	15,467	655	
	Retail - Secured on real estate property	77,457	1,386	77,457	5,543	0	191	77,124	491	77,124	5,468	303	
	Retail - Secured on real estate property - Of which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of which: non-SME	77,457	1,386	77,457	5,543	0	191	77,124	491	77,124	5,468	303	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	17,070	991	16,824	6,054	0	464	17,131	515	16,899	6,001	352	
	Retail - Other Retail - Of which: SME	451	2	451	2	0	0	452	0	452	0	0	
	Retail - Other Retail - Of which: non-SME	16,620	990	16,612	6,054	0	464	16,680	515	16,877	5,999	352	
Equity	8,008	0	8,008	2,155	0	0	8,011	0	8,011	2,168	0		
Other non-credit-obligation assets													
IRB Total ³				187,896						186,836			

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

(2) IRB Total disclosed includes the Securitisation position unless in the results prior to the 2019 exercise.

(3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterpart covering up to 50% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

		IRB Approach											
		As of 30/09/2023						As of 31/12/2023					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions		
(in EUR, %)		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated			
GERMANY	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	9,274	0	8,588	2,397	0	2	8,892	2,258	8,588	2,258	0	
	Corporates	96,088	1,009	81,113	36,323	0	718	95,645	1,251	84,823	33,354	0	
	Corporates - Of which: Specialised Lending	23,314	61	23,454	8,368	0	184	28,026	302	25,202	9,874	0	
	Corporates - Of which: SME	11,041	13	10,226	2,707	0	33	9,607	13	9,428	1,806	0	
	Retail	92,683	2,281	92,218	14,712	1,317	577	92,446	930	92,812	14,602	589	
	Retail - Secured on real estate property	77,089	1,381	77,089	5,479	852	189	76,819	486	76,819	5,423	300	
	Retail - Secured on real estate property - Of which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of which: non-SME	77,089	1,381	77,089	5,479	852	189	76,819	486	76,819	5,423	300	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	15,573	900	15,130	5,233	635	388	15,626	435	15,193	5,179	289	
	Retail - Other Retail - Of which: SME	447	1	447	1	0	0	429	0	429	1	0	
	Retail - Other Retail - Of which: non-SME	15,126	899	15,118	5,233	635	388	15,196	435	15,174	5,177	289	
Equity													
Other non-credit-obligation assets													
IRB Total ³				29,310						29,556			

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

		IRB Approach											
		As of 30/09/2023						As of 31/12/2023					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions		
(in EUR, %)		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated			
UNITED STATES	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	720	0	717	333	0	1	702	0	710	381	0	
	Corporates	4,286	0	3,793	2,077	0	6	4,607	0	3,685	2,615	0	
	Corporates - Of which: Specialised Lending	845	0	727	825	0	2	955	0	808	694	0	
	Corporates - Of which: SME	0	0	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	
	Retail - Secured on real estate property - Of which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of which: non-SME	22	0	22	4	0	0	20	0	20	4	0	
	Retail - Qualifying Revolving	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	
	Retail - Other Retail - Of which: SME	0	0	0	0	0	0	0	0	0	0		
	Retail - Other Retail - Of which: non-SME	447	1	447	1	0	0	2	0	2	0		
Equity													
Other non-credit-obligation assets													
IRB Total ³				136						136			

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

		IRB Approach											
		As of 30/09/2023						As of 31/12/2023					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions		
(in EUR, %)		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated			
LUXEMBOURG	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	277	0	219	43	0	0	796	0	340	41	0	
	Corporates	5,074	153	5,003	1,868	0	65	459	0	414	345	0	
	Corporates - Of which: Specialised Lending	4,474	153	4,239	1,322	0	64	0	0	0	0	0	
	Corporates - Of which: SME	42	0	42	16	0	0	0	0	0	0	0	
	Retail	68	0	68	14	0	0	74	0	74	16	0	
	Retail - Secured on real estate property	62	0	62	12	0	0	60	0	60	14	0	
	Retail - Secured on real estate property - Of which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of which: non-SME	62	0	62	12	0	0	60	0	60	14	0	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	1	0	1	0	0	0	1	0	1	0	0	
	Retail - Other Retail - Of which: SME	0	0	0	0	0	0	0	0	0	0		
	Retail - Other Retail - Of which: non-SME	4	0	4	2	0	0	5	0	5	2	0	
Equity													
Other non-credit-obligation assets													
IRB Total ³				0						0			

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

		IRB Approach											
		As of 30/09/2023						As of 31/12/2023					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions		
(in EUR, %)		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated			
FRANCE	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	14,720	0	14,703	756	0	1	6,657	0	6	799	0	
	Corporates	1,893	0	1,839	797	0	7	1,825	0	1,802	960	0	
	Corporates - Of which: Specialised Lending	1,873	0	1,820	486	0	6	1,842	0	1,811	511	0	
	Corporates - Of which: SME	148	0	148	34	0	1	36	0	36	6	0	
	Retail	32	2	32	7	1	1	35	2	31	7	1	
	Retail - Secured on real estate property	23	2	23	5	1	1	21	2	21	5	1	
	Retail - Secured on real estate property - Of which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of which: non-SME	23	2	23	5	1	1	21	2	21	5	1	
	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	
	Retail - Other Retail - Of which: SME	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		
Equity													
Other non-credit-obligation assets													
IRB Total ³				0						0			

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

		IRB Approach															
		As of 30/09/2023						As of 31/12/2023									
		Original Exposures ^a		Exposure Value ^a		Risk exposure amount		Value adjustments and provisions		Original Exposures ^a		Exposure Value ^a		Risk exposure amount		Value adjustments and provisions	
		Of which: restructured				Of which: restructured				Of which: restructured				Of which: restructured			
AUSTRIA	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	1,627	0	1,607	462	0	1	1,128	0	1,112	433	0	1	1,238	0	1,238	0
	Corporates	2,872	0	2,890	1,802	0	3	2,295	0	2,812	1,238	0	7	0	0	0	0
	Corporates - Of which: Specialised Lending	152	0	129	85	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of which: SME	7	0	6	2	0	0	5	0	5	1	0	0	0	0	0	0
	Retail	1,418	67	1,417	809	52	81	1,411	75	1,410	809	59	81	0	0	0	0
	Retail - Secured on real estate property	64	0	64	10	0	0	60	0	60	11	0	0	0	0	0	0
	Retail - Secured on real estate property - Of which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of which: non-SME	64	0	64	10	0	0	60	0	60	11	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	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	0	0	0	0
	Retail - Other Retail - Of which: SME	1	0	0	0	0	0	1	0	0	0	0	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	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other non-credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total																	

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

		IRB Approach															
		As of 30/09/2023						As of 31/12/2023									
		Original Exposures ^a		Exposure Value ^a		Risk exposure amount		Value adjustments and provisions		Original Exposures ^a		Exposure Value ^a		Risk exposure amount		Value adjustments and provisions	
		Of which: restructured				Of which: restructured				Of which: restructured				Of which: restructured			
UNITED KINGDOM	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	2,658	0	2,736	458	0	0	2,641	0	2,309	296	0	0	0	0	0	
	Corporates	2,128	0	1,581	899	0	3	2,250	0	1,782	1,078	0	6	0	0	0	
	Corporates - Of which: Specialised Lending	1,661	0	1,035	621	0	1	1,295	0	1,253	760	0	3	0	0	0	
	Corporates - Of which: SME	29	0	28	9	0	0	0	0	0	0	0	0	0	0	0	
	Retail	22	0	22	2	0	0	19	0	19	2	0	0	0	0	0	
	Retail - Secured on real estate property	6	0	6	1	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of which: non-SME	6	0	6	1	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	16	0	16	1	0	0	16	0	16	1	0	0	0	0	0	
	Retail - Other Retail - Of which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of which: non-SME	16	0	16	1	0	0	16	0	16	1	0	0	0	0	0	
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other non-credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
IRB Total																	

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

		IRB Approach															
		As of 30/09/2023						As of 31/12/2023									
		Original Exposures ^a		Exposure Value ^a		Risk exposure amount		Value adjustments and provisions		Original Exposures ^a		Exposure Value ^a		Risk exposure amount		Value adjustments and provisions	
		Of which: restructured				Of which: restructured				Of which: restructured				Of which: restructured			
Other Countries	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property	0	0	0	0	0	0	1	0	1	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other non-credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
IRB Total																	

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

		IRB Approach															
		As of 30/09/2023						As of 31/12/2023									
		Original Exposures ^a		Exposure Value ^a		Risk exposure amount		Value adjustments and provisions		Original Exposures ^a		Exposure Value ^a		Risk exposure amount		Value adjustments and provisions	
		Of which: restructured				Of which: restructured				Of which: restructured				Of which: restructured			
NETHERLANDS	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	1,165	0	1,132	351	0	0	1,241	0	1,215	351	0	0	0	0	0	
	Corporates	2,639	0	2,534	1,207	0	4	2,969	0	2,587	1,389	0	6	0	0	0	
	Corporates - Of which: Specialised Lending	1,209	0	1,247	667	0	3	1,243	0	1,154	666	0	1	0	0	0	
	Corporates - Of which: SME	29	0	29	5	0	0	60	0	60	6	0	0	0	0	0	
	Retail	33	1	33	5	0	0	33	1	33	1	0	0	0	0	0	
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Qualifying Revolving	4	0	4	1	0	0	4	0	4	1	0	0	0	0	0	
	Retail - Other Retail	1	0	1	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of which: non-SME	1	0	1	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	0	0	0	
Other non-credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
IRB Total																	

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

		IRB Approach															
		As of 30/09/2023						As of 31/12/2023									
		Original Exposures ^a		Exposure Value ^a		Risk exposure amount		Value adjustments and provisions		Original Exposures ^a		Exposure Value ^a		Risk exposure amount		Value adjustments and provisions	
		Of which: restructured				Of which: restructured				Of which: restructured				Of which: restructured			
SWITZERLAND	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	1,791	30	1,808	604	0	24	1,831	0	1,828	607	0	0	0	0	0	
	Corporates	2,322	16	1,702	788	0	3	2,291	35	1,365	321	0	0	0	0	0	
	Corporates - Of which: Specialised Lending	75	7	75	46	0	1	0	0	0	0	0	0	0	0	0	
	Corporates - Of which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail	197	2	197	28	1	1	196	2	196	25	1	1	0	0	0	
	Retail - Secured on real estate property	112	1	112	19	0	0	75	1	75	16	0	0	0	0	0	
	Retail - Secured on real estate property - Of which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of which: non-SME	112	1	112	19	0	0	75	1	75	16	0	0	0	0	0	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	85	1	85	9	1	1	92	1	91	9	1	1	0	0	0	
	Retail - Other Retail - Of which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of which: non-SME	85	1	85	9	1	1	92	1	91	9	1	1	0	0	0	
	Equity	2	0	2	0	0	0	2	0	2	0	0	0	0	0	0	
Other non-credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
IRB Total																	

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

		IRB Approach															
		As of 30/09/2023						As of 31/12/2023									
		Original Exposures ^a		Exposure Value ^a		Risk exposure amount		Value adjustments and provisions		Original Exposures ^a		Exposure Value ^a		Risk exposure amount		Value adjustments and provisions	
		Of which: restructured				Of which: restructured				Of which: restructured				Of which: restructured			
CANADA	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	1,211	0	1,230	432	0	0	1,211	0	1,212	429	0	0	0	0	0	
	Corporates	875	0	732	472	0	1	891	1	8							

		IRB Approach															
		As of 31/03/2024						As of 30/06/2024									
		Original Exposure ¹		Exposure Value ²		Risk exposure amount		Value adjustments and provisions		Original Exposure ¹		Exposure Value ²		Risk exposure amount		Value adjustments and provisions	
in EUR, %		Of which: subordinated	Of which: subordinated	Of which: subordinated	Of which: subordinated	Of which: subordinated	Of which: subordinated	Of which: subordinated	Of which: subordinated	Of which: subordinated	Of which: subordinated	Of which: subordinated	Of which: subordinated	Of which: subordinated	Of which: subordinated	Of which: subordinated	
Consolidated data		2	0	0	0	0	0	0	2	0	0	0	0	0	0	0	0
Central banks and central governments		44,524	141	41,983	10,743	0	0	0	39,964	143	39,747	0	0	0	0	0	0
Institutions		127,247	1,703	105,443	46,358	0	1,028	127,513	1,738	105,781	47,527	0	1,111	0	0	0	0
Corporates		15,680	528	13,355	14,694	0	263	16,053	578	14,462	15,114	0	263	0	0	0	0
Corporates - Of Which: Specialised Lending		9,309	18	9,290	1,791	0	20	9,329	20	9,349	1,566	0	17	0	0	0	0
Corporates - Of Which: SME		93,990	1,811	93,567	15,214	0	607	94,224	1,894	93,789	15,815	0	607	0	0	0	0
Retail		76,635	484	76,635	9,268	0	312	76,636	515	76,636	9,465	0	312	0	0	0	0
Retail - Secured on real estate property		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Qualifying Resolving		17,124	517	16,711	8,846	0	354	17,376	549	17,145	8,349	0	377	0	0	0	0
Retail - Other Retail		434	0	23	2	0	0	436	0	24	2	0	0	0	0	0	0
Retail - Other Retail - Of Which: SME		16,730	517	16,730	8,844	0	354	17,142	549	17,171	8,347	0	377	0	0	0	0
Retail - Other Retail - Of Which: non-SME		6,519	0	6,519	1,170	0	0	6,736	0	6,736	1,115	0	0	0	0	0	0
Equity																	
Other non credit-obligation assets																	
IRB Total ³																	

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 (2) IRB Total does not include the Securitisation portion unless in the table prior to the 2013 exercise.
 (3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of country risk covering up to 5% of total original exposure in Top 10 countries ranked by original exposure, calculated as of last quarter.

		IRB Approach															
		As of 31/03/2024						As of 30/06/2024									
		Original Exposure ¹		Exposure Value ²		Risk exposure amount		Value adjustments and provisions		Original Exposure ¹		Exposure Value ²		Risk exposure amount		Value adjustments and provisions	
in EUR, %		Of which: subordinated	Of which: subordinated	Of which: subordinated	Of which: subordinated	Of which: subordinated	Of which: subordinated	Of which: subordinated	Of which: subordinated	Of which: subordinated	Of which: subordinated	Of which: subordinated	Of which: subordinated	Of which: subordinated	Of which: subordinated	Of which: subordinated	
GERMANY		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Central banks and central governments		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Institutions		9,861	0	9,844	2,334	0	0	10,148	0	9,973	2,167	0	0	0	0	0	0
Corporates		100,552	1,426	85,806	33,312	0	889	100,613	1,473	86,535	34,478	0	962	0	0	0	0
Corporates - Of Which: Specialised Lending		27,832	487	25,618	9,738	0	247	27,836	502	25,704	10,282	0	279	0	0	0	0
Corporates - Of Which: SME		9,233	18	9,209	1,778	0	23	9,233	20	9,244	1,549	0	17	0	0	0	0
Retail		92,149	924	91,746	14,415	0	569	92,399	971	91,599	14,908	0	569	0	0	0	0
Retail - Secured on real estate property		76,526	489	76,526	9,203	0	300	76,527	509	76,527	9,399	0	309	0	0	0	0
Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of Which: non-SME		15,643	435	15,273	5,212	0	290	15,848	462	15,618	5,509	0	309	0	0	0	0
Retail - Qualifying Resolving		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail		422	0	22	2	0	0	422	0	24	2	0	0	0	0	0	0
Retail - Other Retail - Of Which: SME		15,271	435	15,200	5,210	0	290	15,676	462	15,594	5,507	0	309	0	0	0	0
Retail - Other Retail - Of Which: non-SME		6,436	0	6,436	31,219	0	0	6,605	0	6,605	32,076	0	0	0	0	0	0
Equity																	
Other non credit-obligation assets																	
IRB Total ³																	

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

		IRB Approach															
		As of 31/03/2024						As of 30/06/2024									
		Original Exposure ¹		Exposure Value ²		Risk exposure amount		Value adjustments and provisions		Original Exposure ¹		Exposure Value ²		Risk exposure amount		Value adjustments and provisions	
in EUR, %		Of which: subordinated	Of which: subordinated	Of which: subordinated	Of which: subordinated	Of which: subordinated	Of which: subordinated	Of which: subordinated	Of which: subordinated	Of which: subordinated	Of which: subordinated	Of which: subordinated	Of which: subordinated	Of which: subordinated	Of which: subordinated	Of which: subordinated	
UNITED STATES		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Central banks and central governments		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Institutions		646	0	646	359	0	1	679	0	679	385	0	0	0	0	0	0
Corporates		4,863	0	3,883	2,618	0	0	4,927	0	3,955	2,614	0	0	0	0	0	0
Corporates - Of Which: Specialised Lending		1,017	0	877	742	0	2	1,072	0	938	772	0	2	0	0	0	0
Corporates - Of Which: SME		0	0	0	0	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	0	0	0	0
Retail - Secured on real estate property		21	0	21	4	0	0	20	1	20	4	0	0	0	0	0	0
Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of Which: non-SME		21	0	21	4	0	0	20	1	20	4	0	0	0	0	0	0
Retail - Qualifying Resolving		0	0	0	0	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
Retail - Other Retail - Of Which: SME		0	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	0	0	0	0
Equity		32	0	32	135	0	0	30	0	30	110	0	0	0	0	0	0
Other non credit-obligation assets																	
IRB Total ³																	

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

		IRB Approach															
		As of 31/03/2024						As of 30/06/2024									
		Original Exposure ¹		Exposure Value ²		Risk exposure amount		Value adjustments and provisions		Original Exposure ¹		Exposure Value ²		Risk exposure amount		Value adjustments and provisions	
in EUR, %		Of which: subordinated	Of which: subordinated	Of which: subordinated	Of which: subordinated	Of which: subordinated	Of which: subordinated	Of which: subordinated	Of which: subordinated	Of which: subordinated	Of which: subordinated	Of which: subordinated	Of which: subordinated	Of which: subordinated	Of which: subordinated	Of which: subordinated	
LUXEMBOURG		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Central banks and central governments		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Institutions		486	0	418	349	0	1	518	0	461	406	0	2	0	0	0	0
Corporates		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Corporates - Of Which: Specialised Lending		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate property		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Qualifying Resolving		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Equity		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets																	
IRB Total ³																	

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

		IRB Approach															
		As of 31/03/2024						As of 30/06/2024									
		Original Exposure ¹		Exposure Value ²		Risk exposure amount		Value adjustments and provisions		Original Exposure ¹		Exposure Value ²		Risk exposure amount		Value adjustments and provisions	
in EUR, %		Of which: subordinated	Of which: subordinated	Of which: subordinated	Of which: subordinated	Of which: subordinated	Of which: subordinated	Of which: subordinated	Of which: subordinated	Of which: subordinated	Of which: subordinated	Of which: subordinated	Of which: subordinated	Of which: subordinated	Of which: subordinated	Of which: subordinated	
FRANCE		2	0	2	0	0	0	2	0	2	0	0	0	0	0	0	0
Central banks and central governments		12,9															

		IRB Approach									
		As of 31/03/2024					As of 30/06/2024				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		
		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated	
in EUR, %											
AUSTRIA	Central banks and central governments	0	0	0	0	0	0	0	0	0	
	Institutions	1,139	0	1,139	456	0	1	1,238	0	1,239	456
	Corporates	2,456	0	1,852	1,298	0	7	2,268	0	1,858	1,303
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	1,422	77	1,421	820	60	85	1,430	81	1,429	824
	Retail - Secured on real estate property	60	0	60	10	0	0	60	1	60	11
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	60	0	60	10	0	0	60	1	60	11
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	1,362	77	1,361	810	60	84	1,369	81	1,368	813
Retail - Other Retail - Of Which: SME	1	0	1	0	0	0	1	0	1	0	
Retail - Other Retail - Of Which: non-SME	1,361	77	1,360	810	60	84	1,368	81	1,367	813	
Equity	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	
IRB Total											

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

		IRB Approach									
		As of 31/03/2024					As of 30/06/2024				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		
		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated	
in EUR, %											
UNITED KINGDOM	Central banks and central governments	0	0	0	0	0	0	0	0	0	
	Institutions	2,208	0	2,148	348	0	0	2,182	260	2,182	260
	Corporates	2,328	0	1,824	1,074	0	5	2,288	0	1,790	1,041
	Corporates - Of Which: Specialised Lending	1,401	0	1,361	791	0	0	1,391	0	1,390	774
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	17	0	17	2	0	0	16	0	16	2
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	14	0	14	1	0	0	13	0	13	1
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	
Retail - Other Retail - Of Which: non-SME	14	0	14	1	0	0	13	0	13	1	
Equity	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	
IRB Total											

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

		IRB Approach									
		As of 31/03/2024					As of 30/06/2024				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		
		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated	
in EUR, %											
Other Countries	Central banks and central governments	0	0	0	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	0	0	0	
	Corporates	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	
	Retail	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	
Retail - Other Retail - Of Which: SME	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		
Equity	0	0	0	0	0	0	0	0	0		
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0		
IRB Total											

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

		IRB Approach									
		As of 31/03/2024					As of 30/06/2024				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		
		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated	
in EUR, %											
NETHERLANDS	Central banks and central governments	1,293	0	1,297	275	0	0	1,348	0	1,338	256
	Institutions	3,082	0	2,701	1,432	0	6	3,056	0	2,920	1,461
	Corporates	0	0	1,468	598	0	0	1,291	0	1,230	578
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	28	1	21	5	0	0	60	0	60	7
	Retail - Secured on real estate property	28	0	28	4	0	0	28	0	28	5
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	28	0	28	4	0	0	28	0	28	5
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	
IRB Total											

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

		IRB Approach									
		As of 31/03/2024					As of 30/06/2024				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		
		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated	
in EUR, %											
SWITZERLAND	Central banks and central governments	0	0	0	0	0	0	0	0	0	
	Institutions	2,298	0	3,233	1,811	0	0	1,897	0	1,894	610
	Corporates	1,509	32	1,280	888	0	8	1,444	32	1,235	842
	Corporates - Of Which: Specialised Lending	16	16	0	0	0	2	16	16	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	394	2	363	25	0	1	174	3	173	28
	Retail - Secured on real estate property	75	1	75	17	0	0	75	2	75	17
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	75	1	75	17	0	0	75	2	75	17
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	89	1	88	8	0	0	89	1	88	11
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	
Retail - Other Retail - Of Which: non-SME	89	1	88	8	0	0	89	1	88	11	
Equity	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	2	0	2	2	0	0	2	0	2	2	
IRB Total											

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

		IRB Approach									
		As of 31/03/2024					As of 30/06/2024				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		
		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated	
in EUR, %											
CANADA	Central banks and central governments	0	0	0	0	0	0	0	0	0	
	Institutions	1,110	0	1,126	427	0	0	1,071	0	1,071	369
	Corporates	782	0	629	418	0	1	611	0	521	365
	Corporates - Of Which: Specialised Lending	519	0	481	340	0	1	519	0	481	331
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	1	0	1	0	0	0	1	0	1	0
	Retail - Secured on real estate property	1	0	1	0	0	0	1	0	1	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	1	0	1	0	0	0	1	0	1	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	
IRB Total											

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

2024 EU-wide Transparency Exercise
General governments exposures by country of the counterparty
 DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

As of 31/12/2023

(min EUR)		Direct exposures												Off balance sheet		Risk weighted exposure amount	
Residual Maturity	Country / Region	On balance sheet				Derivatives with positive fair value				Derivatives with negative fair value				Off-balance sheet exposures			
		Non-derivative financial assets by accounting portfolio				Carrying amount		Notional amount		Carrying amount		Notional amount		Nominal	Provisions		
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount						
[0 - 3M]	Other Central and eastern Europe countries non EEA	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]	Middle East	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]	Latin America and the Caribbean	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]	Africa	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]	Others	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		43	43	0	0	0	0	43	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		148	148	0	0	136	12	12	12	0	0	0	0	0	0	0	0
[2Y - 3Y]		135	135	0	0	9	126	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		39	39	0	0	0	39	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		797	797	0	0	685	112	0	0	0	0	0	0	0	0	0	0
[10Y - more]	306	306	0	0	306	0	0	0	0	0	0	0	0	0	0	0	
Total		1,458	1,458	0	0	1,136	321	0	0	0	0	0	0	20	0	0	7

Notes and definitions:

Information disclosed in this template is sourced from COREP template C 33, introduced with the reporting framework 2.7, applicable for reports as of 31 March 2018.

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

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

(3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

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

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

Regions:

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

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

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

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

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

(6) The columns "Total carrying amount of non-derivative financial assets (net of short positions)" provide information on a net basis, whilst the related "of which" positions present information on a gross basis.

(7) The values for the "Other" bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.

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

2024 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

As of 30/06/2024

(min EUR)		Direct exposures													Risk weighted exposure amount
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet					
		Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures					
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions		
[0 - 3M]	Australia	0	0	0	0	0	0	0	0	0	0	0	0	0	28
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0		
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0		
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0		
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0		
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0		
[10Y - more]	37	37	0	0	0	37	0	0	0	0	0	0	0		
Total	37	37	0	0	0	37	0	0	0	0	0	0	0		
[0 - 3M]	Canada	54	54	0	0	0	0	0	0	0	0	0	0	0	126
[3M - 1Y]		168	168	0	62	85	22	0	0	0	0	0	0		
[1Y - 2Y]		47	47	0	13	20	13	0	0	0	0	0	0		
[2Y - 3Y]		318	318	0	90	111	5	0	0	0	0	0	0		
[3Y - 5Y]		413	413	0	90	272	51	0	0	0	0	0	0		
[5Y - 10Y]		55	55	0	25	26	29	0	0	0	0	0	0		
[10Y - more]	825	825	0	164	453	169	0	0	0	0	0	0			
Total	1555	1555	0	364	629	287	0	0	0	0	0	0			
[0 - 3M]	Hong Kong	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0		
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0		
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0		
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0		
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0		
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0			
Total	0	0	0	0	0	0	0	0	0	0	0	0	0		
[0 - 3M]	Japan	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0		
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0		
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0		
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0		
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0		
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0			
Total	0	0	0	0	0	0	0	0	0	0	0	0	0		
[0 - 3M]	U.S.	0	0	0	0	0	0	0	0	0	0	0	0	0	42
[3M - 1Y]		87	87	0	0	0	0	0	0	0	0	0	0		
[1Y - 2Y]		42	42	0	0	42	0	0	0	0	0	0	0		
[2Y - 3Y]		65	65	0	0	42	23	0	0	0	0	0	0		
[3Y - 5Y]		274	274	0	46	189	39	0	0	0	0	0	0		
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0		
[10Y - more]	468	468	0	46	359	62	0	0	0	0	0	0			
Total	836	836	0	92	553	124	0	0	0	0	0	0			
[0 - 3M]	China	92	92	0	0	0	0	0	0	0	0	0	0	0	1
[3M - 1Y]		46	46	0	0	0	0	0	0	0	0	0	0		
[1Y - 2Y]		8	8	0	0	0	0	0	0	0	0	0	0		
[2Y - 3Y]		10	10	0	0	5	6	0	0	0	0	0	0		
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0		
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0		
[10Y - more]	158	158	0	0	0	0	0	0	0	0	0	0			
Total	214	214	0	0	5	12	0	0	0	0	0	0			
[0 - 3M]	Switzerland	103	103	0	53	0	0	0	0	0	0	0	0	0	1
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0		
[1Y - 2Y]		108	108	0	108	0	0	0	0	0	0	0	0		
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0		
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0		
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0		
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0			
Total	211	211	0	161	0	0	0	0	0	0	0	0			
[0 - 3M]	Other advanced economies non EEA	137	137	0	0	137	0	0	0	0	0	0	0	0	32
[3M - 1Y]		66	66	0	0	66	0	0	0	0	0	0	0		
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0		
[2Y - 3Y]		4	4	0	0	4	0	0	0	0	0	0	0		
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0		
[5Y - 10Y]		14	14	0	0	14	0	0	0	0	0	0	0		
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0			
Total	222	222	0	0	222	0	0	0	0	0	0	0			

2024 EU-wide Transparency Exercise
General governments exposures by country of the counterparty
 DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

As of 30/06/2024

(min EUR)		Direct exposures												Off balance sheet		Risk weighted exposure amount
Residual Maturity	Country / Region	On balance sheet				Derivatives with positive fair value				Derivatives with negative fair value		Off-balance sheet exposures				
		Non-derivative financial assets by accounting portfolio				Carrying amount		Notional amount		Carrying amount		Notional amount				
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions			
[0 - 3M]	Other Central and eastern Europe countries non EEA	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		15	15	0	0	0	0	15	0	0	0	0	0	156	0	8
[0 - 3M]	Middle East	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]	63	63	0	0	0	0	63	0	0	0	0	0	0	0	0	
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		63	63	0	0	0	63	0	0	0	0	0	0	0	0	3
[0 - 3M]	Latin America and the Caribbean	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		1	1	0	0	0	1	0	0	0	0	0	0	0	0	0
[5Y - 10Y]	7	6	0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more]	6	6	0	0	0	6	0	0	0	0	0	0	0	0	0	
Total		14	13	0	0	1	7	0	0	0	0	0	0	0	0	0
[0 - 3M]	Africa	3	3	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		3	3	0	0	0	3	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		8	8	0	0	0	8	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		24	24	0	0	0	24	0	0	0	0	0	0	0	0	0
[5Y - 10Y]	113	111	0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more]	108	108	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		265	263	0	0	3	263	0	0	0	0	0	0	374	11	
[0 - 3M]	Others	23	23	0	0	0	23	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		114	114	0	0	0	114	12	0	0	0	0	0	0	0	0
[2Y - 3Y]		29	29	0	0	0	9	20	0	0	0	0	0	0	0	0
[3Y - 5Y]		197	197	0	0	0	77	120	0	0	0	0	0	0	0	0
[5Y - 10Y]	1,109	1,109	0	0	0	893	306	0	0	0	0	0	0	0	0	
[10Y - more]	505	505	0	0	0	479	26	0	0	0	0	0	0	0	0	
Total		1,979	1,977	0	0	1,470	907	0	0	0	0	0	189	0	9	

Notes and definitions:

Information disclosed in this template is sourced from COREP template C 33, introduced with the reporting framework 2.7, applicable for reports as of 31 March 2018.

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

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

(3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

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

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

Regions:

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

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

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

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

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

(6) The columns "Total carrying amount of non-derivative financial assets (net of short positions)" provide information on a net basis, whilst the related "of which" positions present information on a gross basis.

(7) The values for the "Other" bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.

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

2024 EU-wide Transparency Exercise
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 amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ¹⁾					Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ¹⁾					Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >30 days and <=90 days	Of which non-performing ²⁾				On performing exposures ³⁾	On non-performing exposures ³⁾					Of which performing but past due >30 days and <=90 days	Of which non-performing ²⁾				On performing exposures ³⁾	On non-performing exposures ³⁾				
		Of which: defaulted	Of which Stage 3 ⁴⁾				Of which Stage 3 ⁴⁾	Of which Stage 3 ⁴⁾	Of which Stage 3 ⁴⁾	Of which Stage 3 ⁴⁾	Of which: defaulted		Of which Stage 3 ⁴⁾			Of which Stage 3 ⁴⁾		Of which Stage 3 ⁴⁾	Of which Stage 3 ⁴⁾	Of which Stage 3 ⁴⁾		
min EUR																						
Cash balances at central banks and other demand deposits	120,169	0	0	0	0	2	0	0	0	0	108,829	0	0	0	0	3	0	0	0	0		
Debt securities (including at amortised cost and fair value)	44,351	0	83	83	77	14	40	40	0	43,993	0	81	81	75	18	41	41	0	0	0		
Central banks	476	0	0	0	0	0	0	0	0	365	0	0	0	0	0	0	0	0	0	0		
General governments	11,063	0	12	12	6	1	0	0	0	11,179	0	12	12	6	2	0	0	0	0	0		
Credit institutions	23,982	0	0	0	0	5	0	0	0	23,624	0	0	0	0	5	0	0	0	0	0		
Other financial corporations	5,149	0	71	71	70	5	40	40	0	5,167	0	69	69	69	4	41	41	0	0	0		
Non-financial corporations	3,682	0	0	0	0	3	0	0	0	3,462	0	0	0	0	7	0	0	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	1,297	1,048	329,377	224	3,526	3,526	3,363	779	1,513	1,481	1,316	1,316	1,316		
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
General governments	14,338	0	25	25	26	1	1	1	20	14,211	0	27	27	27	1	1	1	1	1	1		
Credit institutions	120,084	0	141	141	141	13	25	25	104	121,891	0	136	136	136	15	26	26	26	26	26		
Other financial corporations	16,154	1	241	241	227	33	153	153	39	16,190	1	227	227	212	30	150	150	150	150	28		
Non-financial corporations	86,392	204	1,531	1,531	1,447	365	804	791	438	85,366	64	2,051	2,051	1,970	355	980	959	959	720	720		
of which: small and medium-sized enterprises	12,364	30	125	125	119	64	82	76	27	12,618	142	142	142	131	67	92	92	82	82	33		
of which: Loans collateralized by commercial immovable property	25,422	44	365	365	311	127	134	134	164	25,260	20	583	583	531	109	220	220	220	220	270		
Households	92,774	137	1,062	1,062	996	405	338	327	447	91,718	159	1,086	1,086	1,018	376	356	346	346	346	446		
of which: Loans collateralized by residential immovable property	73,165	47	498	498	498	149	63	63	307	72,090	46	479	479	479	143	53	53	53	53	303		
of which: Credit for consumption	9,815	81	437	437	370	228	230	220	0	9,770	102	475	475	407	208	258	244	244	244	0		
DEBT INSTRUMENTS other than MPT	484,261	343	3,082	3,082	2,911	833	1,360	1,337	1,048	482,200	224	3,607	3,607	3,438	798	1,565	1,522	1,316	1,316	1,316		
OFF-BALANCE SHEET EXPOSURES	89,274		320	320	318	120	84	84	41	89,664		330	330	322	130	104	104	104	104	104		

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

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

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

⁴⁾ For the on-balance sheet items, accumulated impairment and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are denouncing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FREDP framework (temporarily F 18.00 / F 18.00). 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 FREDP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

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

2024 EU-wide Transparency Exercise
Performing and non-performing exposures
DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

	As of 31/03/2024										As of 30/06/2024																			
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽¹⁾					Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽¹⁾														
	D of which performing but past due >30 days and <90 days	Of which non-performing ⁽²⁾				On performing exposures ⁽³⁾	On non-performing exposures ⁽³⁾				Collateral and financial guarantees received on non-performing exposures	D of which performing but past due >30 days and <90 days	Of which non-performing ⁽²⁾				On performing exposures ⁽³⁾	On non-performing exposures ⁽³⁾				Collateral and financial guarantees received on non-performing exposures								
		Of which: defaulted	Of which Stage ⁽⁴⁾				Of which Stage ⁽⁴⁾	Of which Stage ⁽⁴⁾	Of which Stage ⁽⁴⁾	Of which: defaulted			Of which Stage ⁽⁴⁾			Of which Stage ⁽⁴⁾		Of which Stage ⁽⁴⁾	Of which Stage ⁽⁴⁾											
(mln EUR)																														
Cash balances at central banks and other demand deposits	188,277	0	0	0	0	3	0	0	0	0	0	0	0	0	0	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	48,288	0	61	56	19	38	38	38	49	0	0	0	0	0	0	18	49	38	38	49	0	0	0	0	0	38	38	38	0	0
Central banks	545	0	0	0	0	0	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	12,551	0	12	6	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	25,521	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	5,075	0	49	49	49	3	38	38	49	49	0	0	0	0	0	2	49	49	49	49	0	0	0	0	0	38	38	38	0	0
Non-financial corporations	3,999	0	0	0	0	7	0	0	0	0	0	0	0	0	0	7	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	340,508	227	3,606	3,606	3,434	797	1,556	1,523	1,354	0	341,486	195	3,695	3,695	3,520	854	1,582	1,556	1,394	0	0	0	0	0	0	1,556	1,556	1,556	1,394	0
Central banks	1,432	0	0	0	0	0	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	13,936	0	27	27	27	1	1	1	1	1	13,660	0	26	26	26	1	4	4	4	1	0	0	0	0	0	1	1	1	1	1
Credit institutions	129,614	0	137	137	137	18	25	25	101	101	129,609	0	139	139	139	19	26	26	26	101	0	0	0	0	0	101	101	101	26	101
Other financial corporations	16,289	2	230	215	215	30	153	153	27	27	16,925	2	224	219	219	34	157	157	157	27	0	0	0	0	0	27	27	27	27	27
Non-financial corporations	87,243	34	2,120	2,032	2,032	359	1,014	993	766	766	87,509	60	2,157	2,070	2,070	394	1,031	1,019	1,019	766	0	0	0	0	0	766	766	766	1,019	766
of which: small and medium-sized enterprises	13,056	23	151	139	139	71	97	88	91	91	13,161	14	168	154	154	70	100	97	97	91	0	0	0	0	0	91	91	91	97	91
of which: Loans collateralised by commercial immovable property	25,412	0	621	621	621	107	239	232	308	308	25,410	0	609	609	609	112	202	198	198	308	0	0	0	0	0	308	308	308	331	308
Households	91,987	194	1,093	1,093	1,021	386	380	349	441	441	92,271	133	1,145	1,145	1,072	406	383	354	354	441	0	0	0	0	0	441	441	441	452	441
of which: Loans collateralised by residential immovable property	72,096	50	485	485	485	139	55	55	363	363	72,120	31	504	504	504	149	59	59	59	363	0	0	0	0	0	363	363	363	371	363
of which: Credit for consumption	9,819	128	477	477	408	222	255	244	0	0	9,907	94	500	500	428	230	255	244	244	0	0	0	0	0	0	0	0	0	0	0
DEBT INSTRUMENTS other than HFT	497,073	227	3,667	3,667	3,489	818	1,593	1,560	1,354	0	503,854	195	3,743	3,743	3,569	875	1,620	1,590	1,394	0	0	0	0	0	0	1,590	1,590	1,590	1,394	1,394
OFF-BALANCE SHEET EXPOSURES	80,246		376	376	372	123	111	109	65	0	89,499		341	341	332	123	133	131	131	65	0	0	0	0	0	65	65	65	65	65

(1) For the definition of non-performing exposures please refer to Article 4(7)(c) of Regulation (EU) No 575/2013 (CRD).
(2) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.
(3) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than HFT and provisions for off-balance sheet exposures.
(4) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing debts. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FTR/REP framework (templates F 18.01 / F 19.02), 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) 2012/1451 - IT5 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 FTR/REP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.
(5) From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

2024 EU-wide Transparency Exercise

Forborne exposures

DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

	As of 30/09/2023						As of 31/12/2023					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ¹		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(min EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	2,876	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

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

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

2024 EU-wide Transparency Exercise

Forborne exposures

DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

	As of 31/03/2024						As of 30/06/2024						
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		
		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures	
(mln EUR)													
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0		0
General governments	0	0	0	0	0		0	0	0	0	0		0
Credit institutions	0	0	0	0	0		0	0	0	0	0		0
Other financial corporations	0	0	0	0	0		0	0	0	0	0		0
Non-financial corporations	0	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	0
General governments	0	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	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 ²	0						0						
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	0						0						

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

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

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

2024 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading
 DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

(min EUR)	As of 30/09/2023						As of 31/12/2023						As of 31/03/2024						As of 30/06/2024					
	Gross carrying amount		Of which: non-performing	Of which: loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²	Gross carrying amount		Of which: non-performing	Of which: loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²	Gross carrying amount		Of which: non-performing	Of which: loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²	Gross carrying amount		Of which: non-performing	Of which: loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²
		Of which: defaulted						Of which: defaulted						Of which: defaulted						Of which: defaulted				
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	9,976	528	528	9,951	306	0	9,329	691	691	9,314	399	0	9,313	699	699	9,285	391	0	9,172	672	672	9,166	376	0
D Electricity, gas, steam and air conditioning supply	8,361	44	44	8,361	69	0	8,648	44	44	8,647	59	0	9,158	44	44	9,158	60	0	9,261	43	43	9,260	65	0
E Water supply	676	7	7	676	3	0	697	25	25	697	13	0	699	20	20	699	8	0	722	19	19	722	8	0
F Construction	2,674	65	65	2,672	63	0	2,659	86	86	2,657	74	0	2,517	119	119	2,516	85	0	2,463	125	125	2,451	84	0
G Wholesale and retail trade	6,446	229	229	6,426	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	2,938	102	102	2,938	59	0	2,947	100	100	2,947	95	0	3,075	107	107	3,076	97	0
I Accommodation and food service activities	423	15	15	418	15	0	405	15	15	400	14	0	424	18	18	429	13	0	426	17	17	421	13	0
J Information and communication	1,620	24	24	1,629	27	0	1,533	24	24	1,533	28	0	1,421	36	36	1,421	31	0	1,489	37	37	1,489	31	0
K Financial and insurance activities	39	0	0	39	0	0	31	0	0	31	0	0	31	0	0	31	0	0	31	0	0	31	0	0
L Real estate activities	39,651	247	247	39,637	193	0	39,556	484	484	39,540	276	0	39,473	496	496	39,458	291	0	39,995	524	524	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	1,998	30	6	2,001	37	37	1,886	30	6
N Administrative and support service activities	2,461	21	21	2,461	29	0	2,086	30	30	2,086	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
P Education	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	0	6,111	179	179	6,488	139	0	7,276	183	183	7,263	148	5	6,613	175	175	6,599	122	0
Loans and advances	86,392	1,531	1,531	86,213	1,158	11	85,366	2,051	2,051	85,176	1,309	14	87,243	2,130	2,130	87,047	1,399	14	87,598	2,157	2,157	87,329	1,458	9

¹The items "accumulated impairment" and "accumulated negative changes in fair value due to credit risk on non-performing exposures" are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F.08.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting.