



2017 EU-wide Transparency Exercise

Bank Name	Deutsche Zentral-Genossenschaftsbank AG
LEI Code	529900HNOAA1KXQJUQ27
Country Code	DE

2017 EU-wide Transparency Exercise

Capital

Deutsche Zentral-Genossenschaftsbank AG

		(mín EUR, %)		As of 31/12/2016	As of 30/06/2017	COREP CODE	REGULATION
OWN FUNDS Transitional period	A	OWN FUNDS	22,066	22,290	C 01.00 (r010,d10)	Articles 4(118) and 72 of CRR	
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	17,155	17,461	C 01.00 (r020,d10)	Article 50 of CRR	
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	9,562	10,478	C 01.00 (r030,d10)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR	
	A.1.2	Retained earnings	6,648	5,897	C 01.00 (r130,d10)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR	
	A.1.3	Accumulated other comprehensive income	1,152	984	C 01.00 (r180,d10)	Articles 4(100), 36(1) point (d) and 36 (1) point (f) of CRR	
	A.1.4	Other Reserves	677	988	C 01.00 (r200,d10)	Articles 4(117) and 24(1) point (e) of CRR	
	A.1.5	Funds for general banking risk	0	0	C 01.00 (r210,d10)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR	
	A.1.6	Minority interest given recognition in CET1 capital	192	160	C 01.00 (r230,d10)	Article 84 of CRR	
	A.1.7	Adjustments to CET1 due to prudential filters	-301	-303	C 01.00 (r250,d10)	Articles 32 to 35 of and 36 (1) point (f) of CRR	
	A.1.8	(-) Intangible assets (including Goodwill)	-642	-635	C 01.00 (r300,d10) + C 01.00 (r340,d10)	Articles 4(113), 36(1) point (b) and 37 of CRR, Articles 4(115), 36(1) point (b) and 37 point (a) of CRR	
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLS	-41	-12	C 01.00 (r370,d10)	Articles 36(1) point (c) and 38 of CRR	
	A.1.10	(-) IIRB shortfall of credit risk adjustments to expected losses	-6	-128	C 01.00 (r380,d10)	Articles 36(1) point (d), 40 and 159 of CRR	
	A.1.11	(-) Defined benefit pension fund assets	0	0	C 01.00 (r390,d10)	Articles 4(109), 36(1) point (e) and 41 of CRR	
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	-3	-3	C 01.00 (r430,d10)	Articles 4(122), 36(1) point (g) and 44 of CRR	
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	C 01.00 (r440,d10)	Article 36(1) point (j) of CRR	
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	C 01.00 (r450,d10) + C 01.00 (r460,d10) + C 01.00 (r470,d10) + C 01.00 (r471,d10) + C 01.00 (r472,d10)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point (k) (ii) and 379(3) of CRR; Articles 36(1) point (k) (iv) and 153(B) of CRR and Articles 36(1) point (k) (v) and 155(c) of CRR.	
	A.1.14.1	Of which: from securitisation positions (-)	0	0	C 01.00 (r460,d10)	Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR	
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	C 01.00 (r480,d10)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR	
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	C 01.00 (r490,d10)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR	
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	C 01.00 (r500,d10)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR	
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	C 01.00 (r510,d10)	Article 48 of CRR	
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	C 01.00 (r524,d10)	Article 3 CRR	
	A.1.20	CET1 capital elements or deductions - other	-47	-11	C 01.00 (r529,d10)	-	
	A.1.21	Transitional adjustments	-36	47	CA2 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	-	
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	C 01.00 (r220,d10)	Articles 483(1) to (3), and 484 to 487 of CRR	
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	126	79	C 01.00 (r240,d10)	Articles 479 and 480 of CRR	
A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	-162	-32	C 01.00 (r520,d10)	Articles 469 to 472, 478 and 481 of CRR		
A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	1,835	1,797	C 01.00 (r530,d10)	Article 61 of CRR		
A.2.1	Additional Tier 1 Capital instruments	685	710	C 01.00 (r540,d10) + C 01.00 (r670,d10)			
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	C 01.00 (r720,d10)			
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	C 01.00 (r690,d10) + C 01.00 (r700,d10) + C 01.00 (r710,d10) + C 01.00 (r740,d10) + C 01.00 (r744,d10) + C 01.00 (r748,d10)			
A.2.4	Additional Tier 1 transitional adjustments	1,150	1,087	C 01.00 (r660,d10) + C 01.00 (r680,d10) + C 01.00 (r730,d10)			
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	18,989	19,258	C 01.00 (r015,d10)	Article 25 of CRR		
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	3,077	3,033	C 01.00 (r750,d10)	Article 71 of CRR		
A.4.1	Tier 2 Capital instruments	4,001	3,739	C 01.00 (r760,d10) + C 01.00 (r890,d10)			
A.4.2	Other Tier 2 Capital components and deductions	406	514	C 01.00 (r910,d10) + C 01.00 (r920,d10) + C 01.00 (r930,d10) + C 01.00 (r940,d10) + C 01.00 (r950,d10) + C 01.00 (r970,d10) + C 01.00 (r974,d10) + C 01.00 (r978,d10)			
A.4.3	Tier 2 transitional adjustments	-1,330	-1,220	C 01.00 (r880,d10) + C 01.00 (r900,d10) + C 01.00 (r960,d10)			
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	118,462	133,681	C 02.00 (r010,d10)	Articles 92(3), 95, 96 and 98 of CRR	
B.1	Of which: Transitional adjustments included	0	-352	C 05.01 (r010,d40)			
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	14.48%	13.06%	CA3 (1)	-	
C.2	TIER 1 CAPITAL RATIO (transitional period)	16.03%	14.41%	CA3 (3)	-		
C.3	TOTAL CAPITAL RATIO (transitional period)	18.63%	16.67%	CA3 (5)	-		
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	17,190	17,414	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13-A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3,0))]	-	
CET1 RATIO (%) Fully loaded¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	14.51%	12.99%	[B.1]/[B-B.1]	-	

⁽¹⁾ Fully loaded CET1 capital ratio estimation based on the formulae stated in column "COREP CODE"



2017 EU-wide Transparency Exercise

Leverage ratio

Deutsche Zentral-Genossenschaftsbank AG

(mln EUR, %)		As of 31/12/2016	As of 30/06/2017	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	18,989	19,258	C 47.00 (r320,c010)	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	17,876	18,122	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	434,893	441,387	C 47.00 (r300,c010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	435,313	441,371	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	4.4%	4.4%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	4.1%	4.1%	C 47.00 (r330,c010)	



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Risk exposure amounts

Deutsche Zentral-Genossenschaftsbank AG

(mln EUR)	As of 31/12/2016	as of 30/06/2017
Risk exposure amounts for credit risk	100,269	114,224
Risk exposure amount for securitisation and re-securitisations in the banking book	7,615	6,409
Risk exposure amount for contributions to the default fund of a CCP	228	206
Risk exposure amount Other credit risk	92,427	107,608
Risk exposure amount for position, foreign exchange and commodities (Market risk)	6,381	6,849
of which: Risk exposure amount for securitisation and re-securitisations in the trading book ¹	137	59
Risk exposure amount for Credit Valuation Adjustment	1,641	1,525
Risk exposure amount for operational risk	10,169	10,284
Other risk exposure amounts	2	800
Total Risk Exposure Amount	118,462	133,681

⁽¹⁾ May include hedges, which are not securitisation positions, as per Article 338.3 of CRR

2017 EU-wide Transparency Exercise

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Deutsche Zentral-Genossenschaftsbank AG

(mln EUR)	As of 31/12/2016	As of 30/06/2017
Interest income	12,108	6,532
Of which debt securities income	648	359
Of which loans and advances income	5,771	3,068
Interest expenses	9,366	5,030
(Of which deposits expenses)	3,223	1,616
(Of which debt securities issued expenses)	681	327
(Expenses on share capital repayable on demand)	3	2
Dividend income	78	7
Net Fee and commission income	1,981	1,137
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	99	86
Gains or (-) losses on financial assets and liabilities held for trading, net	256	60
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	213	100
Gains or (-) losses from hedge accounting, net	-15	-12
Exchange differences [gain or (-) loss], net	254	145
Net other operating income /(expenses)	554	35
TOTAL OPERATING INCOME, NET	6,160	3,058
(Administrative expenses)	3,584	1,920
(Depreciation)	182	99
(Provisions or (-) reversal of provisions)	147	-30
(Commitments and guarantees given)	45	-25
(Other provisions)	102	-5
Of which pending legal issues and tax litigation ¹	-47	
Of which restructuring ¹	13	
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	520	438
(Loans and receivables)	536	437
(Held to maturity investments, AFS assets and financial assets measured at cost)	-15	1
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	16	-5
(of which Goodwill)	0	0
Negative goodwill recognised in profit or loss	159	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	463	223
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	8	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	2,341	860
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	1,766	449
Profit or (-) loss after tax from discontinued operations	0	0
PROFIT OR (-) LOSS FOR THE YEAR	1,766	449
Of which attributable to owners of the parent	1,698	437

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

2017 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Deutsche Zentral-Genossenschaftsbank AG

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		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
(mth EUR, %)									
Consolidated data	Central governments or central banks	30,539	32,345	1,980		38,078	39,407	1,763	
	Regional governments or local authorities	46,297	46,581	255		43,689	43,776	228	
	Public sector entities	13,676	13,607	89		11,798	11,249	104	
	Multilateral Development Banks	582	582	0		447	447	0	
	International Organisations	1,184	1,184	0		922	922	0	
	Institutions	93,294	77,425	420		95,830	80,455	815	
	Corporates	16,063	10,376	9,156		15,457	10,470	9,198	
	of which: SME	2,083	1,666	1,643		2,247	1,869	1,840	
	Retail	6,091	3,782	2,470		6,831	4,049	2,664	
	of which: SME	1,294	1,256	718		1,263	1,201	686	
	Secured by mortgages on immovable property	2,382	2,258	1,110		5,602	5,399	2,546	
	of which: SME	176	173	76		2,707	2,635	1,218	
	Exposures in default	768	224	278	530	668	202	248	451
	Items associated with particularly high risk	498	280	420		1,053	747	1,121	
	Covered bonds	374	374	63		185	185	40	
	Claims on institutions and corporates with a ST credit assessment	6	6	1		6	6	0	
	Collective investments undertakings (CIU)	2,308	2,308	1,525		2,346	2,346	1,753	
Equity	5,715	5,684	6,173		517	517	1,017		
Securitisation	3,424	3,286	4,365		2,578	2,549	3,382		
Other exposures	568	568	1,553		553	553	1,444		
Standardised Total²	223,681	200,870	29,856	807	226,559	203,278	26,323	654	

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).

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mth EUR, %)									
GERMANY	Central governments or central banks	19,841	21,191	1,936		27,252	28,646	1,725	
	Regional governments or local authorities	43,182	43,380	3		40,759	40,770	1	
	Public sector entities	12,984	12,889	76		10,843	10,740	47	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	92,065	76,205	151		92,708	77,312	160	
	Corporates	10,408	5,947	5,295		10,643	6,655	5,984	
	of which: SME	2,030	1,630	1,607		2,141	1,816	1,787	
	Retail	4,725	2,362	1,547		5,229	2,402	1,587	
	of which: SME	1,285	1,256	718		1,255	1,200	686	
	Secured by mortgages on immovable property	956	937	634		3,986	3,905	1,987	
	of which: SME	175	173	76		2,514	2,461	1,137	
	Exposures in default	506	115	136	382	489	115	135	344
	Items associated with particularly high risk	338	210	316		992	687	1,030	
	Covered bonds	20	20	4		28	28	8	
	Claims on institutions and corporates with a ST credit assessment	6	6	0		6	6	0	
	Collective investments undertakings (CIU)	267	267	154		305	305	194	
Equity	5,655	5,623	6,112		245	245	525		
Securitisation									
Other exposures	393	393	1,069		374	374	1,027		
Standardised Total²	499	499	499	499	374	374	1,027	458	

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

²⁾ Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mth EUR, %)									
UNITED STATES	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	257	257	108		237	237	100	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	22	22	0		13	13	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	156	155	36		111	115	24	
	Corporates	476	471	436		409	390	361	
	of which: SME	0	0	0		10	1	1	
	Retail	2	2	1		2	1	1	
	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	22	18	27	4	21	16	25	4
	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)	236	236	135		175	175	108	
Equity	32	32	32		41	41	44		
Securitisation									
Other exposures	0	0	0		0	0	0		
Standardised Total²	4	4	4	4	0	0	0	5	

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

²⁾ Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mth EUR, %)									
UNITED KINGDOM	Central governments or central banks	224	224	0		1,866	1,871	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	641	641	128		2,247	2,247	450	
	Corporates	1,587	1,370	1,138		755	600	322	
	of which: SME	5	5	5		3	3	3	
	Retail	2	2	1		2	2	1	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	32	32	11		34	34	12	
	of which: SME	0	0	0		4	4	1	
	Exposures in default	3	1	1	2	4	4	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	32	32	6		32	32	6	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	267	267	172		275	275	191	
Equity	0	0	0		0	0	0		
Securitisation									
Other exposures	0	0	0		0	0	0		
Standardised Total²	3	3	3	3	0	0	0	1	

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

²⁾ Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

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Credit Risk - Standardised Approach

Deutsche Zentral-Genossenschaftsbank AG

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mln EUR, %)									
SWITZERLAND	Central governments or central banks	254	254	0		286	286	0	
	Regional governments or local authorities	258	258	52		237	237	47	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	128	127	33		446	444	96	
	Corporates	60	33	32		59	35	33	
	of which: SME	0	0	0		0	0	0	
	Retail	6	6	4		6	6	4	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		41	21	10	
	of which: SME	0	0	0		41	21	10	
	Exposures in default	1	1	1	0	1	1	0	0
	Items associated with particularly high risk	50	50	75		50	50	75	
	Covered bonds	0	0	0		20	20	4	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	78	78	51		42	42	37	
Equity	2	2	2		2	2	2		
Securitisation									
Other exposures	26	26	18		29	29	15		
Standardised Total²				0				0	

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
⁽²⁾ Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mln EUR, %)									
FRANCE	Central governments or central banks	616	706	0		683	754	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	491	449	0		215	215	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		3	3	1	
	Corporates	162	156	118		178	173	133	
	of which: SME	0	0	0		0	0	0	
	Retail	3	3	2		3	3	2	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	1	1	1	0	1	1	1	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	15	15	3		14	14	3	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	353	353	239		353	353	259	
Equity	0	0	0		0	0	0		
Securitisation									
Other exposures	0	0	0		0	0	0		
Standardised Total²				0				0	

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
⁽²⁾ Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mln EUR, %)									
LUXEMBOURG	Central governments or central banks	1.960	1.960	0		512	512	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	24	24	0		24	24	0	
	International Organisations	99	99	0		10	10	0	
	Institutions	11	11	2		9	9	2	
	Corporates	935	879	815		1.166	1.040	1.001	
	of which: SME	0	0	0		6	6	6	
	Retail	1	1	1		1	1	1	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	27	27	17		139	139	73	
	of which: SME	0	0	0		94	94	47	
	Exposures in default	4	0	0	0	4	0	0	0
	Items associated with particularly high risk	19	19	29		11	11	16	
	Covered bonds	20	4	4		20	4	4	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	77	77	47		89	89	67	
Equity	0	0	0		0	0	0		
Securitisation									
Other exposures	43	43	359		40	40	291		
Standardised Total²				0				4	

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
⁽²⁾ Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mln EUR, %)									
NETHERLANDS	Central governments or central banks	407	497	0		35	133	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	23	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	30	30	6		25	25	5	
	Corporates	685	489	456		876	736	707	
	of which: SME	0	0	0		3	3	2	
	Retail	1	1	1		1	1	1	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	3	3	2		31	31	12	
	of which: SME	0	0	0		28	28	10	
	Exposures in default	0	0	0	0	4	0	0	4
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	28	28	6		9	9	2	
	Claims on institutions and corporates with a ST credit assessment	1	1	1		0	0	0	
	Collective investments undertakings (CIU)	175	175	101		150	150	104	
Equity	0	0	0		145	145	363		
Securitisation									
Other exposures	0	0	0		0	0	0		
Standardised Total²				1				5	

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
⁽²⁾ Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

2017 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Deutsche Zentral-Genossenschaftsbank AG

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m€ EUR, %)									
MARSHALL ISLANDS	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	81	47	47		31	3	3	
	of which: SME	0	0	0		31	3	3	
	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	3	1	1	2	3	3	4	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)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Securitisation									
Other exposures	0	0	0		0	0	0		
Standardised Total²				2				1	

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

⁽²⁾ Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m€ EUR, %)									
AUSTRIA	Central governments or central banks	1,176	1,197	0		1,119	1,164	0	
	Regional governments or local authorities	38	40	0		35	38	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	14	14	3		15	15	3	
	Corporates	172	70	53		143	65	63	
	of which: SME	0	0	0		0	0	0	
	Retail	467	458	344		561	549	411	
	of which: SME	3	0	0		3	0	0	
	Secured by mortgages on immovable property	0	0	0		18	18	9	
	of which: SME	0	0	0		18	18	9	
	Exposures in default	15	4	5	11	17	4	5	12
	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)	35	35	34		31	31	31		
Equity	0	0	0		0	0	0		
Securitisation									
Other exposures	0	0	0		0	0	0		
Standardised Total²				18				22	

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

⁽²⁾ Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m€ EUR, %)									
ITALY	Central governments or central banks	2,578	2,671	28		2,485	2,567	23	
	Regional governments or local authorities	282	281	56		285	264	53	
	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		2	2	1	
	Corporates	51	20	20		43	10	10	
	of which: SME	2	0	0		2	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)	187	187	177		265	265	272		
Equity	0	0	0		0	0	0		
Securitisation									
Other exposures	0	0	0		0	0	0		
Standardised Total²				0				0	

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

⁽²⁾ Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

2017 EU-wide Transparency Exercise

Credit Risk - IRB Approach
Deutsche Zentral-Genossenschaftsbank AG

		IRB Approach											
		As of 31/12/2016					As of 30/06/2017						
		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				
		(m EUR, %)											
SWITZERLAND	Central banks and central governments	2,580	0	2,588	207	0	0	5,641	0	5,648	453	0	0
	Institutions	2,132	52	2,132	408	0	37	1,577	52	1,577	334	0	32
	Corporates	959	0	592	278	0	0	924	0	552	273	0	1
	Corporates - Of Which: Specialised Lending	128	0	44	22	0	0	122	0	42	20	0	0
	Corporates - Of Which: SME	10	0	7	3	0	0	8	0	5	3	0	0
	Retail	120	7	119	18	1	1	122	2	122	20	1	1
	Retail - Secured on real estate property	49	6	48	10	1	0	53	1	52	11	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	49	6	48	10	1	0	53	1	52	11	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	71	1	70	9	1	1	69	1	69	9	1	1
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	71	1	70	9	1	1	69	1	69	9	1	1
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/12/2016					As of 30/06/2017						
		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				
		(m EUR, %)											
FRANCE	Central banks and central governments	284	0	281	24	0	0	121	0	121	11	0	0
	Institutions	3,567	0	3,562	551	0	0	3,499	0	3,494	441	0	0
	Corporates	1,597	3	1,600	543	0	3	1,460	0	1,442	534	0	1
	Corporates - Of Which: Specialised Lending	375	3	294	139	0	2	364	0	268	127	0	1
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	58	0	58	12	0	0	52	0	52	10	1	0
	Retail - Secured on real estate property	50	0	50	10	0	0	44	2	44	9	1	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	50	0	50	10	0	0	44	2	44	9	1	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	8	0	8	1	0	0	8	0	8	1	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	8	0	8	1	0	0	8	0	8	1	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/12/2016					As of 30/06/2017						
		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				
		(m EUR, %)											
LUXEMBOURG	Central banks and central governments	75	0	75	11	0	0	0	0	0	0	0	0
	Institutions	566	0	549	154	0	0	385	0	379	111	0	0
	Corporates	3,017	14	2,967	1,194	0	2	2,864	13	2,837	1,140	0	2
	Corporates - Of Which: Specialised Lending	2,543	0	2,505	982	0	2	2,342	0	2,325	931	0	2
	Corporates - Of Which: SME	102	0	102	32	0	0	0	0	0	0	0	0
	Retail	26	0	25	7	0	0	23	1	22	6	0	0
	Retail - Secured on real estate property	22	0	21	7	0	0	19	1	19	5	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	22	0	21	7	0	0	19	1	19	5	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	4	0	4	1	0	0	3	0	3	1	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	4	0	4	1	0	0	3	0	3	1	0	0
	Equity	4	0	4	15	0	0	11	0	11	43	0	0
Securitisation													
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/12/2016					As of 30/06/2017						
		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				
		(m EUR, %)											
NETHERLANDS	Central banks and central governments	95	0	95	16	0	0	75	0	75	12	0	0
	Institutions	1,091	0	1,093	234	0	0	1,174	0	1,179	231	0	0
	Corporates	3,037	162	2,870	1,304	0	49	2,205	116	2,255	1,032	0	27
	Corporates - Of Which: Specialised Lending	750	40	714	344	0	21	575	21	536	209	0	13
	Corporates - Of Which: SME	29	0	29	10	0	0	2	0	2	1	0	0
	Retail	42	0	42	7	0	0	43	2	43	8	1	0
	Retail - Secured on real estate property	37	0	37	6	0	0	39	1	39	7	1	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	37	0	37	6	0	0	39	1	39	7	1	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	4	0	4	1	0	0	4	0	4	1	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	4	0	4	1	0	0	4	0	4	1	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation													
Other non credit-obligation assets													
IRB Total													

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

2017 EU-wide Transparency Exercise

Credit Risk - IRB Approach
Deutsche Zentral-Genossenschaftsbank AG

		IRB Approach									
		As of 31/12/2016					As of 30/06/2017				
		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: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
MARSHALL ISLANDS	(m€ EUR, %)										
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	4,902	770	4,790	1,005	0	286	4,490	745	4,453	1,249
	Corporates - Of Which: Specialised Lending	75	0	4	5	0	6	37	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	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
	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	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	
Securitisation	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, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach									
		As of 31/12/2016					As of 30/06/2017				
		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: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
AUSTRIA	(m€ EUR, %)										
	Central banks and central governments	219	0	219	17	0	253	0	253	20	0
	Institutions	923	0	924	396	0	1	893	0	878	375
	Corporates	1,231	1	942	460	0	3	1,125	0	853	446
	Corporates - Of Which: Specialised Lending	199	0	155	58	0	1	198	0	161	63
	Corporates - Of Which: SME	27	0	27	10	0	0	9	0	9	4
	Retail	53	1	53	9	1	0	54	1	54	9
	Retail - Secured on real estate property	44	1	44	7	1	0	44	1	44	7
	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	44	1	44	7	1	0	44	1	44	7
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	9	0	9	2	0	0	10	0	10	2
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	9	0	9	2	0	0	10	0	10	2
Equity	0	0	0	0	0	0	0	0	0	0	
Securitisation	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, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach									
		As of 31/12/2016					As of 30/06/2017				
		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: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
ITALY	(m€ EUR, %)										
	Central banks and central governments	114	0	114	63	0	112	0	112	62	0
	Institutions	201	0	200	98	0	1	129	0	129	61
	Corporates	167	0	167	59	0	0	152	0	152	64
	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	4	0	4	1	0	0	4	0	4	1
	Retail - Secured on real estate property	3	0	3	1	0	0	3	0	3	1
	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	3	0	3	1	0	0	3	0	3	1
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	1	0	1	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	1	0	1	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0	0	84	
Securitisation	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, 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).

2017 EU-wide Transparency Exercise
Sovereign Exposure

Deutsche Zentral-Genossenschaftsbank AG

(mln EUR)

Country / Region	As of 31/12/2016																	
	Financial assets: Carrying Amount			Memo: breakdown by accounting portfolio														
		of which: loans and advances	of which: debt securities	Held for trading ¹	of which: Loans and advances	of which: Debt securities	Designated at fair value through profit or loss ²	of which: Loans and advances	of which: Debt securities	Available-for-sale ³	of which: Loans and advances	of which: Debt securities	Loans and Receivables ⁴	of which: Loans and advances	of which: Debt securities	Held-to-maturity investments	of which: Loans and advances	of which: Debt securities
TOTAL - ALL COUNTRIES	60,385.8	22,885.5	37,500.3	2,244.8	226.5	2,018.3	9,037.2	3,239.7	5,797.5	28,453.5	0.0	28,453.5	19,560.0	19,419.3	140.7	1,091.6	0.0	1,091.6
Austria	1,223.4	736.1	487.3															
Belgium	687.4	34.6	652.8															
Bulgaria	0.0	0.0	0.0															
Croatia	0.0	0.0	0.0															
Cyprus	0.0	0.0	0.0															
Czech Republic	170.8	0.2	170.5															
Denmark	0.0	0.0	0.0															
Estonia	0.0	0.0	0.0															
Finland	108.4	4.6	103.8															
France	1,305.2	0.0	1,305.2															
Germany	46,011.0	21,176.7	24,834.3															
Greece	0.0	0.0	0.0															
Hungary	535.6	0.0	535.6															
Ireland	139.8	0.0	139.8															
Italy	2,991.0	0.0	2,991.0															
Latvia	1.5	0.0	1.5															
Lithuania	0.7	0.0	0.7															
Luxembourg	75.6	0.0	75.6															
Malta	0.0	0.0	0.0															
Netherlands	370.5	0.0	370.5															
Poland	371.0	0.0	371.0															
Portugal	879.3	198.7	680.6															
Romania	0.0	0.0	0.0															
Slovakia	251.6	0.0	251.6															
Slovenia	32.3	0.0	32.3															
Spain	2,399.4	438.1	1,961.3															
Sweden	17.9	0.0	17.9															
United Kingdom	47.4	0.0	47.4															
Iceland	0.0	0.0	0.0															
Liechtenstein	0.0	0.0	0.0															
Norway	0.1	0.0	0.1															
Switzerland	258.3	258.3	0.0															
Australia	17.1	17.1	0.0															
Canada	616.4	0.0	616.4															
China	0.0	0.0	0.0															
Hong Kong	6.1	0.0	6.1															
Japan	170.5	0.0	170.5															
U.S.	377.9	0.0	377.9															
Other advanced economies non EEA	33.2	0.0	33.2															
Other Central and eastern Europe countries non EEA	3.1	3.1	0.0															
Middle East	0.0	0.0	0.0															
Latin America and the Caribbean	69.9	4.7	65.2															
Africa	1.3	1.3	0.0															
Others	1,212.3	11.9	1,200.4															

Note:

The information reported covers all exposures to "General governments" as defined in paragraph 41. (b) of Annex V of ITS on Supervisory reporting: "central governments, state or regional governments, and local governments, including administrative bodies and non-commercial undertakings, but excluding public companies and private companies held by these administrations that have a commercial activity (which shall be reported under "non-financial corporations"); social security funds; and international organisations, such as the European Community, the International Monetary Fund and the Bank for International Settlements.

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, Doha, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Mauritania, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, 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.

Africa: Algeria, Egypt, Morocco, South Africa and Tunisia.

⁽¹⁾ Includes "Trading financial assets" portfolio for banks reporting under GAAP

⁽²⁾ Includes "Non-trading non-derivative financial assets measured at fair value through profit or loss" portfolio for banks reporting under GAAP

⁽³⁾ Includes "Non-trading non-derivative financial assets measured at fair value to equity" portfolio for banks reporting under GAAP

⁽⁴⁾ Includes "Non-trading debt instruments measured at a cost-based method" and "Other non-trading non-derivative financial assets" portfolio for banks reporting under GAAP

2017 EU-wide Transparency Exercise
Sovereign Exposure

Deutsche Zentral-Genossenschaftsbank AG

(mln EUR)

Country / Region	Financial assets: Carrying Amount			Memo: breakdown by accounting portfolio														
		of which: loans and advances	of which: debt securities	Held for trading ¹	Designated at fair value through profit or loss ²		Available-for-sale ³	Loans and Receivables ⁴		Held-to-maturity investments		of which: Loans and advances	of which: Debt securities					
					of which: Loans and advances	of which: Debt securities		of which: Loans and advances	of which: Debt securities	of which: Loans and advances	of which: Debt securities							
TOTAL - ALL COUNTRIES	55,543.6	22,005.5	33,538.1	2,810.1	191.0	2,619.2	8,543.1	2,881.0	5,662.0	24,123.2	0.0	24,123.2	19,111.7	18,933.5	178.2	956.6	0.0	956.6
Austria	1,220.5	705.7	514.8															
Belgium	674.0	33.7	640.3															
Bulgaria	0.0	0.0	0.0															
Croatia	0.0	0.0	0.0															
Cyprus	0.0	0.0	0.0															
Czech Republic	159.6	0.2	159.4															
Denmark	0.5	0.0	0.5															
Estonia	0.0	0.0	0.0															
Finland	155.6	4.5	151.0															
France	1,012.3	0.0	1,012.3															
Germany	42,651.2	20,366.7	22,284.5															
Greece	0.0	0.0	0.0															
Hungary	490.8	0.0	490.8															
Ireland	0.0	0.0	0.0															
Italy	2,862.3	0.0	2,862.3															
Latvia	15.9	0.0	15.9															
Lithuania	28.9	0.0	28.9															
Luxembourg	53.5	0.0	53.5															
Malta	0.0	0.0	0.0															
Netherlands	39.5	0.0	39.5															
Poland	361.4	0.0	361.4															
Portugal	832.7	198.7	634.0															
Romania	0.0	0.0	0.0															
Slovakia	254.4	0.0	254.4															
Slovenia	39.5	0.0	39.5															
Spain	2,339.0	422.8	1,916.2															
Sweden	13.1	0.0	13.1															
United Kingdom	45.9	0.0	45.9															
Iceland	0.0	0.0	0.0															
Liechtenstein	0.0	0.0	0.0															
Norway	0.2	0.0	0.2															
Switzerland	237.0	237.0	0.0															
Australia	16.9	16.9	0.0															
Canada	573.3	0.0	573.3															
China	0.0	0.0	0.0															
Hong Kong	5.5	0.0	5.5															
Japan	180.1	0.0	180.1															
U.S.	455.0	0.0	455.0															
Other advanced economies non EEA	29.7	0.0	29.7															
Other Central and eastern Europe countries non EEA	2.7	2.7	0.0															
Middle East	0.0	0.0	0.0															
Latin America and the Caribbean	48.2	2.9	45.3															
Africa	0.7	0.7	0.0															
Others	743.6	13.1	730.5															

Note:

The information reported covers all exposures to "General governments" as defined in paragraph 41. (b) of Annex V of ITS on Supervisory reporting: "central governments, state or regional governments, and local governments, including administrative bodies and non-commercial undertakings, but excluding public companies and private companies held by these administrations that have a commercial activity (which shall be reported under "non-financial corporations"); social security funds; and international organisations, such as the European Community, the International Monetary Fund and the Bank for International Settlements.

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, Doha, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Mauritania, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, 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.

Africa: Algeria, Egypt, Morocco, South Africa and Tunisia.

⁽¹⁾ Includes "Trading financial assets" portfolio for banks reporting under GAAP

⁽²⁾ Includes "Non-trading non-derivative financial assets measured at fair value through profit or loss" portfolio for banks reporting under GAAP

⁽³⁾ Includes "Non-trading non-derivative financial assets measured at fair value to equity" portfolio for banks reporting under GAAP

⁽⁴⁾ Includes "Non-trading debt instruments measured at a cost-based method" and "Other non-trading non-derivative financial assets" portfolio for banks reporting under GAAP

2017 EU-wide Transparency Exercise

Performing and non-performing exposures

Deutsche Zentral-Genossenschaftsbank AG

	As of 31/12/2016							As of 30/06/2017						
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions		Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions		Collaterals and financial guarantees received on non-performing exposures
		Of which performing but past due >30 days and <=90 days	Of which non-performing ¹		On performing exposures ²	On non-performing exposures ³			Of which performing but past due >30 days and <=90 days	Of which non-performing ¹		On performing exposures ²	On non-performing exposures ³	
				Of which: defaulted							Of which: defaulted			
(min EUR, %)														
Debt securities (including at amortised cost and fair value)	67,244	0	137	53	887	39	0	59,802	0	134	55	746	37	0
Central banks	162	0	0	0	0	0	0	209	0	0	0	0	0	0
General governments	36,249	0	0	0	767	0	0	31,597	0	0	0	678	0	0
Credit institutions	21,866	0	0	0	33	0	0	19,960	0	0	0	31	0	0
Other financial corporations	4,826	0	135	53	69	39	0	4,526	0	132	55	19	37	0
Non-financial corporations	4,142	0	2	0	17	0	0	3,511	0	2	0	18	0	0
Loans and advances (including at amortised cost and fair value)	297,990	372	5,895	5,282	520	1,998	3,147	312,040	274	5,941	5,111	537	2,226	2,794
Central banks	24,850	0	0	0	0	0	0	40,675	0	0	0	0	0	0
General governments	22,662	0	0	0	3	0	0	21,828	2	0	0	14	0	0
Credit institutions	91,128	0	54	54	21	14	24	90,003	0	23	22	21	2	20
Other financial corporations	12,150	0	338	321	12	113	172	12,049	1	334	157	11	84	90
Non-financial corporations	82,174	111	4,272	3,778	209	1,437	2,367	80,340	110	4,171	3,806	212	1,702	2,095
of which: small and medium-sized enterprises at amortised cost	11,188	8	161	145	31	89	32	12,600	7	144	121	19	59	32
Households	65,027	260	1,231	1,129	274	434	583	67,145	162	1,414	1,126	279	438	589
DEBT INSTRUMENTS other than HFT	365,235	372	6,033	5,334	1,407	2,037	3,147	371,842	274	6,076	5,167	1,283	2,263	2,794
OFF-BALANCE SHEET EXPOSURES	56,015		367	348	80	175	36	56,568		569	317	71	158	29

⁽¹⁾ For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subitem 29

⁽²⁾ Institutions report here collective allowances for incurred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)

⁽³⁾ Institutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)

2017 EU-wide Transparency Exercise

Forborne exposures

Deutsche Zentral-Genossenschaftsbank AG

	As of 31/12/2016					As of 30/06/2017				
	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		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		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 non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures			
(min EUR, %)										
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	2	2	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	2	2	0	0	0
Loans and advances (including at amortised cost and fair value)	5,050	3,440	1,224	1,204	3,068	5,270	3,478	1,148	1,119	1,983
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	8	0	0	0	8	8	0	0	0	0
Credit institutions	17	17	2	2	15	22	22	2	2	20
Other financial corporations	227	196	67	67	113	148	120	58	58	30
Non-financial corporations	3,908	2,728	1,050	1,042	2,265	4,096	2,808	971	953	1,576
of which: small and medium-sized enterprises at amortised cost	124	74	28	28	19	112	50	22	21	13
Households	891	500	105	94	667	997	528	117	106	357
DEBT INSTRUMENTS other than HFT	5,050	3,440	1,224	1,204	3,068	5,272	3,480	1,148	1,119	1,983
Loan commitments given	201	150	49	49	54	195	136	39	39	9

⁽¹⁾ For the definition of forborne exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 30