Bank name: DZ Bank

General Bank Data

Section 1 - General Information	GSIB	Response	
a. General information provided by the relevant supervisory authority:			
(1) Country code	1001	DE	1.a.(1)
(2) Bank name	1002	DzBank	1.a.(2)
(3) Reporting date (yyyy-mm-dd)	1003	2024-12-31	1.a.(3)
(4) Reporting currency	1004	EUR	1.a.(4)
(5) Euro conversion rate	1005	1	1.a.(5)
(6) Submission date (yyyy-mm-dd)	1006	2025-06-11	1.a.(6)
b. General Information provided by the reporting institution:			
(1) Reporting unit	1007	1	1.b.(1)
(2) Accounting standard	1008	IFRS	1.b.(2)
(3) Date of public disclosure (yyyy-mm-dd)	1009	2025-04-30	1.b.(3)
(4) Language of public disclosure	1010	German	1.b.(4)
(5) Web address of public disclosure	1011	https://www.dzbank.com/content/dzbank/en/home/we-are-dz-	1.b.(5)
(6) LEI code	2015	529900HNOAA1KXQJUQ27	1.b.(6)

Size Indicator

Section 2 - Total Exposures	GSIB	Amount	
a. Derivatives			
(1) Counterparty exposure of derivatives contracts	1012	7,244,228,596	2.a.(1)
(2) Capped notional amount of credit derivatives	1201	871,328,675	2.a.(2)
(3) Potential future exposure of derivative contracts	1018	10,413,811,120	2.a.(3)
b. Securities financing transactions (SFTs)			
(1) Adjusted gross value of SFTs	1013	17,323,612,329	2.b.(1)
(2) Counterparty exposure of SFTs	1014	380,936,686	2.b.(2)
c. Other assets	1015	367,833,721,258	2.c.
d. Gross notional amount of off-balance sheet items			
(1) Items subject to a 0% credit conversion factor (CCF)	1019	35,127,732,167	2.d.(1)
(2) Items subject to a 20% CCF	1022	20,124,329,379	2.d.(2)
(3) Items subject to a 40% CCF	2300	42,463,275,051	2.d.(3)
(4) Items subject to a 50% CCF	1023	4,025,171,372	2.d.(4)
(5) Items subject to a 100% CCF	1024	8,876,637,389	2.d.(5)
e. Regulatory adjustments	1031	1,030,630,407	2.e.
f. Total exposures prior to regulatory adjustments (sum of items 2.a.(1) thorough 2.c, 0.1 times 2.d.(1), 0.2 times 2.d.(2), 0.5 times 2.d.(3), and 2.d.(4))	1103	439,479,810,851.90	2.f.
g. Exposures of insurance subsidiaries not included in 2.f net of intragroup:			
(1) On-balance sheet and off-balance sheet insurance assets	1701	125,943,895,939	2.g.(1)
(2) Potential future exposure of derivatives contracts for insurance subsidiaries	1205	364,239,793	2.g.(2)
(3) Investment value in consolidated entities	1208	8,731,011,576	2.g.(3)
h. Intragroup exposures with insurance subsidiaries reported in 2.g that are included in 2.f	2101	1,141,884,578	2.h.
i. Total exposures indicator, including insurance subsidiaries (sum of items 2.f, 2.g.(1) thorough 2.g.(2) minus 2.g.(3) thorough 2.h)	1117	555,915,050,430	2.i.

Interconnectedness Indicators

Section 3 - Intra-Financial System Assets	GSIB	Amount	
a. Funds deposited with or lent to other financial institutions	1216	142,708,035,882	3.a.
(1) Certificates of deposit	2102	498,768,024	3.a.(1)
b. Unused portion of committed lines extended to other financial institutions	1217	34,222,128,129	3.b.
c. Holdings of securities issued by other financial institutions			
(1) Secured debt securities	2103	27,442,173,388	3.c.(1)
(2) Senior unsecured debt securities	2104	50,783,118,604	3.c.(2)
(3) Subordinated debt securities	2105	935,710,858	3.c.(3)
(4) Commercial paper	2106	0	3.c.(4)
(5) Equity securities	2107	10,559,118,417	3.c.(5)
(6) Offsetting short positions in relation to the specific equity securities included in item 3.c.(5)	2108	3,456,444	3.c.(6)
d. Net positive current exposure of SFTs with other financial institutions	1219	180,804,732	3.d.
e. OTC derivatives with other financial institutions that have a net positive fair value			
(1) Net positive fair value	2109	5,833,914,681	3.e.(1)
(2) Potential future exposure	2110	2,126,184,981	3.e.(2)
f. Intra-financial system assets indicator, including insurance subsidiaries (sum of items 3.a, 3.b through 3.c.(5), 3.d, 3.e.(1), and 3.e.(2), minus 3.c.(6))	1215	274,787,733,228	3.f.

Section 4 - Intra-Financial System Liabilities	GSIB	Amount	
a. Funds deposited by or borrowed from other financial institutions			
(1) Deposits due to depository institutions	2111	82,569,125,783	4.a.(1)
(2) Deposits due to non-depository financial institutions	2112	39,168,489,259	4.a.(2)
(3) Loans obtained from other financial institutions	2113	107,352,479,611	4.a.(3)
b. Unused portion of committed lines obtained from other financial institutions	1223	8,808,372,504	4.b.
c. Net negative current exposure of SFTs with other financial institutions	1224	1,043,296,529	4.c.
d. OTC derivatives with other financial institutions that have a net negative fair value			
(1) Net negative fair value	2114	2,784,894,035	4.d.(1)
(2) Potential future exposure	2115	2,363,861,317	4.d.(2)
e. Intra-financial system liabilities indicator, including insurance subsidiaries (sum of items 4.a.(1) through 4.d.(2))	1221	244,090,519,038	4.e.

Section 5 - Securities Outstanding	GSIB		
a. Secured debt securities	2116	39,037,365,713	5.a.
b. Senior unsecured debt securities	2117	53,057,164,163	5.b.
c. Subordinated debt securities	2118	7,135,755,987	5.c.
d. Commercial paper	2119	4,283,358,094	5.d.
e. Certificates of deposit	2120	9,274,886,185	5.e.
f. Common equity	2121	22,994,508,285	5.f.
g. Preferred shares and any other forms of subordinated funding not captured in item 5.c.	2122	0	5.g.
h. Securities outstanding indicator, including the securities issued by insurance subsidiaries (sum of items 5.a through 5.g)	1226	135,783,038,427	5.h.

Bank name: DZ Bank

Substitutability/Financial Institution Infrastructure Indicators

Section 6 - Payments made in the reporting year (excluding intragroup payments)	GSIB	Amount	
a. Australian dollars (AUD)	1061	23,235,701,883	6.a.
b. Canadian dollars (CAD)	1063	34,955,136,982	6.c.
c. Swiss francs (CHF)	1064	122,797,777,678	6.d.
d. Chinese yuan (CNY)	1065	1,285,771,381	6.e.
e. Euros (EUR)	1066	9,187,408,254,726	6.f.
f. British pounds (GBP)	1067	128,504,124,729	6.g.
g. Hong Kong dollars (HKD)	1068	24,548,839,962	6.h.
h. Indian rupee (INR)	1069	1,219,069,751	6.i.
i. Japanese yen (JPY)	1070	62,309,790,227	6.j.
j. New Zealand dollars (NZD)	1109	10,255,935,691	6.k.
k. Swedish krona (SEK)	1071	17,519,592,766	6.l.
l. United States dollars (USD)	1072	815,735,128,631	6.m.
m. Payments activity indicator (sum of items 6.a through 6.l)	1073	10,428,040,348,870	6.n.

Section 7 - Assets Under Custody	GSIB	Amount	
a. Assets under custody indicator	1074	371,101,857,656	7.a.

Section 8 - Underwritten Transactions in Debt and Equity Markets	GSIB	Amount	
a. Equity underwriting activity	1075	38,000,000	8.a.
b. Debt underwriting activity	1076	32,708,330,000	8.b.
c. Underwriting activity indicator (sum of items 8.a and 8.b)	1077	32,746,330,000	8.c.

Section 9 - Trading Volume	GSIB		
a. Trading volume of securities issued by other public sector entities, excluding intragroup transactions	2123	127,866,723,939	9.a.
b. Trading volume of other fixed income securities, excluding intragroup transactions	2124	1,489,102,515,058	9.b.
c. Trading volume fixed income sub-indicator (sum of items 9.a and 9.b)	2125	1,616,969,238,997	9.c.
d. Trading volume of listed equities, excluding intragroup transactions	2126	70,933,908,593	9.d.
e. Trading volume of all other securities, excluding intragroup transactions	2127	12,800,639,408	9.e.
f. Trading volume equities and other securities sub-indicator (sum of items 9.d and 9.e)	2128	83,734,548,001	9.f.

Complexity indicators

Section 10 - Notional Amount of Over-the-Counter (OTC) Derivatives	GSIB	Amount	
a. OTC derivatives cleared through a central counterparty	2129	1,338,110,310,804	10.a.
b. OTC derivatives settled bilaterally	1905	598,489,483,604	10.b.
c. Notional amount of over-the-counter (OTC) derivatives indicator, including insurance subsidiaries (sum of items 10.a and 10.b)	1227	1,936,599,794,408	10.c.

Section 11 - Trading and Available-for-Sale Securities	GSIB	Amount	
a. Held-for-trading securities (HFT)	1081	18,914,497,652	10.a.
b. Available-for-sale securities (AFS)	1082	33,510,713,540	10.b.
c. Trading and AFS securities that meet the definition of Level 1 assets	1083	28,128,948,080	10.c.
d. Trading and AFS securities that meet the definition of Level 2 assets, with haircuts	1084	14,334,435,170	10.d.
e. Trading and AFS securities indicator (sum of items 11.a and 11.b, minus the sum of 11.c and 11.d)	1085	9,961,827,942	10.e.

Section 12 - Level 3 Assets	GSIB	Amount	
a. Level 3 assets indicator, including insurance subsidiaries	1229	32,687,454,742	11.a.

Cross-Jurisdictional Activity Indicators

Section 13 - Cross-Jurisdictional Claims	GSIB	Amount	
a. Total foreign claims on an ultimate risk basis	1087	99,140,805,637	13.a.
b. Foreign derivative claims on an ultimate risk basis	1146	24,798,419,000	13.b.
c. Cross-jurisdictional claims indicator (sum of items 13.a and 13.b)	2130	123,939,224,637	13.c.

Section 14 - Cross-Jurisdictional Liabilities	GSIB	Amount	
a. Foreign liabilities on an immediate risk basis, excluding derivatives and including local liabilities in local c	2131	41,410,656,811	14.a.
b. Foreign derivative liabilities on an immediate risk basis	1149	22,677,269,000	14.b.
c. Cross-jurisdictional liabilities indicator (sum of items 14.a and 14.b)	1148	64,087,925,811	14.c.

Ancillary Data

Section 15 - Ancillary Indicators

Section 16 - Ancillary Items

Memorandum Items

Section 17 - Size Items

Section 18 - Interconnectedness Items

Section 19 - Substitutability/Financial Infra. Items

Section 20 - Complexity Items

Section 21 - Cross-Jurisdictional Activity Items	GSIB	Amount	
e. Total foreign claims on an ultimate risk basis (considering SRM as a single jurisdiction)	1280	43,392,281,662	21.e.
f. Foreign derivatives claims on an ultimate risk basis (considering SRM as a single jurisdiction)	1281	21,665,629,763	21.f.
g. Foreign liabilities on an immediate risk basis, including derivatives (considering SRM as a single jurisdicti	1282	61,793,744,288	21.g.

Section 22 - Ancillary Indicators