



Spring 2020 EU-wide Transparency Exercise

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

Spring 2020 EU-wide Transparency Exercise

Key Metrics

DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

(mln EUR, %)	As of 30/09/2019	As of 31/12/2019	COREP CODE	REGULATION
Available capital (amounts)				
Common Equity Tier 1 (CET1) capital - transitional period	19,714	20,705	C 01.00 (r020,c010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	19,714	20,705	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	21,161	23,553	C 01.00 (r015,c010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	21,161	23,553	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	23,384	25,689	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
Total capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	23,384	25,689	C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030)	Articles 4(118) and 72 of CRR
Risk-weighted assets (amounts)				
Total risk-weighted assets	144,097	143,800	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk-weighted assets as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	144,097	143,800	C 02.00 (r010,c010) - C 05.01 (r440,c040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios				
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	13.68%	14.40%	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	13.68%	14.40%	(C 01.00 (r020,c010) - C 05.01 (r440,c010)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	14.69%	16.38%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	14.69%	16.38%	(C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	16.23%	17.86%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	16.23%	17.86%	(C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Leverage ratio				
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	486,335	466,635	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	4.35%	5.05%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR

Spring 2020 EU-wide Transparency Exercise

Leverage ratio

DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

(mln EUR, %)		As of 30/09/2019	As of 31/12/2019	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	21,161	23,553	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	20,312	22,699	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	486,335	466,635	C 47.00 (r300,c010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	486,335	466,635	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	4.4%	5.0%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	4.2%	4.9%	C 47.00 (r330,c010)	

Spring 2020 EU-wide Transparency Exercise
Capital

DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

		(min EUR, %)	As of 30/09/2019	As of 31/12/2019	COREP CODE	REGULATION
OWN FUNDS Transitional period	A	OWN FUNDS	23,384	25,689	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	19,714	20,705	C 01.00 (r020,c010)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	10,478	10,478	C 01.00 (r030,c010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	7,074	8,172	C 01.00 (r130,c010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	1,229	1,114	C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	1,987	2,033	C 01.00 (r200,c010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	C 01.00 (r210,c010)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	29	31	C 01.00 (r230,c010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-192	-233	C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-508	-518	C 01.00 (r300,c010) + C 01.00 (r340,c010)	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	-4	-7	C 01.00 (r370,c010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-200	-213	C 01.00 (r380,c010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	-2	C 01.00 (r390,c010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	-2	-2	C 01.00 (r430,c010)	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,c010)	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	-250	-227	C 01.00 (r450,c010) + C 01.00 (r460,c010) + C 01.00 (r470,c010) + C 01.00 (r471,c010) + C 01.00 (r472,c010)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point (k) (iii) and 379(3) of CRR; Articles 36(1) point (k) (iv) and 153(8) of CRR and Articles 36(1) point (k) (v) and 155(4) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	-250	-227	C 01.00 (r460,c010)	Articles 36(1) point (k) (ii), 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,c010)	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,c010)	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,c010)	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,c010)	Article 48 of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	C 01.00 (r524,c010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-36	-36	C 01.00 (r529,c010)	-
	A.1.21	Transitional adjustments	109	115	CA1 (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,c010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	109	115	C 01.00 (r240,c010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	C 01.00 (r520,c010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	1,447	2,848	C 01.00 (r530,c010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	708	2,109	C 01.00 (r540,c010) + C 01.00 (r670,c010)	-
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	C 01.00 (r720,c010)	-
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	C 01.00 (r690,c010) + C 01.00 (r700,c010) + C 01.00 (r710,c010) + C 01.00 (r740,c010) + C 01.00 (r744,c010) + C 01.00 (r748,c010)	-	
A.2.4	Additional Tier 1 transitional adjustments	739	739	C 01.00 (r660,c010) + C 01.00 (r680,c010) + C 01.00 (r730,c010)	-	
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	21,161	23,553	C 01.00 (r015,c010)	Article 25 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	2,223	2,136	C 01.00 (r750,c010)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	1,213	1,129	C 01.00 (r760,c010) + C 01.00 (r890,c010)	-	
A.4.2	Other Tier 2 Capital components and deductions	339	336	C 01.00 (r910,c010) + C 01.00 (r920,c010) + C 01.00 (r930,c010) + C 01.00 (r940,c010) + C 01.00 (r950,c010) + C 01.00 (r970,c010) + C 01.00 (r974,c010) + C 01.00 (r978,c010)	-	
A.4.3	Tier 2 transitional adjustments	671	671	C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)	-	
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	144,097	143,800	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	0	0	C 05.01 (r010,c040)	-
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	13.68%	14.40%	CA3 {1}	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	14.69%	16.38%	CA3 {3}	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	16.23%	17.86%	CA3 {5}	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	19,604	20,590	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13-A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3,0),0)]	-
CET1 RATIO (%) Fully loaded¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	13.60%	14.32%	[D]/[B-B.1]	-
Memo items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	C 05.01 (r440,c010)	-
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	C 05.01 (r440,c020)	-
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	C 05.01 (r440,c030)	-
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	C 05.01 (r440,c040)	-

(1) The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulatory 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 disclosure



Spring 2020 EU-wide Transparency Exercise

Overview of Risk exposure amounts

DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

(mln EUR, %)	RWAs		COREP CODE
	As of 30/09/2019	As of 31/12/2019	
Credit risk (excluding CCR and Securitisations)	116,258	114,950	C 02.00 (r040, c010) - [C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002,) + C 08.01 (r060, c260, s002)] - [C 02.00 (R220, c010) + C 02.00 (R430, c010)] - C 02.00 (R460, c010)]
Of which the standardised approach	22,386	22,874	C 02.00 (r060, c010) - [C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001)]
Of which the foundation IRB (FIRB) approach	49,021	48,616	C 02.00 (R250, c010) - [C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)]
Of which the advanced IRB (AIRB) approach	14,828	15,219	C 02.00 (R310, c010) - [C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001)]
Of which equity IRB	28,316	26,629	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA)	3,928	3,701	C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002,) + C 08.01 (r060, c260, s002) + C 02.00 (R460, c010)]
Credit valuation adjustment - CVA	1,214	1,108	C 02.00 (R640, c010)
Settlement risk	103	5	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	2,674	2,836	C 02.00 (R770, c010) + C 02.00 (R220, c010) + C 02.00 (R430, c010)
Position, foreign exchange and commodities risks (Market risk)	7,296	8,427	C 02.00 (R520, c010) + C 02.00 (R910, c010)
Of which the standardised approach	1,877	1,672	C 02.00 (R530, c010)
Of which IMA	5,419	6,678	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book	47	138	C 19.00_010_610*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_110)*12.5+C 02.00_910_010
Large exposures in the trading book	0	0	C 02.00 (R680, c010)
Operational risk	10,716	10,716	C 02.00 (R590, c010)
Of which basic indicator approach	0	0	C 02.00 (R600, c010)
Of which standardised approach	10,716	10,716	C 02.00 (R610, c010)
Of which advanced measurement approach	0	0	C 02.00 (R620, c010)
Other risk exposure amounts	1,908	2,057	C 02.00 (R630, c010) + C 02.00 (R690, c010) - C 02.00 (R770, c010) - C 02.00 (R910, c010)
Total	144,097	143,800	

Spring 2020 EU-wide Transparency Exercise

P&L

DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

(mln EUR)	As of 30/09/2019	As of 31/12/2019
Interest income	9,028	11,851
Of which debt securities income	413	527
Of which loans and advances income	4,147	5,479
Interest expenses	6,937	9,095
(Of which deposits expenses)	2,349	3,137
(Of which debt securities issued expenses)	567	792
(Expenses on share capital repayable on demand)	1	1
Dividend income	138	202
Net Fee and commission income	1,700	2,281
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	75	55
Gains or (-) losses on financial assets and liabilities held for trading, net	284	312
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	26	134
Gains or (-) losses from hedge accounting, net	3	-2
Exchange differences [gain or (-) loss], net	66	70
Net other operating income /(expenses)	260	318
TOTAL OPERATING INCOME, NET	4,642	6,125
(Administrative expenses)	2,905	3,932
(Depreciation)	201	280
Modification gains or (-) losses, net	0	0
(Provisions or (-) reversal of provisions)	9	58
(Commitments and guarantees given)	-1	35
(Other provisions)	11	23
Of which pending legal issues and tax litigation ¹		0
Of which restructuring ¹		4
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	140	310
(Financial assets at fair value through other comprehensive income)	-2	2
(Financial assets at amortised cost)	141	309
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	0	3
(of which Goodwill)	0	0
Negative goodwill recognised in profit or loss	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	543	550
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	97	309
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	2,028	2,400
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	1,500	1,767
Profit or (-) loss after tax from discontinued operations	0	0
PROFIT OR (-) LOSS FOR THE YEAR	1,500	1,767
Of which attributable to owners of the parent	1,434	1,685

⁽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."

Spring 2020 EU-wide Transparency Exercise

Total Assets: fair value and impairment distribution

DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

(mln EUR)		As of 30/09/2019				As of 31/12/2019				References
ASSETS:	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy				
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		
Cash, cash balances at central banks and other demand deposits	76,544				63,603				IAS 1.54 (i)	
Financial assets held for trading	53,871	1,581	51,786	505	43,949	1,645	41,513	791	IFRS 7.8(a)(ii); IFRS 9. Appendix A	
Non-trading financial assets mandatorily at fair value through profit or loss	2,975	59	1,553	1,363	2,884	58	1,628	1,198	IFRS 7.8(a)(ii); IFRS 9.4.1.4	
Financial assets designated at fair value through profit or loss	10,292	6,178	3,734	381	10,330	5,965	3,991	374	IFRS 7.8(a)(i); IFRS 9.4.1.5	
Financial assets at fair value through other comprehensive income	28,182	11,275	15,771	1,137	30,780	10,852	18,807	1,121	IFRS 7.8(h); IFRS 9.4.1.2A	
Financial assets at amortised cost	280,384				283,209				IFRS 7.8(f); IFRS 9.4.1.2	
Derivatives – Hedge accounting	219	0	219	0	201	0	201	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	1,885				1,275				IAS 39.89A(a); IFRS 9.6.5.8	
Other assets ¹	19,690				14,915					
TOTAL ASSETS	474,043				451,146				IAS 1.9(a), IG 6	

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

(mln EUR)		As of 30/09/2019						As of 31/12/2019						References
Breakdown of financial assets by instrument and by counterparty sector ¹		Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			
		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	23,858	42	64	-4	-2	-42	26,794	31	64	-5	-2	-46	Annex V. Part 1.31, 44(b)
	Loans and advances	3,970	88	0	-1	-1	0	3,713	10	0	-1	0	0	Annex V. Part 1.32, 44(a)
Financial assets at amortised cost	Debt securities	17,645	292	70	-6	-38	-18	17,270	263	65	-9	-26	-18	Annex V. Part 1.31, 44(b)
	Loans and advances	253,792	7,109	3,782	-246	-180	-1,817	256,753	7,261	3,908	-218	-208	-1,833	Annex V. Part 1.32, 44(a)

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

Spring 2020 EU-wide Transparency Exercise

Breakdown of liabilities

DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

(mln EUR)

LIABILITIES:	Carrying amount		References
	As of 30/09/2019	As of 31/12/2019	
Financial liabilities held for trading	64,963	51,780	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	31,473	31,338	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	344,876	333,912	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ¹	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	1,489	1,306	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	157	143	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	3,437	3,522	IAS 37.10; IAS 1.54(l)
Tax liabilities	339	236	IAS 1.54(n-o)
Share capital repayable on demand	18	18	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	2,041	2,373	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	9	1	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ¹	0	0	Annex V Part 1.29
TOTAL LIABILITIES	448,801	424,631	IAS 1.9(b);IG 6

(1) Portfolios which are nGAAP specific, i.e. which are not applicable for IFRS reporting banks

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount		References
		As of 30/09/2019	As of 31/12/2019	
Derivatives		25,587	20,226	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	97	107	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	2,666	1,021	Annex V.Part 1.31
Deposits	Central banks	13,179	11,681	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	289	17	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	48,558	47,693	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	845	1,032	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	105,265	96,811	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	47,646	46,921	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	59,311	55,616	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	25,843	22,656	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	8,135	8,581	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	5,566	5,922	ECB/2013/33 Annex 2.Part 2.9.1
	Households	66,388	67,152	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	2,138	2,124	Annex V.Part 1.42(f), 44(c)
Debt securities issued		113,159	108,994	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		1,762	1,410	Annex V.Part 1.37
Other financial liabilities		455	455	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		442,800	418,337	



Spring 2020 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 (<i>Memorandum item</i>)		STRESSED VaR (<i>Memorandum item</i>)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (<i>Memorandum item</i>)		STRESSED VaR (<i>Memorandum item</i>)		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 30/09/2019	As of 31/12/2019	As of 30/09/2019										As of 31/12/2019										
Traded Debt Instruments	48	61	55	17	329	87							61	8	308	69							
Of which: General risk	0	0	49	16	243	64							56	8	226	52							
Of which: Specific risk	48	61	9	3	41	14							9	2	40	7							
Equities	1	0	46	11	193	39							58	12	312	37							
Of which: General risk	0	0	10	1	155	28							26	3	278	28							
Of which: Specific risk	0	0	36	10	38	11							33	8	34	9							
Foreign exchange risk	1,810	1,590	17	5	99	36							18	5	107	43							
Commodities risk	15	15	2	0	6	2							2	0	12	2							
Total	1,874	1,667	80	23	269	63	75	85	0	0	0	5,419	83	16	354	62	95	97	0	0	0	0	6,678

Market risk template does not include CIU positions under the particular approach for position risk in CIUs (Articles 348(1), 350 (3) c) and 364 (2) a) CRR), which instead are included in the RWA OV1 template.

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		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
(mln EUR, %)									
Consolidated data	Central governments or central banks	64,201	66,916	1,790		51,663	54,296	1,264	
	Regional governments or local authorities	33,033	33,139	302		32,811	33,014	289	
	Public sector entities	9,514	8,222	139		9,763	8,723	171	
	Multilateral Development Banks	61	61	3		13	43	3	
	International Organisations	496	496	0		478	478	0	
	Institutions	104,542	86,330	413		106,051	88,272	790	
	Corporates	18,436	12,000	10,376		20,701	13,816	12,087	
	of which: SME	2,137	1,753	1,735		1,939	1,660	1,644	
	Retail	9,084	4,984	3,404		9,103	5,022	3,429	
	of which: SME	1,954	1,870	1,069		1,939	1,889	1,080	
	Secured by mortgages on immovable property	5,215	5,051	2,307		3,141	3,000	1,337	
	of which: SME	115	107	44		12	12	6	
	Exposures in default	738	319	420	359	1,046	459	560	512
	Items associated with particularly high risk	722	587	881		729	558	837	
	Covered bonds	933	924	41		884	883	39	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	3,182	3,181	2,122		3,274	3,273	2,170		
Equity	100	100	102		103	103	105		
Other exposures	618	787	1,450		599	774	1,278		
Standardised Total²	250,874	223,096	23,750	555	240,361	212,715	24,360	739	

⁽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 position.

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		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
(mln EUR, %)									
GERMANY	Central governments or central banks	53,476	54,865	1,633		42,461	43,333	1,065	
	Regional governments or local authorities	29,510	29,626	3		29,314	29,515	3	
	Public sector entities	8,477	7,770	45		8,745	8,280	72	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	103,629	85,414	204		104,219	86,434	274	
	Corporates	12,865	7,993	7,084		13,887	9,334	8,524	
	of which: SME	1,949	1,656	1,638		1,848	1,562	1,566	
	Retail	6,976	3,180	2,051		6,941	3,199	2,062	
	of which: SME	1,947	1,870	1,068		1,934	1,889	1,079	
	Secured by mortgages on immovable property	3,309	3,285	1,654		1,377	1,376	754	
	of which: SME	115	107	44		12	12	6	
	Exposures in default	423	152	201	233	715	331	417	355
	Items associated with particularly high risk	642	507	761		657	487	730	
	Covered bonds	750	740	5		710	709	5	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	417	417	243		455	455	229		
Equity	93	93	95		98	98	100		
Other exposures	391	391	1,129		375	375	974		
Standardised Total²				320				445	

⁽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 excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		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
(mln EUR, %)									
UNITED KINGDOM	Central governments or central banks	1,932	1,937	0		366	371	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	450	450	90		1,399	1,399	406	
	Corporates	649	428	236		1,241	620	369	
	of which: SME	68	7	7		0	0	0	
	Retail	2	2	1		2	2	1	
	of which: SME	1	0	0		0	0	0	
	Secured by mortgages on immovable property	24	24	8		21	21	7	
	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	26	26	5		26	26	5	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	391	391	292		347	347	243		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total²				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 excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		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
(mln EUR, %)									
SWITZERLAND	Central governments or central banks	201	231	0		156	213	0	
	Regional governments or local authorities	378	378	76		451	451	76	
	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	34	33	7		53	52	10	
	Corporates	142	49	48		198	132	128	
	of which: SME	7	3	3		4	3	3	
	Retail	3	3	2		4	3	2	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	39	39	20		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	1	0	0	0	0	0	0	0
	Items associated with particularly high risk	50	50	76		51	50	75	
	Covered bonds	65	65	13		65	65	13	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	36	36	18		31	31	16		
Equity	0	0	0		0	0	0		
Other exposures	28	28	21		26	26	20		
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 excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		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
(mln EUR, %)									
FRANCE	Central governments or central banks	1,066	1,179	0		994	1,103	0	
	Regional governments or local authorities	23	23	5		22	22	4	
	Public sector entities	191	191	0		199	200	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	267	272	142		221	247	121	
	of which: SME	0	0	0		0	0	0	
	Retail	2	2	2		2	2	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	27	22	22	5	27	19	20	8
	Items associated with particularly high risk	2	2	2		2	2	2	
	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)	621	621	361		617	617	363		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ²				6				9	

⁽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 excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		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
(mln EUR, %)									
UNITED STATES	Central governments or central banks	0	0	0		408	408	0	
	Regional governments or local authorities	221	218	88		212	210	85	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	14	14	3		13	13	3	
	International Organisations	0	0	0		0	0	0	
	Institutions	125	125	25		132	132	26	
	Corporates	505	507	440		534	519	457	
	of which: SME	5	1	1		4	0	0	
	Retail	1	1	1		1	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	17	17	26	0	20	19	27	1
	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)	254	254	126		304	304	173		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ²				3				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 excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		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
(mln EUR, %)									
LUXEMBOURG	Central governments or central banks	970	970	0		415	415	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	85	86	17		31	32	6	
	Corporates	1,365	1,077	1,058		957	837	822	
	of which: SME	2	2	2		0	0	0	
	Retail	1	1	1		1	1	1	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	153	148	68		9	9	5	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	3	0	0	3	3	0	0	2
	Items associated with particularly high risk	19	19	29		10	10	16	
	Covered bonds	20	20	4		20	20	4	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	127	127	104		139	139	110		
Equity	0	0	0		0	0	0		
Other exposures	12	12	113		10	10	97		
Standardised Total ²				3				3	

⁽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 excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		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
(mln EUR, %)									
NETHERLANDS	Central governments or central banks	6	114	0		8	106	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	23	57	14		27	58	15	
	Corporates	842	588	531		923	667	613	
	of which: SME	6	5	5		3	3	3	
	Retail	1	1	1		1	1	1	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	10	10	5		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	18	7	7	11
	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)	276	276	187		265	265	184		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ²				1				14	

⁽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 excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

Spring 2020 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		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
(mln EUR, %)									
AUSTRIA	Central governments or central banks	1,016	1,050	0		969	1,001	0	
	Regional governments or local authorities	41	42	0		39	40	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	3	3	1		4	4	1	
	Corporates	238	150	149		384	282	153	
	of which: SME	5	5	5		4	4	4	
	Retail	1,017	879	659		1,068	908	681	
	of which: SME	3	0	0		3	0	0	
	Secured by mortgages on immovable property	0	0	0		0	17	8	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	25	6	7	18	28	8	8	20
	Items associated with particularly high risk	9	9	13		10	10	14	
	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)	71	71	75		70	70	73		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ²				37				38	

⁽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 excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		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
(mln EUR, %)									
ITALY	Central governments or central banks	2,626	2,866	100		2,507	2,815	86	
	Regional governments or local authorities	423	413	83		403	395	79	
	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	48	14	14		41	14	14	
	of which: SME	3	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	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)	47	47	24		49	49	26		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ²				11				9	

⁽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 excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		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
(mln EUR, %)									
SPAIN	Central governments or central banks	88	88	0		85	85	0	
	Regional governments or local authorities	1,989	1,988	0		1,933	1,943	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		0	0	0	
	Corporates	92	61	60		92	62	62	
	of which: SME	0	0	0		0	0	0	
	Retail	1	1	1		1	1	1	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	55	55	28		55	55	28	
	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	14	14	3		14	14	3	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	166	166	161		139	139	135		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ²				26				15	

⁽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 excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

Spring 2020 EU-wide Transparency Exercise

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

		IRB Approach															
		As of 30/09/2019					As of 31/12/2019										
		Original Exposure ¹		Exposure Value ¹	Risk exposure amount		Value adjustments and provisions		Original Exposure ¹		Exposure Value ¹	Risk exposure amount		Value adjustments and provisions			
		Of which: defaulted			Of which: defaulted				Of which: defaulted			Of which: defaulted					
(min EUR, %)																	
Consolidated data	Central banks and central governments	14,045	0	14,273	1,533	0	5	11,869	0	12,142	936	0	0	0	0	0	
	Institutions	54,018	141	52,624	8,365	0	73	46,744	138	44,870	8,409	0	0	72	0	0	
	Corporates	112,844	2,832	98,505	42,704	0	1,257	108,689	2,248	94,071	41,792	0	0	1,146	0	0	0
	Corporates - Of Which: Specialised Lending	29,858	515	27,889	14,242	0	228	32,225	217	30,025	15,053	0	0	114	0	0	0
	Corporates - Of Which: SME	6,895	0	5,878	2,138	0	8	6,526	0	5,930	2,125	0	0	9	0	0	0
	Retail	76,704	763	76,170	13,597	399	513	79,232	940	78,718	14,721	348	516	0	0	0	0
	Retail - Secured on real estate property	61,766	442	61,297	8,515	158	148	64,254	591	63,742	8,868	183	156	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	61,766	442	61,297	8,515	158	148	64,254	591	63,742	8,868	183	156	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	14,938	321	14,873	5,083	241	365	14,977	348	14,976	5,852	166	360	0	0	0	0
	Retail - Other Retail - Of Which: SME	1	0	1	0	0	0	371	0	370	48	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	14,936	321	14,872	5,083	241	365	14,607	348	14,607	5,805	166	360	0	0	0	0
	Equity	3,526	0	3,526	14,192	0	0	7,116	0	7,116	26,629	0	0	0	0	0	0
Other non credit-obligation assets				1,706						1,613							
IRB Total ²					82,097						94,099						

(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) IRB Total does not include the Securitisation position.

		IRB Approach														
		As of 30/09/2019					As of 31/12/2019									
		Original Exposure ¹		Exposure Value ¹	Risk exposure amount		Value adjustments and provisions		Original Exposure ¹		Exposure Value ¹	Risk exposure amount		Value adjustments and provisions		
		Of which: defaulted			Of which: defaulted				Of which: defaulted			Of which: defaulted				
(min EUR, %)																
GERMANY	Central banks and central governments	101	0	101	5	0	0	0	0	0	0	0	0	0	0	0
	Institutions	13,601	0	13,093	2,413	0	2	13,701	0	12,843	2,403	0	2	0	0	0
	Corporates	79,455	1,163	68,915	32,976	0	579	80,033	993	69,325	32,501	0	525	0	0	0
	Corporates - Of Which: Specialised Lending	21,180	394	19,550	10,270	0	171	22,578	118	20,681	10,594	0	67	0	0	0
	Corporates - Of Which: SME	6,881	0	5,869	2,134	0	8	6,522	0	5,926	2,124	0	9	0	0	0
	Retail	76,339	754	75,805	13,520	394	508	78,737	928	78,226	14,621	344	510	0	0	0
	Retail - Secured on real estate property	61,521	436	61,051	8,455	156	146	63,899	584	63,389	8,791	180	154	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	61,521	436	61,051	8,455	156	146	63,899	584	63,389	8,791	180	154	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	14,818	317	14,754	5,065	239	362	14,838	344	14,836	5,830	164	356	0	0	0
	Retail - Other Retail - Of Which: SME	1	0	1	0	0	0	362	0	361	43	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	14,817	317	14,753	5,065	239	362	14,476	344	14,476	5,787	164	356	0	0	0
	Equity	3,350	0	3,350	12,642	0	0	6,936	0	6,936	25,924	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 30/09/2019					As of 31/12/2019									
		Original Exposure ¹		Exposure Value ¹	Risk exposure amount		Value adjustments and provisions		Original Exposure ¹		Exposure Value ¹	Risk exposure amount		Value adjustments and provisions		
		Of which: defaulted			Of which: defaulted				Of which: defaulted			Of which: defaulted				
(min EUR, %)																
UNITED KINGDOM	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	9,701	0	9,496	709	0	0	8,278	0	8,065	731	0	0	0	0	0
	Corporates	1,605	95	1,374	554	0	55	1,520	17	1,234	572	0	4	0	0	0
	Corporates - Of Which: Specialised Lending	531	16	520	271	0	3	652	17	595	335	0	3	0	0	0
	Corporates - Of Which: SME	1	0	1	0	0	0	1	0	0	0	0	0	0	0	0
	Retail	14	0	14	2	0	0	20	0	20	2	0	0	0	0	0
	Retail - Secured on real estate property	4	0	4	1	0	0	9	0	9	1	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	4	0	4	1	0	0	9	0	9	1	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	10	0	10	1	0	0	11	0	11	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	10	0	10	1	0	0	11	0	11	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																
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 30/09/2019					As of 31/12/2019									
		Original Exposure ¹		Exposure Value ¹	Risk exposure amount		Value adjustments and provisions		Original Exposure ¹		Exposure Value ¹	Risk exposure amount		Value adjustments and provisions		
		Of which: defaulted			Of which: defaulted				Of which: defaulted			Of which: defaulted				
(min EUR, %)																
SWITZERLAND	Central banks and central governments	9,644	0	9,686	773	0	0	7,702	0	7,702	615	0	0	0	0	0
	Institutions	2,340	52	2,335	497	0	24	2,118	52	2,115	488	0	24	0	0	0
	Corporates	1,237	0	726	420	0	0	1,256	0	713	384	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	118	0	56	12	0	0	152	0	95	18	0	0	0	0	0
	Corporates - Of Which: SME	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	113	2	113	17	1	1	164	2	163	28	1	1	0	0	0
	Retail - Secured on real estate property	43	1	43	10	0	0	90	1	89	20	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	43	1	43	10	0	0	90	1	89	20	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	70	1	70	7	1	1	74	1	74	8	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	2	0	2	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	70	1	70	7	1	1	72	1	72	8	0	0	0	0	0
	Equity	2	0	2	9	0	0	2	0	2	9	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 30/09/2019					As of 31/12/2019									
		Original Exposure ¹		Exposure Value ¹	Risk exposure amount		Value adjustments and provisions		Original Exposure ¹		Exposure Value ¹	Risk exposure amount		Value adjustments and provisions		
		Of which: defaulted			Of which: defaulted				Of which: defaulted			Of which: defaulted				
(min EUR, %)																
FRANCE	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	11,483	0	11,492	771	0	1	5,730	0	5,728	726	0	1	0	0	0
	Corporates	1,306	16	1,363	595	0	13	1,392	16	1,447	647	0	17	0	0	0
	Corporates - Of Which: Specialised Lending	511	0	490	273	0	0	681	0	643	337	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	38	2	38	7	1	1	42	2	42	8	1	1	0	0	0
	Retail - Secured on real estate property	29	2	29	6											

		IRB Approach											
		As of 30/09/2019					As of 31/12/2019						
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions				
(min EUR, %)													
UNITED STATES	Central banks and central governments	297	0	301	24	0	0	2,212	0	2,212	177	0	0
	Institutions	1,959	0	1,958	319	0	0	1,813	0	1,813	308	0	0
	Corporates	4,062	60	3,479	1,400	0	28	3,177	92	2,558	1,174	0	26
	Corporates - Of Which: Specialised Lending	626	20	535	475	0	16	573	14	482	443	0	14
	Corporates - Of Which: SME	1	0	0	0	0	0	0	0	0	0	0	0
	Retail	12	0	12	2	0	0	18	0	18	2	0	0
	Retail - Secured on real estate property	10	0	10	2	0	0	16	0	15	2	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	10	0	10	2	0	0	16	0	15	2	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	2	0	2	0	0	0	2	0	2	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	1	0	1	0	0	0
	Retail - Other Retail - Of Which: non-SME	2	0	2	0	0	0	2	0	2	0	0	0
	Equity	74	0	74	278	0	0	78	0	78	295	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 30/09/2019					As of 31/12/2019						
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions				
(min EUR, %)													
LUXEMBOURG	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	574	0	523	85	0	0	390	0	339	85	0	0
	Corporates	4,376	0	4,220	1,646	0	2	4,754	0	4,694	1,854	0	2
	Corporates - Of Which: Specialised Lending	3,727	0	3,607	1,340	0	2	4,144	0	4,081	1,560	0	2
	Corporates - Of Which: SME	1	0	1	0	0	0	0	0	0	0	0	0
	Retail	36	1	36	11	0	0	55	1	55	14	0	1
	Retail - Secured on real estate property	34	1	34	10	0	0	45	1	45	12	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	34	1	34	10	0	0	45	1	45	12	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	2	0	2	0	0	0	10	0	10	2	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	2	0	2	1	0	0
	Retail - Other Retail - Of Which: non-SME	2	0	2	0	0	0	8	0	8	0	0	0
	Equity	8	0	8	28	0	0	8	0	8	28	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 30/09/2019					As of 31/12/2019						
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions				
(min EUR, %)													
NETHERLANDS	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	1,694	0	1,655	253	0	0	1,660	0	1,630	264	0	0
	Corporates	2,353	74	2,128	1,152	0	43	2,342	8	2,062	1,163	0	2
	Corporates - Of Which: Specialised Lending	850	18	795	419	0	11	899	0	835	453	0	1
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	38	2	38	8	1	0	47	2	46	9	1	1
	Retail - Secured on real estate property	34	1	34	7	0	0	43	1	42	8	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	34	1	34	7	0	0	43	1	42	8	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	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	867	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 30/09/2019					As of 31/12/2019						
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions				
(min EUR, %)													
AUSTRIA	Central banks and central governments	126	0	126	10	0	0	0	0	0	0	0	0
	Institutions	892	0	888	164	0	0	1,029	0	1,023	210	0	0
	Corporates	1,129	0	912	488	0	0	1,206	0	976	544	0	1
	Corporates - Of Which: Specialised Lending	149	0	148	55	0	0	155	0	154	58	0	0
	Corporates - Of Which: SME	8	0	8	3	0	0	0	0	0	0	0	0
	Retail	61	0	61	15	0	1	68	1	68	17	0	1
	Retail - Secured on real estate property	51	0	51	14	0	0	58	1	58	15	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	51	0	51	14	0	0	58	0	58	15	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	9	0	9	2	0	0	10	0	10	2	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	9	0	9	2	0	0	9	0	9	2	0	0
	Equity	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 30/09/2019					As of 31/12/2019						
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions				
(min EUR, %)													
ITALY	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	187	0	183	113	0	0	179	0	177	111	0	0
	Corporates	90	6	90	38	0	0	80	0	80	39	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	4	0	4	1	0	0	5	0	5	1	0	0
	Retail - Secured on real estate property	4	0	4	1	0	0	5	0	5	1	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	4	0	4	1	0	0	5	0	5	1	0	0
	Retail - Qualifying Revolving	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
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	31	0	31	74	0	0	31	0	31	74	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 30/09/2019					As of 31/12/2019						
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions				
(min EUR, %)													
SPAIN	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	758	0	756	232	0	0	652	0	650	207	0	0
	Corporates	244	0	213	97	0	0	211	0	181	90	0	0
	Corporates - Of Which: Specialised Lending	1	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
	Retail	7	0	7	1	0	0	7	0	7	1	0	0
	Retail - Secured on real estate property	2	0	2	0	0	0	3	0	3	0	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	2	0	2	0	0	0	3	0	3	0	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	5	0	5	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	5	0	5	1	0	0
	Equity	0	0	0	66	0	0	0	0	0	70		

Spring 2020 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

As of 31/12/2019

		Direct exposures													Risk weighted exposure amount			
		On balance sheet						Derivatives				Off balance sheet						
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading		of which: Financial assets designated at fair value through profit or loss		of which: Financial assets at fair value through other comprehensive income		of which: Financial assets at amortised cost		Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
				Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions									
[0 - 3M [	Africa	0	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	0
[1Y - 2Y [		0	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	0
[3Y - 5Y [		0	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	0
[10Y - more	0	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
[0 - 3M [	Others	114	114	0	57	0	56	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		724	724	91	62	346	226	0	1	0	0	17	0	0	0	0	0	
[1Y - 2Y [		958	958	53	72	211	622	0	0	0	0	54	0	0	0	0	0	
[2Y - 3Y [		574	574	5	28	413	128	0	0	0	0	55	0	0	0	0	0	
[3Y - 5Y [		1,269	1,269	12	104	470	683	0	0	0	0	470	0	0	0	0	0	
[5Y - 10Y [		2,102	2,101	69	187	268	1,577	1	0	0	126	0	0	0	0	0	0	
[10Y - more	4,976	4,975	242	74	2,956	1,704	6	514	-109	2,454	0	0	0	0	0	0		
Total		10,716	10,715	471	585	4,663	4,997	8	525	-136	3,191	0	0	0	0	0	101	

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, Congo, The Democratic Republic Of The, 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, Tanzania, United Republic Of, 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.

Spring 2020 EU-wide Transparency Exercise

Performing and non-performing exposures

DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

	As of 30/09/2019							As of 31/12/2019						
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴		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 ⁴		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						
(mln EUR)														
Debt securities (including at amortised cost and fair value)	49,547	0	174	174	50	61	0	51,800	0	170	170	41	65	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	23,171	0	0	0	40	0	0	23,000	0	0	0	29	0	0
Credit institutions	18,710	0	9	9	2	9	0	20,852	0	9	9	2	9	0
Other financial corporations	4,073	0	165	165	7	51	0	4,202	0	160	160	9	55	0
Non-financial corporations	3,593	0	0	0	1	0	0	3,746	0	0	0	1	0	0
Loans and advances (including at amortised cost and fair value)	349,241	170	4,551	4,077	420	1,901	1,953	339,250	196	4,605	4,296	419	1,920	1,976
Central banks	65,710	0	0	0	0	0	0	52,296	0	0	0	0	0	0
General governments	19,887	0	0	0	3	0	0	19,892	1	0	0	2	0	0
Credit institutions	95,710	1	72	72	8	4	63	97,394	2	70	70	7	5	61
Other financial corporations	14,678	12	302	301	5	105	58	14,485	1	299	299	7	101	84
Non-financial corporations	76,684	92	2,875	2,848	122	1,436	1,062	80,680	87	2,875	2,861	140	1,456	963
of which: small and medium-sized enterprises at amortised cost	9,554	23	113	108	30	69	20	8,717	20	128	125	34	84	18
Households	76,572	65	1,302	856	282	356	770	74,503	106	1,362	1,066	264	358	867
DEBT INSTRUMENTS other than HFT	398,789	170	4,725	4,252	470	1,962	1,953	391,051	196	4,775	4,466	460	1,985	1,976
OFF-BALANCE SHEET EXPOSURES	62,997		268	268	51	111	15	65,167		289	288	56	140	16

⁽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, subtitle 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)

⁽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 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 9 and 10 of Regulation (EU) No 680/2014 - 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.

Spring 2020 EU-wide Transparency Exercise

Forborne exposures

DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

	As of 30/09/2019					As of 31/12/2019				
	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 on non-performing exposures with forbearance measures			Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures	
(mln EUR)										
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	0	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	3,542	2,888	1,186	1,170	1,687	3,512	2,785	1,159	1,141	1,504
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	6	0	0	0	6	5	0	0	0	0
Credit institutions	23	23	2	2	21	23	23	2	2	21
Other financial corporations	199	190	78	78	53	285	276	96	96	84
Non-financial corporations	2,269	1,962	990	982	934	2,016	1,703	914	907	702
of which: small and medium-sized enterprises at amortised cost	103	61	46	44	20	97	57	43	42	23
Households	1,045	713	117	109	672	1,182	783	147	137	696
DEBT INSTRUMENTS other than HFT	3,542	2,888	1,187	1,171	1,687	3,513	2,786	1,159	1,141	1,504
Loan commitments given	134	34	12	10	8	115	28	20	18	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□

⁽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 9 and 10 of Regulation (EU) No 680/2014 - 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.

Spring 2020 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

(mln EUR)	As of 30/09/2019					As of 31/12/2019				
	Gross carrying amount			Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	Gross carrying amount			Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹
		Of which: non-performing	Of which loans and advances subject to impairment				Of which: non-performing	Of which loans and advances subject to impairment		
A Agriculture, forestry and fishing	619	25	619	17	0	690	26	690	17	0
B Mining and quarrying	918	234	918	134	0	867	213	867	151	0
C Manufacturing	8,049	421	7,913	254	0	7,860	537	7,725	316	0
D Electricity, gas, steam and air conditioning supply	6,079	72	6,079	69	0	6,188	66	6,187	65	0
E Water supply	390	10	390	4	0	406	22	406	6	0
F Construction	10,549	150	10,537	95	0	3,017	155	3,006	98	0
G Wholesale and retail trade	5,038	222	4,997	141	3	5,262	230	5,221	129	3
H Transport and storage	9,594	1,346	9,501	588	6	8,702	1,102	8,612	532	20
I Accommodation and food service activities	368	53	363	31	0	419	55	414	34	0
J Information and communication	1,317	31	1,297	23	0	1,353	35	1,334	25	0
K Financial and insurance activities	14	0	12	0	0	13	0	11	0	0
L Real estate activities	25,217	61	25,199	44	0	36,098	181	36,084	46	0
M Professional, scientific and technical activities	1,439	13	1,439	12	0	1,973	16	1,973	12	0
N Administrative and support service activities	1,855	128	1,837	62	0	2,280	132	2,262	67	0
O Public administration and defence, compulsory social security	3	0	3	0	0	4	0	3	0	0
P Education	61	1	61	1	0	84	1	84	1	0
Q Human health services and social work activities	524	6	522	6	0	701	5	699	5	0
R Arts, entertainment and recreation	135	3	135	3	0	171	4	171	3	0
S Other services	4,515	98	4,423	64	0	4,591	96	4,500	64	0
Loans and advances	76,684	2,875	76,244	1,549	10	80,680	2,875	80,248	1,571	25

(1) The 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 06.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting.