



2015 EU-wide Transparency Exercise

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

2015 EU-wide Transparency Exercise

Capital

Deutsche Zentral-Genossenschaftsbank AG

CRR / CRDIV DEFINITION OF CAPITAL	As of 31/12/2014	As of 30/06/2015	COREP CODE	REGULATION
OWN FUNDS	16,508	16,670	CA1 {1}	Articles 4(118) and 72 of CRR
COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	11,913	12,792	CA1 {1.1.1}	Article 50 of CRR
Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	5,748	5,748	CA1 {1.1.1.1}	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
Retained earnings	5,442	5,621	CA1 {1.1.1.2}	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
Accumulated other comprehensive income	441	840	CA1 {1.1.1.3}	Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR
Other Reserves	65	412	CA1 {1.1.1.4}	Articles 4(117) and 26(1) point (e) of CRR
Funds for general banking risk	0	0	CA1 {1.1.1.5}	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
Minority interest given recognition in CET1 capital	267	373	CA1 {1.1.1.7}	Article 84 of CRR
Adjustments to CET1 due to prudential filters	-299	-259	CA1 {1.1.1.9}	Articles 32 to 35 and 36 (1) point (f) of CRR
(-) Intangible assets (including Goodwill)	-593	-519	CA1 {1.1.1.10 + 1.1.1.11}	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CRR
(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-105	-64	CA1 {1.1.1.12}	Articles 36(1) point (c) and 38 of CRR
(-) IRB shortfall of credit risk adjustments to expected losses	-30	-117	CA1 {1.1.1.13}	Articles 36(1) point (d), 40 and 159 of CRR
(-) Defined benefit pension fund assets	0	0	CA1 {1.1.1.14}	Articles 4(109), 36(1) point (e) and 41 of CRR
(-) Reciprocal cross holdings in CET1 Capital	-3	-3	CA1 {1.1.1.15}	Articles 4(122), 36(1) point (g) and 44 of CRR
(-) Excess deduction from AT1 items over AT1 Capital	0	0	CA1 {1.1.1.16}	Article 36(1) point (j) of CRR
(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	CA1 {1.1.1.17 to 1.1.1.21}	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.
Of which: from securitisation positions (-)	0	0	CA1 {1.1.1.18}	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	-23	CA1 {1.1.1.22}	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	CA1 {1.1.1.23}	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	CA1 {1.1.1.24}	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
(-) Amount exceeding the 17.65% threshold	0	0	CA1 {1.1.1.25}	Article 470 of CRR
Other CET1 capital elements and deductions	-20	0	CA1 {1.1.1.27} + CA1 {1.1.1.28}	-
Transitional adjustments	1,001	783	CA1 {1.1.1.16 + 1.1.1.8 + 1.1.1.26}	-
Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	CA1 {1.1.1.6}	Articles 483(1) to (3), and 484 to 487 of CRR
Transitional adjustments due to additional minority interests (+/-)	956	821	CA1 {1.1.1.8}	Articles 479 and 480 of CRR
Other transitional adjustments to CET1 Capital (+/-)	46	-38	CA1 {1.1.1.26}	Articles 469 to 472, 478 and 481 of CRR
ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	1,494	1,011	CA1 {1.2}	Article 61 of CRR
Additional Tier 1 Capital instruments (including grandfathered amounts)	1,980	1,366	CA1 {1.1.2.1} + CA1 {1.1.2.2} + CA1 {1.1.2.3} + CA1 {1.1.2.4}	
Other additional Tier 1 Capital components and deductions (after transitional adjustments)	-486	-356	CA1 {1.1.2} - (CA1 {1.1.2.1} + CA1 {1.1.2.2} + CA1 {1.1.2.3} + CA1 {1.1.2.4})	
TIER 1 CAPITAL (net of deductions and after transitional adjustments)	13,407	13,803	CA1 {1.1}	Article 25 of CRR
TIER 2 CAPITAL (net of deductions and after transitional adjustments)	3,101	2,868	CA1 {1.2}	Article 71 of CRR
Tier 2 Capital instruments (including grandfathered amounts)	2,805	2,557	CA1 {1.2.1} + CA1 {1.2.2} + CA1 {1.2.3} + CA1 {1.2.4}	
Other Tier 2 Capital components and deductions (after transitional adjustments)	296	310	CA1 {1.2} - (CA1 {1.2.1} + CA1 {1.2.2} + CA1 {1.2.3} + CA1 {1.2.4})	
TOTAL RISK EXPOSURE AMOUNT	98,080	101,130	CA2 {1}	Articles 92(3), 95, 96 and 98 of CRR
Common Equity Tier 1 Capital ratio	12.15%	12.65%	CA3 {1}	-
Tier 1 Capital ratio	13.67%	13.65%	CA3 {3}	-
Total Capital ratio	16.83%	16.48%	CA3 {5}	-



2015 EU-wide Transparency Exercise

Risk exposure amounts

Deutsche Zentral-Genossenschaftsbank AG

(mln EUR)	as of 31/12/2014	as of 30/06/2015
Risk exposure amounts for credit risk	76,573	77,286
Risk exposure amount for securitisation and re-securitisations in the banking book	8,679	8,149
Risk exposure amount for contributions to the default fund of a CCP	269	303
Risk exposure amount Other credit risk	67,625	68,834
Risk exposure amount for position, foreign exchange and commodities (Market risk)	10,909	13,120
of which: Risk exposure amount for securitisation and re-securitisations in the trading book ¹	155	138
Risk exposure amount for Credit Valuation Adjustment	2,297	1,802
Risk exposure amount for operational risk	8,302	8,918
Other risk exposure amounts	0	2
Total Risk Exposure Amount	98,080	101,130

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

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Deutsche Zentral-Genossenschaftsbank AG

(mln EUR)	As of 31/12/2014	As of 30/06/2015
Interest income	13,311	5,921
Of which debt securities income	959	391
Of which loans and advances income	6,252	2,982
Interest expenses	10,313	4,443
(Of which deposits expenses)	3,404	1,573
(Of which debt securities issued expenses)	935	411
(Expenses on share capital repayable on demand)	1	3
Dividend income	39	10
Net Fee and commission income	1,678	915
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	166	26
Gains or (-) losses on financial assets and liabilities held for trading, net	361	-1,133
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	307	275
Gains or (-) losses from hedge accounting, net	-4	25
Exchange differences [gain or (-) loss], net	134	1,159
Net other operating income /(expenses)	-42	97
TOTAL OPERATING INCOME, NET	5,637	2,847
(Administrative expenses)	3,080	1,690
(Depreciation)	161	81
(Provisions or (-) reversal of provisions)	105	-32
(Commitments and guarantees given)	13	3
(Other provisions)	92	-35
Of which pending legal issues and tax litigation ¹	77	
Of which restructuring ¹	6	
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	166	100
(Loans and receivables)	153	74
(Held to maturity investments, AFS assets and financial assets measured at cost)	13	26
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	-7	9
(of which Goodwill)	0	8
Negative goodwill recognised in profit or loss	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	383	144
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	-3	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	2,513	1,143
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	1,924	834
Profit or (-) loss after tax from discontinued operations	0	0
PROFIT OR (-) LOSS FOR THE YEAR	1,924	834
Of which attributable to owners of the parent	1,686	687

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



2015 EU-wide Transparency Exercise
Market Risk

Deutsche Zentral-Genossenschaftsbank AG

	SA		IM										IM										
	As of 31/12/2014	As of 30/06/2015	As of 31/12/2014										As of 30/06/2015										
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP				TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			
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)																							
Traded Debt Instruments	220	193	60	12	559	120							79	21	788	133							
Of which: General risk	25	11	62	14	563	119							79	20	753	128							
Of which: Specific risk	173	146	16	4	59	15							23	5	106	18							
Equities	0	0	13	5	91	19							22	2	57	5							
Of which: General risk	0	0	9	4	87	18							10	1	45	3							
Of which: Specific risk	0	0	4	1	4	1							12	2	12	2							
Foreign exchange risk	1,037	1,151	12	2	69	10							31	8	84	21							
Commodities risk	16	16	2	1	4	1							3	1	11	3							
Total	1,272	1,360	59	15	575	125	137	135	0	0	0	9,637	82	19	717	112	141	140	0	0	0	0	11,760

2015 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Deutsche Zentral-Genossenschaftsbank AG

		Standardised Approach							
		As of 31/12/2014				As of 30/06/2015			
		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
Consolidated data	Central governments or central banks	10,771	12,441	2,113		12,202	12,695	1,564	
	Regional governments or local authorities	35,149	35,309	450		33,137	33,646	440	
	Public sector entities	11,248	11,178	48		11,002	10,914	54	
	Multilateral Development Banks	220	220	0		207	207	0	
	International Organisations	963	963	0		943	943	0	
	Institutions	79,884	65,479	470		76,731	62,453	476	
	Corporates	12,081	7,172	6,295		13,515	8,235	7,246	
	of which: SME	1,679	1,359	1,333		2,078	1,663	1,611	
	Retail	5,430	4,925	2,242		5,810	3,323	2,220	
	of which: SME	361	381	73		363	363	70	
	Secured by mortgages on immovable property	1,084	1,049	600		1,254	1,214	694	
	of which: SME	1,267	1,278	691		1,320	1,312	689	
	Exposures in default	134	133	57		139	138	57	
	of which: SME	1,195	440	553	737	1,049	362	439	672
	Items associated with particularly high risk	304	129	148		311	148	222	
	Covered bonds	361	361	73		363	363	70	
	Claims on institutions and corporates with a ST credit assessment	544	98	43		266	159	59	
	Collective investments undertakings (CIU)	1,136	1,131	609		981	979	560	
	Equity	4,086	4,086	4,236		4,115	4,115	4,266	
Securitisation	4,433	4,212	5,741		4,345	4,132	5,862		
Other exposures	553	553	782		597	597	1,031		
Standardised Total²	169,696	150,026	24,500	1,192	166,986	144,582	25,198	1,095	

(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 31/12/2014				As of 30/06/2015			
		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
GERMANY	Central governments or central banks	2,164	3,198	2,091		2,149	2,931	1,537	
	Regional governments or local authorities	30,899	30,844	5		28,998	29,322	4	
	Public sector entities	11,114	10,985	43		10,873	10,678	50	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	78,732	64,325	208		75,688	61,421	243	
	Corporates	8,645	4,914	4,475		9,216	5,482	4,906	
	of which: SME	1,456	1,235	1,210		1,825	1,550	1,499	
	Retail	4,622	4,170	1,732		4,648	2,253	1,473	
	of which: SME	1,077	1,049	599		1,246	1,214	694	
	Secured by mortgages on immovable property	772	767	526		732	726	502	
	of which: SME	134	133	57		139	138	57	
	Exposures in default	704	207	255	489	652	193	239	452
	Items associated with particularly high risk	164	72	92		175	88	132	
	Covered bonds	52	52	7		50	50	8	
	Claims on institutions and corporates with a ST credit assessment	103	5	1		125	23	4	
	Collective investments undertakings (CIU)	142	140	75		87	87	87	
	Equity	3,923	3,923	4,073		3,973	3,973	4,124	
	Securitisation								
Other exposures	399	399	465		414	414	700		
Standardised Total²	169,696	150,026	24,500	669	166,986	144,582	25,198	627	

(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 31/12/2014				As of 30/06/2015			
		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
UNITED STATES	Central governments or central banks	122	122	1		2	2	0	
	Regional governments or local authorities	374	374	116		288	288	100	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	13	13	0		14	14	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	397	430	101		379	429	34	
	Corporates	230	236	220		281	287	272	
	of which: SME	4	4	4		4	4	4	
	Retail	3	3	3		5	5	3	
	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	64	51	76	13	4	0	0	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	9	2		0	9	2	
	Collective investments undertakings (CIU)	102	102	74		100	100	76	
	Equity	0	0	0		0	0	0	
	Securitisation								
Other exposures	0	0	0		0	0	0		
Standardised Total²	169,696	150,026	24,500	13	166,986	144,582	25,198	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 31/12/2014				As of 30/06/2015			
		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
UNITED KINGDOM	Central governments or central banks	997	997	0		991	991	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	251	251	50		457	457	91	
	Corporates	174	196	138		549	252	184	
	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	57	57	20		61	61	21	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	89	60	60	30	96	62	62	34
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	19	19	4		33	33	7	
	Claims on institutions and corporates with a ST credit assessment	440	82	40		138	124	52	
	Collective investments undertakings (CIU)	100	100	49		68	68	39	
	Equity	0	0	0		0	0	0	
	Securitisation								
Other exposures	0	0	0		0	0	0		
Standardised Total²	169,696	150,026	24,500	46	166,986	144,582	25,198	35	

(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 31/12/2014				As of 30/06/2015			
		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
FRANCE	Central governments or central banks	583	612	0		539	592	0	
	Regional governments or local authorities	0	1	0		0	1	0	
	Public sector entities	0	6	0		0	7	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1	1	0		2	2	0	
	Corporates	87	79	77		147	128	127	
	of which: SME	6	4	4		14	3	3	
	Retail	5	5	4		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	31	31	45	1	31	31	46	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	24	24	5		26	26	5	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	161	158	73		103	102	55	
Equity	0	0	0		0	0	0		
Securitisation	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total²				1				12	

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

		Standardised Approach							
		As of 31/12/2014				As of 30/06/2015			
		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
SPAIN	Central governments or central banks	4	4	0		10	10	0	
	Regional governments or local authorities	2,483	2,507	0		2,405	2,428	0	
	Public sector entities	31	6	3		29	4	2	
	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	5	3	3		9	7	7	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	14	12	18	2	14	12	18	2
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	112	112	22		95	95	19	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	111	111	45		70	70	29	
Equity	0	0	0		0	0	0		
Securitisation	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total²				4				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 31/12/2014				As of 30/06/2015			
		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
SWITZERLAND	Central governments or central banks	1,153	1,153	0		2,047	2,047	0	
	Regional governments or local authorities	240	240	48		321	321	64	
	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	190	190	42		215	215	55	
	Corporates	29	10	10		31	11	11	
	of which: SME	3	2	2		3	2	2	
	Retail	8	7	6		10	9	7	
	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	50	50	50		50	50	75	
	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)	36	36	19		40	40	21	
Equity	0	0	0		0	0	0		
Securitisation	0	0	0		0	0	0		
Other exposures	22	22	19		29	29	28		
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 31/12/2014				As of 30/06/2015			
		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
NETHERLANDS	Central governments or central banks	426	426	0		433	433	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	78	0		0	128	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	37	37	8		39	39	8	
	Corporates	346	216	213		321	188	186	
	of which: SME	116	88	88		83	52	52	
	Retail	2	2	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	6	3	3	2	6	3	3	3
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	26	26	5		30	30	6	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		3	3	1	
	Collective investments undertakings (CIU)	110	110	68		88	88	49	
Equity	139	139	139		119	119	119		
Securitisation	0	0	0		0	0	0		
Other exposures	2	2	0		0	0	0		
Standardised Total²				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 does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2014				As of 30/06/2015			
		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
LUXEMBOURG	Central governments or central banks	92	92	0		62	62	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	25	25	0		25	25	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	4	4	1		6	6	1	
	Corporates	664	696	640		995	1,060	970	
	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	13	13	7		13	13	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	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)	50	50	30		105	105	58	
Equity	0	0	0		0	0	0		
Securitisation									
Other exposures	24	24	168		15	15	165		
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 31/12/2014				As of 30/06/2015			
		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
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	88	44	44		66	65	65	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	2	1	1	1	13	13	19	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				1				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 31/12/2014				As of 30/06/2015			
		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
ITALY	Central governments or central banks	1,895	1,923	7		1,751	1,794	7	
	Regional governments or local authorities	958	956	244		876	874	230	
	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	21	19	19		20	19	19	
	of which: SME	15	14	14		15	15	15	
	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)	113	113	50		94	94	39	
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

2015 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Deutsche Zentral-Genossenschaftsbank AG

		IRB Approach											
		As of 31/12/2014						As of 30/06/2015					
		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
(min EUR, %)		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted				
Consolidated data	Central banks and central governments	4,486	13	4,525	658	0	9	5,573	12	5,813	713	0	8
	Institutions	40,611	679	39,718	8,894	2	407	38,354	286	37,264	8,504	2	222
	Corporates	75,267	3,481	65,852	25,848	0	1,661	78,047	3,090	68,011	26,256	0	1,446
	Corporates - Of Which: Specialised Lending	20,268	1,106	18,658	9,367	0	702	20,605	850	18,796	9,507	0	478
	Corporates - Of Which: SME	1,416	128	1,084	694	0	98	1,329	124	1,035	684	0	101
	Retail	48,369	405	48,347	11,034	244	534	50,394	397	50,388	11,370	298	554
	Retail - Secured on real estate property	33,781	72	33,759	5,868	25	148	35,472	64	35,465	6,277	20	147
	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	33,781	72	33,759	5,868	25	148	35,472	64	35,465	6,277	20	147
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	14,588	332	14,588	5,166	220	386	14,922	333	14,922	5,092	278	407
	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	14,588	332	14,588	5,166	220	386	14,922	333	14,922	5,092	278	407
	Equity	223	9	223	777	0	0	314	1	314	1,142	0	0
Securitisation	3,673	0	3,673	1,656	0	1	3,618	0	3,618	2,287	0	2	
Other non credit-obligation assets													
IRB Total				51,894						51,785			

(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 31/12/2014						As of 30/06/2015					
		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
(min EUR, %)		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted				
GERMANY	Central banks and central governments	113	0	113	5	0	164	0	164	7	0	0	
	Institutions	17,458	53	17,427	3,891	1	25	15,977	0	15,935	3,805	1	1
	Corporates	40,888	1,515	33,878	17,376	0	1,029	41,018	1,461	33,964	17,659	0	961
	Corporates - Of Which: Specialised Lending	13,982	706	13,003	6,327	0	389	14,300	627	13,274	6,468	0	360
	Corporates - Of Which: SME	1,416	128	1,084	694	0	98	1,328	124	1,035	684	0	101
	Retail	46,396	401	46,374	10,618	242	396	48,384	394	48,378	10,932	296	390
	Retail - Secured on real estate property	32,312	72	32,290	5,534	25	40	33,972	63	33,966	5,924	20	28
	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	32,312	72	32,290	5,534	25	40	33,972	63	33,966	5,924	20	28
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	14,084	330	14,084	5,084	218	357	14,412	330	14,412	5,008	276	362
	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	14,084	330	14,084	5,084	218	357	14,412	330	14,412	5,008	276	362
	Equity	117	7	117	478	0	0	208	0	208	842	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 31/12/2014						As of 30/06/2015					
		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
(min EUR, %)		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted				
UNITED STATES	Central banks and central governments	1,874	0	1,892	150	0	2,228	0	2,247	178	0	0	
	Institutions	2,250	175	2,249	426	0	175	1,940	25	1,940	366	0	26
	Corporates	5,544	127	5,200	1,338	0	85	5,704	122	5,339	1,503	0	80
	Corporates - Of Which: Specialised Lending	918	44	806	566	0	25	1,078	49	983	684	0	26
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail	12	0	12	3	0	0	12	0	12	3	0	0
	Retail - Secured on real estate property	10	0	10	2	0	0	10	0	10	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	10	0	10	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	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	2	0	2	0	0	0	2	0	2	0	0	0
	Equity	18	0	18	33	0	0	38	0	38	97	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 31/12/2014						As of 30/06/2015					
		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
(min EUR, %)		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted				
UNITED KINGDOM	Central banks and central governments	0	0	6	0	0	0	0	6	0	0	0	
	Institutions	4,618	39	4,459	615	1	38	5,335	33	5,203	649	1	34
	Corporates	1,284	10	1,186	574	0	5	1,396	10	1,297	527	0	4
	Corporates - Of Which: Specialised Lending	351	10	319	188	0	4	379	10	344	160	0	3
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail	11	0	11	3	0	0	11	0	11	3	0	0
	Retail - Secured on real estate property	8	0	8	2	0	0	9	0	9	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	8	0	8	2	0	0	9	0	9	2	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	3	0	3	0	0	0	3	0	3	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	3	0	3	0	0	0	3	0	3	0	0	0
	Equity	9	0	9	26	0	0	8	0	8	27	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 31/12/2014					As of 30/06/2015						
		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
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted	Of which: defaulted		Of which: defaulted		Of which: defaulted		
FRANCE	Central banks and central governments	344	0	338	24	0	0	405	0	401	29	0	0
	Institutions	2,983	0	2,979	518	0	0	2,806	0	2,802	472	0	1
	Corporates	963	44	920	340	0	28	845	34	790	270	0	14
	Corporates - Of Which: Specialised Lending	588	15	519	225	0	6	527	34	437	194	0	14
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	66	0	66	13	0	63	0	63	14	0	0	0
	Retail - Secured on real estate property	58	0	58	12	0	54	0	54	13	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	58	0	58	12	0	54	0	54	13	0	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	10	0	10	2	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	9	0	9	2	0	10	0	10	2	0	0	0
	Equity	6	0	6	10	0	0	4	0	4	8	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 31/12/2014					As of 30/06/2015						
		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
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted	Of which: defaulted		Of which: defaulted		Of which: defaulted		
SPAIN	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	1,570	0	1,570	511	0	2	1,451	0	1,451	425	0	2
	Corporates	151	0	144	76	0	115	0	112	61	0	0	0
	Corporates - Of Which: Specialised Lending	9	0	9	6	0	9	0	9	5	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	6	0	6	1	0	6	0	6	1	0	0	0
	Retail - Secured on real estate property	3	0	3	1	0	2	0	2	1	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	3	0	3	1	0	2	0	2	1	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	4	0	4	1	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	4	0	4	1	0	4	0	4	1	0	0	0
	Equity	3	0	3	6	0	1	0	1	2	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).

		IRB Approach											
		As of 31/12/2014					As of 30/06/2015						
		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
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted	Of which: defaulted		Of which: defaulted		Of which: defaulted		
SWITZERLAND	Central banks and central governments	38	0	44	3	0	0	416	0	422	34	0	0
	Institutions	1,625	53	1,625	153	0	50	1,790	52	1,792	324	0	37
	Corporates	813	0	438	218	1	827	0	405	199	0	1	0
	Corporates - Of Which: Specialised Lending	148	0	54	29	0	149	0	60	33	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	80	1	80	13	0	1	87	1	87	14	1	1
	Retail - Secured on real estate property	19	0	19	6	0	0	22	0	22	7	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	19	0	19	6	0	22	0	22	7	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	60	1	60	8	0	1	65	1	65	8	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	60	1	60	8	0	1	65	1	65	8	1	1
	Equity	1	0	1	2	0	1	0	1	3	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).

		IRB Approach											
		As of 31/12/2014					As of 30/06/2015						
		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
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted	Of which: defaulted		Of which: defaulted		Of which: defaulted		
NETHERLANDS	Central banks and central governments	79	0	79	3	0	0	214	0	214	24	0	0
	Institutions	1,256	0	1,234	274	0	0	970	0	971	200	0	0
	Corporates	1,697	68	1,584	728	0	12	1,628	77	1,522	651	0	15
	Corporates - Of Which: Specialised Lending	569	19	527	296	0	11	471	24	432	215	0	11
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	30	0	30	5	0	0	32	0	32	6	0	0
	Retail - Secured on real estate property	23	0	23	4	0	27	0	27	5	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	23	0	23	4	0	27	0	27	5	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	7	0	7	1	0	5	0	5	1	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	7	0	7	1	0	5	0	5	1	0	0	0
	Equity	3	0	3	5	0	4	0	4	9	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).

		IRB Approach											
		As of 31/12/2014					As of 30/06/2015						
		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				
(min EUR, %)		Of which: defaulted		Of which: defaulted	Of which: defaulted		Of which: defaulted		Of which: defaulted				
LUXEMBOURG	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	992	0	974	124	0	0	856	0	838	97	0	0
	Corporates	2,075	33	2,027	798	0	11	1,956	36	1,906	803	0	11
	Corporates - Of Which: Specialised Lending	1,425	0	1,386	576	0	1	1,529	0	1,490	620	0	1
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	27	0	27	6	0	0	27	0	27	7	0	0
	Retail - Secured on real estate property	22	0	22	5	0	0	23	0	23	6	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	22	5	0	0	23	0	23	6	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	4	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	4	4	0	4	1	0	0
	Equity	45	0	45	165	0	0	29	0	29	107	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 31/12/2014					As of 30/06/2015						
		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				
(min EUR, %)		Of which: defaulted		Of which: defaulted	Of which: defaulted		Of which: defaulted		Of which: defaulted				
MARSHALL ISLANDS	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	3,875	575	3,866	742	0	99	4,605	535	4,491	871	0	132
	Corporates - Of Which: Specialised Lending	40	0	34	27	0	0	86	0	5	4	0	1
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	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	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).

		IRB Approach											
		As of 31/12/2014					As of 30/06/2015						
		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				
(min EUR, %)		Of which: defaulted		Of which: defaulted	Of which: defaulted		Of which: defaulted		Of which: defaulted				
ITALY	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	323	0	323	125	0	2	251	0	250	101	0	1
	Corporates	120	0	119	46	0	0	154	0	154	29	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	3	0	3	1	0	3	3	0	3	1	0	0
	Retail - Secured on real estate property	2	0	2	1	0	2	2	0	2	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	2	0	2	1	0	2	2	0	2	1	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	1	0	1	0	0	1	1	0	1	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	1	0	1	0	0	1	1	0	1	0	0	0
	Equity	4	0	4	7	0	2	0	2	6	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).

2015 EU-wide Transparency Exercise

Sovereign Exposure

Deutsche Zentral-Genossenschaftsbank AG

(mln EUR)		As of 31/12/2014													
Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) (1)				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)			
								Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with positive fair value		Derivatives with negative fair value	
		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit/loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	
[0 - 3M]	Austria	1	0	1	0	0	1	0	0	0	0	62	63	0	0
[3M - 1Y]		0	0	0	0	0	0	15	1	0	0	47	47	0	0
[1Y - 2Y]		54	0	54	54	0	0	0	0	0	0	34	34	0	0
[2Y - 3Y]		48	3	48	30	0	15	0	0	0	0	418	419	0	0
[3Y - 5Y]		2	0	2	0	0	2	0	0	0	0	710	710	0	0
[5Y - 10Y]		29	0	29	4	22	3	0	0	0	0	46	46	0	0
[10Y - more]	626	237	626	396	0	69	0	0	0	0	0	0	0	0	0
Total		760	230	760	484	22	89	15	1	0	0	1,318	1,320	0	0
[0 - 3M]	Belgium	0	0	0	0	0	0	0	0	0	0	41	41	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	48	48	0	0
[1Y - 2Y]		79	0	79	79	0	1	0	0	0	0	71	71	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	393	394	0	0
[3Y - 5Y]		41	0	41	41	0	0	0	0	0	0	315	315	0	0
[5Y - 10Y]		43	0	43	42	0	0	0	0	0	0	6	6	0	0
[10Y - more]	290	0	290	138	47	85	0	0	0	0	66	85	0	0	
Total		453	0	453	300	47	86	0	0	0	0	941	961	0	0
[0 - 3M]	Bulgaria	0	0	0	0	0	0	0	0	0	0	1	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	29	29	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	12	12	0	0
[2Y - 3Y]		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
[5Y - 10Y]		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	
Total		0	0	0	0	0	0	0	0	0	0	41	41	0	0
[0 - 3M]	Cyprus	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	2	2	2	-2
[1Y - 2Y]		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
[3Y - 5Y]		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
[10Y - more]	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	2	2	2	-2
[0 - 3M]	Czech Republic	0	0	0	0	0	0	0	0	0	0	25	25	10	-10
[3M - 1Y]		45	0	45	45	0	0	0	0	0	0	26	26	32	-32
[1Y - 2Y]		11	0	11	10	0	0	0	0	0	0	186	186	195	-195
[2Y - 3Y]		10	0	10	10	0	0	0	0	0	0	50	50	43	-43
[3Y - 5Y]		23	0	23	22	0	0	0	0	0	0	20	20	20	-20
[5Y - 10Y]		81	0	81	63	18	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	
Total		170	0	170	151	18	0	0	0	0	0	307	307	300	-300
[0 - 3M]	Denmark	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	
[1Y - 2Y]		7	0	7	7	0	0	0	0	0	0	2	2	2	-2
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	71	71	91	-93
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	54	54	33	-33
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	4	-4
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		8	0	8	0	0	8	0	0	0	0	131	131	136	-138
[0 - 3M]	Estonia	0	0	0	0	0	0	0	0	0	0	4	4	4	-4
[3M - 1Y]		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
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	8	8	8	-8
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	8	8	0	0
[5Y - 10Y]		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	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	-12
[0 - 3M]	Finland	0	0	0	0	0	0	0	0	0	0	21	21	0	0
[3M - 1Y]		16	0	16	16	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		26	0	26	26	0	0	0	0	0	0	2	2	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	25	25	25	-25
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	84	84	84	-84
[5Y - 10Y]		37	0	37	37	0	0	0	0	0	0	25	25	25	-25
[10Y - more]	3	3	3	3	0	0	0	0	0	0	5	5	0	0	
Total		82	3	82	78	0	3	0	0	0	0	162	162	134	-134
[0 - 3M]	France	0	0	0	0	0	0	0	0	0	0	163	164	0	0
[3M - 1Y]		51	0	51	51	0	0	0	0	0	0	50	50	0	0
[1Y - 2Y]		88	0	88	85	0	1	0	0	0	0	35	36	0	0
[2Y - 3Y]		148	0	148	143	0	1	0	0	0	0	410	412	0	0
[3Y - 5Y]		195	0	195	193	0	0	0	0	0	0	709	709	0	0
[5Y - 10Y]		128	0	128	42	60	18	0	0	0	0	64	66	14	-16
[10Y - more]	131	0	131	0	0	86	0	0	0	0	65	86	0	0	
Total		741	0	741	514	60	107	0	0	0	0	1,497	1,523	14	-16

2015 EU-wide Transparency Exercise

Sovereign Exposure

Deutsche Zentral-Genossenschaftsbank AG

(mln EUR)		As of 31/12/2014																
Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) (1)				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)						
								Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with positive fair value		Derivatives with negative fair value				
		of which: loans and advances	of which: AFS banking book	of which: FVO (designated at fair value through profit/loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)					
	Malta	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Netherlands	46	0	36	36	0	0	0	0	0	0	21	21	21	21	-21	0	0
	Poland	13	0	13	13	0	0	0	0	0	0	63	63	67	67	-67	0	0
	Portugal	52	0	52	52	0	0	0	0	0	0	39	39	37	37	-37	0	0
	Romania	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Slovakia	2	0	2	2	0	0	0	0	0	0	2	2	0	0	0	0	0
	Slovenia	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Spain	538	12	538	122	404	0	0	0	0	0	0	0	26	26	0	0	0
	Sweden	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Total	478	0	468	450	0	11	0	0	0	0	365	365	344	-345	0	0	0

2015 EU-wide Transparency Exercise

Sovereign Exposure

Deutsche Zentral-Genossenschaftsbank AG

(mln EUR)		As of 31/12/2014																
Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)			NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) (1)				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)					
		of which: loans and advances			of which: AFS banking book		of which: FV0 (designated at fair value through profit/loss) banking book		of which: Financial assets held for trading (2)		Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with positive fair value		Derivatives with negative fair value	
		Notional value	Fair-value (+)	Fair-value (-)	Notional value	Fair-value (+)	Fair-value (-)	Notional value	Fair-value (+)	Fair-value (-)	Notional value	Fair-value (+)	Fair-value (-)	Notional value	Fair-value (+)	Fair-value (-)	Notional value	Fair-value (-)
[0 - 3M]	United Kingdom	0	0	0	0	0	0	0	0	0	0	0	0	30	30	31	-31	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		30	0	30	26	0	0	0	0	0	0	0	0	8	8	8	-8	
[3Y - 5Y]		26	0	26	26	0	0	0	0	0	0	0	0	10	10	8	-9	
[5Y - 10Y]		3	0	3	0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more]	15	0	15	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total	74	0	74	52	0	0	0	0	0	0	0	0	48	48	47	-48		
[0 - 3M]	Iceland	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[0 - 3M]	Liechtenstein	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[0 - 3M]	Norway	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	8	8	8	-8	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	16	16	12	-12	
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	8	8	8	-8	
[10Y - more]	2	0	2	0	0	0	2	0	0	0	0	0	0	0	0	0		
Total	2	0	2	0	0	0	2	0	0	0	0	0	33	33	33	-33		
[0 - 3M]	Australia	6	6	6	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	5	5	5	-5	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	2	2	2	-2	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	16	16	12	-12	
[5Y - 10Y]		17	17	17	0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total	23	23	23	0	0	0	0	0	0	0	0	0	23	23	22	-22		
[0 - 3M]	Canada	15	15	15	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		11	0	11	11	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		12	0	12	12	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		29	0	29	21	8	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		279	0	279	27	253	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more]	294	0	294	28	193	0	0	0	0	0	0	0	0	0	0	0		
Total	580	15	580	99	444	0	0	0	0	0	0	0	0	0	0	0		
[0 - 3M]	Hong Kong	5	0	5	0	0	0	5	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total	5	0	5	0	0	0	5	0	0	0	0	0	0	0	0	0		
[0 - 3M]	Japan	1	1	1	0	0	0	1	0	0	0	0	0	11	11	9	-4	
[3M - 1Y]		48	0	48	0	0	0	48	0	0	0	0	0	37	37	37	-37	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	25	-25	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	1	1	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total	50	1	50	0	0	0	48	0	0	0	0	0	49	49	66	-66		
[0 - 3M]	U.S.	15	12	15	0	0	3	0	0	0	0	0	0	95	95	0	0	
[3M - 1Y]		21	21	21	0	0	0	21	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		100	0	100	0	0	0	97	0	0	0	0	0	186	186	0	0	
[2Y - 3Y]		115	0	115	73	0	0	77	0	0	0	0	0	70	70	0	0	
[3Y - 5Y]		261	0	261	73	0	0	182	0	0	0	0	0	60	60	0	0	
[5Y - 10Y]		214	0	214	0	0	0	93	0	0	0	0	0	23	23	0	0	
[10Y - more]	91	0	91	36	44	0	0	0	0	0	0	0	291	127	0	0		
Total	815	12	815	146	137	0	491	0	0	0	0	0	730	544	0	0		

2015 EU-wide Transparency Exercise

Sovereign Exposure
Deutsche Zentral-Genossenschaftsbank AG

(mln EUR)		As of 31/12/2014															
Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)			NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) (1)				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)				
		of which: loans and advances			of which: AFS banking book of which: FVO (designated at fair value through profit/loss) banking book of which: Financial assets held for trading (2)				Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with positive fair value		Derivatives with negative fair value		
									Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	
[0 - 3M]	China	0	0	0	0	0	0	0	0	0	0	0	0	4	4	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	1	1	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	33	33	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	7	7	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	16	16	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	0	0	0	0	0	61	61	0	0
[0 - 3M]	Switzerland	0	0	0	0	0	0	0	0	0	0	0	0	4	4	0	-5
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		26	26	26	0	0	0	0	0	0	0	0	0	28	28	25	-25
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	8	8	0	-8
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		130	130	130	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	94	94	94	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		240	240	240	0	0	0	0	0	0	0	0	40	40	38	-38	
[0 - 3M]	Other advanced economies non EEA	1	1	1	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	51	51	1	-1
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	47	47	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	57	57	3	-3
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	63	63	15	-15
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		1	1	1	0	0	0	0	0	0	0	0	215	215	19	-19	
[0 - 3M]	Other Central and eastern Europe countries non EEA	0	0	0	0	0	0	0	0	0	0	0	0	194	194	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	226	226	0	0
[1Y - 2Y]		4	4	4	0	0	0	0	0	0	0	0	0	181	182	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	55	55	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	12	12	0	0
[5Y - 10Y]		5	5	5	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		9	9	9	0	0	0	0	0	0	0	0	668	668	0	0	
[0 - 3M]	Middle East	2	2	2	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		2	2	2	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Latin America and the Caribbean	0	0	0	0	0	0	0	0	0	0	0	0	41	41	41	-41
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	26	26	17	-17
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	36	36	43	-43
[2Y - 3Y]		10	10	10	0	0	0	0	0	0	0	0	0	11	11	15	-16
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	15	15	2	-2
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	4	4	4	-4
[10Y - more]	11	11	11	6	6	6	0	0	0	0	0	0	11	11	0	0	
Total		21	10	21	6	6	6	0	0	0	0	0	133	133	124	-124	
[0 - 3M]	Africa	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Others	0	0	0	0	0	0	0	0	0	0	0	0	102	102	96	-96
[3M - 1Y]		1	1	1	0	0	0	0	0	0	0	0	0	105	105	100	-100
[1Y - 2Y]		3	3	3	0	0	0	0	0	0	0	0	0	166	166	116	-116
[2Y - 3Y]		4	4	4	0	0	0	0	0	0	0	0	0	112	112	105	-105
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	10	10	9	-8
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	3	3	0	0
[10Y - more]	15	15	15	15	15	15	0	0	0	0	0	0	0	0	0	0	
Total		24	8	24	15	0	0	0	0	0	0	0	499	499	427	-427	

Notes and definitions

- (1) 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
- (2) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
- (3) 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

(mln EUR)

As of 30/06/2015

Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) (1)				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)			
		of which: loans and advances	of which: FVO (designated at fair value through profit/loss) banking book	of which: AFS banking book	of which: Financial assets held for trading (2)	Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with positive fair value		Derivatives with negative fair value			
						Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)		
[0 - 3M]	Austria	0	0	0	0	0	0	0	0	0	10	10	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	30	30	0	0	
[1Y - 2Y]		54	0	54	0	0	0	0	0	0	209	210	0	0	
[2Y - 3Y]		25	0	25	0	0	0	0	0	0	619	619	0	0	
[3Y - 5Y]		1	0	1	0	0	1	0	0	0	404	404	0	0	
[5Y - 10Y]		25	0	25	4	21	0	0	0	0	27	27	0	0	
[10Y - more]	607	219	607	371	64	0	0	0	0	0	0	0	0		
Total	712	219	712	454	21	64	0	0	0	0	1,300	1,301	0	0	
[0 - 3M]	Belgium	0	0	0	0	0	0	0	0	0	4	5	0	0	
[3M - 1Y]		30	0	30	0	0	0	0	0	0	9	9	0	0	
[1Y - 2Y]		48	0	48	0	0	0	0	0	0	379	379	0	0	
[2Y - 3Y]		41	0	41	0	0	0	0	0	0	357	357	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	91	91	0	0	
[5Y - 10Y]		57	0	57	42	15	0	0	0	0	8	8	0	0	
[10Y - more]	232	0	232	73	44	81	0	0	0	66	66	0	0		
Total	407	0	407	233	44	96	0	0	0	0	913	930	0	0	
[0 - 3M]	Bulgaria	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	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	31	31	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	13	13	0	0	
[3Y - 5Y]		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	
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total	0	0	0	0	0	0	0	0	0	0	45	45	0	0	
[0 - 3M]	Cyprus	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	2	2	2	-2	
[1Y - 2Y]		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	
[3Y - 5Y]		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	
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total	0	0	0	0	0	0	0	0	0	0	2	2	2	-2	
[0 - 3M]	Czech Republic	0	0	0	0	0	0	0	0	0	10	10	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	42	42	9	-9	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	208	208	242	-242	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	29	29	29	-29	
[3Y - 5Y]		18	0	18	0	18	0	0	0	0	0	0	0	0	
[5Y - 10Y]		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		
Total	18	0	18	0	18	0	0	0	0	0	289	289	280	-280	
[0 - 3M]	Denmark	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		1	0	1	0	0	1	0	0	0	3	3	3	-3	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	67	67	88	-88	
[2Y - 3Y]		1	0	1	0	0	0	0	0	0	62	39	39	-39	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	13	13	13	-13	
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total	2	0	2	0	0	2	0	0	0	0	145	145	144	-145	
[0 - 3M]	Estonia	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	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	9	9	9	-9	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	8	8	0	0	
[3Y - 5Y]		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	
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total	0	0	0	0	0	0	0	0	0	0	17	17	9	-9	
[0 - 3M]	Finland	0	0	0	0	0	0	0	0	0	-200	256	6	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	3	3	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	27	27	27	-27	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	80	80	80	-80	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	10	10	32	-32	
[5Y - 10Y]		39	0	39	36	3	0	0	0	0	27	27	4	-4	
[10Y - more]	-4	2	-4	2	2	0	0	0	0	-5	5	0	0		
Total	43	2	43	36	0	6	0	0	0	352	408	144	-144		
[0 - 3M]	France	0	0	0	0	0	0	0	0	0	134	141	6	-5	
[3M - 1Y]		96	0	96	82	13	0	0	0	0	22	22	10	-10	
[1Y - 2Y]		92	0	92	85	0	7	0	0	0	136	136	143	-144	
[2Y - 3Y]		248	0	248	244	0	0	0	0	0	533	533	358	-357	
[3Y - 5Y]		15	0	15	15	0	0	0	0	0	27	32	35	-35	
[5Y - 10Y]		143	0	143	28	60	34	0	0	0	24	24	32	-35	
[10Y - more]	186	0	186	0	107	0	0	0	0	0	0	89	-107		
Total	791	0	791	454	60	162	0	0	0	882	889	672	-684		

(mln EUR)

As of 30/06/2015

Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) (1)				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)				
						Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with positive fair value		Derivatives with negative fair value				
		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit/loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)		
[0 - 3M]	Malta	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]	Netherlands	30	0	20	0	20	0	0	0	0	11	11	0	0	0	0
[3M - 1Y]		2	0	2	0	2	0	0	0	22	22	0	0	0	0	0
[1Y - 2Y]		5	0	5	0	5	0	0	0	94	94	102	102	0	0	0
[2Y - 3Y]		60	0	60	0	60	0	0	0	197	197	211	211	0	0	0
[3Y - 5Y]		108	0	108	0	107	0	1	0	22	22	22	22	0	0	0
[5Y - 10Y]		203	0	201	0	201	0	0	0	27	27	4	4	0	0	0
[10Y - more]	16	0	16	0	16	0	0	0	0	0	0	0	0	0	0	
Total	425	0	412	367	0	29	0	0	0	373	374	340	340	-4	-4	
[0 - 3M]	Poland	0	0	0	0	0	0	0	0	6	6	2	2	0	0	0
[3M - 1Y]		29	0	29	0	29	0	0	0	65	65	85	85	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	63	63	52	52	0	0	0
[2Y - 3Y]		29	0	29	0	29	0	0	0	33	33	23	23	0	0	0
[3Y - 5Y]		70	0	70	0	47	23	0	0	70	70	5	5	0	0	0
[5Y - 10Y]		234	0	234	183	0	0	0	0	1	1	1	1	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	363	0	363	254	57	0	0	0	0	172	172	170	170	-2	-2	
[0 - 3M]	Portugal	52	0	52	0	52	0	0	0	47	47	33	33	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	223	223	346	346	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	1	1	210	210	0	0	0
[2Y - 3Y]		76	75	76	1	0	0	0	0	25	25	25	25	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	52	0	52	0	52	0	0	0	0	0	0	0	0	0	0	
Total	179	75	179	1	103	0	0	0	0	642	642	615	615	-15	-15	
[0 - 3M]	Romania	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	9	9	1	1	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	1	1	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	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	10	10	10	10	-10	-10	
[0 - 3M]	Slovakia	0	0	0	0	0	0	0	0	23	23	0	0	0	0	0
[3M - 1Y]		1	0	1	0	1	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	20	20	40	40	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	20	20	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	5	5	2	2	0	0	0
[5Y - 10Y]		18	0	18	0	17	0	0	0	15	15	18	18	0	0	0
[10Y - more]	60	0	60	0	60	0	0	0	0	0	49	49	0	0	0	
Total	78	0	78	0	17	61	0	0	0	83	83	118	118	-121	-121	
[0 - 3M]	Slovenia	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	5	5	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		1	0	1	0	0	0	0	0	40	40	40	40	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		28	0	28	28	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	
Total	29	0	29	28	0	1	0	0	0	53	53	40	40	-40	-40	
[0 - 3M]	Spain	515	0	515	123	392	0	0	0	28	28	31	31	0	0	0
[3M - 1Y]		98	10	98	1	87	0	0	0	134	134	0	0	0	0	0
[1Y - 2Y]		242	0	242	1	241	0	0	0	654	654	0	0	0	0	0
[2Y - 3Y]		64	0	64	0	64	0	0	0	64	64	868	868	0	0	0
[3Y - 5Y]		133	33	133	1	97	0	0	0	38	38	0	0	0	0	0
[5Y - 10Y]		475	150	475	94	221	7	0	0	0	0	0	0	0	0	0
[10Y - more]	1,018	50	1,018	152	692	123	0	0	105	105	0	0	0	0	0	
Total	2,546	243	2,546	436	1,729	130	0	0	0	1,828	1,850	0	0	0	0	
[0 - 3M]	Sweden	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	28	28	28	28	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	31	31	31	0	0
[3Y - 5Y]		5	0	5	0	0	0	0	0	19	19	19	19	0	0	0
[5Y - 10Y]		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	
Total	6	0	6	0	0	6	0	0	0	78	78	79	79	-79	-79	

(mln EUR)

As of 30/06/2015

Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) (1)				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)					
				of which: loans and advances	of which: AFS banking book	of which: FVO (designated at fair value through profit/loss) banking book	of which: Financial assets held for trading (2)	Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with positive fair value		Derivatives with negative fair value			
								Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)		
[0 - 3M]	United Kingdom	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		31	0	31	28	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		28	0	28	28	0	0	0	0	0	0	10	10	0	0	0	-8
[5Y - 10Y]		3	0	3	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	14	0	14	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		77	0	77	57	0	0	0	0	0	19	19	0	0	0	-17	
[0 - 3M]	Iceland	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		4	0	4	0	0	4	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		4	0	4	0	0	4	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Liechtenstein	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Norway	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	27	27	0	27	0	-27
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	1	0	1	0	0	1	0	0	0	0	0	0	0	0	0	0	
Total		1	0	1	0	0	1	0	0	0	36	36	0	36	0	-36	
[0 - 3M]	Australia	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	2	2	0	2	0	-2
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	16	16	0	12	0	-12
[10Y - more]	17	17	17	0	0	0	0	0	0	0	9	9	0	10	0	-10	
Total		17	17	17	0	0	0	0	0	0	32	32	0	30	0	-31	
[0 - 3M]	Canada	11	0	11	11	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		14	0	14	14	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		44	0	44	23	21	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		283	0	283	26	257	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	251	0	251	30	197	0	0	0	0	0	0	0	0	0	0	0	
Total		603	0	603	103	475	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Hong Kong	7	1	7	7	0	0	6	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		7	1	7	7	0	0	6	0	0	0	0	0	0	0	0	
[0 - 3M]	Japan	73	0	73	73	0	0	73	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	1	1	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		73	0	73	73	0	0	73	0	0	0	0	41	41	65	-65	
[0 - 3M]	U.S.	16	2	16	0	0	6	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		62	0	62	59	0	0	0	0	0	0	194	0	194	0	0	0
[1Y - 2Y]		68	0	68	68	0	0	0	0	0	0	22	22	0	0	0	0
[2Y - 3Y]		253	0	253	120	0	0	130	0	0	0	50	50	0	0	0	0
[3Y - 5Y]		89	0	89	0	0	0	84	0	0	0	65	60	0	0	0	0
[5Y - 10Y]		134	0	134	0	0	0	98	0	0	0	30	30	0	0	0	0
[10Y - more]	92	0	92	36	44	0	0	0	0	0	157	108	0	0	0	0	
Total		714	2	714	156	143	374	0	0	0	508	430	0	0	0	0	

(mln EUR)		As of 30/06/2015															
Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) (1)				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)					
								Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with positive fair value		Derivatives with negative fair value			
		of which: loans and advances		of which: AFS banking book	of which: FVJ (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)			
[0 - 3M]	China	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]	Switzerland	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		29	29	29	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		67	67	67	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		84	84	84	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	98	98	98	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		278	278	278	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]	Other advanced economies non EEA	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]	Other Central and eastern Europe countries non EEA	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		3	3	3	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		4	4	4	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		8	8	8	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]	Middle East	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]	Latin America and the Caribbean	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		9	9	9	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	11	11	11	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		20	9	20	6	0	6	0	0	0	0	0	0	0	0	0	0
[0 - 3M]	Africa	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]	Others	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		10	10	10	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		11	11	11	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	16	16	16	16	0	0	0	0	0	0	0	0	0	0	0	0	
Total		37	21	37	16	0	0	0	0	0	0	0	0	0	0	0	0

Notes and definitions

(1) 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

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

(3) 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

2015 EU-wide Transparency Exercise

Information on performing and non-performing exposures

Deutsche Zentral-Genossenschaftsbank AG

	As of 31/12/2014							As of 30/06/2015							
	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 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	Of which: defaulted	On performing exposures ²	On non-performing exposures ³	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	Of which: defaulted	On performing exposures ²	On non-performing exposures ³		
								(min EUR, %)							
Debt securities (including at amortised cost and fair value)	56,295	0	298	144	1,037	100	0	53,373	0	290	135	925	64	0	
Central banks	19	0	0	0	0	0	0	17	0	0	0	0	0	0	
General governments	30,329	0	6	6	826	0	0	30,063	0	6	6	738	0	0	
Credit institutions	18,909	0	11	9	45	7	0	16,461	0	11	9	39	8	0	
Other financial corporations	5,363	0	257	106	45	93	0	5,168	0	251	98	43	56	0	
Non-financial corporations	1,675	0	25	23	121	0	0	1,665	0	23	22	105	0	0	
Loans and advances (including at amortised cost and fair value)	209,236	458	5,552	4,806	436	2,133	2,297	212,129	217	5,084	4,691	443	2,014	2,314	
Central banks	4,771	0	0	0	0	0	0	6,211	0	0	0	0	0	0	
General governments	12,071	0	1	0	7	0	0	12,263	0	1	1	6	0	0	
Credit institutions	78,210	41	281	263	11	89	31	74,948	0	61	60	12	51	31	
Other financial corporations	6,260	8	260	198	9	117	43	6,819	2	336	322	10	111	140	
Non-financial corporations	59,460	249	3,720	3,206	191	1,394	1,691	61,775	88	3,341	3,126	206	1,306	1,565	
Households	48,464	160	1,290	1,139	218	532	532	50,114	126	1,346	1,182	209	546	578	
DEBT INSTRUMENTS other than HFT	265,531	458	5,850	4,951	1,473	2,233	2,297	265,502	217	5,374	4,826	1,368	2,078	2,314	
OFF-BALANCE SHEET EXPOSURES	46,033		219	210	61	105	8	47,499		447	187	59	113	20	

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)

2015 EU-wide Transparency Exercise

Forborne Exposures

Deutsche Zentral-Genossenschaftsbank AG

	As of 31/12/2014					As of 30/06/2015				
	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 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			
(min EUR, %)										
Debt securities (including at amortised cost and fair value)	2	2	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	2	2	0	0	0	2	2	0	0	0
Loans and advances (including at amortised cost and fair value)	3,790	2,858	1,070	1,050	1,992	3,589	2,810	993	977	1,997
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	3	0	0	0	2	3	0	0	0	3
Credit institutions	87	86	75	75	31	44	43	34	34	31
Other financial corporations	251	183	89	88	85	286	247	87	87	115
Non-financial corporations	2,896	2,229	821	813	1,564	2,604	2,071	771	766	1,438
Households	553	360	84	74	308	652	449	101	90	410
DEBT INSTRUMENTS other than HFT	3,791	2,860	1,070	1,050	1,992	3,591	2,811	993	977	1,997
Loan commitments given	110	38	11	10	4	46	25	23	22	1

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□



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Leverage ratio

Deutsche Zentral-Genossenschaftsbank AG

(mln EUR, %)

		As of 31/12/2014	As of 30/06/2015	Disclosure Template Code	REGULATION
A	Tier 1 capital	13,407	13,803	LRCom {20}	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
B	Total leverage ratio exposures	349,403	341,476	LRCom {21}	
C	Leverage ratio	3.84%	4.04%	A/B	

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Information on collaterals: Mortgage loans

Deutsche Zentral-Genossenschaftsbank AG

	As of 31/12/2014		As of 30/06/2015	
	Mortgage loans [Loans collateralized by immovable property]		Mortgage loans [Loans collateralized by immovable property]	
	Carrying amount	Maximum amount of the collateral that can be considered ¹	Carrying amount	Maximum amount of the collateral that can be considered ¹
(min EUR, %)				
Loans and advances	<i>55,443</i>	<i>48,890</i>	<i>56,006</i>	<i>54,696</i>
of which: Other financial corporations	<i>2,088</i>	<i>2,075</i>	<i>2,072</i>	<i>2,050</i>
of which: Non-financial corporations	<i>18,399</i>	<i>18,218</i>	<i>18,245</i>	<i>17,073</i>
of which: Households	<i>28,059</i>	<i>27,857</i>	<i>29,144</i>	<i>29,028</i>

¹This column includes information only on immovable property collaterals. In accordance with the ITS on supervisory reporting, the sum of the amounts of the collateral shall not exceed the carrying amount of the related loan.