

Bank Name	DekaBank Deutsche Girozentrale
LEI Code	0W2PZJM8XOY22M4GG883
Country Code	DE



#### **Key Metrics**

(mln EUR, %)	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	4,491	4,460	4,442	4,575	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	4,491	4,460	4,442	4,575	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	4,985	4,954	4,931	5,064	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	4,985	4,954	4,931	5,064	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	5,797	5,762	5,730	5,852	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	5,797	5,762	5,730	5,852	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	27,097	29,021	29,862	30,191	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	27,097	29,021	29,862	30,191	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	16.57%	15.37%	14.87%	15.15%	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	16.57%	15.37%	14.87%	15.15%	(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	18.40%	17.07%	16.51%	16.77%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	18.40%	17.07%	16.51%	16.77%	(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	21.39%	19.85%	19.19%	19.38%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	21.39%	19.85%	19.19%	19.38%	(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	111,900	106,714	110,076	112,226	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	4.46%	4.64%	4.48%	4.51%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



#### Leverage ratio

	(mln EUR, %)	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	4,985	4,954	4,931	5,064	C 47.00 (r320,c010)	
A.2	Tier 1 capital - fully phased-in definition	4,964	4,933	4,915	5,048	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	111,900	106,714	110,076	112,226	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	111,900	106,714	110,076	112,226	C 47.00 (r290,c010)	CRR
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	4.5%	4.6%	4.5%	4.5%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	4.4%	4.6%	4.5%	4.5%	C 47.00 (r330,c010)	

# 2019 EU-wide Transparency Exercise Capital

### DekaBank Deutsche Girozentrale

			As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE	REGULATION
	A	(mln EUR, %)  OWN FUNDS	5,797	5,762	5,730		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	4,491	4,460	4,442		C 01.00 (r020,c010)	Article 50 of CRR
	A.1.1	adjustments)  Capital instruments eligible as CET1 Capital (including share premium and net own capital	382	382	382		C 01.00 (r030,c010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
		instruments)  Retained earnings	4,456	4,456	4,456		C 01.00 (r130,c010)	Articles 26(1) points (a) and (b), 27 to 23, 36(1) points (f) and 12 of CRR  Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l) of CRR
		Accumulated other comprehensive income	-79	-79	-79		C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	0	0	0		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	0		C 01.00 (r210,c010)	Articles 4(112), 26(1) point (f) and 36 (1) point (l) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C 01.00 (r230,c010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-47	-63	-63	-64	C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-181	-182	-186	-179	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 CCR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-3	-3	-3	-5	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	-37	-51	-66	-51	C 01.00 (r380,c010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	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	0	0	0	0	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	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	0	0	0	0	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 (-)	0	0	0	0	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	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	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	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
OWN FUNDS	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	0	0	C 01.00 (r510,c010)	Article 48 of CRR
Transitional period	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C 01.00 (r524,c010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	0		C 01.00 (r529,c010)	_
		Transitional adjustments	0	0	0		CA1 {1.1.1.6 + 1.1.1.8 + 1.1.1.26}	_
	A.1.21.1			0	0		C 01.00 (r220,c010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.1		0		-			Articles 479 and 480 of CRR
			0	0	0		C 01.00 (r240,c010)	
	A.1.21.3		0	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)	495	495	489		C 01.00 (r530,c010)	Article 61 of CRR
		Additional Tier 1 Capital instruments	474	474	474		C 01.00 (r540,c010) + C 01.00 (r670,c010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (r720,c010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	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	21	21	16	16	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)	4,985	4,954	4,931	5,064	C 01.00 (r015,c010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	812	807	799	789	C 01.00 (r750,c010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	812	807	799	789	C 01.00 (r760,c010) + C 01.00 (r890,c010)	
	A.4.2	Other Tier 2 Capital components and deductions	0	0	0	0	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	0	0	0	0	C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)	
OWN FUNDS	В	TOTAL RISK EXPOSURE AMOUNT	27,097	29,021	29,862	30,191	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
REQUIREMENTS	B.1	Of which: Transitional adjustments included	0	0	0	0	C 05.01 (r010;c040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	16.57%	15.37%	14.87%	15.15%	CA3 {1}	-
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	18.40%	17.07%	16.51%	16.77%	CA3 {3}	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	21.39%	19.85%	19.19%	19.38%	CA3 {5}	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	4,491	4,460	4,442	4,575	[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 loaded <sup>1</sup>	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	16.57%	15.37%	14.87%	15.15%	[D.1]/[B-B.1]	-
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c020)	
Memo items	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0		C 05.01 (r440,c040)	
		lated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regu				<u>I</u>	<u> </u>	]

(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



#### **Overview of Risk exposure amounts**

		R	WAs		
(mln EUR, %)	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE
Credit risk (excluding CCR and Securitisations)	15,192	16,594	16,545	17,019	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,
Of which the standardised approach	2,223	2,535	2,413	2,353	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	12,029	13,033	13,092	13,282	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	0	0	0	0	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	683	768	762	1,095	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA)	2,417	2,048	2,245	2,165	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 (r050, c260, s002) + C 02.00 (R460, c010)]
Credit valuation adjustment - CVA	610	565	584	606	C 02.00 (R640, c010)
Settlement risk	0	0	0	0	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	126	103	69	72	C 02.00 (R770, c010) + C 02.00 (R220, c010) + C 02.00 (R430, c010)
Position, foreign exchange and commodities risks (Market risk)	5,373	6,348	7,180	7,084	Q3 2018: C 02.00 (R520, c010) from Q4 2018: C 02.00 (R520, c010) + C 02.00 (R910, c010)
Of which the standardised approach	3,119	3,818	4,036	3,577	C 02.00 (R530, c010)
Of which IMA	2,253	2,530	3,144	3,508	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	Q3 2018: 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 from Q4 2018: 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,C 24.00_010,C 24.00_010,C 24.00_010,C 24.00_010,C 24.00_010,C 24.00_010,C 24.00_010,C 24.00_010,C 24.00_0
Large exposures in the trading book	0	0	0	0	C 02.00 (R680, c010)
Operational risk	3,379	3,365	3,239	3,245	C 02.00 (R590, c010)
Of which basic indicator approach	0	0	0	0	C 02.00 (R600, c010)
Of which standardised approach	0	0	0	0	C 02.00 (R610, c010)
Of which advanced measurement approach	3,379	3,365	3,239	3,245	C 02.00 (R620, c010)
Other risk exposure amounts	0	0	0	0	Q3 2018: C 02.00 (R630, c010) + C 02.00 (R690, c010) - C 02.00 (R770, c010) from Q4 2018: Q3 2018: C 02.00 (R630, c010) + C 02.00 (R690, c010) - C 02.00 (R770, c010) - C 02.00 (R910, c010)
Total	27,097	29,021	29,862	30,191	



# 2019 EU-wide Transparency Exercise P&L DekaBank Deutsche Girozentrale

	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019
(mln EUR)				
Interest income	703	981	264	528
Of which debt securities income	88	127	37	76
Of which loans and advances income	359	501	140	291
Interest expenses	635	878	233	458
(Of which deposits expenses)	197	260	53	83
(Of which debt securities issued expenses)	79	118	28	64
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	5	74	3	3
Net Fee and commission income	847	1,108	295	560
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	50	58	2	3
Gains or (-) losses on financial assets and liabilities held for trading, net	210	212	38	50
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-12	-52	70	107
Gains or (-) losses from hedge accounting, net	6	0	-5	-10
Exchange differences [gain or (-) loss], net	-4	9	-5	5
Net other operating income /(expenses)	-71	-97	-21	-42
TOTAL OPERATING INCOME, NET	1,099	1,416	409	747
(Administrative expenses)	685	956	257	487
(Depreciation)	13	17	13	26
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	0	-3	6	-6
(Commitments and guarantees given)	1	0	6	0
(Other provisions)	-1	-3	0	-6
Of which pending legal issues and tax litigation <sup>1</sup>		-1		
Of which restructuring <sup>1</sup>		19		
(Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup>	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	-20	-22	4	11
(Financial assets at fair value through other comprehensive income)	0	0	0	0
(Financial assets at amortised cost)	-20	-22	4	11
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	0	0	0	0
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	0	-5	0	0
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	420	461	129	230
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	250	283	79	148
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	250	283	79	148
Of which attributable to owners of the parent	250	283	79	148

<sup>(1)</sup> 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."



Total Assets: fair value and impairment distribution

(mln EUR)	A	s of 30/09/201	18			As of 31/	12/2018			As of 31/	/03/2019			As of 30/	06/2019		
		Fai	ir value hierarc	hy		Fa	ir value hierarc	hy		Fa	ir value hierarc	hy		Fa	ir value hierarc	hy	
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References
Cash, cash balances at central banks and other demand deposits	16,550				17,493				17,925				18,949				IAS 1.54 (i)
Financial assets held for trading	14,135	4,170	7,759	2,206	14,673	3,767	8,484	2,422	17,107	3,428	10,846	2,833	20,604	7,849	10,645	2,110	IFRS 7.8(a)(ii);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	11,418	7,316	2,538	1,563	10,473	6,309	2,231	1,933	9,885	5,781	1,926	2,178	9,478	6,498	1,617	1,362	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	6,430	3,987	2,443	0	5,752	2,368	3,383	0	5,921	2,239	3,514	168	5,678	3,901	1,777	0	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	54,850				51,426				54,561				52,962				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	31	0	31	0	14	0	14	0	13	0	13	0	7	0	7	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	0				0				0				0				IAS 39.89A(a); IFRS 9.6.5.8
Other assets <sup>1</sup>	799				772				986				1,134				
TOTAL ASSETS	104,212				100,603				106,399				108,811				IAS 1.9(a), IG 6

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

(mln	n EUR)			As of 30/09/20	18					As of 31	L/12/2018					As of 31,	/03/2019					As of 30	0/06/2019			
		Gross carr	ying amount		Accu	mulated impairment		Gros	ss carrying amo	ount	Accu	umulated impair	ment	Gro	oss carrying am	ount	Accu	mulated impai	rment	Gros	ss carrying an	nount	Accu	mulated impair	rment	
Breakdown of financial assets by instrument and by counterparty sector <sup>1</sup>	;	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 creditimpaired	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 creditimpaired	ge 3 impaired issets cre	Stage 1 Assets without significant increase in redit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not creditimpaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	<b>Stage 3</b> Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets withou significant increase in credit risk sinc initial recognition	increase in credit risk	Stage 3 Credit- impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition		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 creditimpaired	Stage 3 Credit- impaired assets	References
Financial assets at fair	Debt securities	6,431	1	0 (	-1	0	0	5,753	0	)	0 -1	1 0	0	5,922	2	o l	0 -	·1 (	)	0 5,679	)	)	0 -1	0	0	Annex V.Part 1.31, 44(b)
value through other comprehensive income	Loans and advances	C	0	0	0	0	0	0	0	)	0	0	0	C	)	ס	0	0		0 0	(		0 0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at	Debt securities	4,079	9 4:	3	-2	-3	0	4,994	39	)	0 -2	2 -3	0	5,334	85	5	0 -	-5	5	0 5,433	68	3	0 -3	-5	0	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	50,077	7 57	2 178	-10	-13	-71	45,628	694	16	59 -9	-12	-71	48,487	593	3 15	-	-12	-6	7 44,123	3,284	15	54 - <u>9</u>	-19	-66	Annex V.Part 1.32, 44(a)

<sup>&</sup>lt;sup>(1)</sup> This table covers IFRS 9 specific information and as such only applies for IFRS reporting banks.



**Market Risk** 

DekaBank Deutsche Girozentrale

								DCRabe	arik Deatse	ric Girozerii	idic											
	SA					I	М									IM						
			VaR <i>(Memorand</i>	lum item)	STRESSED VaR (/	Memorandum item)	AND MIC	NTAL DEFAULT GRATION RISK TAL CHARGE	ALL PI	RICE RISKS ( HARGE FOR (			VaR (Memora	andum item)	STRESSED VaR (M	Memorandum item)	DEFAU MIGRAT	MENTAL LT AND ION RISK . CHARGE		ICE RISKS CA ARGE FOR CT		
(mln EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	FACTOR (mc) x  AVERAGE OF	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	E FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	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	12 WEEKS - AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2018	As of 31/12/2018				As of 30/	09/2018									As of 31/12	2/2018					
Traded Debt Instruments	2,435	2,796	32	10	160	43							45	12	169	48						
Of which: General risk	0	0	32	10	160	43							45	12	169	48						
Of which: Specific risk	2,435		0	0	0	0							0	0	0	0						
Equities	401	355	8	2	10	0							11	3	7	3						
Of which: General risk	0	0	8	2	10	0							11	3	7	3						
Of which: Specific risk	401	355	0	0	0	0							0	0	0	0						
Foreign exchange risk	255	471	0	0	0	0							0	0	0	0						
Commodities risk	0	0	0	0	0	0							0	0	0	0						
Total	3,090	3,622	33	10	148	39	0	0	0	0	0	2,253	46	13	157	45	0	0	0	0	0	2,530
	As of 31/03/2019	As of 30/06/2019				As of 31/	03/2019									As of 30/00	6/2019					
Traded Debt Instruments	3,072	2,951	54	20	210	70							68	18	235	66						
Of which: General risk	0	0	54	20	210	70							68	18	235	66						
Of which: Specific risk	3,072	2,951	0	0	0	0							0	0	0	0						
Equities	435	439	12	6	6	5							14	4	9	1						
Of which: General risk	0	0	12	6	6	5							14	4	9	1						
Of which: Specific risk	435	439	0	0	0	0							0	0	0	0						
Foreign exchange risk	512		0	0	0	0							0	0	0	0						
Commodities risk	0	0	0	0	0	0							0	0	0	0						
Total	4,019	3,555	56	19	196	63	0	0	0	0	0	3,144	68	18	213	59	0	0	0	0	0	3,508

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.



Credit Risk - Standardised Approach

DekaBank Deutsche Girozentrale

					Standardise	d Approach			
			As of 30/	09/2018			As of 31,	/12/2018	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions
	(mln EUR, %)								
	Central governments or central banks	22,034	22,392	4			22,608	3	
	Regional governments or local authorities	576	576	0		514	514	0	
	Public sector entities	120	506	0		122	537	0	
	Multilateral Development Banks	73	73	0		/5 272	1/5	0	
	International Organisations Institutions	261 8,571	260 8,206	146		372 8,476	372  8,118	154	
	Corporates	877	771	805		1,272	1,211	1,221	
	of which: SME	0//	0	003		0	0	0	
	Retail	808	776	582		707	686	514	
	of which: SME	0	0	0		0	0	0	
Consolidated data	Secured by mortgages on immovable property	11	11	6		11	11	6	
	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	907	905	3		868	867	3	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	310	310	243		259	259	208	
	Equity Other corrections	242 62	242	466 62		236	236  55	460   55	
	Other exposures	Ÿ=	35.004	02		55 35 333	155	<b>↓</b>	
	Standardised Total <sup>2</sup>	(1) 0 : :	35,091	2,315	9	35,232	35,549	2,624	6

<sup>(1)</sup> 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 Secutarisation position unlike in the previous Transparency exercises' results.

					Standardise	ed Approach			
			As of 30,	/09/2018			As of 31	/12/2018	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(mln EUR, %)								
	Central governments or central banks	21,495	20,710	0		21,543	20,580	0	
	Regional governments or local authorities	456	456	0		397	397	0	
	Public sector entities	120	506	0		122	537	0	
	Multilateral Development Banks International Organisations	0	0	0		0	0	0	
	International Organisations Institutions	8,311	7,946	42		8,223	7,865	42	
	Corporates	279	276	281		586	582	585	
	of which: SME	0	0	0		0	0	0	
	Retail	797	773	580		707	686	514	
CEDMANN/	of which: SME	0	0	0		0	0	0	
GERMANY	Secured by mortgages on immovable property	11	11	6		11	11	6	
	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	882	880	1		841	840	1	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	262	262	147		208	208	106	
	Equity	209	209	433		214	214	438	
	Other exposures	15	15	14		55	55	55	
	Standardised Total <sup>2</sup>				1				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 securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

					Standardise	d Approach			
			As of 30	/09/2018			As of 31/	12/2018	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments a
	(mln EUR, %)								
	Central governments or central banks	1	422	0		1	421	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	25	25	14		25	25	12	
	Corporates	22	22	25		33	33	35	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
NITED KINGDOM	of which: SME	0	0	0		0	0	0	
MITED MINODON	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0	0	0	0	0	
	Exposures in default	0	0	0	Ü	0	0	0	
	Items associated with particularly high risk Covered bonds	0	U 2	0		0	U 2	0	
		2	2	0		3	3	0	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0	υ 2	0		0	υ 2	0	
		22	22	22		) 11	22	22	
	Equity Other exposures	22	22	22		22	22	22	
	Standardised Total <sup>2</sup>	0	U		0	0	U	U	

		exposures, but includes gener	al credit risk adjustments.	. ,		, ,			
					Standardise	d Approach			
			As of 30/	09/2018			As of 31	/12/2018	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(mln EUR, %)								
	Central governments or central banks	0	276	0		0	255	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	74	74 78	16 85		4	4 89	94	
	Corporates of which: SME	126	/6 n	00		09	09	94	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0		
UNITED STATES	Secured by mortgages on immovable property		ľ	l o		o l	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)	23	23	47		25	25	51	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>2</sup>				о				0

<sup>(1)</sup> 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 securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.



Credit Risk - Standardised Approach

DekaBank Deutsche Girozentrale

					Standardise	ed Approach			
			As of 30,	/09/2018			As of 31	/12/2018	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments ar provisions²
	(mln EUR, %)								
	Central governments or central banks	58	111	0		59	148	0	
	Regional governments or local authorities	13	13	0		12	12	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks International Organisations	0	0	0		0	0	0	
	Institutions	54	54	28		76	76	38	
	Corporates	22	22	21		28	28	28	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
ED ANCE	of which: SME	0	0	0		0	0	0	
FRANCE	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	
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	14	14	1		14	14	1	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	/	/	14		6	6	13	
	Equity Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>2</sup>	0	0	U	0	U	U		

(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 securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

		exposures, but includes general credit risk adjustments.									
					Standardise	ed Approach					
			As of 30	/09/2018			As of 31/	12/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>		
	(mln EUR, %)										
	Central governments or central banks	227	227	0		394	394	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 Institutions	0	0	0		0	0	0			
	Corporates	230	230	235		279	273	276			
	of which: SME	230 N	230	255		2/9 N	2/3 N	270			
	Retail	0	0	0		0	0				
	of which: SME	0	0	0		0	0				
LUXEMBOURG	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)	0	0	0		0	0	0			
	Equity	0	0	0		0	0	0			
	Other exposures	1	1	0		0	0	0			
	Standardised Total <sup>2</sup>				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 securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

		exposures, but includes general credit risk adjustments.									
					Standardise	d Approach					
			As of 30	/09/2018			As of 31	/12/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>		
	(mln EUR, %)										
	Central governments or central banks	21	194	0		21	194	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 Institutions	0 24	0 24	0		26	26	0			
	Corporates	50	2 <del>9</del> 16	17		26   55	25	21			
	of which: SME	0	10	17		0	25	21			
	Retail	0	0			0	0				
	of which: SME	0	0			0	0	0			
NETHERLANDS	Secured by mortgages on immovable property	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	2	2	0		2	2	0			
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0			
	Collective investments undertakings (CIU)	2	2	4		2	2	3			
	Equity	0	0	0		0	0	0			
	Other exposures	0	0	0		0	0	0			
	Standardised Total <sup>2</sup>				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 securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

		exposures, but includes genera		terparty excludes those for secu	iristisation exposures, additional	valuation adjustments (AVAS) a	nd other own funds reductions	related to the	
					Standardise	d Approach			
			As of 30,	09/2018			As of 31	/12/2018	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(mln EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0		
	Institutions	20	20	11		22	22	12	
	Corporates	20	20	30		18	18	28	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
CANIADA	of which: SME	0	0	0		0	0	0	
CANADA	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	1 0		2		1	1	2	
	Equity Other exposures	0	0			0	0	0	
	Standardised Total <sup>2</sup>	0	0	0	0	U	0	0	0
	Standardised Total	(1)							



Credit Risk - Standardised Approach

DekaBank Deutsche Girozentrale

					Standardise	d Approach			
			As of 30/	09/2018			As of 31	/12/2018	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(mln EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	10	0	
	Institutions	35	35	19		39	10 39	22	
	Corporates of which: SME	33		19		0	0	22	
	Retail	10	3	2		0	0		
OLUTTED LAND	of which: SME	0	0	0		0	0	0	
SWITZERLAND	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	
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	1	1	3		1	1	3	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>2</sup>	(1)			due to credit conversion factors of				

(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 securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

		exposures, but includes genera	exposures, but includes general credit risk adjustments.									
					Standardise	d Approach						
			As of 30/	09/2018			As of 31,	/12/2018				
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>			
	(mln EUR, %)											
	Central governments or central banks	8	8	0		10	10	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 Institutions	0	0	1		0	0	0				
	Corporates	1	1	1		1	1	1				
	of which: SME	0	0	0		0	0	0				
	Retail	0	0	0		0	0	0				
TDE: AND	of which: SME	0	0	0		0	0	0				
IRELAND	Secured by mortgages on immovable property	0	0	0		0	0	0				
	of which: SME	0	0	0		0	0	0				
	Exposures in default	0	0	0	0	0	0	0	0			
	Items associated with particularly high risk	0	0	0		0	0	0				
	Covered bonds	0	0	0		0	0	0				
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0				
	Collective investments undertakings (CIU)	1	1	2		1	1	2				
	Equity	0	0	0		0	0	0				
	Other exposures	0	0	0	_	0	0	0				
	Standardised Total <sup>2</sup>				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 securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

					Standardise	d Approach			
			As of 30	/09/2018			As of 31,	12/2018	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments an provisions <sup>2</sup>
	(mln EUR, %)								
	Central governments or central banks	1	99	0		1	99	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 Institutions	0	0	0		0	0	0	
	Corporates	٥	0	1		0	0	1	
	of which: SME	٥	0			0	0		
	Retail	0	0			0	0	0	
NODVA	of which: SME	0	0	0		0	0	0	
NORWAY	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	
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	3	3	0		3	3	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	1 0		0	0	1 0	



Credit Risk - Standardised Approach

DekaBank Deutsche Girozentrale

					Standardise	ed Approach			
			As of 31/	03/2019			As of 30	/06/2019	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions
	(mln EUR, %)								
	Central governments or central banks	21,588	21,745	11		23,602	23,734	11	
	Regional governments or local authorities	509	509	0		445	445	0	
	Public sector entities	101	441	0		101	437	0	
	Multilateral Development Banks	77	77			75	75	0	
	International Organisations	374	373			373	373	0	
	Institutions	9,481	8,859	128		9,474	8,761	140	
	Corporates	1,319	1,243	1,289		1,339	1,274	1,306	
	of which: SME	0	0	0		8	8	8	
	Retail	613	591	443	3	534	512	384	
Concolidated data	of which: SME	0	0	0		0	0	0	
Consolidated data	of which: SME  Secured by mortgages on immovable property	0	0	0		11	10	5	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	1	1	2	2 0	1	1	2	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	950	949	3		913	912	3	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	181	181	183		183	183	180	
	Equity	236	236			159	159	383	
	Other exposures	23	23	22		21	21	20	
	Standardised Total <sup>2</sup>	35,453	35,226	2,542	6	37,232	36,899	2,436	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) Standardised Total does not include the Secutarisation position unlike in the previous Transparency exercises' results.

					Standardise	ed Approach			
			As of 31,	/03/2019			As of 30	/06/2019	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(mln EUR, %)								
	Central governments or central banks	21,081	19,907	0		23,131	21,875	0	
	Regional governments or local authorities	396	396	0		335	335	0	
	Public sector entities	101	441	0		101	437	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	9,270	8,649	39		9,253	8,542	44	
	Corporates	612	594	599		710	676	665	
	of which: SME	0	0	0		0	0	0	
	Retail	613	591	443		534	512	384	
GERMANY	of which: SME	0	0	0		0	0	0	
GLRMANT	Secured by mortgages on immovable property	0	0	0		11	10	5	
	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	922	921	1		885	884	1	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	133	133	86		133	133	81	
	Equity	214	214	438		159	159	383	
	Other exposures	23	23	22		21	21	20	
	Standardised Total <sup>2</sup>				1				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 securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		exposures, but includes genera	al credit risk adjustments.						
					Standardise	ed Approach			
			As of 31	/03/2019			As of 30	/06/2019	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(mln EUR, %)								
	Central governments or central banks	1	409	0		0	389	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	21	21	12		22	22	11	
	Corporates	53	53	56		40	40	42	
	of which: SME	0	0	0		2	2	2	
	Retail	0	0	0		0	0	0	
INITED KINGDOM	of which: SME	0	0	0		0	0	0	
DIVITED KINGDOM	becared by moregages on ministratic 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	
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	3	3	0		3	3	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	3	3	5		3	3	7	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>2</sup>				0				

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).
 Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

					Standardise	d Approach			
			As of 31,	03/2019			As of 30	/06/2019	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(mln EUR, %)								
	Central governments or central banks	0	235	0		0	213	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	3	96	102		3	86		
	Corporates	96	90	102		86	80	92	
	of which: SME  Retail	0	0	0		5	5	0	
	of which: SME	0	0	0		0	0	0	
UNITED STATES	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	ا م	0	1	0
	Items associated with particularly high risk		0	ľ	Ü	0	0	o o	o d
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0			0	0		
	Collective investments undertakings (CIU)	25	25	50		26	26	51	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>2</sup>				0				0



Equity
Other exposures

Standardised Total<sup>2</sup>

# **2019 EU-wide Transparency Exercise**

**Credit Risk - Standardised Approach** 

1						Bank Deutsche Giroze			
					Standardise	d Approach			
			As of 31,	/03/2019			As of 30/06	6/2019	
	(min EUD 0/)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup> R	lisk exposure amount	Value adjustments and provisions <sup>2</sup>
	(mln EUR, %)  Central governments or central banks  Regional governments or local authorities	46 12	206 12	0		30 11	325 11	0	
	Public sector entities  Multilateral Development Banks International Organisations	0 0	0	0		0	0 0	0	
	Institutions Corporates	76 38	76 38	38 41		79 42	77 42	38 47	
FDANICE	of which: SME  Retail  of which: SME	0 0 0	0 0 0	0 0		0 0 0	0 0 0	0 0 0	
FRANCE	Secured by mortgages on immovable property of which: SME Exposures in default	0 0	0	0 0	0	0	0 0	0	0
	Items associated with particularly high risk Covered bonds	0 0 12	0 0 12	0 0 1	U	0 0 12	0 0 12	0 1	U
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity	0 6 0	0 6 0	0 11 0		0 6 0	0 6 0	0 11 0	
	Other exposures Standardised Total <sup>2</sup>	0	0	0	0	0	0	0	0
			d provisions per country of cou	re taking into account any effect nterparty excludes those for secu		l valuation adjustments (AVAs)	ques (e.g. substitution effects). and other own funds reductions re	elated to the	
			As of 31	/03/2019			As of 30/06	6/2019	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup> R	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(mln EUR, %)  Central governments or central banks  Regional governments or local authorities	184	184 0	0 0		170 0	170 0	0	
	Public sector entities Multilateral Development Banks	0 0	0	0		0	0 0	0	
	International Organisations Institutions Corporates	3 294	3 281	1 288		2 253	2 2 251	1 258	
	of which: SME  Retail  of which: SME	0 0	0	0		0	0 0	0	
LUXEMBOURG	Secured by mortgages on immovable property of which: SME	0 0	0	0		0	0 0	0	
	Exposures in default Items associated with particularly high risk Covered bonds	0 0 0	0 0 0	0 0	0	0 0 0	0 0 0	0 0 0	0
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0 0	0	0 0		0	0 0	0	
	Equity Other exposures Standardised Total <sup>2</sup>	0	0	0	0	0	0	0	0
			d provisions per country of cou	re taking into account any effect nterparty excludes those for secu			ques (e.g. substitution effects). and other own funds reductions re	elated to the	
					Standardise	d Approach			
			As of 31,	/03/2019			As of 30/06	5/2019	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup> R	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(mln EUR, %)  Central governments or central banks	26	198	0		16	189	0	
	Regional governments or local authorities Public sector entities Multilateral Development Banks	0 0	0	0 0		0	0 0	0	
	International Organisations Institutions Corporates	0 28 60	0 28 32	0 11 29		0 29 50	0 29 38	0 12 36	
	of which: SME  Retail	0 0	0	0		0	0 0	0	
NETHERLANDS	of which: SME  Secured by mortgages on immovable property  of which: SME	0 0	0	0 0		0 0	0 0	0	
	Exposures in default Items associated with particularly high risk Covered bonds	0 0 2	0 0 2	0	0	0 0 2	0 0 0 2	0	0
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0 1	0	0 3		0	0 1	0 2	
	Equity Other exposures Standardised Total <sup>2</sup>	0 0	0	0	0	0	0 0	0	0
		(1) Original exposure, unlike Ex (2) Total value adjustments and exposures, but includes genera	d provisions per country of cou	re taking into account any effect nterparty excludes those for secu	due to credit conversion factors uristisation exposures, additiona	or credit risk mitigation technic I valuation adjustments (AVAs)	ques (e.g. substitution effects). and other own funds reductions re	elated to the	
			j		Standardise	d Approach			
			As of 31,	/03/2019			As of 30/06	5/2019	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup> R	lisk exposure amount	Value adjustments and provisions <sup>2</sup>
	(mln EUR, %)  Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities Public sector entities Multilateral Development Banks	0 0	0	0 0		0	0 0	0 0	
	International Organisations Institutions	0 0 1	0 0 1	0 0		0 3	0 3	0 0 1	
	Corporates of which: SME Retail	8 0 0	8 0 0	10 0 0		7 0 n	7 0 0	9 0 0	
CANADA	of which: SME Secured by mortgages on immovable property	0 0	0	0 0		0	0 0	0	
	of which: SME  Exposures in default  Items associated with particularly high risk	0 0 0	0 0 0	0 0 0	0	0 0 0	0 0 0	0 0 0	0
	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0 0 1	0 0 1	0 0 2		0 0 1	0 0 1	0 0 2	



**Credit Risk - Standardised Approach** 

DekaBank Deutsche Girozentrale

		As of 31/03/2019   As of 30/06/2019   As of 30/06/2019										
			As of 31,	/03/2019			As of 30	/06/2019				
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>			
	(mln EUR, %)											
	Central governments or central banks	0	0	0		0	0	0				
	Regional governments or local authorities	0	0	0		0	0	0				
	Public sector entities	0	0	0		0	0	0				
	Multilateral Development Banks	0	0	0		0	0	0				
	International Organisations Institutions	0	0	0		0	10	0				
SWITZERLAND	Corporates	10	10	3		10	10	3				
	of which: SME	0	0			0	0					
	Retail	0				o l	0					
CVA/TTTED! AND	of which: SME	0	0	0		0	0	0				
SWITZERLAND	Secured by mortgages on immovable property	0	0	0		0	0	0				
SWITZERLAND  Extite Co	of which: SME	0	0	0		0	0	0				
	Exposures in default	0	0	0	0	0	0	0	(			
	Items associated with particularly high risk	0	0	0		0	0	0				
	Covered bonds	0	0	0		0	0	0				
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0				
	Collective investments undertakings (CIU)	1	1	3		1	1	3				
	Equity	0	0	0		0	0	0				
	Other exposures	0	0	0		0	0	0				
	Standardised Total <sup>2</sup>				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 securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

		exposures, but includes genera	al credit risk adjustments.	. ,		. ,			
					Standardise	d Approach			
			As of 31	/03/2019			As of 30/	06/2019	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(mln EUR, %)								
	Central governments or central banks Regional governments or local authorities	11 0	11 0	0		11 0	11 0	0	
	Public sector entities Multilateral Development Banks	0	0	0		0 0	0	0	
	International Organisations Institutions	0	0	0		0	0	0	
	Corporates of which: SME	3	3	3		1	1	3	
	Retail of which: SME	0	0	0		0	0	0	
IRELAND	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME  Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk Covered bonds	0	0	0		0 0	0	0	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0 1	0 1	0 2		0 1	0 1	0 2	
	Equity Other exposures	0 0	0 0	0		0 0	0	0	
	Standardised Total <sup>2</sup>				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 securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		exposures, but includes genera	ar create risk dajastirieries.						
					Standardise	ed Approach			
			As of 31,	/03/2019			As of 30,	06/2019	
	( ) = ====	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(min EUR, %)	1	02	0		1	02	0	
	Central governments or central banks Regional governments or local authorities	1	93	0		1	92	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	1		0	0	0	
	International Organisations	0	0			0	0		
	Institutions	8	8	3		8	8	3	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
NODMAY	of which: SME	0	0	0		0	0	0	
NORWAY	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	3	3	0		3	3	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>2</sup>				0				0

**Credit Risk - IRB Approach**DekaBank Deutsche Girozentrale

							IRB App	proach					
				As of 30/0	09/2018					As of 31/	12/2018		
		Original Ex	(posure¹	Exposure	Risk exposu	e amount	Value adjustments	Original E	xposure <sup>1</sup>	Exposure			Valu adjustn
	(mln EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	an provis
	Central banks and central governments	654	0	289	85	0	0	532	0	149	44	C	
	Institutions	21,894	0	21,883	3,786	0	6	23,687	0	23,505	3,830	C	
	Corporates	28,319	247	26,669	10,348	0	105	29,675	233		11,005	C	)
	Corporates - Of Which: Specialised Lending	14,759	231	13,633	6,113	0	97	15,717	218	14,601	6,770	C	)
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	C	)
	Retail	0	0	0	0	0	0	0	0	0	0	C	
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	C	
Consolidated data	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	C	
Consolidated data	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	C	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	C	)
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	C	)
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	C	)
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	C	
	Equity	266	0	266	683	0		303	0	303	768	C	
	Other non credit-obligation assets				257						258		
	IRB Total <sup>2</sup>				15,160						15,905		

(2) IRB Total does not include the Secutarisation position unlike in the previous Transparency exercises' results.

						IRB App	proach					
			As of 30/	/09/2018					As of 31,	/12/2018		
		Original Exposure <sup>1</sup>	Exposure		ıre amount	Value adjustments	Original E	xposure <sup>1</sup>	Exposure	Risk exposu	re amount	Value adjustme
	(mln EUR, %)	Of which: defaulted	— Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	- Value <sup>1</sup>		Of which: defaulted	and provisio
	Central banks and central governments	0	0 0	0	(	0	0	0	0	0	0	)
	Institutions	6,175	0 6,143	475	(	0	8,557	0	8,357	575	0	)
	Corporates	7,333	7,200	2,372	(	35	7,292		7,172 2,990	2,369	0	)
	Corporates - Of Which: Specialised Lending	2,767	57 2,625	1,046	(	35	3,175	59	2,990	1,171	0	)
	Corporates - Of Which: SME	0	0 0	0	(	0	0	0	0	0	0	)
	Retail	0	0 0	0	(	0	0	0	0	0	0	)
	Retail - Secured on real estate property	0	0 0	0	(	0	0	0	0	0	0	)
	Retail - Secured on real estate property - Of Which: SME	0	0 0	0	(	0	0	0	0	0	0	)
GERMANY	Retail - Secured on real estate property - Of Which: non-SME	0	0 0	0	(	0	0	0	0	0	0	)
	Retail - Qualifying Revolving	0	0 0	0	(	0	0	0	0	0	0	)
	Retail - Other Retail	0	0 0	0	(	0	0	0	0	0	0	)
	Retail - Other Retail - Of Which: SME	0	0 0	0	(	0	0	0	0	0	0	)
	Retail - Other Retail - Of Which: non-SME	0	0 0	0	(	0	0	0	0	0	0	)
	Equity	69	0 69	215	(	0	58	0	58	161	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).

(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 Ap	proach					
			As of 30/	/09/2018					As of 31/	12/2018		
		Original Exposure <sup>1</sup>	Exposure	Risk exposu	ure amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure	Risk exposure amount		Value adjustment
	(mln EUR, %)	Of which: defaulted	- Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
	Central banks and central governments	0 0	0	0	uoraarea (	0	0	0	0	0	0	
	Institutions	7,112	7,101	1,196		0	7,092	0	7,082	1,237	. 0	
	Corporates	3,577	3,586	1,320	(	1	4,001		3,966		. 0	
	Corporates - Of Which: Specialised Lending	2,481	2,467	931	(	0	2,725		2,695	1,094	0	
	Corporates - Of Which: SME	0 0	0	0	(	0	0	0	0	0	0	
	Retail	0 0	0	0	(	0	0	0	0	0	0	)
	Retail - Secured on real estate property	0 0	0	0	(	0	0	0	0	0	0	)
LINITED KINCDOM	Retail - Secured on real estate property - Of Which: SME	0 0	0	0	(	0	0	0	0	0	0	)
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: non-SME	0 0	0	0	(	0	0	0	0	0	0	)
	Retail - Qualifying Revolving	0 0	0	0	(	0	0	0	0	0	0	)
	Retail - Other Retail	0 0	0	0	(	0	0	0	0	0	0	)
	Retail - Other Retail - Of Which: SME	0 0	0	0	(	0	0	0	0	0	0	)
	Retail - Other Retail - Of Which: non-SME	0 0	0	0	(	0	0	0	0	0	0	)
	Equity	9 (	9	21	(	0	10	0	10	21	0	
	Other non credit-obligation assets											
	IRB Total											

					IRB Ap	proach					
			As of 30/	09/2018				As of 31,	/12/2018		
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and	Original E	xposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposu	ure amount	Value adjustmen and
	(mln EUR, %)	Of which:	Of which: defaulted  0 0 0 1,335 0 1,335	Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0 0	0	0 0	12	0	12	1	0	
	Institutions	1,335	0 1,335	489	0 0	1,333	0	1,333	478	0	
	Corporates	4,533	4 4,351	2,143	0 11	5,104	10	4,985	2,496	0	
	Corporates - Of Which: Specialised Lending	2,934	4 2,837	1,516	0 10	3,143	10	3,063	1,723		
	Corporates - Of Which: SME	0	0 0	0	0 0	0	0	0	0	0	)
	Retail	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	)
JNITED STATES	Retail - Secured on real estate property - Of Which: SME	0	0 0	0	0 0	0	0	0	0	0	)
DINTIED STATES	Retail - Secured on real estate property - Of Which: non-SME	0	0 0	0	0 0	0	0	0	0	0	)
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	)
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	)
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: non-SME	0	0	0	0 0	0	0	0	0	0	)
	Equity	95	95	219	0	116	0	116	269	0	)
	Other non credit-obligation assets  IRB Total										

						IRB Ap	proach						
				As of 30/	09/2018				As of 31/	12/2018			
		Original Ex	posure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amoun	adjustments	Original E	xposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposu	re amount	Valu adjustn	
	(mln EUR, %)		Of which: defaulted	value <sup>-</sup>	Of whice defaulte			Of which: defaulted	- value		Of which: defaulted		
	Central banks and central governments	1	0	1	0	0 0	1	(	1	0	0	0	
	Institutions Corporates	2,457 2,885	0	2,457 2,826	592 901	0 0	2,406 2,893	(	2,406 2,837	590 894	C	) n	
	Corporates - Of Which: Specialised Lending	1,359	0	1,300	485		1,224	(	1,169	469	C		
	Corporates - Of Which: SME	0	0	0	0	0 0	0	C	0	0	C		
	Retail	0	0	0	0	0 0	0	C	0	0	C	0	
	Retail - Secured on real estate property	0	0	0	0	0 0	0	C	0	0	C	0	
EDANCE	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0 0	0	C	0	0	C	0	
FRANCE	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0 0	0	C	0	0	C	0	
	Retail - Qualifying Revolving	0	0	0	0	0 0	0	C	0	0	C	0	
	Retail - Other Retail	0	0	0	0	0 0	0	C	0	0	C	0	
	Retail - Other Retail - Of Which: SME	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	
	Equity Other non credit-obligation assets	30	Ü	30	6/	0 0	32	,	32	69	U	J	
	IRB Total												

**Credit Risk - IRB Approach**DekaBank Deutsche Girozentrale

						IRB App	proach					
			As of 30/	09/2018					As of 31/	12/2018		
		Original Exposure <sup>1</sup>	Exposure	Risk exposu	ıre amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk exposu	re amount	Value adjustm
	( . I. FUD. O()	Of which:	- Value <sup>1</sup>		Of which:	and provisions		Of which:	Value <sup>1</sup>		Of which:	and provision
	(mln EUR, %)	defaulted		0	defaulted		0	defaulted	0	0	defaulted	
	Central banks and central governments Institutions	791	791	118	(		776	0	776	113	(	
	Corporates	1,847	1,847	563	(		1,473	1	1,461		(	
	Corporates - Of Which: Specialised Lending	0	0	0	(		1,1,3		0	0	(	
	Corporates - Of Which: SME	0	0	0	(	0	0	0	0	0	(	
	Retail	0 0	0	0	C	0	0	0	0	0	C	
	Retail - Secured on real estate property	0 0	0	0	C	0	0	0	0	0	(	
LUVEMBOURG	Retail - Secured on real estate property - Of Which: SME	0 0	0	0	C	0	0	0	0	0	(	
LUXEMBOURG	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	C	0	0	0	0	0	(	)
	Retail - Qualifying Revolving	0	0	0	C	0	0	0	0	0	C	
	Retail - Other Retail	0	0	0	C	0	0	0	0	0	C	)
	Retail - Other Retail - Of Which: SME	0	0	0	C	0	0	0	0	0	C	)
	Retail - Other Retail - Of Which: non-SME	0	0	0	C	0	0	0	0	0	(	)
	Equity	3 (	3	10	(	0	2	0	2	7	(	)
	Other non credit-obligation assets											
	IRB Total											

						IRB Ap	proach					
			As of 30	09/2018					As of 31/	/12/2018		
		Original Exposure <sup>1</sup>	Exposure	Risk exposu	ire amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk exposu	re amount	Value adjustments
		Of which:	Value <sup>1</sup>		Of which:	and provisions		Of which:	Value <sup>1</sup>		Of which:	and provisions
	(mln EUR, %)	defaulted			defaulted			defaulted			defaulted	
	Central banks and central governments	0 0	0	0	C	0	0	0	0	0	0	
	Institutions	292 0	260	71	C	0	231		199	67	0	
	Corporates	1,216	906	296	C	0	1,234		920		0	
	Corporates - Of Which: Specialised Lending	449 0	379	142	C	0	450	0	369	136	0	
	Corporates - Of Which: SME	0 0	0	0	C	0	0	0	0	0	0	
	Retail	0 0	0	0	C	0	0	0	0	0	0	
	Retail - Secured on real estate property	0 0	0	0	C	0	0	0	0	0	0	
NETHEDI ANDC	Retail - Secured on real estate property - Of Which: SME	0 0	0	0	C	0	0	0	0	0	0	
NETHERLANDS	Retail - Secured on real estate property - Of Which: non-SME	0 0	0	0	C	0	0	0	0	0	0	
	Retail - Qualifying Revolving	0 0	0	0	C	0	0	0	0	0	0	
	Retail - Other Retail	0 0	0	0	C	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: SME	0 0	0	0	C	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: non-SME	0 0	0	0	C	0	0	0	0	0	0	
	Equity	8 0	8	17	C	0	7	0	7	16	0	
	Other non credit-obligation assets											
	IRB Total											

					IRB Ap	proach			
			As of 30/	09/2018			As of 31/	12/2018	
		Original Exposure <sup>1</sup>	Exposure	Risk exposure amou	adjustments	Original Exposure <sup>1</sup>	Exposure	Risk exposure amount	Value adjustmer
	(mln EUR, %)	Of which: defaulted	- Value <sup>1</sup>	Of whi		Of which: defaulted	- Value <sup>1</sup>	Of which: defaulted	and provision
	Central banks and central governments	0 0	0	0	0 0	2	0 2	0	0
	Institutions	346	346	86	0 0	353	0 353	88	0
	Corporates	541	541	216	0	548	0 548	233	0
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	541	541	216	0	548	0 548	233	0
	Retail			0	0		0	0	0
	Retail - Secured on real estate property			0				0	0
	Retail - Secured on real estate property - Of Which: SME			0	0 0	0	0 0	0	0
CANADA	Retail - Secured on real estate property - Of Which: non-SME	0	o o	0	0 0	o	0 0	0	0
	Retail - Qualifying Revolving	0 0	0	0	0 0	0	0 0	0	0
	Retail - Other Retail	0	0	0	0 0	0	0 0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0 0	0	0 0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0 0	0	0	0	0
	Equity	4 (	0 4	11	0 0	5	0 5	12	0
	Other non credit-obligation assets								
	IRB Total								

						IRB Ap	proach					
			As of 30/	09/2018					As of 31/	/12/2018		
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposu	ire amount	Value adjustments and	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposu	ıre amount	Value adjustme and
	(mln EUR, %)	Of which: defaulted	- value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisio
	Central banks and central governments	7	7	1	(	0	4	0	4	0		0
	Institutions	1,152	1,152	238	(	0	865		865		(	0
	Corporates	133	132	55	(	0	133		132	56	(	0
	Corporates - Of Which: Specialised Lending	132	131	53	(	0	131	0	130	52	(	0
	Corporates - Of Which: SME	0	0	0	(	0	0	0	0	0	(	0
	Retail	0	0	0	(	0	0	0	0	0	(	0
	Retail - Secured on real estate property	0	0	0	(	0	0	0	0	0	(	0
CMITZEDLAND	Retail - Secured on real estate property - Of Which: SME	0	0	0	(	0	0	0	0	0	(	0
SWITZERLAND	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	(	0	0	0	0	0	(	0
	Retail - Qualifying Revolving	0	0	0	(	0	0	0	0	0	(	0
	Retail - Other Retail	0	0	0	(	0	0	0	0	0	(	0
	Retail - Other Retail - Of Which: SME	0	0	0	(	0	0	0	0	0	(	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	(	0	0	0	0	0	(	0
	Equity	5	5	13	(	0	6	0	6	13	(	0
	Other non credit-obligation assets											
	IRB Total											

						IRB Ap	proach					
			As of 30/	09/2018					As of 31/	/12/2018		
		Original Exposure <sup>1</sup>	Exposure	Risk exposu	re amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk exposu	re amount	Va adjust
	(mln EUR, %)	Of which: defaulted	- Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	– a provi
	Central banks and central governments	0 0	0	0	(	0	0	0	0	0	(	0
	Institutions	0 0	0	0	(	0	0	0	0	0	C	0
	Corporates	1,005	758	423	(	0	1,111		882	554	(	0
	Corporates - Of Which: Specialised Lending	678	526	267	(	0	798	0	657	391	(	0
	Corporates - Of Which: SME	0 0	0	0	(	0	0	0	0	0	(	0
	Retail	0 0	0	0	(	0	0	0	0	0	(	0
	Retail - Secured on real estate property	0 0	0	0	(	0	0	0	0	0	(	0
IRELAND	Retail - Secured on real estate property - Of Which: SME	0 0	0	0	(	0	0	0	0	0	(	0
IRELAND	Retail - Secured on real estate property - Of Which: non-SME	0 0	0	0	(	0	0	0	0	0	(	0
	Retail - Qualifying Revolving	0 0	0	0	(	0	0	0	0	0	(	0
	Retail - Other Retail	0 0	0	0	(	0	0	0	0	0	(	0
	Retail - Other Retail - Of Which: SME	0 0	0	0	(	0	0	0	0	0	(	0
	Retail - Other Retail - Of Which: non-SME	0 0	0	0	(	0	0	0	0	0	(	0
	Equity	4 (	4	11	(	0	13	0	13	45	C	0
	Other non credit-obligation assets											
	IRB Total											

						IRB Ap	proach					
			As of 30/	09/2018					As of 31/	/12/2018		
		Original Exposure <sup>1</sup>	Exposure	Risk exposu	ire amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure	Risk exposu	re amount	Valu adjustn
	(mln EUR, %)	Of which: defaulted	- Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisi
	Central banks and central governments	0 0	0	0	C	0	0	0	0	0	0	
	Institutions	516 0	516	54	C	0	400		400	45	0	
	Corporates	571 0	502	254	C	0	598		535	266	0	
	Corporates - Of Which: Specialised Lending	438 0	369	220	C	0	415	0	352	217	0	
	Corporates - Of Which: SME	0 0	0	0	C	0	0	0	0	0	0	
	Retail	0 0	0	0	O	0	0	0	0	0	0	
	Retail - Secured on real estate property	0 0	0	0	0	0	0	0	0	0	0	
NORWAY	Retail - Secured on real estate property - Of Which: SME	0 0	0	0	0	0	0	0	0	0	0	
1101(11/1)	Retail - Secured on real estate property - Of Which: non-SME	0 0	0	0	0	0	0	0	0	0	0	<u> </u>
	Retail - Qualifying Revolving	0 0		0	C		0	0	0	0	0	
	Retail - Other Retail			0	Ü		0			0	0	· ·
	Retail - Other Retail - Of Which: SME  Retail - Other Retail - Of Which: non-SME			U O	0		0		U	٥	0	(I
	Equity			1	0		1		1	1	0	(I
	Other non credit-obligation assets	0	,	1		, o	1		1	1		
	IRB Total											



**Credit Risk - IRB Approach**DekaBank Deutsche Girozentrale

						IRB Ap	proach					
			As of 31/	03/2019					As of 30/	06/2019		
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	ure amount	Value adjustments and	Original E	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	ure amount	Value adjustmen and
	(mln EUR, %)	Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	provision
	Central banks and central governments	382	0 150		0	0	367	0	135	37		0
	Institutions	23,512	0 23,282		0	4	21,788	0	21,343			0
	Corporates	30,399			0	86	30,631	198	·			0
	Corporates - Of Which: Specialised Lending	16,014	5 14,997	6,866	0	78	16,104	185	15,141	6,909		0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0		0
	Retail	0	0	0	0	0	0	0	0	0		0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0		0
Consolidated data	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0		0
Corisondated data	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0		0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0		0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0		0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0		0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0		0
	Equity	297	0 297	762			404	C	404	1,095		0
	Other non credit-obligation assets			278						289		
	IRB Total <sup>2</sup>			16,150						16,647		

(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 Secutarisation position unlike in the previous Transparency exercises' results.

							IRB Ap	proach					
				As of 31/	03/2019					As of 30/	06/2019		
		Original E	kposure <sup>1</sup>	Exposure	Risk exposu	ure amount	Value adjustments	Original E	ixposure <sup>1</sup>	Exposure	Risk exposu	ıre amount	Value adjustmen
	(mln EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	- Value <sup>1</sup>		Of which: defaulted	and provisions
	Central banks and central governments	0	uerauiteu 0	0	0	uciduiteu	0	0	uerauiteu 0	0	0	uciduiteu (	
	Institutions	8,450	0	8,174	501	C	0	5,760	0	5,278	483	(	
	Corporates	7,369	42	7,205	2,352	C	21	7,184	29	7,004	2,387	(	)
	Corporates - Of Which: Specialised Lending	3,122	42	2,998	1,136	C	21	2,837	29	2,722	1,057	(	D
	Corporates - Of Which: SME	0	0	0	0	C	0	0	0	0	0	(	D
	Retail	0	0	0	0	C	0	0	0	0	0	(	)
	Retail - Secured on real estate property	0	0	0	0	C	0	0	0	0	0	(	
GERMANY	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	C	0	0	0	0	0	(	)
GERMAINT	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	C	0	0	0	0	0	(	
	Retail - Qualifying Revolving	0	0	0	0	C	0	0	0	0	0	(	
	Retail - Other Retail	0	0	0	0	C	0	0	0	0	0	(	
	Retail - Other Retail - Of Which: SME	0	0	0	0	C	0	0	0	0	0	(	)
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	C	0	0	0	0	0	(	
	Equity	53	0	53	150	C	0	132	0	132	408	(	)
	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 Ap	proach					
			As of 31/	03/2019					As of 30/	06/2019		
		Original Exposure <sup>1</sup>	Exposure	Risk exposu	ıre amount	Value adjustments	Original E	Exposure <sup>1</sup>	Exposure	Risk exposure a	mount	Value adjustments
	(mln EUR, %)	Of which: defaulted	- Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	- Value <sup>1</sup>		of which: efaulted	and provisions
	Central banks and central governments	0 (	0	0	0	0	0	0	0	0	0	
	Institutions	7,078	7,069	1,259	0	0	7,754		7,746	1,195	0	
	Corporates	4,094	4,062	1,491	0	0	4,145		4,096	1,586	0	
	Corporates - Of Which: Specialised Lending	2,809	2,786	1,045	0	0	2,826	0	2,782	1,117	0	
	Corporates - Of Which: SME	0 0	0	0	0	0	0	0	0	0	0	
	Retail	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	
LINITED KINCDOM	Retail - Secured on real estate property - Of Which: SME	0 0	0	0	0	0	0	0	0	0	0	
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: non-SME	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	
	Retail - Other Retail	0 0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: SME	0 0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: non-SME	0 0	0	0	0	0	0	0	0	0	0	
	Equity	9	9	21	0	0	9	0	9	19	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 Ap	proach					
				As of 31/	03/2019					As of 30/	06/2019		
		Original E	xposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposi	ure amount	Value adjustments and	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposu	ure amount	Value adjustment and
	(mln EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provision
	Central banks and central governments	12	0	12	1	0	0	1	0	1	0	derdanted (	0
	Institutions	1,222	0	1,222	435	0	0	1,133	0	1,133	392	(	0
	Corporates	5,240	11	5,070	2,609	0	5	5,426	7	5,318	2,747	(	0
	Corporates - Of Which: Specialised Lending	3,154	11	3,075	1,805	0	4	3,232	7	3,156	1,803		0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	(	0
	Retail	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
UNITED STATES	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	(	0
UNITED STATES	Retail - Secured on real estate property - Of Which: non-SME	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
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	(	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	(	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	(	0
	Equity	112	0	112	259	0	0	104	0	104	242		0
	Other non credit-obligation assets  IRB Total												

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

		IRB Approach  As of 31/03/2019  As of 30/06/2019													
			As of 31,	/03/2019					As of 30/	06/2019					
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	ure amount	Value adjustments and	Original E	xposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and				
	(mln EUR, %)	Of which defaulted			Of which: defaulted	provisions		Of which: defaulted	Value	Of which defaulted	provisions				
FRANCE	Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	1 2,476 2,491 1,197 0 0 0 0 0 0 0 0	0 1 0 2,476 0 2,438 0 1,144 0 28	818			1 2,929 2,372 1,265 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	1 2,929 2,321 1,215 0 0 0 0 0 0 0 0	0 595 822 447 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0				

**Credit Risk - IRB Approach**DekaBank Deutsche Girozentrale

						IRB Ap	proach					
			As of 31/0	03/2019					As of 30/	06/2019		
		Original Exposure <sup>1</sup>	Exposure	Risk exposi	ure amount	Value adjustments	Original E	xposure <sup>1</sup>	Exposure	Risk exposu	ure amount	Val adjust
	(mln EUR, %)	Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	ar provi
	Central banks and central governments	0 0	0	0	0	0	0	0	0	0	(	o l
	Institutions	804	804	124	0	0	787	0	787	121	C	ა
	Corporates	1,711	1,699	399	0	0	1,477	0	1,465	351	C	ა
	Corporates - Of Which: Specialised Lending	0 0	0	0	0	0	0	0	0	0	C	ა
	Corporates - Of Which: SME	0 0	0	0	0	0	0	0	0	0	C	ა
	Retail	0 0	0	0	0	0	0	0	0	0	C	J
	Retail - Secured on real estate property	0 0	0	0	0	0	0	0	0	0	(	J
LUVEMBOLIDO	Retail - Secured on real estate property - Of Which: SME	0 0	0	0	0	0	0	0	0	0	C	J
LUXEMBOURG	Retail - Secured on real estate property - Of Which: non-SME	0 0	0	0	0	0	0	0	0	0	C	J
	Retail - Qualifying Revolving	0 0	0	0	0	0	0	0	0	0	(	J
	Retail - Other Retail	0 0	0	0	0	0	0	0	0	0	(	J
	Retail - Other Retail - Of Which: SME	0 0	0	0	0	0	0	0	0	0	(	J
	Retail - Other Retail - Of Which: non-SME	0 0	0	0	0	0	0	0	0	0	(	)
	Equity	12 0	12	45	0	0	12	0	12	46	(	)
	Other non credit-obligation assets											4
	IRB Total											

							IRB Ap	proach					
				As of 31/	03/2019					As of 30/	06/2019		
		Original Ex	cposure <sup>1</sup>	Exposure	Risk exposu	ıre amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposi	ure amount	Value adjustme
	(mln EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	- value		Of which: defaulted	and provision
	Central banks and central governments	0	0	0	0	C	0		0	0	0	(	0
	Institutions	269	0	239	70	C	0	28		255	67	(	0
	Corporates	1,150	0	899	317	C	0	1,12		894	305	(	0
	Corporates - Of Which: Specialised Lending	451	0	398	146	C	0	447		401	140	(	0
	Corporates - Of Which: SME  Retail	0	0	0	U					U	0		0
	Retail - Secured on real estate property	0	0	0	0					0	0		0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0				0	0		0
NETHERLANDS	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	C				0	0	(	0
	Retail - Qualifying Revolving	0	0	0	0	C	0			0	0	(	0
	Retail - Other Retail	0	0	0	0	C	0		o	0	0	(	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	C	0		0	0	0	(	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	C	0	(	0	0	0	(	0
	Equity	6	0	6	14	C	0	(	5 0	6	13	(	0
	Other non credit-obligation assets												
	IRB Total												

						IRB Ap	proach					
			As of 31/	03/2019					As of 30/	06/2019		
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposi	ure amount	Value adjustments and	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	ure amount	Value adjustments and
	(mln EUR, %)	Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	2	2	0	derdanced	0	0	deradiced	0	0	C	)
	Institutions	381	381	92		0	332	.  .	332	82	0	)
	Corporates	726	726	275		0	916	o c	916		0	)
	Corporates - Of Which: Specialised Lending	726	726	275	(	0	916	c	916	333	0	)
	Corporates - Of Which: SME	0	0	0	(	0	0	c	0	0	0	)
	Retail	0	0	0	(	0	0	C	0	0	0	)
	Retail - Secured on real estate property	0	0	0	(	0	0	C	0	0	0	)
CANADA	Retail - Secured on real estate property - Of Which: SME	0	0	0	(	0	0	C	0	0	0	)
CANADA	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	(	0	0	C	0	0	0	)
	Retail - Qualifying Revolving	0	0	0	(	0	0	C	0	0	0	7
	Retail - Other Retail	0	0	0	(	0	0	C	0	0	0	7
	Retail - Other Retail - Of Which: SME	0	0	0	(	0	0	C	0	0	0	7
	Retail - Other Retail - Of Which: non-SME	0	0	0	(	0	0	C	0	0	0	7
	Equity	5 (	5	12	(	0	5	C	5	14	0	7
	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 Ap	proach				
			As of 31/	03/2019			As of 30,	06/2019		
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposu	re amount	Value adjustme
	(mln EUR, %)	Of which: defaulted	value	Of which: defaulted	provisions	Of whice default	ch:		Of which: defaulted	provisio
	Central banks and central governments	7 0	7	1	0 0	7	0 7	1	0	
	Institutions	924 0	924	165	0 0	805	0 805	129	0	
	Corporates	304 0	302	78	0 0	394	0 392	89	0	
	Corporates - Of Which: Specialised Lending	129 0	127	53	0 0	127	0 126	52	0	
	Corporates - Of Which: SME	0 0	0	0	0 0	0	0 0	0	0	
	Retail	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	
CMITZEDLAND	Retail - Secured on real estate property - Of Which: SME	0 0	0	0	0 0	0	0 0	0	0	
SWITZERLAND	Retail - Secured on real estate property - Of Which: non-SME	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	
	Retail - Other Retail	0 0	0	0	0 0	0	0 0	0	0	
	Retail - Other Retail - Of Which: SME	0 0	0	0	0 0	0	0 0	0	0	
	Retail - Other Retail - Of Which: non-SME	0 0	0	0	0 0	0	0 0	0	0	
	Equity	5 0	5	13	0 0	6	0 6	14	0	
	Other non credit-obligation assets									
	IRB Total									

						IRB Ap	proach					
			As of 31/	03/2019					As of 30/	06/2019		
		Original Exposure <sup>1</sup>	Exposure	Risk exposu	ıre amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk exposi	ure amount	Val adjust
		Of which:	<b>Value¹</b>		Of which:	and provisions		Of which:	Value <sup>1</sup>		Of which:	ar provi
	(mln EUR, %)	defaulted		0	defaulted	2		defaulted			defaulted	
	Central banks and central governments	0	0	0	0	0	0	0	0	0	(	0
	Institutions Corporates	1,174	0 961	599	0	١	1,157		952	583	(	0
	Corporates - Of Which: Specialised Lending	793	0 683	405	0	0	774		674	400	(	0
	Corporates - Of Which: SME	793	003	403	0	0	//4		0/4	400		0
	Retail	0	0	0	0	0	0			0		0
	Retail - Secured on real estate property			0	0	0	0			0		n
	Retail - Secured on real estate property - Of Which: SME		0 0	0	0	٥	0			0		0
IRELAND	Retail - Secured on real estate property - Of Which: non-SME		0 0	0	0	0	0			0	(	0
	Retail - Qualifying Revolving		0 0	0	0	0	0			0	(	0
	Retail - Other Retail	0	0 0	0	0	0	0		0	0		0
	Retail - Other Retail - Of Which: SME	0	0 0	0	0	0	0		0	0	(	0
	Retail - Other Retail - Of Which: non-SME	0	0 0	0	0	0	0	0	0	0	(	0
	Equity	12	0 12	40	0	0	12	0	12	33	(	0
	Other non credit-obligation assets											
	IRB Total											

						IRB Ap	proach					
			As of 31/	03/2019					As of 30/	06/2019		
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	ure amount	Value adjustments and	Original E	xposure¹	Exposure Value <sup>1</sup>	Risk expos	ure amount	Value adjustments and
	(mln EUR, %)	Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
NORWAY	Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 301 545 361 0 0 0 0 0 0	272	0		0 292 717 526 0 0 0 0 0 0		0 292 651 461 0 0 0 0 0 0 0 0 0 0 0	0 43 312 265 0 0 0 0 0 0	(	) 0 ) 0 ) 0 ) 0 ) 0 ) 0 ) 0 ) 0 0 0 0 0
			1	1	C	0	1	U	1	1		



General governments exposures by country of the counterparty

						De	kaBank Deutsche Girozei							
						Direc	As of 31/12/2018 et exposures							
	, , <u>-</u> , , ,			On balance sl	heet	Direc	ct exposures		Deriva	atives		Off hala	nce sheet	-
	(mln EUR)			On balance si	ileet				Delive			OII Dalai		-
												Off-balance sl	heet exposures	
								Derivatives with p	ositive fair value	Derivatives with	negative fair value			
			Tatal assertion asserts of									-		Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non-	Total carrying amount of non-derivative financial											exposure amount
,	,,,	derivative financial assets	assets (net of short positions)									Nominal	Provisions	
				of which: Financial assets	of which: Financial assets designated at fair value	of which: Financial assets at fair value through other	of which: Financial assets at	Carrying amount	Notional amount	Carrying amount	Notional amount			
				held for trading	through profit or loss	comprehensive income	amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[ 0 - 3M [		0	0	0	0	0	0	(	0	0	0	0	0	
[ 3M - 1Y [ [ 1Y - 2Y [		0 3	3	0 0	0	0	3	(	0 0	0	0	0	0	
[ 2Y - 3Y [ [3Y - 5Y [	Austria	0 3	0	0 0	0	0	0 3	(	0 0	0	0	0	0	
[5Y - 10Y [ [10Y - more		3 0	3	0 0	0	0	3 0	(	0 0	0	0	0	0	
Total [ 0 - 3M [		10 0	10 0	<b>0</b>	0	0	10 0	(	0 0	0	0	0	0	0
[ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [	Belgium	0	0	0	0	0	0	(	0 0	0 0	0 0	0	0	
[3Y - 5Y [ [5Y - 10Y [ [10Y - more	beigium	4 7 25	4 7 25	0 0 25	0	0	4 7 0	(	0 0 0	0	0	0	0	
Total [ 0 - 3M [		39	39	25	0	0	14	C	0	Ö	0	Ö	0	0
[ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [														
[3Y - 5Y [ [5Y - 10Y [	Bulgaria													
Total  [ 0 - 3M [														
[ 3M - 1Y [ [ 1Y - 2Y [														
[ 2Y - 3Y [ [3Y - 5Y [ [5Y - 10Y [	Cyprus													
[10Y - more Total														
[ 0 - 3M [														
[ 2Y - 3Y [ [3Y - 5Y [	Czech Republic													
[ 0 - 3M [														
[ 0 - 3M [														
[ 2Y - 3Y [ [ 3Y - 5Y [	Denmark													
[3Y - 5Y [ [5Y - 10Y [ [10Y - more Total														
[ 0 - 3M [ [ 3M - 1Y [														
[ 0 - 3M [	Estonia													
[5Y - 10Y [ [10Y - more														
Total														



General governments exposures by country of the counterparty

						De	kaBank Deutsche Giroze	entrale						
							As of 31/12/2018	3						
						Direc	ct exposures							
	(mln EUR)			On balance sl	heet				Derivat	tives		Off balar	nce sheet	
												Off-balance sh	neet exposures	
			Total carrying amount of					Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[ 0 - 3M [	Finland													
[ 0 - 3M [	France	0 17 1 0 55 3 0	0 17 1 0 55 3 0	0 0 0 0 55 0 0	0 0 0 0 0 0 0	· ·	0 5 1 0 0 3 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0
[ 0 - 3M [	Germany	594 431 1,140 669 1,265 691 292 <b>5,083</b>	1,265 691 292	4 160 572 14 183 170 48 <b>1,150</b>	0 0 0 0 0 0	50 247 485 470 831 36 0	250 486 244	2 2 11 20 22 102 841 <b>1,002</b>	125 315 758 385 317 1,680 2,595	-1 -89 -16 -9 -107 -81 -27	260 1,280 929 725 2,635 2,990 517	69 0 50 0 0 6 10	0 0 0 0 0 0	1
[ 0 - 3M [	Croatia	5,220	5,222					-7.5.2	5,22 0					
[ 0 - 3M [	Greece													
[ 0 - 3M [	Hungary													
[ 0 - 3M [	Ireland	0 0 0 0 0 10 0	0 0 0 0 0 10 0	0 0 0 0 0 1 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 10 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0
[ 0 - 3M [	Italy	0 85 0 0 2 11 0	0 85 0 0 2 11 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 2 11 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0
[ 0 - 3M [	Latvia	0 0 0 2 0 106 0	0 0 0 2 0 105 0	0 0 0 2 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 105 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0



#### General governments exposures by country of the counterparty

						De	kaBank Deutsche Giroze	entrale						
							As of 31/12/2018	3						
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balan	ce sheet	
								Derivatives with po	ositive fair value	Derivatives with	negative fair value	Off-balance sh	eet exposures	
														Risk weighted
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	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[ 0 - 3M [	Lithuania													
[ 0 - 3M [	Luxembourg	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0
[ 0 - 3M [	Malta													
[ 0 - 3M [	Netherlands													
[ 0 - 3M [	Poland	5 0 55 0 0 59 0	5 0 55 0 0 59 0	5 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 59 0 <b>59</b>	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	27
[ 0 - 3M [	Portugal	0 3 0 0 0 0	0 3 0 0 0 0	0 3 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	
[ 0 - 3M [	Romania	3		J			J	J.		V	J	J	J	
[ 0 - 3M [	Slovakia	0 0 0 0 2 2 2	0 0 0 0 2 2 2	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 2 2 2	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	
Total [ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more ] Total	Slovenia	4 0 0 0 0 0 0 3 0	4 0 0 0 0 0 0 3 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 3 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0



#### General governments exposures by country of the counterparty

						De	ekaBank Deutsche Giroze	ntrale						
							As of 31/12/2018							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balaı	nce sheet	
												Off-balance sl	neet exposures	
								Derivatives with p	ositive fair value	Derivatives with	negative fair value			Risk weighted
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 designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[ 0 - 3M [	Spain	0 0 0 3 5 2 0	0 0 0 3 5 2 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 3 5 2 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0
[ 0 - 3M [	Sweden													
[ 0 - 3M [	United Kingdom	0 0 0 0 179 0 342	0 0 0 0 179 0 342	0 0 0 0 179 0 342	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0
[ 0 - 3M [	Iceland													
[ 0 - 3M [	Liechtenstein													
[ 0 - 3M [	Norway													
[ 0 - 3M [	Australia													
[ 0 - 3M [	Canada	0 0 7 0 67 9 38	0 0 7 0 67 9 38 121	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	26
[ 0 - 3M [	Hong Kong	121	121				V					Ü	O .	20



General governments exposures by country of the counterparty

						De	ekaBank Deutsche Giroze							
							As of 31/12/2018	:						
						Dire	ct exposures							
	(mln EUR)			On balance sh	heet				Deriva	tives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
			Total carrying amount of					Derivatives with p	ositive fair value	Derivatives with	n negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short positions)		of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[ 0 - 3M [	Japan													
[ 0 - 3M [	U.S.	0 0 0 0 0 0 79	0 0 0 0 0 0 79	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	( ( ( (	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	17
[ 0 - 3M [	China	79		U	· ·		J T	U		J		U	U	
[ 0 - 3M [	Switzerland													
[ 0 - 3M [	Other advanced economies non EEA													
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more	Other Central and eastern Europe countries non EEA													
[ 0 - 3M [	Middle East													
Total [ 0 - 3M [	Latin America and the Caribbean													



#### General governments exposures by country of the counterparty

DekaBank Deutsche Girozentrale

						De	ckabatik bedische dirozei	iitiaic						
							As of 31/12/2018	3						
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balan	nce sheet	
								Derivatives with p	ositive fair value	Derivatives with	n negative fair value	Off-balance sh	neet exposures	
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	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[ 0 - 3M [	Africa	0 0 0 0 0 41 0	0 0 0 0 0 0 41 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 41 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 129 70	0 0 0 0 0 -1 0	0
[ 0 - 3M [	Others	0 0 4 60 86 229 0	0 0 4 60 86 229 0	0 0 4 0 14 0 0	0 0 0 0 0 0	0 0 0 60 71 229 0	0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	

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 have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that have 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 counterparts 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 counterparts (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 counterparts (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, Brazil, Chile, Colombia, Costa Rica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S. ).
- Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic, Chad, Comoros, Congo, Congo, The Democratic Republic, Chad, Comoros, Congo, Co 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.



#### General governments exposures by country of the counterparty

						De	kaBank Deutsche Girozer							
							As of 30/06/2019							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
								Derivatives with p	ositive fair value	Derivatives with	negative fair value			Risk weighted
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 designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[ 0 - 3M [	Austria	0 0 3 0 3 3 3 0	0 0 3 0 3 3 3 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 3 0 3 3 0	() () () () ()	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0
Total  [ 0 - 3M [         [ 3M - 1Y [         [ 1Y - 2Y [         [ 2Y - 3Y [         [ 3Y - 5Y [         [ 10Y - more         ]         Total	Belgium	3 0 0 0 9 7 85	3 0 0 0 9 7 85	0 0 0 0 0 0 85 <b>85</b>	0 0 0 0 0 0	0 0 0 0 0 0	3 0 0 0 9 7 0	() () () () ()	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0
[ 0 - 3M [	Bulgaria		201											
[ 0 - 3M [	Cyprus													
[ 0 - 3M   [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [	Czech Republic	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	( ( ( ( (	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0
[ 0 - 3M [	Denmark		Ü	J. Control of the con			V	U		J	J	V	, and the second	
[ 0 - 3M [	Estonia													



#### General governments exposures by country of the counterparty

						De	ekaBank Deutsche Giroze							
							As of 30/06/2019							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
			Tatal causing amount of					Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted
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	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[ 0 - 3M [	Finland													
[ 0 - 3M [	France	0 0 1 0 0 3 66	0 0 1 0 0 3 66 <b>70</b>	0 0 0 0 0 0 66 <b>66</b>	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 1 0 0 3 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0
[ 0 - 3M [	Germany	468 906 1,253 336 1,369 770 747 <b>5,850</b>	906 1,253 336 1,369 770 747	37 337 566 173 216 238 291	0 0 0 0 0 0	0 507 492 123 874 36 0	62 133 40 279 496 456	2 5 10 17 29 152 1,348	225 208 761 282 532 2,005 2,725	-26	525 800 754 760 2,570 3,245 420	0 19 100 0 6 28 177 <b>330</b>	0 0 0 0 0 0	4
[ 0 - 3M [	Croatia													
[ 0 - 3M [	Greece													
[ 0 - 3M [	Hungary													
[ 0 - 3M [	Ireland	0 0 0 0 5 9 0	0 0 0 0 5 9 0	0 0 0 0 0 4 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 5 5 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0
[ 0 - 3M [	Italy	0 85 0 2 0 11 0	0 85 0 2 0 11	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 2 0 11 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	
Total [ 0 - 3M [	Latvia	0 0 2 0 0 0 101 0	0 0 2 0 0 101	0 0 2 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 101 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	U



#### General governments exposures by country of the counterparty

						De	kaBank Deutsche Girozei  As of 30/06/2019							
						Direc	ct exposures							
	(mln EUR)			On balance sh	neet				Deriva	tives		Off bala	nce sheet	
								Derivatives with pos	sitive fair value	Derivatives with	negative fair value	Off-balance s	heet exposures	
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	of which: Financial assets at	of which: Financial assets at					Nominal	Provisions	Risk weighted exposure amount
[ 0 - 3M [				held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[ 0 - 3M [	Lithuania													
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Total	Luxembourg	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0
[ 0 - 3M [	Malta													
[ 0 - 3M [	Netherlands													
[ 0 - 3M [	Poland	0 52 0 2 0 60 0	0 52 0 2 0 60 0	0 0 0 2 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 60 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	28
[ 0 - 3M [	Portugal													
[ 0 - 3M [	Romania													
[ 0 - 3M [	Slovakia	0 0 0 0 2 2 2 0	0 0 0 0 2 2 2	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 2 2 2	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	
[ 0 - 3M [	Slovenia	0 0 0 0 0 0 3 0	4 0 0 0 0 0 3 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 3 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0	



General governments exposures by country of the counterparty

						De	ekaBank Deutsche Giroze							
						Dire	As of 30/06/2019 ct exposures							
	(mala EUD)			On balance s	heet	Dire	cc exposures		Deriva	tives		Off bala	nce sheet	
	(mln EUR)							Derivatives with pos		Derivatives with nega	ative fair value		neet exposures	
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	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[ 0 - 3M [	Spain	0 0 3 5 0 2 6	0 0 3 5 0 2 6	0 0 0 0 0 0 6	0 0 0 0 0 0	0 0 0 0 0 0	0 0 3 5 0 2 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0
[ 0 - 3M [	Sweden			· ·										
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Total	United Kingdom	0 0 0 0 181 0 783	0 0 0 0 181 0 783 <b>964</b>	0 0 0 0 181 0 783	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0
[ 0 - 3M [	Iceland													
[ 0 - 3M [	Liechtenstein													
[ 0 - 3M [	Norway													
[ 0 - 3M [	Australia													
[ 0 - 3M [	Canada	0 0 0 0 62 10 40	0 0 0 0 62 10 40	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	27
[ 0 - 3M [	Hong Kong	112	112	0			U				U	U	O .	



#### General governments exposures by country of the counterparty

		DekaBank Deutsche Girozentrale													
		As of 30/06/2019													
						Direc	ct exposures								
	(mln EUR)			On balance sl	heet		Deriva	tives		Off balan	ice sheet				
									Off-balance sheet exposures						
		Total guara cauming amount of you	Total carrying amount of					Derivatives with pos	itive fair value	Derivatives with negative fair value				Risk weighted exposure amount	
Residual Maturity	Country / Region		non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions		
[ 0 - 3M [	Japan														
[ 0 - 3M [	U.S.	0 0 0 0 0 0 49	0 0 0 0 0 0 49 <b>49</b>	0 0 0 0 0 0 49 <b>49</b>	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0	
[ 0 - 3M [	China	73		15				,	, and the second	,	J		· ·		
[ 0 - 3M [	Switzerland														
[ 0 - 3M [	Other advanced economies non EEA														
[ 0 - 3M [	Other Central and eastern Europe countries non EEA														
[ 0 - 3M [	Middle East														
[ 0 - 3M [	Latin America and the Caribbean														



#### General governments exposures by country of the counterparty

DekaBank Deutsche Girozentrale

						D.	ekabarik Deutsche Giroze	iidac						
		As of 30/06/2019												
		Direct exposures												
	(mln EUR)			On balance sh	neet		Off balance sheet							
Residual Maturity		Total gross carrying amount of non- derivative financial assets			Derivatives with positive fair value Derivatives with negative fair value							Off-balance s	neet exposures	
	Country / Region		Total gross carrying amount of non- derivative financial assets	ntry / Region Total gross carrying amount of non-decomposition derivative financial assets assets	Total carrying amount of non-derivative financial assets (net of short positions)		of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal
[ 0 - 3M [	Africa	0 0 0 0 0 0 41 18	0 0 0 0 0 0 41 18 59	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 41 18 59	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 129 52	0 0 0 0 0 0	0
[ 0 - 3M [	Others	30 0 64 32 123 159 44	30 0 64 32 123 159 44	30 0 4 0 1 5 44	0 0 0 0 0 0	0 0 61 32 122 154 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	

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

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic, Chad, Comoros, Congo, Congo, The Democratic Republic, Chad, Comoros, Congo, Congo, The Democratic Republic, Chad, Comoros, Congo, Cong 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.



#### Performing and non-performing exposures

			A	s of 30/09/201	8			As of 31/12/2018							
		Gross carry	ing amount		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions <sup>4</sup>		Collaterals and financial	Gross car		rying amount		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions <sup>4</sup>		Collaterals and financial	
	pe pa	Of which performing but past due >30	Of which non-performing <sup>1</sup>		On performing	performing	guarantees received on non- performing		Of which performing but past due >30			On performing exposures <sup>2</sup>	performing	guarantees received on non- performing	
(mla FUD)		days and <=90 days		Of which: defaulted	exposures <sup>2</sup>	exposures <sup>3</sup>	exposures		days and <=90 days		Of which: defaulted	exposures	exposures <sup>3</sup>	exposures	
(mln EUR)  Debt securities (including at amortised cost and fair value)	21,009	0	13	13	6	1	0	20,178	0	13	13	7	2	0	
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
General governments	4,282	0	0	0	0	0	0	3,019	0	0	0	0	0	0	
Credit institutions	6,328	0	0	0	1	0	0	6,035	0	0	0	1	0	0	
Other financial corporations	7,153	0	13	13	1	1	0	7,853	0	13	13	2	2	0	
Non-financial corporations	3,246	0	0	0	4	0	0	3,271	0	0	0	5	0	0	
Loans and advances(including at amortised cost and fair value)	68,350	0	308	308	23	127	122	65,074	1	282	282	21	123	111	
Central banks	13,957	0	0	0	0	0	0	15,382	0	0	0	0	0	0	
General governments	2,076	0	0	0	0	0	0	1,906	0	0	0	0	0	0	
Credit institutions	29,532	0	0	0	0	0	0	23,764	0	0	0	0	0	0	
Other financial corporations	8,098	0	0	0	2	0	0	8,396	0	0	0	2	0	0	
Non-financial corporations	14,670	0	308	308	21	127	122	15,616	1	282	282	19	123	111	
of which: small and medium-sized enterprises at amortised cost	3,497	0	33	33	3	20	10	3,973	0	34	34	3	21	9	
Households	17	0	0	0	0	0	0	8	0	1	1	0	0	0	
DEBT INSTRUMENTS other than HFT	89,359	0	321	321	29	128	122	85,251	1	295	295	28	124	111	
OFF-BALANCE SHEET EXPOSURES	8,878		2	2	58	1	0	9,262		0	0	57	0	0	

<sup>(1)</sup> 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

<sup>(2)</sup> Insitutions report here collective allowances for incurrred 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)

<sup>(3)</sup> Insitutions 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)

<sup>(4)</sup> 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.



#### **Performing and non-performing exposures**

			A	s of 31/03/201	9		As of 30/06/2019							
		Gross carry	oss carrying amount			Accumulated impairment, accumulated changes in fair value due to credit risk and provisions <sup>4</sup>			Gross carrying amount			Accumulated impairment, accumulated changes in fair value due to credit risk and provisions <sup>4</sup>		Collaterals and financial
		Of which performing but past due >30	Of which non-performing <sup>1</sup>		On performing	On non- performing	guarantees received on non- performing		Of which performing but past due >30		-performing <sup>1</sup>	On performing	On non- performing	guarantees received on non- performing
(mln EUR)		days and <=90 days		Of which: defaulted	exposures <sup>2</sup>	exposures <sup>3</sup>	exposures		days and <=90 days		Of which: defaulted	exposures <sup>2</sup>		exposures
Debt securities (including at amortised cost and fair value)	20,211	0	13	13	9	3	0	19,791	0	13	13	8	3	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	3,038	0	0	0	0	0	0	2,833	0	0	0	0	0	0
Credit institutions	5,830	0	0	0	2	0	0	5,600	0	0	0	1	0	0
Other financial corporations	7,890	0	13	13	2	3	0	8,014	0	13	13	2	3	0
Non-financial corporations	3,453	0	0	0	6	0	0	3,343	0	0	0	6	0	0
Loans and advances(including at amortised cost and fair value)	68,178	86	261	261	21	112	99	67,343	16	228	228	27	94	87
Central banks	14,481	0	0	0	0	0	0	16,130	0	0	0	0	0	0
General governments	1,888	0	0	0	0	0	0	2,069	0	0	0	0	0	0
Credit institutions	27,647	0	0	0	0	0	0	25,349	0	0	0	0	0	0
Other financial corporations	8,019	86	0	0	2	0	0	7,249	16	0	0	2	0	0
Non-financial corporations	16,127	0	261	261	19	112	99	16,533	0	228	228	25	93	87
of which: small and medium-sized enterprises at amortised cost	4,166	0	54	54	2	23	4	4,171	0	53	53	4	23	4
Households	16	0	0	0	0	0	0	14	0	0	0	0	0	0
DEBT INSTRUMENTS other than HFT	88,389	86	274	274	31	116	99	87,134	16	241	241	36	97	87
OFF-BALANCE SHEET EXPOSURES	8,994		0	0	53	0	0	9,759		0	0	55	0	0

<sup>(1)</sup> 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

<sup>(2)</sup> Insitutions report here collective allowances for incurrred 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)

<sup>(3)</sup> Insitutions 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)

<sup>(4)</sup> 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.



#### Forborne exposures

			As of 30/09/2018			As of 31/12/2018							
	Gross carrying exposures wit measures		Accumulated im accumulated cha value due to cre provisions for exforted for bearance means.	anges in fair dit risk and oposures with	Collateral and financial guarantees	Gross carrying exposures wit measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees			
(mln EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	received on		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	received on			
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)	304	289	121	121	130	355	278	125	120	170			
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	12	0	0	0	12	12	0	0	0	12			
Other financial corporations	0	0	0	0	0	0	0	0	0	0			
Non-financial corporations	292	289	121	121	118	343	278	125	120	158			
of which: small and medium-sized enterprises at amortised cost	33	33	20	20	10	34	34	21	21	9			
Households	0	0	0	0	0	0	0	0	0	0			
DEBT INSTRUMENTS other than HFT	304	289	121	121	130	355	278	125	120	170			
Loan commitments given	1	1	1	1	0	0	0	0	0	0			

<sup>(1)</sup> 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

<sup>(2)</sup> 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.



#### **Forborne exposures**

			As of 31/03/2019	)		As of 30/06/2019							
	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 <sup>2</sup>		Collateral and financial guarantees	Gross carrying exposures wit measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees			
(mln EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	forbearance		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	received on exposures with forbearance measures			
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)	320	255	114	109	147	301	221	96	92	157			
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	320	255	114	109	147	301	221	96	92	157			
of which: small and medium-sized enterprises at amortised cost	54	54	23	23	4	53	53	23	23	4			
Households	0	0	0	0	0	0	0	0	0	0			
DEBT INSTRUMENTS other than HFT	320	255	114	109	147	301	221	96	92	157			
Loan commitments given	0	0	0	0	0	0	0	0	0	0			

<sup>(1)</sup> 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

<sup>(2)</sup> 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