



2021 EU-wide Transparency Exercise

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

Templates for DZ bank have been revised in October 2022 to include late submissions of data received after the EBA's results publication.

The information on Collateral valuation - loans and advances applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above, therefore this bank is not required to report it to the EBA.



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Key Metrics

DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

(min EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	CORE CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	20,981	22,432	22,151	22,789	C 01.00 (r020,c010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	20,890	22,297	22,047	22,683	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	23,583	25,034	24,326	24,965	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	23,493	24,899	24,222	24,860	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	27,195	28,625	27,084	27,741	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	27,140	28,574	27,050	27,729	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 exposure amounts						
Total risk exposure amount	146,295	147,299	148,584	148,636	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	146,229	147,222	148,529	148,594	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	14.34%	15.23%	14.91%	15.33%	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	14.29%	15.15%	14.84%	15.27%	(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	16.12%	17.00%	16.37%	16.80%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	16.07%	16.91%	16.31%	16.73%	(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	18.59%	19.43%	18.23%	18.66%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	18.56%	19.41%	18.21%	18.66%	(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 ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	444,767	435,325	462,046	349,859	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	5.30%	5.75%	5.26%	7.14%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



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Leverage ratio

DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

(mln EUR, %)		As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	23,583	25,034	24,326	24,965	C 47.00 (r320,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	22,886	24,292	24,106	24,743	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	444,767	435,325	462,046	349,859	C 47.00 (r300,c010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	444,665	435,165	461,920	349,725	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	5.3%	5.8%	5.3%	7.1%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	5.1%	5.6%	5.2%	7.1%	[A.2]/[B.2]	



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Capital

DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

		(mln EUR, %)									
		As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION				
OWN FUNDS	A	OWN FUNDS									
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)				C 01.00 (0101,0101)	Articles 4(1)(b) and 72 of CRR				
	A.1.1	20,981	22,432	22,151	22,789	C 01.00 (0102,0101)	Article 50 of CRR				
	A.1.1.1	10,478	10,478	10,478	10,478	C 01.00 (0103,0101)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR				
	A.1.2	8,126	8,517	8,558	9,122	C 01.00 (0130,0101)	Articles 36(1) point (c), 36(2) and 36 (1) point (a) and (f) of CRR				
	A.1.3	1,058	1,487	1,298	1,256	C 01.00 (0180,0101)	Articles 4(1)(b), 26(1) point (d) and 36 (1) point (f) of CRR				
	A.1.4	2,541	2,586	2,586	2,638	C 01.00 (0200,0101)	Articles 4(1)(b) and 36(1) point (a) of CRR				
	A.1.5	0	0	0	0	C 01.00 (0210,0101)	Articles 4(1)(b), 26(1) point (f) and 36 (1) point (f) of CRR				
	A.1.6	28	28	28	35	C 01.00 (0230,0101)	Article 84 of CRR				
	A.1.7	-590	-120	-148	-64	C 01.00 (0250,0101)	Articles 32 to 35 and 36 (1) point (f) of CRR				
	A.1.8	(-) Intangible assets (including Goodwill)	-554	-480	-568	-534	C 01.00 (0300,0101) + C 01.00 (0340,0101)	Articles 4(1)(b), 36(1) point (b) and 37 of CRR. Articles 4(1)(b), 36(1) point (b) and 37 point (a) of CRR			
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTAs	-12	-11	-11	-13	C 01.00 (0370,0101)	Articles 36(1) point (c) and 38 of CRR			
	A.1.10	(-) IIR shortfall of credit risk adjustments to expected losses	-168	-174	-177	-181	C 01.00 (0380,0101)	Articles 36(1) point (d), 40 and 128 of CRR			
	A.1.11	(-) Defined benefit pension fund assets	-1	0	0	-3	C 01.00 (0390,0101)	Articles 4(1)(b), 36(1) point (a) and 41 of CRR			
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	-2	-2	-2	-7	C 01.00 (0430,0101)	Articles 4(1)(b), 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 (0440,0101)	Article 36(1) point (i) of CRR			
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-38	-38	-23	-22	C 01.00 (0450,0101) + C 01.00 (0460,0101) + C 01.00 (0470,0101) + C 01.00 (0471,0101) + C 01.00 (0472,0101)	Articles 4(1)(b), 36(1) point (j) and 89 to 91 of CRR. Articles 36(1) point (k) (i), 24(1) point (b), 24(1) point (c) and 258 of CRR. Articles 36(1) point (k) (ii) and 37(2) of CRR. Articles 36(1) point (k) (iii) and 133(8) of CRR and Article 36(1) point (k) (iv) and 151(4) of CRR.			
	A.1.14.1	Of which: from securitisation positions (-)	-38	-38	-23	-22	C 01.00 (0460,0101)	Articles 36(1) point (k) (i), 24(1) point (b), 24(1) point (c) 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 (0480,0101)	Articles 4(2), 36(1) point (l), 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 (0490,0101)	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 (0500,0101)	Articles 4(2), 36(1) point (l), 43, 45, 47, 48(1) point (b), 48(1) (b) (2) and 79 of CRR			
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	C 01.00 (0510,0101)	Article 48 of CRR			
	A.1.18A	(-) Insufficient coverage for non-performing exposures				27	C 01.00 (0520,0101)	Article 36(1) point (m) and Article 47c of CRR			
A.1.18B	(-) Minimum value commitment shortfalls				0	C 01.00 (0540,0101)	Article 36(1) point (n) and Article 133(2) of CRR				
A.1.18C	(-) Other foreseeable tax charges				0	C 01.00 (0550,0101)	Article 36(1) point (o) of CRR				
A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C 01.00 (0540,0101)	Article 3 CRR				
A.1.20	CET1 capital elements or deductions - other	-88	-88	-88	-111	C 01.00 (0570,0101)					
A.1.21	Transitional adjustments	205	249	220	223	GA1 (1.1.16 + 1.1.18 + 1.1.126)					
A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (0220,0101)	Articles 483(1) to (3), and 484 to 487 of CRR				
A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	114	114	116	117	C 01.00 (0240,0101)	Articles 479 and 480 of CRR				
A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	91	135	104	106	C 01.00 (0530,0101)	Articles 469 to 472, 478 and 481 of CRR				
A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)				2,602	2,602	2,175	2,177	C 01.00 (0580,0101)	Article 61 of CRR	
A.2.1	Additional Tier 1 Capital instruments	2,110	2,109	2,175	2,177	C 01.00 (0540,0101) + C 01.00 (0470,0101)					
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (0700,0101)					
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (0460,0101) + C 01.00 (0700,0101) + C 01.00 (0710,0101) + C 01.00 (0740,0101) + C 01.00 (0748,0101)					
A.2.4	Additional Tier 1 transitional adjustments	493	493	0	0	C 01.00 (0660,0101) + C 01.00 (0680,0101) + C 01.00 (0730,0101)					
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)				23,583	25,034	24,326	24,965	C 01.00 (0101,0101)	Article 25 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)				3,611	3,591	2,758	2,776	C 01.00 (0750,0101)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	2,403	2,353	2,508	2,441	C 01.00 (0760,0101) + C 01.00 (0490,0101)					
A.4.2	Other Tier 2 Capital components and deductions	126	126	120	120	C 01.00 (0910,0101) + C 01.00 (0920,0101) + C 01.00 (0930,0101) + C 01.00 (0940,0101) + C 01.00 (0950,0101) + C 01.00 (0970,0101) + C 01.00 (0978,0101)					
A.4.3	Tier 2 transitional adjustments	882	835	70	63	C 01.00 (0880,0101) + C 01.00 (0900,0101) + C 01.00 (0960,0101)					
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT				146,295	147,299	148,584	148,636	C 02.00 (0101,0101)	Articles 92(1), 95, 96 and 98 of CRR
B.1	Of which: Transitional adjustments included	66	78	56	41	C 05.01 (0101,0101)					
CAPITAL RATIOS (%)	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)				14.34%	15.23%	14.91%	15.33%	CA3 (1)	-
C.2	TIER 1 CAPITAL RATIO (transitional period)	16.12%	17.00%	16.37%	16.80%	CA3 (2)	-				
C.3	TOTAL CAPITAL RATIO (transitional period)	18.59%	19.43%	18.23%	18.66%	CA3 (3)	-				
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)				20,776	22,182	21,931	22,566	[1.5.1 + 1.13 + 1.21 + MIN(A.1.2) + A.1.13 + A.2.1 + A.2.2 + MIN(A.4 + A.2.3 - A.2.4)]	-
CET1 RATIO (%) Fully loaded⁽¹⁾	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)				14.21%	15.07%	14.77%	15.19%	[D.1]/[B.1]	-
Memo Items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements				91	135	104	106	C 05.01 (0440,0101)	
F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (0440,0101)					
F	Adjustments to T2 due to IFRS 9 transitional arrangements	-36	-83	-70	-93	C 05.01 (0440,0101)					
F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	66	78	56	41	C 05.01 (0440,0101)					

(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.o. in their Pillar 3 disclosure



2021 EU-wide Transparency Exercise

Overview of Risk exposure amounts

DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

(min EUR, %)	RWAs				COREP CODE
	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	
Credit risk (excluding CCR and Securitisations) ¹	117,484	118,228	117,629	118,042	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 (R470, c010) - C 02.00 (R460, c010)]
Of which the standardised approach	23,921	24,047	22,482	23,945	C 02.00 (r060, c010) - [C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001)]
Of which the foundation IRB (FIRB) approach	49,526	49,396	49,841	48,079	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	15,936	15,706	15,748	16,023	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	26,488	27,302	27,752	28,359	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA) ²	3,696	3,738	3,791	5,695	C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002) + C 02.00 (R460, c010)
Credit valuation adjustment - CVA	1,074	1,091	1,086	1,595	C 02.00 (R440, c010)
Settlement risk	3	1	5	0	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	4,266	4,127	4,086	4,047	C 02.00 (R470, c010)
Position, foreign exchange and commodities risks (Market risk)	8,203	8,388	10,400	7,652	C 02.00 (R520, c010)
Of which the standardised approach	1,024	1,003	1,146	1,038	C 02.00 (R530, c010)
Of which IMA	7,179	7,386	9,253	6,614	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book	132	103	138	154	C 19.00_010_601*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
Large exposures in the trading book	0	0	0	0	C 02.00 (R680, c010)
Operational risk	10,608	10,608	10,487	10,487	C 02.00 (R590, c010)
Of which basic indicator approach	0	0	0	0	C 02.00 (R600, c010)
Of which standardised approach	10,608	10,608	10,487	10,487	C 02.00 (R610, c010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (R620, c010)
Other risk exposure amounts	960	1,118	1,102	1,117	C 02.00 (R630, c010) + C 02.00 (R690, c010)
Total	146,295	147,299	148,584	148,636	

¹ The positions "of which" are for information and do not need to sum up to Credit risk (excluding CCR and Securitisations)

² On-balance sheet exposures related to Free Deliveries (according to Article 379(1)) have not been included in "Counterparty Credit Risk (CCR, excluding CVA)". They are instead reported in the "Credit Risk (excluding CCR and Securitisations)" section.



2021 EU-wide Transparency Exercise
P&L
DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

(m€ EUR)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021
Interest income	7,182	5,835	1,449	2,808
Of which debt securities income	301	381	83	167
Of which loans and advances income	3,580	4,655	1,117	2,194
Interest expenses	4,996	3,216	744	1,456
(Of which deposits expenses)	1,815	2,474	572	1,113
(Of which debt securities issued expenses)	417	513	59	129
(Expenses on share capital repayable on demand)	0	3	0	0
Dividend income	76	194	54	73
Net Fee and commission income	1,801	2,427	740	1,756
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	36	49	25	52
Gains or (-) losses on financial assets and liabilities held for trading, net	287	332	-63	-105
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	93	254	243	309
Gains or (-) losses from hedge accounting, net	14	41	15	15
Exchange differences (gain or (-) loss), net	-37	-32	36	63
Net other operating income /(expenses)	214	256	49	63
TOTAL OPERATING INCOME, NET	4,669	6,138	1,804	3,578
(Administrative expenses)	2,667	3,749	934	1,863
(Cash contributions to resolution funds and deposit guarantee schemes)	157	155	219	226
(Depreciation)	207	291	69	140
Modification gains or (-) losses, net	-4	0	0	0
(Provisions or (-) reversal of provisions)	30	12	-23	-2
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	23	39	-22	-8
(Other provisions)	7	-28	-1	6
Of which pending legal issues and tax litigation ¹⁾	0	-8	0	0
Of which restructuring ²⁾	0	-9	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ²⁾	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	572	632	-38	-104
(Financial assets at fair value through other comprehensive income)	4	5	0	0
(Financial assets at amortised cost)	568	627	-38	-103
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	-1	-1	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 subsidiaries, joint ventures and associates	-30	103	36	212
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	54	47	-2	-11
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	1,057	1,450	677	1,656
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	646	984	503	1,235
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	646	984	503	1,235
Of which attributable to owners of the parent	593	914	487	1,196

¹⁾ Information available only as of end of the year

²⁾ For IFRS compliance banks "zero" in cell "Increases or (-) decreases of the fund for general banking risks, net" must be read as "n.a."



2021 EU-wide Transparency Exercise

Total Assets: fair value and impairment distribution

DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

ASSETS:	As of 30/09/2020					As of 31/12/2020				As of 31/03/2021				As of 30/06/2021				References
	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy				
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		
Cash, cash balances at central banks and other demand deposits	88,137				78,590				97,012				104,946				IAS 1.54 (i)	
Financial assets held for trading	47,920	1,650	45,713	556	41,824	2,032	39,023	769	50,091	2,227	47,419	445	52,238	2,329	49,479	430	IFRS 7.8(a)(i); IFRS 9, Appendix A	
Non-trading financial assets mandatorily at fair value through profit or loss	2,947	58	1,750	1,139	2,925	52	1,853	1,020	2,824	50	1,769	1,006	2,846	48	1,868	930	IFRS 7.8(a)(ii); IFRS 9.4.1.4	
Financial assets designated at fair value through profit or loss	9,495	5,798	3,229	468	9,470	5,946	3,216	308	9,223	5,860	3,043	320	8,975	5,609	2,983	383	IFRS 7.8(a)(i); IFRS 9.4.1.5	
Financial assets at fair value through other comprehensive income	35,326	11,058	23,322	946	36,033	11,194	23,838	1,001	35,505	11,022	23,403	1,081	35,263	10,940	23,348	975	IFRS 7.8(h); IFRS 9.4.1.2A	
Financial assets at amortised cost	291,417				292,294				295,335				295,097				IFRS 7.8(f); IFRS 9.4.1.2	
Derivatives – Hedge accounting	254	0	254	0	161	0	161	0	162	0	162	0	241	0	241	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	2,020				1,980				1,480				1,350				IAS 39.89A(a); IFRS 9.6.5.8	
Other assets ¹	14,668				15,525				15,706				15,825					
TOTAL ASSETS	492,184				478,801				507,341				516,782				IAS 1.9(a), IIG 6	

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

Breakdown of financial assets by instrument and by counterparty sector ¹	As of 30/09/2020						As of 31/12/2020						As of 31/03/2021						As of 30/06/2021						References	
	Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾				
	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets		
Financial assets at fair value through other comprehensive income	Debt securities	31,464	41	54	-9	-1	-36	32,167	46	53	-10	-1	-36	31,851	43	53	-10	-1	-36	31,884	37	53	-11	-1	-36	Annex V.Part 1.31, 44(b)
	Loans and advances	3,519	65	0	-1	-1	0	3,489	65	0	-1	-1	0	3,303	40	0	-1	-1	0	3,033	40	0	-1	0	0	Annex V.Part 1.32, 44(a)
Financial assets at amortised cost	Debt securities	15,648	281	60	-9	-40	-17	14,954	203	55	-9	-22	-17	14,072	208	55	-9	-22	-17	13,527	92	51	-9	-5	-17	Annex V.Part 1.31, 44(b)
	Loans and advances	264,048	9,777	4,035	-249	-336	-1,780	261,870	13,747	3,824	-271	-345	-1,695	265,569	14,066	3,689	-273	-351	-1,651	267,082	13,181	3,254	-283	-365	-1,467	Annex V.Part 1.32, 44(a)

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

² From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.



2021 EU-wide Transparency Exercise

Breakdown of liabilities

DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

(mln EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	
Financial liabilities held for trading	60,588	50,501	54,822	55,844	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	32,553	32,056	32,528	31,551	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	362,867	359,046	385,096	394,257	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ¹	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	2,477	2,638	1,884	1,638	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	313	315	259	243	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	3,368	3,697	3,688	3,502	IAS 37.10; IAS 1.54(l)
Tax liabilities	322	214	243	318	IAS 1.54(n-o)
Share capital repayable on demand	17	20	21	18	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	2,295	2,553	2,120	2,303	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	1	1	1	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ¹	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	464,802	451,042	480,660	489,673	IAS 1.9(b);IG 6
TOTAL EQUITY	27,382	27,760	26,681	27,109	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	492,184	478,801	507,341	516,782	IAS 1.IG6

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



2021 EU-wide Transparency Exercise

Breakdown of liabilities

DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	
Derivatives		24,778	22,819	19,763	18,477	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	54	33	52	33	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	3,499	571	1,682	2,665	Annex V.Part 1.31
Deposits	Central banks	25,671	21,796	39,840	40,810	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	1,326	513	1,751	696	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	51,330	53,030	54,564	56,774	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	455	467	391	615	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	107,983	113,517	117,485	115,796	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	53,105	62,697	64,686	62,872	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	64,826	56,867	60,938	64,736	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	32,549	25,542	33,096	36,801	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	11,832	10,878	10,933	11,111	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	7,105	7,429	7,501	8,443	ECB/2013/33 Annex 2.Part 2.9.1
	Households	68,216	68,629	69,251	69,818	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	2,170	2,143	2,259	2,312	Annex V.Part 1.42(f), 44(c)
Debt securities issued		99,856	95,429	98,987	102,348	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		2,605	2,498	3,078	2,629	Annex V.Part 1.37
Other financial liabilities		439	673	834	721	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		458,485	444,241	474,329	483,290	



2021 EU-wide Transparency Exercise

Market Risk

DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

	SA				IM								IM																									
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP		TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP		TOTAL RISK EXPOSURE AMOUNT																		
			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE		LAST MEASURE	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR		12 WEEKS AVERAGE MEASURE	LAST MEASURE																
(mln EUR)																																						
	As of 30/09/2020	As of 31/12/2020	As of 30/09/2020																		As of 31/12/2020																	
Traded Debt Instruments	132	103	315	85	370	108						339	76	388	91																							
Of which: General risk	0	0	263	69	293	83						285	65	305	71																							
Of which: Specific risk	132	103	47	13	39	13						44	10	44	12																							
Equities	0	0	52	19	73	29						90	13	102	14																							
Of which: General risk	0	0	29	12	50	22						46	3	56	4																							
Of which: Specific risk	0	0	23	6	23	6						44	10	46	10																							
Foreign exchange risk	876	887	54	8	100	19						46	10	92	16																							
Commodities risk	11	12	22	10	11	6						34	9	22	6																							
Total	1,020	1,002	253	70	231	72	90	90	0	0	0	7,179	256	55	232	56	96	102	0	0	0	7,386																
	As of 31/03/2021	As of 30/06/2021	As of 31/03/2021																		As of 30/06/2021																	
Traded Debt Instruments	138	154	354	10	467	144						43	9	503	122																							
Of which: General risk	0	0	291	8	386	121						37	8	418	99																							
Of which: Specific risk	138	154	58	6	68	18						22	4	69	18																							
Equities	0	1	79	23	79	24						59	14	73	24																							
Of which: General risk	0	0	27	12	27	13						17	4	31	14																							
Of which: Specific risk	0	0	52	11	52	10						43	10	42	10																							
Foreign exchange risk	996	971	27	5	33	8						24	4	40	6																							
Commodities risk	13	13	29	3	36	10						9	2	47	12																							
Total	1,146	1,038	268	15	340	103	121	132	0	0	0	9,253	65	15	353	81	111	87	0	0	0	6,614																

Market risk template does not include CUI 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.



2021 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
Consolidated data	Central governments or central banks	80,476	81,008	989		72,504	74,465	906	
	Regional governments or local authorities	31,149	31,276	289		30,524	31,002	275	
	Public sector entities	10,400	9,351	186		10,381	9,401	158	
	Multilateral Development Banks	13	68	3		0	53	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	114,529	93,762	427		114,728	94,388	594	
	Corporates	21,140	13,623	22,666		20,820	12,293	12,741	
	of which: SME	2,049	1,555	1,537		1,977	1,471	1,346	
	Retail	9,964	5,963	3,743		9,379	5,025	3,575	
	of which: SME	2,288	2,217	1,267		1,857	1,795	1,133	
	Secured by mortgages on immovable property	3,300	3,361	1,408		3,289	3,141	1,395	
	of which: SME	41	40	20		41	41	18	
	Exposures in default	1,099	455	568	562	1,030	423	521	520
	Items associated with particularly high risk	741	578	862		713	574	862	
Covered bonds	964	945	35		1,012	1,012	40		
Claims on institutions and corporates with > 1T credit assessment	0	0	0		0	0	0		
Claims on institutions and corporates with a ST credit assessment	3,613	3,613	2,475		3,841	3,840	2,601		
Collective Investments undertakings (CIU)	31	31	33		62	62	64		
Equity	713	820	2,050		968	1,117	2,252		
Other exposures									
Standardised Total ⁴	278,562	246,860	25,095	867	270,117	238,484	25,088	841	

¹ Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e. substitution effects).
² Exposure value is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e. substitution effects).
³ Total value adjustments and provisions are country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.
⁴ Exposure value is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e. substitution effects).

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
GERMANY	Central governments or central banks	87,720	88,813	907		61,140	62,522	821	
	Regional governments or local authorities	27,796	27,928	2		27,616	27,616	2	
	Public sector entities	9,141	8,681	82		9,166	8,772	89	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	113,820	93,069	270		114,037	93,069	426	
	Corporates	14,126	8,805	8,110		13,805	8,685	7,875	
	of which: SME	1,871	1,501	1,489		1,808	1,211	1,431	
	Retail	3,050	2,304	2,304		2,099	1,338	1,338	
	Secured by mortgages on immovable property	2,288	2,217	1,267		1,857	1,795	1,133	
	of which: SME	1,646	1,646	828		1,529	1,529	763	
	Exposures in default	717	292	365	370	715	283	342	370
	Items associated with particularly high risk	662	496	745		662	502	745	
	Covered bonds	801	782	3		854	854	8	
Claims on institutions and corporates with a ST credit assessment	431	431	257		450	450	269		
Collective Investments undertakings (CIU)	74	74	88		15	15	16		
Equity	597	693	1,932		831	937	2,150		
Other exposures									
Standardised Total ⁴	337,562	337,562	33,562	821	337,562	337,562	33,562	821	

¹ Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e. substitution effects).
² Exposure value is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e. substitution effects).
³ Total value adjustments and provisions are country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.
⁴ Exposure value is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e. substitution effects).

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
FRANCE	Central governments or central banks	1,099	1,176	0		1,120	1,136	0	
	Regional governments or local authorities	41	41	16		41	41	16	
	Public sector entities	390	390	0		474	474	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	253	252	50		295	294	59	
	Corporates	168	198	117		174	172	155	
	of which: SME	0	0	0		0	0	0	
	Retail	2	2	0		2	2	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	27	14	14	14	0	0	0	0
	Items associated with particularly high risk	1	0	0		1	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)	712	712	420		758	758	498		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ⁴	1,662	1,662	1,662	15	1,662	1,662	1,662	15	

¹ Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e. substitution effects).
² Exposure value is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e. substitution effects).
³ Total value adjustments and provisions are country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.
⁴ Exposure value is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e. substitution effects).

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
LUXEMBOURG	Central governments or central banks	1,234	1,234	0		1,729	1,353	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	38	38	8		17	18	4	
	Corporates	1,344	1,000	966		1,285	978	974	
	of which: SME	141	20	20		135	7	7	
	Retail	1	1	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	9	9	5		9	9	5	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	3	0	3	3	0	0	0	3
	Items associated with particularly high risk	12	12	18		10	10	15	
Covered bonds	20	20	0		20	20	4		
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective Investments undertakings (CIU)	128	128	111		128	128	123		
Equity	0	0	0		0	0	0		
Other exposures	30	30	21		33	33	23		
Standardised Total ⁴	2,672	2,672	2,672	3	2,672	2,672	2,672	3	

¹ Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e. substitution effects).
² Exposure value is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e. substitution effects).
³ Total value adjustments and provisions are country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.
⁴ Exposure value is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e. substitution effects).

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
UNITED STATES	Central governments or central banks	410	410	0		351	351	0	
	Regional governments or local authorities	173	170	79		164	162	74	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	13	13	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	111	102	20		129	120	24	
	Corporates	508	499	435		451	480	407	
	of which: SME	0	0	0		0	0	0	
	Retail	1	1	0		1	1	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	5	21	21	3	23	21	26	3
	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)	396	396	245		396	396	234		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ⁴	1,413	1,413	1,413	3	1,413	1,413	1,413	3	

¹ Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e. substitution effects).
² Exposure value is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e. substitution effects).
³ Total value adjustments and provisions are country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.
⁴ Exposure value is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e. substitution effects).



2021 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
UNITED KINGDOM	Central governments or central banks	2,659	2,659	0	0	861	861	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	272	272	4	4	16	16	3	3
	Corporates	248	290	188	0	243	280	178	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	30	0	0	0	32	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
Covered bonds	25	25	5	0	25	25	5	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective Investments undertakings (CIU)	357	357	279	0	296	296	229	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total ⁴				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 (i.e. substitution effects).

² Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
NETHERLANDS	Central governments or central banks	0	99	0	0	0	91	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	2	2	0	0	2	2	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	21	21	4	0	28	28	10	0
	Corporates	1,233	859	808	0	1,220	843	807	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	1	1	0	0	1	1	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	11	0	0	0	11
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
Covered bonds	0	0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective Investments undertakings (CIU)	366	366	258	0	371	371	265	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total ⁴				11				23	

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

² Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
AUSTRIA	Central governments or central banks	1,113	1,134	0	0	1,005	1,005	0	0
	Regional governments or local authorities	41	41	0	0	41	41	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	402	310	158	0	387	242	159	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	1,109	997	748	0	1,221	1,007	753	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	31	14	10	20	32	11	19	20
	Items associated with particularly high risk	14	14	0	0	10	10	0	0
Covered bonds	0	0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective Investments undertakings (CIU)	138	138	112	0	144	144	117	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total ⁴				42				42	

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

² Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
SWITZERLAND	Central governments or central banks	203	276	0	0	176	268	0	0
	Regional governments or local authorities	352	315	0	0	389	349	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	39	33	17	0	38	37	18	0
	Corporates	227	160	152	0	146	146	141	0
	of which: SME	4	3	3	0	4	4	4	0
	Retail	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
Covered bonds	65	65	13	0	65	65	13	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective Investments undertakings (CIU)	46	46	23	0	44	44	22	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total ⁴				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 (i.e. substitution effects).

² Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
ITALY	Central governments or central banks	2,556	2,777	31	0	2,502	2,811	30	0
	Regional governments or local authorities	362	362	69	0	362	362	70	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	42	123	113	0	42	127	113	0
	of which: SME	2	0	0	0	2	0	0	0
	Retail	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
Covered bonds	0	0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective Investments undertakings (CIU)	48	48	26	0	64	64	34	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total ⁴				14				14	

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

² Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
SPAIN	Central governments or central banks	86	86	0	0	86	86	0	0
	Regional governments or local authorities	1,939	1,931	0	0	1,930	1,920	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	1	1	0	0	0	0	0	0
	Corporates	42	10	0	0	42	10	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	1	1	0	0	1	1	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
Covered bonds	0	14	0	0	14	14	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective Investments undertakings (CIU)	182	182	186	0	182	182	171	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total ⁴				20				20	

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

² Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.



2021 EU-wide Transparency Exercise
Credit Risk - Standardised Approach

DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾
(in EUR, %)									
Consolidated data	Central governments or central banks	94,354	96,558	903		103,337	104,137	1,122	
	Regional governments or local authorities	29,202	29,395	202		28,355	28,395	205	
	Public sector entities	10,340	9,692	200		10,112	9,534	197	
	Multilateral Development Banks	6	62	0		6	54	0	
	International Organisations	609	609	0		805	805	0	
	Institutions	115,176	94,993	647		114,025	95,768	644	
	Corporates	20,236	12,813	11,053		20,917	12,817	12,219	
	of which: SME	2,011	1,441	1,220		2,047	1,461	1,238	
	Retail	9,794	5,205	3,701		9,866	5,393	3,756	
	Secured by mortgages on immovable property	1,876	1,702	1,134		1,963	1,741	1,109	
	of which: SME	71	70	50		84	81	54	
	Secured by mortgages on immovable property	2,189	2,095	1,520		2,061	1,905	1,499	
	of which: SME	71	70	50		84	81	54	
	Exposures in default	892	405	496	417	870	382	472	420
	Items associated with particularly high risk	548	402	737		584	508	762	
Covered bonds	963	963	35		907	899	899		
Claims on institutions and corporates with a ST credit assessment	3,673	3,672	2,725		21,116	8,915	4,893		
Collective investments undertakings (CIU)	57	57	99		88	90	90		
Equity	527	1,602	1,856		861	1,022	777		
Other exposures									
Standardised Total⁽²⁾	289,078	257,567	23,716	712	313,868	272,174	25,313	813	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Standardised Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾
(in EUR, %)									
GERMANY	Central governments or central banks	81,109	83,353	821		81,169	83,627	1,015	
	Regional governments or local authorities	25,899	26,274	11		24,994	24,646	6	
	Public sector entities	8,944	8,570	92		8,923	8,523	91	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	114,221	94,040	420		113,060	94,790	420	
	Corporates	13,094	7,783	6,907		13,539	8,579	8,094	
	of which: SME	1,839	1,394	1,172		1,835	1,352	1,145	
	Retail	7,289	3,206	2,202		7,527	3,180	2,187	
	Secured by mortgages on immovable property	526	525	385		548	547	397	
	of which: SME	71	70	50		73	72	50	
	Secured by mortgages on immovable property	596	572	339	270	586	566	324	276
	of which: SME	488	432	146		447	447	150	
	Exposures in default	842	823	8		791	783	6	
	Items associated with particularly high risk	0	0	0		0	0	0	
Covered bonds	474	474	288		2,568	1,396	62		
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	783	2,418	1,888		655	676	661		
Other exposures									
Standardised Total⁽²⁾	313,868	272,174	25,313	405	313,868	272,174	25,313	399	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾
(in EUR, %)									
FRANCE	Central governments or central banks	1,043	1,119	0		1,165	1,243	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	621	621	0		615	616	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	329	327	65		327	326	65	
	Corporates	202	200	159		194	200	165	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	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)	624	621	466		2,788	1,266	617		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total⁽²⁾	1,043	1,119	0	0	1,165	1,243	0	2	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾
(in EUR, %)									
LUXEMBOURG	Central governments or central banks	4,789	4,789	0		10,842	10,842	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	128	128	26		116	117	23	
	Corporates	1,429	1,224	1,195		1,554	1,251	1,219	
	of which: SME	125	95	91		121	81	81	
	Retail	0	0	0		29	29	22	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	3	3	0	3	3	0	0	3
	Items associated with particularly high risk	0	0	0		0	0	0	
Covered bonds	20	20	4		20	20	77		
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	141	141	120		1,371	901	315		
Equity	0	0	0		0	0	0		
Other exposures	65	65	127		65	65	62		
Standardised Total⁽²⁾	4,789	4,789	0	3	10,842	10,842	0	3	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾
(in EUR, %)									
UNITED STATES	Central governments or central banks	354	354	0		222	222	0	
	Regional governments or local authorities	174	171	79		160	158	72	
	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	187	189	38		176	171	34	
	Corporates	544	472	496		496	481	413	
	of which: SME	0	0	0		0	0	0	
	Retail	1	1	1		1	1	1	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	24	19	27	4	21	19	26	2
	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)	321	323	223		6,036	1,547	1,200		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total⁽²⁾	354	354	0	7	222	222	0	5	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

EBA EUROPEAN BANKING AUTHORITY
2021 EU-wide Transparency Exercise
 Credit Risk - Standardised Approach

DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾
UNITED KINGDOM	Central governments or central banks	0	25	2	0	0	14	0	
	Regional governments or local authorities	0	0	0	0	0	0	0	
	Public sector entities	0	0	0	0	0	0	0	
	Multilateral Development Banks	0	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	0	
	Institutions	5	1	3	3	3	3	1	
	Corporates	227	263	174	0	229	275	186	
	of which: SME	0	0	0	0	0	0	0	
	Retail	0	0	0	0	0	0	0	
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	0	
	Exposures in default	22	22	0	0	22	22	0	
	Items associated with particularly high risk	0	0	0	0	0	0	0	
	Covered bonds	0	0	0	0	0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	
Collective Investments undertakings (CIU)	252	252	233	0	1,371	602	298		
Equity	0	0	0	0	0	0	0		
Other exposures	0	0	0	0	0	0	0		
Standardised Total⁽³⁾			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 securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾
NETHERLANDS	Central governments or central banks	0	32	0	0	0	31	0	
	Regional governments or local authorities	0	0	0	0	0	0	0	
	Public sector entities	2	2	0	0	2	2	0	
	Multilateral Development Banks	0	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	0	
	Institutions	28	28	10	0	42	42	16	
	Corporates	1,142	850	779	0	1,081	801	722	
	of which: SME	0	0	0	0	0	0	0	
	Retail	1	1	0	0	1	0	0	
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	0	
	Exposures in default	15	15	11	0	15	15	11	
	Items associated with particularly high risk	0	0	0	0	0	0	0	
	Covered bonds	0	0	0	0	0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	
Collective Investments undertakings (CIU)	351	351	280	0	1,321	588	332		
Equity	0	0	0	0	0	0	0		
Other exposures	0	0	0	0	0	0	0		
Standardised Total⁽³⁾			15				15		

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 (2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾
AUSTRIA	Central governments or central banks	962	962	0	0	979	979	0	
	Regional governments or local authorities	28	28	0	0	28	28	0	
	Public sector entities	0	0	0	0	0	0	0	
	Multilateral Development Banks	0	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	0	
	Institutions	2	4	1	0	4	1	1	
	Corporates	486	316	228	0	451	296	215	
	of which: SME	0	0	0	0	0	0	0	
	Retail	1,276	1,002	762	0	1,346	1,088	816	
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	0	
	Exposures in default	20	11	12	20	30	13	22	
	Items associated with particularly high risk	0	0	0	0	0	0	0	
	Covered bonds	0	0	0	0	0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	
Collective Investments undertakings (CIU)	139	139	114	0	242	162	108		
Equity	0	0	0	0	0	0	0		
Other exposures	0	0	0	0	0	0	0		
Standardised Total⁽³⁾			45				46		

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 (2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾
SWITZERLAND	Central governments or central banks	227	325	0	0	237	339	0	
	Regional governments or local authorities	381	381	0	0	325	325	0	
	Public sector entities	0	0	0	0	0	0	0	
	Multilateral Development Banks	0	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	0	
	Institutions	53	53	30	0	99	97	20	
	Corporates	279	386	174	0	314	226	214	
	of which: SME	4	4	0	0	5	5	0	
	Retail	0	0	0	0	0	0	0	
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	
	of which: SME	0	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	0	
	Covered bonds	63	63	13	0	52	52	10	
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	
Collective Investments undertakings (CIU)	89	89	37	0	739	336	108		
Equity	0	0	0	0	0	0	0		
Other exposures	0	0	0	0	0	0	0		
Standardised Total⁽³⁾			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 securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾
ITALY	Central governments or central banks	2,511	2,765	32	0	2,509	2,717	29	
	Regional governments or local authorities	0	0	0	0	0	0	0	
	Public sector entities	0	0	0	0	0	0	0	
	Multilateral Development Banks	0	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	0	
	Corporates	39	4	17	0	17	4	4	
	of which: SME	2	0	0	0	2	0	0	
	Retail	0	0	0	0	0	0	0	
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	
	of which: SME	0	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	0	
	Covered bonds	0	0	0	0	0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	
Collective Investments undertakings (CIU)	59	54	32	0	385	154	45		
Equity	0	0	0	0	0	0	0		
Other exposures	0	0	0	0	0	0	0		
Standardised Total⁽³⁾			3				3		

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 (2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾
SPAIN	Central governments or central banks	81	92	0	0	80	80	0	
	Regional governments or local authorities	1,858	1,839	0	0	1,786	1,762	0	
	Public sector entities	0	0	0	0	0	0	0	
	Multilateral Development Banks	0	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	0	
	Institutions	0	0	0	0	4	4	1	
	Corporates	59	0	36	0	42	26	25	
	of which: SME	0	0	0	0	0	0	0	
	Retail	1	1	1	0	1	1	1	
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	
	of which: SME	0	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	0	
	Covered bonds	34	14	4	0	4	4	1	
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	
Collective Investments undertakings (CIU)	179	179	166	0	706	312	81		
Equity	0	0	0	0	0	0	0		
Other exposures	0	0	0	0	0	0	0		
Standardised Total⁽³⁾			20				24		

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 (2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.



2021 EU-wide Transparency Exercise

Credit Risk - IRB Approach

DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

		IRB Approach									
		As of 30/09/2020					As of 31/12/2020				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Of which: defaulted	
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
(in EUR, %)											
Central banks and central governments		0	0	0	0	0	0	0	0	0	0
Institutions		53,757	251	51,991	7,860	0	47,704	246	45,850	7,900	0
Corporates		110,659	2,178	94,846	44,021	0	111,791	2,130	95,729	43,862	0
Corporates - Of Which: Specialised Lending		33,079	0	31,631	16,698	0	34,463	215	33,729	16,712	0
Corporates - Of Which: SME		9,629	0	8,903	2,860	0	9,824	0	9,071	2,544	0
Retail		83,424	959	80,996	13,103	333	84,903	971	84,618	15,600	351
Retail - Secured on real estate property		68,658	602	68,234	9,560	189	70,373	605	69,857	9,721	183
Retail - Secured on real estate property - Of Which: SME		1	0	0	0	0	0	0	0	0	0
Retail - Other Retail		68,657	602	68,233	9,559	189	70,372	605	69,857	9,721	183
Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of Which: non-SME		14,766	358	14,764	5,343	164	14,356	356	14,163	5,339	168
Retail - Other Retail - Of Which: SME		385	1	381	57	0	380	1	9	1	0
Retail - Other Retail - Of Which: non-SME		14,381	356	14,383	5,406	164	14,157	355	14,153	5,338	168
Equity		7,882	0	7,882	26,488	0	7,313	0	7,313	27,302	0
Other non credit-obligation assets		0	0	0	0	0	0	0	0	0	0
IRB Total					96,833						96,569

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.

		IRB Approach									
		As of 30/09/2020					As of 31/12/2020				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Of which: defaulted	
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
(in EUR, %)											
Central banks and central governments		0	0	0	0	0	0	0	0	0	0
Institutions		13,528	0	12,644	2,200	0	6	12,222	0	11,256	2,128
Corporates		83,364	903	71,321	13,075	0	626	84,620	950	72,345	12,800
Corporates - Of Which: Specialised Lending		23,051	9	21,320	10,909	0	82	23,020	10	21,989	9,460
Corporates - Of Which: SME		9,399	0	8,824	2,761	0	16	9,832	0	8,879	2,485
Retail		82,913	948	82,469	15,000	348	517	84,392	959	82,629	14,958
Retail - Secured on real estate property		68,283	595	67,860	9,475	186	157	70,000	597	69,486	9,638
Retail - Secured on real estate property - Of Which: SME		1	0	0	0	0	0	0	0	0	0
Retail - Other Retail		68,282	595	67,859	9,475	186	157	70,000	597	69,486	9,638
Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of Which: non-SME		14,630	354	14,629	5,524	183	360	14,392	352	14,020	5,320
Retail - Other Retail - Of Which: SME		381	1	379	57	0	0	376	1	8	1
Retail - Other Retail - Of Which: non-SME		14,249	353	14,250	5,468	183	360	14,016	351	14,013	5,319
Equity		6,961	0	6,961	25,989	0	0	7,233	0	7,233	26,907
Other non credit-obligation assets		0	0	0	0	0	0	0	0	0	0
IRB Total					56,833						56,569

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

		IRB Approach									
		As of 30/09/2020					As of 31/12/2020				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Of which: defaulted	
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
(in EUR, %)											
Central banks and central governments		0	0	0	0	0	0	0	0	0	0
Institutions		10,627	0	10,627	606	0	1	6,653	0	6,653	632
Corporates		1,585	15	1,554	790	19	139	1,584	0	1,584	755
Corporates - Of Which: Specialised Lending		625	0	598	350	0	0	851	0	852	437
Corporates - Of Which: SME		0	0	0	0	0	0	0	0	0	0
Retail		38	2	38	7	1	1	38	2	37	7
Retail - Secured on real estate property		29	2	29	6	0	0	29	2	29	6
Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0	0	0	0	0	0
Retail - Other Retail		29	2	29	6	1	0	29	2	29	6
Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of Which: non-SME		1	0	1	0	0	0	1	0	1	0
Retail - Other Retail - Of Which: SME		9	0	9	1	0	0	9	0	9	1
Retail - Other Retail - Of Which: non-SME		8	0	8	1	0	0	9	0	9	1
Equity		0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets		0	0	0	0	0	0	0	0	0	0
IRB Total					1,403						1,403

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

		IRB Approach									
		As of 30/09/2020					As of 31/12/2020				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Of which: defaulted	
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
(in EUR, %)											
Central banks and central governments		0	0	0	0	0	0	0	0	0	0
Institutions		363	0	325	67	0	0	465	0	406	84
Corporates		5,000	0	4,890	1,863	0	3	5,200	0	5,007	1,942
Corporates - Of Which: Specialised Lending		4,388	0	4,225	1,567	0	3	4,647	0	4,485	1,669
Corporates - Of Which: SME		67	0	67	23	0	0	87	0	87	25
Retail		65	1	65	21	0	1	64	2	64	19
Retail - Secured on real estate property		63	1	63	20	0	0	62	2	62	19
Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0	0	0	0	0	0
Retail - Other Retail		63	1	63	20	0	0	62	2	62	19
Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of Which: non-SME		2	0	2	1	0	0	2	0	2	1
Retail - Other Retail - Of Which: SME		1	0	1	0	0	0	1	0	1	0
Retail - Other Retail - Of Which: non-SME		2	0	2	0	0	0	2	0	2	0
Equity		8	0	8	28	0	0	0	0	1	0
Other non credit-obligation assets		0	0	0	0	0	0	0	0	0	0
IRB Total					2,722						2,722

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

		IRB Approach									
		As of 30/09/2020					As of 31/12/2020				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Of which: defaulted	
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
(in EUR, %)											
Central banks and central governments		2,500	0	2,500	226	0	0	560	0	520	67
Institutions		3,194	115	2,526	1,226	0	28	3,256	120	2,854	1,302
Corporates		17	0	17	2	0	11	109	14	679	401
Corporates - Of Which: Specialised Lending		0	0	0	0	0	0	0	0	0	0
Corporates - Of Which: SME		0	0	0	0	0	0	0	0	0	0
Retail		14	0	14	2	0	0	14	0	14	2
Retail - Secured on real estate property		0	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0	0	0	0	0	0
Retail - Other Retail		14	0	14	2	0	0	14	0	14	2
Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of Which: non-SME		1	0	1	0	0	0	1	0	1	0
Retail - Other Retail - Of Which: SME		2	0	2	0	0	0	2	0	2	0
Retail - Other Retail - Of Which: non-SME		79	0	79	297	0	41	0	41	157	0
Equity		0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets		0	0	0	0	0	0	0	0	0	0
IRB Total					2,951						2,951

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



2021 EU-wide Transparency Exercise

Credit Risk - IRB Approach

DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

		IRB Approach									
		As of 30/09/2020					As of 31/12/2020				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
UNITED KINGDOM	(in EUR, %)										
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	9,831	0	9,829	545	0	0	8,720	0	8,718	583
	Corporates	1,702	0	1,229	742	0	1	1,773	0	1,289	714
	Corporates - Of Which: Specialised Lending	378	0	269	286	0	0	476	0	694	239
	Corporates - Of Which: SME	42	0	42	19	0	0	41	0	41	15
	Retail	18	0	18	2	0	0	28	0	28	3
	Retail - Secured on real estate property	7	0	7	1	0	0	7	0	7	1
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	7	0	7	1	0	0	7	0	7	1
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	11	0	11	1	0	0	21	0	21	2
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME	11	0	11	1	0	0	21	0	21	2	
Equity	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	1	0	1	1	0	
IRB Total											

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

		IRB Approach									
		As of 30/09/2020					As of 31/12/2020				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
NETHERLANDS	(in EUR, %)										
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	1,602	0	1,588	236	0	0	1,688	0	1,694	250
	Corporates	2,232	7	2,115	1,254	0	3	2,004	6	2,187	1,224
	Corporates - Of Which: Specialised Lending	995	0	980	534	0	1	1,013	0	1,002	500
	Corporates - Of Which: SME	21	0	21	0	0	0	21	0	21	4
	Retail	46	2	46	8	1	0	44	2	44	9
	Retail - Secured on real estate property	43	1	43	0	0	0	43	1	43	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	43	1	43	0	0	0	43	1	43	0
	Retail - Qualifying Revolving	3	0	3	1	0	0	3	0	3	1
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	3	0	3	1	0	0	3	0	3	1
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	
IRB Total											

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

		IRB Approach									
		As of 30/09/2020					As of 31/12/2020				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
AUSTRIA	(in EUR, %)										
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	1,117	0	1,108	226	0	0	1,062	0	1,053	227
	Corporates	1,253	79	1,023	518	0	19	1,235	88	1,035	325
	Corporates - Of Which: Specialised Lending	174	0	172	64	0	0	173	0	171	53
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	73	1	73	18	0	1	74	1	73	19
	Retail - Secured on real estate property	62	1	62	16	0	0	63	1	63	17
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	62	1	62	16	0	0	63	1	63	17
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	11	0	11	2	0	0	11	0	11	2
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME	11	0	11	2	0	0	11	0	11	2	
Equity	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	
IRB Total											

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

		IRB Approach									
		As of 30/09/2020					As of 31/12/2020				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
SWITZERLAND	(in EUR, %)										
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	3,500	0	3,500	311	0	25	4,940	0	4,918	386
	Corporates	1,294	52	1,278	269	0	2	1,913	52	1,911	262
	Corporates - Of Which: Specialised Lending	140	0	936	364	0	0	1,393	0	923	373
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	123	1	122	39	1	1	125	1	123	39
	Retail - Secured on real estate property	96	1	97	22	0	0	101	1	100	22
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	96	1	97	22	0	0	101	1	100	22
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	75	1	75	17	0	0	74	1	73	17
	Retail - Other Retail - Of Which: SME	1	0	1	0	0	0	1	0	0	0
Retail - Other Retail - Of Which: non-SME	74	1	74	17	0	0	73	1	73	17	
Equity	2	0	2	0	0	0	4	0	4	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	
IRB Total											

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

		IRB Approach									
		As of 30/09/2020					As of 31/12/2020				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
ITALY	(in EUR, %)										
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	146	0	144	29	0	0	85	0	51	35
	Corporates	66	0	66	36	0	0	53	0	53	28
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	5	0	5	1	0	0	5	0	5	1
	Retail - Secured on real estate property	4	0	4	1	0	0	4	0	4	1
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	4	0	4	1	0	0	4	0	4	1
	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	30	0	30	73	0	0	30	0	30	73	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	
IRB Total											

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

		IRB Approach									
		As of 30/09/2020					As of 31/12/2020				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
SPAIN	(in EUR, %)										
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	657	0	655	132	0	0	591	0	590	140
	Corporates	304	0	294	144	0	0	236	0	238	120
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	9	0	9	1	0	0	9	0	9	1
	Retail - Secured on real estate property	2	0	2	0	0	0	2	0	2	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	2	0	2	0	0	0	2	0	2	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	6	0	6	1	0	0	6	0	6	1
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME	6	0	6	1	0	0	6	0	6	1	
Equity	0	0	0	85	0	0	0	0	0	140	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	
IRB Total											

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



2021 EU-wide Transparency Exercise

Credit Risk - IRB Approach

DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

		IRB Approach											
		As of 31/03/2021					As of 30/06/2021						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
Consolidated data	(in EUR, %)												
	Central banks and central governments	5,111	0	4,323	598	0	5,169	0	4,324	633	0	86	
	Institutions	52,994	242	50,793	7,865	0	51,655	240	49,427	8,333	0	86	
	Corporates	113,521	1,360	97,741	44,431	0	112,449	1,625	96,523	43,138	0	1,014	
	Corporates - Of Which: Specialised Lending	14,082	288	12,732	14,170	0	125	24,296	204	32,856	13,782	0	151
	Corporates - Of Which: SME	11,178	0	10,405	2,867	0	23	12,423	0	11,633	3,167	0	24
	Retail	86,638	959	86,635	15,133	344	597	86,262	965	87,487	15,605	511	251
	Retail - Secured on real estate property	72,350	611	71,704	9,915	184	166	74,028	623	73,349	10,980	369	189
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	72,349	611	71,704	9,915	184	166	74,028	623	73,349	10,980	369	189
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	14,288	0	13,811	5,238	160	141	14,234	0	13,948	5,525	0	0
Equity	383	1	13,502	5,238	160	141	392	1	9	1	0	0	
Other non credit-obligation assets	13,905	347	13,902	5,238	160	141	13,902	347	13,939	5,234	342	211	
IRB Total ³	7,449	0	7,449	27,752	0	7,584	0	7,584	28,359	0	0		
				97,515					97,712				

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 (2) IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.

		IRB Approach											
		As of 31/03/2021					As of 30/06/2021						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
GERMANY	(in EUR, %)												
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	12,548	0	11,657	2,095	0	4	10,206	0	9,108	2,418	0	4
	Corporates	86,277	828	74,238	33,206	0	548	86,140	793	73,896	32,366	0	180
	Corporates - Of Which: Specialised Lending	21,148	105	21,708	8,858	0	83	23,096	109	21,979	8,724	0	82
	Corporates - Of Which: SME	10,974	0	10,203	2,826	0	23	12,013	0	11,236	3,066	0	24
	Retail	86,239	947	86,112	15,052	340	502	87,753	954	86,694	15,519	524	156
	Retail - Secured on real estate property	71,981	603	71,317	9,833	181	164	73,656	636	72,979	10,013	364	187
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	71,980	603	71,316	9,833	181	164	73,656	636	72,979	10,013	364	187
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	14,149	344	13,175	5,220	158	138	14,097	338	13,715	5,506	160	138
Equity	179	1	8	1	0	0	388	1	9	1	0	0	
Other non credit-obligation assets	13,770	343	13,747	5,219	158	138	13,769	337	13,766	5,505	160	138	
IRB Total ³	7,359	0	7,339	27,280	0	7,503	0	7,503	27,944	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).

		IRB Approach											
		As of 31/03/2021					As of 30/06/2021						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
FRANCE	(in EUR, %)												
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	14,194	0	14,192	704	0	1	21,753	0	21,775	746	0	1
	Corporates	1,856	0	1,857	951	2	1	1,821	824	1,824	824	0	2
	Corporates - Of Which: Specialised Lending	844	0	838	410	0	1	841	0	836	386	0	1
	Corporates - Of Which: SME	11	0	11	2	0	0	0	0	109	22	0	0
	Retail	37	2	36	7	1	1	35	2	35	7	2	1
	Retail - Secured on real estate property	28	2	28	5	1	0	27	2	27	6	2	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	28	2	28	5	1	0	27	2	27	6	2	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	8	0	8	1	0	0	8	0	8	2	0	0
Equity	8	0	8	1	0	0	8	0	8	2	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total ³													

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

		IRB Approach											
		As of 31/03/2021					As of 30/06/2021						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
LUXEMBOURG	(in EUR, %)												
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	388	0	335	79	0	0	334	0	282	73	0	0
	Corporates	5,172	0	5,091	1,894	0	15	5,012	0	4,999	1,805	0	14
	Corporates - Of Which: Specialised Lending	4,628	0	4,463	1,624	0	14	4,468	0	4,358	1,386	0	13
	Corporates - Of Which: SME	77	0	77	23	0	0	128	0	128	40	0	0
	Retail	63	2	62	19	1	1	62	1	61	14	1	0
	Retail - Secured on real estate property	61	2	61	18	1	1	60	1	60	14	1	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	61	2	61	18	1	1	60	1	60	14	1	0
	Retail - Qualifying Revolving	2	0	2	1	0	0	2	0	2	1	0	0
	Retail - Other Retail - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0
Equity	1	0	1	0	0	0	1	0	1	1	0	0	
Other non credit-obligation assets	0	0	0	1	0	0	0	0	0	1	0	0	
IRB Total ³													

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

		IRB Approach											
		As of 31/03/2021					As of 30/06/2021						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
UNITED STATES	(in EUR, %)												
	Central banks and central governments	1,374	0	1,374	110	0	0	3,699	0	3,699	256	0	0
	Institutions	1,256	0	1,258	327	0	0	968	0	960	326	0	0
	Corporates	3,313	126	2,712	1,402	0	41	3,201	87	2,686	1,393	0	17
	Corporates - Of Which: Specialised Lending	62	14	510	427	0	14	596	7	497	408	0	9
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	14	0	14	2	0	0	15	0	15	2	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	14	0	14	2	0	0	15	0	15	2	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	1	0	3	0	0	0	3	0	3	0	0	0
Equity	42	0	42	19	0	0	45	0	45	172	0	0	
Other non credit-obligation assets													
IRB Total ³													

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



2021 EU-wide Transparency Exercise

Credit Risk - IRB Approach

DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

		IRB Approach											
		As of 31/03/2021					As of 30/06/2021						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted					
UNITED KINGDOM	Central banks and central governments	1,215	0	1,215	97	0	0	1,200	0	1,200	96	0	0
	Institutions	1,907	0	1,706	995	0	0	1,416	0	1,298	399	0	0
	Corporates	2,047	0	1,568	920	0	1	2,132	0	1,659	1,005	0	3
	Corporates - Of Which: Specialised Lending	20	0	750	414	0	0	540	0	822	462	0	0
	Corporates - Of Which: SME	40	0	40	12	0	0	38	0	38	12	0	0
	Retail	25	0	25	2	0	0	25	0	25	2	0	0
	Retail - Secured on real estate property	7	0	7	1	0	0	7	0	7	1	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	7	0	7	1	0	0	7	0	7	1	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	18	0	18	2	0	0	18	0	18	1	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME	18	0	18	2	0	0	18	0	18	1	0	0	
Equity	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total													

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

		IRB Approach											
		As of 31/03/2021					As of 30/06/2021						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted					
NETHERLANDS	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	1,968	0	1,552	239	0	0	1,140	0	1,138	182	0	0
	Corporates	2,362	0	2,392	1,208	0	1	2,421	0	2,231	1,175	0	1
	Corporates - Of Which: Specialised Lending	1,009	0	998	490	0	1	1,079	0	1,071	471	0	0
	Corporates - Of Which: SME	20	0	20	7	0	0	21	0	21	7	0	0
	Retail	44	2	43	8	0	0	43	2	42	7	1	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	40	1	40	7	0	0	39	1	39	6	1	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	4	0	3	1	0	0	4	0	3	1	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	1	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME	3	0	3	1	0	0	3	0	3	1	0	0	
Equity	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total													

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

		IRB Approach											
		As of 31/03/2021					As of 30/06/2021						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted					
AUSTRIA	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	1,031	0	1,021	211	0	0	1,441	0	1,400	206	0	0
	Corporates	1,125	34	920	407	0	15	1,029	37	823	428	0	0
	Corporates - Of Which: Specialised Lending	171	0	170	56	0	0	166	0	165	40	0	0
	Corporates - Of Which: SME	5	0	5	1	0	0	5	0	5	1	0	0
	Retail	75	1	74	18	0	0	74	1	74	11	0	0
	Retail - Secured on real estate property	64	0	64	16	0	0	64	1	64	9	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	64	0	64	16	0	0	64	1	64	9	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	11	0	10	2	0	0	10	0	10	2	0	0
	Retail - Other Retail - Of Which: SME	1	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME	0	0	10	2	0	0	10	0	10	2	0	0	
Equity	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total													

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

		IRB Approach											
		As of 31/03/2021					As of 30/06/2021						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted					
SWITZERLAND	Central banks and central governments	1,279	0	1,279	102	0	0	61	0	61	5	0	25
	Institutions	1,261	52	1,352	189	0	25	1,687	52	1,685	461	0	0
	Corporates	1,131	0	932	588	0	3	1,350	0	960	519	0	1
	Corporates - Of Which: Specialised Lending	0	0	132	49	0	0	126	0	126	48	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	148	2	170	30	1	0	136	2	174	39	0	1
	Retail - Secured on real estate property	101	1	100	23	0	0	105	1	104	22	1	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	101	1	100	23	0	0	105	1	104	22	1	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	47	1	70	7	0	0	72	1	70	7	0	0
	Retail - Other Retail - Of Which: SME	1	0	0	0	0	0	1	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME	46	1	70	7	0	0	70	1	70	7	0	0	
Equity	2	0	2	9	0	0	2	0	2	9	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total													

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

		IRB Approach											
		As of 31/03/2021					As of 30/06/2021						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted					
ITALY	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	112	0	90	56	0	0	136	0	94	62	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	4	0	4	1	0	0	5	0	5	1	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	4	0	4	1	0	0	4	0	4	1	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	
Equity	60	0	60	140	0	0	30	0	30	72	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total													

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

		IRB Approach											
		As of 31/03/2021					As of 30/06/2021						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted					
SPAIN	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	611	0	617	147	0	0	652	0	451	149	0	0
	Corporates	111	31	273	132	0	1	364	31	325	167	0	2
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	40	0	113	13	0	0	110	0	110	10	0	0
	Retail	9	0	9	1	0	0	7	0	7	1	0	0
	Retail - Secured on real estate property	2	0	2	0	0	0	2	0	2	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	2	0	2	0	0	0	2	0	2	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	6	0	6	1	0	0	4	0				



2021 EU-wide Transparency Exercise
General governments exposures by country of the counterparty
 DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

As of 31/12/2020														
Direct exposures														
Residual Maturity	Country / Region	On balance sheet						Derivatives				Off balance sheet		Risk weighted exposure amount
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
								Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
(min EUR)														
[0 - 3M]	Africa	0	0	0	0	0	0	0	0	0	0	0	57	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	47	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	129	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	14	14	0	0	0	14	0	0	0	0	0	0	0	
Total		14	14	0	0	0	14	0	0	0	0	0	242	0
[0 - 3M]	Others	18	18	0	4	14	0	0	0	0	0	0	0	0
[3M - 1Y]		92	92	11	44	35	2	0	0	0	54	0	0	
[1Y - 2Y]		102	102	6	51	45	1	0	0	0	55	0	0	
[2Y - 3Y]		185	185	1	44	141	0	0	10	0	65	0	0	
[3Y - 5Y]		457	457	24	60	243	30	0	0	95	0	0		
[5Y - 10Y]		789	789	2	107	490	190	0	0	-144	3,026	0	0	
[10Y - more]	633	633	299	73	33	227	8	353	-154	2,116	0	0		
Total		2,276	2,276	343	383	1,101	449	9	363	-298	5,410	0	0	

Notes and definitions

Information disclosed in this template is sourced from COREP template C 33, introduced with the reporting framework 2.7, applicable for reports as of 31 March 2018.

(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparties with full or partial government guarantees

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

(4) The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions

the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments

(5) Residual countries not reported separately in the Transparency exercise

Residuals:

Other advanced non EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.

Other CEE non EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey.

Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

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

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, Congo, The Democratic Republic Of The, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, Tanzania, United Republic Of, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

(6) The columns "Total carrying amount of non-derivative financial assets (net of short positions)" provide information on a net basis, whilst the related "of which" positions present information on a gross basis.

(7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.



2021 EU-wide Transparency Exercise
General governments exposures by country of the counterparty
 DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

As of 30/06/2021														
		Direct exposures								Off balance sheet				
		On balance sheet				Derivatives				Off balance sheet 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)	Derivatives with positive fair value				Derivatives with negative fair value		Nominal	Provisions	Risk weighted exposure amount		
				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
[0 - 3M]	Africa	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	39	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	56	0	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	117	0	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	134	0	
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more]	33	33	33	0	0	0	33	0	0	0	0	0	0	
Total		33	33	0	0	0	33	0	0	0	0	345	0	0
[0 - 3M]	Others	62	62	19	0	11	32	0	0	0	17	0	0	
[3M - 1Y]		101	101	88	12	0	2	0	0	0	38	0	0	
[1Y - 2Y]		227	227	56	21	117	33	0	10	0	55	0	0	
[2Y - 3Y]		266	266	71	43	102	50	0	0	0	78	0	0	
[3Y - 5Y]		756	756	63	136	352	205	1	0	0	310	0	0	
[5Y - 10Y]		1,009	1,009	210	59	465	274	0	0	-65	2,756	0	0	
[10Y - more]	915	915	417	69	167	262	27	892	-74	1,806	0	0		
Total		3,335	3,335	922	340	1,214	859	29	860	-139	5,098	0	0	161

Notes and definitions

Information disclosed in this template is sourced from COREP template C 33, introduced with the reporting framework 2.7, applicable for reports as of 31 March 2018.

(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparties with full or partial government guarantees

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

(4) The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments

(5) Residual countries not reported separately in the Transparency exercise

Regions:

Other advanced non EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.

Other CEE non EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey.

Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

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

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, Congo, The Democratic Republic Of The, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, Tanzania, United Republic Of, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

(6) The columns "Total carrying amount of non-derivative financial assets (net of short positions)" provide information on a net basis, whilst the related "of which" positions present information on a gross basis.

(7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.

2021 EU-wide Transparency Exercise
Performing and non-performing exposures

DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

	As of 31/03/2021									As of 30/06/2021								
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ¹				Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount ⁵				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ^{1,5}				Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >30 days and <=90 days	Of which non-performing ¹		On performing exposures ²	On non-performing exposures ³		Of which performing but past due >30 days and <=90 days	Of which non-performing ¹		On performing exposures ²	On non-performing exposures ³							
		Of which: defaulted	Of which Stage 3		Of which Stage 3	Of which Stage 3		Of which: defaulted			Of which Stage 3	Of which Stage 3						
(min EUR)																		
Cash balances at central banks and other demand deposits	96,783	0	0	0	1	0	0	0	104,705	0	0	0	1	0	0	0		
Debt securities (including at amortised cost and fair value)	53,247	0	153	153	108	42	54	53	52,469	0	148	148	104	26	54	53		
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
General governments	22,140	0	12	12	6	26	0	0	22,039	0	12	12	6	10	0	0		
Credit institutions	22,195	0	0	0	0	4	0	0	21,707	0	0	0	0	5	0	0		
Other financial corporations	4,752	0	141	141	101	9	54	53	4,707	0	136	136	97	8	54	53		
Non-financial corporations	4,160	0	0	0	0	3	0	0	4,016	0	0	0	0	3	0	0		
Loans and advances (including at amortised cost and fair value)	290,090	147	4,285	3,836	3,689	618	1,733	1,651	289,906	105	3,695	3,361	3,254	641	1,489	1,467	1,624	
Central banks	52	0	0	0	0	0	0	0	92	0	0	0	0	0	0	0	0	
General governments	17,908	0	1	1	1	3	0	0	17,336	0	0	0	0	2	0	0	0	
Credit institutions	94,842	0	67	67	67	14	6	6	95,449	0	66	66	66	16	6	6	57	
Other financial corporations	15,370	2	382	382	260	16	136	69	15,008	0	275	275	245	15	65	65	171	
Non-financial corporations	80,476	28	2,309	2,301	2,277	284	1,245	1,238	78,961	16	1,937	1,930	1,885	286	1,083	1,071	539	
of which: small and medium-sized enterprises at amortised cost	12,642	19	117	117	117	69	63	63	13,703	11	135	135	135	66	72	72	16	
of which: Loans collateralised by commercial immovable property at amortised cost	25,133	0	140	140	140	46	72	72	24,890	0	140	140	140	45	76	76	47	
Households	81,442	117	1,526	1,085	1,085	300	346	338	83,060	88	1,417	1,090	1,058	321	335	324	857	
of which: Loans collateralised by residential immovable property at amortised cost	54,981	27	872	515	515	91	81	74	56,363	29	786	522	522	112	75	68	710	
of which: Credit for consumption at amortised cost	8,996	75	334	334	334	184	208	208	9,046	43	333	333	303	181	206	206	0	
DEBT INSTRUMENTS other than HFT	440,120	147	4,438	3,989	3,797	660	1,787	1,704	447,080	105	3,843	3,509	3,357	668	1,543	1,520	1,624	
OFF-BALANCE SHEET EXPOSURES	77,521		257	257	257	98	94	94	78,802		240	240	185	111	94	93	35	

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

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

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

(4) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

(5) From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.



2021 EU-wide Transparency Exercise

Forborne exposures

DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

	As of 30/09/2020						As of 31/12/2020					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(mln EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	3,353	2,688	1,054	1,033	1,601	1,260	3,406	2,767	1,034	1,015	1,743	1,374
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	5	0	0	0	0	0	5	0	0	0	0	0
Credit institutions	24	24	2	2	21	21	24	24	2	2	21	21
Other financial corporations	273	246	107	107	72	71	243	230	124	123	50	49
Non-financial corporations	1,821	1,531	810	799	594	496	1,911	1,561	779	767	704	574
of which: small and medium-sized enterprises at amortised cost	72	13	6	2	14		59	22	10	8	13	
Households	1,231	888	134	125	914	672	1,223	954	129	123	968	729
DEBT INSTRUMENTS other than HFT	3,354	2,688	1,054	1,033	1,601		3,406	2,768	1,034	1,015	1,743	
Loan commitments given	153	99	28	25	10	7	149	81	24	20	13	8
QUALITY OF FORBEARANCE²												
Loans and advances that have been forborne more than twice	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria	0						0					

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

⁽²⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ("Accumulated impairment, accumulated changes in fair value due to credit risk and provisions") is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.



2021 EU-wide Transparency Exercise

Forborne exposures

DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

	As of 31/03/2021						As of 30/06/2021					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(mln EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	3,952	2,735	1,055	1,023	2,179	1,314	3,971	2,313	886	833	2,277	1,143
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	5	0	0	0	0	0	5	0	0	0	0	0
Credit institutions	24	24	2	2	21	21	24	24	2	2	21	21
Other financial corporations	264	235	130	129	51	50	178	152	62	61	61	60
Non-financial corporations	2,026	1,536	790	771	766	526	2,160	1,275	698	660	865	405
of which: small and medium-sized enterprises at amortised cost	63	26	11	9	11		74	32	15	12	12	
Households	1,633	940	133	121	1,340	717	1,604	863	123	110	1,330	656
DEBT INSTRUMENTS other than HFT	3,952	2,735	1,055	1,023	2,179		3,971	2,313	886	833	2,277	
Loan commitments given	161	91	14	11	18	7	450	82	19	12	231	6
QUALITY OF FORBEARANCE²												
Loans and advances that have been forborne more than twice	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria	0						0					

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

(2) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ("Accumulated impairment, accumulated changes in fair value due to credit risk and provisions") is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

2021 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading
 DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

(m EUR)	AS OF 30/09/2020						AS OF 31/12/2020						AS OF 31/03/2021						AS OF 30/06/2021					
	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹
		of which: defaulted						of which: defaulted						of which: defaulted						of which: defaulted				
A Agriculture, forestry and fishing	665	24	23	665	15	0	644	23	23	644	16	0	664	24	22	664	16	0	663	25	22	663	17	0
B Mining and quarrying	820	150	150	820	128	0	798	128	128	798	109	0	796	131	131	796	110	0	641	140	120	641	102	0
C Manufacturing	8,357	583	583	8,228	329	0	7,776	577	577	7,650	335	2	7,884	479	479	7,770	280	2	7,578	470	470	7,463	285	2
D Electricity, gas, steam and air conditioning supply	6,093	64	64	6,092	75	0	6,337	73	73	6,337	75	0	6,716	72	72	6,715	80	0	6,699	57	57	6,698	69	0
E Water supply	411	20	20	411	3	0	424	18	18	424	3	0	453	14	14	453	3	0	486	15	15	486	3	0
F Construction	2,256	124	122	2,469	82	0	2,565	130	129	2,558	96	0	2,654	130	129	2,657	96	0	2,369	128	127	2,262	95	0
G Wholesale and retail trade	4,555	192	192	4,519	124	3	4,652	187	185	4,622	133	3	5,232	214	213	5,202	146	3	4,824	165	164	4,794	130	3
H Transport and storage	7,275	1,003	1,001	7,181	550	25	6,585	960	960	6,462	476	24	6,207	883	883	6,116	475	1	5,079	616	616	5,292	352	1
I Accommodation and food service activities	552	69	67	548	59	0	564	71	69	559	59	0	563	71	71	558	62	0	556	66	66	551	62	0
J Information and communication	1,114	28	24	1,094	25	0	1,100	25	25	1,094	27	0	1,216	28	26	1,211	28	0	1,051	21	21	1,048	25	0
K Financial and insurance activities	17	0	0	15	0	0	51	0	0	51	0	0	59	0	0	59	0	0	61	0	0	61	0	0
L Real estate activities	37,439	62	60	37,432	58	0	37,994	82	80	37,988	84	0	38,011	81	79	38,006	84	0	38,096	74	73	38,081	80	0
M Professional, scientific and technical activities	2,025	13	13	2,025	14	0	2,213	16	16	2,150	17	1	2,302	16	16	2,237	16	1	2,065	26	26	2,001	16	1
N Administrative and support service activities	2,265	94	93	2,245	77	0	2,238	32	32	2,217	29	0	2,442	25	24	2,419	28	0	2,689	23	23	2,666	28	0
O Public administration and defence, compulsory social security	3	0	0	3	0	0	6	2	0	6	0	0	3	0	0	3	0	0	3	0	0	3	0	0
P Education	93	1	1	93	1	0	93	1	1	93	1	0	96	1	1	96	2	0	97	1	1	97	1	0
Q Human health services and social work activities	697	17	17	697	8	0	711	18	18	711	8	0	771	20	20	771	9	0	754	19	19	754	6	0
R Arts, entertainment and recreation	355	6	6	355	5	0	249	6	6	249	4	0	248	7	7	248	5	0	422	6	6	422	4	0
S Other services	4,674	104	104	4,600	74	0	4,459	106	106	4,378	81	0	4,205	114	114	4,151	82	0	4,549	104	104	4,516	87	0
Loans and advances	79,886	2,654	2,643	79,470	1,629	28	79,419	2,455	2,447	78,971	1,554	30	80,476	2,309	2,301	80,077	1,522	7	78,961	1,937	1,930	78,277	1,363	7

¹ The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F 06.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting.

