

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.



**Key Metrics** 

(min EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP 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



Leverage ratio

	(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)	
A.2	Tier 1 capital - fully phased-in definition	22,886	24,292	24,106	24,743	C 47.00 (r310,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
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)	CRR
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]	

# 2021 EU-wide Transparency Exercise Capital

DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

			As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
	A	(min EUR, %) OWN FUNDS	27,195	28,625	27,084	27,741	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
	^ A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying		22,432			C 01.00 (r020,c010)	Article 50 of CRR
	-	transitional adjustments) Capital instruments eligible as CET1 Capital (including share premium and net own capital	20,981		22,151	22,789		
	A.1.1	instruments)	10,478	10,478	10,478	10,478	C 01.00 (r030,c010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	8,126	8,517	8,558	9,122	C 01.00 (r130,c010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (I) of CRR
	A.1.3	Accumulated other comprehensive income	1,058	1,487	1,298	1,256	C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	2,541	2,586	2,586	2,638	C 01.00 (r200,c010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (r210,c010)	Articles 4(112), 26(1) point (f) and 36 (1) point (l) of CBR
	A.1.6	Minority interest given recognition in CET1 capital	28	28	28	35	C 01.00 (r230,c010)	Article 84 of OR
	A.1.7	Adjustments to CET1 due to prudential filters	-590	-120	-148	-64	C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	(-) Intangible assets (including Goodwil)	-554	-480	-568	-534	C 01.00 (r300,c010) + C 01.00 (r340,c010)	Articles 4(113), 36(1) point (b) and 37 of CI8. Articles 4(115), 36(1) point (b) and 37 point (a) of COR
	A.1.9	(·) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-12	-11	-11	-13	C 01.00 (r370,c010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-168	-174	-177	-181	C 01.00 (r380,c010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-1	0	0	-3	C 01.00 (r390,c010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	-2	-2	-2	-7	C 01.00 (r430,c010)	Articles 4(122), 36(1) point (g) and 44 of CBR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (r440,c010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-38	-38	-23	-22	$\begin{array}{l} C \ 01.00 \ (r450,c010) + C \ 01.00 \ (r450,c010) + \\ C \ 01.00 \ (r470,c010) \ + C \ 01.00 \ (r471,c010) + \\ C \ 01.00 \ (r472,c010) \end{array}$	Articles 4(36), 36(1) point (k) (i) and 49 to 98 of 05%, Articles 36(1) point (k) (i), 243(1) point (ii), (ii), 244(1) point (iii) and 258 of 05%, Articles 36(1) point k) (iii) and 25% of 05%, Articles 36(1) point k) (iv) and 153(6) of 05% and Articles 36(1) point k) (iv) and 155(6) of 05%.
	A.1.14.1	Of which: from securitisation positions (-)	-38	-38	-23	-22	C 01.00 (r460,c010)	Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C 01.00 (r480,c010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of ORR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (r490,c010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C 01.00 (r500,c010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	0	0	C 01.00 (r510,c010)	Article 48 of CRR
	A.1.18A					-27	C 01.00 (r513,c010)	Article 36(1), point (m) and Article 47c ORR
OWN FUNDS Transitional period	A.1.18B					0	C 01.00 (r514,c010)	Article 36(1), point (n) and Article 132c(2) CRR
	A.1.18C					0	C 01.00 (r515,c010)	Article 36(1), point (I) CRR
	A.1.19		0	0	0	0	C 01.00 (r524,c010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-88	-88	-88	-111	C 01.00 (r529,c010)	
	A.1.21	Transitional adjustments	205	249	220	223	GA1 {1.1.1.6 + 1.1.1.8 + 1.1.1.26}	
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (r220,c010)	Articles 483(1) to (3), and 484 to 487 of CI9R
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	114	114	116	117	C 01.00 (r240,c010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	91	135	104	106	C 01.00 (r520,c010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	2,602	2,602	2,175	2,177	C 01.00 (r530,c010)	Article 61 of DR
	A.2.1	Additional Tier 1 Capital instruments	2,110	2,109	2,175	2,177	C 01.00 (r540,c010) + C 01.00 (r670,c010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (r720.c010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (r990,c010) + C 01.00 (r700,c010) + C 01.00 (r710,c010) + C 01.00 (r740,c010) + C 01.00 (r744,c010) + C 01.00 (r748,c010)	
	A.2.4	Additional Ter 1 transitional adjustments	493	493	0	0	C 01.00 (r660,c010) + C 01.00 (r680,c010) + C 01.00 (r730,c010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	23,583	25,034	24,326	24,965	C 01.00 (r015,c010)	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 (r750,c010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	2,403	2,353	2,508	2,441	C 01.00 (r760,c010) + C 01.00 (r890,c010)	
	A.4.2		326	404	320	428	$\begin{array}{l} C \; 0\; 1.00 \; ( 910, c010) + C \; 01.00 \; ( 920, c010) + \\ C \; 0\; 1.00 \; ( 930, c010) + C \; 01.00 \; ( 940, c010) + \\ C \; 0\; 1.00 \; ( 950, c010) + C \; 01.00 \; ( 970, c010) + \\ C \; 0\; 1.00 \; ( 974, c010) + C \; 01.00 \; ( 978, c010) \\ \end{array}$	
	A.4.3	Tier 2 transitional adjustments	882	835	-70	-93	C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)	
OWN FUNDS	в	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 CBR
REQUIREMENTS	8.1	Of which: Transitional adjustments included	66	78	56	41	C 05.01 (r010;c040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	14.34%	15.23%	14.91%	15.33%	CA3 (1)	
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	16.12%	17.00%	16.37%	16.80%	CA3 (3)	
	C.3	TOTAL CAPITAL RATIO (transitional period)	18.59%	19.43%	18.23%	18.66%	CA3 {5}	
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	20,776	22,182	21,931	22,566	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13- A.2.2-A.2.4+MIN(A.4+A.2.2-	
CET1 RATIO (%) Fully loaded <sup>1</sup>	Е	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	14.21%	15.07%	14.77%	15.19%	A.4.3.0).0)] [D.1]/[B-B.1]	
Fony toaded	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	91	135	104	106	C 05.01 (r440,c010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c020)	
Memo items		Adjustments to T2 due to IFRS 9 transitional arrangements	-36	-83	-70	-93	C 05.01 (r440,c030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	66	78	56	41	C 05.01 (r440,c040)	
		Aujustinents included in KWAS due to 1FK5 9 transitional an angements				**		

(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 requisitory point of view at the reporting date are not baken into account in this calculation. Fully loaded CET1 ratio is an estimation is based on the formulae stated in column "COREP" CORE" - clease note that this miniht load to differences to fully loaded CET1 capital ratios sublished by the carticolation bank's e.e. in their Fally" 3 disclosure



Overview of Risk exposure amounts

DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

		RW	As		
(min EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE
Credit risk (excluding CCR and Securitisations) <sup>1</sup>	117,484	118,228	117,629	118,042	C 02.00 (0440, c010) -[C 07.00 (0490, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s002), + C 08.01 (r040, c260
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) <sup>2</sup>	3,696	3,738	3,791	5,695	C 07 00 (rb90, 222), 5001) + C 07.00 (r110, 220, 5001) + C 07.00 (r130, 220, 5001) + C 08.01 (r040, 226), 5002) + C 08.01 (r050, 226
Credit valuation adjustment - CVA	1,074	1,091	1,086	1,595	C 02.00 (R640, 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 (8470, 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 1900_010_601*12.5+C 20.00_010_450*12.5+MAK(C 24.00_010_090,C 24.00_010_100,C 24.00_010,C 24.00_00,C 24.00_010,C 24.00_00,C 24.00_000,C 24.00
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	

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

<sup>2</sup> 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.



P&L 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
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 (express)	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 <sup>1</sup>	0	-8	0	0
Of which restructuring <sup>1</sup>	0	-9	0	0
(Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup>	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	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 subsidaries, 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 subsidaries, 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

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

EBA BURDPEAN BANKING AUTHORITY

# 2021 EU-wide Transparency Exercise

Total Assets: fair value and impairment distribution

DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

(min EUR)	ļ	As of 30/09/202	20			As of 31/	12/2020			As of 31,	03/2021			As of 30/	06/2021		
		Fa	ir value hieraro	:hy		Fa	ir value hierar	:hy		Fa	ir value hieran	chy		Fa	ir value hieraro	:hy	
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References
Cash, cash balances at central banks and other demand deposits	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)(ii); 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 <sup>1</sup>	14,668				15,525				15,706				15,825				
TOTAL ASSETS	492,184				478,801				507,341				516,782				IAS 1.9(a), IG 6

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

(min i	EUR)		A	s of 30/09/20	20					As of 31	/12/2020					As of 31	/03/2021					As of 30	/06/2021			
		Gross carr	ying amount		Accu	mulated impai	rment	Gros	ss carrying amo	ount	Accu	mulated impa	irment	Gr	oss carrying am	ount	Accu	mulated impair	ment	Gros	s carrying amo	unt <sup>(2)</sup>	Accum	ulated impairm	ient <sup>(2)</sup>	
Breakdown of financial assets by instrument and by counterparty sector <sup>1</sup>		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit- impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets 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	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk sincu initial recognition	Stage 2 Assets with significant increase in credit risk since e initial recognition but not credit- impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	References
Financial assets at fair value through other	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)
comprehensive income	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	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)
amortised cost	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.

<sup>(2)</sup> 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.



# **Breakdown of liabilities**

DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

(mln EUR)

		Carrying	j amount		
LIABILITIES:	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	References
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 <sup>1</sup>	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 <sup>1</sup>	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(I)
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 <sup>1</sup>	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



Breakdown of liabilities

# DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

(mln EUR)

			Carrying	) amount		
Breakdown of financial liabilities	by instrument and by counterparty sector	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	References
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
Short positions	Debt securities	3,499	571	1,682	2,665	Annex V.Part 1.31
	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)
Deposits	of which: Current accounts / overnight deposits	53,105	62,697	64,686	62,872	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	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: Subordir	nated 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

Г	SA					I	м									IM						
			VaR (Memorandum Rem) STRESSED VaR (Memorandum Rem) INCREMENTAL DEFAULT ALL PRICE RISKS CAPITAL CHARGE VaR (Memorandum Rem) STRESSED VaR (Memorandum Rem) STRESSED VaR (Memorandum Rem)						Aemorandum item)	DEFAU	INCREMENTAL DEFAULT AND ALL PRICE RISKS CAPITAL CH. MIGRATION RISK FOR CTP CAPITAL CHARGE											
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	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	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	TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2020	As of 31/12/2020				As of 30/	09/2020									As of 31/1	2/2020					
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						1
Of which: Specific risk Equities	132	103	47	13	39 73	13							44	10	44 102	12						1
Of which: General risk	0	0	20	19	50	29							90	13	102	4						1
Of which: Specific risk	ŏ	ŏ	23	6	23	6							44	10	46	10						1
Foreign exchange risk	876	887	54	8	100	19							46	10	92	16						1
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 30/0	6/2021					
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						1
Of which: Specific risk	138	154	58	6	68	18							22	4	69	18						1
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 Commodities risk	996 12	871	27	5	33	8							24	4	40	12						
Commodules risk	1.146	1.038	29	15	340	103	121	132	0	0	0	9,253	65	15	353	81	111	87	0	0	0	6.614
	ude CTU positions under the particular approach for p			10			121	102				5,200		10	555		, 111	67			~ .	0/014

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



# EBA LUKOFTAN AMANDA ALTHOUTY ALTHOUTY Credit Pick - Standardised Amproach

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

					Standardise	d Approach			
			As of 30)	09/2020			As of 31,	12/2020	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions
	(min EUR, %)								
	Central governments or central banks Regional governments or local authorities	80,476 31,149	83,008 31,274	989		72,304 30.824	74,485	908 275	
	Regional governments or local authorities Public sector entities	10.400	9,351	185		10.381	9.401	158	
	Public sector entities Multilateral Development Banks	10,400	9,331	100		10,301	53	130	
	International Organisations	618	618	0		737	737	0	
	Institutions	114,509	93,782	427		114,728	94,308	594	
	Corporates	21,140	13,621	12,066		20,820	13,293	11,741	
	of which: SME	2,049	1,555	1,537		1,977	1,471	1,246	
	Retail	9,804	5,481	3,715		9,379	5,035	3,575	
Consolidated data		2,284	2,217	1,267		1,857	1,780	1,133	
Consolidated data	Secured by mortgages on immovable property	3,300	3,161	1,408		3,289	3,143	1,395	
	of which: SME	41	40	20		43	43	18	
	Exposures in default	1,090	455	568	562	1,020 773	423	521	520
	Items associated with particularly high risk Covered bonds	741 964	5/4	861		1.012	574	861	
	Covered bonds Claims on institutions and comorates with a ST credit assessment	201	245	33		1,012	1,012	10	
	Collective investments undertakings (CIU)	3.613	3,612	2,475		3.841	3.840	2,601	
	Equity	31	31	33		62	62	64	
	Other exposures	713	879	2,059		948	1,117	2,355	
	Standardised Total <sup>2</sup>	278,562	246,860	25,095	867	270,117	238,484	25,088	841
		(1) Original exposure, unlike Ex	osure value, is reported befo	re taking into account any effec	t due to credit conversion facts	ers or credit risk mitigation techn	niques (e.g. substitution effect	st	

Trital deep not include the Securatization needlen unlike in the results when the 2019 eventse

			As of 30/	09/2020			As of 31)	12/2020		
	(min EUK, 55)	Original Exposure <sup>1</sup>		kisk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure"		Risk exposure amount	Value adjustments and provisions <sup>2</sup>	
	Central governments or central banks	67,710	68,813	901		61,140	62,522	821		
	Regional governments or local authorities	27,786	27,928	2		27,442	27,619	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	93,083	270		114,037	93,608	428		
	Corporates	14,185	8,850	8,119		13,805	8,685	7,875		
	of which: SME	1,871	1,501	1,489		1,804	1,431	1,211		
	Retail	7,550	3,600	2,304		7,099	3,136	2,151		
GERMANY	of which: SME	2,284	2,217	1,267		1,857	1,780	1,133		
GERMANT	Secured by mortgages on immovable property	1,646	1,646	874		1,629	1,626	861		
	of which: SME	41	40	20		43	43	18		
	Exoosures in default	717	292	365		715	283	342	395	
	Items associated with particularly high risk	663	495	745		700	502	753		
	Covered bonds	801	782	3		854	854	8		
1	Claims on institutions and corporates with a ST credit assessment	0 431	431	0 257		0 450	0 450	269		
	Collective investments undertakings (CIU)	431								
	Eaulty	26	26 597	28 1.912		57 831	57 831	59 2.190		
	Other exposures	59/	597	1,912	521		831	2,190	534	
	Standardised Total <sup>2</sup>				521				534	

 Contrast essences until because value, is recorder tables tales to account with the soft data with the Ê

		Standardised Approach								
			As of 30)	09/2020			As of 31,	/12/2020		
	(mh EJR, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	
	Central governments or central banks	1,099	1,176	0		1,120	1,196	0		
	Regional governments or local authorities	81	81	16		100	100	20		
	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	160	190	117		174	172	153		
	of which: SME Retail	0	0	0		0	0	0		
	of which: SME	2	2	1		2	2	1		
FRANCE	Secured by mortgages on immovable property									
	of which: SME		0	0		0	0	0		
	Frosures in default	27	14	14	14	0	0	1		
	Items associated with particularly high risk	-		2		1		-		
	Covered bonds			ō		0	o	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	497		
	Equity	0	0	0		0	0	0		
	Other exposures	0	0	0		0	0	0		
	Standardised Total <sup>2</sup>				15					

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		Standardised Approach								
			As of 30/	09/2020			As of 31,	12/2020		
	(min File 54)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	
	Central governments or central banks	1,234	1,234	0		1,729	1,351	0		
	Regional governments or local authorities	0	0	0		0	0	0		
	Public sector entities	6	6	0		6	6	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	986		1,285	978	974		
	of which: SME	141	20	20		135	8	7		
	Retail	1	1	0		0	0	0		
LUXEMBOURG	of which: SME	0	0	0		0	0	0		
LUXEMBOOKG	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	0	3	3	0	0		
	Items associated with particularly high risk	12	12	18		10	10	15		
	Covered bonds	20	20	4		20	20	4		
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	123		
	Collective investments undertakings (CIU)	139	139	113		154	154	123		
	Eaulty	0	0	0		0	0	0		
	Other exposures	10	10	71		13	13	86		

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		Standardised Approach								
			As of 30	09/2020			As of 31,	12/2020		
_	(min EUK, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>3</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	
UNITED STATES	Carl all oversmensis or card a backs Analorad oversmensis Machina of Section and Analon Machina of Develoment Backs Institution Institutio	4400 173 13 0 11 111 100 0 0 0 0 0 0 0 0 0 0 0	410 170 13 102 102 102 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 78 3 20 435 0 0 0 0 0 29 29 29 29 29 29 29 29 29 29 0 0 0 0		351 164 0 0 0 129 50 0 129 0 0 0 2 12 0 0 0 0 0 0 0 0 0 0 0 0 0 0	3351 162 0 0 1200 0 0 0 0 0 2 1 2 1 2 1 2 1 0 0 0 0	0 74 42 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	3	
	Standardised Total <sup>2</sup>				7				6	
		<sup>(1)</sup> Orioinal exposure. unlike Ex <sup>(2)</sup> Total value adjustments and exposures, but includes gener	provisions per country of cou							



# EBA Market 2021 EU-wide Transparency Exercise Credit Risk - Standardised Approach

DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

					Standardise	ed Approach			
			As of 30)	09/2020			As of 31	/12/2020	
	(min File %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	Central governments or central banks	2,669	2,669	0		861	861	C	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities Multilateral Development Banks	0	0	0		0			
	International Organisations	0	0	ő		0	č	c c	
	Institutions	22	22	4		16	16	3	
	Corporates	248	290	185		2/3	280	178	
	of which: SME Rotall	0	0	0		0	0	0	
		0	0	0		0			
UNITED KINGDOM	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exoosures in default	20	20	30	0	22	22	32	0
	Items associated with particularly high risk Covered bonds	10	0 25	0		25	25		
	Claims on institutions and corporates with a ST credit assessment	0	10	0		0	0	, i i i i i i i i i i i i i i i i i i i	
	Collective investments undertakinos (CIU)	357	357	279		295	296	229	
	Eaulty	0	0	0		0	c	a	
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>2</sup>				1 1	ars or credit risk mitigation techn			1 1

<sup>10</sup> Ostal ecours, with Ecours value, knowle before takes rise account any effect due to cost control from your other than the solution of a solution before and a solution of a solution before and a solution of a solution o ed to the

		Standardised Approach								
			As of 30/	09/2020			As of 31	/12/2020		
	(min 505, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	
NETHERLANDS	Catrial accounter at catrial backs Account accounter forms Mailation of Contentions Mailations Contention	8 0 2 1 1,233 0 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	999 0 2 0 0 0 1 859 0 0 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 6 808 0 0 0 0 0 0 0 0 0 0 0 0 0 0		8 0 2 1 2 2 8 1 2 20 0 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0	199 0 2 833 84 0 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			
	Standardised Total <sup>2</sup>	-			14				15	

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		Standardised Approach								
			As of 30/	09/2020			As of 31,	12/2020		
	(mh EUR, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>4</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments an provisions <sup>2</sup>	
	Central governments or central banks	1,113	1,134	0		1,005	1,005	0		
	Regional governments or local authorities	41	41	0		41	41	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	6	6	1		6 387	6	1		
	Corporates	402	310	158		38/	292	159		
	of which: SME	0	0 997	0 748		0	0	0		
	Retail of which: SME	1,199	997	/48		1,221	1,00/	/55		
AUSTRIA		0	0	0		0	0	0		
	Secured by mortoaces on immovable property of which: SME	0	0	0		0	0	0		
	or which: SME Exposures in default	21		10	20	22	11	12		
	Items associated with particularly high risk	14	14	20	20	10	10	16		
	Covered bonds									
	Claims on institutions and corporates with a ST credit assessment	ő	0	0		0				
	Collective investments undertakings (CIU)	138	138	112		144	144	117		
	Equity	0	0	0		0	0	0		
	Other exposures	3	3	3		2	2	2		
	Standardised Total <sup>2</sup>				42				4	

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		Standardised Approach								
			As of 30)	09/2020			As of 31	/12/2020		
	(mh 886, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	
	Central governments or central banks	203	276	0		176	268	0		
	Regional governments or local authorities	315	315	63		289	289	58		
	Public sector entities	0	0	0		0	C	0		
	Multilateral Development Banks	0	0	0		0	C	0		
	International Organisations	0	0	0		0	0	0		
	Institutions	34	33	7		38	37	8		
	Corporates	227	160	152		245	149	141		
	of which: SME	4	3	3		4	0	0		
	Retail	5	5	4		5	5	4		
SWITZERLAND	of which: SME	0	0	0		0				
SHITLERBUD	Secured by mortgages on immovable property	0	0	0		0	0	0		
	of which: SME	0	0	0		0		0		
	Exposures in default Items associated with particularly high risk	51	50	76	0	51	50	75	0	
	Items associated with particularly high risk Covered bonds	31	50	/0		31	50	/3		
	Covered bonds Claims on institutions and corporates with a ST credit assessment	00	05	15		63	03	13		
1	Collective investments undertakings (CIU)	45	45	23		98	98	37		
	Equity		-0	1.0		~	~			
	Other exposures	47	47	17		41	41	17		

Control descence while descence where the resolution is the scence are whet de to use the conserve factors are used for the resolution in the scence of the descence of t

					Standardise	ed Approach			
			As of 30/	09/2020			As of 31	/12/2020	
	(mh EJR, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>3</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
ITALY	Certal assemults or costs a lasks Patier sensormal toxics Netilit and Percebannet Banks International Patier and Percebannet Banks Patier and Percebannet Patier and Per	2,555 352 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2,777 340 0 0 0 133 0 0 0 0 0 0 0 0 0 0 0 0 0 0	33 68 68 0 0 0 13 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	2,592 350 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2,811 349 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	300 70 0 0 0 27 0 0 0 0 0 0 0 0 0 0 0 0 0	0
	Other exposures Standardised Total <sup>2</sup>	0	0	0	14	0	0	0	4

O Other access, unlike Economic value, is recorded to the control of the control of the filter and the control of the filter access, additional distances, additational distances, additational distances, additinal di

		Standardised Approach									
			As of 30)	09/2020			As of 31,	/12/2020			
	(mh EJR, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>		
SPAIN	Card al assemble of a card of basis Recard assembles for local athebits Recard assembles for local athebits which card basis for local athebits here the second athebits Deputy of the second athebits and athebits and athebits SHE Recard basis constraints of animova bits ancestry of which : SHE Recard basis and athebits and athebits and athebits Recard basis and athebits and athebits athebits Recard basis and athebits attemption of the second basis and athebits Recard basis and athebits attemption of the second basis and athebits attemption of which : SHE Recard basis athebits attemption of the second basis attempt	86 1,994 0 0 1 42 42 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	86 1,911 0 0 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	86 1,920 0 0 0 0 42 42 0 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	86 1,925 0 0 0 0 0 11 1 1 1 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		
	Covered bonds Calains on institutions and conserates with a ST credit assessment Collective investments undertakings (CIU) Eaulty Other excosures Standardindo Tota <sup>1</sup>	14 0 182 0 0	14 0 182 0 0	3 0 166 0 0	28	14 0 191 0 0	14 0 191 0 0	3 0 173 0 0			

<sup>10</sup> Observe answars, while features value, is recorded larger tables the scenario and effect due to excell result and end of the scenario and the scenario



# EBA MARKAN 2021 EU-wide Transparency Exercise Credit Risk - Standardised Approach

DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

					Standardise	d Approach					
			As of 31,	03/2021			As of 30,	06/2021			
	(mh E.R. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions		
	(min EDR, %) Central governments or central banks	94.364	96.258	903		103.337	104.137	1,122			
	Regional governments or local authorities	29,202	29.395	292		28.335	28,780	285			
	Public sector entities	10.340	9,492	200		10.112	9,834	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	95,766	644			
	Corporates	20,336	12,813	11,103		20,917	13,873	12,219			
	of which: SME	2,011	1,441	1,220		2,047	1,461	1,238			
	Retail	9,774	5,205	3,701		9,985	5,205	3,706			
Consolidated data		1,876	1,782	1,134		1,843	1,743	1,109			
consolidated data	Secured by mortgages on immovable property	2,180	2,045	920		2,061	1,905	690			
	of which: SME	71	70	29		84	83	34			
	Exposures in default	892	405	496	417	870	382	472	42		
	Items associated with particularly high risk	548	492	737		564	508	762			
	Covered bonds	982	963	36		907	899	28			
	Claims on institutions and comporates with a ST credit assessment	3,673	3,672	2,725		21,116	8.915	4,919			
	Collective investments undertakings (CIU) Equity	3,0/3	3,672	2,723		21,110	0,915	90			
	Eduity Other exposures	937	1.109	1.896		841	1.022	50			
	Standardised Total <sup>2</sup>	289,078	257,567		712	313,968	272,174	25,913	81		
	(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to medit convension factors or medit ink mitigation techniques (e.g. substitution effects).										

tised Total does not include the Secutarisation position unlike in the results prior to the 2019 exercise.

			As of 31,	/03/2021			As of 30	06/2021			
	(min EUR, %))	Original Exposure <sup>5</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>		
	Central governments or central banks	81,110	81,953	821		83,165	83,827	1,015			
	Regional governments or local authorities	25,859	26,074	11		24,994	25,446	4			
	Public sector entities	8,944	8,570	92		8,923	8,923	91			
	Multilateral Development Banks	0	0	0		0	0	0			
	International Organisations	0	0	0		0	0	0			
	Institutions	114,233	94,040	435		113,063	94,790	428			
	Corporates	13,094	7,783	6,907		13,539	8,837	8,034			
	of which: SME	1,834	1,384	1,172		1,835	1,352	1,145			
	Retail	7,349	3,206	2,202		7,517	3,180	2,187			
GERMANY	of which: SME	1,875	1,781	1,134		1,842	1,742	1,109			
OLIG WITT	Secured by mortgages on immovable property	526	525 70	385		248	247	107			
	of which: SME	/1	70	29 329		73	72	30	276		
	Exposures in default	596	432	329	Z/b	586	20b 447	329	2/6		
	Items associated with particularly high risk Covered honds	488	432 823	648		503	44/	6/0			
	Covered bonds Claims on institutions and corporates with a ST credit assessment	012	023	8		/51	783	0			
	Claims on institutions and corporates with a S1 credit assessment Collective investments undertakings (CIU)	474	474	296		2.668	1.396	452			
	Collective investments undertakings (CLU) Equity	1/4	52	200 54		2,000	1,390	432			
	Other exposures	783	783	1.698		695	695	643			
		/63	/63	1,010	405		075	013	399		
	Standardised Total <sup>2</sup>										

10 Organi espeane, unile Espeane vales, la importe tales teles per acusor any effect de la conficiencia del conficiencia de la conficiencia de la conficiencia del conficiencia de la conficiencia de la conficiencia del conficiencia de la conficiencia de la

					Standardis	d Approach			
			As of 31/	03/2021			As of 30,	06/2021	
	(mh EJR, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	Central governments or central banks	1.043	1,119	0		1,165	1,243	0	
	Regional governments or local authorities	98	98	20		121	121	24	
	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	220	159		194	220	145	
	of which: SME	0	0	0		32	31	27	
	Retail of which: SME	2	2	1		2	4	2	
FRANCE	or which: SME Secured by mortgages on immovable property	0	0	0				0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	ő	ő	0	ő	ő	0	
	Items associated with particularly high risk	0	-	-	-	1	1	2	-
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	674	673	468		2,785	1,265	617	
	Eaulty	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>2</sup>				2				1 2

Control of the second sec

					Standardise	ed Approach			
			As of 31,	/03/2021			As of 30	06/2021	
	(mh £88, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
LUXEMBOURG	Extension accounter of rodard holds: Reading accounter of rodard accounters Reading accounters Reading accounters Subtractional Constraints Subtractional Constraints Subtractions Compositions Compositions Subtractions Compositions Subtractions Compositions Subtractions	4,289 0 0 128 1,497 135 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	4,789 0 0 1228 2 5 0 0 9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 26 1,195 21 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	3	10,842 0 0 116 1,554 133 29 0 111 11 11 11 13 3 3 0 0 0 20 20 0 0 0 0 0 0 0 0 0 0 0	10,842 0 0 0 117 127 1,251 41 1 11 11 11 11 0 0 0 11 1 1 0 0 0 0	0 0 0 23 35 22 0 5 5 5 5 3 4 4 0 5 5 5 5 0 5 5 0 5 5 0 5 5 6 2 2 2 0 5 5 5 6 2 5 6 2 5 5 5 5 5 5 5 5 5 5 5 5	
	Standardised Total <sup>2</sup>				3				3

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					Standardise	ed Approach			
			As of 31,	/03/2021			As of 30	/06/2021	
_	(min EUR, %)	Original Exposure <sup>1</sup>		Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	Central governments or central banks Regional governments or local authorities	354	354	0		222	222	0	
	Regional dovernments or local authorities Public sector entities	0	0	0		180	130	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations Institutions	0	0	0		0 175	0	0	
	Corporates	544	472	406		495	481	413	
	of which: SME	0	0	0		0	0	0	
	Retail of which: SME	1	1	1		1	1	1	
UNITED STATES	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME Exposures in default	0	0	0		0	0	0	
	Exposures in default Items associated with particularly high risk	24	19	2/	4	21	19	20	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	323	0 323	223		6.036	0	0 1,290	
	Equity	0	0	0		0,030	0	1,150	
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>2</sup>				7				5
		<ol> <li>Original exposure, unlike E</li> <li>Total value adjustments ar exposures, but includes gene</li> </ol>	d provisions per country of co						



# Credit Risk - Standardised Approach

DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

					Standardise	d Approach			
			As of 31/	03/2021			As of 30,	06/2021	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	<sup>ref</sup> whith: ISSE candby mortcases on immovable property of whith: ISSE monsures in default must satisficated with particularly high risk wered bonds imme on institutions and convortes with a ST credit assessment default movements, underskilms (TU)	0 0 0 5 227 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	25 0 0 5 283 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2 0 0 1 174 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 3 229 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	16 0 0 3 275 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 1 186 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
Oth	her exposures andardised Total <sup>2</sup>	0	0	0	1	0	0	0	
						ors or credit risk mitigation tech nal valuation adjustments (AVAe			

Chrighal exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion ta (2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, addit emposures. but includes concernal credit risk adjustments.

					Standardise	d Approach			
			As of 31,	/03/2021			As of 30	06/2021	
	(mh £88, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
NETHERLANDS	Control operations or control backs Analysis are notified and an experimental for local authorities Analysis are notified and	8 0 2 0 28 28 1,142 0 0 0 0 0 0 0 3351 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	922 0 2 8 8 5 0 0 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		8 0 2 0 42 1,001 0 0 0 15 0 0 1,211 0 1,211 0 0 0 0 0 1,211 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	81 0 2 801 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 16 722 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	11
	Other exposures Standardised Total <sup>2</sup>	0	0	0	15			0	15

1) Original expenses, while Exposure value, is reported before taking the accurat any effect due to benchmark before a creatific risk integration technical (accuration and accuration and accurate accuration and accurate accur

					Standardise	d Approach			
			As of 31,	03/2021			As of 30,	06/2021	
	(mh EJR, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	Central governments or central banks	962	962	0		979	979	0	
	Regional governments or local authorities	39	39	0		38	38	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	3	4	1		4	5	1	
	Corporates	486	316	228		451	295	215	
	of which: SME	0	0	0		0	0	0	
	Retail	1,276	1,042	782		1,346	1,088	816	
AUSTRIA	of which: SME	0	0	0		0	0	0	
1001101	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME Exposures in default	0	0	0	20	0	0	0	
		32	11	12	20	35	12	13	22
	Items associated with particularly high risk	0	0	0		10	10	14	
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0	0	0				0	
	Collective investments undertakings (CIU)	129	139	114		242	162	108	
		139	139	114		242	102	108	
	Eaulty Other exposures	2	2	2		2	2	2	
	Other exposures	4	4	4		4	4	1	

(1) Orgáni espeane, unite Espeane vales, is reported faites tables (in the could can variable explane) and a second regional explane vales, is reported faites tables tables and could can variable explane vales, is reported faites tables tables to unit or de could can vale tables explane vales, a solubilities related to the measures for tables and could can vale tables and could can vale tables and could can vale tables tables and could can vale tables

					Standardisi	eu approach			
			As of 31/	03/2021			As of 30,	06/2021	
	(mh £88, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	Central governments or central banks	227	325	0		237	339	0	
	Regional governments or local authorities Public sector entities	303	303	61		325	325	65	
	Multilateral Development Banks	0	0	0		ů		0	
	International Organisations	ō	ō	0		ō	ō	0	
	Institutions	53	51	10		99	97	20	
	Corporates	274	186	174		316	226	214	
	of which: SME	4	0	0		4	0	0	
	Retail	5	5	3		5	5	4	
SWITZERLAND	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property of which: SME	0	0	0		0	0	0	
	or which: SME Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	50	50	76		50	50	75	-
	Covered bonds	63	63	13		52	52	10	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	89	89	37		759	336	108	
	Eaulty	0	0	0		0	0	0	

					Standardise	ed Approach			
			As of 31/	03/2021			As of 30	/06/2021	
	(mh EJR, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
ITALY	Control eventments or central basis Realized accomments of local athebits Marked accomments of local athebits the athebits of localism Marked and the athebits Institutions Control of Local Accounts of local 2016 Control 2016 Control 2016 Realism Accounts on duration and the athebits Realism accounts of white metadular high risk Realism accounts and the athebits Realism accounts and the athebits Control in the institutions and compares with 317 control assessment Control in the institutions and compares and the 317 Control in the institutions and compares and the 317 Control in the institutions and enables (COLI) Realism	2,551 350 0 0 0 0 19 2 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2,765 349 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	32 70 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		2,509 339 0 0 0 0 17 2 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	11,5 337 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	29 67 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	•
	Standardised Total <sup>2</sup>				3				

Original exposure, utilite Exposure value, is reported before taking into account any effect due to nexit convension factors or nexit risk mitipation techniques (e.g., substitution effects).
 Taki value adjustments and provisions per country of counterparty excludes those for securistization exposures, additional valuation adjustments (AVA) and other even funds reductions related to the

		exposures, but includes gene	a creat link address to the						
					Standardise	d Approach			
			As of 31,	/03/2021			As of 30	06/2021	
	(mh EJR, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
SPAIN	Carlat averaments or code 1 almös Manual averaments in food almöstiks Manual averament banks Manual averament banks of almön 398 Executes in default These accounts of alm particularly high risk Manual Carlates and coverant averament Carlates in vestiments and examines with 3 of coeffit assessment Carlates in vestiments and examines with 3 of coeffit assessment Carlates in vestiments and examines with 3 of coeffit assessment Carlates in vestiments and examines with 3 of coeffit assessment Carlates in vestiments and examines and examines the sectiments and exa	81 1,858 0 0 0 0 0 1 0 0 0 0 0 0 0 0 0 0 0 0 0	92 1,839 0 0 0 0 0 1 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 36 0 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		80 1,786 0 0 4 4 2 2 0 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	80 1,782 0 4 36 0 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 1 35 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
	Standardised Total <sup>2</sup>		5	5	20		\$	ů	4

(1) Oglinal requests, while Openers value, is reported their taking vite access that the constitutioned in the constitutin the constitutioned in the

# EBA

# 2021 EU-wide Transparency Exercise Credit Risk - IRB Approach DZ BANK AG Deutsche Zentrag-Genosenschaftsbank, Frankfurt am Main

							IRB Ap	proach					
				As of :	0/09/2020					As of	31/12/2020		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and	Original E	xposure <sup>1</sup>	Exposure Value <sup>1</sup>	e Risk exposure amount		Value adjustments and
	(min ELR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	value.		Of which: defaulted	provisions
	Central banks and central governments	9,700	0	9,908	747	0	0	7,562	0	7,757	668	0	0
	Institutions	53,757	251	51,991	7,860	0	85	47,704	246	45,850	7,900	0	86
	Corporates	110,619		94,846	44,021	0	1,267	111,791		95,729	43,862	0	1,235
	Corporates - Of Which: Specialised Lending	33,079	25	31,615	14,698	0	134	34,443	215	32,929	14,712	0	156
	Corporates - Of Which: SME	9,629	0	8,903	2,860	0	16 523	9,824	0	9,071	2,544	0	20
	Retail	83,424	959	82,998	15,103	353		84,909	971	84,018	15,060	351	522
	Retail - Secured on real estate property	68,658	602	68,234	9,560	189	159	70,373	605	69,857	9,721	183	169
Consolidated data	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	0	0	0	0	0	0
Consolidated data	Retail - Secured on real estate property - Of Which: non-Si	68,657	602	68,233	9,559	189	159	70,372	605	69,857	9,721	183	169
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	14,766	358	14,764	5,543	164	364	14,536	366	14,161	5,339	168	353
	Retail - Other Retail - Of Which: SME	385	1	383	57	0	0	380	1	9	1	0	0
	Retail - Other Retail - Of Which: non-SME	14,381	356	14,381	5,485	164	364	14,157		14,153	5,338	168	353
1	Equity	7,082	0	7,082	26,488	0		7,313	0	7,313	27,302	0	
1	Other non credit-obligation assets				1,614						1,777		
	IRB Total <sup>2</sup>				95,833						96,569		

95,83
 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) BIS Total dama chicke the Security participation particular list in the results prior to the 2019 exercise.

							IRB Ap	proach					
				As of :	30/09/2020					As of :	31/12/2020		
		Original I	Exposure1	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and
	(min ELIR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	8	0	8	21	0	0
	Institutions	13,528	0	12,644	2,200	0	6	12,222	0	11,256	2,128	0	5
	Corporates	83,364	903	71,321	33,073	0	616	84,820	950	72,345	32,900	0	636
	Corporates - Of Which: Specialised Lending	23,051	9	21,350	10,069	0	82	23,650	110	21,989	9,460	0	87
	Corporates - Of Which: SME	9,399	0	8,674	2,781	0	16	9,632	0	8,879	2,485	0	20
	Retail	82,913	948	82,489	15,000	349	517	84,392	959	83,507	14,958	346	517
	Retail - Secured on real estate property	68,283	595	67,860	9,475	195	15/	70,000	597	69,486	9,638	180	167
GERMANY	Retail - Secured on real estate property - Of Which: SME	1 68.282	0	1	0	0	0	0	0	0	0	180	
	Retail - Secured on real estate property - Of Which: non-SI	68,282	595	67,859	9,475	185	157	70,000	597	69,486	9,638	180	167
	Retail - Qualifying Revolving Retail - Other Retail	14.630	354	14.629	5.524	163	360	U 14.392	362	14.020	5.320	166	350
	Retail - Other Retail - Of Which: SME	381	3.5%	379	5,324	165	360	376	302	14,020	3,320	100	330
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	.381 14.250	353	3/9 14.250	5.468	163	360	376	1 361	8 14.012	5.319	165	350
	Retail - Uther Retail - Ut Which: non-SME Equity	6.961	333	6.961	25 989	165	360	7.233	301	7 233	26.907	100	330
	Other non credit-obligation assets	0,701	0	0,001	23,707		0	1,000	Ū	1,235	20,000		0
	IRB Total												
		(I) Original company	an unite Europa	a utilities, in second a	d before taking into accou	at you effect due I		fortune on courds a	ick milliontion tacks	in or loo add	time efforts)		

		IRB Approach As of 30/09/2020 As of 31/12/2020											
		As of 30/09/2020 Bisk exposure amount Value								As of	31/12/2020		
		Original Exposure Exposure adjustments adjustments and						Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	2 amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	10,627	0	10,627	605	0	1	6,653	0	6,653	632	0	1
	Corporates	1,565	16	1,554	790	0	19	1,768	0	1,755	869	0	2
	Corporates - Of Which: Specialised Lending	625	0	598	350	0	0	851	0	822	437	0	1
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	38	2	38	7	1	1	38	2	37	7	1	1
	Retail - Secured on real estate property	29	2	29	6	1	0	29	2	29	6	1	0
FRANCE	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SP	0 29	0	29	0	0	0	0 29	0	0 29	0	0	0
TTUTTEE		29	2	29	6	1	0	29	2	29	6	1	0
	Retail - Qualifying Revolving Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail Retail - Other Retail - Of Which: SME	9	0	9	1	0	0	9	0	9	1	0	0
	Retail - Other Retail - Of Which: non-SME	9	0		i i	0	0	0			ĭ		0
	Equity			0		ő			ě	í		0	0
	Other non credit-obligation assets	5		0				0			, i i i i i i i i i i i i i i i i i i i		
	IRB Total												
		(1) Original expose	are, unlike Exposu	re value, is recorte	d before taking into accou	nt anv effect due I	to credit conversion	factors or credit r	isk mitigation techn	niques (e.g. substi	tution effects).		·

(mit E48, %) mitr24 broks and central governments	Original	Exposure <sup>1</sup> Of which: defaulted	As of : Exposure Value <sup>1</sup>	30/09/2020 Risk exposure	amount	Value adjustments and	Original I	Exposure <sup>s</sup>	As of : Exposure Value <sup>1</sup>	31/12/2020 Risk exposure	amount	Value
entral banks and central governments	Original	Of which:	Exposure Value <sup>1</sup>	Risk exposure		adjustments and	Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	
entral banks and central governments	0	Of which: defaulted	Value		Of which:							and
	0				defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
		0	0	0	0	0	0	0	0	0	0	0
orporates	363 5.000	0	325 4,890	67 1.863	0	0	465 5.200	0	406 5.097	84 1.942	0	0
		0			0	3		0			0	15
		0			0	3		0			0	15
etail		1	65		0	1	64	2	64		1	1
Retail - Secured on real estate property	63	i	63	20	ō	ō	62	2	62	19	ō	1
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	63	1	63	20	0	0	62	2	62	19	0	1
	0	0	0	0	0	0	0	0	0	0	0	0
	2	0	2	1	0	0	2	0	2	1	0	0
	1	0	1		0	0	1	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME aulty	2	0	2		0	0	2	0	2	1	0	0
	•	0	°	***		0	0	0	0			
RE Total												
qui the	Relat-Secured on real estable property Bell - Secured on real estab property - 07 Minkt. SHE Relati - Countries on real estab property - 07 Minkt. She Relati - Countries on real estable property - 07 Minkt. Ron 3 Relati - Count Relati - 07 Minkt. Ron 50 E Relati - Count Relati - 07 Minkt. Ron 50 E er rom north- stögstom assets Trail	Constant: of Which: SHE Constant Consta	Conjunter:         OF Much:::See:         65         1           Relat:         Secured on read table property         65         1         1           Relat:         Secured on read table property         65         1         1           Relat:         Secured on reading property         01         1         1           Relat:         Obset from reading property         01         0         1           Relat:         Obset from reading property         01         0         0           Relat:         Obset from reading         02         0         0         0           Relat:         Obset from reading         05         0         0         0         0           Relat:         Obset from reading transmitter         2         0	Comparison         Of Which: Side         Or Comparison         Or Comparison         Or Comparison         Or Comparison         Or Comparison         Or Comparison         Or Comparison         O Comparison         O Comp	Approximation         Of Mathics, Selection         Operation         Operation	Compare.         Of Which: SPE         OP         OP         22         0           Real:         Secured on real and approperty         65         1         65         21         0           Real:         Secured on real and property         65         1         1         23         0           Real:         Secured on real and property         67         1         1         0         20         0           Real:         Secured on real and property         67         0 <td>Bigsparter:         O' Much: Stell         O'         O         O'         Zi         O         O           Relat:         Secured on and extelle properly.         65         1         65         22         0         1           Relat:         Secured on and extelle properly.         65         1         65         22         0         0           Relat:         Oes properly.         01         0</td> <td>Biggingter:         Of Much: Steel         OF         O         67         O         67         21         O         O         17           Relat:         -Secured on read calable property         65         1         65         21         O         1         64           Relat:         -Secured on read calable property         65         1         65         22         O         0         1         64           Relat:         -Secured on read calable property         0</td> <td>Answer         Other         Sector         O         Sector         O         Sector         O<td>Approximate         Of Multits, Stell         Or         O         <tho< th="">         O&lt;</tho<></td><td>Conjuntor         Of Multicity         O         O         O         D         <thd< th=""> <thd< th=""> <thd< th="">         D</thd<></thd<></thd<></td><td>Bit Product         Off         O         O         O         D         <thd< th="">         D         D         <t< td=""></t<></thd<></td></td>	Bigsparter:         O' Much: Stell         O'         O         O'         Zi         O         O           Relat:         Secured on and extelle properly.         65         1         65         22         0         1           Relat:         Secured on and extelle properly.         65         1         65         22         0         0           Relat:         Oes properly.         01         0	Biggingter:         Of Much: Steel         OF         O         67         O         67         21         O         O         17           Relat:         -Secured on read calable property         65         1         65         21         O         1         64           Relat:         -Secured on read calable property         65         1         65         22         O         0         1         64           Relat:         -Secured on read calable property         0	Answer         Other         Sector         O         Sector         O         Sector         O <td>Approximate         Of Multits, Stell         Or         O         <tho< th="">         O&lt;</tho<></td> <td>Conjuntor         Of Multicity         O         O         O         D         <thd< th=""> <thd< th=""> <thd< th="">         D</thd<></thd<></thd<></td> <td>Bit Product         Off         O         O         O         D         <thd< th="">         D         D         <t< td=""></t<></thd<></td>	Approximate         Of Multits, Stell         Or         O <tho< th="">         O&lt;</tho<>	Conjuntor         Of Multicity         O         O         O         D <thd< th=""> <thd< th=""> <thd< th="">         D</thd<></thd<></thd<>	Bit Product         Off         O         O         O         D <thd< th="">         D         D         <t< td=""></t<></thd<>

							IRB Ap	proach					
				As of	30/09/2020					As of	31/12/2020		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and
	(min ELR, %)		Of which: defaulted	value.		Of which: defaulted	provisions		Of which: defaulted	value.		Of which: defaulted	provisions
	Central banks and central governments	2,500	0	2,500	226	0	0	560	0	560	67	0	0
	Institutions	2,248	0	2,250	345	0	0	2,212	0	2,214	370	0	0
	Corporates	3,184	115	2,526	1,226	0	28	3,256	120	2,654	1,302	0	37
	Corporates - Of Which: Specialised Lending	537	0	445	365	0	11	599	14	479	401	0	11
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	17	0	17	2	0	0	17	0	16	3	0	0
	Retail - Secured on real estate property	14	0	14	2	0	0	14	0	14	2	0	0
UNITED STATES	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
onited onited	Retail - Secured on real estate property - Of Which: non-Si	14	0	14	2	0	0	14	0	14	2	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail Retail - Other Retail - Of Which: SME	2	0	2	0	0	0	2	0	2	0	0	0
		1	0	1	0	0	0	1	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME Equity	2 79	0	2 79	297	0	0	41	0	41	157	0	0
	Other non credit-obligation assets	/5	0	75	23/	0	0	41	0	11	137	0	0
	IRB Total												
		(1) Original expos	ure, unlike Exposu	re value, is reporte	d before taking into accou	nt anv effect due I	to credit conversion	factors or credit r	isk mitication tech	niques (e.a. substi	ution effects).		

# 2021 EU-wide Transparency Exercise Credit Risk - IRB Approach DZ BANK AG Deutsche Zentsch-Genossenschaftsbank, Frankfurt am Main

								IRB Ap	proach					
					As of	30/09/2020					As of	31/12/2020		
			Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and	Original	Exposure	Exposure Value <sup>1</sup>	Risk exposure	e amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	provisions
		anks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutio		9,031 1.702	0	9,029	545 742	0	0	8,720 1.773	0	8,718 1,289	583 714	0	0
	Corporate		1,702	0	1,229	386	0	1	1,773	0	1,289	714 359	0	1
		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	5/8	0	42	_386 19	0	0	6/6	0	699	359	0	0
	Retail	corporates * or writen: sine	18	0	18	2	0	0	28	0	78	3	0	0
		Retail - Secured on real estate property	7	ō	7	ī	ō	ō	7	ō	7	1	ō	ō
		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
UNITED KINGDOM		Retail - Secured on real estate property - Of Which: non-SI	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	11	0	11	1	0	0	21	0	21	2	0	0
		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: non-SME	11	0	11	1	0	0	21	0	21	2	0	0
	Equity		0	0	0	0	0	0	1	0	1	1	0	0
	Other nor IRB Total	a credit-obligation assets	_										-	
	IRB Lotal					d before taking into accou								

							IRB Ap	proach					
				As of	30/09/2020					As of	31/12/2020		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and
	(min ELR, %)		Of which: defaulted	value.		Of which: defaulted	provisions		Of which: defaulted	value.		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	1,602	0	1,568	235	0	0	1,688	0	1,654	250	0	0
	Corporates	2,323	7	2,115	1,254	0	3	2,404	6	2,187	1,224	0	4
	Corporates - Of Which: Specialised Lending	995	0	980	534	0	1	1,013	0	1,002	500	0	1
	Corporates - Of Which: SME	21	0	21	4	0	0	21	0	21	4	0	0
	Retail	46	2	46	8	1	0	44	2	44	8	1	0
	Retail - Secured on real estate property	43	1	43	8	0	0	41	1	41		0	0
NETHERLANDS	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-S		0	43	0	0	0	41	0	41	0	0	0
	Retail - Secured on real estate property - Ur Which: hon-s Retail - Qualifying Revolving	43	1	43	8	0	0	41	1	41	2	0	0
	Retail - Other Retail	2	0	2	1	0	0	2	0	2	1		0
	Retail - Other Retail - Of Which: SME	, s	0	3	â	0	0	3	0	3	â		0
1	Retail - Other Retail - Of Which: non-SME	2	0	2	ĭ		0	2		2	ĭ		0
	Equity	ő	0			ő	0	0	ő	ő	ů.	ő	0
	Other non credit-obligation assets		Ū	Ŭ						Ű			
	IRB Total											1	1
		(I) Original current	an unlike Europe	an united in announced	d before taking into account	a new effect due t	a confit comparison	fortune on courd a	ick mitigation tacks	ninues (n.n. n.ihrti	tables affords)		

						IRB Ap	proach					
			As of 3	30/09/2020					As of :	31/12/2020		
	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and	Original I	xposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposur	e amount	Value adjustments and
(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
s and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	1,117	0	1,108	226	0	0	1,062	0	1,053	227	0	0
	1,253	79	1,023	518	0	19	1,235	80	1,005	525	0	20
Corporates - Of Which: Specialised Lending	174	0	172	64	0	0	173	0	171	52	0	0
Corporates - Of Which: SME	0	0	0	0	0	0	5	0	5	1	0	0
	73	1	73	18	0	1		1		19	0	1
Retail - Secured on real estate property	62 0	1	62	16	0	0	63	1	63	17	0	0
Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-St	62	0	62	16	0	0	63		63	17	0	0
Retail - Qualifying Revolving	02	1	62	10	0	0	65		65	1/	0	0
Retail - Qualifying Revolving Retail - Other Retail	11	0	0	0	0	0	11	0	11	0	0	0
Retail - Other Retail - Of Which: SME		0		2	0	0		0		6	0	0
		0	11	2	ő	ő	11	0	11	2	0	0
Maan - Cenar Negari - Crimmon, man Jone										-		
dit-obligation assets	5	l i	Ŭ		Ŭ	5	5	Ŭ	Ű	-	1	l i
dit-obliga		tion assets	tion assets	recail - Uth Which: Non-SME         11         0         11           olimitation         0         0         0           rtion assets         0         0         0	Kegal         Other Negal         O         11         0         11         1           ction assets         0	ktoga         Optimized         11         0         11         2         0           tion ascets         0         0         0         0         0         0	Accal - Other Accal - Of White: Not-Sine         11         0         11         2         0         0           10         0         0         0         0         0         0         0           10         0         0         0         0         0         0         0         0           11         0         11         2         0<	Actal - Unity Model: - UP Winder: Kith Sole         11         0         11         2         0         0         11           0         0         0         0         0         0         0         0         11           tota assets	Notal - Convincition Sime         11         0         11         2         0         0         11         0           Notal - Convincition Sime         0	Notal - Univ regal - CP Windt, todisjee         11         0         11         2         0         0         11         0         11         0         11         0         11         0         11         0         11         0         11         0         11         0         11         0         11         0         11         0         11         0         0         11         0         0         11         0         0         11         0         0         11         0         0         11         0         0         11         0         0         11         0         0         11         0	Recall - Center Recall - Cente	Non-Conduction         II         0         II         2         0         0         II         0         II         2         0           Conduction         II         0         II

							IRB Ap	proach					
				As of	30/09/2020					As of	31/12/2020		
		Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustmen
	(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provision
	Central banks and central governments	3,900	0	3,900	311	0	0	4,840	0	4,840	386	0	0
	Institutions	1,781	52	1,778	269	0	25	1,913	52	1,911	262	0	25
	Corporates	1,394	0	926	564 48	0	2	1,351	0	923	573	0	2
	Corporates - Of Which: Specialised Lending	140	0	139	48	0	0	133	0	132	50	0	0
	Corporates - Of Which: SME Retail	173	0	172	29		0	175	0	173	30	0	0
	Retail - Secured on real estate property	98	1	97	29			101	-	1/3	22	0	1
	Retail - Secured on real estate property - Of Which: SME	ő			0		0	0		100		0	0
SWITZERLAND	Retail - Secured on real estate property - Of Which: on-SP	98	1	97	22	ő	ő	101	ĩ	100	22	0	0
	Retail - Qualifying Revolving	0	0	0	0	ō	ō	0	ō	0	0	ō	ō
	Retail - Other Retail	75	1	75	7	0	0	74	1	73	7	0	1
	Retail - Other Retail - Of Which: SME	1	0	1	0	0	0	1	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	74	1	74	7	0	0	73	1	73	7	0	1
	Equity	2	0	2	9	0	0	4	0	- 4	10	0	0
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of	30/09/2020					As of	31/12/2020		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and	Original	Exposure1	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and
	(min EUR, 55)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	145	0	114	70	0	0	85	0	51	15	0	0
	Corporates	66	0	66	36	0	0	53	0	53	28	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	5	0	5	1	0	0	5	0	5	1	0	0
	Retail - Secured on real estate property	4	0	4	1	0	0	4	0	4	1	0	0
ITALY	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
TIALI	Retail - Secured on real estate property - Of Which: non-St	- 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	30	0	30	72	0	0	30	0	30	72	0	0
	Other non credit-obligation assets												
	IRB Total												

<sup>1</sup> Orielnal excosure. unlike Excosure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitoation techniques (e.g. substitution effects).

							IRB Ap	proach					
				As of 3	30/09/2020					As of :	31/12/2020		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	e amount	Value adjustments and
	(min EUR, 56)		Of which: defaulted	value.		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	657	0	655	132	0	0	591	0	590	140	0	0
	Corporates	304	0	274	144	0	0	236	0	208	120	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	97	0	97	33	0	0	33	0	33	12	0	0
	Retail	9	0	9	1	0	0	9	0	9	1	0	0
	Retail - Secured on real estate property	2	0	2	0	0	0	3	0	3	0	0	0
SPAIN	Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0
JIAN	Retail - Secured on real estate property - Of Which: non-S	2	0	2	0	0	0	3	0	3	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	6	0	6	1	0	0	6	0	6	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	6	0	ь	1 85	0	0	6	0	6	1 140	0	0
	Equity Other non-credit-obligation assets	0	0	0	85	0	0	0	0	0	140	0	0
													-
	IRB Total												1
		(1) Original export	ure. unlike Exposu	re value, is reporte	d before taking into accou	nt anv effect due I	to credit conversion	factors or credit r	isk mitigation tech	niques (e.a. substit	ution effects).		

E.

# EBA ELIMENTAN ANTRONY

# 2021 EU-wide Transparency Exercise Credit Risk - IRB Approach DZ BANK AG Deutsche Zentscher Genssenschaftsbank, Frankfurt am Main

								IRB Ap	proach					
					As of 1	31/03/2021					As of 1	0/06/2021		
			Original E	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and	Original E	xposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposur	amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central b Tostitutio	anks and central governments	6,141	0 242	6,333	508	0	0	8,169	0 240	8,354	631	0	0
			52,594 113.521	1.960	50,751	7,865	0	82	51,655 112,449		49,427	8,323	0	86
	Corporates Corporates - Of Which: Specialised Lending				97,741 32,732	44,431 14,170	0	1,129 155	34,290	1,625 204	96,523 32.825	43,158 13,782	0	1,014
		Corporates - Of Which: SME	34,082 11.174	208	10.401	2 887	0	22	12,423	204	11.631	3.167	0	24
	Retail	corporated - or mitor, and	85.638	959	85.615	15.153	344	507	88,262	965	87.197	15.605	531	521
		Retail - Secured on real estate property	72,350	611	71,704	9.915	184	166	74.028	673	73.349	10.080	369	189
		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Consolidated data		Retail - Secured on real estate property - Of Which: non-St	72,349	611	71,704	9,915	184	166	74,028	623	73,349	10,080	369	189
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail	14,288	348	13,911	5,238	160	341	14,234	342	13,848	5,525	162	331
		Retail - Other Retail - Of Which: SME	383	1	9	1	0	0	392	1	9	1	0	0
		Retail - Other Retail - Of Which: non-SME	13,905	347	13,902	5,238	160	341	13,842	341	13,839	5,524	162	331
	Equity		7,449	0	7,449	27,752	0		7,584	0	7,584	28,359	0	
		credit-obligation assets				1,805						1,637		
	IRB Total	2				97,515						97,712		

(1) Drightal 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 Securatisation position unlike in the results prior to the 2019 energies.

							IRB Ap	proach					
				As of 1	31/03/2021					As of 3	30/06/2021		ĺ
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and	Original E	xposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposur	e amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	<b>V</b> alue		Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	12,548	0	11,657	2,095	0	4	10,205	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	580
	Corporates - Of Which: Specialised Lending	23,148	105	21,708	8,858	0	83	23,065	109	21,979		0	82
	Corporates - Of Which: SME Retail	10,974	947	10,201	2,826	0 340	23	12,013 87,753	0	11,226 85.694	3,066	0	24
	Retail - Secured on real estate property	85,129 71.981	947 603	85,112 71.337	15,052 9,833	340 181	164	87,753	954 616	86,699	15,519	364	516 187
	Retail - Secured on real estate property - Of Which: SME		603	/1,33/	9,633	101	104	73,030	010	72,979	10,015	304	10/
GERMANY	Retail - Secured on real estate property - Of Which: on-		603	71.336	9,833	181	164	73.656	616	72,979	10.013	364	187
	Retail - Qualifying Revolving	0	0.05	0	0	0	0	0	0.0	0	0	0	107
	Retail - Other Retail	14,149	344	13,775	5.220	158	338	14.097	338	13.715	5.506	160	328
	Retail - Other Retail - Of Which: SME	379	1	8	1	0	0	388	1	9	1	0	0
	Retail - Other Retail - Of Which: non-SME	13,770	343	13,767	5,219	158	338	13,709	337	13,706	5,505	160	328
	Equity	7,339	0	7,339	27,280	0	0	7,503	0	7,503	27,944	0	0
	Other non credit-obligation assets												
	IRB Total												
		(1) Original exp	oosure, unlike Ex	posure value, is r	eported before taking i	nto account any	effect due to crea	dit conversion fai	tors or credit ris	k mitigation tech	niques (e.g. substituti	on effects).	

							IRB Ap	proach					
				As of 3	31/03/2021					As of	30/06/2021		1
		Original	Exposure1	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and	Original E	xposure <sup>s</sup>	Exposure	Risk exposur	e amount	Value adjustments and
	(min ELR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments Institutions	0 14.194	0	0 14.182	0 704	0	0	0	0	0	0	0	0
	Corporates	14,194	0	14,182	704	0	1					0	1
	Corporates - Of Which: Specialised Lending	844	0	818	410	0	2		0			0	2
	Corporates - Of Which: SME	11	0	11	2	0	ô		ő			0	â
	Retail	37	2	36	7	1	1		2		7	2	1
	Retail - Secured on real estate property	28	2	28	5	i	ō	27	Exposure           Of white:         Value*           0         0         0           1,223         0         2,1,725         746           1,922         0         1,811         824           941         0         816         395           113         0         109         22           25         2         25         7           27         2         27         6	6	2	ō	
FRANCE	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
FRANCE	Retail - Secured on real estate property - Of Which: non-SP	28	2	28	5	1	0	$\begin{array}{cccccccccccccccccccccccccccccccccccc$	2	0			
	Retail - Qualifying Revolving	0	0	0	0	0	0		0	0	0	0	0
	Retail - Other Retail	8	0	8	1	0	0		0	8	2	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0		0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	8	0	8	1	0	0		0	8	2	0	0
	Equity Other non-credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0
1	Other non-credit-obligation assets IRB Total											1	
	1KB TOGH												

								IRB Ap	proach					
					As of 3	1/03/2021					As of :	30/06/2021		
			Original	Exposure <sup>1</sup>	Exposure Value <sup>3</sup>	Risk exposure	amount	Value adjustments and	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	2 amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and cen	tral governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions Corporates		388 5.172	0	335 5.091	79 1.894	0	0	334 5.012	0	282 4,959	73	0	0
		- Of Which: Specialised Lending	4,628	0	4 483	1,624	0	15	4,468	0	4,358	1,855	0	14
		s - Of Which: SME	77	ő	77	23	0	0	128	ő	128	40	0	0
	Retail		63	2	62	19	1	1	62	1	61	14	1	ō
	Retail - S	ecured on real estate property	61	2	61	18	1	1	60	1	60	14	1	0
LUXEMBOURG		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
LUXEMBOURG		Retail - Secured on real estate property - Of Which: non-St	61	2	61	18	1	1	60	1	60	14	1	0
		ualifying Revolving ther Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Ketail - C	Retail - Other Retail - Of Which: SME	2	0	2	1	0	0	2	0	2	1	0	0
		Retail - Other Retail - Of Which: sne	1	0	1	0	0	0	1		0	1	0	0
	Equity	Retail • Other Retail • Of Which: holi-site	ô	ő	ô	1	ő	0	ò	ő	ò	i	0	ő
	Other non credit-oblig	ation assets								-				
	IRB Total													
	AND FORM		(1) Original exp	osure, unlike Ex	posure value, is n	ported before taking in	to account any	effect due to crea	dit conversion fa	ctors or credit ris	k mitigation tech	niques (e.g. substitutio	n effects).	_

						IRB Ap	proach					
			As of :	31/03/2021					As of 3	30/06/2021		
	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	e amount	Value adjustments and
(min EUR, %)		Of which: defaulted	Value <sup>*</sup>		Of which: defaulted	provisions		Of which: defaulted	Value <sup>-</sup>		Of which: defaulted	provisions
entral governments	1,374	0	1,374	110	0	0	3,699	0	3,699	295	0	0
	1,756	0	1,758	327	0	0	958	0	960	326	0	0
	3,313	126	2,712	1,402	0	41	3,200	87	2,685	1,393	0	17
tes - Of Which: Specialised Lending	632	14	510	427	0	14	586	7	497	408	0	9
tes - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	18	0	17	3	0	0	19	0	18	2	0	0
Secured on real estate property	14	0	14	2	0	0	15	0	15	2	0	0
Retail - Secured on real estate property - Of Which: SME		0	14	0		0	0	0	0	0	0	
Retail - Secured on real estate property - Of Which: non-St Qualifying Revolving	14	0	14	2	0	0	15	0	15	2	0	0
Other Retail	0		0	0		0		0	0	0	0	0
Retail - Other Retail - Of Which: SME	1	0	3	0	0	0		0	3	0	0	0
Retail - Other Retail - Of Which: non-SME	-		2	0	0	0			2	0	0	0
Retail • Other Retail • Of Which: horespice	42	0	42	159	0	0	45	0	45	172	0	ő
igation assets		Ŭ	14		Ű	5	45	Ŭ			l ů	
											1	
igation a		ssets	ssets	ssets	ssets	ssets and an and a set an set and a	Ssets         Image: Ssets          Image: Ssets	ssets         Image: Constraint of the set of	ssets         Image: Constraint of the set of	ssets         Image: sets         Image: sets <th< td=""><td>ssets         Image: ssets         Image: ssets</td><td></td></th<>	ssets         Image: ssets	

EBA LUESTLAN ANTIGOTY

# 2021 EU-wide Transparency Exercise Credit Risk - IRB Approach DZ BANK AG Deutsche Zentrak-Genosenschaftsbank, Frankfurt am Main

Retail - Secured o fying Revolving

ther Retail - Of Which: SME ther Retail - Of Which: non-SMi

Retail - Q

								IRB Ap	proach					
					As of :	31/03/2021					As of :	30/06/2021		
			Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	e amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	Value <sup>*</sup>		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
		inks and central governments	1,215	0	1,215	97	0	0	1,200	0	1,200	96	0	0
	Institutio		7,507	0	7,506	595 920	0	0	2,416 2.132	0	2,258	399 1.005	0	0
	Corporate	Corporates - Of Which: Specialised Lending	2,047		730	414	0	1	840	0	812	462	0	3
		Corporates - Of Which: SME	40	0	40	12	0	0	38	0	38	12	0	0
	Retail	capatala - or milat. and	25	0	25	2	0	0	25	0	25	2	0	0
		Retail - Secured on real estate property	7	ō	7	1	ō	ō	7	ō	7	1	ō	ō
UNITED VINCEON		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
UNITED KINGDOM		Retail - Secured on real estate property - Of Which: non-SP	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	credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	• •
	IRB Total													-
	THE TOTAL		(1) Original exp	osure, unlike Ex	posure value, is r	eported before taking in	to account any	effect due to crea	it conversion fa	ctors or credit ris	k mitigation tech	niques (e.g. substitutio	in effects).	

TRB 4 As of 31/03/2021 As of 30/06/2021 Value djustments and provisions Original E: Value djustmer and Exposure Value<sup>1</sup> Exposure Value<sup>1</sup> Of which Of wh Of whi Of wh 0 1,140 2,401 1,079 31 43 39 0 39 0 4 1 3 0 1,586 2,362 1,009 20 44 40 0 40 0 40 0 40 0 3 0 1,552 2,192 998 20 43 40 0 40 0 3 0 3 0 3 0 239 1,268 490 5 8 7 0 0 1,138 2,211 1,071 31 42 39 0 39 0 39 0 3 0 3 0 3 0 3 182 1,175 471 7 6 0 6 0 1 NETHERLANDS property - Of Which: SME

								IRB Ap	proach					
					As of :	31/03/2021					As of :	30/06/2021		
			Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and	Original E	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposur	e amount	Value adjustment
		(min EUR, %)		Of which: defaulted	Value <sup>*</sup>		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
		nks and central governments	0	0	0	0	0	0	0	0	0	0 205	0	0
	Institution		1,031	34	1,021	211	0	15	1,441	0	1,400	206	0	16
	Corporate	Corporates - Of Which: Specialised Lending	1,125	34	930 170	49/	0	15	1,039 166	37	853 165	430	0	16
		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	1/1	0	1/0	55	0	0	166	0	165	40	0	0
	Retail	corporates • or writer: SHE	75	1	74	18		1	74	1	74	11	0	0
	Picture .	Retail - Secured on real estate property	64		64	16		÷	64	:	64	9		ő
		Retail - Secured on real estate property - Of Which: SME	0	0	01	10		0	01	0	0	0	0	0
AUSTRIA		Retail - Secured on real estate property - Of Which: non-St		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	ō	10	0	10	2	0	0
		Retail - Other Retail - Of Which: SME	1	ō	0	0	ō	ō	0	ō	0	0	ō	ō
		Retail - Other Retail - Of Which: non-SME	10	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												
	IRB Total													

							IRB Ap	proach					
				As of :	31/03/2021					As of :	30/06/2021		
		Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and	Original E	xposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
SWITZERLAND	Control banks and control generations: Institutions: Corporation - Of Which: Specialized Lending Corporation - Of Which: Special Read - Score of an all attics property Read - Score of an electrate property - Of Which: She Read - Other Read - Of Which: She	1,279 1,385 1,261 133 0 173 101 0 101 0 72 1 70 2	0 52 0 2 1 0 1 0 1 0 1 0	1,279 1,382 932 132 0 170 100 0 70 0 70 0 70 2	102 189 588 49 0 30 23 0 23 0 23 0 7 0 7 9	0 0 1 0 0 0 0 0 0 0 0	0 25 3 0 1 0 0 0 0 0 0 0 0 0	61 1,687 1,350 126 0 105 0 105 0 72 1 70 2	0 52 0 2 1 0 1 0 1 0 1 0	61 1,685 960 125 0 174 104 0 104 0 70 0 70 2	5 461 519 48 0 29 22 0 22 0 22 0 7 0 7 9	0 0 0 1 1 0 0 0 0 0 0 0 0	0 25 1 0 0 1 0 0 1 0 1 0 1 0
1	Other non credit-obligation assets IRB Total												

ure,	unlike Expo	sure value,	is reported	before taking	into account	any effect	t due to cre	dit conversion	n factors or	credit risk	mitigation	techniques	(e.g.	substitutio

				As of	31/03/2021					As of :	30/06/2021		
		Origina	l Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	92	0	58	23	0	0	63	0	30	28	0	0
	Corporates	122	0	90	56	0	0	126	0	94	62	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	4	0	4	1	0	0	5	0	5	1	0	0
	Retail - Secured on real estate property	4	0	4	1	0	0	- 4	0	4	1	0	0
ITALY	Retail - Secured on real estate property - Of Which:	ME 0	0	0	0	0	0	0	0	0	0	0	0
TIALI	Retail - Secured on real estate property - Of Which:	on-St 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	145	0	0	30	0	30	72	0	0
	Other non credit-obligation assets												
	IRB Total												

(1) Original exposure, unlike Exposure value, is rep on techniques (e.g. sub

							IRB Ap	proach					
				As of :	31/03/2021					As of	30/06/2021		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposur	e amount	Value adjustmen and
	(min EUR, %)		Of which: defaulted	Value <sup>*</sup>		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provision
	Central banks and central governments	0	0	0	Ū	0	0	0	0	0	0	0	0
	Institutions	621	0	617	147	0	0	452	0	451	149	0	0
	Corporates	313	51	273	132	0	2	364	51	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	40	13	0	0	39	0	39	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	3	0	3	0	0	0
SPAIN	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
SFAIN	Retail - Secured on real estate property - Of Which: non-SP	2	0	2	0	0	0	3	0	3	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	6	0	6	1	0	0	4	0	4	1	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	6	0	6	1	0	0	4	0	4	1	0	0
	Equity	0	0	0	140	0	0	0	0	0	148	0	0
	Other non credit-obligation assets												
	IRB Total												



# General governments exposures by country of the counterparty

							As of 31/12/2020	1						
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
				[				Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M[		0	0	0	0	0	0	0	0	0	0	0	0	
[ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Total	Austria	11 0 1 2 52 1,001 <b>1,067</b>	11 0 1 2 52 1,001 <b>1,067</b>	10 0 1 2 1 182 <b>196</b>	0 0 0 3 267 <b>269</b>	0 0 0 0 451 <b>451</b>	1 0 0 48 101 <b>150</b>	0 0 5 3 0 7	0 0 20 7 0 <b>27</b>				0 0 0 0	0
[0 - 3M [ [3M - 1Y [ [1Y - 2Y ] [2Y - 3Y ] [3Y - 5Y [ [5Y - 10Y ] [10Y - more Total	Belgium	0 1,155	0 1,007 0 0 8 0 227 919 1,155	0 0 0 8 0 1 151 160	0 209 0 0 0 0 67 67	0 491 0 0 0 0 159 717 <b>876</b>	0 130 0 0 0 0 0 0 52 52	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0			0 0 0 0 0 0 0	41
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Bulgaria	2 0 0 0 0 2 2 5	0 0 0 0 0 0 2 5 5	200 0 0 0 0 2 5 7										
Total [ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 37 - 5Y [ [ 5Y - 10Y [ [ 10Y - more Total	Cyprus	0 0 0 0 0 0 0 0 0 0 0 0 0												0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Czech Republic	0 0 2 1 0 0 0 0 0 0 3	0 2 1 0 0 0 0 0	0 2 1 0 0 0 0 0 3								0 0 0 0 0 0		0
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Denmark		3 0 0 0 0 0 0 0 0	3 0 0 0 0 0 0 0 0										0
10041 [0 - 3M [ [3M - 1Y [ [1Y - 2Y [ [2Y - 3Y [ [3Y - 5Y [ [5Y - 10Y ] [10Y - more Total	Estonia			0 0 0 0 0 0 6 0 6										



# General governments exposures by country of the counterparty

							As of 31/12/2020							
						Dire	ct exposures							
	(mln EUR)			On balance sl	neet				Deriva	tives		Off bala	nce sheet	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value	Off-balance sl	neet exposures	-
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (rue of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Finland		0 0 0 0 0 0 4 4	0 0 0 0 0 4 4 4	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total [0-3M]	France	2 25 17 95 91 494 1,119 <b>1,844</b>	2 25 17 95 91 494 1,119 <b>1,844</b>	2 0 1 27 27 20 100 <b>177</b>	0 5 0 4 0 16 <b>25</b>	0 0 16 52 59 394 1,004 <b>1,526</b>	0 20 0 15 0 81 0 <b>116</b>	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	20
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Germany	1,034 1,496 1,639 1,621 3,174 5,998 11,488 <b>26,450</b>	1,034 1,496 1,639 1,621 3,174 5,998 11,487 <b>26,449</b>	36 159 27 15 109 238 314 <b>898</b>	0 29 190 730 1,316 54 <b>2,319</b>	103 309 978 600 1,147 2,070 3,442 8,650	895 1,027 604 816 1,188 2,374 7,678 14,582	54 22 7 73 75 140 477 <b>849</b>	103 321 13 492 1,123 665 471 <b>3,187</b>	0 -3 0 -104 -90 -115 -43 -355	0 346 0 310 1,975 2,417 175 5.223	35 0 3 3 3 6 <b>51</b>		155
10081 10 - 3M 1 13M - 1Y 1 1Y - 2Y 1 13Y - 2Y 1 13Y - 5Y 1 15Y - 10Y 1 10Y - more Total	Croatia	0 4 0 0 0 0 0 4	0 20,749 0 4 0 0 0 0 0 4	0 920 0 4 0 0 0 0 0 4	0 0 0 0 0 0 0 0 0 0 0 0					0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Greece		0 0 0 0 0 0 0								0 0 0 0 0 0 0		0 0 0 0 0 0 0 0	0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Hungary	1 20 113 46 98 70 35 <b>362</b>	1 20 113 46 98 69 35 <b>382</b>	0 0 0 0 3 1 <b>4</b>	0 0 0 0 0 0 0 0		1 20 113 46 98 67 34 <b>378</b>			0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	9
10 - 3M [ 13M - 1Y [ 14Y - 2Y [ 14Y - 2Y [ 15Y - 10Y [ 15Y - 10Y [ 10Y - more Total	Ireland	0 0 0 3 5 0 9	0 000 0 0 3 5 0 9	0 0 0 0 1 3 0 4	0 0 0 2 2 0 4									
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Italy	0 199 5 4 32 581 2.014	0 199 5 4 32 581 2.013	0 0 0 0 4 16 2 <b>23</b>	0 1 1 28 546 1.382	0 0 2 4 3 0 19 298 <b>326</b>	0 0 196 0 0 0 0 0 330 526			0 0 0 0 0				70
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Latvia	2,836 2 0 0 0 0 0 0 0 0	2,834 2 0 0 0 0 0 0 0 0 0 0 0 0 0	23 0 0 0 0 0 0 0	1,959 0 0 0 0 0 0 0	326 0 0 0 0 0 0 0 0	526 0 0 0 0 0 0 0 0						0 0 0 0 0 0 0 0	70



# General governments exposures by country of the counterparty

							As of 31/12/2020							
						Direc	t exposures							
	(min EUR)			On balance sl	neet				Derivat	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
								Derivatives with pos	itive fair value	Derivatives with	negative fair value			
			T-1-1											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short											exposure amount
			positions)		of which: Einancial accete	of which: Eigensial accets at						Nominal	Provisions	
				of which: Financial assets held for trading	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] [3M-1Y]		0	0	0	0	0	0	0	0	0	0	0	0	
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y]	Lithuania	0 0 2	0 0 2	0 0 2	0 0 0	0 0 0	0 0	0 0 0	0 0 0	0 0 0	0 0	0 0	0 0 0	
Total		5 12 <b>20</b>	5 12 <b>20</b>	5 12 20	0 0 0	0 0 0	0 0 0	0	0 0 0	0	0 0 0	0 0 0	0 0 0	0
[ 0 - 3M [ [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ]		0 0 5	0 0 5	0 0	0 0	0	0 0 5	0 0	0 0 0	0 0	0 0	0 0	0 0 0	
[3Y - 5Y [	Luxembourg	0 0 8	0 0 8	0	0 0	0 0 8	0	0	0 0 0	0 0	0 0	0 0	0 0 0	
[10Y - more Total [ 0 - 3M [ [ 3M - 1Y [		71 84	71 84	0	0 0	71 79	0 5	0 0	0 0	0	0	0	0	0
117-271														
[3Y - 5Y [ [5Y - 10Y [	Malta													
[10Y - more Total [ 0 - 3M [		0	0	0	0	0	0	0	0	0	0	0	0	
[ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [	Netherlands	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		56 0 <b>61</b>	56 0	56 0 61	0 0 0	0	0 0 0	0	0	0	0	0	0	
[10Y - more Total [0 - 3M [ [3M - 1Y ]		61 2	61 2	5 2	0	0	56 0	0	0	0	0	0	0	0
[ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [	Poland	157 5 3	156 5 3	0 5 3	0	0	156 0 0	0	0	0	0	0	0	
[5Y - 10Y [ [10Y - more Total		11 1 238	11 1 238	11 1 26	0 0 0	0 0 0	0 0 212	0 0 0	0 0 0	0 0 0	0 0 0	0 0 0	0 0 0	43
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [		0 0	0	0	0	0	0	0	0	0	0	0	0 0	
[ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y ]	Portugal	0 200 393 447	0 200 393	0 0 0	0 0 0	0 200 343	0 0 50	0 0 0	0 0 0	0 0	0 0	0 0 0	0 0 0	
[10Y - more Total [ 0 - 3M [		447 1,040	447 1,040	0 0	447 447 0	0 543	0 50	0 0	0 0	0 0	0 0	0 0	0 0 0	65
[ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [		0 0	0	0	0 0	0	0 0	0	0 0	0 0	0 0	0	0 0	
[3Y - 5Y ] [5Y - 10Y ]	Romania	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more Total [ 0 - 3M [ [ 3M - 1Y [		2 0	2 0	0 0	0	0	2 0	<b>0</b>	0 0	0 0	0 0	0 0	0	0
[ 3M - 14 [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [	Slovakia	0 30 27	0 30 27	0	0	0	0 30 26	0	0	0	0	0	0	
[5Y - 10Y [ [10Y - more		27 91 12 162	2/ 91 12 162	0 5 6	0 0 0	0 0 0	20 91 7 <b>156</b>	0 0 0	0 0 0	0	0	0	0	0
Total [ 0 - 3M [ [ 3M - 1Y [ [ 4 27 2]		0 0	0	0	0 0	0	0 0	0	0	0	0	0	0	U
[ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y ]	Slovenia	0 0 13 17	0 0 13	0	0	0	0 0 13 10	0	0	0	0	0	0	
[5Y - 10Y [ [10Y - more Total		17 13 44	17 13 44	/ 13 20	0 0 0	0 0 0	10 0 23	0 0	0 0 0	0 0 0	0	0 0 0	0 0 0	0



# General governments exposures by country of the counterparty

							As of 31/12/2020	soank, mankiure am Ma						
						Direc	t exposures							
	(mln EUR)			On balance st	neet				Deriva	tives		Off balan	ice sheet	
								Derivatives with pos	iltive fair value	Derivatives with	negative fair value	Off-balance sh	eet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Spain	5 125 234 95 61 276 1,328 <b>2,124</b>	5 125 234 95 61 274 1,312 <b>2,106</b>	0 0 0 0 4 154 <b>158</b>	0 31 153 12 0 113 853 <b>1,163</b>	5 64 30 82 61 137 160 <b>539</b>	0 30 51 0 0 20 144 <b>246</b>	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0	7
[0.3M] [3M-1Y] [3Y-2Y] [3Y-2Y] [3Y-5Y] [5Y-10Y] [10Y-more Total [0.3M] [3M-1Y]	Sweden													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	United Kingdom													
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total [0-3M]	Iceland	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Total	Liechtenstein													
10 - 3M f 1 3M - 1Y f 1 2Y - 2Y f 1 2Y - 3Y f 1 3Y - 5Y f 1 5Y - 10Y f 1 5Y - 10Y f 1 5Y - 10Y f Total	Norway													
1041 [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Australia	0 0 0 0 0 0 41 41	0 0 0 0 0 0 0 0 41 41				0 0 0 0 0 41 <b>41</b>							29
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Canada	1 74 4 5 138 118 319 34 619	1 4 5 138 118 319 34 619	1 0 0 0 0 0 0 30 <b>31</b>	0 4 5 138 64 195 0 405	0 0 0 0 32 83 0 115	0 41 0 0 0 222 41 4 68							41
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Hong Kong	1 619 0 0 0 0 0	1 519 1 0 0 0 0 0 0 0 0 0 1	31 0 0 0 0 0 0 0	405 0 0 0 0 0 0 0 0		1 0 0 0 0					U 0 0 0 0 0 0		41



# General governments exposures by country of the counterparty

							As of 31/12/2020	)						
						Dire	ct exposures							
	(min EUR)			On balance sl	heet				Deriva	tives		Off balar	ce sheet	
												Off-balance sh	eet exposures	
			Total carrying amount of					Derivatives with pos	sitive fair value	Derivatives with	negative fair value	-		Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Japan	83 79 0 0 0 0 0 162	83 79 0 0 0 0 0 0 162	83 79 0 0 0 0 0 0 162			0 0 0 0 0					0 0 0 0 0 0		
[0 - 3M] [3M-1Y] [3M-1Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	u.s.	65 102 145 85 73 24 22 81 496	65 145 85 73 24 22 79 <b>494</b>	2 1 9 0 19 2 0 34	0 0 34 73 6 20 43 <b>175</b>	62 144 42 0 0 0 0 248	1 0 0 0 0 36 37							69
10041 [0 - 3M [ [3M - 1Y [ [1Y - 2Y [ [2Y - 3Y [ [3Y - 5Y [ [5Y - 10Y [ [10Y - more Total	China	0 490 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 3 6 <b>9</b>			0 0 0 0 0 0 0 0								
10041 [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Switzerland	0 9 0 35 0 160 0 0 195	0 9 035 0160 0 0 195	0 8 0 0 0 0 0 0 0	0 3 0 3 35 0 160 0 0 195									35
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Other advanced economies non EEA	210 62 0 0 17 10	210 62 0 0 0 17 10	0 0 0 0 0 10		210 62 0 0 13 0	0 0 0 0 4 0							
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Other Central and eastern Europe countries non EEA	298 0 0 0 0 0 0 0 0 0 0	298 0 0 0 0 0 0 0 0 0 0			284 0 0 0 0 0 0 0								5
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Middle East	0 0 0 0 0 0 0 49 49	0 0 0 0 0 0 0 49 49				0 0 0 0 0 0 49 49	0 0 0 0 0 0 0 0 0 0				0 13 0 0 0 0 0 13		0
10041 [0 - 3M [ [3M - 1Y [ [1Y - 2Y [ [2Y - 3Y [ [3Y - 5Y [ [5Y - 10Y [ 	Latin America and the Caribbean	0 *9 0 0 1 1 1 21 35 58	0 49 1 0 0 0 0 1 1 21 35 57	0 0 0 0 0 0 20 20 24 44			0 *** 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0							1



### General governments exposures by country of the counterparty

### DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

							As of 31/12/2020	)						
						Dire	ct exposures							
	(min EUR)			On balance sl	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
								Derivatives with po	sitive fair value	Derivatives with	ı negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Africa	0 0 0 0 14 14	0 0 0 0 0 14 14	0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0	0 0 0 0 0 14 14					67 0 47 0 129 0 0 242		0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Others	18 92 102 185 457 789 633	18 92 102 185 457 789 633	0 11 6 1 24 2 299	4 44 51 44 60 107 73	14 35 45 141 343 490 33	0 2 1 0 30 190 227	0 0 0 0 0 8	0 0 10 0 353	0 0 0 0 -144 -154	0 54 55 65 95 3,026 2,116		0 0 0 0 0 0	
Total		2,276	2,276	343	383	1,101	449	9	363	-298	5,410	0	0	110

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 counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Inrespective 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 tem does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments

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

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

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

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

Lath America: Argentina, Balloz, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Costa Rica, Dominica, Dominica, Dominica, Dominica, Republic, Ecoador, Grenada, Guatemala, Guyana, Halt, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kits and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinded and Tobago, Uruguay, Venezuela, Antigua, And Barbuda, Aruba, Barbados, Cayman Islands, Cuba, French Guiana, Guadebuupe, Martinique, Panama, Paraguay, Peru, St. Kits and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinded and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Barbados, Cayman Islands, Cuba, French Guiana, Guadebuupe, Martinique, Panetro Rico, Sait Barbéerny, Turis And Caicos Islands, Virgin Islands (Bitsh), Virgin Islands (U.S. ).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina, Faso, Burund, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, Congo, The Democratic Republic Of The, Cite D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Gianea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mail, Mauritius, Mauritania, Mozambioue, Nambia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seythelles, Stera Leone, South Sudan, Swaziland, Tanzania, United Republic, Of, Topo, Uganda, Zambia, Zimbawe 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.



# General governments exposures by country of the counterparty

							As of 30/06/2021							
						Direc	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
			Total country and and the					Derivatives with po	sitive fair value	Derivatives with	h negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)		of which: Financial assets	of which: Financial assets at						Nominal	Provisions	
				of which: Financial assets held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[ 0 - 3M [		13	13	13	0	0	0	0	0	0	0	0	0	
[ 3M - 1Y [ [ 1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y [ [3Y - 5Y [	Austria	47	0 47	0	0	0	47	0 5	0 20	0	0	0	0	
[5Y - 10Y [ [10Y - more Total	-	41 936 1,038	41 936 1,038	0 170 183	1 249 <b>250</b>	40 419 <b>459</b>	0 99 <b>146</b>	2	7 0 27	0	0	0	0	0
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [		0	0	0	0	459 0 0	0	0	0	0	0	0	0	Ů
[ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [	Belgium	0 9 1	0 9 1	0 9 1	0	0	0	0	0	0	0	0	0	
[5Y - 10Y ] [10Y - more	-	251 438 699	251 438 699	13 238 260	64 5 69	175 144 <b>319</b>	0 51 51	0	0	0	0	0	0	40
Total [ 0 - 3M [ [ 3M - 1Y [		0	0	0	0	0	0 0	0	0	0	0	0	0	40
[ 1Y - 2Y [ [ 2Y - 2Y ]	Bulgaria	0	0	0	0	0	0	0	0	0	0	0	0	
13Y - 5Y 1 15Y - 10Y 1 [10Y - more	_	3 15	3 15	3 14	0	0	0 0	0	0	0	0	0	0	
Total [ 0 - 3M [ [ 3M - 1Y [		18 0 0	18 0 0	17 0 0	0	0	0 0 0	0	0	0	0	0	0	0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y]	Cyprus	0	0	0	0	0	0	0	0	0	0	0	0	
13Y - 5Y 1 15Y - 10Y 1 10Y - more Total		0	0	0	0	0	0	0	0 0	0	0 0 0	0	0	
Total [ 0 - 3M [ [ 3M - 1Y [		0	0	0	0	0	0 0 0	0	0	0	0	0	0	0
[ 1Y - 2Y [ [ 2Y - 3Y ]	Czech Republic	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [ [5Y - 10Y [ [10Y - more		0	0	0	0	0	0	0	0	0	0 0 0	0	0 0	
Total [ 0 - 3M [		1	1	1 0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [	Donmark	0 0	0	0 0	0	0 0	0 0 0	0 0	0	0	0 0	0	0	
[ 2Y - 3Y [ [3Y - 5Y ] [5Y - 10Y ] [10Y - more	Denmark	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more Total [ 0 - 3M [	1	0 0	0 0	0	0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0
[ 3M - 1Y [ [ 1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y [ [3Y - 5Y [ [5Y - 10Y ]	Estonia	0 0 2	0 0 2	0 0 2	0	0 0 0	0 0 0	0	0	0	0 0	0	0	
[10Y - more Total		0	0 2	0 2	0	0	0	0 0	0	0	0	0	0	0



# General governments exposures by country of the counterparty

							As of 30/06/2021							
						Direc	t exposures							
	(min EUR)			On balance sl	heet				Deriva	tives		Off balan	ce sheet	
								Derivatives with p	ositive fair value	Derivatives with	negative fair value	Off-balance sh	eet exposures	-
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Finland	0 0 24 0 3 70 97	0 0 24 0 3 70 <b>97</b>	0 0 0 0 3 4 <b>7</b>		0 0 0 0 0 66 <b>66</b>	0 0 24 0 0 0 0 24		0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0	
[0-3M] [3M-1Y] [1Y-2Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	France	0 42 69 3 729 372 372 372	0 42 69 3 93 729 372 372 1.308	0 2 12 3 29 65 150 <b>260</b>	0 5 0 0 45 0 <b>50</b>	0 16 0 39 523 222 <b>800</b>	0 20 57 0 25 96		0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0	24
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Germany	235 1,747 2,716 1,438 2,231 4,625 7,764 21,457	936 1,747 2,716 1,438 2,231 4,625 7,763 <b>21,456</b>	234 614 265 37 123 339 411 <b>2.023</b>	14 392 1,188 773 430 962 61 <b>3.820</b>	82 242 678 175 997 1,843 1,338 <b>5,356</b>	199 605 500 586 453 681 1,480 5,953 10,258	4 16 35 32 65 178 384 <b>714</b>	262 61 193 448 1.581 2,371 451 5.367	0 -3 -18 -68 -116 -104 - <b>397</b>	0 13 160 900 1.195 2,397 295 <b>4.960</b>	31 0 3 2 6 4 10 56	0 0 0 0 0 0 0	150
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Croatia	0 0 0 4 2 6	0 0 0 4 2 <b>6</b>	0 0 0 0 4 2 <b>5</b>	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Greece						0 0 0 0 0 0 0 0 0							0
[0-3M [ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Hungary	0 0 0 0 4 7	0 0 0 0 4 7	0 0 0 0 4 7										0
10-3M f f 3M - 1Y f f 3Y - 2Y f f 2Y - 3Y f f 3Y - 5Y f f 5Y - 10Y f f 10Y - more Total	Ireland	24	0 0 0 9 7 8	0 0 0 9 7 5 20			0 0 0 0 0 0 0 0 0 0							0
[ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y [ [ 10Y - more Total	Italy	25 195 3 6 26 1,345 1,171 2,755	24 196 8 3 6 26 1,345 1,170 2,753	20 0 5 0 6 14	3 1 1 26 1,116 755 <b>1,899</b>	0 4 2 1 0 25 283 <b>315</b>	196 0 0 0 204 126 <b>525</b>							67
[0 - 3M [           [3M - 1Y]           [3Y - 2Y]           [2Y - 3Y]           [3Y - 5Y]           [5Y - 10Y]           [10Y - more           Total	Latvia	0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0



# General governments exposures by country of the counterparty

							As of 30/06/2021							
						Direc	t exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balan	ce sheet	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value	Off-balance sh	eet exposures	-
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Lithuania	0 1 0 7 5 14	0 1 0 7 5 14	0 1 0 7 5 14	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0		0 0 0 0 0 0	0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Luxembourg	0 64 0 17 0 14 0 95	0 64 0 17 0 14 0 <b>95</b>	0 0 0 0 0 0 0 0 1	0 0 0 0 0 0 0 0	0 0 0 0 8 8	0 64 0 17 0 6 0 <b>86</b>	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Maita													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Netherlands	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Poland	0 163 9 7 12 9 9 1 201	0 163 9 7 12 9 1 1 <b>201</b>	0 2 9 7 12 9 1 40		0 0 0 0 0 0 0	0 161 0 0 0 0 161							31
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Portugal	0 0 0 394 419 813	0 0 0 394 419 <b>813</b>	0 0 0 0 1 0	0 0 0 0 419 419	0 0 0 342 342 342	0 0 0 51 51							72
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Romania	0 0 0 0 1 7 8	0 0 0 0 1 7 <b>8</b>	0 0 0 0 1 7 8	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0
0 - 3M   [ 3M - 1Y [   1Y - 2Y     2Y - 3Y     3Y - 5Y     5Y - 10Y [   10Y - more Total	Slovakia	0 0 0 1 1 8 <b>10</b>	0 0 1 1 8 <b>10</b>	0 0 0 1 1 8 <b>10</b>	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [10Y - more Total	Slovenia	0 0 0 14 13 14 41	0 0 0 14 13 14 41	0 0 0 3 14 17	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 13 10 0 24	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0



# General governments exposures by country of the counterparty

							As of 30/06/2021	, , , , , , , , , , , , , , , , , , , ,						
						Direc	t exposures							
	(mln EUR)			On balance sl	neet				Derivat	tives		Off balar	1ce sheet	
								Derivatives with pos	itive fair value	Derivatives with	negative fair value	Off-balance sł	neet exposures	Distantistant
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Spain	31 40 297 74 5 272 1,375 2,095	31 40 297 74 5 271 1,374 <b>2,092</b>	0 0 1 3 4 4 259 272	31 0 153 13 1 110 822 <b>1,130</b>	0 10 91 58 0 136 151 446	0 30 52 0 21 141 <b>245</b>	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	31
10 - 3M [           1 3M - 1Y [           1 Y - 2Y [           1 Y - 2Y [           1 2Y - 3Y [           3 Y - 5Y [           1 5Y - 10Y [           1 0Y - more           Total	Sweden													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	United Kingdom													
1008 [0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Total	Iceland	0 0 0 2 2 2 2	0 0 0 0 2 0 <b>2</b>	0 0 0 0 2 0 2	0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0		0 0 0 0 0 0					0
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [2Y-5Y]	Liechtenstein													
137 - 1071 157 - 1071 107 - more Total 1 3 M 1 1 27 - 271 1 27 - 271 1 37 - 571 1 37 - 57 1 37 - 571 1 3	Norway	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Australia	0 0 0 0 0 40 40	0 0 0 0 0 40 <b>40</b>	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 40 <b>40</b>	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	28
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Canada	0 5 229 177 237 34 683	0 5 229 177 237 34 <b>683</b>	0 0 0 3 30 <b>33</b>	0 5 202 68 124 0 <b>400</b>	0 0 0 67 73 0 <b>140</b>	0 0 27 42 37 5 <b>110</b>	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	43
10-3M [ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Hong Kong	1 0 0 0 0 0 0 0 1	1 0 0 0 0 0 0 1	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	1 0 0 0 0 0 0 1	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0



# General governments exposures by country of the counterparty

							As of 30/06/2021							
						Dire	ct exposures					-		
	(mln EUR)		1	On balance s	heet				Deriva	tives		Off balar	ice sheet	_
												Off-balance st	eet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			
		<b>T</b> -+-1	Total carrying amount of non-derivative financial											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	assets (net of short positions)									Nominal	Provisions	
				of which: Financial assets	of which: Financial assets designated at fair value	of which: Financial assets at fair value through other	or which: Financial assets at	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominar	PTOVISIONS	
				held for trading	through profit or loss	comprehensive income	amortised cost		notional amount	currying uniouni	notional amount			
[0-3M]		0	0	0	0	0	0	0	n	0	n n	0	0	
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y ]	Japan	0	0	0	0 0	0	0 0 0	0	0	0	0	0	0	
[3Y - 5Y [ [5Y - 10Y [ [10Y - more Total	Japan	0 0 0	0 0 0	0 0 0	0 0	0 0	0 0 0	0	0 0 0	0 0 0	0 0	0 0	0 0 0	
Total [0 - 3M [ [3M - 1Y [ [1Y - 2Y [ [2Y - 3Y [		0 172 64 169	0 172 64	0 87 43	0 0 0	0 21 0	0 64 21	0 0 0	0	0 0 0	0 0	0 0 0	0 0 0	0
[3Y - 5Y [	U.S.	28 72	169 28 72	0 5 4	126 23 5	43 0 0	0 0 63	0 0	0 0 0	0 0 0	0 0 0	0 0 0	0 0 0	
[5Y - 10Y   [10Y - more Total		32 91 627	32 88 624	11 0 149	21 51 225	0 0 64	0 37 186	0	0 0 0	0 0 0	0 0 0	0 0 0	0 0 0	67
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	China	0	0	0	0	0	0	0	0	0	0	0	0	
Total [ 0 - 3M [ [ 3M - 1Y [		14 0	14 0	6 0	3	5	0 0	<b>0</b>	0	0	0 0	<b>0</b>	0	1
[ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [	Switzerland	34 0 157	34 0 157	0	34 0 157	0	0	0	0	0	0	0	0	
[5Y - 10Y [ [10Y - more Total	-	0 0 191	0 0 191	0 0 0	0 0 191	0	0 0 0	0	0	0	0	0	0	38
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [		188 63 0	188 63 0	0	0 0 0	188 63 0	0	0 0	0	0 0	0 0	0	0	
[ 2Y - 3Y ] [3Y - 5Y ] [5Y - 10Y ]	Other advanced economies non EEA	0 0 17	0 0 17	0 0 0	0 0 0	0 0 12	0 0 4	0 0 0	0 0	0	0	0	0 0 0	
[10Y - more Total [ 0 - 3M [ [ 3M - 1Y ]		4 271 0	4 271 0	4 4 0	0 0	0 263 0	0 4 0	0 0	0	0 0 0	0 0 0	0 0	0	5
[ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y ] [ 3Y - 5Y ]	Other Central and eastern	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [ [5Y - 10Y ] [10Y - more Total	Europe countries non EEA	0	0	0	0 0 0	0	0	0	0	0	0	0	0	
[0-3M] [3M-1Y]		0	0	0 0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y ] [ 5Y - 10Y ]	Middle East	0	0	0	0	0	0	0	0	0	0	0	0	
15Y - 10Y F 10Y - more Total F 0 - 3M F		51 51 51	0 50 50	0 0 0	0 0 0	0 0 0	0 50 50	0	0	0 0 0	0 0 0	0 0 0	0 0 0	2
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y ]	Latin America and the	1	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [ [5Y - 10Y ]	Latin America and the Caribbean	1 0 1 70	1 0 1 70	0	0		0	0	0	0	0	0	0	
[10Y - more Total	1	73	70 72	59 59	0	· 1	7	0	0	0	0	0	0	1



### General governments exposures by country of the counterparty

### DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

							As of 30/06/2021							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
								Derivatives with po	sitive fair value	Derivatives with	ı negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Africa	0 0 0 0 33 33	0 0 0 0 0 33 33		0 0 0 0 0 0 0 0		0 0 0 0 0 33 33	0 0 0 0 0 0 0 0				0 39 56 117 134 0 0 <b>345</b>		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Others	62 55 101 226 756 1,009 915	62 101 227 266 756 1,009 915	19 88 56 71 63 210 417	0 12 21 43 136 59 69	11 0 117 102 352 465 167	32 2 33 50 205 274 262	0 0 0 1 27	0 0 10 0 0 850	0 0 0 0 -65 -74	17 38 55 78 310 2,796 1,805			
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 counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Inrespective 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 tem does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments (5) Residual countries not reported separately in the Transparency exercise

Regions:

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

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

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

Lath America: Argentina, Balloz, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Costa Rica, Dominica, Dominica, Dominica, Dominica, Republic, Ecoador, Grenada, Guatemala, Guyana, Halt, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kits and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinded and Tobago, Uruguay, Venezuela, Antigua, And Barbuda, Aruba, Barbados, Cayman Islands, Cuba, French Guiana, Guadebuupe, Martinique, Panama, Paraguay, Peru, St. Kits and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinded and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Barbados, Cayman Islands, Cuba, French Guiana, Guadebuupe, Martinique, Panetro Rico, Sait Barbéerny, Turis And Caicos Islands, Virgin Islands (Bitsh), Virgin Islands (U.S. ).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina, Faso, Burund, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, Congo, The Democratic Republic Of The, Cite D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Gianea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mail, Mauritius, Mauritania, Mozambioue, Nambia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seythelles, Stera Leone, South Sudan, Swaziland, Tanzania, United Republic, Of, Topo, Uganda, Zambia, Zimbawe 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.



## Performing and non-performing exposures

DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

					As of 30/09/2020	)								As of 31/12/202	0			
		Gr	oss carrying amo	unt		Accumulat changes in provisions <sup>4</sup>	ed impairment, a fair value due to	ccumulated credit risk and	Collaterals and financial guarantees		Gn	oss carrying amou	int		Accumulate changes in provisions <sup>4</sup>	ed impairment, accu fair value due to cre	mulated dit risk and	Collaterals and financial guarantees
		Of which performing but past due >30		hich non-perform	ning <sup>1</sup>	On performing exposures <sup>2</sup>	On non-perform	ning exposures <sup>3</sup>	received on non- performing exposures		Of which performing but past due >30 days and <=90	Of wi	hich non-perforr	ming <sup>1</sup>	On performing exposures <sup>2</sup>	On non-performing	exposures <sup>3</sup>	guarancees received on non- performing exposures
(min EUR)		days and <=90 days		Of which: defaulted	Of which Stage 3			Of which Stage 3	exposures		days and <=90 days		Of which: defaulted	Of which Stage 3		of	which Stage 3	exposures
Cash balances at central banks and other demand deposits	87,910	0	0	0	0	5	0	0	0	78,385	0	0	0	0	1	0	0	0
Debt securities (including at amortised cost and fair value)	54,712	0	158	158	114	59	54	53	0	54,583	0	151	151	108	41	53	53	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0 0	0	0	0	0
General governments	23,490	0	11	11	6	45	0	0	0	23,274	0	12	12	6	26	0	0	0
Credit institutions	22,512	0	0	0	0	4	0	0	0	22,425	0	0	C	0 0	4	0	0	0
Other financial corporations	22,512         0         0         0           4,506         0         147         147         108           4,203         0         0         0         0			8	54	53	0	4,683	0	139	139	102	8	53	53	0		
Non-financial corporations				2	0	0	0	4,201	0	0	C	0 0	3	0	0	0		
Loans and advances(including at amortised cost and fair value)	4,203 0 0 0 0			578	1,882	1,780	2,047	286,569	157	4,479	3,991	3,824	608	1,798	1,695	1,976		
Central banks	17	0	0	0	0	0	0	0	0	33	0	0	٥	) a	0	0	0	0
General governments	18,784	0	0	0	0	4	0	0	0	18,638	0	1	1	. 1	3	o	0	0
Credit institutions	92,267	0	67	67	67	15	6	6	57	92,813	0	67	67	67	16	6	6	57
Other financial corporations	15,691	4	420	420	293	12	116	52	218	15,792	1	386	386	6 269	13	132	70	191
Non-financial corporations	79,886	29	2,654	2,643	2,593	259	1,399	1,369	846	79,419	40	2,455	2,447	2,397	280	1,305	1,274	753
of which: small and medium-sized enterprises at amortised cost	9,809	19	98	98	98	54	53	53	11	11,272	24	109	109	109	70	58	58	10
of which: Loans collateralised by commercial immovable property at amortised cost	24,433	0	112	112	112	31	56	56	34	25,187	0	131	131	131	47	66	66	45
Households	78,441	124	1,506	1,082	1,082	288	361	352	926	79,874	116	1,570	1,091	1,090	296	355	345	976
of which: Loans collateralised by residential immovable property at amortised cost	52,237	42	855	514	514	77	82	75	771	53,580	29	896	507	507	87	82	74	813
of which: Credit for consumption at amortised cost	9,179	52	334	334	334	188	222	222	0	9,034	70	348	348	348	184	216	216	0
DEBT INSTRUMENTS other than HFT	427,707	158	4,806	4,371	4,149	641	1,936	1,833	2,047	419,536	157	4,630	4,143	3,932	650	1,852	1,748	1,976
OFF-BALANCE SHEET EXPOSURES	75,029		284	284	284	89	126	126 NNEX V. Part 2-Templ	20	76,683		268	268	268	99	131	131	34

<sup>10</sup> For the definition of non-performing exposures glease refer to COMMISSION INPLEMENTING REGULTION (EU) 2015/227 of January 2015, AMEX V, Part 2-Tendiate related instructions, subtle 29 <sup>10</sup> Institutions report here collective allowarces for incurrends to at reported losses (instruments at anorised cost) and changes in far value of the formality exposures due to credit risk and provisions (instruments at at value of bern triange) <sup>10</sup> Institutions report here collective allowarces for incurrends to at reported losses (instruments at anorised cost) and changes in far value of the formality exposures due to credit risk and provisions (instruments at at value of bern triange) <sup>10</sup> Institutions report here specified informations, subtleted Part (Part 1) <sup>10</sup> For the evolution of non-performant as and cost of value due to credit risk and clocked with a policity sign (Part 2) <sup>10</sup> Institutions report in the specified information is discloaded with a policity sign (Part 2) <sup>10</sup> For the evolution of non-performant and sign (Part 2) <sup>10</sup> For the evolution of non-performant and the specified information is discloaded with a policity sign (Part 2) <sup>10</sup> For the evolution of non-performant and the specified information is discloaded with a policity sign (Part 2) <sup>10</sup> For the evolution of non-performant and the specified information is discloaded with a policity sign (Part 2) <sup>10</sup> For the evolution of non-performant and the specified information is discloaded with the report and the policity sign (Part 2) <sup>10</sup> For the evolution of non-performant and the specified information is discloaded with the specified information is discloaded with the policity sign (Part 2) <sup>10</sup> For the specified in the specified information is discloaded at the the information is discloaded with the specified information is discloaded at the policity sign (Part 2) <sup>10</sup> For the specified in the specified in content information is discloaded in the impairment stages, at it was the reference periods.



Performing and non-performing exposures

DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

					As of 31/03/2021									As of 30/06/202	1			
		Gre	oss carrying amo	unt			ed impairment, ac fair value due to		Collaterals and financial		Gross	carrying amou	unt <sup>5</sup>			d impairment, a fair value due to 5		Collaterals and financial
		Of which performing but past due >30 days and <=90	Of w	hich non-perforn	ning <sup>1</sup>	On performing exposures <sup>2</sup>	On non-perform	ning exposures <sup>3</sup>	guarantees received on non- performing exposures		Of which performing but past due >30 days and <=90	Of w	hich non-perform	ning <sup>1</sup>	On performing exposures <sup>2</sup>	On non-perform	ning exposures <sup>3</sup>	guarantees received on non- performing exposures
(min EUR)		days and <=90 days		Of which: defaulted	Of which Stage 3			Of which Stage 3			days and <=90 days		Of which: defaulted	Of which Stage 3			Of which Stage 3	
Cash balances at central banks and other demand deposits	96,783	0	0	0	0	1	0	0	0	104,705	0	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	0	52,469	0	148	148	104	26	54	53	0
Central banks	0	0	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	0	22,039	0	12	12	6	10	0	0	0
Credit institutions	22,195	0	0	0	0	4	0	0	0	21,707	0	0	0	0	5	0	0	0
Other financial corporations	4,752				9	54	53	0	4,707	0	136	136	97	8	54	53	0	
Non-financial corporations		4,160 0 0 0			3	0	0	0	4,016		0	0	0	3	0	0	0	
Loans and advances(including at amortised cost and fair value)	290,090	290,090 147 4,285 3,836 3,689 6			618	1,733	1,651	1,891	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	0	92	0	0	0	0	0	0	0	0
General governments	17,908	0	1	1	1	3	0	0	0	17,336	0	0	0	0	2	0	0	0
Credit institutions	94,842	0	67	67	67	14	6	6	58	95,449	0	66	66	66	16	6	6	57
Other financial corporations	15,370	2	382	382	260	16	136	69	183	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	697	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	13,703	11	135	135	135	66	72	72	16
of which: Loans collateralised by commercial immovable property at amortised cost	25,133	o	140	140	140	46	72	72	50	24,890	o	140	140	140	45	76	76	47
Households	81,442	117	1,526	1,085	1,085	300	346	338	953	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		91		74	790	56,363		786	522				68	710
of which: Credit for consumption at amortised cost	8,996	75	334	334		184		208	0	9,046		333				206	206	0
DEBT INSTRUMENTS other than HFT	440,120	147	4,438	3,989	3,797	660	1,787	1,704	1,891	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	48	78,802		240	240	185	111	94	93	35

(1) for the diffetition of non-performing exposures please refer to COMPESION INFLICHENTING REGLATION (EU) 2015/227 of 3 January 2015, AMREX V, Pat 2-7 emplate related instructions, substate 3 (2) Institutions report here colicitive allowances for incurrent bar not reported losses (instruments at anotised cost) and changes in far value of the romating exposures due to credit risk and provisions (finituments at fair value of there than HFT) (3) Institutions report here colicitive allowances for incurrent bar not reported losses (instruments at anotised cost) and changes in far value of there instituted instruments at anotised cost) and changes in far value of there instituted instruments at anotised cost) and changes in far value of there instituted instruments at anotised cost) and changes in far value of there instituted instruments at anotised cost) and changes in far value of there instituted instruments at anotised cost) and changes in far value of there instituted instruments at anotised cost) and changes in far value of there instituted instruments at anotised cost) and changes in far value of there is allowed in the opposite sign of what is reported according to the FIREP framework (templates F 18.00 / F 19.00), which follows a sign convertion. Instituted instruments at anotised cost in the approximate is and conducted in the proposite sign of what is reported according to the FIREP framework (templates F 18.00 / F 19.00), which follows a sign convertion. Instituted instruments at examples are instruments, accumulated instruments at examples of the approximate is an instrument of the approximate instruments are especially reported with the approximate (templates F 18.00 / F 19.00), which follows a sign convertion. Instruments are instruments and endicated on the sign convertion. This is because, based on this sign convertion, the provisions (in the approximated instruments at examples at a convertion information is disclosed with the approximate in the integration of the approximate in the integration



Forborne exposures

# DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

			As of 30/	09/2020					As of 31/	12/2020		
		ying amount of with forbearance	Accumulated in accumulated c value due to co provisions for forbearance m	hanges in fair edit risk and exposures with	Collateral and fina received on ex forbearance	posures with		ing amount of with forbearance	Accumulated in accumulated c value due to cr provisions for forbearance m	hanges in fair edit risk and exposures with	Collateral and fina received on ex forbearance	posures with
(min EUR)		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
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 FORBEARANCE <sup>2</sup>												
Loans and advances that have been forborne more than twice	0						0					
Non-performing forborne loans and advances that failed to meet the non- nerforming 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

<sup>(2)</sup>For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F18.00 / F19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.



Forborne exposures

# DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

			As of 31/	/03/2021					As of 30/	06/2021		
		ying amount of with forbearance	Accumulated i accumulated o value due to co provisions for forbearance m	hanges in fair redit risk and exposures with	received on e	ancial guarantees xposures with e measures		ying amount of with forbearance	Accumulated in accumulated c value due to cr provisions for forbearance m	hanges in fair edit risk and exposures with	received on e	ancial guarantees xposures with e measures
(min EUR)		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
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	o
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		1,340	717	1,604		123	110	1,330	
DEBT INSTRUMENTS other than HFT	3,952		1,055		2,179		3,971		886	833	2,277	
Loan commitments given	161	91	14	11	18	7	450	82	19	12	231	6
QUALITY OF FORBEARANCE <sup>2</sup>												
Loans and advances that have been forborne more than twice Non-performing forborne loans and advances that failed to meet the non-	0						0					
non-performing roborne loans and advances that railed to meet the non- nerforming 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 F18.00 / F19.00), 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 offbalance 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.

			AS OF 3U	/09/2020					AS 07 31	/12/2020					AS OF 31	03/2021				_
	Gross carr	ying amount				Accumulated	Gross carr	ying amount				Accumulated	Gross carr	ying amount				Accumulated	Gross carr	yis
(min EUR)		Of which: non- performi	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>	r Of which: Of whi non- and ad performi subjec of which: impair defaulted			Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>		Of which: non- performi		Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>		
ure, forestry and fishing	665	24	23	665	15	0	644	23	23	644	16	0	664	24	22	664	16	0	663	T
and quarrying	820	150	150	820	128	0	758	128	128	758	109	0	750	131	131	750	110	0	641	Г
cturina	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	Г
ity, gas, steam and air conditioning	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	Γ
upply	411	20	20	411	3	0	424	18	18	424	3	0	453	14	14	453	3	0	466	
ction	2.476	124	122	2.469	85	0	2.565	130	129	2.558	96	0	2.654	130	129	2.647	96	0	2.269	Г
ale 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	
ort and storage	7,275	1,103	1,103	7,161	550	25	6,585	960	960	6,482	476	24	6,207	883	883	6,116	475	1	5,479	Ľ

80

84

1.094

37,988

2,150

2.217

Û

81

79

2,301

38,011

2,302

2,442

1.216  of which: defaulted

73

1.051

38,096

2,065

2.689

78.96

84

1.211

38,006

2,237

2.419

80.07

6,698

2.262 4.794

1.045

38,081

2,001

2,666

4,516

80

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

1.100

37,994

2,213

2,238

82

P Education	93	1	1	93	1	0	93	1	1	93	1	0	96	1	
Q Human health services and social work	697	17		697			244	10	10	711			771	20	
activities	697	17	1/	697	8	0	711	18	18	/11	8	U	//1	20	
R Arts. entertainment and recreation	355	6	6	355	5	0	249	6	6	249	4	0	248	7	
S Other services	4,674	104	104	4,600	74	0	4,459	106	106	4,378	81	0	4,205	114	
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	

<sup>(10</sup> The term's 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 oppositive sign of what is reported according to the FINREP hanework (template F 06.01), which follows a sign convention based on a credit/debt convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 6009 (2014 - 115 on Signer/Korr groups).

58

1.094

37,432

2,025

2,245

a ific and technica

ative and support service

tration and defence

1.114

37,439

2,025

2,265

62

60



EBA BARENG ANTHORY

# 2021 EU-wide Transparency Exercise

Information on loans and advances subject to legislative and non-legislative monstrois and public guarantee schemes in accordance with EBA Guidelines EBA/GL/2020/02

								As of 30	/09/2020															As of 31	/12/2020							
		canying amount							Accumulated imp			anges in fair va			Maximum amount of the guarantee that can be considered	Gross carrying amount		i carrying amount							Accumulated imp			nges in fair vals			Maximum amount of the guarantee that can be considered	Gross carrying amount
(min EUR)		Performing	Of which: exposures with forbaarance measures	Of which: Instruments with significant increase in oredt risk since initial recognition but ret credit- impained (Stage 2)	Non-perform	ning Of which: exposures with forbiarance measures	Of which: Unlikely to pay that are not paint-due or paint-due <= 90 days		Performing	Of which: exposures with forbearance measures	Of which: Traitsuments with significant increase in credit risk since initial necognition but not credit- impained (Stage 2)	Non-perform	ing Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due <= 90 days	Public guarantian received in the context of the CDVID-19 crisis			Performing	Of which: exposures with forbearance measures	Of which: Enstruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)	Non-perform	ing Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days		Performing	Of which: exposures wit forbeasence measures	Of which: Instruments with significant increase in credit mik since initial recognition but not credit- impaired (Stage 2)		ing Of which: soposums with forbarance measures	Of which: Unlikely to pay that are not past-due <= 90 days	Public guarantee received in the contact of the COVID-19 crisis	performing
Loans and advances subject to active EBA-compliant monatoria	889	831	11	84	58	46	55	17	9	0	2	7	s	7	•	5	645	585	s	107	61	50	59	14	6	0	2		6		٥	38
of which: Households	872	816	11	81	56	45	55	17	9	٥	2	7	5	7	۰	5	634	\$75	5	105	59	49	57	14	6	٥	2		6	7	٥	37
of which: Collateralised by residential immovable property	781	727	10	ø	54	43	12	13	6	٥	1	7	s	7	٥	5	565	508	4	93	57	47	5	12	4	0	1		5	7	0	36
of which: Non-financial corporations	17	16	1	2	2	1	2	٥	٥	٥	٥	٥	٥	٥	٥	٥	11	9	0	2	2	1	2	0	٥	0	۰	٥	0	٥	٥	1
of which: Small and Medium-sized Enterprises	٥	٥	٥	•	٥	٥	٥	۰	٥	٥	٥	٥	٥	٥	٥	٥	0	0	0	0	٥	0	٥	0	٥	٥	۰	٥	0	٥	٥	۰
of which: Collateralised by commercial immovable property	۰	٥	0	٥	٥	٥	٥	۰	0	٥	٥	٥	۰	٥	۰	٥	0	۰	0	۰	٥	۰	٥	٥	٥	٥	٥	٥	0	٥	٥	0

	Notare in the last of the last																						As of 3	1/12/2020								
		canying amount							Accumulated in		ulated negative cha				amount of the guarantee that can be	Gross carrying amount		sanying amount							Accumulated in		ulated negative cha				Maximum amount of the guarantee that can be considered	amount
		Performing																							Performing						1 1	
(min EUR)			exposures with forbearance	Instruments with significant increase in credit risk since initial recognition but not credit- impaired		exposures wit forbearance	Of which: Unlikely to pay that are not past-due or past-due <=			exposures with forbearance	h Instruments with significant increase in credit risk since initial recognition but not credit-		exposures with forbearance	Of which: Unlikely to pe that are not past-due or past-due <=	guarantee received in the context of the CDVID-19				Of which: exposures wit forbeasmos measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbearsnoe measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbeanence molecores	Of which: Instruments with significant increase in credit nik since initial recognition but not credit- impained (Stage 2)		Of which: soposume with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	performing
Loans and advances with expired EBA-compliant monatoria	823	729	14	107	115	94	107	11	7	0	5	5	3	4	۰	21	1,053	885	19	152	167	138	153	15		0	6	7	4	4	0	57
of which: Households	781	653	14	8	113	92	106	11	6	0	5	5	3	4	۰	21	1,005	841	18	145	165	135	151	14		0	6	7	4	4	0	56
of which: Collateralised by residential immovable property	717	612	13	12	105	87	100	6	з	0	2	3	2	2	۰	19	920	766	17	125	155	130	н		4	0	3	4	3	3	0	52
of which: Non-financial corporations	41	39	٥	7	2	1	2	۰	0	0	٥	٥	0	0	۰	٥	45	44	1	7	з	2	3	1	۰	0	۰	0	0	0	0	1
of which: Small and Medium-sized Enterprises	0	٥	0	0	٥	٥	٥	0	٥	0	0	٥	0	٥	٥	0	0	0	0	٥	0	0	٥	٥	٥	0	0	0	0	٥	0	0
of which: Collateralised by commercial immovable property	2	2	0	٥	0	۰	٥	0	٥	٥	٥	٥	٥	٥	۰	٥	2	2	٥	۰	0	٥	٥	٥	۰	٥	۰	٥	0	٥	٥	۰

								As of 30	(09/2020															As of 31	/12/2020							
		canying amoun							Accumulated ing			inges in fair valu			Maximum amount of the guarantee that can be considered										Accumulated imp		lated negative cha				Maximum amount of the guarantee that can be considered	Gross carrying amount
(min EUR)			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial necognition but net credit- impained (Stage 2)	Non-perform	ing Of which: expositoris with forbsarance measures	Of which: Urlikely to pay that are not past-due or past-due <= 90 days		Performing	Of which: exposures with forbearance measures	Of which: Instruments with significant increase in oredit sisk since initial necognition but not credit- impaired (Stage 2)	Non-performi	ng Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due <= 90 days	Public guarantee received in the context of the CDVID-19 crisis				Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		ing Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due <= 90 days		Performing	Of which: exposures with forbearance meakones	Of which: Instruments with significant increase in credit tisk since initial recognition but not credit- impained (Stage 2)		ing Of which: exposures with forbearance measures	Of which: Unikely to pay that are not past-due or past-due <= 90 days	Public guarantee recensed in the context of the COVID-19 crisis	Enflows to non- performing exposures
Newly originated loans and advances subject to public guarantee schemes	842	842		40	0	۰	0	7	7	۰	2	٥	۰	٥	723	٥	1,141	1,135	11	273	6	۰	6	13	12	1		1	٥	1	974	6
of which: Households	۰	0			0			۰	0			٥				0	1	1			٥			٥	۰			٥				۰
of which: Collateralised by residential immovable property	۰	0			0			۰	0			0				0	٥	۰			٥			٥	0			٥				0
of which: Non-financial corporations	827	827		40	٥	٥	٥	7	7	٥	2	٥	٥	٥	711	٥	1,123	1,116	20	272	6	٥	6	13	12	1		1	0	1	958	6
of which: Small and Medium-sized Enterprises	507	507			0			3	з			٥				0	626	635			٥			3	3			٥				٥
of which: Collateralised by commercial immovable property	•	0			0			0	0			0				0	0	0			0			٥	۰			0				0

Information on loans and advances subject to legislative and non-legislative monotria and public guarante schemes in accordance with EBA Guidelines EBA/GU/2020/02 DZ EMX KA Doubtche Zerrard-GroensourGuidbath, Frankfurt an Main

1								As of 31	/03/2021	vicusing Grands Balancing															/06/2021							
	Gross	canying amount							Accumulated imp		lated negative cha	nges in fair vals			amount of the guarantee that can be			i canying amount							Accumulated imp			anges in fair valu		* ;	Maximum mount of the uanantee that can be considered	Gross carrying amount
(nin E.R)		Performing	exposures with forbearance	th Instruments with significant		Of which: exposures with forbearance			Performing	exposures with forbearance	Of which: Instruments with significant	Non-perform	Of which: exposures with forbearance	Of which: Unlikely to pay that are not past-due <= 90 days	Public guarantee noceived in the contact of the COVID-19 crisis			Performing	Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)	Non-perform	ing Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due <= 90 days		Performing	Of which: exposures with forbearance measures	Of which: 5-struments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)	Non-perform	ing Of which: exposures with forbaarance measures	Unlikely to pay that are not 0	Public guarantee celived in the oritist of the COVID-19 crisis	
Loans and advances subject to active EBA-compliant monitoria	61	58	2	18	3	3	3	1	1	٥	۰	0	۰	0	٥	٥	34	34	0	13	٥	٥	0	1	1	0	۰	٥	۰	۰	0	٥
of which: Households	60	57	2	17	3	3	3	1	1	٥	۰	0	٥	0	٥	0	34	33	0	13	٥	٥	۰	1	1	0	۰	٥	٥	0	٥	۰
of which: Collateralised by residential immovable property	49	46	2	15	3	2	1	1	0	٥	۰	0	۰	0	0	0	26	26	0	11	٥	٥	۰	0	۰	0	۰	٥	٥	0	0	۰
of which: Non-financial corporations	1	1	٥	0	0	۰	0	0	0	٥	۰	0	۰	0	0	0	0	0	0	٥	٥	٥	۰	0	۰	0	٥	٥	٥	0	0	۰
of which: Small and Medium-sized Enterprises	۰	٥	٥	٥	٥	۰	0	0	0	٥	0	0	۰	0	٥	0	0	0	0	۰	٥	٥	۰	0	۰	0	۰	٥	٥	0	0	٥
of which: Collateralised by commercial immovable property	٥	٥	0	٥	0	۰	٥	0	٥	٥	٥	٥	۰	٥	٥	٥	0	۰	٥	۰	٥	٥	٥	٥	۰	٥	۰	0	٥	۰	٥	۰

								As of 31	/03/2021															As of 3	0/06/2021							
	Gross	carrying amoun							Accumulated im		ulated negative cha	nges in fair val			Maximum amount of the guarantee that can be considered	Gross canying amount	Gross	s carrying amount							Accumulated imp						Maximum amount of the guarantee that can be considered	Gross carrying amount
		Performing	Of which:	Of which: Instruments	Non-perform	of which:	<u> </u>	-		Of which:	Of which: Instruments		of which:	<u> </u>				Performing	Of which:	Of which:		ing Of which: exposures with			Performing	Of which:	Of which:		ing Of which: exposures with			
(min EUR)			forbearance measures			forbearance measures	Of which: Unlikely to pay that are not past-due or past-due or past-due v= 90 days			forbearance measures	with significant increase in credit risk since witial recognition but not credit- impained (Stage 2)		forbiarance measures	Of which: Unlikely to pay that are not paist-due or paist-due or 90 days	Public guarantee received in the context of the COVID-19 crisis	Inflows to non- performing exposures			forbeasance measures	with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		forbiarance measures	Of which: Unlikely to pay that are not paint-due <= 90 days			forbeariance measures	with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		forbianance measures	Of which: Unlikely to pay that are not paint-due or paint-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	
Loans and advances with expired EBA-compliant monatoria	1,558	1,372	87	400	186	150	169	29	15	2	11	34	•	30	٥	ж	1,597	1,418	90	540	190	148	161	40	23	2	12	17	11	10	٥	24
of which: Households	1,500	1,317	85	404	183	147	165	28	14	1	10	34		10	٥	26	1,539	1,362	85	522	177	145	158	29	22	2	11	17	11	10	٥	23
of which: Collateralised by residential immovable property	1,360	1,198	82	441	172	141	150	19	8	1	7	11			0	24	1,297	1,233	85	471	164	140	142	29	16	1		13	10		٥	21
of which: Non-financial corporations	57	54	2	15	3	2	3	1	1	٥	1	0	۰	0	0	٥	57	54	2	17	3	2	3	1	1	٥	1	٥	٥	۰	٥	۰
of which: Small and Medium-sized Enterprises	٥	٥	٥	٥	٥	٥	٥	٥	٥	٥	٥	٥	٥	٥	٥	٥	٥	٥	٥	٥	٥	٥	٥	٥	۰	٥	٥	٥	0	٥	٥	۰
of which: Collateralised by commercial immovable property	2	2	٥	۰	0	۰	٥	٥	٥	٥	۰	0	۰	0	0	0	2	2	٥	۰	٥	٥	۰	0	۰	0	٥	٥	0	٥	0	۰

								As of 31	/03/2021															As of 30	/06/2021							
															Maximum amount of the guasantee that can be considered	Gross canying amount	Gross														Maximum amount of the guarantee that can be considered	
		Performing			Non-perform			]				Non-perform						Performing			Non-performi							Non-perform				
(min EUR)			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)		Of which: exposures with forbuarance measures	Of which: Unlikely to pay this are not past-due <= past-due <= 90 days			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	Inflows to non- performing exposures			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)			Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbearance mitatures	Of which: astruments with significant increase in credit risk since initial nicognition but not credit- impaired (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due or 90 days	Public guarantee received in the context of the COVID-19 crisis	
Newly originated loans and advances subject to public guarantee schemes	1,309	1,302	64	395	7	٥	6	15	14	4		1	۰	1	1,117	1	1,431	1,420	150	357	11	6	10	18	17		12	1	1	1	1,220	5
of which: Households	1	1			٥			0	٥			٥				٥	1	1			٥			0	٥			٥				•
of which: Collateralised by residential immovable property	۰	٥			٥			0	0			٥				٥	0	۰			٥			0	۰			0				•
of which: Non-financial corporations	1,289	1,282	63	393	7	٥	6	15	14	4	9	1	٥	1	1,101	1	1,411	1,401	150	357	11	6	10	28	17		12	1	1	1	1,203	5
of which: Small and Medium-sized Enterprises	717	716			1			5	4			0				1	767	765			2			4	4			0				2
of which: Collaboralised by commercial immovable property	۰	0			٥			0	0			٥				0	1	1			0			0	۰			0				•