



## 2021 EU-wide Transparency Exercise

<b>Bank Name</b>	DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main
<b>LEI Code</b>	529900HNOAA1KXQJUQ27
<b>Country Code</b>	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.



## 2021 EU-wide Transparency Exercise

### Key Metrics

DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

(mln EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
<b>Available capital (amounts)</b>						
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
<b>Risk exposure amounts</b>						
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
<b>Capital ratios</b>						
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))	-
<b>Leverage ratios</b>						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	444,767	435,325	462,046	349,859	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	5.30%	5.75%	5.26%	7.14%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



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### Leverage ratio

DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

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

[1] The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulatory point of view at the reporting date are not taken into account in this calculation. Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP CODE" – please note that this might lead to differences to fully loaded CET1 capital ratios published by the participating banks e.o. in their Pillar 3 disclosures.



## 2021 EU-wide Transparency Exercise

### Overview of Risk exposure amounts

DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

(mln EUR, %)	RWAs				COREP CODE
	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	
Credit risk (excluding CCR and Securitisations) <sup>1</sup>	117,484	118,228	117,629	118,042	C 02.00 (r040, c010) - [C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)] - [C 02.00 (R470, c010)] - C 02.00 (R460, c010)]
Of which the standardised approach	23,921	24,047	22,482	23,945	C 02.00 (r060, c010) - [C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001)]
Of which the foundation IRB (FIRB) approach	49,526	49,396	49,841	48,079	C 02.00 (R250, c010) - [C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)]
Of which the advanced IRB (AIRB) approach	15,936	15,706	15,748	16,023	C 02.00 (R310, c010) - [C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001)]
Of which equity IRB	26,488	27,302	27,752	28,359	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA) <sup>2</sup>	3,696	3,738	3,791	5,695	C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002) + C 02.00 (R460, c010)]
Credit valuation adjustment - CVA	1,074	1,091	1,086	1,595	C 02.00 (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 (R470, c010)
Position, foreign exchange and commodities risks (Market risk)	8,203	8,388	10,400	7,652	C 02.00 (R520, c010)
Of which the standardised approach	1,024	1,003	1,146	1,038	C 02.00 (R530, c010)
Of which IMA	7,179	7,386	9,253	6,614	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book	132	103	138	154	C 19.00_010_601*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_110)*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (R680, c010)
Operational risk	10,608	10,608	10,487	10,487	C 02.00 (R590, c010)
Of which basic indicator approach	0	0	0	0	C 02.00 (R600, c010)
Of which standardised approach	10,608	10,608	10,487	10,487	C 02.00 (R610, c010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (R620, c010)
Other risk exposure amounts	960	1,118	1,102	1,117	C 02.00 (R630, c010) + C 02.00 (R690, c010)
Total	146,295	147,299	148,584	148,636	

<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.



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

(m€ EUR)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021
Interest income	7,182	5,835	1,449	2,808
Of which debt securities income	301	381	83	167
Of which loans and advances income	3,580	4,655	1,117	2,194
Interest expenses	4,996	3,216	744	1,456
(Of which deposits expenses)	1,815	2,474	572	1,113
(Of which debt securities issued expenses)	417	513	59	129
(Expenses on share capital repayable on demand)	0	3	0	0
Dividend income	76	194	54	73
Net Fee and commission income	1,801	2,427	740	1,756
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	36	49	25	52
Gains or (-) losses on financial assets and liabilities held for trading, net	287	332	-63	-105
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	93	254	243	309
Gains or (-) losses from hedge accounting, net	14	41	15	15
Exchange differences (gain or (-) loss), net	-37	-32	36	63
Net other operating income /(expenses)	214	256	49	63
<b>TOTAL OPERATING INCOME, NET</b>	<b>4,669</b>	<b>6,138</b>	<b>1,804</b>	<b>3,578</b>
(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>2</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 subsidiaries, joint ventures and associates and on non-financial assets)	-1	-1	0	0
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	-30	103	36	212
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	54	47	-2	-11
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	1,057	1,450	677	1,656
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	646	984	503	1,235
Profit or (-) loss after tax from discontinued operations	0	0	0	0
<b>PROFIT OR (-) LOSS FOR THE YEAR</b>	<b>646</b>	<b>984</b>	<b>503</b>	<b>1,235</b>
Of which attributable to owners of the parent	593	914	487	1,196

<sup>1</sup> Information available only as of end of the year

<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."



2021 EU-wide Transparency Exercise  
Total Assets: fair value and impairment distribution

DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

(mln EUR)	As of 30/09/2020				As of 31/12/2020				As of 31/03/2021				As of 30/06/2021				References
ASSETS:	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3	
Cash, cash balances at central banks and other demand deposits	88,137				78,590				97,012				104,946				IAS 1.54 (i)
Financial assets held for trading	47,920	1,650	45,713	556	41,824	2,032	39,023	769	50,091	2,227	47,419	445	52,238	2,329	49,479	430	IFRS 7.8(a)(i);IFRS 9 Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	2,947	58	1,750	1,139	2,925	52	1,853	1,020	2,824	50	1,769	1,006	2,846	48	1,868	930	IFRS 7.8(a)(i); 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 1.2.2; Annex V.Part 1.2.6
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

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

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

<sup>(1)</sup> 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.



## 2021 EU-wide Transparency Exercise

### Breakdown of liabilities

DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

(mln EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	
Financial liabilities held for trading	60,588	50,501	54,822	55,844	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities <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(l)
Tax liabilities	322	214	243	318	IAS 1.54(n-o)
Share capital repayable on demand	17	20	21	18	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	2,295	2,553	2,120	2,303	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	1	1	1	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value <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





## 2021 EU-wide Transparency Exercise

### Breakdown of liabilities

DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

(mln EUR)

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



2021 EU-wide Transparency Exercise  
Market Risk

DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

(min EUR)	SA		IM										IM										
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum Item)		STRESSED VaR (Memorandum Item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum Item)		STRESSED VaR (Memorandum Item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	
			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE		MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE		
As of 30/09/2020	As of 31/12/2020	As of 30/09/2020										As of 31/12/2020											
Traded Debt Instruments	132	103	315	85	370	108							339	76	388	91							
Of which: General risk	0	0	263	69	293	83							285	65	305	71							
Of which: Specific risk	132	103	47	13	39	13							44	10	44	12							
Equities	0	0	52	19	73	29							90	13	102	14							
Of which: General risk	0	0	29	12	50	22							46	3	56	4							
Of which: Specific risk	0	0	23	6	23	6							44	10	46	10							
Foreign exchange risk	876	887	54	8	100	19							46	10	92	16							
Commodities risk	11	12	22	10	11	6							34	9	22	6							
Total	1,020	1,002	253	70	231	72	6	90	90	0	0	0	7,179	256	55	232	56	96	102	0	0	0	7,386
As of 31/03/2021	As of 30/06/2021	As of 31/03/2021										As of 30/06/2021											
Traded Debt Instruments	138	154	354	10	467	144							43	9	503	122							
Of which: General risk	0	0	291	8	386	121							37	8	418	99							
Of which: Specific risk	138	154	58	6	68	18							22	4	69	18							
Equities	0	1	79	23	79	24							59	14	73	24							
Of which: General risk	0	0	27	12	27	13							17	4	31	14							
Of which: Specific risk	0	0	52	11	52	10							43	10	42	10							
Foreign exchange risk	996	871	27	5	33	8							24	4	40	6							
Commodities risk	13	13	29	3	36	10							9	2	47	12							
Total	1,146	1,038	268	15	340	103	10	121	132	0	0	0	9,253	65	15	353	81	112	111	87	0	0	6,614

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



## 2021 EU-wide Transparency Exercise

## Credit Risk - Standardised Approach

DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
Consolidated data	Central governments or central banks	80,476	81,008	989		72,304	74,465	968	
	Regional governments or local authorities	31,149	31,271	289		30,834	31,002	275	
	Public sector entities	10,400	9,351	186		10,381	9,401	158	
	Multilateral Development Banks	13	68	3		19	53	0	
	International Organisations	638	638	0		727	727	0	
	Institutions	114,520	93,762	427		114,728	94,388	594	
	Corporates	21,140	21,623	22,066		20,820	21,293	12,741	
	of which: SME	2,049	1,555	1,537		1,877	1,471	1,246	
	Retail	9,864	5,463	3,715		9,379	5,025	3,575	
	of which: SME	2,284	2,217	1,267		1,857	1,785	1,133	
	Secured by mortgages on immovable property	3,300	3,361	1,408		3,289	3,141	1,395	
	of which: SME	41	40	30		43	41	16	
	Exposures in default	1,099	455	568	562	1,020	423	521	520
	Items associated with particularly high risk	742	578	862		713	574	862	
	Covered bonds	964	965	35		1,012	1,012	40	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective Investments undertakings (CIU)	3,613	3,612	2,475		3,846	3,840	2,651	
	Equity	31	31	23		62	62	64	
	Other exposures	713	870	2,059		968	1,117	2,255	
Standardised Total <sup>4</sup>		278,562	246,860	25,095	867	270,117	236,484	25,088	841

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

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
GERMANY	Central governments or central banks	87,710	88,813	901		81,140	82,522	821	
	Regional governments or local authorities	27,796	27,509	2		27,645	27,419	2	
	Public sector entities	9,141	8,661	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	91,890	220		114,037	93,008	428	
	Corporates	14,186	8,850	8,119		13,805	8,605	7,875	
	of which: SME	1,871	1,501	1,489		1,804	1,431	1,211	
	Retail	2,550	3,600	2,304		2,099	3,138	1,134	
	Secured by mortgages on immovable property	2,288	2,217	1,267		1,857	1,785	1,133	
	of which: SME	1,646	1,646	834		1,629	1,629	862	
	Exposures in default	717	252	365	370	715	263	342	370
	Items associated with particularly high risk	662	496	795		700	502	795	
	Covered bonds	801	762	3		854	854	8	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective Investments undertakings (CIU)	431	431	257		450	450	269	
	Equity	24	24	19		50	50	49	
	Other exposures	597	820	1,912		831	831	2,109	
Standardised Total <sup>4</sup>		321,117	246,860	25,095	867	314,117	236,484	25,088	841

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

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
FRANCE	Central governments or central banks	1,099	1,176	0		1,120	1,176	10	
	Regional governments or local authorities	0	0	16		0	0	26	
	Public sector entities	390	390	0		424	424	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	180	180	117		174	172	153	
	of which: SME	0	0	0		0	0	0	
	Retail	2	2	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	27	14	14	14	0	0	1	0
	Items associated with particularly high risk	1	0	1		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective Investments undertakings (CIU)	712	712	420		758	758	497	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
Standardised Total <sup>4</sup>		1,491	1,491	547	15	1,648	1,648	610	15

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

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
LUXEMBOURG	Central governments or central banks	1,234	1,234	0		1,229	1,351	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	38	38	8		17	16	4	
	Corporates	1,344	1,000	956		1,265	978	974	
	of which: SME	141	20	20		135	6	6	
	Retail	1	1	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	9	9	5		9	9	5	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	3	0	3	3	0	0	0	3
	Items associated with particularly high risk	12	12	18		10	10	15	
	Covered bonds	20	20	0		20	20	4	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective Investments undertakings (CIU)	139	139	111		154	154	122	
	Equity	0	0	0		0	0	0	
	Other exposures	30	30	21		11	11	80	
Standardised Total <sup>4</sup>		2,443	2,443	1,127	3	2,609	2,609	1,234	3

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

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
UNITED STATES	Central governments or central banks	410	410	0		351	351	0	
	Regional governments or local authorities	173	170	29		164	162	74	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	13	13	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	111	102	20		129	120	24	
	Corporates	508	499	435		503	480	407	
	of which: SME	0	0	0		0	0	0	
	Retail	1	1	0		1	1	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	25	21	28	3	23	21	26	3
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective Investments undertakings (CIU)	295	295	245		295	295	234	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
Standardised Total <sup>4</sup>		1,539	1,539	727	7	1,539	1,539	727	7

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



## 2021 EU-wide Transparency Exercise

### Credit Risk - Standardised Approach

DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
UNITED KINGDOM	Central governments or central banks	2,469	2,859	0		861	861	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	221	222	4		16	16	4	
	Corporates	248	290	186		243	280	178	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	25	25	30	0	22	22	32	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	357	357	229		296	296	229	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>4</sup>				1				1

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

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
NETHERLANDS	Central governments or central banks	0	99	0		0	91	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	2	2	0		2	2	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	21	21	4		28	28	18	
	Corporates	1,233	859	808		1,230	841	807	
	of which: SME	0	0	0		0	0	0	
	Retail	1	1	0		1	1	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	11	0	0	0	11
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	366	366	258		371	371	265	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>4</sup>				11				11

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

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
AUSTRIA	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	0		6	6	0	
	Corporates	402	310	158		387	242	159	
	of which: SME	0	0	0		0	0	0	
	Retail	1,109	997	748		1,233	1,007	755	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	31	14	10	20	32	11	19	20
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	138	138	112		144	144	117	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>4</sup>				42				42

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

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
SWITZERLAND	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	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	34	33	7		38	37	8	
	Corporates	227	360	152		146	146	141	
	of which: SME	4	3	3		4	3	4	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	51	50	26	0	51	50	75	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	65	65	13		65	65	13	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	45	45	23		98	98	37	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>4</sup>				1				1

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

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
ITALY	Central governments or central banks	2,598	2,777	31		2,552	2,811	30	
	Regional governments or local authorities	352	340	68		352	340	70	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	42	113	13		42	277	27	
	of which: SME	2	0	0		2	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	48	48	26		64	64	34	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>4</sup>				14				14

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

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
SPAIN	Central governments or central banks	86	86	0		86	86	0	
	Regional governments or local authorities	1,934	1,931	0		1,930	1,925	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1	1	0		0	0	0	
	Corporates	42	10	0		42	10	0	
	of which: SME	0	0	0		0	0	0	
	Retail	1	1	0		1	1	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	14	14	3		14	14	3	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	182	182	186		191	191	171	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>4</sup>				20				20

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

## 2021 EU-wide Transparency Exercise

## Credit Risk - Standardised Approach

DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
Consolidated data	Central governments or central banks	94,304	96,358	603		103,137	104,137	1,122	
	Regional governments or local authorities	29,202	29,391	202		28,375	28,798	266	
	Public sector entities	10,340	9,602	200		10,112	9,934	197	
	Multilateral Development Banks	6	62	0		6	54	0	
	International Organisations	600	600	0		805	805	0	
	Institutions	115,176	94,993	647		114,025	95,768	644	
	Corporates	20,236	12,813	11,103		20,017	12,817	12,210	
	of which: SME	2,011	1,441	1,220		2,047	1,461	1,238	
	Retail	9,774	5,253	3,701		9,905	5,393	3,796	
	of which: SME	1,875	1,262	1,134		1,963	1,743	1,309	
	Secured by mortgages on immovable property	2,180	2,045	920		2,061	1,905	890	
	of which: SME	71	70	29		84	83	34	
	Exposures in default	892	405	496	412	870	382	472	420
	Items associated with particularly high risk	548	402	737		584	508	762	
	Covered bonds	962	963	35		907	899	88	
	Claims on institutions and corporates with a 4Y credit assessment	0	0	0		0	0	0	
	Claims on institutions and corporates with a 5Y credit assessment	3,673	3,672	2,725		21,116	8,915	4,869	
	Equity	57	57	99		88	88	90	
	Other exposures	527	1,102	1,856		861	1,022	777	
	Standardised Total <sup>4</sup>	289,078	257,547	23,716	712	313,968	272,174	25,913	813

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

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

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
GERMANY	Central governments or central banks	81,110	81,353	621		81,189	83,827	1,015	
	Regional governments or local authorities	25,899	26,274	11		24,094	24,446	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	114,223	94,049	603		113,063	94,790	628	
	Corporates	13,094	7,783	6,907		13,539	8,837	8,094	
	of which: SME	1,834	1,384	1,172		1,835	1,352	1,145	
	Retail	7,260	3,266	2,202		7,517	3,180	2,187	
	of which: SME	1,781	1,134	1,134		1,942	1,742	1,309	
	Secured by mortgages on immovable property	528	525	285		548	547	307	
	of which: SME	71	70	29		73	72	30	
	Exposures in default	596	272	339	276	586	266	324	276
	Items associated with particularly high risk	488	432	646		502	447	620	
	Covered bonds	842	823	8		791	783	6	
	Claims on institutions and corporates with a 5Y credit assessment	0	0	0		0	0	0	
	Claims on institutions and corporates with a 4Y credit assessment	474	474	288		2,668	1,796	662	
	Equity	54	54	96		54	54	96	
	Other exposures	783	1,331	1,888		695	676	661	
	Standardised Total <sup>4</sup>			405				399	

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

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

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
FRANCE	Central governments or central banks	1,043	1,019	0		1,165	1,243	0	
	Regional governments or local authorities	98	98	0		121	121	0	
	Public sector entities	621	621	0		615	616	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	329	327	65		327	326	65	
	Corporates	202	200	199		194	194	226	
	of which: SME	0	0	0		32	31	27	
	Retail	0	2	0		0	2	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a 5Y credit assessment	0	0	0		0	0	0	
	Claims on institutions and corporates with a 4Y credit assessment	604	671	666		2,786	1,266	617	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>4</sup>			2				2	

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

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

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
LUXEMBOURG	Central governments or central banks	4,789	4,789	0		10,842	10,842	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	128	128	26		116	117	23	
	Corporates	1,497	1,224	1,195		1,554	1,251	1,219	
	of which: SME	125	95	21		121	81	95	
	Retail	0	0	0		29	29	22	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	9	9	5		11	11	5	
	of which: SME	0	0	0		11	11	5	
	Exposures in default	3	3	3	3	3	3	3	3
	Items associated with particularly high risk	9	9	14		0	0	0	
	Covered bonds	20	20	4		20	20	4	
	Claims on institutions and corporates with a 5Y credit assessment	0	0	0		0	0	0	
	Claims on institutions and corporates with a 4Y credit assessment	143	143	120		1,371	901	355	
	Equity	0	0	0		0	0	0	
	Other exposures	65	65	127		65	65	62	
	Standardised Total <sup>4</sup>			3				3	

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

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

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
UNITED STATES	Central governments or central banks	354	354	0		222	222	0	
	Regional governments or local authorities	174	171	78		160	158	72	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	187	189	38		176	171	34	
	Corporates	544	472	496		496	483	413	
	of which: SME	0	0	0		0	0	0	
	Retail	1	1	1		1	1	1	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	24	19	27	4	21	19	26	2
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a 5Y credit assessment	0	0	0		0	0	0	
	Claims on institutions and corporates with a 4Y credit assessment	323	323	223		6,036	1,547	1,260	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>4</sup>			7				5	

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

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

**EBA** EUROPEAN BANKING AUTHORITY

**2021 EU-wide Transparency Exercise**

**Credit Risk - Standardised Approach**

DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
UNITED KINGDOM	(in EUR, %)								
	Central governments or central banks	0	25	2	0	0	16	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	5	5	1	3	3	3	1	1
	Corporates	227	263	174	229	275	186	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	22	22	31	0	22	22	31	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
	Collective investments undertakings (CIU)	252	252	233	1,371	602	298	0	0
	Equity	0	0	0	0	0	0	0	0
	Other exposures	0	0	0	0	0	0	0	0
	Standardised Total <sup>4</sup>				2				1

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

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

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
NETHERLANDS	(in EUR, %)								
	Central governments or central banks	0	92	0	0	0	81	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	2	2	0	2	2	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	28	28	10	42	36	42	16	16
	Corporates	1,142	880	779	1,081	801	722	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	1	1	1	1	1	0	1	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	31	31	11	11	15	4	0	11
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	2	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
	Collective investments undertakings (CIU)	351	351	280	1,321	580	312	0	0
	Equity	0	0	0	0	0	0	0	0
	Other exposures	0	0	0	0	0	0	0	0
	Standardised Total <sup>4</sup>				15				15

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

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

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
AUSTRIA	(in EUR, %)								
	Central governments or central banks	962	962	0	0	979	979	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	2	4	1	4	5	1	0	0
	Corporates	466	316	228	451	296	215	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	1,276	1,042	762	1,346	1,088	816	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	32	11	12	20	39	12	13	22
	Items associated with particularly high risk	0	0	0	0	10	14	0	0
	Covered bonds	0	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
	Collective investments undertakings (CIU)	139	139	114	242	162	108	0	0
	Equity	0	0	0	0	0	0	0	0
	Other exposures	2	0	2	0	2	0	0	0
	Standardised Total <sup>4</sup>				45				46

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

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

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
SWITZERLAND	(in EUR, %)								
	Central governments or central banks	227	325	0	0	237	339	0	0
	Regional governments or local authorities	381	381	0	0	325	325	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	53	51	30	99	57	20	0	0
	Corporates	229	388	174	316	226	214	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	4	4	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	5	5	0	0	5	5	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	63	63	13	52	52	10	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
	Collective investments undertakings (CIU)	89	89	37	759	336	108	0	0
	Equity	0	0	0	0	0	0	0	0
	Other exposures	32	32	15	26	26	16	0	0
	Standardised Total <sup>4</sup>				2				1

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

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

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
ITALY	(in EUR, %)								
	Central governments or central banks	2,551	2,765	32	0	2,509	2,717	29	0
	Regional governments or local authorities	339	399	70	0	339	337	67	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	19	4	17	17	4	4	0	0
	of which: SME	2	0	0	0	2	0	0	0
	Retail	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
	Collective investments undertakings (CIU)	59	59	32	386	154	45	0	0
	Equity	0	0	0	0	0	0	0	0
	Other exposures	0	0	0	0	0	0	0	0
	Standardised Total <sup>4</sup>				2				3

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

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

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
SPAIN	(in EUR, %)								
	Central governments or central banks	81	92	0	0	80	80	0	0
	Regional governments or local authorities	1,858	1,839	0	0	1,786	1,762	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	59	27	26	46	26	1	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	1	1	1	1	1	1	1	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	14	14	6	4	6	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
	Collective investments undertakings (CIU)	179	179	168	706	312	161	0	0
	Equity	0	0	0	0	0	0	0	0
	Other exposures	0	0	0	0	0	0	0	0
	Standardised Total <sup>4</sup>				20				4

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

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



## 2021 EU-wide Transparency Exercise

## Credit Risk - IRB Approach

DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

		IRB Approach									
		As of 30/09/2020					As of 31/12/2020				
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions
		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted		
(in EUR, %)											
Consolidated data	Central banks and central governments	9,700	0	9,508	747	0	7,282	0	7,757	658	0
	Institutions	53,757	251	51,991	7,860	0	47,704	246	45,850	7,900	0
	Corporates	110,615	2,178	94,846	44,021	0	111,791	2,130	95,729	43,862	0
	Corporates - Of Which: Specialised Lending	33,079	25	31,631	14,696	0	34,462	215	32,929	14,712	0
	Corporates - Of Which: SME	9,629	0	8,963	2,860	0	9,824	0	9,071	2,544	0
	Retail	83,424	959	82,986	13,103	333	84,903	971	84,038	15,600	351
	Retail - Secured on real estate property	68,658	602	68,234	9,560	189	70,373	605	69,857	9,721	183
	Retail - Secured on real estate property - Of Which: SME	1	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	68,657	602	68,233	9,559	189	70,372	605	69,857	9,721	183
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	14,766	358	14,764	5,543	164	14,536	366	14,161	5,339	168
	Retail - Other Retail - Of Which: SME	385	1	381	57	0	380	1	9	1	0
	Retail - Other Retail - Of Which: non-SME	14,381	356	14,383	5,486	164	14,157	365	14,153	5,338	168
	Equity	7,082	0	7,082	26,488	0	7,313	0	7,313	27,302	0
	Other non credit-obligation assets				1,814					1,772	
	IRB Total				16,623					16,569	

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

(2) IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.

		IRB Approach									
		As of 30/09/2020					As of 31/12/2020				
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions
		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted		
(in EUR, %)											
GERMANY	Central banks and central governments	0	0	0	0	0	8	0	0	0	0
	Institutions	11,528	0	12,644	2,200	0	12,222	0	11,256	2,128	0
	Corporates	83,364	903	71,321	33,073	0	636	84,620	990	72,345	32,800
	Corporates - Of Which: Specialised Lending	23,051	9	21,709	10,069	0	82	23,050	110	21,989	9,460
	Corporates - Of Which: SME	9,399	0	8,824	2,791	0	16	9,632	0	8,879	2,485
	Retail	82,913	948	82,489	15,000	349	517	84,902	959	83,503	14,658
	Retail - Secured on real estate property	68,283	595	67,860	9,475	186	157	70,000	597	69,486	9,638
	Retail - Secured on real estate property - Of Which: SME	1	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	68,282	595	67,859	9,475	186	157	70,000	597	69,486	9,638
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	14,630	354	14,629	5,524	163	360	14,792	362	14,020	5,320
	Retail - Other Retail - Of Which: SME	381	1	379	57	0	376	1	8	1	0
	Retail - Other Retail - Of Which: non-SME	14,250	353	14,250	5,468	163	360	14,698	361	14,013	5,319
	Equity	6,961	0	6,961	25,989	0	7,233	0	7,233	26,907	0
	Other non credit-obligation assets										
	IRB Total										

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

		IRB Approach									
		As of 30/09/2020					As of 31/12/2020				
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions
		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted		
(in EUR, %)											
FRANCE	Central banks and central governments	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
	Corporates	1,555	16	1,554	790	19	1,786	0	1,755	889	0
	Corporates - Of Which: Specialised Lending	625	0	598	350	0	0	851	0	832	437
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	38	2	38	7	1	1	38	2	37	7
	Retail - Secured on real estate property	29	2	29	6	0	0	29	2	29	6
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	29	2	29	6	1	0	29	2	29	6
	Retail - Qualifying Revolving	1	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	9	0	9	1	0	9	0	9	1	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	8	0	8	1	0	9	0	9	1	0
	Equity	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets										
	IRB Total										

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

		IRB Approach									
		As of 30/09/2020					As of 31/12/2020				
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions
		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted		
(in EUR, %)											
LUXEMBOURG	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	363	0	325	67	0	0	465	0	406	84
	Corporates	5,000	0	4,890	1,863	3	5,200	0	5,097	1,942	16
	Corporates - Of Which: Specialised Lending	4,388	0	4,225	1,567	0	3	4,647	0	4,485	1,680
	Corporates - Of Which: SME	67	0	67	23	0	0	87	0	87	25
	Retail	65	1	65	21	0	1	64	2	64	19
	Retail - Secured on real estate property	63	1	63	20	0	0	62	2	62	19
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	63	1	63	20	0	0	62	2	62	19
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	2	0	2	1	0	2	0	2	1	0
	Retail - Other Retail - Of Which: SME	1	0	1	0	0	1	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	2	0	2	0	0	2	0	2	0	0
	Equity	8	0	8	28	0	0	0	0	1	0
	Other non credit-obligation assets										
	IRB Total										

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

		IRB Approach									
		As of 30/09/2020					As of 31/12/2020				
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions
		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted		
(in EUR, %)											
UNITED STATES	Central banks and central governments	2,500	0	2,500	226	0	560	0	500	67	0
	Institutions	2,298	0	2,250	345	0	2,212	0	2,214	370	0
	Corporates	3,194	115	2,526	1,226	0	28	3,256	120	2,654	1,302
	Corporates - Of Which: Specialised Lending	537	0	445	355	0	11	509	14	479	401
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	17	0	17	2	0	0	17	2	16	2
	Retail - Secured on real estate property	14	0	14	2	0	0	14	0	14	2
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	14	0	14	2	0	0	14	0	14	2
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	2	0	2	0	0	2	0	2	0	0
	Retail - Other Retail - Of Which: SME	1	0	1	0	0	1	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	2	0	2	0	0	2	0	2	0	0
	Equity	79	0	79	297	0	41	0	41	157	0
	Other non credit-obligation assets										
	IRB Total										

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



## 2021 EU-wide Transparency Exercise

## Credit Risk - IRB Approach

DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

		IRB Approach											
		As of 30/09/2020						As of 31/12/2020					
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
UNITED KINGDOM	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	9,031	0	9,029	545	0	0	8,720	0	8,718	0	883	0
	Corporates	1,702	0	1,229	742	0	1	1,773	0	1,289	714	0	1
	Corporates - Of Which: Specialised Lending	378	0	269	286	0	0	415	0	644	239	0	0
	Corporates - Of Which: SME	42	0	42	19	0	0	41	0	41	15	0	0
	Retail	18	0	18	2	0	0	28	0	28	1	0	0
	Retail - Secured on real estate property	7	0	7	1	0	0	7	0	7	1	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	7	0	7	1	0	0	7	0	7	1	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	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 non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 30/09/2020						As of 31/12/2020					
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
NETHERLANDS	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	1,602	0	1,588	236	0	0	1,688	0	1,634	220	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	0	0	0	21	0	21	0	0	0
	Retail	46	2	46	8	1	0	44	2	44	9	1	0
	Retail - Secured on real estate property	43	1	43	6	0	0	43	1	43	7	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	43	1	43	6	0	0	43	1	43	7	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	3	0	3	1	0	0	3	0	3	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	3	0	3	1	0	0	3	0	3	1	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 30/09/2020						As of 31/12/2020					
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
AUSTRIA	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	1,117	0	1,108	226	0	0	1,062	0	1,053	227	0	0
	Corporates	1,253	79	1,023	518	0	19	1,235	80	1,005	252	20	0
	Corporates - Of Which: Specialised Lending	174	0	172	64	0	0	173	0	171	51	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	73	1	73	18	0	1	74	1	73	19	0	1
	Retail - Secured on real estate property	62	1	62	16	0	0	63	1	63	17	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	62	1	62	16	0	0	63	1	63	17	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	11	0	11	2	0	0	11	0	11	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	2	0	0	11	0	11	2	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 30/09/2020						As of 31/12/2020					
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
SWITZERLAND	Central banks and central governments	3,900	0	3,900	311	0	0	4,040	0	4,040	286	0	0
	Institutions	1,781	52	1,778	289	0	25	1,813	52	1,811	282	0	25
	Corporates	1,394	0	936	364	0	2	1,351	0	923	373	0	2
	Corporates - Of Which: Specialised Lending	140	0	139	48	0	0	133	0	132	50	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	173	1	172	19	1	1	175	1	173	10	1	1
	Retail - Secured on real estate property	96	1	97	22	0	0	101	1	100	22	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	96	1	97	22	0	0	101	1	100	22	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	75	1	75	7	0	0	74	1	73	7	0	0
	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	0
	Equity	2	0	2	0	0	0	4	0	4	10	0	0
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 30/09/2020						As of 31/12/2020					
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
ITALY	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	146	0	144	79	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
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	4	0	4	1	0	0	4	0	4	1	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	30	0	30	0	0	0	30	0	30	0	0	0
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 30/09/2020						As of 31/12/2020					
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions
(in EUR, %)													
SPAIN	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	657	0	655	132	0	0	596	0	590	140	0	0
	Corporates	304	0	294	144	0	0	281	0	268	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
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	2	0	2	0	0	0	3	0	3	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	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	6	1	0	0	6	0	6	1	0	0
	Equity	0	0	0	85	0	0	0	0	0	140	0	0
	Other non credit-obligation assets												
GR Totals													





## 2021 EU-wide Transparency Exercise

## Credit Risk - IRB Approach

DZ BANK AG Deutsche Zentral-Gesellschaftsbank, Frankfurt am Main

IRB Approach											
As of 31/03/2021						As of 30/06/2021					
	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions		
(in EUR, %)	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted
Central banks and central governments	5,411	0	8,323	598	0	5,859	0	8,324	631	0	0
Institutions	52,594	242	50,791	7,865	0	51,655	240	49,427	8,323	0	86
Corporates	113,521	1,960	97,741	44,431	0	112,449	1,625	96,523	43,138	0	1,014
Corporates - Of Which: Specialised Lending	14,082	288	12,732	14,170	0	14,296	204	12,826	13,782	0	151
Corporates - Of Which: SME	11,178	0	10,405	2,887	0	12,423	0	11,633	3,167	0	24
Retail	86,638	959	85,635	11,133	344	89,787	965	87,887	11,905	531	521
Retail - Secured on real estate property	72,530	611	71,704	9,915	184	74,028	623	73,349	10,080	389	189
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail	72,530	611	71,704	9,915	184	74,028	623	73,349	10,080	389	189
Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of Which: non-SME	14,288	386	13,911	5,238	160	14,234	342	13,948	5,525	162	331
Retail - Other Retail - Of Which: SME	383	1	3	1	0	392	1	9	1	0	0
Retail - Other Retail - Of Which: non-SME	13,905	347	13,902	5,238	160	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	0
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0
IRB Total <sup>3</sup>			97,515					97,712			

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

(2) IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.

IRB Approach											
As of 31/03/2021						As of 30/06/2021					
	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions		
(in EUR, %)	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted
Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0
Institutions	12,548	0	11,657	2,095	0	4	10,206	0	9,108	2,438	0
Corporates	86,277	828	74,238	31,206	0	548	86,140	793	73,896	32,366	0
Corporates - Of Which: Specialised Lending	21,148	105	21,708	8,898	0	83	21,086	109	21,079	8,724	0
Corporates - Of Which: SME	10,974	0	10,293	2,806	0	23	12,013	0	11,236	3,066	0
Retail	86,129	947	85,112	15,552	340	85,923	954	86,094	15,519	534	516
Retail - Secured on real estate property	71,981	603	71,337	9,833	181	73,656	636	72,579	10,013	364	187
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail	71,980	603	71,336	9,833	181	73,656	636	72,579	10,013	364	187
Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of Which: non-SME	14,149	344	13,775	5,220	158	14,097	338	13,715	5,506	160	338
Retail - Other Retail - Of Which: SME	379	1	8	1	0	388	1	9	1	0	0
Retail - Other Retail - Of Which: non-SME	13,770	343	13,767	5,219	158	13,709	337	13,706	5,505	160	338
Equity	7,339	0	7,339	27,280	0	0	7,503	0	7,503	27,944	0
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0
IRB Total <sup>3</sup>											

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

IRB Approach											
As of 31/03/2021						As of 30/06/2021					
	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions		
(in EUR, %)	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted
Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0
Institutions	14,194	0	14,192	704	0	1	21,753	0	21,775	746	0
Corporates	1,850	0	1,857	951	0	2	1,821	0	1,811	824	0
Corporates - Of Which: Specialised Lending	844	0	838	410	0	1	841	0	835	386	0
Corporates - Of Which: SME	11	2	13	2	0	0	113	0	109	22	0
Retail	37	2	36	7	1	1	35	2	35	7	2
Retail - Secured on real estate property	28	2	28	5	1	0	27	2	27	6	2
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail	28	2	28	5	1	0	27	2	27	6	2
Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: SME	8	0	8	1	0	0	8	0	8	2	0
Retail - Other Retail - Of Which: non-SME	8	0	8	1	0	0	8	0	8	2	0
Equity	0	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0
IRB Total <sup>3</sup>											

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

IRB Approach											
As of 31/03/2021						As of 30/06/2021					
	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions		
(in EUR, %)	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted
Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0
Institutions	388	0	376	79	0	0	334	0	282	73	0
Corporates	5,172	0	5,091	1,894	0	15	5,022	0	4,999	1,805	0
Corporates - Of Which: Specialised Lending	4,628	0	4,463	1,624	0	14	4,468	0	4,358	1,386	0
Corporates - Of Which: SME	77	0	77	23	0	0	128	0	128	40	0
Retail	63	2	62	19	1	1	62	1	61	14	1
Retail - Secured on real estate property	61	2	61	18	1	1	60	1	60	14	1
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail	61	2	61	18	1	1	60	1	60	14	1
Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME	1	0	0	0	0	0	1	0	0	0	0
Equity	1	0	1	0	0	0	1	0	1	1	0
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0
IRB Total <sup>3</sup>											

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

IRB Approach											
As of 31/03/2021						As of 30/06/2021					
	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions		
(in EUR, %)	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted
Central banks and central governments	1,374	0	1,374	110	0	3,699	0	3,699	295	0	0
Institutions	1,756	0	1,756	337	0	0	968	0	968	336	0
Corporates	3,313	126	2,712	1,402	0	41	3,200	87	2,686	1,383	0
Corporates - Of Which: Specialised Lending	632	14	510	427	0	14	586	7	497	408	0
Retail	0	0	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate property	18	0	17	3	0	0	18	2	18	2	0
Retail - Secured on real estate property - Of Which: SME	14	0	14	2	0	0	15	0	15	2	0
Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0
Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of Which: non-SME	4	0	3	0	0	0	4	0	3	0	0
Retail - Other Retail - Of Which: SME	1	0	0	0	0	0	1	0	0	0	0
Retail - Other Retail - Of Which: non-SME	3	0	3	0	0	0	3	0	3	0	0
Equity	42	0	42	139	0	0	45	0	45	172	0
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0
IRB Total <sup>3</sup>											

(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).

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### General governments exposures by country of the counterparty

DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

[illegible]

### General governments exposures by country of the counterparty

DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

		As of 31/12/2020													Risk weighted exposure amount
		Direct exposures											Off balance sheet		
(mln EUR)		On balance sheet						Derivatives							
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
								Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions		
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y+ more ] Total	Finland	0 0 0 0 0 0 4	0 0 0 0 0 0 4	0 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 0 0 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	France	2 25 17 95 91 -494 1,119	2 25 17 95 91 -494 1,119	2 25 17 95 27 20 100	0 5 0 0 4 0 16	0 0 0 0 0 0 0	0 20 16 52 59 384 1,004	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 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	Germany	1,534 1,496 1,639 1,621 3,174 5,998 11,488	1,534 1,496 1,639 1,621 3,174 5,998 11,487	36 159 27 15 730 238 314	0 0 29 0 1,147 1,316 54	103 309 978 600 1,188 2,070 3,442	895 1,027 604 916 1,123 2,374 7,678	54 22 7 73 140 477	103 321 13 492 1,188 665 471	0 -3 0 -104 -90 -115 -5	0 346 0 310 1,975 2,417 175	0 0 0 0 0 0 0	35 0 0 3 3 3 6	20	
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y+ more ] Total	Croatia	0 0 4 0 0 0 0	0 0 4 0 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	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	155	
[ 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 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 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 0 98 70 35	1 20 113 46 0 98 70 35	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	1 20 113 46 0 98 67 34	0 0 0 0 0 0 0	0 0 0 0 0 0 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	Ireland	0 0 0 0 3 5 0	0 0 0 0 3 5 0	0 0 0 0 1 3 0	0 0 0 0 2 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 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	Italy	0 199 4 4 32 581 2,014	0 199 4 4 32 581 2,013	0 0 0 0 4 16 1,382	0 1 1 1 28 546 1,382	0 2 3 0 0 19 298	0 196 0 0 0 0 330	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	70	
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y+ more ] Total	Latvia	2 0 0 0 0 0 0	2 0 0 0 0 0 0	2 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0	



## 2021 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

		As of 31/12/2020													
		Direct exposures												Risk weighted exposure amount	
		On balance sheet						Derivatives				Off balance sheet			
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
								Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions		
(mln EUR)															
I 0 - 3M f	Lithuania	0	0	0	0	0	0	0	0	0	0	0	0	0	
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 3Y - 5Y f		2	2	0	0	0	0	0	0	0	0	0	0	0	
I 5Y - 10Y f		5	5	0	0	0	0	0	0	0	0	0	0	0	
I 10Y - more		12	12	12	0	0	0	0	0	0	0	0	0	0	
Total		20	20	20	0	0	0	0	0	0	0	0	0	0	
I 0 - 3M f	Luxembourg	0	0	0	0	0	0	0	0	0	0	0	0	0	
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 1Y - 2Y f		5	5	0	0	0	0	5	0	0	0	0	0	0	
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 5Y - 10Y f		8	8	0	0	8	8	0	0	0	0	0	0	0	
I 10Y - more		71	71	0	0	71	0	0	0	0	0	0	0	0	
Total		84	84	0	0	79	5	0	0	0	0	0	0	0	
I 0 - 3M f	Malta														
I 3M - 1Y f															
I 1Y - 2Y f															
I 2Y - 3Y f															
I 3Y - 5Y f															
I 5Y - 10Y f															
I 10Y - more															
Total															
I 0 - 3M f	Netherlands	0	0	0	0	0	0	0	0	0	0	0	0	0	
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 3Y - 5Y f		5	5	5	0	5	0	0	0	0	0	0	0	0	0
I 5Y - 10Y f		56	56	56	0	0	0	0	0	0	0	0	0	0	0
I 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		61	61	61	0	0	0	0	0	0	0	0	0	0	
I 0 - 3M f	Poland	61	61	5	0	0	56	0	0	0	0	0	0	0	
I 3M - 1Y f		2	2	0	0	0	0	0	0	0	0	0	0	0	
I 1Y - 2Y f		157	156	0	0	0	156	0	0	0	0	0	0	0	
I 2Y - 3Y f		5	5	5	0	0	0	0	0	0	0	0	0	0	
I 3Y - 5Y f		3	3	3	0	0	0	0	0	0	0	0	0	0	
I 5Y - 10Y f		11	11	11	0	0	0	0	0	0	0	0	0	0	0
I 10Y - more		1	1	1	0	0	0	0	0	0	0	0	0	0	
Total		238	238	26	0	0	212	0	0	0	0	0	0	43	
I 0 - 3M f	Portugal	0	0	0	0	0	0	0	0	0	0	0	0	0	
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 3Y - 5Y f		200	200	0	0	200	0	0	0	0	0	0	0	0	
I 5Y - 10Y f		393	393	0	0	343	50	0	0	0	0	0	0	0	
I 10Y - more		447	447	0	447	0	0	0	0	0	0	0	0	0	
Total		1,040	1,040	0	447	543	50	0	0	0	0	0	0	65	
I 0 - 3M f	Romania	0	0	0	0	0	0	0	0	0	0	0	0	0	
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 0 - 3M f	Slovakia	2	2	0	0	0	2	0	0	0	0	0	0	0	
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 2Y - 3Y f		30	30	0	0	0	30	0	0	0	0	0	0	0	
I 3Y - 5Y f		27	27	1	0	27	26	0	0	0	0	0	0	0	
I 5Y - 10Y f		91	91	0	0	0	91	0	0	0	0	0	0	0	
I 10Y - more		12	12	5	0	0	7	0	0	0	0	0	0	0	
Total		162	162	6	0	0	156	0	0	0	0	0	0	0	
I 0 - 3M f	Slovenia	0	0	0	0	0	0	0	0	0	0	0	0	0	
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 3Y - 5Y f		13	13	0	0	13	13	0	0	0	0	0	0	0	
I 5Y - 10Y f		17	17	7	0	10	10	0	0	0	0	0	0	0	
I 10Y - more		13	13	13	0	0	0	0	0	0	0	0	0	0	
Total		44	44	20	0	0	23	0	0	0	0	0	0	0	



## 2021 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

		As of 31/12/2020													Risk weighted exposure amount
		Direct exposures													
		On balance sheet							Derivatives				Off balance sheet		
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
								Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions		
[ 0 - 3M f [ 3M - 1Y f [ 1Y - 2Y f [ 2Y - 3Y f [ 3Y - 5Y f [ 5Y - 10Y f [10Y - more Total	Spain	5 125 234 95 61 276 1,328	5 125 224 95 61 274 1,312	0 0 0 0 4 154	0 31 153 12 0 113 853	5 64 30 82 61 137 160	0 0 0 0 0 20 144	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 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 f [ 3M - 1Y f [ 1Y - 2Y f [ 2Y - 3Y f [ 3Y - 5Y f [ 5Y - 10Y f [10Y - more Total	Sweden							0	0	0	0	0	0		
[ 0 - 3M f [ 3M - 1Y f [ 1Y - 2Y f [ 2Y - 3Y f [ 3Y - 5Y f [ 5Y - 10Y f [10Y - more Total	United Kingdom														
[ 0 - 3M f [ 3M - 1Y f [ 1Y - 2Y f [ 2Y - 3Y f [ 3Y - 5Y f [ 5Y - 10Y f [10Y - more Total	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	0 0 0 0 0 0 0	0	
[ 0 - 3M f [ 3M - 1Y f [ 1Y - 2Y f [ 2Y - 3Y f [ 3Y - 5Y f [ 5Y - 10Y f [10Y - more Total	Liechtenstein														
[ 0 - 3M f [ 3M - 1Y f [ 1Y - 2Y f [ 2Y - 3Y f [ 3Y - 5Y f [ 5Y - 10Y f [10Y - more Total	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 f [ 3M - 1Y f [ 1Y - 2Y f [ 2Y - 3Y f [ 3Y - 5Y f [ 5Y - 10Y f [10Y - more Total	Australia	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 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 f [ 3M - 1Y f [ 1Y - 2Y f [ 2Y - 3Y f [ 3Y - 5Y f [ 5Y - 10Y f [10Y - more Total	Canada	1 4 5 138 118 319 34	1 4 5 138 118 319 34	1 0 0 0 0 0 30	0 0 0 0 0 195 0	0 0 0 138 64 83 0	0 0 0 0 22 41 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	29	
[ 0 - 3M f [ 3M - 1Y f [ 1Y - 2Y f [ 2Y - 3Y f [ 3Y - 5Y f [ 5Y - 10Y f [10Y - more Total	Hong Kong	1 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	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 0 0	41	
[ 0 - 3M f [ 3M - 1Y f [ 1Y - 2Y f [ 2Y - 3Y f [ 3Y - 5Y f [ 5Y - 10Y f [10Y - more Total		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 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0	



## 2021 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

		As of 31/12/2020														
		Direct exposures														
(mln EUR)		On balance sheet						Derivatives				Off balance sheet				
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		Risk weighted exposure amount		
								Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions			
I 0 - 3M f	Japan	83	83	83	0	0	0	0	0	0	0	0	0	0		
I 3M - 1Y f		79	79	79	0	0	0	0	0	0	0	0	0	0		
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0		
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0		
I 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0		
I 5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0	0		
I 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		162	162	162	0	0	0	0	0	0	0	0	0	0		
I 0 - 3M f	U.S.	65	65	2	0	62	1	0	0	0	0	0	0	0		
I 3M - 1Y f		145	145	1	0	144	0	0	0	0	0	0	0	0		
I 1Y - 2Y f		85	85	9	34	42	0	0	0	0	0	0	0	0		
I 2Y - 3Y f		73	73	0	73	0	0	0	0	0	0	0	0	0		
I 3Y - 5Y f		24	24	10	6	0	0	0	0	0	0	0	0	0		
I 5Y - 10Y f		22	22	2	20	0	0	0	0	0	0	0	0	0		
I 10Y - more		81	79	0	43	0	36	0	0	0	0	0	0	0		
Total		496	494	34	175	248	37	0	0	0	0	0	0	69		
I 0 - 3M f	China	0	0	0	0	0	0	0	0	0	0	0	0	0		
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0		
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0		
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0		
I 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0		
I 5Y - 10Y f		3	3	0	3	0	0	0	0	0	0	0	0	0		
I 10Y - more		6	6	6	0	0	0	0	0	0	0	0	0	0		
Total		9	9	6	3	0	0	0	0	0	0	0	0	0		
I 0 - 3M f	Switzerland	0	0	0	0	0	0	0	0	0	0	0	0	0		
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0		
I 1Y - 2Y f		35	35	0	35	0	0	0	0	0	0	0	0	0		
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0		
I 3Y - 5Y f		160	160	0	160	0	0	0	0	0	0	0	0	0		
I 5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0	0		
I 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		195	195	0	195	0	0	0	0	0	0	0	0	35		
I 0 - 3M f	Other advanced economies non EEA	210	210	0	0	210	0	0	0	0	0	0	0	0		
I 3M - 1Y f		62	62	0	0	62	0	0	0	0	0	0	0	0		
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0		
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0		
I 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0		
I 5Y - 10Y f		17	17	0	0	13	4	0	0	0	0	0	0	0		
I 10Y - more		10	10	10	0	0	0	0	0	0	0	0	0	0		
Total		298	298	10	0	284	4	0	0	0	0	0	0	5		
I 0 - 3M f	Other Central and eastern Europe countries non EEA	0	0	0	0	0	0	0	0	0	0	0	0	0		
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0		
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0		
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0		
I 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0		
I 5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0	0		
I 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		0	0	0	0	0	0	0	0	0	0	0	0	0		
I 0 - 3M f	Middle East	0	0	0	0	0	0	0	0	0	0	0	0	0		
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	13	0		
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0		
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0		
I 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0		
I 5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0	0		
I 10Y - more		49	49	0	0	0	49	0	0	0	0	0	0	0		
Total		49	49	0	0	0	49	0	0	0	0	0	13	0		
I 0 - 3M f	Latin America and the Caribbean	0	0	0	0	0	0	0	0	0	0	0	0	0		
I 3M - 1Y f		1	1	0	0	1	0	0	0	0	0	0	0	0		
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0		
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0		
I 3Y - 5Y f		1	1	0	0	1	0	0	0	0	0	0	0	0		
I 5Y - 10Y f		21	21	20	0	1	1	0	0	0	0	0	0	0		0
I 10Y - more		35	35	24	0	6	0	0	0	0	0	0	0	0		0
Total		58	57	44	0	1	7	0	0	0	0	0	0	1		



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

(mln EUR)		As of 31/12/2020													
		Direct exposures													
		On balance sheet				Derivatives				Off balance sheet					
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)					Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		Risk weighted exposure amount	
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions		
[ 0 - 3M ]	Africa	0	0	0	0	0	0	0	0	0	0	0	67	0	
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	47	0	
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	129	0	
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 10Y - more ]		14	14	0	0	0	14	0	0	0	0	0	0	0	
Total		14	14	0	0	0	14	0	0	0	0	0	242	0	0
[ 0 - 3M ]	Others	18	18	0	4	14	0	0	0	0	0	0	0	0	
[ 3M - 1Y ]		92	92	11	44	35	2	0	0	0	54	0	0	0	
[ 1Y - 2Y ]		102	102	6	51	45	1	0	0	0	55	0	0	0	
[ 2Y - 3Y ]		185	185	1	44	141	0	0	10	0	65	0	0	0	
[ 3Y - 5Y ]		457	457	24	60	343	30	0	0	0	95	0	0	0	
[ 5Y - 10Y ]		789	789	2	107	490	190	0	0	-144	3,026	0	0	0	
[ 10Y - more ]		633	633	299	73	33	227	8	353	-154	2,116	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 counterpart 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 counterpart (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). In respect of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments

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

**Regions:**  
Other advanced non EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.  
Other CEE non EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey.  
Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.  
Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S. ).

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

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

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



### General governments exposures by country of the counterparty

DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

[illegible]

### General governments exposures by country of the counterparty

DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

[illegible]



## 2021 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

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

### General governments exposures by country of the counterparty

DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

		As of 30/06/2021													Risk weighted exposure amount
		Direct exposures													
(mln EUR)		On balance sheet							Derivatives				Off balance sheet		
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
								Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions		
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more Total	Spain	31 40 297 74 5 272 1,375 2,095	31 40 297 74 5 271 1,374 2,092	0 1 3 4 4 259	31 153 13 1 110 802	0 10 91 58 0 136 151	0 30 52 0 0 21 141	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 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	
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more Total	Sweden														
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more Total	United Kingdom														
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more Total	Iceland	0 0 0 0 0 2 0 2	0 0 0 0 0 2 0 2	0 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	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0	
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more Total	Liechtenstein														
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more Total	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 0 0	0 0 0 0 0 0 0 0	0	
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more Total	Australia	0 0 0 0 0 0 40 40	0 0 0 0 0 0 40 40	0 0 1 0 0 0 0 0	0 0 13 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	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	
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more Total	Canada	0 5 229 177 237 34 683	0 5 229 177 237 34 683	0 0 0 0 3 30 33	0 5 282 68 124 0 400	0 0 27 67 73 0 140	0 0 0 0 37 5 110	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 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	
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more Total	Hong Kong	1 0 0 0 0 0 1	1 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	1 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	

### General governments exposures by country of the counterparty

As of 30/06/2021

(mln EUR)		As of 30/06/2021														Risk weighted exposure amount
		Direct exposures														
		On balance sheet							Derivatives				Off balance sheet			
									Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	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			
I 0 - 3M f	Japan	0	0	0	0	0	0	0	0	0	0	0	0	0		
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0		
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0		
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0		
I 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0		
I 5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0	0		
I 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		0	0	0	0	0	0	0	0	0	0	0	0	0		
I 0 - 3M f	U.S.	172	172	87	0	21	64	0	0	0	0	0	0	0		
I 3M - 1Y f		64	64	43	0	21	0	0	0	0	0	0	0	0		
I 1Y - 2Y f		169	169	0	126	43	0	0	0	0	0	0	0	0		
I 2Y - 3Y f		28	28	5	23	0	0	0	0	0	0	0	0	0		
I 3Y - 5Y f		72	72	4	5	63	0	0	0	0	0	0	0	0		
I 5Y - 10Y f		32	32	11	21	0	0	0	0	0	0	0	0	0		
I 10Y - more		91	88	51	0	37	0	0	0	0	0	0	0	0		
Total		527	524	149	225	64	186	0	0	0	0	0	0	0		
I 0 - 3M f	China	0	0	0	0	0	0	0	0	0	0	0	0	0		
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0		
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0		
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0		
I 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0		
I 5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0	0		
I 10Y - more		6	6	3	5	0	0	0	0	0	0	0	0	0		
Total		14	14	6	0	6	0	0	0	0	0	0	0	0		
I 0 - 3M f	Switzerland	0	0	0	0	0	0	0	0	0	0	0	0	0		
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0		
I 1Y - 2Y f		34	34	0	34	0	0	0	0	0	0	0	0	0		
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0		
I 3Y - 5Y f		157	157	0	157	0	0	0	0	0	0	0	0	0	0	
I 5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
I 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		191	191	0	191	0	0	0	0	0	0	0	0	0		
I 0 - 3M f	Other advanced economies non EEA	188	188	0	0	188	0	0	0	0	0	0	0	0		
I 3M - 1Y f		63	63	0	0	63	0	0	0	0	0	0	0	0		
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0		
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0		
I 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0		
I 5Y - 10Y f		17	17	0	12	0	4	0	0	0	0	0	0	0	0	
I 10Y - more		4	4	0	0	0	0	0	0	0	0	0	0	0		
Total		271	271	4	0	263	4	0	0	0	0	0	0	0		
I 0 - 3M f	Other Central and eastern Europe countries non EEA	0	0	0	0	0	0	0	0	0	0	0	0	0		
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0		
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0		
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0		
I 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0		
I 5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
I 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		0	0	0	0	0	0	0	0	0	0	0	0	0		
I 0 - 3M f	Middle East	0	0	0	0	0	0	0	0	0	0	0	0	0		
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0		
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0		
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0		
I 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0		
I 5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
I 10Y - more		51	50	0	0	0	50	0	0	0	0	0	0	0		
Total		51	50	0	0	0	50	0	0	0	0	0	0	0		
I 0 - 3M f	Latin America and the Caribbean	0	0	0	0	0	0	0	0	0	0	0	0	0		
I 3M - 1Y f		1	0	0	0	0	0	0	0	0	0	0	0	0		
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0		
I 2Y - 3Y f		1	1	0	1	0	0	0	0	0	0	0	0	0	0	
I 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
I 5Y - 10Y f		1	1	0	0	0	1	0	0	0	0	0	0	0	0	
I 10Y - more		70	70	59	0	0	1	0	0	0	0	0	0	0		
Total		73	72	59	0	1	7	0	0	0	0	0	0	0		
I 0 - 3M f	Latin America and the Caribbean	0	0	0	0	0	0	0	0	0	0	0	0	0		
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0		
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0		
I 2Y - 3Y f		1	1	0	1	0	0	0	0	0	0	0	0	0	0	
I 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
I 5Y - 10Y f		1	1	0	0	0	1	0	0	0	0	0	0	0	0	
I 10Y - more		70	70	59	0	0	1	0	0	0	0	0	0	0		
Total		73	72	59	0	1	7	0	0	0	0	0	0	0		



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

(mln EUR)		As of 30/06/2021													Risk weighted exposure amount
		Direct exposures													
		On balance sheet						Derivatives				Off balance sheet			
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)					Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
				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 ]	Africa	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	39	0	0	
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	56	0	0	
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	117	0	0	
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	134	0	0	
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 10Y - more		33	33	0	0	0	33	0	0	0	0	0	0	0	
Total		33	33	0	0	0	33	0	0	0	0	345	0	0	
[ 0 - 3M ]	Others	62	62	19	0	11	32	0	0	0	17	0	0	0	
[ 3M - 1Y ]		101	101	88	12	0	2	0	0	0	38	0	0		
[ 1Y - 2Y ]		227	227	56	21	117	33	0	10	0	55	0	0		
[ 2Y - 3Y ]		266	266	71	43	102	50	0	0	0	78	0	0		
[ 3Y - 5Y ]		736	736	63	136	352	205	1	0	0	310	0	0		
[ 5Y - 10Y ]		1,009	1,009	210	59	465	274	0	0	-65	2,796	0	0		
[ 10Y - more		915	915	417	69	167	262	27	892	-74	1,806	0	0		
Total		3,335	3,335	922	340	1,214	859	29	860	-139	5,098	0	0	161	

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

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

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterpart 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). In respect of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments

(5) Residual countries not reported separately in the Transparency exercise  
Regions:  
Other advanced non EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.  
Other CEE non EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey.  
Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.  
Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S. ).

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

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

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



**2021 EU-wide Transparency Exercise**  
**Performing and non-performing exposures**  
DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

	As of 30/09/2020										As of 31/12/2020									
	Gross carrying amount					Accumulated impairment, accumulated changes in fair value due to credit risk and provisions <sup>1</sup>					Gross carrying amount					Accumulated impairment, accumulated changes in fair value due to credit risk and provisions <sup>1</sup>				
	Of which performing but past due >30 days and <=90 days	Of which non-performing <sup>1</sup>			On performing exposures <sup>2</sup>	On non-performing exposures <sup>2</sup>			Collaterals and financial guarantees received on non-performing exposures		Of which performing but past due >30 days and <=90 days	Of which non-performing <sup>1</sup>			On performing exposures <sup>2</sup>	On non-performing exposures <sup>2</sup>			Collaterals and financial guarantees received on non-performing exposures	
		Of which: defaulted	Of which Stage 3			Of which Stage 3						Of which: defaulted	Of which Stage 3			Of which Stage 3				
(mln EUR)																				
Cash balances at central banks and other demand deposits	87,910	0	0	0	5	0	0	0	0	0	78,385	0	0	0	1	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	54,712	0	158	158	59	54	53	0	0	0	54,583	0	151	151	41	53	53	0	0	0
Central banks	0	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	0	23,274	0	12	12	6	26	0	0	0	0
Credit institutions	22,512	0	0	0	0	4	0	0	0	0	22,425	0	0	0	0	4	0	0	0	0
Other financial corporations	4,506	0	147	147	108	8	54	53	0	0	4,683	0	139	139	102	8	53	53	0	0
Non-financial corporations	4,203	0	0	0	2	0	0	0	0	0	4,201	0	0	0	0	3	0	0	0	0
Loans and advances (including at amortised cost and fair value)	285,085	158	4,648	4,213	4,035	578	1,882	1,780	2,047	286,569	157	4,479	3,991	3,824	608	1,798	1,695	1,976	1,976	1,976
Central banks	17	0	0	0	0	0	0	0	0	33	0	0	0	0	0	0	0	0	0	0
General governments	18,794	0	0	0	0	4	0	0	0	18,638	0	1	1	1	3	0	0	0	0	0
Credit institutions	92,267	0	67	67	67	15	6	6	57	92,813	0	67	67	67	16	6	6	6	57	57
Other financial corporations	15,691	4	420	420	293	12	116	52	218	15,792	1	386	386	269	13	132	70	191	191	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	753	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	10	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	45	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	976	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	813	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	0	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	1,976	1,976
OFF-BALANCE SHEET EXPOSURES	75,029		284	284	284	89	126	126	20	76,683		268		268	99	131	131	34	34	34

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

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

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

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

<sup>(5)</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.



## 2021 EU-wide Transparency Exercise

### Performing and non-performing exposures

DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

(mln EUR)	As of 31/03/2021									As of 30/06/2021								
	Gross carrying amount					Accumulated impairment, accumulated changes in fair value due to credit risk and provisions <sup>4</sup>			Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount <sup>5</sup>					Accumulated impairment, accumulated changes in fair value due to credit risk and provisions <sup>4,5</sup>			Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >30 days and <=90 days	Of which non-performing <sup>1</sup>		On performing exposures <sup>2</sup>	On non-performing exposures <sup>3</sup>		Of which performing but past due >30 days and <=90 days	Of which non-performing <sup>1</sup>			On performing exposures <sup>2</sup>	On non-performing exposures <sup>3</sup>						
		Of which: defaulted	Of which Stage 3		Of which Stage 3	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	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	
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	0	141	141	101	9	54	53	0	4,707	0	136	136	97	8	54	53	0
Non-financial corporations	4,160	0	0	0	0	3	0	0	0	4,016	0	0	0	0	3	0	0	0
Loans and advances (including at amortised cost and fair value)	290,090	147	4,285	3,836	3,689	618	1,733	1,651	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	0	140	140	140	46	72	72	50	24,890	0	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	515	91	81	74	790	56,363	29	786	522	522	112	75	68	710
of which: Credit for consumption at amortised cost	8,996	75	334	334	334	184	208	208	0	9,046	43	333	333	303	181	206	206	0
DEBT INSTRUMENTS other than HFT	440,120	147	4,438	3,989	3,797	660	1,787	1,704	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	94	48	78,802		240	240	185	111	94	93	35

(1) For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/2227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtable 29

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

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

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

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





## 2021 EU-wide Transparency Exercise

### Forborne exposures

DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

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

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

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



## 2021 EU-wide Transparency Exercise

### Forborne exposures

DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

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

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

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



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

(mn EUR)	AS OF 30/09/2020						AS OF 31/12/2020						AS OF 31/03/2021						AS OF 30/09/2021					
	Gross carrying amount		Of which: non-perform		Of which loans and advances subject to impairment		Gross carrying amount		Of which: non-perform		Of which loans and advances subject to impairment		Gross carrying amount		Of which: non-perform		Of which loans and advances subject to impairment		Gross carrying amount		Of which: non-perform		Of which loans and advances subject to impairment	
		of which: defaulted			Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>			of which: defaulted			Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>			of which: defaulted			Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>			of which: defaulted	
A Agriculture, forestry and fishing	665	24	23	665	15	0	664	23	23	644	16	0	664	24	22	664	16	0	663	25	22	663	17	0
B Mining and quarrying	820	150	150	820	128	0	798	128	128	758	109	0	798	131	131	750	110	0	641	126	126	641	102	0
C Manufacturing	8,357	583	583	8,228	329	0	7,776	577	577	7,650	335	2	7,884	479	479	7,770	280	2	7,578	470	470	7,463	285	2
D Electricity, gas, steam and air conditioning supply	6,093	64	64	6,092	75	0	6,337	73	73	6,337	75	0	6,716	72	72	6,715	80	0	6,699	57	57	6,698	69	0
E Water supply	411	20	20	411	3	0	424	18	18	424	3	0	453	14	14	453	3	0	486	15	15	486	3	0
F Construction	2,476	124	122	2,469	82	0	2,565	130	123	2,558	96	0	2,654	130	125	2,657	96	0	2,369	128	127	2,262	95	0
G Wholesale and retail trade	4,555	192	192	4,519	124	3	4,652	187	185	4,622	133	3	5,232	214	213	5,202	146	3	4,824	165	164	4,794	130	3
H Transport and storage	7,275	1,103	1,103	7,161	550	25	6,585	960	960	6,462	476	24	6,267	883	883	6,116	475	1	5,479	616	616	5,292	392	1
I Accommodation and food service activities	552	69	67	548	59	0	564	71	69	559	59	0	563	71	71	558	62	0	556	66	66	551	62	0
J Information and communication	1,114	28	24	1,094	25	0	1,100	25	25	1,094	27	0	1,216	26	26	1,211	28	0	1,051	21	21	1,048	25	0
K Financial and insurance activities	17	0	0	15	0	0	51	0	0	51	0	0	59	0	0	59	0	0	61	0	0	61	0	0
L Real estate activities	37,439	62	60	37,432	58	0	37,994	82	80	37,888	84	0	38,011	81	79	38,006	84	0	38,096	74	73	38,081	80	0
M Professional, scientific and technical activities	2,025	13	13	2,025	14	0	2,213	16	16	2,150	17	1	2,302	16	16	2,237	16	1	2,065	26	26	2,001	16	1
N Administrative and support service activities	2,265	94	93	2,245	77	0	2,238	32	32	2,217	29	0	2,442	25	24	2,419	28	0	2,689	23	23	2,666	28	0
O Public administration and defence, compulsory social security	3	0	0	3	0	0	6	2	0	6	0	0	3	0	0	3	0	0	3	0	0	3	0	0
P Education	93	1	1	93	1	0	93	1	1	93	1	0	96	1	1	96	2	0	97	1	1	97	1	0
Q Human health services and social work activities	697	17	17	697	8	0	711	18	18	711	8	0	771	20	20	771	9	0	754	19	19	754	6	0
R Arts, entertainment and recreation	355	6	6	355	5	0	249	6	6	249	4	0	248	7	7	248	5	0	422	6	6	422	4	0
S Other services	4,674	104	104	4,600	74	0	4,459	106	106	4,378	81	0	4,205	114	114	4,151	82	0	4,549	104	104	4,516	87	0
Loans and advances	79,886	2,654	2,643	79,470	1,629	28	79,419	2,455	2,447	78,971	1,554	30	80,476	2,309	2,301	80,077	1,522	7	78,961	1,937	1,930	78,577	1,363	7

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

DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

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