

2025 EU-wide Transparency Exercise

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

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.

2025 EU-wide Transparency Exercise

Leverage ratio

DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

(mln EUR, %)		As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	28,513	28,956	29,116	30,382	C 47.00 (r0320,c0010)	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	28,482	28,919			C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	451,815	440,561	455,492	448,453	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	451,815	440,561			C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	6.31%	6.57%	6.39%	6.77%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	6.30%	6.56%			[A.2]/[B.2]	

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 in fully loaded CET1 capital ratios published by the participating banks e.g. in the Pillar two disclosure.

The differences between the reference dates of 31 December 2024 and 31 March 2025 reflect not only the change in reporting period but also the impact of a new regulatory framework. Regulation (EU) 2024/1423, which amends Regulation (EU) No 575/2013 with regard to credit risk, credit valuation adjustments (CVA) risk, operational risk, market risk, and the introduction of the output floor (commonly referred to as CRIS), entered into force on 1 January 2025.

The aggregate change introduced under CRIS compared to the previously applicable regulatory framework and the resulting risk weighted assets (RWA) for credit risk and operational risk (OpRisk). In addition, CRIS introduces an aggregate output floor, which limits the variability of capital requirements for institutions using internal models.

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The differences between the reference dates of 31 December 2024 and 31 March 2025 reflect not only the change in reporting period but also the impact of a new regulatory framework. Regulation (EU) 2024/1423, which amends Regulation (EU) No 575/2013 with regard to credit risk, credit valuation adjustments (CVA) risk, operational risk, market risk, and the introduction of the output floor (commonly referred to as CRR3), entered into force on 1 January 2025.

The aggregate change introduced under CRR3 compared to the previously applicable regulatory framework and the calculation of exposures and the resulting risk weighted assets (RWA) for credit risk and operational risk (OpRisk). In addition, CRR3 introduces an aggregate output floor, which limits the variability of capital requirements for institutions using internal models.

2025 EU-wide Transparency Exercise

Overview of Risk exposure amounts

DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

	RWAs				COREP CODE
	As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	
(min EUR, %)					
Credit risk (excluding CCR and Securitisations) ⁽¹⁾	130,660	132,910	110,311	111,754	C 02.00 (r0040, c0010) - [C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0470, c0010) + C 02.00 (r0460, c0010)]
Of which the standardised approach	24,574	24,304	48,823	50,371	C 02.00 (r0060, c0010) - [C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001)]
Of which the foundation IRB (FIRB) approach	53,647	54,821	42,671	42,961	C 02.00 (r0230, c0010) - [C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002)]
Of which the advanced IRB (AIRB) approach	16,200	16,134	15,648	15,600	C 02.00 (r0310, c0010) - [C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001)]
Of which equity IRB	34,109	35,412	0	0	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) ⁽²⁾	4,607	5,073	4,941	4,678	C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0460, c0010)]
Credit valuation adjustment - CVA	1,017	1,126	1,735	1,773	C 02.00 (r0640, c0010)
Settlement risk	0	4	1	75	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	4,898	5,163	5,147	4,925	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk) ⁽³⁾	5,041	5,266	5,048	4,919	C 02.00 (r0520, c0010) + [C 002.00.a (r755, c010) + C 002.00.a (r7770, c010)]
Of which the standardised approach	707	707	701	588	C 02.00 (r0530, c0010)
Of which IMA	4,334	4,560	4,346	4,331	C 02.00 (r0580, c0010) + C 002.00.a (r755, c010)
Of which securitisations and resecutitisations in the trading book	165	124	228	131	C 19.00 (r0010, c0001)*12.5 + C 20.00 (r0010, c0400)*12.5 + MAX(C 24.00 (r0010, c0000), C 24.00 (r0010, c0100), C 24.00 (r0010, c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	11,078	11,078	20,763	20,763	C 02.00 (r0590, c0010)
Of which basic indicator approach	0	0			C 02.00 (r0600, c0010)
Of which standardised approach	11,078	11,078			C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0			C 02.00 (r0620, c0010)
Other risk exposure amounts ⁽¹⁾	1,975	1,967	2,140	2,641	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010) - [C 002.00.a (r755, c010) + C 002.00.a (r7770, c010)]
Total risk exposure amount pre-floor			150,085	151,529	
Floor adjustment			0	0	C 02.00 (r0035, c0010)
Total	159,278	162,588	150,085	151,529	

⁽¹⁾ The positions "of which" are for information and do not need to sum up to Credit risk (excluding CCR and Securitisations).⁽²⁾ On-balance sheet exposures related to Free Deliveries (according to Article 379(1)) have not been included in 'Counterparty Credit Risk (CCR, excluding CVA)'. They are instead reported in the 'Credit Risk (excluding CCR and Securitisations)' section.⁽³⁾ In response to changes to the reporting framework, certain RWA arising from market risks, previously presented under 'Other risk exposure amounts', are presented in the row 'Position, foreign exchange and commodities risks (Market risk)' starting from March 2025.

2025 EU-wide Transparency Exercise

P&L

DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

(min EUR)	As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025
Interest income	10,815	14,220	3,593	6,670
Of which debt securities income	1,080	1,469	389	780
Of which loans and advances income	7,093	9,477	2,316	4,503
Interest expenses	7,384	9,662	2,645	4,866
(Of which deposits expenses)	6,242	8,184	1,799	3,337
(Of which debt securities issued expenses)	2,339	3,130	782	1,608
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	72	50	11	44
Net Fee and commission income	2,527	3,410	912	1,774
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	75	123	4	28
Gains or (-) losses on financial assets and liabilities held for trading, net	-444	-659	-178	67
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-315	-254	191	81
Gains or (-) losses from hedge accounting, net	26	52	17	34
Exchange differences [gain or (-) loss], net	114	203	25	43
Net other operating income / (expenses)	190	262	41	108
TOTAL OPERATING INCOME, NET	5,675	7,746	1,970	3,982
(Administrative expenses)	3,176	4,354	1,107	2,204
(Cash contributions to resolution funds and deposit guarantee schemes)	94	90	66	63
(Depreciation)	208	292	69	138
Modification gains or (-) losses, net	1	1	0	-1
(Provisions or (-) reversal of provisions)	29	64	-28	-54
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	61	135	-23	2
(Other provisions)	-32	-71	-5	-57
Of which pending legal issues and tax litigation ⁽¹⁾	0	-1	0	0
Of which restructuring ²	0	-6	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ⁽²⁾	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	448	740	90	242
(Financial assets at fair value through other comprehensive income)	2	3	0	-1
(Financial assets at amortised cost)	446	737	90	243
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	-7	24	0	5
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	32	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	472	703	208	494
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	7	8	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	2,206	2,927	874	1,878
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	1,684	2,273	681	1,453
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	1,684	2,273	681	1,453
Of which attributable to owners of the parent	1,635	2,216	669	1,428

⁽¹⁾ Information available only as of end of the year⁽²⁾ For IFRS compliance banks "zero" in cell "Increases or (-) decreases of the fund for general banking risks, net" must be read as "n.a."

2025 EU-wide Transparency Exercise

Total Assets: fair value and impairment distribution

DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

(mn EUR)		As of 30/09/2024				As of 31/12/2024				As of 31/03/2025				As of 30/06/2025				
ASSETS:	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			References	
		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	103,922				87,647				100,284				90,742				IAS 1.54 (i)	
Financial assets held for trading	30,872	8,617	20,949	1,307	30,736	7,321	22,113	1,301	30,967	9,839	20,046	1,081	30,119	10,327	18,694	1,098	IFRS 7.8(a)(i); IFRS 9 Appendix A	
Non-trading financial assets mandatorily at fair value through profit or loss	3,774	2,753	353	667	3,788	2,787	336	665	3,717	2,754	306	657	3,776	2,790	343	643	IFRS 7.8(a)(i); IFRS 9.4.1.4	
Financial assets designated at fair value through profit or loss	4,238	1,349	2,427	462	4,171	1,355	2,456	360	4,042	1,277	2,434	331	4,039	799	2,704	536	IFRS 7.8(a)(i); IFRS 9.4.1.5	
Financial assets at fair value through other comprehensive income	34,520	23,741	9,329	1,450	35,321	20,824	13,231	1,266	36,252	23,897	12,151	1,204	36,111	24,975	9,978	1,158	IFRS 7.8(p); IFRS 9.4.1.2a	
Financial assets at amortised cost	156,625				162,242				161,418				166,364				IFRS 7.8(f); IFRS 9.4.1.2	
Derivatives – Hedge accounting	717	0	717	0	796		796	0	807		807	0	788	0	788	0	IFRS 9.6.2.1; Annex V Part 1.2.2; Annex V Part 1.2b	
Fair value changes of the hedged items in portfolio hedge of interest rate risk	-1,450				-1,310				-1,517				-1,239				IAS 39.89A(a); IFRS 9.6.5.8	
Other assets ⁽¹⁾	19,157				19,619				19,682				19,905					
TOTAL ASSETS	552,375				543,008				555,652				550,605				IAS 1.9(a); IAS 6	

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

(mn EUR)		As of 30/09/2024						As of 31/12/2024						As of 31/03/2025						As of 30/06/2025						References
		Gross carrying amount ⁽¹⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽¹⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽¹⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽¹⁾			Accumulated impairment ⁽²⁾			
Breakdown of financial assets by instrument and by counterparty sector ⁽³⁾		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	
Financial assets at fair value through other comprehensive income	Debt securities	32,871	263	49	-12	-2	-38	34,323	279	41	-13	-2	-30	35,212	237	40	-14	-2	-30	34,770	225	40	-13	-2	-30	Annex V Part 1.31, 44(b)
	Loans and advances	2,330	0	0	0	0	0	2,099	0	0	0	0	0	2,075	0	0	0	0	0	2,053	0	0	0	0	0	Annex V Part 1.32, 44(a)
Financial assets at amortised cost	Debt securities	17,289	41	0	-4	0	0	19,616	41	0	-4	0	0	22,774	46	0	-5	0	0	24,020	58	0	-5	0	0	Annex V Part 1.31, 44(b)
	Loans and advances	294,969	42,513	4,182	-273	-551	-1,766	296,940	43,727	4,632	-274	-559	-2,014	292,265	44,541	4,533	-270	-595	-2,000	298,116	42,360	4,625	-276	-578	-2,089	Annex V Part 1.32, 44(a)

⁽¹⁾ This table covers IFRS 9 specific information and as such only applies for IFRS reporting banks.⁽²⁾ From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

2025 EU-wide Transparency Exercise

Breakdown of liabilities

DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

(mln EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	
Financial liabilities held for trading	43,161	42,234	44,345	45,066	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ⁽¹⁾	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	31,057	30,226	29,432	29,417	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	440,622	432,284	443,975	437,568	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ⁽¹⁾	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	596	659	447	615	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	-232	-171	-222	-169	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	2,768	2,653	2,510	2,397	IAS 37.10; IAS 1.54(l)
Tax liabilities	729	580	573	609	IAS 1.54(n-o)
Share capital repayable on demand	7	4	4	5	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	2,664	3,064	2,368	2,371	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ⁽¹⁾	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	521,374	511,534	523,432	517,879	IAS 1.9(b);IG 6
TOTAL EQUITY	31,002	31,475	32,220	32,726	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	552,375	543,008	555,652	550,605	IAS 1.IG6

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

2025 EU-wide Transparency Exercise

Breakdown of liabilities

DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

(min EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	
Derivatives		15,204	15,656	15,640	16,248	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	111	44	44	70	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	2,109	2,335	3,109	2,794	Annex V.Part 1.31
Deposits	Central banks	8,717	7,807	9,256	10,524	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	1,641	346	1,040	363	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	10,649	10,071	9,134	10,162	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	1,956	1,293	1,572	1,304	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	179,340	181,972	173,829	172,427	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	59,374	59,944	56,796	55,980	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	65,831	62,660	70,911	61,663	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	42,271	39,576	46,887	37,204	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	22,186	20,923	20,461	19,426	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	16,957	16,447	16,309	15,327	ECB/2013/33 Annex 2.Part 2.9.1
	Households	67,824	68,179	67,763	67,280	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	1,703	1,799	1,789	1,780	Annex V.Part 1.42(f), 44(c)
Debt securities issued		142,662	134,929	147,210	151,237	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		3,644	3,790	3,796	3,698	Annex V.Part 1.37
Other financial liabilities		805	827	841	834	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		515,437	505,403	518,199	512,666	

2025 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 (mi) 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 (mi) 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 30/09/2024	As of 31/12/2024	As of 30/09/2024										As of 31/12/2024										
Traded Debt Instruments	165	124	24	9	245	72							43	17	253	70						
Of which: General risk	0	0	23	10	201	60							43	17	223	58						
Of which: Specific risk	165	124	8	3	50	13							5	2	39	13						
Equities	0	0	13	6	88	29							19	2	94	7						
Of which: General risk	0	0	13	6	88	29							19	2	94	7						
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0						
Foreign exchange risk	529	570	36	11	56	19							36	8	79	21						
Commodities risk	13	12	6	2	26	5							5	1	17	6						
Total	707	706	42	16	195	64	93	109	0	0	0	4,334	55	15	211	54	99	87	0	0	0	4,560
As of 31/03/2025	As of 30/06/2025	As of 31/03/2025										As of 30/06/2025										
Traded Debt Instruments	228	131	50	12	288	101							39	12	293	93						
Of which: General risk	0	0	51	12	240	83							42	14	247	82						
Of which: Specific risk	228	131	5	1	48	18							5	1	51	12						
Equities	0	0	12	2	46	6							10	5	20	15						
Of which: General risk	0	0	12	2	46	6							10	5	20	15						
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0						
Foreign exchange risk	458	445	29	11	61	14							33	17	39	19						
Commodities risk	14	9	5	2	13	5							6	3	16	8						
Total	700	585	48	13	215	71	82	85	0	0	0	4,346	49	29	211	73	87	77	0	0	0	4,331

Market risk template does not include CIU positions under the particular approach for position risk in CIUs (Articles 348(1), 350 (3) c) and 364 (2) a) CRR). For internal model banks, it also does not include certain add-ons imposed by the supervisor as part of the ongoing review of internal models (Article 110 CRR). Both the own fund requirements for these CIU positions and those resulting from the add-on for internal model banks re in the RWEA OV1 template.

¹⁹ Standardized Total does not include the securitisation outcome unlike in the results after the 2010 exercise.

⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

⁽²⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e. substitution effects).

⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

Standardized Approach								
As of 30/09/2024					As of 31/12/2024			
Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
2025 EU - NL								
Central governments or central banks	102	102	0		69	69	0	
Regional governments or local authorities	0	0	0		0	0	0	
Public sector entities	0	0	0		0	0	0	
Multilateral Development Banks	4,172	4,168	13		4,158	4,158	13	
International Organizations	2,059	2,059	0		2,059	2,059	0	
Institutions	2	2	0		2	2	0	
Corporates	85	85	51		109	109	253	
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 and AOC exposures	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	
Subordinated debt exposures	0	0	0		0	0	0	
Crowded bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a 1T credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	23	23	0		245	245	228	
Equity	0	0	0		0	0	0	
Other exposures	0	0	0		0	0	0	
Standardized total ⁽⁴⁾								4

⁽¹⁾ Original exposure, unless 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 are country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

Standardized Approach								
As of 30/09/2024					As of 31/12/2024			
Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
2025 EU - NL								
Central governments or central banks	0	107	0		53	259	0	
Regional governments or local authorities	0	0	0		0	102	0	
Public sector entities	0	0	0		0	0	0	
Multilateral Development Banks	0	0	0		0	0	0	
International Organizations	0	0	0		0	0	0	
Institutions	0	0	0		0	0	0	
Corporates	588	737	636		1,049	874	764	
of which: SME	51	46	38		56	49	38	
Retail	4	4	4		4	4	4	
of which: SME	3	3	3		3	3	3	
Secured by mortgages on immovable property and AOC exposures	26	26	13		26	26	13	
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	
Subordinated debt exposures	0	0	0		0	0	0	
Crowded bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a 1T credit assessment	1,135	576	319		1,089	552	303	
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	
Standardized total ⁽⁴⁾				0				4

⁽¹⁾ Original exposure, unless 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 are country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

Standardized Approach								
As of 30/09/2024					As of 31/12/2024			
Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
2025 EU - NL								
Central governments or central banks	2,112	2,099	0		1,154	1,262	0	
Regional governments or local authorities	210	210	34		102	102	34	
Public sector entities	0	0	0		0	0	0	
Multilateral Development Banks	0	0	0		0	0	0	
International Organizations	0	0	0		0	0	0	
Institutions	108	109	39		242	242	40	
Corporates	287	157	156		206	47	48	
of which: SME	2	1	1		2	1	1	
Retail	2	1	1		2	1	1	
of which: SME	0	0	0		0	0	0	
Secured by mortgages on immovable property and AOC exposures	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	51	51	77		51	51	79	
Subordinated debt exposures	0	0	0		0	0	0	
Crowded bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a 1T credit assessment	658	397	92		1,161	609	116	
Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	45	45	23		0	0	0	
Other exposures	0	0	0		0	0	0	
Standardized total ⁽⁴⁾				0				2

⁽¹⁾ Original exposure, unless 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 are country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

Standardized Approach								
As of 30/09/2024					As of 31/12/2024			
Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
2025 EU - NL								
Central governments or central banks	422	422	0		1,086	1,188	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 Organizations	0	0	0		0	0	0	
Institutions	14	14	0		0	0	0	
Corporates	320	391	265		333	388	272	
of which: SME	14	13	10		14	13	10	
Retail	0	0	0		0	0	0	
of which: SME	0	0	0		0	0	0	
Secured by mortgages on immovable property and AOC exposures	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	
Subordinated debt exposures	0	0	0		0	0	0	
Crowded bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a 1T credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	1,530	705	372		1,437	731	328	
Equity	0	0	0		0	0	0	
Other exposures	0	0	0		0	0	0	
Standardized total ⁽⁴⁾				0				2

⁽¹⁾ Original exposure, unless 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 are country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

Standardized Approach								
As of 30/09/2024					As of 31/12/2024			
Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
2025 EU - NL								
Central governments or central banks	947	947	0		943	961	0	
Regional governments or local authorities	52	53	0		52	52	0	
Public sector entities	0	0	0		0	0	0	
Multilateral Development Banks	0	0	0		0	0	0	
International Organizations	0	0	0		0	0	0	
Institutions	1	1	0		1	1	0	
Corporates	31	22	17		94	57	39	
of which: SME	14	7	4		17	11	7	
Retail	848	288	234		876	300	225	
of which: SME	1	1	1		1	1	1	
Secured by mortgages on immovable property and AOC exposures	0	0	0		0	0	0	
of which: SME	0	0	0		0	0	0	
Exposures in default	15	8	8	11	17	7	8	11
Items associated with particularly high risk	0	0	0		0	0	0	
Subordinated debt exposures	0	0	0		0	0	0	
Crowded bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a 1T credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	270	176	86		258	158	62	
Equity	0	0	0		0	0	0	
Other exposures	1	1	1		1	1	1	
Standardized total ⁽⁴⁾				0				22

⁽¹⁾ Original exposure, unless 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 are country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

Standardized Approach								
As of 30/09/2024					As of 31/12/2024			
Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
2025 EU - NL								
Central governments or central banks	81	81	0		51	51	0	
Regional governments or local authorities	800	800	146		827	872	139	
Public sector entities	52	52	5		52	5	5	
Multilateral Development Banks	0	0	0		0	0	0	
International Organizations	0	0	0		0	0	0	
Institutions	1	1	0		1	1	0	
Corporates	628	628	115		648	648	117	
of which: SME	6	6	5		6	6	5	
Retail	0	0	0		0	0	0	
of which: SME	0	0	0		0	0	0	
Secured by mortgages on immovable property and AOC exposures	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	
Subordinated debt exposures	0	0	0		0	0	0	
Crowded bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a 1T credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	371	241	111		380	238	90	
Equity	0	0	0		0	0	0	
Other exposures	0	0	0		0	0	0	
Standardized total ⁽⁴⁾				0				0

⁽¹⁾ Original exposure, unless 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 are country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure ⁽¹⁾	Exposure Value ⁽¹⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽¹⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾
Consolidated data	(in EUR, %)								
	Central governments or central banks	202,424	202,374	613		58,889	57,297	633	
	Regional governments or local authorities	22,018	22,262	288		22,290	22,516	276	
	Public sector entities	8,779	12,234	189		9,111	12,051	261	
	Multilateral Development Banks	6,932	5,907	10		6,589	4,721	10	
	International Organisations	2,225	9,224	0		9,339	8,537	0	
	Institutions	144,338	120,478	1,464		126,470	116,801	818	
	Corporates	20,899	14,336	11,517		21,526	15,041	12,188	
	of which: SME	1,750	1,301	1,301		1,931	1,261	1,261	
	Retail	14,118	5,244	3,460		13,675	4,622	3,076	
	of which: SME	9,761	9,081	1,792		9,768	9,205	1,446	
	Secured by mortgages on immovable property and ADC exposures	3,171	9,099	2,027		5,120	2,981	1,891	
	of which: SME	1,340	1,588	1,008		1,399	1,201	1,007	
	Exposures in default	988	258	207	560	954	254	200	607
	Items associated with particularly high risk								
	Subordinated debt exposures	905	885	1,327		890	824	1,258	
	Covered bonds	1,129	1,092	56		1,147	1,113	60	
	Claims on institutions and corporates with a ST credit assessment	62	62	8		62	62	9	
	Collective investments undertakings (CIU)	20,721	9,158	5,279		20,611	8,968	5,361	
	Equity	9,640	9,609	28,002		28,041	28,194	28,194	
	Other exposures	748	601	0		751	875	681	
	Standardised Total ⁽³⁾	393,634	314,402	50,892	1,090	346,564	291,968	52,334	1,353

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

(2) Standardised Total does not include the securitisation position unless in the results prior to the 2025 exercise.

(3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparties covering up to 90% of total original exposure or Top 10 countries related by original exposure, whichever is of best quality.

(4) Starting from the 2024 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of counterparty.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure ⁽¹⁾	Exposure Value ⁽¹⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽¹⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾
GERMANY	(in EUR, %)								
	Central governments or central banks	72,105	72,778	638		69,387	67,908	684	
	Regional governments or local authorities	19,227	19,481	24		20,141	20,397	36	
	Public sector entities	7,386	11,325	61		8,172	11,181	47	
	Multilateral Development Banks	6	6	0		6	6	0	
	International Organisations	34	34	0		34	34	0	
	Institutions	145,598	119,779	1,229		138,689	116,088	926	
	Corporates	14,458	9,120	8,220		15,240	10,313	8,818	
	of which: SME	1,883	1,092	878		2,081	1,729	1,382	
	Retail	12,595	4,176	2,793		12,288	2,794	2,424	
	of which: SME	9,729	9,066	1,792		9,768	9,205	1,446	
	Secured by mortgages on immovable property and ADC exposures	2,237	1,978	1,072		2,302	1,927	1,061	
	of which: SME	1,131	1,148	884		1,200	1,200	1,000	
	Exposures in default	630	150	164	437	640	155	171	451
	Items associated with particularly high risk								
	Subordinated debt exposures	889	834	1,250		842	774	1,160	
	Covered bonds	1,120	1,093	56		1,141	1,114	59	
	Claims on institutions and corporates with a ST credit assessment	40	40	8		40	40	9	
	Collective investments undertakings (CIU)	2,143	1,289	609		2,120	1,284	642	
	Equity	9,501	9,400	25,158		25,387	25,211	25,168	
	Other exposures	281	281	0		280	280	0	
	Standardised Total ⁽³⁾				723				692

(1) Original exposure, unless 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 includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure ⁽¹⁾	Exposure Value ⁽¹⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽¹⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾
UNITED STATES	(in EUR, %)								
	Central governments or central banks	11,880	11,880	0		11,941	11,941	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	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 and ADC exposures	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								
	Subordinated debt exposures	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)	6,634	1,791	1,000		6,642	1,788	1,000	
	Equity	27	27	67		25	25	64	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ⁽³⁾				11				10

(1) Original exposure, unless 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 includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure ⁽¹⁾	Exposure Value ⁽¹⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽¹⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾
FRANCE	(in EUR, %)								
	Central governments or central banks	181	181	0		181	181	0	
	Regional governments or local authorities	27	27	27		27	27	27	
	Public sector entities	299	299	0		302	302	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	180	180	89		180	180	100	
	Corporates	181	201	113		177	189	105	
	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 and ADC exposures	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								
	Subordinated debt exposures	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)	2,382	1,082	100		2,009	1,179	100	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ⁽³⁾				12				11

(1) Original exposure, unless 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 includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure ⁽¹⁾	Exposure Value ⁽¹⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽¹⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾
LUXEMBOURG	(in EUR, %)								
	Central governments or central banks	7,138	7,138	0		9,100	9,100	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	975	686	872		911	660	644	
	of which: SME	126	126	126		126	126	126	
	Retail	2	1	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property and ADC exposures	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	40	0	0	0	40
	Items associated with particularly high risk								
	Subordinated debt exposures	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	1,179	951	223		1,107	687	186	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	42	42	0		42	42	0	
	Standardised Total ⁽³⁾				60				67

(1) Original exposure, unless 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 includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure ⁽¹⁾	Exposure Value ⁽¹⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽¹⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾
Other Countries	Central governments or central banks	81	81	0		90	90	0	
	Regional governments or local authorities	1	1	0		1	1	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	4,269	5,258	33		0	0	0	
	International Organisations	3,112	3,111	0		5,523	5,523	0	14
	Institutions	12	2	0		2	2	0	0
	Corporates	138	30	27		119	12	0	0
	of which: SME	0	0	0		0	0	0	0
	Retail	0	0	0		0	0	0	0
	of which: SME	0	0	0		0	0	0	0
	Secured by mortgages on immovable property and ADC exposures	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
	Subordinated debt exposures	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
Other countries	Collective investments undertakings (CIU)	0	204	74	272	0	89	79	79
	Equity	0	0	0	0	0	0	0	0
	Other exposures	0	0	0	0	0	0	0	0
	Standardised Total ⁽³⁾				1				2

(1) Original exposure, unless 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 includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure ⁽¹⁾	Exposure Value ⁽¹⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽¹⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾
NETHERLANDS	Central governments or central banks	74	272	0		75	297	0	
	Regional governments or local authorities	22	22	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	23	23	8		9	11	0	
	Corporates	1,033	831	760		1,052	840	689	
	of which: SME	36	41	34		56	44	36	
	Retail	3	3	2		3	0	0	
	of which: SME	3	3	3		3	0	0	
	Secured by mortgages on immovable property and ADC exposures	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	0	0
	Subordinated debt exposures	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
Other countries	Collective investments undertakings (CIU)	0	80	33	208	1,038	134	298	298
	Equity	0	0	0	0	0	0	0	0
	Other exposures	0	0	0	0	0	0	0	0
	Standardised Total ⁽³⁾				0				1

(1) Original exposure, unless 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 includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure ⁽¹⁾	Exposure Value ⁽¹⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽¹⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾
SWITZERLAND	Central governments or central banks	1,112	1,198	0		872	984	0	
	Regional governments or local authorities	22	22	0		220	220	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	280	280	294		27	294	38	
	Corporates	288	77	74		302	106	102	
	of which: SME	2	1	1		72	13	11	
	Retail	2	1	1		2	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property and ADC exposures	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	0	0
	Subordinated debt exposures	51	51	77		51	50	76	
	Covered bonds	0	0	0		204	204	44	
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
Other countries	Collective investments undertakings (CIU)	1,100	599	155	1,010	1,032	157	121	121
	Equity	2	2	2	6	2	2	6	6
	Other exposures	0	0	0	0	0	0	0	0
	Standardised Total ⁽³⁾				10				14

(1) Original exposure, unless 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 includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure ⁽¹⁾	Exposure Value ⁽¹⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽¹⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾
UNITED KINGDOM	Central governments or central banks	1,175	1,494	0		894	411	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	37	37	37		41	41	31	
	Corporates	372	419	311		344	367	282	
	of which: SME	0	0	0		10	7	7	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property and ADC exposures	1	1	1		1	1	1	
	of which: SME	1	1	1		1	1	1	
	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
	Subordinated debt exposures	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
Other countries	Collective investments undertakings (CIU)	1,462	755	364	1,684	827	354	354	354
	Equity	0	0	0	0	0	0	0	0
	Other exposures	0	0	0	0	0	0	0	0
	Standardised Total ⁽³⁾				14				14

(1) Original exposure, unless 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 includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure ⁽¹⁾	Exposure Value ⁽¹⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽¹⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾
AUSTRIA	Central governments or central banks	949	961	0		950	964	0	
	Regional governments or local authorities	49	49	0		13	13	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	1		1	1	0	
	Corporates	105	85	36		82	64	38	
	of which: SME	97	27	27		34	29	29	
	Retail	897	315	236		919	333	250	
	of which: SME	1	1	1		0	0	0	
	Secured by mortgages on immovable property and ADC exposures	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	38	7	9	12	22	8	10	14
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Subordinated debt exposures	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
Other countries	Collective investments undertakings (CIU)	210	149	77	236	148	112	112	112
	Equity	0	0	0	0	0	0	0	0
	Other exposures	0	0	0	0	0	0	0	0
	Standardised Total ⁽³⁾				28				21

(1) Original exposure, unless 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 includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure ⁽¹⁾	Exposure Value ⁽¹⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽¹⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾
CANADA	Central governments or central banks	30	30	0		30	30	0	
	Regional governments or local authorities	822	846	140		754	775	134	
	Public sector entities	30	0	1		27	1	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	639	639	589		639	592	524	
	of which: SME	6	6	5		5	5	4	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property and ADC exposures	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	0	0
	Subordinated debt exposures	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
Other countries	Collective investments undertakings (CIU)	138	239	196	417	235	235	235	235
	Equity	0	0	0	0	0	0	0	0
	Other exposures	0	0	0	0	0	0	0	0
	Standardised Total ⁽³⁾				2				2

(1) Original exposure, unless 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 includes those for securitisation exposures but includes general credit risk adjustments.

IBB Approach									
As of 30/09/2024					As of 31/12/2024				
Original Exposure ⁽¹⁾	Risk exposure amount		Value adjustments and provisions	Original Exposure ⁽¹⁾	Risk exposure amount		Value adjustments and provisions		
	Of which: defaulted	Of which: defaulted			Of which: defaulted	Of which: defaulted			
44,028	178	42,299	8,021	15	40,517	118	37,678	10,073	
128,182	2,484	125,697	46,678	1,275	130,905	3,244	107,332	47,056	
35,629	434	34,332	35,259	0	348	36,142	881	35,265	
20	8,179	11,112	1,949	34	8,318	20	8,468	1,403	
94,521	1,207	94,310	16,200	874	777	94,363	1,264	93,895	
76,617	545	76,072	5,604	211	76,613	570	76,611	342	
0	0	0	0	0	0	0	0	0	
76,673	545	76,072	5,604	211	76,613	570	76,611	342	
0	0	0	0	0	0	0	0	0	
17,488	660	17,341	6,796	565	17,750	694	17,285	6,740	
0	443	0	24	0	438	0	446	0	
17,488	660	17,316	6,796	565	17,323	694	17,238	6,740	
9,283	0	9,288	34,520	0	9,369	0	9,369	35,422	
			120				239		
			10,312				11,818		

⁽¹⁾ IRG Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.

[illegible]

IRB Approach											
As of 30/09/2024						As of 31/12/2024					
Original Exposure ⁽¹⁾	Exposure Value ⁽¹⁾		Risk exposure amount	Value adjustments and provisions	Original Exposure ⁽¹⁾	Exposure Value ⁽¹⁾		Risk exposure amount	Value adjustments and provisions		
	Of which defaulted					Of which defaulted				Of which defaulted	
0	0	0	0	0	0	0	0	0	0	0	
151	0	701	375	0	0	601	111	0	0	0	
4,742	0	3,874	2,640	0	7	5,005	4,101	2,108	0	9	
975	0	856	683	0	2	1,086	964	737	0	2	
0	0	0	0	0	0	0	0	0	0	0	
22	0	21	4	0	0	23	23	4	0	0	
19	0	19	4	0	0	20	20	4	0	0	
10	0	0	0	0	0	0	0	0	0	0	
0	0	0	0	0	0	20	20	4	0	0	
0	0	0	0	0	0	0	0	0	0	0	
3	0	2	1	0	0	3	3	1	0	0	
0	0	0	0	0	0	0	0	0	0	0	
3	0	2	1	0	0	3	3	1	0	0	
37	0	37	129	0	18	0	18	67	0	0	

RIS Approach									
As of 30/09/2024					As of 31/12/2024				
Original Exposure ⁽¹⁾	Risk exposure amount		Value adjustments and provisions	Original Exposure ⁽¹⁾	Risk exposure amount		Value adjustments and provisions		
	Exposure Value ⁽²⁾	Of which: defaulted			Exposure Value ⁽²⁾	Of which: defaulted			
0	0	0	0	0	0	0	0		
12,452	12,474	761	0	8,341	750	0	1		
1,939	1,901	160	0	2,015	1,913	1,013	0		
978	921	459	0	1,056	1,002	510	0		
11	2	1	0	2	2	0	0		
11	0	0	0	11	0	0	0		
31	31	7	1	50	7	49	1		
21	21	5	1	40	1	40	9		
0	0	0	0	0	0	0	0		
21	21	5	0	9	9	0	0		
0	0	0	0	0	0	0	0		
9	9	2	0	10	0	10	3		
0	0	0	0	0	0	0	0		
9	9	2	0	10	0	10	3		
0	0	0	0	0	0	0	0		

⁽²⁾ Incl. RGLAs and PSEs from Q1 2025

[illegible]

		IRS Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
Other Countries	(in EUR, %)	0	0	0	0	0	0	0	0
	Central banks and central governments ⁽³⁾	0	0	0	0	0	0	0	0
	Institutions	301	0	301	0	0	0	0	0
	Corporates	686	17	675	458	0	0	0	0
	Corporates - Of Which: Specialised Lending	650	0	650	0	1	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0
Equity		0	0	0	0	0	0	0	0
Collective Investments Undertakings (CIU)									
Other non credit-obligation assets									
IRS Total									

⁽¹⁾Original exposure, unless 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⁾Incl. RGLAs and PSDs from Q1 2025

		IRS Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
NETHERLANDS	(in EUR, %)	0	0	0	0	0	0	0	0
	Central banks and central governments ⁽³⁾	1,497	0	1,497	286	0	1,851	0	1,851
	Corporates	2,999	25	2,668	1,571	0	3,225	78	2,884
	Corporates - Of Which: Specialised Lending	1,342	0	1,287	584	0	1,390	0	1,393
	Corporates - Of Which: SME	60	0	60	7	0	51	0	51
	Retail	32	1	31	5	1	31	1	31
	Retail - Secured on real estate property	32	0	32	4	1	28	1	28
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	28	0	28	4	1	28	1	28
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0
	Retail - Other Retail	4	0	3	1	0	4	0	3
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	3	0	3	1	0	3	1	0
	Equity	0	0	0	0	0	0	0	0
Collective Investments Undertakings (CIU)									
Other non credit-obligation assets									
IRS Total									

⁽¹⁾Original exposure, unless 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⁾Incl. RGLAs and PSDs from Q1 2025

		IRS Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
SWITZERLAND	(in EUR, %)	0	0	0	0	0	0	0	0
	Central banks and central governments ⁽³⁾	1,886	0	1,886	567	0	2,421	0	1,451
	Corporates	2,465	25	1,288	790	0	1,280	16	2,034
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0
	Retail	174	3	174	28	2	180	3	179
	Retail - Secured on real estate property	74	1	74	17	1	74	16	1
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	74	1	74	17	1	74	16	1
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0
	Retail - Other Retail	100	1	100	11	1	106	1	106
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	100	1	100	11	1	102	1	102
	Equity	1	0	1	0	2	0	2	0
Collective Investments Undertakings (CIU)									
Other non credit-obligation assets									
IRS Total									

⁽¹⁾Original exposure, unless 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⁾Incl. RGLAs and PSDs from Q1 2025

		IRS Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
UNITED KINGDOM	(in EUR, %)	0	0	0	0	0	0	0	0
	Central banks and central governments ⁽³⁾	2,092	0	2,056	228	0	1,682	0	1,599
	Corporates	2,523	7	1,877	1,098	0	2,595	43	1,828
	Corporates - Of Which: Specialised Lending	1,421	0	1,381	857	0	1,417	36	1,378
	Corporates - Of Which: SME	41	0	41	8	0	41	0	41
	Retail	18	0	18	3	0	18	0	18
	Retail - Secured on real estate property	4	0	4	1	0	4	1	4
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	4	0	4	1	0	4	1	4
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0
	Retail - Other Retail	13	0	13	0	0	13	0	13
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	13	0	13	0	0	13	0	13
	Equity	0	0	0	0	0	0	0	0
Collective Investments Undertakings (CIU)									
Other non credit-obligation assets									
IRS Total									

⁽¹⁾Original exposure, unless 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⁾Incl. RGLAs and PSDs from Q1 2025

		IRS Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
AUSTRIA	(in EUR, %)	0	0	0	0	0	0	0	0
	Central banks and central governments ⁽³⁾	1,200	0	1,181	414	0	1,210	0	1,206
	Corporates	2,421	0	1,800	1,289	0	2,261	30	1,881
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	5	0	5	1	0	5	1	0
	Retail	1,441	98	1,429	865	82	1,421	101	1,408
	Retail - Secured on real estate property	60	1	60	10	0	60	0	60
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	60	1	60	10	0	60	0	60
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0
	Retail - Other Retail	1,381	97	1,389	855	82	1,361	101	1,349
	Retail - Other Retail - Of Which: SME	1	0	0	0	0	1	0	0
	Retail - Other Retail - Of Which: non-SME	1,380	97	1,389	855	82	1,361	101	1,349
	Equity	0	0	0	0	0	0	0	0
Collective Investments Undertakings (CIU)									
Other non credit-obligation assets									
IRS Total									

⁽¹⁾Original exposure, unless 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⁾Incl. RGLAs and PSDs from Q1 2025

		IRS Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
CANADA	(in EUR, %)	0	0	0	0	0	0	0	0
	Central banks and central governments ⁽³⁾	1,177	0	1,176	388	0	1,443	0	1,440
	Corporates	581	0	499	321	0	689	0	565
	Corporates - Of Which: Specialised Lending	507	0	479	308	0	541	0	504
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0
Collective Investments Undertakings (CIU)									
Other non credit-obligation assets									
IRS Total									

⁽¹⁾Original exposure, unless 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⁾Incl. RGLAs and PSDs from Q1 2025

		IRB Approach																
		As of 31/03/2025						As of 30/06/2025										
		Original Exposure ⁽¹⁾		Exposure Value ⁽²⁾		Risk exposure amount		Value adjustments and provisions		Original Exposure ⁽¹⁾		Exposure Value ⁽²⁾		Risk exposure amount		Value adjustments and provisions		
(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		
Consolidated data	Central banks and central governments ⁽³⁾	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	41,655	106	38,831	9,267	0	0	45	47,542	103	44,363	9,190	0	0	0	0	0	0
	Corporates	129,699	1,013	98,581	36,118	0	1,539	131,875	3,385	99,550	39,342	0	1,597	0	0	0	60	
	Corporates - Of Which: Specialised Lending	37,344	827	36,504	12,517	0	393	37,633	866	36,693	12,589	0	443	0	0	0	0	
	Corporates - Of Which: SME	20,428	236	19,851	7,643	0	91	28,432	339	23,236	6,139	0	0	0	0	0	0	
	Retail	94,291	1,300	92,421	15,668	932	863	94,395	1,281	91,911	15,600	992	877	0	0	0	0	
	Retail - Secured on real estate property	76,441	602	76,052	8,834	343	225	76,351	639	76,351	8,951	365	235	0	0	0	0	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	76,441	602	76,052	8,834	343	225	76,351	639	76,351	8,951	365	235	0	0	0	0	
	Retail - Qualifying Revolving	17,800	698	17,369	6,814	589	618	18,044	742	17,464	6,633	627	542	0	0	0	0	
	Retail - Other Retail	455	0	68	12	0	0	465	1	86	16	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: SME	17,394	698	17,301	6,797	589	618	17,578	741	17,464	6,633	627	542	0	0	0	0	
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Equity	2,491	0	1,491	883	0	0	1,530	0	1,530	667	0	0	0	0	0	0		
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total ⁽⁴⁾																		

(1) Original exposure, unless 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) Incl. RGAs and P&Gs from Q2 2025

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

(4) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of concentration covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter

		IRB Approach											
		As of 31/03/2025						As of 30/06/2025					
		Original Exposure ⁽¹⁾		Risk exposure amount		Value adjustments and provisions	Original Exposure ⁽¹⁾		Risk exposure amount		Value adjustments and provisions		
		Exposure Value ⁽²⁾	Of which: defaulted	Exposure Value ⁽²⁾	Of which: defaulted		Exposure Value ⁽²⁾	Of which: defaulted					
		(in EUR, %)											
GERMANY	Central banks and central governments ⁽³⁾	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	10,243	0	9,017	2,133	0	3	11,394	0	11,177	2,468	0	
	Corporates	302,029	2,729	80,115	25,719	0	1,310	109,867	2,878	80,785	25,936	0	
	Corporates - Of Which: Specialised Lending	28,439	726	26,127	8,076	0	323	29,051	870	26,446	8,176	0	
	Corporates - Of Which: SME	19,209	216	18,642	5,683	0	111	24,795	339	19,583	6,175	0	
	Retail	92,446	1,185	90,199	14,489	837	736	92,544	1,260	91,228	14,718	892	
	Retail - Secured on real estate property	76,108	597	75,719	8,765	340	222	76,017	634	76,017	8,883	362	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	76,108	597	75,719	8,765	340	222	76,017	634	76,017	8,883	362	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	16,138	587	15,874	5,715	497	513	16,074	625	16,091	5,835	530	
	Retail - Other Retail - Of Which: SME	453	0	68	12	0	0	463	1	86	16	0	
Retail - Other Retail - Of Which: non-SME	15,685	587	15,806	5,696	497	513	16,074	624	15,996	5,819	530		
Equity	0	0	0	0	0	0	0	0	0	0	0		
Collective Investments Undertakings (CIU)	266	0	266	146	0	0	293	0	293	156	0		
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0		
IRB Total	0	0	0	0	0	0	0	0	0	0	0		

(1) Original exposure, unless 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) Incl. RGAs and P&Gs from Q2 2025

		IRB Approach											
		As of 31/03/2025						As of 30/06/2025					
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾		Risk exposure amount		Value adjustments and provisions	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾		Risk exposure amount		Value adjustments and provisions
				Of which: defaulted		Of which: defaulted				Of which: defaulted		Of which: defaulted	
(IN EUR, %)		0	0	0	0	0	0	0	0	0	0	0	0
UNITED STATES	Central banks and central governments ⁽³⁾	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	4,925	0	4,837	1,871	0	4,805	0	4,689	1,647	0	0	0
	Corporates	4,925	0	3,768	2,121	0	7	4,846	0	3,602	1,994	0	8
	Corporates - Of Which: Specialised Lending	1,169	0	959	687	0	2	1,348	0	927	637	0	1
	Corporates - Of Which: SME	0	0	0	148	0	0	0	0	140	0	0	0
	Retail	23	0	23	5	0	0	24	5	24	4	0	0
	Retail - Secured on real estate property	30	0	20	4	0	0	21	0	21	4	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	3	0	3	1	0	0	2	0	2	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	2	0	2	1	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Collective Investments Undertakings (CIU)	159	0	159	76	0	0	164	0	164	67	0	0
	Other non credit obligation assets												
	IRB Total												

(1) Original exposure, unless 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) Incl. RGAs and P&Gs from Q2 2025

		IRB Approach															
		As of 31/03/2025						As of 30/06/2025									
		Original Exposure ⁽¹⁾		Exposure Value ⁽²⁾		Risk exposure amount		Value adjustments and provisions		Original Exposure ⁽¹⁾		Exposure Value ⁽²⁾		Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
FRANCE	(In EUR, %)																
	Central banks and central governments ⁽³⁾	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	10,340	0	10,320	835	0	1	11,305	0	11,681	664	0	0	1	1		
	Corporates	1,999	0	1,961	793	0	10	2,004	0	1,920	770	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	1,258	0	982	401	0	7	1,241	0	979	385	0	0	0	0	0	0
	Corporates - Of Which: SME	219	0	219	179	0	4	533	0	533	248	0	0	0	0	0	0
	Retail	49	2	49	11	1	1	48	2	48	11	1	1	1	1	1	1
	Retail - Secured on real estate property	39	1	39	8	1	1	39	1	39	8	1	1	1	1	1	1
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	39	1	39	8	1	1	39	1	39	8	1	1	1	1	1	1
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	10	0	10	3	0	0	10	0	10	3	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	9	0	9	3	0	0	10	0	10	3	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Collective Investments Undertakings (CIU)	282	0	282	97	0	0	289	0	289	100	0	0	0	0	0	0
	Other non credit-obligation assets																
IRB Total																	

(1) Original exposure, unless 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) Incl. RGAs and P&Gs from Q2 2025

		IRB Approach											
		As of 31/03/2025						As of 30/06/2025					
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾		Risk exposure amount		Value adjustments and provisions	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾		Risk exposure amount		Value adjustments and provisions
			Of which: defaulted		Of which: defaulted				Of which: defaulted		Of which: defaulted		
(in EUR, %)		0	0	0	0	0	0	0	0	0	0	0	
LUXEMBOURG	Central banks and central governments ⁽³⁾	214	0	161	55	0	16	255	0	186	68	0	17
	Institutions	497	0	403	310	0	2	470	0	387	304	0	2
	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	94	1	94	25	0	1	96	1	96	24	1	1
	Retail - Secured on real estate property	84	0	84	23	1	86	1	86	1	86	20	1
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Residential	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	10	0	10	4	0	0	10	0	10	4	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	10	0	10	4	0	0	10	0	10	4	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0
	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0
G88 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)

(2) Incl. RGLAs and PSEs from Q1 2025

(2) Incl. RGLAs and PSEs from Q3 2025

(2) Incl. RGLAs and PSEs from Q1 2025

(2) Incl. 8GLAs and PSEs from Q1 2025

(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) Incl. RGLAs and PSEs from Q1 2025

2025 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

As of 31/12/2024

(mln EUR)		As of 31/12/2024														Risk weighted exposure amount
		Direct exposures														
		On balance sheet							Derivatives				Off balance sheet			
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				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					
Residual Maturity	Country / Region															
[0 - 3M]	Austria	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		347	347	0	19	312	17	0	0	0	0	0	0	0	0	0
[10Y - more]	648	648	30	168	310	121	0	0	0	0	0	0	0	0	0	
Total		997	997	30	186	622	138	0	0	0	0	0	0	0	0	0
[0 - 3M]	Belgium	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		98	98	0	51	30	8	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		456	456	8	0	403	45	0	0	0	0	0	0	0	0	0
[10Y - more]	305	305	0	0	237	68	0	0	0	0	0	0	0	0	0	
Total		860	860	17	51	671	121	0	0	0	0	0	0	0	0	71
[0 - 3M]	Bulgaria	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]	Cyprus															
[3M - 1Y]																
[1Y - 2Y]																
[2Y - 3Y]																
[3Y - 5Y]																
[5Y - 10Y]																
[10Y - more]																
Total																
[0 - 3M]	Czech Republic	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		7	7	0	0	7	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		7	7	0	0	7	0	0	0	0	0	0	0	0	0	0
[0 - 3M]	Denmark	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]	Estonia	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		20	20	0	0	20	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		20	20	0	0	20	0	0	0	0	0	0	0	0	0	0

2025 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

As of 31/12/2024														
Direct exposures														
On balance sheet														
Residual Maturity	(min EUR)	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives				Off balance sheet	
					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]			0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]			0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]			0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]			0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]			0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]			288	288	0	0	0	288	0	0	0	0	0	0
[10Y - more]			0	0	0	0	0	0	0	0	0	0	0	0
Total			288	288	0	0	0	288	0	0	0	0	0	0
[0 - 3M]			0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]			28	28	0	0	0	28	0	0	0	0	0	0
[1Y - 2Y]			34	34	0	0	10	24	0	0	0	0	0	0
[2Y - 3Y]			31	31	0	0	0	31	0	0	0	0	0	0
[3Y - 5Y]			72	72	0	0	58	34	0	0	0	0	0	0
[5Y - 10Y]			559	559	0	0	0	559	0	0	0	0	0	0
[10Y - more]			154	154	0	0	0	154	0	0	0	0	0	0
Total			879	879	0	0	68	811	0	0	0	0	0	0
[0 - 3M]			246	246	0	-41	10	195	0	0	0	0	90	0
[3M - 1Y]			761	761	0	184	578	24	879	-12	650	2	0	0
[1Y - 2Y]			835	835	0	274	406	35	949	-1	88	0	0	0
[2Y - 3Y]			912	912	0	555	78	279	904	0	140	0	0	0
[3Y - 5Y]			2,356	2,356	38	197	173	1,949	177	2,236	-1	0	0	0
[5Y - 10Y]			4,518	4,518	114	1,163	3,240	109	473	-112	1,727	0	0	0
[10Y - more]			8,118	8,118	70	0	6,422	78	429	-11	92	6	0	0
Total			17,747	17,747	222	1,067	3,389	13,069	460	5,864	-139	2,755	8	0
[0 - 3M]														
[3M - 1Y]														
[1Y - 2Y]														
[2Y - 3Y]														
[3Y - 5Y]														
[5Y - 10Y]														
[10Y - more]														
Total														
[0 - 3M]														
[3M - 1Y]														
[1Y - 2Y]														
[2Y - 3Y]														
[3Y - 5Y]														
[5Y - 10Y]														
[10Y - more]														
Total														
[0 - 3M]			0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]			0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]			0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]			0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]			0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]			0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]			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 - 3M]			0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]			0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]			0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]			0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]			0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]			15	15	0	0	15	0	0	0	0	0	0	0
[10Y - more]			0	0	0	0	0	0	0	0	0	0	0	0
Total			15	15	0	0	15	0	0	0	0	0	0	0
[0 - 3M]			0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]			0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]			36	36	0	0	16	0	0	0	0	0	0	0
[2Y - 3Y]			179	179	0	179	0	0	0	0	0	0	0	0
[3Y - 5Y]			248	248	0	248	0	0	0	0	0	0	0	0
[5Y - 10Y]			232	232	0	232	28	240	0	0	0	0	0	0
[10Y - more]			240	240	0	0	110	131	0	0	0	0	0	0
Total			965	965	0	482	153	380	0	0	0	0	0	0

2025 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

		As of 31/12/2024													Risk weighted exposure amount
		Direct exposures													
(min 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)	Non-derivative financial assets by accounting portfolio				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]	Latvia	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		5	5	0	0	0	5	0	0	0	0	0	0	0	
[5Y - 10Y]		3	3	0	0	0	3	0	0	0	0	0	0	0	
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		8	8	0	0	0	8	0	0	0	0	0	0	0	0
[0 - 3M]	Lithuania	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		5	5	0	0	0	5	0	0	0	0	0	0	0	
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		5	5	0	0	0	5	0	0	0	0	0	0	0	0
[0 - 3M]	Luxembourg	14	14	0	0	0	14	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		40	40	0	0	0	40	0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		26	26	0	0	0	20	0	5	0	0	0	0	0	
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		80	80	0	0	0	77	52	0	0	0	0	0	0	0
[0 - 3M]	Malta														
[3M - 1Y]															
[1Y - 2Y]															
[2Y - 3Y]															
[3Y - 5Y]															
[5Y - 10Y]															
[10Y - more]															
Total															
[0 - 3M]	Netherlands	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		51	51	0	0	0	51	0	0	0	0	0	0	0	
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		51	51	0	0	0	51	0	0	0	0	0	0	0	0
[0 - 3M]	Poland	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		42	42	0	0	0	42	0	0	0	0	0	0	0	
[5Y - 10Y]		77	77	0	0	0	51	0	26	0	0	0	0	0	
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		119	119	0	0	0	83	0	0	0	0	0	0	0	24
[0 - 3M]	Portugal	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		113	113	0	0	0	113	52	79	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		20	20	0	0	0	20	0	0	0	0	0	0	0	
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		155	155	0	0	0	99	52	0	0	0	0	0	0	28
[0 - 3M]	Romania	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	

2025 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

[illegible]

2025 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

		As of 31/12/2024													Risk weighted exposure amount
		Direct exposures													
(min 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)	Non-derivative financial assets by accounting portfolio				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]	Australia	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]		35	35	0	0	0	35	0	0	0	0	0	0	0	0
Total		35	35	0	0	0	35	0	0	0	0	0	0	0	24
[0 - 3M]	Canada	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		40	40	0	0	17	22	0	0	0	0	0	0	0	0
[1Y - 2Y]		189	189	0	76	89	22	0	0	0	0	0	0	0	0
[2Y - 3Y]		35	35	0	35	21	13	0	0	0	0	0	0	0	0
[3Y - 5Y]		260	260	0	91	142	27	0	0	0	0	0	0	0	0
[5Y - 10Y]		264	264	0	394	60	334	60	0	0	0	0	0	0	0
[10Y - more]		5	5	0	0	0	5	0	0	0	0	0	0	0	0
Total		920	920	0	167	604	148	0	0	0	0	0	0	0	139
[0 - 3M]	Hong Kong	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]	Japan	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]	U.S.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		140	140	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		78	78	0	0	92	53	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	44	34	0	0	0	0	0	0	0	0
[3Y - 5Y]		189	189	0	0	139	46	0	0	0	0	0	0	0	0
[5Y - 10Y]		225	225	0	47	138	40	0	0	0	0	0	0	0	0
[10Y - more]		77	77	0	0	0	77	0	0	0	0	0	0	0	0
Total		711	711	0	47	412	252	0	0	0	0	0	0	0	44
[0 - 3M]	China	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		26	26	0	0	0	26	0	0	0	0	0	0	0	0
[1Y - 2Y]		39	39	0	0	0	18	0	0	0	0	0	0	0	0
[2Y - 3Y]		3	3	0	0	0	3	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		171	171	0	0	0	166	0	0	0	0	0	0	0	1
[0 - 3M]	Switzerland	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		109	109	0	109	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		109	109	0	109	0	0	0	0	0	0	0	0	0	22
[0 - 3M]	Other advanced economies non IEA	140	140	0	0	140	0	0	0	0	0	0	0	0	0
[3M - 1Y]		70	70	0	0	70	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		4	4	0	0	4	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		11	11	0	0	11	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		3	3	0	0	3	0	0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		228	228	0	0	228	0	0	0	0	0	0	0	0	0

2025 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

As of 31/12/2024

		As of 31/12/2024														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)	Non-derivative financial assets by accounting portfolio				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]	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[3M - 1Y]	0	0	0	0	0	0	0	0	0	0	0	0	61	0		
[1Y - 2Y]	0	0	0	0	0	0	0	0	0	0	0	0	8	0		
[2Y - 3Y]	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[3Y - 5Y]	0	0	0	0	0	0	0	0	0	0	0	0	76	0		
[5Y - 10Y]	13	13	0	0	0	0	13	0	0	0	0	0	0	0		
[10Y - more]	13	13	0	0	0	0	13	0	0	0	0	0	0	0		
Total	26	26	0	0	0	0	26	0	0	0	0	0	144	0	3	
[0 - 3M]	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[3M - 1Y]	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[1Y - 2Y]	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[2Y - 3Y]	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[3Y - 5Y]	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[5Y - 10Y]	65	65	0	0	0	0	65	0	0	0	0	0	0	0		
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total	65	65	0	0	0	0	65	0	0	0	0	0	0	0	3	
[0 - 3M]	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[3M - 1Y]	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[1Y - 2Y]	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[2Y - 3Y]	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[3Y - 5Y]	2	2	0	0	0	0	1	0	0	0	0	0	0	0		
[5Y - 10Y]	6	6	0	0	0	0	0	0	0	0	0	0	0	0		
[10Y - more]	5	5	0	0	0	0	5	0	0	0	0	0	0	0		
Total	13	13	0	0	0	0	7	0	0	0	0	0	0	0	0	
[0 - 3M]	7	7	0	0	0	0	7	0	0	0	0	0	43	0	0	
[3M - 1Y]	0	0	0	0	0	0	0	0	0	0	0	0	98	0		
[1Y - 2Y]	9	9	0	0	0	0	9	0	0	0	0	0	155	0		
[2Y - 3Y]	7	7	0	0	0	0	7	0	0	0	0	0	54	0		
[3Y - 5Y]	22	22	0	0	0	0	22	0	0	0	0	0	45	0		
[5Y - 10Y]	170	170	0	0	0	0	170	0	0	0	0	0	0	0		
[10Y - more]	81	81	0	0	0	0	81	0	0	0	0	0	0	0		
Total	289	289	0	0	0	0	289	0	0	0	0	0	376	0	28	
[0 - 3M]	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[3M - 1Y]	100	100	0	0	0	0	1	0	0	0	0	0	0	0		
[1Y - 2Y]	10	10	0	0	0	0	0	0	0	0	0	0	178	0		
[2Y - 3Y]	166	166	0	0	0	0	155	0	0	0	0	0	0	0		
[3Y - 5Y]	520	520	0	0	0	0	297	0	0	0	0	0	0	0		
[5Y - 10Y]	1,687	1,687	0	0	0	0	1,305	0	0	0	0	0	0	0		
[10Y - more]	263	263	0	0	0	0	261	0	0	0	0	0	0	0		
Total	2,779	2,779	0	0	0	0	896	0	0	0	0	0	186	0	12	

2025 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

As of 30/06/2025

(mln EUR)		As of 30/06/2025														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)	Non-derivative financial assets by accounting portfolio				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]	Austria	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		804	804	180	608	19	0	0	0	0	0	0	0	0	0	0
[10Y - more]		192	192	87	27	118	0	0	0	0	0	0	0	0	0	0
Total		992	992	42	180	635	135	0	0	0	0	0	0	0	0	0
[0 - 3M]	Belgium	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		58	58	9	50	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		64	64	8	56	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		423	423	8	376	40	0	0	0	0	0	0	0	0	0	0
[10Y - more]		285	285	0	220	66	0	0	0	0	0	0	0	0	0	0
Total		831	831	17	50	655	114	0	0	0	0	0	0	0	0	70
[0 - 3M]	Bulgaria	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]	Cyprus															
[3M - 1Y]																
[1Y - 2Y]																
[2Y - 3Y]																
[3Y - 5Y]																
[5Y - 10Y]																
[10Y - more]																
Total																
[0 - 3M]	Czech Republic	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		7	7	7	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		7	7	0	0	7	0	0	0	0	0	0	0	0	0	0
[0 - 3M]	Denmark	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]	Estonia	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		20	20	0	0	20	0	0	0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		20	20	0	0	20	0	0	0	0	0	0	0	0	0	0

2025 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

As of 30/06/2025															
Direct exposures															
On balance sheet															
Residual Maturity	(min EUR)	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value			Off balance sheet	
					of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M]		Finland	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]			0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]			0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]			0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]			0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]			312	312	0	0	0	312	0	0	0	0	0	0	
[10Y - more]			0	0	0	0	0	0	0	0	0	0	0	0	
Total			312	312	0	0	0	312	0	0	0	0	0	0	0
[0 - 3M]		France	75	29	0	0	0	0	75	0	0	0	0	0	
[3M - 1Y]			0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]			30	30	0	0	0	9	22	0	0	0	0	0	
[2Y - 3Y]			57	57	0	0	0	26	31	0	0	0	0	0	
[3Y - 5Y]			101	101	0	0	0	86	15	0	0	0	0	0	
[5Y - 10Y]			512	512	0	0	0	512	0	0	0	0	0	0	
[10Y - more]			147	147	0	0	0	147	0	0	0	0	0	0	
Total			875	875	0	0	0	769	63	0	0	0	0	0	5
[0 - 3M]		Germany	235	235	0	0	35	204	12	958	0	175	0	0	
[3M - 1Y]			917	917	0	270	101	547	10	831	-2	96	0	0	
[1Y - 2Y]			1,094	1,094	0	500	104	490	12	478	-2	113	0	0	
[2Y - 3Y]			935	935	0	250	165	521	0	940	6	477	0	0	
[3Y - 5Y]			2,981	2,981	15	10	237	2,719	121	1,721	-1	10	0	0	
[5Y - 10Y]			5,278	5,278	34	0	1,510	3,734	92	2,003	-84	1,714	7	0	
[10Y - more]			7,672	7,672	63	0	1,540	6,068	59	395	-12	92	17	0	
Total			19,116	19,116	113	1,029	3,692	14,282	354	6,326	-96	2,677	24	0	9
[0 - 3M]		Croatia													
[3M - 1Y]															
[1Y - 2Y]															
[2Y - 3Y]															
[3Y - 5Y]															
[5Y - 10Y]															
[10Y - more]															
Total															
[0 - 3M]		Greece													
[3M - 1Y]															
[1Y - 2Y]															
[2Y - 3Y]															
[3Y - 5Y]															
[5Y - 10Y]															
[10Y - more]															
Total															
[0 - 3M]		Hungary	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]			0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]			0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]			0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]			0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]			0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more]			0	0	0	0	0	0	0	0	0	0	0	0	
Total			0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]		Ireland	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]			0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]			0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]			0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]			0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]			40	40	0	0	40	0	0	0	0	0	0	0	
[10Y - more]			40	40	0	0	40	0	0	0	0	0	0	0	
Total			40	40	0	0	40	0	0	0	0	0	0	0	0
[0 - 3M]		Italy	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]			0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]			16	16	0	0	16	0	0	0	0	0	0	0	
[2Y - 3Y]			178	178	0	178	0	0	0	0	0	0	0	0	
[3Y - 5Y]			249	249	0	249	0	0	0	0	0	0	0	0	
[5Y - 10Y]			279	279	0	279	0	28	246	0	0	0	0	0	
[10Y - more]			239	239	0	0	110	130	0	0	0	0	0	0	
Total			961	961	0	481	154	376	0	0	0	0	0	0	55

2025 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

[illegible]

2025 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

[illegible]

2025 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

		As of 30/06/2025													Risk weighted exposure amount	
		Direct exposures														
(min 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)	Non-derivative financial assets by accounting portfolio				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]	Australia	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more]		32	32	0	0	0	32	0	0	0	0	0	0	0	0	
Total		32	32	0	0	0	32	0	0	0	0	0	0	0	0	2
[0 - 3M]	Canada	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		104	104	0	55	30	19	0	0	0	0	0	0	0	0	
[1Y - 2Y]		43	43	0	30	19	14	0	0	0	0	0	0	0	0	
[2Y - 3Y]		48	48	0	0	48	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		238	238	82	0	152	25	0	0	0	0	0	0	0	0	
[5Y - 10Y]		382	382	0	0	322	58	0	0	0	0	0	0	0	0	
[10Y - more]	5	5	0	0	0	5	0	0	0	0	0	0	0	0	0	
Total		840	840	0	148	571	121	0	0	0	0	0	0	0	0	13
[0 - 3M]	Hong Kong															
[3M - 1Y]																
[1Y - 2Y]																
[2Y - 3Y]																
[3Y - 5Y]																
[5Y - 10Y]																
[10Y - more]																
Total																
[0 - 3M]	Japan															
[3M - 1Y]																
[1Y - 2Y]																
[2Y - 3Y]																
[3Y - 5Y]																
[5Y - 10Y]																
[10Y - more]																
Total																
[0 - 3M]	U.S.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		96	96	0	0	40	56	0	0	0	0	0	0	0	0	
[2Y - 3Y]		61	61	0	0	40	21	0	0	0	0	0	0	0	0	
[3Y - 5Y]		129	129	0	0	96	43	0	0	0	0	0	0	0	0	
[5Y - 10Y]		290	290	0	0	280	54	0	0	0	0	0	0	0	0	
[10Y - more]	71	71	0	0	0	71	0	0	0	0	0	0	0	0	0	
Total		653	653	0	40	268	245	0	0	0	0	0	0	0	0	3
[0 - 3M]	China	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		94	94	0	0	0	94	0	0	0	0	0	0	0	0	
[1Y - 2Y]		10	10	0	0	0	5	0	0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		303	303	0	0	5	298	0	0	0	0	0	0	0	0	0
[0 - 3M]	Switzerland	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		110	110	0	110	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		110	110	0	110	0	0	0	0	0	0	0	0	0	0	2
[0 - 3M]	Other advanced economies non-EEA	0	67	0	0	67	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		133	133	0	0	133	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		4	4	0	0	4	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		11	11	0	0	11	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		3	3	0	0	3	0	0	0	0	0	0	0	0	0	
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		238	238	0	0	218	0	0	0	0	0	0	0	0	0	0

2025 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

As of 30/06/2025

(min EUR)		As of 30/06/2025														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)	Non-derivative financial assets by accounting portfolio				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]	Other Central and eastern Europe countries non EEA	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		13	13	0	0	0	0	13	0	0	0	0	0	0	0	0
[10Y - more]		25	25	0	0	0	0	25	0	0	0	0	0	0	0	0
Total		38	38	0	0	0	0	38	0	0	0	0	0	0	0	3
[0 - 3M]	Middle East	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		57	57	0	0	0	0	57	0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		57	57	0	0	0	0	57	0	0	0	0	0	0	0	3
[0 - 3M]	Latin America and the Caribbean	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		6	6	0	0	0	5	1	0	0	0	0	0	0	0	0
[5Y - 10Y]		21	21	0	0	0	16	0	0	0	0	0	0	0	0	0
[10Y - more]		6	6	0	0	0	6	0	0	0	0	0	0	0	0	0
Total		33	33	0	0	0	21	6	0	0	6	0	0	0	0	6
[0 - 3M]	Africa	2	2	0	0	0	0	2	0	0	0	0	0	0	0	0
[3M - 1Y]		81	81	0	0	0	0	81	0	0	0	0	0	0	0	0
[1Y - 2Y]		5	5	0	0	0	0	5	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		18	18	0	0	0	0	18	0	0	0	0	0	0	0	0
[5Y - 10Y]		207	207	0	0	0	0	207	0	0	0	0	0	0	0	0
[10Y - more]		109	109	0	0	0	0	109	0	0	0	0	0	0	0	0
Total		423	423	0	0	0	0	423	0	0	0	0	0	0	0	135
[0 - 3M]	Others ⁽²⁾	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		101	101	0	0	0	99	2	0	0	0	0	0	0	0	0
[1Y - 2Y]		27	27	0	0	0	9	18	0	0	0	0	0	0	0	0
[2Y - 3Y]		254	254	0	0	0	41	213	0	0	0	0	0	0	0	0
[3Y - 5Y]		696	696	0	0	0	226	471	0	0	0	0	0	0	0	0
[5Y - 10Y]		2,154	2,154	0	0	0	1,556	598	0	0	0	0	0	0	0	0
[10Y - more]		538	538	0	0	0	523	15	0	0	0	0	0	0	0	0
Total		3,771	3,771	0	0	0	2,452	1,319	0	0	6	0	0	0	0	79

Notes and definitions

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

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

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

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

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

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

Regions:

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

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

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

Latin America: Argentina, Bolivia, 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 Congo, 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, United Republic Of Tanzania, 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 €04.

(8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAAP.

	As of 30/09/2020															As of 30/09/2020															
	Gross carrying amount/ Notional amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽¹⁾									Gross carrying amount/ Notional amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽¹⁾									
	Of which performing		Of which non-performing ⁽²⁾		Of which derecognised		On performing exposures ⁽⁴⁾			On non-performing exposures ⁽⁵⁾			Collateral and financial guarantees received on non-performing exposures			Of which performing		Of which non-performing ⁽²⁾		Of which derecognised		On performing exposures ⁽⁴⁾			On non-performing exposures ⁽⁵⁾			Collateral and financial guarantees received on non-performing exposures			
			Of which Stage 3	Of which performing but not 30 days and credit days		Of which Stage 3		Of which Stage 3 ⁽³⁾		Of which Stage 3		Of which Stage 3		Of which Stage 3 ⁽³⁾		Of which Stage 3		Of which Stage 3		Of which Stage 3		Of which Stage 3 ⁽³⁾		Of which Stage 3		Of which Stage 3		Of which Stage 3		Of which Stage 3 ⁽³⁾	
Cash balances at central banks and other demand deposits	155,851	155,851	155	0	0	0	0	0	0	2	0	0	0	0	85,236	87,282	155	0	0	0	0	14	0	14	1	0	14	0	14	0	
Bank receivables (including at amortised cost and fair value)	55,881	65,535	655	0	151	0	155	40	151	2	140	0	38	0	53,559	57,485	555	0	0	0	0	34	20	5	140	0	34	0	34	0	
Government receivables	1,006	1,006	0	0	0	0	0	0	0	0	0	0	0	0	1,006	1,006	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
General governments	14,627	14,627	0	0	0	0	0	0	0	0	0	0	0	0	15,556	15,556	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Central banks	27,695	27,695	0	0	0	0	0	0	0	0	0	0	0	0	26,203	26,203	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other financial corporations	6,179	6,036	22	0	151	0	151	49	2	0	140	0	38	0	6,381	6,232	31	0	0	0	0	151	0	0	0	0	146	0	30	0	
Non-financial corporations	4,280	4,280	276	0	0	0	0	0	4	2	0	0	0	0	4,558	4,558	251	0	0	0	0	9	2	0	0	0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	346,126	341,672	42,515	179	4,454	0	4,464	4,182	834	545	1,707	0	1,760	1,475	346,438	344,061	43,727	223	4,819	0	4,819	4,632	833	2,095	0	2,094	1,590	0	2,094	1,590	
Central banks	2,145	2,145	0	0	0	0	0	0	0	0	0	0	0	0	1,607	1,607	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
General governments	13,627	13,609	3	0	26	0	26	29	25	2	0	2	24	13,586	13,592	3	0	34	0	34	36	2	0	2	0	2	36	0	2	36	
Central banks	135,719	135,593	60	0	127	0	127	127	1	0	22	0	22	66	132,471	132,394	67	0	115	0	115	115	14	0	22	0	22	75	0	22	75
Other financial corporations	17,005	17,124	6,220	3	231	0	231	217	35	26	144	0	144	26	16,390	16,409	6,625	3	349	0	349	320	28	3	349	0	349	63	210	63	
Non-financial corporations	86,619	84,573	35,415	0	2,864	0	2,864	2,560	369	265	1,273	0	1,300	867	86,396	83,827	30,964	54	2,682	2,622	2,620	361	265	1	2,682	0	2,681	933	1,362	933	
Of which: retail and medium credit-integration	13,315	12,934	2,685	20	145	0	145	175	75	44	111	0	109	27	12,447	12,469	4,034	30	398	390	136	36	139	0	398	0	397	140	40		
Of which: loans collateralised by commercial immovable property	25,319	24,108	8,540	75	549	0	549	601	310	193	1,143	0	1,143	2,495	24,145	20,777	7	0	804	785	285	285	285	0	804	0	803	285	0	285	
Residential	91,216	91,126	5,719	119	1,313	0	1,313	1,146	481	292	1,360	0	1,360	475	90,751	88,755	1,665	424	1,298	1,298	1,298	276	424	0	1,298	0	1,297	424	0	424	
Of which: loans collateralised by residential immovable property	72,163	71,626	3,778	34	527	0	527	527	152	93	617	0	617	387	71,888	72,527	4,081	199	3,711	3,711	3,711	551	47	0	3,711	0	3,710	47	0	462	
Of which: Credit loss provision	9,073	9,429	1,300	76	544	0	544	468	232	87	137	0	267	0	9,835	9,261	1,320	71	574	574	468	238	18	0	468	0	467	18	0	294	
DEBT INSTRUMENTS other than MT	503,578	498,479	42,970	179	4,605	0	4,615	4,231	841	556	1,708	0	1,760	1,475	499,188	498,351	42,167	223	4,983	0	4,983	4,687	853	162	2,198	0	2,197	1,590	0	2,197	1,590
OFF-BALANCE SHEET EXPOSURES	89,103	89,103	11,020	0	694	0	694	488	128	78	171	0	164	62	89,128	89,868	15,645	0	760	128	162	102	210	0	760	0	759	210	0	183	

²²For the definition of non-performing exposures please refer to Article 47(a)(2) of Regulation (EU) No 575/2013 (CRR).

⁽²⁾ Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.

(1) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than HFT and provisions for off-balance sheet exposures.

¹⁹For 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 FNRSP 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 10 and 11 of Regulation (EU) 2021/651 – 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 FNRSP 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 stage, as it was the case in previous periods.

2025 EU-wide Transparency Exercise

Performing and non-performing exposures

DZ BANK AG Deutsche Zentral-Gesamtschaftsbank, Frankfurt am Main

	As of 30/06/2022													As of 30/06/2022															
	Gross carrying amount/Notional amount													Gross carrying amount/Notional amount															
	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽¹⁾													Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽¹⁾															
	On performing exposures ⁽²⁾					On non-performing exposures ⁽³⁾								On performing exposures ⁽²⁾					On non-performing exposures ⁽³⁾										
	Of which performing	Of which stage 2	Of which performing and put over 180 days and <180 days	Of which stage 2	Of which defaulted	Of which stage 3 ⁽⁵⁾	Of which stage 2	Of which stage 3 ⁽⁵⁾	Of which stage 3 ⁽⁵⁾	Of which stage 3 ⁽⁵⁾	Of which stage 3 ⁽⁵⁾	Of which stage 3 ⁽⁵⁾	Of which stage 3 ⁽⁵⁾	Of which performing	Of which stage 2	Of which performing and put over 180 days and <180 days	Of which stage 2	Of which defaulted	Of which stage 3 ⁽⁵⁾	Of which stage 2	Of which stage 3 ⁽⁵⁾	Of which stage 3 ⁽⁵⁾	Of which stage 3 ⁽⁵⁾	Of which stage 3 ⁽⁵⁾	Of which stage 3 ⁽⁵⁾	Of which stage 3 ⁽⁵⁾	Of which stage 3 ⁽⁵⁾		
	(in EUR)													(in EUR)															
	Cash balances at central banks and other demand deposits	90,460	90,460	380	0	35	0	35	35	1	0	33	0	30	0	90,460	90,460	380	0	37	0	37	37	1	0	37	0	37	0
	Other securities (including at amortised cost and fair value)	43,493	43,263	380	0	169	0	169	60	20	2	136	0	30	43,263	43,034	380	0	161	0	145	60	20	2	131	0	30	0	0
	Central banks	1,200	1,200	0	0	0	0	0	0	0	0	0	0	0	980	980	0	0	0	0	0	0	0	0	0	0	0	0	0
	General governments	18,209	18,209	0	0	0	0	0	0	2	0	0	0	0	18,211	18,211	0	0	0	0	0	0	2	0	0	0	0	0	0
Credit institutions	30,862	30,365	0	0	0	0	0	0	7	0	0	0	0	31,079	31,079	0	0	0	0	0	0	7	0	0	0	0	0	0	
Other financial corporations	6,280	6,098	0	0	0	0	0	0	0	0	0	0	0	6,023	6,065	0	0	0	0	0	0	0	0	0	0	0	0	0	
Non-financial corporations	4,714	4,714	264	0	0	0	0	0	0	0	0	0	0	4,765	4,765	264	0	0	0	0	0	0	2	0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	345,080	345,077	46,556	262	4,710	0	4,710	4,223	866	195	2,037	0	2,050	345,020	345,312	42,350	156	4,800	0	4,800	4,625	852	378	2,119	0	2,089	0	1,250	
Central banks	2,533	2,533	1	0	0	0	0	0	0	0	0	0	0	2,423	2,423	1	0	0	0	0	0	0	0	0	0	0	0	0	
General governments	15,488	15,452	3	0	30	0	36	36	2	0	2	0	2	15,535	15,498	3	0	27	0	27	27	3	0	2	0	2	0	30	
Credit institutions	152,561	152,457	84	0	105	0	105	105	17	0	36	0	72	155,027	154,802	104	0	102	0	102	102	16	0	26	0	26	0	69	
Other financial corporations	17,222	16,875	6,505	1	387	0	347	331	34	24	204	0	203	17,475	17,131	6,221	1	344	0	344	327	35	25	204	0	201	0	62	
Non-financial corporations	86,564	83,664	31,439	48	2,800	0	2,800	2,817	382	279	1,377	0	1,362	86,717	83,784	29,045	48	2,812	0	2,812	2,847	360	257	1,452	0	1,428	0	816	
of which: small and medium-sized enterprises	18,334	18,142	3,876	32	102	0	102	104	118	82	115	0	108	18,789	18,543	3,576	16	106	0	106	107	111	74	117	0	110	0	34	
of which: Loans collateralised by commercial immovable property	25,575	24,731	20,344	4	863	0	863	793	104	94	264	0	261	25,549	24,560	19,804	13	869	0	869	838	88	91	320	0	318	0	122	
Households	93,019	91,691	6,497	192	1,213	0	1,213	1,244	431	292	425	0	421	93,043	91,550	7,087	146	1,193	0	1,193	1,113	419	295	454	0	459	0	150	
of which: Loans collateralised by residential immovable property	72,841	72,351	4,832	89	589	0	589	589	159	96	71	0	70	72,716	72,089	4,776	49	517	0	517	502	161	75	0	75	0	444		
of which: Credit for consumption	9,775	9,305	1,435	97	566	0	566	498	240	182	302	0	298	9,760	9,341	1,437	77	566	0	566	526	242	177	117	0	161	0	0	
LOAN IMPAIRMENTS other than NPT	580,084	580,918	45,839	262	6,886	0	6,886	6,097	887	197	2,187	0	2,193	580,764	580,610	42,799	156	4,800	0	4,800	4,686	879	380	2,097	0	2,197	0	1,250	
OFF-BALANCE SHEET EXPOSURES	99,499	99,178	14,488						144	86	196	0	186	99,127	99,496	14,488										849	0	849	79

(1) For the definitions of non-performing exposures, please refer to Article 17(1)(d) of Regulation (EU) No 105/2013 (DPR).

(2) Institutions report here the cumulative amount of expected credit losses (see initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures).

(3) Institutions report here the cumulative amount of expected credit losses (see initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than IFT) and provisions for off-balance sheet exposures.

(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 increasing items. Following the sign convention, information is disclosed with the opposite sign of what is reported according to the IFRS9 framework (paragraph 7.18.40) (7.18.40), which follows the sign convention based on a credit-risk convention, as explained in Annex 1 of the Regulatory (2022/1425) (7.18.40) Supervisory reporting. However, for the off-balance sheet instruments, the same term (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is borrowed consistently with the IFRS9 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 2023, the sign convention of assets and accumulated impairments that are purchased or originated as credit-impaired or non-impaired at initial recognition are not included in the impairment stage, as it was the case in previous periods.

2025 EU-wide Transparency Exercise

Forborne exposures

DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

	As of 30/09/2024						As of 31/12/2024					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ⁽²⁾		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ⁽²⁾		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(mln EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	3,583	2,000	743	683	1,642	589	3,634	2,216	903	855	1,646	734
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	54	54	4	4	50	50	43	43	3	3	39	39
Other financial corporations	342	131	107	101	93	14	415	246	148	143	82	50
Non-financial corporations	2,402	1,411	551	509	965	331	2,369	1,524	665	634	936	426
of which: small and medium-sized enterprises	110	14	12	8	57		212	12	18	8	85	
Households	784	403	80	69	533	194	806	403	86	75	588	218
DEBT INSTRUMENTS other than HFT	3,583	2,000	743	683	1,642		3,634	2,216	903	855	1,646	
Loan commitments given	758	291	94	78	5	5	833	416	111	99	7	5
QUALITY OF FORBEARANCE												
Loans and advances that have been forborne more than twice ⁽³⁾	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ⁽³⁾	0						0					

⁽¹⁾ Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

⁽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 10 and 11 of Regulation (EU) 2021/451- 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.

⁽³⁾ The information 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.

2025 EU-wide Transparency Exercise

Forborne exposures

DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

	As of 31/03/2025						As of 30/06/2025					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures (2)		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures (2)		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(mln EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	3,744	2,308	908	866	1,695	721	3,873	2,289	908	863	1,921	772
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	35	35	2	2	33	33	32	32	2	2	30	30
Other financial corporations	389	248	145	140	84	52	395	244	142	138	82	49
Non-financial corporations	2,499	1,621	677	652	976	415	2,609	1,599	677	649	1,191	463
of which: small and medium-sized enterprises	139	11	14	7	28		106	12	13	7	11	
Households	821	404	85	73	603	221	837	415	87	75	617	229
DEBT INSTRUMENTS other than HFT	3,744	2,308	908	866	1,695		3,873	2,289	908	863	1,921	
Loan commitments given	671	372	88	80	5	2	695	423	98	94	6	1
QUALITY OF FORBEARANCE												
Loans and advances that have been forborne more than twice (1)	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria (1)	0						0					

(1) Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

(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 10 and 11 of Regulation (EU) 2021/451- 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.

(3) The information 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.

2025 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

(mln EUR)	As of 30/09/2024						As of 31/12/2024						As of 31/03/2025						As of 30/06/2025					
	Gross carrying amount		Of which: non-performin	Of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ⁽¹⁾	Accumulated negative changes in fair value due to credit risk on non-performing exposures ⁽¹⁾	Gross carrying amount		Of which: non-performin	Of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ⁽¹⁾	Accumulated negative changes in fair value due to credit risk on non-performing exposures ⁽¹⁾	Gross carrying amount		Of which: non-performin	Of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ⁽¹⁾	Accumulated negative changes in fair value due to credit risk on non-performing exposures ⁽¹⁾			
A Agriculture, forestry and fishing	656	18	18	656	12	0	637	19	19	637	12	0	638	19	19	638	12	0	622	19	19	622	12	0
B Mining and quarrying	383	28	28	383	3	0	391	13	13	391	2	0	343	10	10	343	1	0	300	9	9	300	1	0
C Manufacturing	10,035	768	768	10,027	386	0	9,902	702	702	9,897	407	0	10,119	577	577	10,104	419	0	10,419	569	569	10,404	419	0
D Electricity, gas, steam and air conditioning supply	9,174	117	117	9,174	104	0	9,623	163	163	9,623	109	0	9,890	179	179	9,890	115	0	10,025	210	210	10,024	108	0
E Water supply	739	19	19	739	8	0	771	13	13	771	8	0	786	13	13	786	9	0	805	7	7	805	6	0
F Construction	2,461	125	125	2,459	87	0	2,382	130	130	2,381	86	0	2,348	92	92	2,346	84	0	2,332	103	103	2,330	86	0
G Wholesale and retail trade	6,401	725	725	6,379	342	3	6,388	702	702	6,366	392	3	6,682	763	763	6,660	412	3	6,425	672	672	6,402	385	3
H Transport and storage	2,924	88	88	2,924	53	0	3,316	74	74	3,316	45	0	3,144	61	61	3,144	44	0	3,289	48	48	3,289	43	0
I Accommodation and food service activities	441	18	18	436	12	0	423	18	18	418	13	0	424	18	18	419	14	0	419	19	19	414	14	0
J Information and communication	1,493	40	40	1,493	36	0	1,853	30	30	1,853	36	0	1,381	30	30	1,381	38	0	1,408	33	33	1,408	38	0
K Financial and insurance activities	15	0	0	15	0	0	8	0	0	8	0	0	8	0	0	8	0	0	9	0	0	9	0	0
L Real estate activities	39,811	517	517	39,797	305	0	39,545	747	747	39,530	349	0	39,421	734	734	39,409	345	0	39,113	829	829	39,102	384	0
M Professional, scientific and technical activities	1,993	39	39	1,895	35	3	1,863	40	40	1,763	34	4	1,846	47	47	1,744	37	4	1,923	48	48	1,820	38	4
N Administrative and support service activities	2,506	32	32	2,506	33	0	2,376	42	42	2,376	37	0	2,649	50	50	2,649	41	0	2,430	43	43	2,430	39	0
O Public administration and defence, compulsory social security	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
P Education	74	2	2	74	2	0	65	2	2	65	2	0	65	2	2	65	2	0	67	3	3	67	2	0
Q Human health services and social work activities	778	25	25	778	9	0	700	24	24	700	9	0	694	25	25	694	10	0	693	24	24	693	10	0
R Arts, entertainment and recreation	111	1	1	111	2	0	102	1	1	102	2	0	105	2	2	105	2	0	108	2	2	108	2	0
S Other services	6,924	286	286	6,904	151	3	6,001	302	302	5,990	190	5	6,022	278	278	6,003	173	0	6,330	292	292	6,313	213	0
Loans and advances	86,919	2,846	2,846	86,711	1,580	8	86,346	3,022	3,022	86,187	1,713	11	86,564	2,900	2,900	86,388	1,701	7	86,717	2,932	2,932	86,541	1,801	8

⁽¹⁾ The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F 06.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting.

The 'NACE codes' disclosed in this template F 06.01 are the codes included in Regulation (EC) No 1893/2006 of the European Parliament and of the Council (NACE rev. 2). The latter has been reviewed by the Commission Delegated Regulation (EU) 2023/137 of 10 October 2022 (NACE rev. 2.1) which shall apply to the data transmissions to the Commission (Eurostat) relating to each reference period from 1 January 2025. Until the Commission Implementing Regulation (EU) 2021/451 is amended to include the new codes (NACE rev. 2.1), institutions are asked to keep reporting the outdated codes (NACE rev. 2). (ref: EBA's Q&A 2024_7158)