

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.



Leverage ratio

	(min 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)	
A.2	Tier 1 capital - fully phased-in definition	28,482	28,919			C 47.00 (r0310,c0010)	Article 429 of the CRR; Delegated Regulation (EU)
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)	2015/62 of 10 October 2014 amending CRR
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]	



| European | Ranting | 2025 EU-wide Transparency Exercise | Capital | DZ BANK AG Deutsche Genosenschaftsbenk, Frankfurt am Main

			As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	COREP CODE	REGULATION
	A	(min EUR, %) OWN FUNDS	32,133	32,738	33,294	34,532	C 01.00 (10010-10010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	25,220	25,663	25,823	27,089	C 01.00 (10000Lc0010)	Article S2 of CRR
	A.1.1	Capital instruments eligible as CETs Capital (including share premium and net own capital instruments)				10,462	C 01.00 (10030_c0010)	
			10,349	10,462	10,462			Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CSR
	A.1.2		12,683	13,122	12,373	13,249	C 01.00 (r0130,r0010)	Articles 26(1) point (ri.), 26(2) and 26 (1) points (a) and (I) of CRR
	A.1.3		-863	-940	-940	-664	C 01.00 (r0180,r0010)	Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR
	A.1.4		4,445	4,425	5,171	5,249	C 01.00 (1020Q,10010)	Articles 4(117) and 36(1) point (e) of CRR
	A.1.5		0	0	0	0	C 01.00 (10210):0010)	Articles 4[112], 26[1] point [f] and 26 [1] point (i) of CRR
	A.1.6		38	37	39	38	C 01.00 (10230);0010)	Article 84 of CRR
	A.1.7		-71	-110	-143	-131	C 01.00 (10250,c0010)	Articles 32 to 35 of and 36 (1) point () of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-549	-517	-614	-554	C 01.00 (r0300[c0010] + C 01.00 (r0340[c0010]	Articles 4(113), 26(1) point (b) and 37 of CRR. Articles 4(115), 26(1) point (b) and 37 point (a) of CCR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-57	-40	-41	-37	C 01.00 (10970);0010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10		-218	-226	0	0	C 01.00 (+0380,c0010)	Articles 36(1) point (d, 40 and 159 of CRR
	A.1.11		-48	-47	-52	-62	C 01.00 (10390):0010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12		0	0	0	0	C 01.00 (r0430,c0010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13		0	0	0	0	C 01.00 (1040);c0010)	Article 36(1) point (j) of CRR
	A.1.14		-11	-11	-10	-10	C 01.00 (H0450[x0010] + C 01.00 (H0460[x0010] + C 01.00 (H0470[x0010] + C 01.00 (H0471[x0010] + C 01.00 (H0472[x0010]	Articles 4[36], 36(1) point (b) () and 89 to 91 of CRR, Articles 36(1) point (b) (i), 243(1) point (b), 244(1) point (b) and 256 of CRR, Articles 36(1) point (b) and 256 of CRR, Articles 36(1) point (b) and 256(1) of CRR and Articles 36(1) point (b) and 35(4) of CRR and Articles 36(1) point (b) and 35(4) of CRR and Articles 36(1) point (b) (and 35(4)) of CRR.
	A.1.14.1		-11	-11	-10	-10	C 01.00 (r0460,r0010)	13-sigs) or Look and Articess as(1) point to poj and 13-sigs) or Look. Articles 36(1) point (b) (b), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C 01.00 (r048Q,r0010)	Articles 4(27), 36(3) point (h); 43 to 46, 49 (2) and (3) and 79 of CR9
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (r049Q,r0010)	Articles 36(1) point (c) and 30; Articles 48(1) point (s) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C 01.00 (10500,10010)	Articles: 4(27); 36(1) point (I); 43, 45; 47; 48(1) point (I); 49(1) to (I) and 79 of CRR
OWN FUNDS Transitional period	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	0	0	C 01.00 (10510,10010)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	-150	-189	-187	-227	C 01.00 (10513,c0010)	Article 36(1), point (m) and Article 47c CRR
	A.1.188		-2	0	-12	-4	C 01.00 (10514,c0010)	Article 36(1), point (n) and Article 133(2) CBR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C 01.00 (10515,r0010)	Article 36(1), point (I) CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	-187	-170	-53	-51	C 01.00 (10524,r0010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-169	-169	-169	-169	C 01.00 (10528),10010)	
	A 1.21		32	37	0	0	CA1(1116+1118+11126)	
	A121.1		0			0	C 01.00 (r0220,r0010)	Articles 483(1) to (1), and 484 to 487 of CRR
	A 1.21.2		0	0	0	0	C 01:00 (+0240);c0010)	Articles 479 and 480 of CRR
	A1.21.3	Other transitional adjustments to CET1 Capital (+/-)	32	37	0	0	C 01.00 (10520-10010)	Articlem 469 to 472, 478 and 481 of CSR
	A.2		3,293	3,293	3,293	3,293	C 01.00 (10530,10010)	Article 61 of CRR
	A.2.1		3,293	3,293	3,293	3,293	C 01.00 (10540,c0010) + C 01.00 (10670,c0010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (x0720,x0010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (10880,:0010) = C 01.00 (10700,:0010) + C 01.00 (10710,:0010) + C 01.00 (10780,:0010) + C 01.00 (10744,:0010) + C 01.00 (10740,:0010)	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (r0660,r0010) + C 01.00 (r0680,r0010) + C 01.00	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	28,513	28,956	29,116	30,382	(0730,c0010) C 01:00 (:0015,c0010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	3,619	3,782	4.178	4.149	C 01.00 (10750-10010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	3,668	3,850	3,794	3,766	C 01:00 (H0760; c0010) + C 01:00 (H0890; c0010)	Printer v and sales.
	A.4.1	Tier 2 Capital instruments	3,868	3,850	3,794	3,766		
	A.4.2		135	146	384	383	$\begin{array}{l} C\ 01.00\ (9910_{1}020_{1}02010_{1}) + C\ 01.00\ (9920_{1}0010_{1}) + C\ 01.00\\ (9930_{1}0010_{1}) + C\ 01.00\ (9900_{1}0000_{1}) + C\ 01.00\ (9900_{1}0001_{1}) + C\\ (0.00\ (9930_{1}0001_{1}) + C\ 01.00\ (9930_{1}0001_{1}) + C\ 01.00\\ (9930_{1}0001_{1}) + C\ 01.00\ (9930_{1}0000_{1}) + C\ 01.00\\ \end{array}$	
	A.4.3		-184	-214	0	0	C 01.00 (10880,c0010) + C 01.00 (10900,c0010) + C 01.00 (10900,c0010)	
	8.1	TOTAL RISK EXPOSURE AMOUNT	159,278	162,588	150,085	151,529	C 02.00 (+0010,r0010)	Articles 92(2), 95, 96 and 98 of CRR
OWN FUNDS REQUIREMENTS	8.1		0	0			C 05.01 (10010,10040)	
	8.2	TOTAL RISK EXPOSURE AMOUNT - PRE FLOOR			150,085	151,529	C 02.00 (10036,r0010)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	15.83%	15.78%	17.21%	17.88%	CA2(1)	
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	17.90%	17.81%	19.40%	20.05%	CA2 (2)	
	сз	TOTAL CAPITAL RATIO (transitional period)	20.17%	20.14%	22.18%	22.79%	CA2(S)	
	C.4	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period - pre floor)			17.21%	17.88%		
CAPITAL RATIOS (%) Transitional period - pre floor (CRR3)	C.5	TIER 1 CAPITAL RATIO (transitional period - pre floor)			19.40%	20.05%		
(CRR3)	C.6	TOTAL CAPITAL RATIO (transitional period - pre floor)			22.18%	22.79%		
CET1 Capital	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	25,189	25,626			JA.3-A.1.12-A.1.21+MIN(A.2+A.1.12-A.2.2-A.2.4+MIN(A.4+A.2.2-A.2.4),(0)	-
Fully loaded (CRR2) CET1 RATIO (%)	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	15.81%	15.76%			A43,0,0 0.1 /(0-0.1)	
Fully loaded (CRR2) ^[1]	,	Adjustments to CET1 due to IFRS 9 transitional arrangements	32	37			C 05.01 (10440),r0010)	
		Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0			c 05.01 (10440):0020)	
Memo items		Adjustments to 12 due to IFRS 9 transitional arrangements	-184	-214			C 05.01 (10440,r0020)	
		Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0			c 05.01 (10440):0040)	
		- Constitution of the Cons		L				



Overview of Risk exposure amounts

		RW	VAs		
(min EUR, %)	As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	COREP CODE
Credit risk (excluding CCR and Securitisations) ⁽²⁾	130,660	132,910	110,311	111,754	C 0.2.00 (19040, .00010) - (C 07.00 (19080, .0220, .001) - C 07.00 (19110, .0220, .001) - C 7.00 (19130, .0220, .001) - C 7.00 (19130, .0220, .001) - C 80.01 (19040, .0240, .002) - C 08.01 (19040, .0240, .002) - C 08.01 (19040, .0240, .002) - C 08.01 (19040, .0240, .002)
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 (r0250, 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	C02.00 (r0310, c0010) - (C08.01 (r0040, c0240, s001) + C08.01 (r0050, c0260, s001) + C08.01 (r0060, c0240, s001))
Of which equity IRB	34,109	35,412	0	0	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) ⁽ⁱ⁾	4,607	5,073	4,941	4,678	CD70 (0000, CD20, CD71) + CD70 (0111, CD220, S001) + CD70 (0110, CD220, S001) + CD810 (0000, CD200, CD71) + CD810 (0000, CD200, CD71) + CD810 (0000, CD200, CD200, CD71) + CD810 (0000, CD200,
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 resecuritisations in the trading book	165	124	228	131	C 19.00 (x0010, x0001)*12.5+C 20.00 (x0010, x0450)*12.5+MANI(C 24.00(x010, x0090),C 24.00(x010, x0100),C 24.00(x010, x0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0880, 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 (r6600, 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 (r0830, c001.0) + C 02.00 (r0890, 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, c001.0)
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 Securifisations)' section.

^[9] In response to changes to the reporting framework, certain RWEA 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.



P&L

(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 ¹	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 subsidaries, 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 subsidaries, 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."



Total Assets: fair value and impairment distribution

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		
			Fair value hierarch	Y			Fair value hierarchy	,			Fair value hierarch	y		1	Fair value hierarch	,	
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References
Cash, cash balances at central banks and other demand deposits	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)(ii);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)(ii); 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	11,151	1,204	36,111	24,975	9,978	1,158	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	356,625				362,242				361,418				366,364				IFRS 7.8(1); IFRS 9.4.1.2
Derivatives – Hedge accounting	717	0	717	0	796	0	796	0	807	0	807	0	788	0	788	0	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	-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				
	552,375				543,008				555,652				550,605				IAS 1.9(a), IG 6

(min	EUR)			As of 3	0/09/2024					As of 31/1	12/2024					As of 31/0	13/2025					As of 30/1	6/2025			
		Gr	oss carrying amou	nt ⁽²⁾	Ac	cumulated impairmer	nt ⁽²⁾	Gr	oss carrying amoun		Acci	umulated impairmer	1t ⁽²⁾	Gri	ss carrying amount		Acci	ımulated impairme	ent ⁽²⁾	Gro	ss carrying amoun	t ⁽²⁾	Accu	mulated impairme	ent ⁽²⁾	
Breakdown of financial assets by instrument and by counterparty sector ⁽⁸⁾			Stage 2 Assets with significant increase in credit risk since initial recognition but not credit- impaired	Credit-impaired	Stage 1 Assets without significant increase in credit risk since initial recognition		Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition		Stage 3 Credit-impaired assets		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 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition		Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not 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	References
Financial assets at fair value through other		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)
comprehensive income	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	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)
amortised cost	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)

18 This table covers IPES 9 specific information and as such only applies for IPES reporting banks.

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



Breakdown of liabilities

DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

(mln EUR)

		Carrying	amount		
LIABILITIES:	As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	References
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(I)
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



Breakdown of liabilities

DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

(mln EUR)

			Carrying	amount		
Breakdown of financial liabilities	by instrument and by counterparty sector	As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	References
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
SHOLL POSITIONS	Debt securities	2,109	2,335	3,109	2,794	Annex V.Part 1.31
	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)
Deposits	of which: Current accounts / overnight deposits	59,374	59,944	56,796	55,980	ECB/2013/33 Annex 2.Part 2.9.1
νεμυσιις	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: Subordi	nated 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	



Market Risk

DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

								to bedisene zer														
	SA					li di	М									IM						
			VaR (Memorani	dum item)	STRESSED VaR	(Memorandum item)	MIGRATIC	FAL DEFAULT AND ON RISK CAPITAL CHARGE	ALL PRICE RIS	KS CAPITAL CHA	RGE FOR CTP		VaR (Memor	andum item)	STRESSED VaR (M	demorandum item)	INCREMENT. AND MIGRA CAPITAL	ATION RISK	ALL PRICE RIS	KS CAPITAL CHAI	RGE FOR CTP	
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SV9Rt- 1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) × AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt- 1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2024	As of 31/12/2024				As of 30/	09/2024									As of 31/1	2/2024					
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						1
Of which: Specific risk	165	124	8	3	50	13							5	2	39	13						1
Equities	0	0	13	6	88	29							19	2	94	7						1
Of which: General risk	0	0	13	6	88	29							19	2	94	7						1
Of which: Specific risk Foreign exchange risk	0 529	570	0	0	0	0							0	0	79	0						1
Foreign exchange risk Commodities risk	529	5/0	50	11	36	19							30 c	8	17	21						1
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
Total	As of 31/03/2025	As of 30/06/2025	74	10	133	As of 31/		103		ŭ	, i	4,234			***	As of 30/0		ů,	Ü	ű	Ů	4,560
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	o o	0	0	0	0							0	ő	0	0						
Foreign exchange risk	458	445	29	11	61	14							33	17	39	19						
Commodities risk	14	9	5	2	18	5							6	3	16	8						i e
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 CID positions under the particular approach for position risk in Citis (Articles 148(1)), 350 (3) c) and 364 (2) a) (ENI)- For internal model banks, it also does not include certain add-ons imposed by the supervisor as part of the origining review of internal models (Article 110 CNI), 350 (1) c) and 364 (2) a) (ENI)- For internal model banks in in the RWIA OVI template.

eba Banking Authority	2025 EU-wide Transparency Exercise Credit Risk - Standardised Approach DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main								
					Standardise	d Approach			
			As of 30)	09/2024			As of 31/	12/2024	
		Original Exposure ⁽⁵⁾	Exposure Value (3)	Risk exposure amount	Value adjustments and provisions ⁽⁴⁾	Original Exposure ⁶⁴	Exposure Value ⁽⁴⁾	Risk exposure amount	Value adjustments and provisions (4)
	(minEUR, N)								
	Central governments or central banks Regional governments or local authorities	205,323 20,372	109,740 20,748	1,099 278		92,254 21,152	94,483 21,457	729 284	
	Regional governments or local authorities Public sector entities	8,079	20,748 12,333	179		21,152 8.531	12,272	284	
	Multilateral Development Banks	4.222	4,371	14		4.429	4,599	14	
	International Organisations	2,401	2,397	0		2,707	2,702	0	
	Institutions	147,257	121,766	822		146,199	121,859	1,053	
	Corporates	21,587	15,601	12,435		22,235	16,045	12,914	
	of which: SME	3,421	2,237	1,831		3,541	2,228	1,804	
	Retail	13,921	5,473	3,508		14,374	5,192	3,310	
	of which: SME	4,047	3,303	1,911		1,988	3,270	1,868	
Consolidated data	Secured by mortzages on immovable property and ADC exposures	1,526	1,511	557		1,569	1,555	578	
1	of which: SME	145	142	59		139	136	57	
1	Exposures in default	1,207	311	385	622	1,028	282	336	593
1	Items associated with particularly high risk	749	669	1,004		718	642	963	
1	Subordinated debt exposures		1.012						
1	Covered bonds	1,047	1,012	45		1,081	1,044	50	
1	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (QU)	20,958	9,108	4,969		20,940	9,074	4,879	
	Conective investments undertakings (CIU) Equity	20,930	25	25		20,040	29	29	
1	Other exposures	741	858	660		757	876	685	
1	Other asposures Standardised Total ⁽⁵⁾	350,419	305.929	25.988	976	338.013	292.111	26.019	974
		920,020				330,013	292,111	20,023	274

					Standardise	nd Approach			
			As of 30)	09/2024			As of 31,	12/2024	
	desin EUR. No	Original Exposure ⁽³⁾	Exposure Value ⁽³⁾	Risk exposure amount	Value adjustments and provisions ⁽⁵⁾	Original Esposure (4)	Exposure Value ⁽⁴⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
	Central governments or central banks	72,044	75,830	983		66,990	70,758	570	
	Regional governments or local authorities	17,637	17,986	0		18,356	18,624	0	
	Public sector entities	7,258	11,495	45		7,685	11,441	67	
	Multilateral Development Banks	11	11	1		6	6	0	
	International Organisations	6	5	0		34	14	0	
	Institutions	146,730	121,249	702		145,479	121,150	895	
	Corporates	15,450	10,840	8,856		15,786	11,105	9,224	
	of which: SME	2,956	2,051	1,676		2,925	1,958	1,584	
	Retail	12,353	4,602	2,855		12,774	4,312	2,651	
	of which: SME	4,035	3,295	1,907		3,970	3,261	1,864	
GERMANY	Secured by mortgages on immovable property and ADC exposures	479	475	190		457	453	181	
	of which: SME	145	142	59		139	136	57	
	Exposures in default	803	187	234		637	152	165	449
	Items associated with particularly high risk	698	618	927		667	591	887	
	Subordinated debt exposures								
1	Covered bonds	1,037	1,002	46		1,072	1,035	48	
1	Claims on institutions and corporates with a ST credit assessment			0				0	
1	Collective investments undertakings (CIU)	2,465	1,385	476		2,478	1,374	492	
1	Equity	24	23	23		25	24	24	
	Other esposures	632	632	509		692	692	621	
	Standardised Total (F)				611				609

					Standardise	id Approach			
			As of 30)	09/2024			As of 31/	12/2024	
		Original Exposure (1)	Exposure Value ⁽⁵⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾	Original Esposure ⁽⁴⁾	Exposure Value ⁽⁰⁾	Risk esposure amount	Value adjustments and provisions (2)
	(min EUR, 10) Central povernments or central banks	11.029	11.029			6.393	6,393		
i	Central governments or central banks Revious povernments or local authorities	11,029	11,029			0,393	0,393		
i	Regional governments or local authorities Public sector entities								
	Multilateral Development Banks	o o						0	
	International Organisations	o o						0	
	Institutions	41	41	10		2	,	0	
	Corporates	908	763	658		839	654	532	
	of which: SME						0	0	
	Retail	0	0			0	0	0	
	of which: SME	0	0	0		0	0	0	
UNITED STATES	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	17	17	25	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Subordinated debt exposures								
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	7,431	1,893	1,673		7,172	1,860	1,642	
I	Equity	0	0	0		0	0	0	
	Other exposures					0	0		
	Standardised Total (2)				3				4

					Standardise	nd Approach			
			As of 30,	/09/2024			As of 31,	12/2024	
		Original Exposure (5)	Exposure Value (1)	Risk exposure amount	Value adjustments and provisions ⁽²⁾	Original Esposure ⁽⁴⁾	Exposure Value ⁽⁰⁾	Risk exposure amount	Value adjustments and provisions (2)
	(minEUR, %)	605	631			594	615		
	Central governments or central banks Resional proventments or local authorities	905	27			27	27		
	Regional governments or local authorities Public sector entities	102	302	,		295	298	,	
	Multilateral Development Banks		202				2,50	0	
	International Organisations							0	
	Institutions	189	189	35		189	188	38	
	Corporates	187	201	119		203	223	134	
	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	
FRANCE	Secured by mortgages on immovable property and ADC exposures	4	4	2		45	45	23	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0		0	0	0	0
	Items associated with particularly high risk							0	
	Subordinated debt exposures								
	Covered bonds Claims on institutions and corporates with a ST credit assessment								
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	2,380	1140	897		2.233	1.109	451	
	Collective investments undertakings (CIU) Equity	2,380	1,140	497		2,233	1,109	401	
	Other exposures							0	
	Other esposures	Ü				, and the second			

					Standardise	d Approach			
			As of 30,	09/2024			As of 31,	12/2024	
		Original Exposure (5)	Exposure Value (1)	Risk exposure amount	Value adjustments and provisions ⁽⁹⁾	Original Exposure ⁽⁴⁾	Exposure Value ⁽⁴⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
	(minEUR, %)	11.490	11.480			5.470	8.470		
	Central governments or central banks Regional governments or local authorities	13,480	11,480			8,470	8,470		
	Public sector entities								
	Multilateral Development Banks							1	
	International Organisations								
	Institutions	7	7	i		12	12	2	
	Corporates	903	780	727		967	831	800	
	of which: SME	2	1	1		3	2	1	
	Retail	2	1	1		2	1	1	
	of which: SME	2	1	1		2	1	1	
LUXEMBOURG	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	53	2	2	39	53	0	0	45
	Items associated with particularly high risk	0	0	0		0	0	0	
	Subordinated debt exposures								
	Covered bonds	0	0	0		٥	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	٥		٥		0	
	Collective investments undertakings (CIUI)	1,155	714	268		811	524	209	
	Equity	0		0		0	0	0	
	Other esposures	46	46	46		44	44	- 44	
	Standardised Total ⁽²⁾				40	isk militarijon tarbolovas la a subs			45

eba Banking Authority	2025 EU-wide Transparency Exercise Credit Risk - Standardised Approach DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main								
					Standardise	d Approach			
			As of 30,	09/2024			As of 31/	12/2024	
		Original Exposure (F)	Exposure Value ⁽⁵⁾	Risk exposure amount	Value adjustments and provisions ⁽⁹⁾	Original Exposure ⁽⁴⁾	Exposure Value (4)	Risk esposure amount	Value adjustments and provisions (2)
	(min EUR, %) Central governments or central banks	102	102			66	66		
	Bagional governments or local antibutiliss Public sector multiple Multiliserar Development Banks International Development Banks Companies Companies Companies of which: SMC	1 0 4,212 2,395 2 81	1 0 4,160 2,392 2 81 0	1 0 13 0 57		1 4,428 2,693 2 189 0	1 0,4,588 2,689 2 139 0	1 0 13 0 0 253	
Other Countries	Result of which: SME Secure by montanes on immovable encounts and ADC executes of which: SME districts SME Rems successed with particularly bath risk Subcerdistant deliver encounts	0	0 0 0	0 0 0	0	0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
	Coweré bonds Calismo ni multiulium and corporates with a ST Gredit assessment Collective invasiments undertakinas ICIUI Collective invasiments Other resources Strandschaff of Strandschaff of Strandschaff of Strandschaff	0 0 21 0	0 0 21 0	0 0 4 0	1 redit convenion factors or credit	0 0 541 0 0	0 0 141 0 0	0 0 116 0	0

		" Total value adjustments and provisions are country of countercarty excludes those for securitisation exposures but includes enseral credit risk adjustments.										
					Standardise	d Approach						
			As of 30,	/09/2024			As of 31/	12/2024				
		Original Exposure (1)	Exposure Value ⁽³⁾	Risk exposure amount	Value adjustments and provisions (P)	Original Exposure ⁽⁴⁾	Exposure Value ⁽⁰⁾	Risk exposure amount	Value adjustments and provisions (2)			
	(min EUR, 10) Central povernments or central banks		197				259					
	Resional sovernments or local authorities						2.59	0				
	Public sector entities							0				
	Multilateral Development Banks		ō					0				
	International Organisations	0					0	0				
	Institutions	0	0	0		0	0	0				
	Corporates	985	737	636		1,049	874	764				
	of which: SME	55	46	35		55	45	38				
	Retail	4	4	2		4	4	2				
	of which: SME	3	3	2		3	3	2				
NETHERLANDS	Secured by mortgages on immovable property and ADC exposures	26	26	13		25	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				
	Subordinated debt exposures											
	Covered bonds	0	0	0		0	0	0				
	Claims on institutions and corporates with a ST credit assessment		0			0	0	0				
	Collective investments undertakings (CIU)	1,125	576	319		1,069	552	303				
	Equity	0				0	0	0				
	Other esposures						0	0				
	Standardised Total (9)				4				4			

					Standardise	nd Approach			
			As of 30)	09/2024			As of 31,	12/2024	
		Original Exposure (1)	Exposure Value ⁽⁵⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾	Original Exposure ⁽⁴⁾	Exposure Value (4)	Risk exposure amount	Value adjustments and provisions ⁽³⁾
	(minEUR, N)		2.269				1282		
	Central governments or central banks Regional governments or local authorities	2,112 210	2,269			1,114	1,282	16	
	Resional sovernments or local authorities Public sector entities	210	210	35		192	192	30	
	Multilateral Development Banks								
	International Organizations								
	Institutions	195	193	39		242	241	49	
	Corporates	287	157	156		206	47	46	
	of which: SME	7	5	4		3	1	1	
	Retail	2	1	1		2	1	1	
	of which: SME	0	0	0		0	0	0	
SWITZERLAND	Secured by mortgages on immovable property and ADC exposures	0	0			0	0	0	
	of which: SME								
	Exposures in default Items associated with particularly high risk		51		0	51	51	76	Ü
	Subordinated debt exposures		,,,	.,,			,,,	70	
	Suborainated deat exposures Covered bonds	0							
	Claims on institutions and corporates with a ST credit assessment								
	Collective investments undertakings (CIU)	690	397	92		1,161	608	116	
	Equity	0					0	0	
	Other exposures	42	42	24					
	Standardised Total (9)				2				2

					Standardise	nd Approach			
			As of 30)	09/2024			As of 31/	12/2024	
		Original Exposure (5)	Exposure Value ⁽⁵⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾	Original Esposure ⁽⁴⁾	Exposure Value ⁽⁴⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾
	Central governments or central banks	853	957			1.081	1.188		
	Regional governments or central banks Regional governments or local authorities	8.00				2,082	4,400	0	
	Public sector entities							0	
	Multilateral Development Banks							0	
	International Organisations	0	0	0		0	0	0	
	Institutions	16	16	5		31	31		
	Corporates	320	391	265		333	388	272	
	of which: SME	34	33	28		6	5	4	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
UNITED KINGDOM	Secured by mortzages on immovable property and ADC exposures	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default					۰	0	0	
ı	Items associated with particularly high risk		0	0			0		
	Subordinated debt exposures Covered bonds								
	Covered bonds Claims on institutions and corporates with a ST credit assessment						0	0	
	Collective investments undertakings (OU)	1,520	705	372		1.437	731	328	
ı	Conserve investments undertakings (CIO) Equity	1,320	,03			2,427	7.51		
	Other exposures							0	
	Standardised Total (P)				- 1		-		

					Standardise	ed Approach			
			As of 30,	09/2024			As of 31,	12/2024	
		Original Exposure (5)	Exposure Value (5)	Risk exposure amount	Value adjustments and provisions ⁽⁹⁾	Original Esposure ⁽⁴⁾	Exposure Value ⁽⁰⁾	Risk exposure amount	Value adjustments and provisions (2)
	Central governments or central banks	947	939			941	965		
	Central governments or central banks Regional governments or local authorities	547	909			943	900	0	
	Regional governments or local authorities Public sector entities							0	
	Multilateral Development Banks							0	
	International Organizations							0	
	Institutions	1	1			1	1	0	
	Corporates	34	22	17		94	57	38	
	of which: SME	12	7	6		57	31	27	
	Retail	848	286	214		878	300	225	
	of which: SME	1	1	1		1	1	0	
AUSTRIA	Secured by mortrages on immovable property and ADC exposures	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	15	6		9	17	7		11
	Items associated with particularly high risk	0	0	0		0	0	0	
	Subordinated debt exposures								
	Covered bonds	0	0	0		0	0	0	
1	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
1	Collective investments undertakings (CIU)	270	176	66		258	158	62	
1	Equity	0	0	0		0	0	0	
1	Other exposures		1	1		1	1	1	
	Standardised Total (P)				20				23

					Standardise	d Approach			
			As of 30,	109/2024			As of 31,	/12/2024	
		Original Exposure (E)	Exposure Value ⁽³⁾	Risk exposure amount	Value adjustments and provisions ⁽⁹⁾	Original Exposure ⁶⁴	Exposure Value ⁽¹⁾	Risk exposure amount	Value adjustments and provisions (2)
	(min EUR, 16)								
	Central governments or central banks	22	88	0		93	93		
	Regional governments or local authorities	809	850	146		827	872	139	
	Public sector entities	50	6	1		52	5	1	
	Multilateral Development Banks					۰			
	International Organisations					۰			
	Institutions	678				٥			
	Corporates	628	628	133		649	649	137	
	of which: SME			3		2		3	
	Retail of which: SME							0	
CANADA	of which: SME Secured by mortrares on immovable property and ADC exposures					0			
CANADA	of which: SME								
	Exposures in default								
	Items associated with particularly high risk				,				
	Subordinated debt exposures		-						
	Covered bonds						0		
	Claims on institutions and corporates with a ST credit assessment								
	Collective investments undertakings (CIU)	373	241	111		365	236	90	
	Equity						0		
	Other exposures			0		0	0	0	
	Standardised Total ⁽¹⁾				2				

					Standardised Approx	kh					
				As of 31/03/2025			As of 30/	06/2025			
		Original Exposure ⁽⁸⁾	Exposure Value (II)	Risk exposure amount	Value adjustments and provisions (4)	Original Exposure (i)	Exposure Value ⁽⁵⁾	Risk exposure amount	Value adjustments and provisions (4)		
	(min EUR, 10)										
	Central governments or central banks	103,423	106,571	812		93,169	97,297	633			
	Regional governments or local authorities	22,018	22,262	288		22,250	22,516	275			
	Public sector entitles	8,779	12,254	189		9,111	12,031	261			
	Multilateral Development Banks	4,920	5,067	16		4,588	4,721	15			
	International Organisations	3,225	3,224	0		3,539	3,537	0			
	Institutions	144,308	120,478	1,464		139,470	116,801	816			
	Corporates	20,899	14,336	11,517		21,526	15,041	12,183			
	of which: SME	2,756	1,361	1,103		3,931	2,062	1,641			
	Retail	14,516	5,244	3,440		13,675	4,622	3,076			
Consolidated data	of which: SME	3,762	3,083	1,762		2,768	2,525	1,446			
Consolidated data	Secured by mortzazes on immovable property and ADC exposures	3,371	3,099	2,027		3,120	2,931	1,893			
	of which: SME	1,340	1,168	1,008		1,359	1,201	1,067			
	Exposures in default	998	258	297	586	934	254	290	607		
	Items associated with particularly high risk										
	Subordinated debt exposures	901	885 1.092	1,327		892	824	1,236			
	Covered bands	1,129 41	1,092	56		1,147	1,113	60			
	Claims on institutions and corporates with a ST credit assessment	41 20,721	9.158	5.279		45 20,913	45 8.988	5.363			
	Collective investments undertakings (CIU)	20,721 9,640	9,158	5,279 23.501		20,913 10,431	10,359	5,363 25,524			
	Equity	9,640 744	9,569	23,501		10,431	10,359	25,524			
	Other exposures										
	Standardised Total (1)	359,634	314,402	50,892	1,090	345,564	301,958	52,314	1,153		

					Standardised Approx	ich			
				As of 31/03/2025			As of 30	706/2025	
	Intel EUR. No	Original Exposure (1)	Exposure Value ⁽¹⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾	Original Exposure (1)	Exposure Value ^(A)	Risk exposure amount	Value adjustments and provisions ⁽⁹⁾
	Central sovernments or central banks	72,185	75,778	628		64,387	67,908	384	
	Regional governments or local authorities	19,227	19,461	0		19,543	19,797	0	
	Public sector entities	7,986	11,325	41		8,172	11,181	47	
	Multilateral Development Banks	6	6	0		6	6	0	
	International Organisations	14	14	0		16	16	0	
	Institutions	143,598	119,776	1,229		138,699	116,038	550	
	Corporates	14,458	9,670	8,229		15,246	10,353	8,818	
	of which: SME	1,883	1,092			2,985	1,729	1,362	
	Retail	12,909	4,376	2,792		12,068	3,754	2,424	
	of which: SME	3,720	3,066	1,752		2,768	2,525	1,445	
GERMANY	Secured by mortgages on immovable property and ADC exposures	2,237	1,976	1,672		2,102	1,922	1,591	
	of which: SME	1,321	1,148	984		1,358	1,200	1,066	
	Exposures in default	630	150	164	437	645	155	171	453
	Items associated with particularly high risk								
	Subordinated debt exposures	849	834			842	774	1,160	
	Covered bands	1,120	1,083	54		936	902	14	
	Claims on institutions and corporates with a ST credit assessment		40			45	45	9	
	Collective investments undertakings (CIU)	2,410	1,280	609		2,513	1,334	642	
	Equity	9,501	9,410	23,158		10,287	10,215	25,168	
	Other exposures	681	681	608		695	695	622	
	Standardised Total (1)				723				692

					Standardised Approx	uk.			
				As of 31/03/2025			As of 30,	06/2025	
	(min 5UR, 5U	Original Exposure ⁽¹⁾	Exposure Value ⁽¹⁾	Risk exposure amount	Value adjustments and provisions ⁽⁹⁾	Original Exposure (1)	Exposure Value ⁽³⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾
	Central governments or central banks	11.886	11.556	0		11,941	11.941	0	
	Regional governments or local authorities	87	85	43		74	72	36	
	Public sector entities		0				0	0	
	Multilateral Development Banks	0	0			0		0	
	International Organisations	0	0	0		0	0	0	
	Institutions	3	3	1		3	3	2	
	Corporates	938	699	467		936	728	487	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0			0		0	
UNITED STATES	Secured by mortasses on immovable property and ADC exposures of which: SASF					0			
	of which: SME Exposures in default					0			
	Exposures in default Items associated with particularly high risk		U	U			U	U	
	Subordinated debt exposures			0			0	0	
	Covered bands								
ĺ	Claims on institutions and corporates with a ST credit assessment	0							
ı	Collective investments undertakings (CIU)	6,634	1,792	1,706		6,537	1,738	1,666	
	Coulty	27	27	67		25	25	64	
ĺ	Other exposures	0	0	0			0		
	Standardised Total (3)				11				10

		to the first transit												
					Standardised Approx	kh								
				As of 31/03/2025			As of 30,	06/2025						
	feels EUR. 10	Original Exposure (4)	Exposure Value ⁽¹⁾	Risk exposure amount	Value adjustments and provisions ⁽⁵⁾	Original Exposure (1)	Exposure Value ⁽³⁾	Risk exposure amount	Value adjustments and provisions (9)					
	Central sovernments or central banks	583	603	0		585	603	0						
	Regional governments or local authorities	27	27	5		27	27	5						
	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						
	Institutions	189	188	38		191	190	35						
	Corporates	181	201	113		177	189	105						
	of which: SME	0	0	0		0	0	0						
	Retail	1	0	0		1	0	0						
	of which: SME	0	0	0		0	0	0						
FRANCE	Secured by mortgages on immovable property and ADC exposures	64	64	40		64	64	40						
	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						
	Covered bands	0	0	0		0	0	0						
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0						
	Collective investments undertakings (CIU)	2,382	1,082	533		2,609	1,173	571						
	Equity	0	0	0		0	0	0						
	Other exposures	0	0											
	Standardised Total (3)				12				13					

12 (I) Driginal exposure, unlike Exposure value, is reported before taking into account any effect due to credit convenion fraction or credit risk indigators exchange is g. substitution effects).
(3) Total value adjustments and provisions per country of counterpropriets when those for reconstrations exposure to bill modules general credit risk adjustments.

		Sandardised Ammark													
					Standardised Approx	kh									
				As of 31/03/2025			As of 30/	06/2025							
	(refe EUR, No	Original Exposure [1]	Exposure Value ⁽¹⁾	Risk exposure amount	Value adjustments and provisions ⁹¹	Original Exposure [1]	Exposure Value ⁽⁵⁾	Risk exposure amount	Value adjustments and provisions ⁽⁹⁾						
	Central governments or central banks	7,526	7,526			9.165	9.165								
	Regional governments or local authorities	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	7,320			9,203	9,203								
	Public sector entities														
	Multilateral Development Banks							1							
	International Organisations							0							
	Institutions	16	16			12	12	6							
	Corporates	975	686	672		913	663	544							
	of which: SME	126	10	9		126	4	3							
	Retail	2	1	0		0	0	0							
	of which: SME	2	1	0		0	0	0							
LUXEMBOURG	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	54	0	0	46	54	0	0	46						
	Items associated with particularly high risk														
	Subordinated debt exposures	0	0	0		0	0	0							
	Covered bands	0	0	0		0	0	0							
	Claims on institutions and corporates with a ST credit assessment		0	0		0		0							
	Collective investments undertakings (CIUI)	1,379	953	223		1,107	687	185							
	Equity	٥	0	0		0	0								
	Other exposures	42	42	42		40	40	40							
	Standardised Total (2)				69 credit conversion factors or credit risk mitigation techniqu				67						

2025 EU-wide Transparency Exercise Credit Risk - Standardised Approach

DZ BANK AG	Deutsche Zentral	-Genossenschaftsbank,	Frankfurt	am M	a

					Standardised Approx	ıch			
				As of 31/03/2025			As of 30/	06/2025	
	(min SUR. NJ	Original Exposure (4)	Exposure Value ⁽¹⁾	Nik exposure amount	Value adjustments and provisions ⁹¹	Original Exposure (1)	Exposure Value ^{(A}	Risk exposure amount	Value adjustments and provisions ^[9]
	Central governments or central banks	81	81	0		90	90	0	
	Regional governments or local authorities	1	1	1		1	1	1	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	4,909	5,056	15		4,578	4,711	14	
	International Organisations	3,212	3,211	0		3,523	3,521	0	
	Institutions	2	2	0		2	2	0	
	Corporates	138	35	27		119	12	6	
	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	
Other Countries	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				
	Items associated with particularly high risk								
1	Subordinated debt exposures	0	0	0		0	0		
1	Covered bands	0	0	0		0	0		
1	Claims on institutions and corporates with a ST credit assessment	0		0		0	0		
1	Collective investments undertakings (CIU)	371	104	74		372	99	79	
1	Coulty	0	0	0		0	0		
1	Other exposures	0		0		0	0		
	Standardised Total (1)				1				2

		(i) Tital value adjustments and provisions per country of counterparty excludes those for escurification exposures but includes general credit risk adjustments.												
					Standardised Approx	кh								
				As of 31/03/2025			As of 30,	/06/2025						
		Original Exposure (I)	Exposure Value ⁽¹⁾	Risk exposure amount	Value adjustments and provisions ⁽⁹⁾	Original Exposure (1)	Exposure Value ⁽⁵⁾	Risk exposure amount	Value adjustments and provisions (F)					
	(min EUR, N)													
	Central governments or central banks	74	273			75	297	0						
	Regional governments or local authorities Public sector entities					0		0						
	Multilateral Development Banks	0	0			0	0	0						
	International Organisations	, and a				0		0						
	Institutions	12	12	18				11						
	Corporates	1,023	831	700		1,055	840	629						
	of which: SME	36	41	14		56	44	36						
	Retail	3	3	2			0							
	of which: SME	3	3	1				0						
NETHERLANDS	Secured by mortgages on immovable property and ADC exposures	35	35	23		35	35	23						
	of which: SME	0	0	0		0	0	0						
	Exposures in default	0	0	0	0	0	0	0	0					
I	Items associated with particularly high risk													
	Subordinated debt exposures	0	0	0		0	0	0						
	Covered bands	0	0	0		0	0	0						
I	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0						
	Collective investments undertakings (CIU)	985	501	283		1,018	534	299						
	Equity	0	0	0		0	0	0						
	Other exposures	0	0	0										
	Standardised Total (2)				5									

		Studenting Americk												
					Standardised Approa									
				As of 31/03/2025			As of 30/	06/2025						
	(minSUR, NJ	Original Exposure (4)	Exposure Value (1)	Risk exposure amount	Value adjustments and provisions ⁽²⁾	Original Exposure (1)	Exposure Value ⁽³⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾					
	Central anverrements or central banks Resional severments or local authorities Public sector entities	3,252 221	3,398 221	40		872 220	984 220	40						
	Multilateral Development Banks International Organisations	0 0 203	0 0 201	0		0 0 196	0 0	0						
	Institutions Coronates of which: SAME Retail	203 288 7	77 6	74 4		305 72	106 13	102 11						
SWITZERLAND	of which: SAME Secured by mortgages on immovable property and ADC exposures of which: SAME	0 10	9	9		0	0	0						
	Exposures in default Items associated with particularly high risk	0		0	0	51	0		۰					
	Subordinated debt exposures Covered bands Claims on institutions and corporates with a ST credit assessment	0 0 1202	0 599	0 0		204 0 1.010	204 0 557	/6 44 0 121						
	Cellective investments undertakings (CIU) Equity Other exposures	1,202 2 0	599 2 0	156 6 0		1,010 2 0	957 2 0	121 6 0						
	Standardised Total (II)				16				14					

		(2) Total value adjustments and provisions per country of counterparty excludes those for excuritization exposures but includes general credit risk adjustments.													
					Standardised Approx	ıch									
				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 (4)	Risk exposure amount	Value adjustments and provisions ⁽⁹⁾						
	(min SUS. 9) Central apperments or central banks	1,772 1,666 0 524 651 0 0 0 0 0 0 0													
	Regional governments or local authorities	0	1,000	0			0								
	Public sector entities	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	27		43	43	31							
	Corporates	372	419	311		344	367	280							
	of which: SME Retail	4	1	3		10		7							
	Retail of which: SME			0		o o	0	0							
UNITED KINGDOM	Secured by mortzages on immovable property and ADC exposures	1	1	1		1	1	,							
OHITED KINGDOM	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														
	Subordinated debt exposures	0	0	0		0	0	0							
	Covered bands		0	0		0	0								
	Claims on institutions and corporates with a ST credit assessment	1.482	0	0		1,684	0	0							
	Collective investments undertakings (CIU)	1,482	755	364		1,684	827	394							
	Equity Other exposures		0			2	2	5							
	Other exposures Standardised Total [2]		U	0	14	U	U	U							
									14						

					Standardised Approx	ich			
				As of 31/03/2025			As of 30,	06/2025	
	field EUR. 10	Original Exposure ⁽¹⁾	Exposure Value (1)	Nik exposure amount	Value adjustments and provisions ⁽⁹⁾	Original Exposure (1)	Exposure Value ⁽⁸⁾	Risk exposure amount	Value adjustments and provisions ⁽⁹⁾
AUSTRIA	Contral generation or authority to the Segretal generation to build another Published of Strangerest Earls, Strangerest Ear	960 60 0 1 1 103 157 1 0 0 0 0 0 0 225	901 465 0 0 0 1 1 61 27 315 1 1 0 0 7 7	0 0 0 0 1 13 236 0 0 0 0 0 7 7 7	.22	5500 51 0 0 0 1 1 82 34 529 0 0 0 0 0 0 0 0 0 0 1 1 2 2 2 0 0 0 0 0	9565 51 0 0 0 1 1 64 29 333 0 0 0 8 8	0 0 0 0 1 1 33 22 20 0 0 0 10 10 11 11 11 11 11	14
	Other exposures Standardsed Total ⁽⁶⁾	1	1	1	28		1	1	33

		(3) Total value adjustments and provisions per country of counterparty excludes those for excurtisation exposures but including general credit nisk adjustments.												
					Standardised Appro	ach								
				As of 31/03/2025			As of 30	/06/2025						
		Original Exposure (I)	Definal Exposure 11 Departer Value 11 Education amount Value adjustments and provisions P Original Exposure 11 Exposure Value 11 Education amount Value adjustments and provisions P											
	(min EUR, N)													
	Central governments or central banks	91 822	91 846	140		86 754	86	134						
	Regional governments or local authorities Public sector entities	822	846	140		754	775	134						
	Public sector entities Multilateral Development Banks	20		1		27	3	1						
	International Organisations		0											
	Institutions													
	Corporates	619	618	110		563	562	124						
	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						
CANADA	Secured by mortzages 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						
	Items associated with particularly high risk													
	Subordinated debt exposures	0	0	0		0	0	0						
	Covered bands	٥	0				0	0						
	Claims on institutions and corporates with a ST credit assessment	198	210	195			235	216						
	Collective investments undertakings (CIU)	358	239	196		417	235	216						
	Coulty Other exposures		0	l "										
	Other exposures Standardised Total (2)	, and a		U	,	Ů	V	·						
					credit convenion factors or credit risk mitigation technic									

Credit Risk - IRB Approach

DZ BANK AG Deutsche Zentral-Genossenschaftshank. Frankfurt am Mair

							IRB Ap	proach					
				As of 30,	09/2024					As of 31/	12/2024		
		Original	Original Exposure (1) Exposure Value 2) Exposure Value 2)									Value adjustments and provisions	
	(min EUR, %)		Of which: defaulted						Of which: defaulted			Of which: defaulted	
	Control banks and control occurrences [2]	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions Corporates	44,098 128,382	129 2.484	41,299 105,875	9,801 46,878	0	1.275	40,177 130,595	116 3.244	37,670 107.532	10,072 47,956	0	51 1,550
	Corporates - Of Which: Specialised Lending	35.829	474	34.332	15.259	0	348	36.742	3,244 861	35.205	14,979	0	1,550
	Corporates - Of Which: SME	8,179	20	8.112	15,259	0	348	8.318	20	8.249	1,603	0	400
	Retail	94.521	1.207	94.012	16,200	874	773	94.363	1.264	93.896	16.134	914	821
	Retail - Secured on real estate property	76,673	548	76,672	9,404	308	211	76.613	570	76.611	9,385	322	223
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0		
Consolidated data	Retail - Secured on real estate property - Of Which: non-SME	76.673	548	76.672	9.404	308	211	76.613	570	76.611	9.385	322	222
Consolidated data	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0		0	0	
	Retail - Other Retail	17,848	660	17,341	6,796	565	563	17,750	694	17,285	6,749	592	601
	Retail - Other Retail - Of Which: SME	443	0	24	3	0	0	428	0	46	9	0	0
	Retail - Other Retail - Of Which: non-SME	17,405	660	17,316	6,794	565	563	17,323	694	17,238	6,740	592	601
	Equity	9,283	0	9,288	34,109	0		9,569	0	9,569	35,412	0	
	Collective Investments Undertakings (CIU)												
	Other non credit-obligation assets				2,130						2,239		
	IRIS Total (II)				109,117						111,812		

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

** IREE Total does not include the Securitation position unlike in the results price to the 2019 exercise.

**Office Total does not include the Securitation position unlike in the results price to the 2019 exercise.

**Office Total does not include the Securitation position unlike in the results price to the 2019 exercise.

**Office Total does not include the Securitation position unlike in the results price to the 2019 exercise.

**Office Total does not include the Securitation position unlike in the results price to the 2019 exercise.

**Office Total does not include the Securitation position unlike in the results price to the 2019 exercise.

**Office Total does not include the Securitation position unlike in the results price to the 2019 exercise.

**Office Total does not include the Securitation position unlike in the results price to the 2019 exercise.

**Office Total does not include the Securitation position unlike in the Securitation position unlike in the 2019 exercise.

**Office Total does not include the Securitation position unlike in the Securit

							IRB Ap	proach		IRB Approach										
				As of 30	09/2024					As of 31/	12/2024									
		Original Exposure (1) Exposure Value (2) Exposure Value (2) Exposure Value (3) Original Exposure (4) Original Exposure (4)					Original Exposure (F)		Exposure Value (I)	Risk exposure amount		Value adjustments and provisions								
	(min EUR, %)											Of which: defaulted								
	Central banks and central governments (2)	0	0	0	0	0	0	0	0	0	0	0	0							
	Institutions	10,397	0	9,092	2,121	0	2	10,648	0	9,386	2,186	0	2							
	Corporates	101,722	2,172	86,607	34,375	0	1,114	101,841	2,800	86,526	34,521	0	1,320							
	Corporates - Of Which: Specialised Lending	27,810	474	25,654	10,374	0	280	28,245	771	26,417	10,502	0	337							
	Corporates - Of Which: SME	8,061	20	7,995	1,531	0	14	8,162	20	8,093	1,572	0	16							
	Retail	92,659	1,096	92,167	15,250	782	675	92,496	1,149	92,044	15,184	819	716							
	Retail - Secured on real estate property	76,357	542	76,356	9,339	304	208	76,278	565	76,276	9,310	319	218							
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0							
GERMANY	Retail - Secured on real estate property - Of Which: non-SME	76,357	542	76,356	9,339	304	208	76,278	565	76,276	9,310	319	218							
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0							
	Retail - Other Retail	16,302	554	15,811	5,911	477	467	16,218	585	15,768	5,874	500	498							
	Retail - Other Retail - Of Which: SME	440	0	24	2	0	0	422	0	43	6	۰	۰							
	Retail - Other Retail - Of Which: non-SME	15,862	554	15,787	5,909	477	467	15,797	585	15,726	5,868	500	498							
	Equity	9,140		9,145	33,715	0	0	9,441	0	9,441	35,061									
	Collective Investments Undertakings (CIU) Other non credit-obligation assets																			
	Other non-crean-obligation assets IRS Total																			

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

							IRB Ap	proach					
				As of 30	09/2024					As of 31/	12/2024		
		Original	Original Exposure I ⁽¹⁾ Exposure Value ⁽²⁾ Exposure Value ⁽³⁾					Original Exposure (II Exposure Valu		Exposure Value (1)	Risk exposure amount		Value adjustments and provisions
	(min EUR, %)		Of which: defaulted			Of which: defaulted						Of which: defaulted	
	Central banks and central governments (2)	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	702	0	701	275	0	0	692	0	692	272	0	0
	Corporates	4,742	0	3,874	2,460	0	7	5,005	0	4,103	2,598	0	9
	Corporates - Of Which: Specialised Lending	975	0	856	683	0	2	1,086	0	964	737	0	2
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	22	0	21	4	0	0	23	0	23	4	0	0
	Retail - Secured on real estate property	19	0	19	4	0	0	20	0	20	4	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
UNITED STATES	Retail - Secured on real estate property - Of Which: non-SMI	19	0	19	4	0	0	20	0	20	4	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	3	0	2	1	0	0	3	0	3	1	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
1	Retail - Other Retail - Of Which: non-SME	3	0	2	1	0	0	3	0	3	1	0	0
	Equity	37	0	37	129	0	0	18	0	18	67	0	0
	Collective Investments Undertakines (CIU)												
1	Other non credit-obligation assets												
1	IRS Total												

frishal exposure, unlike Exposure value, is reported before takins into account any effect due to credit conversion factors or credit risk mitisation techniques (e.g. substitution effects) and PSGs from Q1 2025

							IRB Ap	proach					
				As of 30	09/2024					As of 31/	12/2024		
		Original	Exposure ⁽²⁾	Exposure Value (3)	flisk expo	sure amount	Value adjustments and provisions	Original	Exposure (FI	Exposure Value (II)	Risk expo	sure amount	Value adjustments and provisions
	(min ELIR, %)		Of which: defaulted										
	Central banks and central governments (2)	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	12,492	0	12,474	781	0	1	8,161	0	8,134	790	0	1
	Corporates	1,939	0	1,901	969	0	7	2,015	0	1,963	1,013	0	6
	Corporates - Of Which: Specialised Lending	978	0	923	459	0	5	1,056	0	1,002	510	0	4
	Corporates - Of Which: SME	11	0	11	2	0	0	11	0	11	2	0	0
	Retail	31	2	31	7	1	1	50	2	49	12	1	1
	Retail - Secured on real estate property	21	1	21	5	1	0	40	1	40	9	1	1
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
FRANCE	Retail - Secured on real estate property - Of Which: non-SME	21	1	21	5	1	0	40	1	40	9	1	1
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	9	0	9	2	0	0	10	0	10	3	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	9	0	9	2	0	0	10	0	10	3		
	Equity		0	0	0		0	0	0	٥	۰	0	
	Collective Investments Undertakines (CIU)												
	Other non credit-obligation assets												
	IRB Total												

Officinal esposure, unlike Exposure value, is recorted before takins into account any effect due to credit conversion faction or credit risk mitiestion techniques (e.e., substitution effe

							IRB App	proach					
				As of 30,	09/2024					As of 31,	12/2024		
		Original	Exposure ⁽¹⁾	Exposure Value (3)		sure amount	Value adjustments and provisions	Original E		Exposure Value (1)	Risk expo	sure amount	Value adjustments and provisions
	(min EUR, %)		Of which: defaulted									Of which: defaulted	
	Central banks and central governments (2)	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	242	0	186	64	0	28	248	0	189	65	0	11
	Corporates	493	0	447	379	0	2	492	0	447	386	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	89	1	89	19	1	1	91	1	91	27	1	1
	Retail - Secured on real estate property	81	1	81	16	0	0	82	1	82	23	0	1
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
LUXEMBOURG	Retail - Secured on real estate property - Of Which: non-SME	81	1	81	16	0	0	82	1	82	23	0	1
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	8	0	8	3	0	0	9	0	9	3	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	8	0	8	3	0	0	9	0	9	3	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Collective Investments Undertakines (CIU)												
	Other non credit-obligation assets												

Original exposure, unlike Exposure value, is reported before to Plant. RGLAs and PSEs from Q1 2025



Credit Risk - IRB Approach

							IRB Ap	proach								
				As of 30,	09/2024					As of 31/	12/2024					
		Original	Exposure ⁽¹⁾	Exposure Value (3)	flisk expo	ure amount	Value adjustments	Original	hposure ^{(H}	Exposure Value (4)						
	(min EUR, %)	Exposure Value " and provisions Exposure Value " and and an														
	Central banks and central eovernments [7]	0	0	0	0	0	0	0	0	0		0	0			
	Institutions Corporates	301 686	0 17	901 675	117 458	0	0	0	0	0		0				
		650	17	639	458 438	0	6		0	0						
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	650	0	639	438	0	1	0	0	0						
	Retail	0	0	0	0	0	0	0	0	0						
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0							
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0							
Other Countries	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0				
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0				
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	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-SMÉ Equity	0	0	0	0	0	0	0	0	0	0	0	0			
	Collective Investments Undertakines (CIU)		, and			Ů			, and	Ů						
	Other non credit-obligation assets															
	IRIS Total															

							IRB Ap	proach					
				As of 30,	09/2024					As of 31,	12/2024		
		Original	Exposure ⁽²⁾	Exposure Value (3)	Risk expo	sure amount	Value adjustments and provisions	Original I	txposure ⁽³⁾	Exposure Value (1)	Risk expo	ure amount	Value adjustments and provisions
	(min EUR, %)		Of which: defaulted			Of which: defaulted			Of which: defaulted			Of which: defaulted	
	Central banks and central governments [2]	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	1,487	0	1,461	296	0	0	1,631	0	1,603	343	0	0
	Corporates	2,999	23	2,668	1,371	0	25	3,225	78	2,884	1,444	0	43
	Corporates - Of Which: Specialised Lending	1,342	0	1,287	584	0	6	1,390	0	1,333	601	0	7
	Corporates - Of Which: SME	60	0	60	7	0	0	51	0	51	6	0	0
	Retail	32	1	31	5	1	0	31	1	31	6	1	0
	Retail - Secured on real estate property	28	0	28	4	0	0	28	1	28	5	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
NETHERLANDS	Retail - Secured on real estate property - Of Which: non-SME	28	0	28	4	0	0	28	1	28	5	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	4	0	3	1	0	0	4	0	3	1	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	3	0	3	1	0	0	3	0	3	1	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Collective Investments Undertakings (OU) Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of 30	/09/2024					As of 31/	12/2024		
		Original	Exposure ⁽²⁾	Exposure Value (1)	Risk expo	sure amount	Value adjustments and provisions	Original	exposure (II	Exposure Value (II)	Risk expo	iure amount	Value adjustments and provisions
	(min EUR, %)		Of which: defaulted										
	Central banks and central governments (2)	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	1,686	0	1,683	567	0	0	2,433	0	2,431	807	0	0
	Corporates	2,465	25	1,198	790	0	6	3,280	16	2,034	1,170	0	12
	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	174	3	174	28	2	2	180	3	179	31	2	2
	Retail - Secured on real estate property	74	1	74	17	1	1	74	1	74	16	1	1
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
SWITZERLAND	Retail - Secured on real estate property - Of Which: non-SME	74	1	74	17	1	1	74	1	74	16	1	1
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	100	1	100	11	1	1	106	1	106	15	1	1
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	4	0	3	3	0	0
	Retail - Other Retail - Of Which: non-SME	100	1	100	11	1	1	102	1	102	12	1	1
	Equity	2	0	2	2	0	0	2	0	2	2	0	0
	Collective Investments Undertakings (CIU)												
	Other non credit-obligation assets												
	INS Total	_											

							IRB Ap	proach					
				As of 30	09/2024					As of 31/	12/2024		
		Original I	Exposure ⁽²⁾	Exposure Value (3)	flisk expo	ure amount	Value adjustments and provisions	Original	exposure (F)	Exposure Value ⁽¹⁾	Risk expo	sure amount	Value adjustments and provisions
	(min EUR, %)	Of which: defaulted											
	Central banks and central governments (2)	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	2,092	0	2,016	228	0	0	1,682	0	1,599	215	0	0
	Corporates	2,523	7	1,877	1,098	0	9	2,595	43	1,828	1,033	0	11
	Corporates - Of Which: Specialised Lending	1,421	0	1,381	817	0	6	1,417	36	1,378	775	0	7
	Corporates - Of Which: SME	41	0	41	8	0	0	88	0	88	22	0	0
	Retail	18	0	18	3	0	0	18	0	18	3	0	0
	Retail - Secured on real estate property	4	0	4	1	0	0	4	0	4	1	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: non-SME	4	0	4	1	0	0	4	0	4	1	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	13	0	13	1	0	0	13	0	13	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	13	0	13	1	0	0	13	0	13	1	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Collective Investments Undertakines (CIU)												
	Other non credit-obligation assets												
	IRS Total												

							IRB Ap	proach					
				As of 30,	09/2024					As of 31,	12/2024		
		Original	Exposure ⁽¹⁾	Exposure Value ⁽³⁾	flisk expc	sure amount	Value adjustments and provisions	Original	Exposure ⁽³⁾	Exposure Value (2)	Risk exp	sure amount	Value adjustments and provisions
	(min EUR, %)		Of which: defaulted			Of which: defaulted						Of which: defaulted	
AUSTRIA	Complete Janks and careful deserments ⁽¹⁾ Institution Copyring C	0 1,200 2,421 0 5 1,441 60 0	0 0 0 0 0 98 1 0	0 1,183 1,800 0 5 1,419 60 0 60	0 434 1,289 0 1 865 10 0	0 0 0 0 82 0 0	0 8 0 91 0	0 1,210 2,261 0 5 1,421 60 0	0 0 30 0 0 101 0 0	0 1,206 1,681 0 5 1,408 60 0	0 467 1,179 0 1 850 10 0	0 0 0 0 85 0	0 1 33 0 0 97 0 0
	Resal - Other Resal Resal - Other Resal - Other Resal - Of Whoth, SME Resal - Other Resal - Other Resal - Of Whoth, SME Repair - Other Resal - Other Resal - Of Whoth, son-SME Color - Other Resal - Other Resal - Of Whoth, son-SME Color - Other - Other Resal - Other Resal - Of Whoth, son-SME Color - Other	1,981 1 1,980 0	97 0 97 0	1,369 0 1,369 0	855 0 855 0	82 0 82 0	91 0 91 0	1,361 1 1,361 0	101 0 101 0	1,349 0 1,349 0	840 0 840 0	85 0 85 0	97 0 97 0

								IRB Ap	proach					
					As of 30/	09/2024					As of 31/	12/2024		
			Original	Exposure (4)	Exposure Value (3)	flisk expo	sure amount	Value adjustments and provisions	Original	Exposure (II	Exposure Value (I)	Risk exp	osure amount	Value adjustments and provisions
		(min EUR, %)		Of which: defaulted						Of which: defaulted			Of which: defaulted	
	Central bank	is and central governments (2)	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions		1,177	0	1,176	388	0	0	1,443	0	1,443	469	0	
	Corporates		581	0	499	321	0	1	689	0	565	346	0	1
		Corporates - Of Which: Specialised Lending	507	0	479	308	0	1	561	0	534	320	0	1
			0	0	0	0	0	0	0	0	0	0	0	0
	Retail		1	0	1	0	0	0	0	0	0	0	0	0
		Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
CANADA		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	0	0	0	0	0	0	0	0	0	0	0	0
			0	0	0	0	0	0	0	0	0	0	0	0
	Equity		0	0	0	0	0	0	0	0	0	0	0	0
		vestments Undertakings (CIU)												
		redit-obligation assets												
	IRB Total													

Credit Risk - IRB Approach

D7 BANK AG Dautsche Zentral-Genossenschaftsbank, Frankfurt am Main

							IRB Ap	proach					
				As of 31,	03/2025					As of 30/	06/2025		
		Exposure Value ** and provisions Exposure Value ** and pro											Value adjustments and provisions
	(min EUR, %)		Of which: defaulted						Of which: defaulted			Of which: defaulted	
	Central hanks and central accurrenants (2)	0		0	0	0	0	0	0	0	0	0	
	Institutions	41,655	106	38,831	9,267	0	55	47,542	103	44,363	9,195	0	
	Corporates	129,696	3,013	98,581	36,118	0	1,538	131,875	3,185	99,520	36,342	0	1,5
	Corporates - Of Which: Specialised Lending	37,344	817	34,004	12,517	0	393	37,997	986	34,403	12,589	0	4
	Corporates - Of Which: SME	20,428	216	19,861	7,643	0	93	26,432	339	21,216	8,139	0	1
	Retail	94,291	1,300	93,421	15,648	932	843	94,395	1,381	93,921	15,600	992	8
	Retail - Secured on real estate property	76,441	602	76,052	8,834	343	225	76,351	639	76,351	8,951	365	3
	Retail - Secured on real estate property - Of Which: SME							0		0	0	0	
Consolidated data	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving	76,441	602	76,052	8,834	343	225	76,351	639	76,351	8,951	365	2
					6.814					0		0	i .
	Retail - Other Retail Retail - Other Retail - Of Which: SME	17,850 455	698	17,369	6,814	589	618	18,044	742	17,570 86	6,649	627	6
		455 17.394	698	17.301	6.797	589	618	465 17.578	741	17.484	16 6.633	627	
	Retail - Other Retail - Of Which: non-SME Equity	17,394	098	17,301	6,797	589	018	17,578	741	17,484	0,033	027	
	Collective Investments Undertakines (CIU)	1.491		1.491	683			1.530		1.530	667		
	Other non credit-obligation assets	2,492		2,792	2.487			2,330		1,330	2.156		
	IRS Total (R				64.203						63,960		

Original exposure, unlike Exposure value, is reported before taking

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

2) this close looks not recovered the securitations position unities in the recovered in the recovered and the security of the

					/03/2025					As of 30			
		į.		AS 07 31	/03/2025					As of 30)	06/2025		
		Original	Exposure (1)	Exposure Value (1)		sure amount	Value adjustments and provisions	Original t	ixposure ⁽²⁾	Exposure Value (1)		sure amount	Value adjustments and provisions
	(min EUR, %)		Of which: defaulted									Of which: defaulted	
	Central banks and central governments (2)	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	10,243	0	9,017	2,133	0	3	12,958	0	11,177	2,463	0	3
	Corporates	102,029	2,729	80,115	25,719	0	1,310	103,667	2,878	80,785	25,916	0	1,379
	Corporates - Of Which: Specialised Lending	28,619	728	26,127	8,076	0	323	29,031	870	26,448	8,176	0	380
	Corporates - Of Which: SME	19,209	216	18,642	5,683	0	111	24,795	339	19,583	6,175	0	147
	Retail	92,446	1,185	91,594	14,480	837	735	92,554	1,260	92,099	14,718	892	767
	Retail - Secured on real estate property	76,108	597	75,719	8,765	340	222	76,017	634	76,017	8,883	362	232
	Retail - Secured on real estate property - Of Which: SME	0	0	0		0	0	0	0	0	0	0	0
GERMANY	Retail - Secured on real estate property - Of Which: non-SA	£ 76,108	597	75,719	8,765	340	222	76,017	634	76,017	8,883	362	232
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	16,338	587	15,874	5,715	497	513	16,537	625	16,081	5,835	530	535
	Retail - Other Retail - Of Which: SME	453	0	68	12	0	0	463	1	86	16	0	0
	Retail - Other Retail - Of Which: non-SME	15,885	587	15,806	5,936	497	513	16,074	624	15,996	5,819	530	535
	Equity	0	0				0		0		0	0	0
	Collective Investments Undertakings (CIU) Other non credit-obligation assets	266		266	146	۰		293		293	156	0	
	IRB Total												

iginal 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 effect

							IR8 Ap	proach					
				As of 31,	03/2025					As of 30/	06/2025		
		Original	Exposure ⁽¹⁾	Exposure Value ⁽²⁾		sure amount	Value adjustments and provisions	Original t		Exposure Value (1)		iure amount	Value adjustments and provisions
	(min EUR, %)		Of which: defaulted			Of which: defaulted			Of which: defaulted			Of which: defaulted	
	Central banks and central governments (9)	0	0	0	0	0	0	0	0	0	0	0	0
	Imititutions	490	0	489	187	0	0	490	0	489	164	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	1,148	0	927	657	0	1
	Corporates - Of Which: SME	0	0	0	148	0	0	0	0	0	140	0	0
	Retail	23	0	23	5	0	0	24	0	24	4	0	0
	Retail - Secured on real estate property	20	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
UNITED STATES	Retail - Secured on real estate property - Of Which: non-SME	20	0	20	4	0	0	21	0	21	4	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		164	0	164	67	0	
	Other non credit-obligation assets												
	IRB Total	_											

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)
 Intel 809 as and PSFs from 03:2015

							IR8 Ap	proach					
				As of 31,	/03/2025					As of 30/	06/2025		
		Original	Exposure (1)	Exposure Value (2)		sure amount	Value adjustments and provisions	Original t	xposure ^[2]	Exposure Value (1)	Risk expo	ure amount	Value adjustments and provisions
	(min EUR, %)		Of which: defaulted										
	Central banks and central governments (9)	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	10,340	0	10,320	635	0	1	13,705	0	13,681	664	0	1
	Corporates	1,999	0	1,901	793	0	10	2,004	0	1,920	770	0	9
	Corporates - Of Which: Specialised Lending	1,058	0	982	401	0	7	1,041	0	979	380	0	6
	Corporates - Of Which: SME	219	0	219	179	0	4	533	0	533	248	0	5
	Retail	49	2	49	11	1	1	48	2	48	11	1	1
	Retail - Secured on real estate property	39	1	39	8	1	1	39	1	39	8	1	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
FRANCE	Retail - Secured on real estate property - Of Which: non-SME	39	1	39	8	1	1	39	1	39	8	1	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	10	0	9	3	0	0	10	0	10	3	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	9	0	9	3		0	10	0	10	3	0	
	Equity											0	
1	Collective Investments Undertakines (CIU)	282	0	282	97			289		289	100	0	
1	Other non credit-obligation assets												
	IRB Total												

t) 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 effect

							IRB Ap	proach					
					/03/2025					As of 30 _j	06/2025		
		Origina	Exposure (1)	Exposure Value (2)	Risk expo	sure amount	Value adjustments and provisions	Original t	Exposure ^{[4}	Exposure Value (1)		osure amount	Value adjustments and provisions
	(min EUR, %)		Of which: defaulted			Of which: defaulted			Of which: defaulted			Of which: defaulted	
	Central banks and central governments (2)	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	234	0	161	55	0	16	255	0	186	68	0	17
	Corporates	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	21	0	1	86	1	86	20	0	1
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
LUXEMBOURG	Retail - Secured on real estate property - Of Which: non-SME	84	0	84	21	0	1	86	1	86	20	0	1
	Retail - Qualifying Revolving	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	
	Retail - Other Retail - Of Which: non-SME	10	0	10	4			10	0	10	4	0	0
	Equity	0											0
	Collective Investments Undertakings (CIU) Other non-credit-obligation assets	0							0				
	IRB Total												

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

Credit Risk - IRB Approach

							IRB Ap	proach					
				As of 31,	/03/2025					As of 30/	06/2025		
		Original	Exposure [1]	Exposure Value ⁽¹⁾	Risk expo	sure amount	Value adjustments and provisions	Original t	Exposure ⁽⁴⁾	Exposure Value (1)	Risk expo	sure amount	Value adjustmen
	(min EUR, %)		Of which: defaulted									Of which: defaulted	
	Central banks and central governments (2)	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail Retail - Secured on real estate property	0					0	2	0	2			0
		0					0	2		2		0	
Other Comments	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME	0					0		0			0	0
Other Countries	Retail - Qualifying Revolving	0	0	0			0	2	0	2	0	0	0
	Retail - Other Retail	0			0		0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0					0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0		ō	0		0	0	0	0		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	
	Other non credit-obligation assets												
	IRE Total												

							IR8 Ap	proach					
				As of 31,	03/2025					As of 30;	06/2025		
		Origina	l Exposure ⁽¹⁾	Exposure Value ⁽¹⁾	Risk expo	sure amount	Value adjustments and provisions	Original I	Exposure ⁽⁴⁾	Exposure Value (1)		osure amount	Value adjustments and provisions
	(min EUR, %)		Of which: defaulted						Of which: defaulted			Of which: defaulted	
	Central banks and central governments (*) Institutions	0 1,796	0	0 1,771	0 355	0	0	2,057	0	0 2,018	0 375	0	0
	Corporates	3,149	77	2,682	1,046		41	3,026	76	2,592	1,008	0	41
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	1,370 674		1,352 674	440 255	0	3	1,352 762	0	1,333 758	409 247	0	3
	Retail	30	1	30	6	1	0	29	1	29	5	1	0
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SM	27	0	27	5	0	0	26	0	26	4	0	0
NETHERLANDS	Retail - Secured on real estate property - Or Which: nor Retail - Secured on real estate property - Of Which: nor			27	5		0	26		26	4	0	0
NETTIERESTADS	Retail - Qualifying Revolving Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	ō	ō	0	o	ō	0	0	0	0
	Retail - Other Retail - Of Which: non-SME Equity	3 0	0	3 0	1 0	0	0	3 0	0	3 0	1 0	0	0
	Collective Investments Undertakings (CIU) Other non credit-obligation assets	110		110	44	۰		112	0	112	45	0	
	IRS Total												

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit convention factors or credit risk mitigation techniques (a.g. substitution) (2) lect. ISGAs and PSIs from Q3 2025

							IRB Ap	proach					
				As of 31,	03/2025					As of 30;	06/2025		
		Original	Exposure [1]	Exposure Value (2)		sure amount	Value adjustments and provisions	Original	Exposure ⁽²⁾	Exposure Value (1)		osure amount	Value adjustments and provisions
	(min EUR, %)		Of which: defaulted						Of which: defaulted			Of which: defaulted	
	Central banks and central governments (2)	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	1,429	0	1,426	446	0	0	1,291	0	1,289	405	0	0
	Corporates	2,646	16	1,141	688	0	11	2,982	15	1,411	748	0	9
	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	176	3	176	27	2	2	180	3	180	27	2	2
	Retail - Secured on real estate property	72	1	72	15	1	1	71	1	71	16	1	1
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
SWITZERLAND	Retail - Secured on real estate property - Of Which: non-SME	72	1	72	15	1	1	71	1	71	16	1	1
	Retail - Qualifying Revolving	0	0				0		0		12	0	0
	Retail - Other Retail	104	2	104	12	1	1	109	2	108	12	1	1
	Retail - Other Retail - Of Which: SME	104	0	103			0	109	0	108	12	0	0
	Retail - Other Retail - Of Which: non-SME	104	0	103	11	1 0	1	109	2	108	12	1	1 0
	Equity	51		51	16			52	0	52	16	0	0
	Collective Investments Undertakings (CIU) Other non credit-obligation assets	31		51	16			52		32	16		
	IRB Total												

							IRB Ap	proach					
				As of 31,	/03/2025					As of 30/	06/2025		
		Original	Exposure ⁽³⁾	Exposure Value (2)	Risk expo	sure amount	Value adjustments and provisions	Original t	ixposure ^[4]	Exposure Value (1)	Risk expo	sure amount	Value adjustments and provisions
	(min EUR, %)		Of which: defaulted									Of which: defaulted	
	Central banks and central governments (9)	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	1,778	0	1,697	205	0	0	1,811	0	1,718	263	0	0
	Corporates	2,745	43	1,836	968	0	12	2,812	42	1,951	1,087	0	12
	Corporates - Of Which: Specialised Lending	1,489	36	1,377	736	0	8	1,638	35	1,499	834	0	7
	Corporates - Of Which: SME	176	0	176	249	0	2	172	0	172	263	0	2 0
	Retail	7		7	1			7		7	1	0	0
	Retail - Secured on real estate property	4		4	1			4		4	1	0	0
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME						0		0			0	0
UNITED KINGDOM	Retail - Qualifying Revolving			*	1		0	-		*	1	0	0
	Retail - Other Retail			·			0						0
	Retail - Other Retail - Of Which: SME	0	0	,	0		0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	3		3			0	3	0	3	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Collective Investments Undertakings (CIU)	1	0	1	0	0		1	0	1	1	0	
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
					03/2025						06/2025		
		Original I	Exposure [1]	Exposure Value ⁽²⁾	flisk expo	ure amount	Value adjustments and provisions	Original E	xposure ⁽²⁾	Exposure Value (1)		sure amount	Value adjustmen
	(min EUR, %)		Of which: defaulted										
	Central banks and central governments (2)	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	1,103	0	1,100	432	0	2	1,160	0	1,156	366	0	1
	Corporates	2,237	30	1,343	832	0	33	2,182	30	1,377	889	0	32
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	64	0	30	26	0	0
	Corporates - Of Which: SME	5	0	5	1	0	0	5	0	5	1	0	0
	Retail	1,411	102	1,397	839	85	99	1,403	109	1,388	792	90	101
	Retail - Secured on real estate property	58	0	58	9	0	0	57	0	57	9	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
AUSTRIA	Retail - Secured on real estate property - Of Which: non-SME	58	0	58	9	0	0	57	0	57	9	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	1,353	102	1,338	830	85	99	1,346	108	1,331	783	90	101
	Retail - Other Retail - Of Which: SME	1	0		0	0	0	1	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	1,352	102	1,338	830	85	99	1,345	108	1,331	783	90	101
	Equity		0									0	
	Collective Investments Undertakings (CIU)	93		93	58			95		95	58	0	
	Other non credit-obligation assets												

							IRB Ap	proach					
				As of 31	/03/2025					As of 30 _j	06/2025		
		Origina	Exposure ⁽¹⁾	Exposure Value ⁽¹⁾		sure amount	Value adjustments and provisions	Original	Exposure ⁽⁴⁾	Exposure Value (1)		osure amount	Value adjustments and provisions
	(min EUR, %)		Of which: defaulted						Of which: defaulted			Of which: defaulted	
	Central banks and central governments (9)	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	1,451	0	1,451	466	0	0	1,538	0	1,538	496	0	0
	Corporates	606	0	495	301	0	1	563	0	463	287	0	1
	Corporates - Of Which: Specialised Lending	543	0	481	293	0	1	514	0	446	276	0	1
	Corporates - Of Which: SME	0	0	0	134	0	0	0	0	0	122	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
CANADA	Retail - Secured on real estate property - Of Which: non-SM6	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	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	
	Collective Investments Undertakings (CIU)	2	0	2	1	٥		3	0	3	1	0	
	Other non credit-obligation assets											_	
	IRB Total												

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due (2) Incl. RGLAs and PSEs from Q1 2025



General governments exposures by country of the counterparty

							As of 31/12/2024							
						Dire	ct exposures							
	(mln EUR)			On balance sh	eet				Derivat	ives		Off balar	nce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with po	itive fair value	Derivatives with	n negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [3M - 1Y	Austria	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			1 16 18		0 0 0 0 17 121 138		0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0	0
[0 - 3M 3M - 1Y [1Y - 2Y 2Y - 3Y 3Y - 5Y 5Y - 10Y 10Y - more	Belgium	6 C C C C C C C C C C C C C C C C C C C	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 9 8 0 0	5	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 1 30 0 403 0 4237	0 0 0 8 45 68 121		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	71
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y 3Y - 5Y [5Y - 10Y 10Y - more	Bulgaria			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	0
[0 - 3M [Cyprus													
[0 - 3M	Czech Republic			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0
[0 - 3M [Denmark			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0
0 - 3M 0 - 3M 13M - 1Y 11Y - 2Y 22Y - 3Y 33Y - 5Y 5Y - 10Y 10Y - more	Estonia	22	0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0		0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0	Ü



General governments exposures by country of the counterparty

						DZ BANK AG DEUISCH	· Zentral-Genossenschafts	dank, Franklurt am Main						
							As of 31/12/2024							
						Dire	ct exposures							
	(mln EUR)			On balance sh	eet				Derivat	ives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Finland	288	0 0 0 0 0 288 0 288	0 0 0 0 0	C C C C C C C C C C C C C C C C C C C	0 0 0 0 288 0 288	0 0 0 0 0	6		0 0 0 0 0	0 0 0 0 0	0 0 0 0		
[0 - 3M [France	C 28 34 31 72 555 154	0 28 34 31 72 559	0 0 0 0	C C C C C C C C C C C C C C C C C C C	0 0 10 0 5.8 5.59 1.54	0 28 24 31 14 0 0 98			0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		5
[0 - 3M [Germany	246 7616 833 912 2,356 4,518 8,114 17,741	246 761 835 912 2,356 4,518 8,118	0 0 0 38 114 70	0	10 184 155 78 173 1,163	195 578 406 279 1,949 3,240 6,422 13,069	0 22 3 3 3 177 170 77 444	471 3 428	0 -12 -1 -1 -112 -111 -139	50 650 83 140 13 1,727 92 2,755	0 0 0 0		
0 - 3M 1 3M - 1Y 1Y - 2Y 2Y - 3Y 3Y - 5Y 5Y - 10Y 10Y - more	Croatia	N/24	20177		2,000	against a	1.000	700	3,000		5,12	·		3
[0 - 3M [[3 M - 1Y] [1 Y - 2Y] [2 Y - 3Y] [3 Y - 5Y] [5 Y - 10Y] [10 Y - more Total	Greece													
[0 - 3M [[3 M - 1Y] [1 Y - 2Y] [2 Y - 3Y] [3 Y - 5Y] [5 Y - 10Y] [10 Y - more	Hungary		0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0		0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	6	
10 tal 0 - 3M 3M - 17 17 - 27 27 - 37 33 - 57 57 - 107 107 - more	Ireland	6 6 7 13	0 0 0 0 0 15	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	C C C C C C C C C C C C C C C C C C C	0 0 0 0 0 15	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
[0 - 3M [[3 M - 1Y] [1 Y - 2Y] [2 Y - 3Y] [3 Y - 5Y] [5 Y - 10Y] [10 V - more	italy	23 17 17 245 246 965	282	0	175 248 5 6	0 16 0 0 28	0 0 0 0 0 0 249 131			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		56



General governments exposures by country of the counterparty

						DZ BANK AG Deutsch	· Zentral-Genossenschafts	bank, Frankfurt am Main						
							As of 31/12/2024							
						Dire	ct exposures							
	(mln EUR)			On balance sh	eet				Deriva	tives		Off bala	nce sheet	
												Off-balance si	heet exposures	
					Non-derivative financial a:	ssets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	n negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M	Latvia	0 0 0 5 3 3	0 0 0 5 3 0	0 0 0 0 0	6	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		0 0 0	000000000000000000000000000000000000000				
[0 - 3M [Lithuania	0 0 0 0 5 5	0 0 0 0 5 0 5	0 0 0 0 0	6	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0			0				
[0 - 3M [Luxembourg	1.4 0 0 40 2.5 0 0	14 0 0 40 0 26 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 7 7 0 20 0	14 0 0 33 0 5 0		0 0 0	0				
[0 - 3M 3M - 1Y 1Y - 2Y 2Y - 3Y 3Y - 5Y 5Y - 10Y 10Y more	Malta			·										
[0 - 3M [Netherlands	0 0 0 0 0 51	0 0 0 0 0 51	0 0 0 0 0	() () () () () () () () () ()	0 0 0 0 0 0 0 51	0 0 0 0 0		0 0 0	000000000000000000000000000000000000000	() () () () () () () () () ()			
Total [0-3M[[3M-1Y[[11Y-2Y [2Y-3Y[[3Y-5Y [5Y-10Y[[10Y-more	Poland	51 0 0 0 47 77 0	51 0 0 0 0 42 77 0	0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 25		0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0				D C
Total [0 - 3M	Portugal	119 0 0 121 20 20 151	0 0 0 131 0 20	0 0 0 0 0 0 0		79 0 20 0 20	25 0 0 0 52 0 0		0 0 0	0	() () () () () () () () () ()			D 24
Total [0 - 3M [Romania	0 0 0 0 0	351 0 0 0 0 0	0 0 0 0 0 0		99 0 0 0 0 0 0 0 0 0 0 0 0	52 0 0 0 0 0		0 0	0				28 0 0 0 0 0



General governments exposures by country of the counterparty

						DZ BANK AG DEUISCHE	Zentral-Genossenschafts	Dank, Franklurt am Iviain						
							As of 31/12/2024							
						Dire	ct exposures	ı						
	(mln EUR)			On balance sh	eet				Derivat	ives		Off balar	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more Total	Slovakia	2 C 14 4 3 3 3 3 3 7	2 0 18 42 37 31 7	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 9 0 9	2 0 18 32 37 22 7	000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	() () () () () () () () () ()	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y [10Y - more Total	Slovenia	10 6 8 48 5 5	0 0 10 10 48 0 8	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000	0 0 0 0 48 0 48	0 0 10 0 0 0	000	0 0 0 0	0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0		4
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Spain	0 6 77 84 88 88 83 3.53	0 0 77 84 80 829	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	69 554 712	0 0 51 0 11 112 174	0 0 0 22 0 163	C C C C C C C C C C C C C C C C C C C	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
TO -3M	Sweden	-201	2012		7.2	2/3	200			·	·	v	·	
1053 0 - 3M 3M - 1Y 1Y - 2Y 2Y - 3Y 5Y - 5Y 5Y - 10Y 10Y - more Total	United Kingdom		0 0 0 0	0 0 0 0	C C C C C C C C C C C C C C C C C C C	0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	C C C C C C C C C C C C C C C C C C C	
Total [0 - 3M [3M - 17 [11 - 27 [12 - 37 [27 - 37 [57 - 107 [107 - more Total	Iceland	c	0	0	c	0	0	C	0	0	0	0	C	0
Total [0 - 3M [3M - 17 [13M - 17 [12 - 27 [12 - 27 [13 - 57 [13 - 57 [10 - 27 [10	Liechtenstein													
[0-3M] [3M-1Y] [11-2Y] [12-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Norway													



General governments exposures by country of the counterparty

						DZ BANK AG Deutsch	e Zentral-Genossenschafts	bank, Frankfurt am Main						
							As of 31/12/2024							
						Dire	ct exposures							
	(min EUR)			On balance sh	eet				Deriva	tives		Off bala	nce sheet	
												Off-balance si	neet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives witi	n negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [3M - 17 17 - 27 27 - 37 37 - 57 57 - 107 107 - more Total	Australia	0 0 0 0 0 0 0 5 35	0 0 0 0 0 0 35 35	0 0 0 0 0		0 0 0	0 0 0 0 0 0 35 35		0 0 0	0				0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[0 - 3M [Canada	0 40 187 3 260 394 4 5	0 40 187 35 260 334 5	0	9	0 17 89 21 142 334 0	60 S			0				0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[0 - 3M [Hong Kong													
[0 - 3M [3M - 1Y 1Y - 2Y 2Y - 3Y 3Y - 5Y 5Y - 10Y 10Y - more	Japan													
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	U.S.	0 0 145 78 187 225 77 711	0 0 145 78 187 225 77 711	0	4	0 0 92 4 139 138 0 442	77			0	() () () () () () () () () ()			
0 - 3M	China	711 26 7 3 0 0 0	134 26 7 3 0 0	0 0 0 0		0 0 5 0 0 0	252 134 26 3 3 0 0		0 0 0	0 0 0				
0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more	Switzerland	171 0 109 0 0 0 0 0 0	0 109 0 0 0	0 0 0 0	10		0 0 0 0		0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0				
Total [0 - 3M [Other advanced economies non EEA	109 144 4 0 11 3 0 2288	140 70 4 0 11 3	0 0 0 0 0	10	0 0 140 0 70 0 4 4 0 0 11 0 0 3 0 0 228	0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0				22 0 0 0 0 0 0



General governments exposures by country of the counterparty

D7 BANK AG Deutsche Zentral-Genossenschaftshank Frankfurt am Main

						DZ BANK AG Deutsch	e Zentral-Genossenschafts	bank, Frankfurt am Main						
			_		_		As of 31/12/2024	_		_			_	
						Dire	ct exposures							
	(mln EUR)			On balance she	eet				Deriva	tives		Off balan	ce sheet	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	n negative fair value	Off-balance she	eet exposures	
						• • • • • • • • • • • • • • • • • • • •		ĺ						Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more	Other Central and eastern Europe countries non EEA	0 0 0 0 13 13	0 0 0 0 13 13	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0	0 0 0 0 13 13			0 0 0 0	0 0 0 0	0 61 8 0 76 0	0 0 0 0 0	
Total [0 - 3M [3 M - 1 Y [1 Y - 2 Y [2 Y - 3 Y [3 Y - 5 Y [5 Y - 10 Y [10 V - more Total	Middle East	26 0 0 0 0 0 0 0 0 0	266 0 0 0 0 0 65	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	26 0 0 0 0 0 65 0	() () () () () () () () () ()	0 0 0	0	0 0 0 0 0	0 0 0 0 0 0	0	
10ta 0 - 3M 3M - 1Y 1Y - 2Y 2Y - 3Y 3Y - 5Y 5Y - 10Y 10Y - more	Latin America and the Caribbean	55 0 0 0 6 6	0 0 0 0 0 2 6 6	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 1		0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	
[0 - 3M [Africa	2 0 8 7 2 2 170 81	2 0 8 7 22 170 81	0 0 0 0 0		0 0 0 0 0 0 0 0 0	, , , , , , , , , , , , , , , , , , ,		0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	43 98 135 54 45 0	0 0 0 0	
Total [0 - 3M []	Others ⁽⁵⁾	289 0 0 100 100 150 570 570 1,6878 261	0 100 10 195 520 1,687 261	0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 3 0 155 297 382 0			0	0 0 0 0	376 9 0 178 0 0 0 0	0 0 0 0 0 0	

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

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

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

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

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

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

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

List America: Agentina, Bellas, Bolins, Baral, Chile, Colombia, Casta Rica, Dominica, Dominican, Republic, Ecuador, El Salvador, Gerenada, Guatemaka, Guyana, Halt, Honduras, Jamaica, Mexico, Nicaragaa, Parama, Paragauy, Peru, St. Kits and Nevis, St. Lucia, 9t. Vincent and the Gerenadines, Suriname, Trinidad and Tokagea, Uruguay, Venezuels, Artigua And Barbuda, Anaba, Barbamas, Barbandos, Cymnan Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Calcons Islands, Virgin Islands (British), Wrigin Islands (British), Wr

Affices Agent, Egypt, Morroces, South Affices, Agept, Morroces, South Affices, Agept, Morroces, South Affices, Agept, Morroces, South Affices, Agept, Morroces, South Affices, Agent, Morroces, South Affices, Agent, Morroces, South Affices, Agent, Morroces, South Affices, Agent, Agent, Agents, A

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

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

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



General governments exposures by country of the counterparty

							As of 30/06/2025							
						Dire	ct exposures							
	(min EUR)			On balance sh	eet				Derivat	tives		Off balar	nce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	n negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M	Austria	0 0 0 0 0 80 80 192 999	0 0 0 0 804 192 997	47	18	0 27	0 0 0 0 16 118 135			0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Belgium	0 0 0 5 5 6 42 22 286	0 0 58 66 423 2863	0	5	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 8 40 66			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0	70
[0 - 3M	Bulgaria		0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Cyprus													
[0 - 3M [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Czech Republic	0	0 0 7 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0
[0 - 3M [Denmark	0	0	0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0
[0-3M[3M-1Y 1Y-2Y 2Y-3Y 3Y-5Y 5Y-10Y 10Y-more	Estonia	000000000000000000000000000000000000000	0 0 0 0 2 20	0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	



General governments exposures by country of the counterparty

						DZ BANK AG Deutsche	Zentral-Genossenschafts	bank, Frankfurt am Main						
							As of 30/06/2025							
						Dire	ct exposures							
	(min EUR)			On balance sho	eet				Derivat	ives		Off balar	nce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial a	sets by accounting portfolio		Derivatives with po	itive fair value	Derivatives with	n negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more Total	Finland	0 0 0 312 0 312	0 0 0 0 312 0 312	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 312 0 312	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0	9
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y [10Y - more Total	France	25 0 25 30 30 57 101 512 147	25 0 30 57 101 512	0		0 0 9 26 86 512 147 780	25 0 22 31 15 0		0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	-
[0 - 3M [Germany	239 917 1.094 915 2.981 5.278 7.672	239 917 1,094 935 2,981 5,278	0 0 0 0 15		35 101 105 165 237 1,510	204 547 490 521 2,719 3,734 6,088	9:	958 831 479 940 1,721 1,002 395 6,326	0 -2 -2 6 -1 -84 -12	175 96 113 477 10 1,714 92 2,677	0 0 0 7	0	q
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Croatia					5,000				-				
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Greece													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Hungary	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0	
10 tal 10 - 3M 3M - 17 17 - 27 27 - 37 38 - 57 57 - 107 307 - more	Ireland	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 40 40	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	
[0 - 3M [[3 M - 1Y] [1 Y - 2Y] [2 Y - 3Y] [3 Y - 5Y] [5 Y - 10Y] [10 V - more Total	Italy	200 0 0 15 15 249 249 239	0 0 16 178 249 279 239	0	177 245 3 433	0 0 16 0 0 28 110	0 0 0 0 0 246 130		0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0	172



General governments exposures by country of the counterparty

						DZ BANK AG Deutsch	· Zentral-Genossenschafts	bank, Frankfurt am Main						
							As of 30/06/2025							
						Dire	ct exposures							
	(mln EUR)			On balance sh	eet				Deriva	tives		Off bala	nce sheet	
												Off-balance si	heet exposures	
					Non-derivative financial a:	ssets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives witi	n negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M	Latvia	0 10 5 0 3 0	0 0 10 5 5 0 3 0	0 0 0 0 0	6	0 0 10 5 0 3 0 18	0 0 0 0 0		0 0 0	0				
[0 - 3M [Lithuania	0 0 0 0 5 5	0 0 0 0 0 0 5 5	0 0 0 0 0	6	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0			0				
[0 - 3M [3M - 1Y [1Y - 2Y [12Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more] Total	Luxembourg	12 0 7 33 35 20 0	12 0 7 33 5 20 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	12 0 0 33 5 0 0			0				
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Malta													
[0 - 3M [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] 110Y - more	Netherlands	0 0 26 25 25	0 0 0 0 0 26 5 25 25	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0			0 0 0 0				0 0 0 0 0 0
Total [0-3M[[3M-1Y[[11Y-2Y [2Y-3Y[[3Y-5Y [5Y-10Y[[10Y-more	Poland	75 0 0 0 77 0	75 0 0 0 0 0 0 6 6 77 77 122	0 0 0 0 0 0		75 0 0 0 0 0 0 6 5 5 1 0	0 0 0 0 0 26		0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0				D 0
Total [0 - 3M	Portugal	142 0 0 0 134 0 20 0	0 0 0 0 134 0 0 0 20	0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 53 0 0		0 0 0	0	() () () () () () () () () ()			
Total [0 - 3M [Romania	0 0 0 0 0	154 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0		100 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	53 0 0 0 0 0			0				29 0 0 0 0 0



General governments exposures by country of the counterparty

						DZ BANK AG Deutschi	· Zentral-Genossenschaftsb	oank, Frankfurt am Main						
							As of 30/06/2025							
						Dire	ct exposures							
	(mln EUR)			On balance sh	eet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial a:	sets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	n negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [3M - 17 [17 - 27 [27 - 37 [37 - 57 [57 - 107 [107 - more Total	Slovakia	0 19 32 32 52 52 53 3	0 19 32 15 25 98 3	0 0 0 0 0	(0 0 0 0 0 62 0	0 19 32 15 25 36 3 130		0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0		
[0 - 3M [Slovenia	0 0 0 0 6 46	0 0 0 0 46 0	0 0 0 0 0	6	0 0 0 0 46 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		3
[0 - 3M [Spain	0 0 25 5 5 3 3 5 5 3 3 5 3 3 5 5 3	0 0 25 51 97 358 533	0	22 6 65 225 399 711	110	0 0 0 22 129 29		0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0		
[0 - 3M] [3M - 17] [1Y - 27] [2Y - 37] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Sweden													
[0 - 3M [United Kingdom	0 0 0 0 0 0 24	0 0 0 0 0 24	0 0 0 0 0		0 0 0 0 0	0 0 0 0 24		0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0		
Total [0-3M[[3M-1Y[[1Y-2Y [2Y-3Y[[3Y-5Y[[5Y-10Y[[10Y-more	Iceland	24	24	0		0	24	2	90	0	0	0		20
Total [0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more Total	Liechtenstein													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Norway													



General governments exposures by country of the counterparty

						DZ BANK AG DEUTSCH	e Zentral-Genossenschafts	Dank, Frankiurt am Main						
							As of 30/06/2025							
						Dire	ct exposures							_
	(mln EUR)			On balance sh	eet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	n negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more Total	Australia	0 0 0 0 0 0 0 32 32	0 0 0 0 0 32 32	0 0 0 0 0	6		0 0 0 0 0 32 32			0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		22
[0 - 3M [Canada	0 104 43 48 258 388 5	0 0 104 43 48 258 381 5 840	0 0 0 0 0	6 55 11 6 6 6	0 0 30 0 19 0 48 2 152 0 323 0 8	0 25 58 5			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0)
[0 - 3M [Hong Kong													
[0-3M] [3M-17] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Japan													
Total [0 - 3M [3M - 17 [117 - 27 [127 - 37 [137 - 57 107 - more Total	u.s.	0 0 96 61 119 296 71	0 0 96 61 129 296 71	0 0 0 0 0	() () () () () () () () () ()	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	71		0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0		
Total [0 - 3M [3M - 1Y [11 - 2Y 2Y - 3Y 3Y - 5Y [5Y - 10Y 10Y - more Total	China	653 199 94 10 0 0 0 0	199 94 10 0 0	0 0 0 0		369 0 0 0 0 5 0 0 0 0 0 0 0 0 0	199 94 5 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		
Total [0 - 3M	Switzerland	363 0 1100 0 0 0 0	0 110 0 0 0	0 0 0 0 0	6 110 6 6		298 0 0 0 0 0 0		0 0 0	0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
0 - 3M 0 - 3M 3M - 1Y 1Y - 2Y 2Y - 3Y 3Y - 5Y 5Y - 10Y 10Y - more	Other advanced economies non EEA	110 67 133 4 0 11 3 0	67 133 4 0 11 3 0	0 0 0 0 0 0	((((((((((((((((((((0 0 67 0 133 0 4 0 0 11 0 1 13 0 1 1 3 0 0 218	0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		22



General governments exposures by country of the counterparty

D7 BANK AG Deutsche Zentral-Genossenschaftshank Frankfurt am Main

						DZ BANK AG Deutschi	e Zentral-Genossenschafts	bank, Frankfurt am Main						
							As of 30/06/2025							
						Dire	ct exposures							
	(mln EUR)			On balance she	eet				Deriva	tives		Off balar	nce sheet	
						ssets by accounting portfolio		Derivatives with po	hi a falanaha	Donat and the control	n negative fair value	Off-balance sh	eet exposures	
					Non-derivative financial a	ssets by accounting portrollo		Derivatives with po	sitive fair value	Derivatives with	i negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Other Central and eastern Europe countries non EEA	0 0 0 0 13 25	0 0 0 0 13 25	0 0 0 0 0		0 0 0 0 0 0 0 0	0 0 0 0 13 25		0 0 0	0 0 0 0	0 0 0	0 0 0 0	0 0 0 0	
Total [0 - 3M [3 M - 1 Y [1 Y - 2 Y [2 Y - 3 Y [3 Y - 5 Y [5 Y - 10 Y [10 Y - more Total	Middle East	38 0 0 0 0 0 57	38 0 0 0 0 0 57 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	38 0 0 0 0 0 57 0		0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	
10 - 3M	Latin America and the Caribbean	20 0 0 6 21 6	57 0 0 0 0 6 21 6	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 1 1 0		0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y [10Y - more	Africa	2 2 81 5 5 0 18 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	33 2 81 5 0 18 207 109	0 0 0 0 0			2 81 5 0 18 207		0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	
Total [0 - 3M [3M - 17 [17 - 27 [27 - 37 [37 - 57 [57 - 107 [100 - more Total	Others ^(S)	423 0 101 27 254 696 538 3377	0 101 27 254 696 2,154 538	0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	598 15			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	

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

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

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

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

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

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

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

List America: Agentina, Bellas, Bolins, Baral, Chile, Colombia, Casta Rica, Dominica, Dominican, Republic, Ecuador, El Salvador, Gerenada, Guatemaka, Guyana, Halt, Honduras, Jamaica, Mexico, Nicaragaa, Parama, Paragauy, Peru, St. Kits and Nevis, St. Lucia, 9t. Vincent and the Gerenadines, Suriname, Trinidad and Tokagea, Uruguay, Venezuels, Artigua And Barbuda, Anaba, Barbamas, Barbandos, Cymnan Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Calcons Islands, Virgin Islands (British), Wrigin Islands (British), Wr

Affices Agent, Egypt, Morroces, South Affices, Agept, Morroces, South Affices, Agept, Morroces, South Affices, Agept, Morroces, South Affices, Agept, Morroces, South Affices, Agent, Morroces, South Affices, Agent, Morroces, South Affices, Agent, Morroces, South Affices, Agent, Agent, Agents, A

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



.....

													DZ BANK AG Deu	itsche Zentral-Geno	ssenschaftsbank,	Frankfurt am Main												
							As of 20	/09/2024													As of 2	1/12/2024						
	Grees carrying amoun	t/ Nominal amount							Accumulated	impairment, accumulat	ed negative changes in			Collaterals and	Gross carrying amos								Accumulates	d impairment, accumula	ed negative changes in			Collaterals and
					Of which non-perform				On performing exposus		On non-performing e	spotures ⁽⁸⁾		financial guarantees received on non-		Of which performing			Of which non-perfor	ning ^(k)			On performing exposu		On non-performing ex	gasures ⁽³⁾		financial guarantees received on non-
(min DIRE)			Of which Stage 2	Of which performing but past due >30 day and <190 days		Of which Stage 2	Of which: defaulted	Of which Stage 2 (5)		Of which Stage 2		Of which stage 2	Of which Stage 3 (1)	performing exposures			Of which Stage 2	Of which performing but past due >30 day and <190 days		Of which Stage 2	Of which: defaulted	Of which Stage 3 ⁽⁴⁾		Of which Stage 2		Of which stage 2	Of which Stage 2 (9)	performing exposures
Cash balances at central banks and other demand deposits	103,621	103,631	15	2					0 3	2					87,2	6 87,20	2 12		0 1		14		4 1		14		14	
Debt securities (including at amortised cost and fair-value)	\$3,621	53,670	30		0 151		0 151		9 18	1	140		0 20		57,52	2 57,40	2 22		0 15		150		11 20	0 3	140		30	
Central banks	1,066	1,066		0	0 0				0 0	0			0 0		1,4	1,47	4		0				0 0					
General governments	14,627	14,627		4	0 0		0 0		0 2				0 0		15,9	25,90	4		0				0 2	2 0				
Credit institutions	27,669	27,666		0			0 0		0 7						29,2	29,20	2		0					4 0				
Other financial corporations	6,179	6,028		2	0 151		0 151	4	9 2		140		0 26		6,3	6,34	2 2	1	0 15		150			2 0	140		30	
Non-financial corporations	4,280	4,280	27	6	0 0				0 8	2					4,5	4,50	1 25	1	0				0 1	9 2				
Loans and advances[including at amortised cost and fair value]	346,126	241,672	42,51	2 17	19 4,454		0 4,454	4,18	2 824	551	1,79		0 1,764	1,471	249,4	344,60	1 43,72	22	4,81		4,815	4,63	12 833	9 556	2,040		2,014	1,593
Central banks	2,145	2,145		0	0 0		0 0		0 0				0 0		5,6	5,60	2		0				0 0	0 0				0
General governments	13,637	13,600		2	0 29		0 29	2	9 1	0			0 2	24	13,5			1	0 3		26		16 2	2 6	2		2	30
Credit institutions	133,719	133,593		0	0 127		0 127	12	7 17	0	2.		0 22	93	132,4	132,31	6	7	0 11		115	11	5 34	4 6	22		22	79
Other financial corporations	17,355	17,124	6,22		1 231		0 231	21	7 35	26	16	1	0 164	26	18,3			5	2 34		249	33	12 26	8 27	211		210	. a
Non-financial corporations	86,929	84,077	30,45	5 6	2,846		0 2,846	2,66	3 369	265	1,22	'	0 1,200	847	86,3				8 3,02		3,022	2,92	19 361	5 263	1,380		1,362	923
of which: small and medium-sized enterprises	13,115	12,934		1	20 181		0 181	17	2 72	44	111	'	0 100	22	19,1				5 18	•	188	11	110	6 80	115		110	40
of which: Loans collateralised by commercial immovable property	25,134	24,590			544	1	544	- 4	8 106	100	20	1	0 201	290	25,6			1	3 85	1 '	850		17 100	95	265		262	516
Households	92,350	91,120	5,77		1,221		0 1,221	1,14	6 401	260	38	1	0 225	479	93,0			. 16	1,29	1	1,290	1,22	454	4 270	430		417	497
of which: Loans collateralised by residential immovable property of which: Credit for consumption	9 973	9430	131		327]			132	107					74,0] "]]] "		130			1 .	204	402
or which: Client for conjumption DEBT INSTRUMENTS other than HFT	503,575	498,973	42.97		N 46%		0 4,605	4.23	945	157	1.93		0 180	1.471					3 400] :	4.983	461	220	160	2,196] .	2.067	1.593
OFF-BALANCE SHEET EXPOSURES	89,103	88,496			634		0 604	49	4 128	78	17		0 150		90,2				34		740	53	161	1 100	2,100		183	1,000

Place transcens or new recommendation amount of expected medic locuse since initial recommends informed informed subject to impairment and provisions for off-balance sheet exposures.

From the contract when the contraction is amount of accounted could because during below in both transaction for function in transactions and the country of the contraction for function in transaction for function function function function for function function

In from same 2013, the errors, comming amount of assets and accumulated impairment that are current seen commissioned as cell-impairment states, and included in the impairment states, as it was the case in previous periods.



Performing and non-performing exposures

DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

													DZ BANK AG DE	autsche Zentral-Gen	ossenschafts	bank, Frankfurt	t am Main												
							As of 31/02	/2025														As of 20/06/202	is .						
	Gross carrying amount								Accumulated	l impairment, accumul	lated negative changes	in fair value due to credit			Gross carrying	amount/ Nomina								Accumulated	d impairment, accumul	sted negative changes in			
		Of which performing			Of which non-perform	sing ⁽⁴⁾			On performing exposi		On non-performing	exposures ⁽⁸⁾		Collaterals and financial guarantees received on non-		Of which	performing			Of which non-perform	ing ^(k)			On performing exposu		On non-performing e	epotares ⁽⁸⁾		Collaterals and financial guarantees received on non-
(min SUR)			Of which Stage 2	Of which performing but part due >20 day and <190 days	e 18	Of which Stage 2	Of which: defaulted	Of which Stage 2 (1)		Of which Stage 2		Of which stage 2	Of which Stage 3 ⁽⁴⁾	performing exposures				Of which Stage 2 but past d	performing tue >20 days =100 days		Of which Stage 2	Of which: defaulted Of wi	nich Stage 3 ⁽¹⁾		Of which Stage 2		Of which stage 2	Of which Stage 3 ⁽⁵⁾	performing exposures
Cash balances at central banks and other demand decosits	99.902	99,95	209	and chouse	0 25		0 25	25			0	22	0 Z	2		90.418	90,401		0	17		0 17	17						μ ο
Debt securities (including at amortised cost and fair value)	61.421	61.26	2 283		0 145	,	0 149	46	20		2 1	26				62,244	62.104			141		0 141	40	20		2 12	J		40 0
Central banks	1298	1.29													,	966	988												
General governments	18,208	18,20	a 6								0	0		0 0	,	18,771	18,771	٤					0		2			a .	
Credt institutions	30,862	30,86	2 0								0	0		0 0	,	31,074	31,074						0		7			a .	
Other financial corporations	6,348	6,191	9 13		0 149		0 149	40			0 1	38	0 3		5	6,626	6,485	16	0	141		0 141	40		2	13		3 3	10 0
Non-financial corporations	4,714	4,71	4 264				0 0				2	0	0		5	4,786	4,786	261	0			0 0	0			2 1			0 0
Loans and advances(including at amostised cost and fair value)	345,200	340,67	7 44,541	26	12 4,710		0 4,710	4,533	966		95 2,0	27	0 2,00	0 1,47		349,120	344,312	42,360	196	4,808		0 4,000	4,625	853	a s	2,111		0 2,081	1,526
Central banks	2,533	2,53	2 2				0 0				0	0	0		5	3,423	3,423	1	0			0 0	0		0				0 0
General governments	13,468	13,45	2 3		0 36		0 36	20			0	2	0	2 3:		13,535	13,498	3	0	37		0 37	37		2				2 30
Credit institutions	132,561	132,45	7 91		0 101		0 105	105	17		0	20	0 2	0 72	ı	135,027	134,925	204	0	102		0 102	102	20	4	0 21		3 3	10 69
Other financial corporations	17,222	16,87	s 6,500		1 343	,	0 347	331	34		24 2	03	0 20	9		17,475	17,131	6,121	1	344		0 344	327	20	5 2	s 20.		3 20	11 62
Non-financial corporations	86,564	83,66	4 21,429	4	19 2,900		0 2,900	2,817	382	27	79 1,3	77	0 1,36	a 771		86,717	83,784	29,045	48	2,932		0 2,932	2,847	366	6 25	7 1,440		1,42	18 816
of which: small and medium-sized enterprises	18,334	18,140	2 3,676		12 193		0 192	184	118		12 1	15	0 10	40	,	18,729	18,543	3,576	16	196		0 196	187	111	1 7	4 11	,	3 13	10 34
of which: Loans collateralised by commercial immovable property	25,575	24,73	2 20,348		6 943		0 843	791	104		99 2	ш	0 26	471	,	25,549	24,560	18,804	13	989		0 989	929	96		1 321		31	ı# 522
Households	93,018	91,690	S 6,497	15	1,323		0 1,323	1,244	431	29	92 4	25	0 41	1 521		92,943	91,550	7,087	146	1,293		0 1,393	1,313	432	25	s 45		9 43	s8 550
of which: Loans collateralised by residential immovable property	72,941	72,35	2 4,302		585		o see	585	150		95	72	0 7	2 421		72,716	72,089	4,776	49	627		0 627	627	167	3 30	2 21		2	5 444
of which: Credit for consumption	9,775	9,201	9 1,435		17 564		0 566	400	240	18	12 3	02	0 28			9,750	9,344	1,437	77	606		0 606	525	240	2 13	22		31	.2 0
DEBT INSTRUMENTS other than HFT	506,801	501,911	8 45,033	24	12 4,884		0 4,884	4,593	887	55	97 2,1	87	0 2,09	1,47		501,782	496,816	42,799	196	4,966		0 4,966	4,683	824	4 58	0 2,26		0 2,13	.7 1,526
OFF-BALANCE SHEET EXPOSURES	89,882	89,171	9 11,453		704		0 704	501	151		99 1	91	0 16	6 7:		90,127	89,426	11,808		701		0 701	505	151	5 5	4 20	,	16	12 72
			ur nianus refer to Article 47 s/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.

The principle of the pr

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 consistentive with the FMRPD in convention. The supervisor is conventionally resorted with a contribution of the convention of the convent

noncommunity with the artifects upon convivorsion, this is decision, quased on this legic convention, the provisions on ethicalization takes growing and the artifects of the provision to the artifect of the artifects of the art



Forborne exposures

DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

			As of 30,	09/2024					As of 31/2	12/2024		
	Gross carryin exposures wi measures	g amount of th forbearance	to credit risk and	nges in fair value due	received on exposu	ancial guarantees res with forbearance sures	Gross carryin exposures wi measures	g amount of th forbearance	to credit risk and	iges in fair value due		ancial guarantees res with forbearance sures
		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
(min 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	
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

(P) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F18.00 / F19.00), which follows a sign convention based on a credit/debit convention, as optimized in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451. Th's on Supervisory reporting, However, for the off-balance sheet instruments, the same items of the provisions on on the provisions on on the balance sheet commitments are generally reported with a positive sign.

(**Cucumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the PINREP convention. This is because, based on this sign convention, the provisions on on the Positive sign of the provisions on on the provisions on one to the provisions on on the provisions on one to the provisions on one to the provisions on the provisions on on the provisions on one to the provisions on the provisions on one to the provisions on the provisions of the provisions on the provisions on the pro



Forborne exposures

DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

İ			As of 31/	03/2025					As of 30/	06/2025		
	Gross carryin exposures w measures	g amount of ith forbearance	to credit risk and	ges in fair value due	received on exposu	ancial guarantees res with forbearance sures	Gross carryin exposures wi measures	g amount of th forbearance	to credit risk and	nges in fair value due	Collateral and fin received on exposur mea:	
		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
(min 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 (3)	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ⁽⁸⁾	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 is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F18.00 / F19.00), which follows a sign convention based on a credit/debic increasing, as expension of the processor of the original processor origina



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

| Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part | Part |

The Items' accomulated impairment' and "accomulated regative changes in fair value dust 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 gipn of what is reported according to the FINREP framework (template F 06.01), which follows a sign convention based on a credit/debt convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - 175 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) 2023/337 of 10 October 2022 (NACE rev. 2.1) either has been reviewed as a few formation of the Council (NACE rev. 2.1) either has been reviewed by the Commission implementing Regulation (EU) 2023/435 is amended to include the new codes (NACE rev. 2.1), institution are asked to keep reporting the outstand codes (NACE rev. 2.1), institution are asked to keep reporting the outstand codes (NACE rev. 2.1), either (NACE rev. 2.1), institution are asked to keep reporting the outstand codes (NACE rev. 2.1), either (NACE rev. 2.1), eit