2025 EU-wide Stress Test

Bank Name	DZ Bank AG Deutsche Zentral-Genossenschaftsbank
LEI Code	529900HNOAA1KXQJUQ27
Country Code	DE

2025 EU-wide Stress Test: Summary

DZ Bank AG Deutsche Zentral-Genossenschaftsbank

		1	2	3	4	5	6	7	8
		Actual	Restatement CRR3	Baseline Scenario			Adverse Scenario		
RowNum	(mln EUR, %)	31/12/2024	31/12/2024	31/12/2025	31/12/2026	31/12/2027	31/12/2025	31/12/2026	31/12/2027
1	Net interest income	4,558		3,374	3,144	3,336	3,440	3,202	3,340
2	Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	-659		475	475	475	-2,005	365	365
3	Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-740		-344	-369	-401	-2,012	-1,057	-824
4	**Profit or (-) loss for the year**	**2,273**		**2,056**	**1,730**	**1,736**	**-1,411**	**490**	**735**
5	Coverage ratio: non-performing exposure (%)	42.13%		40.49%	38.10%	36.93%	46.44%	43.50%	41.18%
6	Common Equity Tier 1 capital	25,663	25,889	27,006	27,611	27,616	22,879	22,920	22,632
7	Total Risk exposure amount (all transitional adjustments included)	162,563	147,628	151,561	154,413	156,942	157,295	161,759	166,125
8	**Common Equity Tier 1 ratio, %**	**15.79%**	**17.54%**	**17.82%**	**17.88%**	**17.60%**	**14.55%**	**14.17%**	**13.62%**
9	**Fully loaded Common Equity Tier 1 ratio, %**	**15.76%**	**16.97%**	**17.36%**	**17.43%**	**17.16%**	**14.18%**	**13.83%**	**13.31%**
10	Tier 1 capital	28,956	29,182	30,299	30,904	30,909	26,172	26,213	25,925
11	Total leverage ratio exposures	440,561		440,561	440,561	440,561	440,561	440,561	440,561
12	**Leverage ratio, %**	**6.57%**	**6.62%**	**6.88%**	**7.01%**	**7.02%**	**5.94%**	**5.95%**	**5.88%**
13	**Fully loaded leverage ratio, %**	**6.56%**	**6.62%**	**6.88%**	**7.01%**	**7.02%**	**5.94%**	**5.95%**	**5.88%**

Note: Fully-loaded figures are computed considering full implementation of the CRR3, i.e. excluding the transitional arrangements that are allowed temporarily to help banks to adjust towards the new regulation. Banks have an adaptation period to comply with fully loaded ratios since the full implementation of CRR3 is scheduled for 2033. Please refer to the dedicated box on CRR3 implementation in the EU-wide stress test report for further details.
Net interest income (NII) for 2024 is reported in accordance with FINREP definitions. Projections of NII follow the definitions in accordance with Section 4 of the 2025 EU-wide stress test methodological note.

14	**IFRS 9 transitional arrangements?**	Yes (dynamic only)

eba European Banking Authority

2025 EU-wide Stress Test: Credit risk IRB

DZ Bank AG Deutsche Zentral-Genossenschaftsbank

RowNum		(mln EUR, %)	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
			Restated														
			31/12/2024*														
			Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB		F-IRB		A-IRB		F-IRB								
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
1	DZ Bank AG Deutsche Zentral-Genossenschaftsbank	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
2		Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
3		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
4		Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
5		Institutions			30,848	5,238			9,015	0	17,378	48	69	5	1	40	58.32%
6		Corporates	0	0	96,638	2,702	0	0	36,100	0	53,637	36,728	2,680	96	302	1,214	45.29%
7		Corporates - Of Which: Specialised Lending	0	0	33,019	860	0	0	12,390	0	12,996	20,058	860	19	131	259	30.07%
8		Corporates - Of Which: SME general corporates	0	0	8,137	20	0	0	993	0	5,090	3,074	20	3	13	0	0.00%
9		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
10		Retail	92,712	1,184			14,489	921			86,365	5,964	1,289	128	256	370	28.68%
11		Retail - Secured by residential estate property	76,043	568			8,542	329			71,524	4,200	579	59	97	65	11.27%
12		Retail - Qualifying Revolving	0	0			0	0			0	0	0	0	0	0	-
13		Retail - Purchased receivables	0	0			0	0			0	0	0	0	0	0	-
14		Retail - Other Retail	16,669	616			5,946	592			14,841	1,764	710	69	159	304	42.87%
15		Retail - Other Retail - Of Which: SME	47	0			9	0			43	2	0	0	0	0	0.00%
16		Retail - Other Retail - Of Which: non-SME	16,622	616			5,938	592			14,798	1,762	710	69	159	304	42.87%
17		Collective investments undertakings (CIU)	0	0	1,377	0	0	0	629	0	0	0	0	0	0	0	-
18		Equity	9,167	0			22,841	0			0	0	0	0	0	0	-
19		Securitisation															
20		Other non-credit obligation assets	2,239	0			2,239	0			1,302	0	0	0	0	0	-
21		**TOTAL**	**104,118**	**1,184**	**128,863**	**7,940**	**39,568**	**921**	**45,744**	**0**	158,681	42,740	4,039	229	558	1,624	40.21%

* Restated 31/12/2024:

RowNum		(mln EUR, %)	Restated														
			31/12/2024*														
			Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB		F-IRB		A-IRB		F-IRB								
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
22	GERMANY	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
23		Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
24		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
25		Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
26		Institutions			8,615	427			1,935	0	3,522	0	0	1	0	0	-
27		Corporates	0	0	77,734	2,361	0	0	25,318	0	43,452	32,003	2,340	65	227	1,079	46.10%
28		Corporates - Of Which: Specialised Lending	0	0	25,346	770	0	0	7,873	0	8,744	16,880	770	14	94	229	29.79%
29		Corporates - Of Which: SME general corporates	0	0	7,981	20	0	0	969	0	5,057	2,951	20	3	13	0	0.00%
30		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
31		Retail	90,975	1,089			13,688	831			84,850	5,747	1,182	117	231	316	26.72%
32		Retail - Secured by residential estate property	75,713	563			8,475	325			71,232	4,162	573	58	96	64	11.19%
33		Retail - Qualifying Revolving	0	0			0	0			0	0	0	0	0	0	-
34		Retail - Purchased receivables	0	0			0	0			0	0	0	0	0	0	-
35		Retail - Other Retail	15,262	526			5,213	506			13,617	1,585	608	59	136	252	41.36%
36		Retail - Other Retail - Of Which: SME	43	0			5	0			39	2	0	0	0	0	0.00%
37		Retail - Other Retail - Of Which: non-SME	15,219	526			5,208	506			13,579	1,583	608	59	135	252	41.37%
38		Collective investments undertakings (CIU)	0	0	236	0	0	0	124	0	0	0	0	0	0	0	-
39		Equity	9,036	0			22,513	0			0	0	0	0	0	0	-
40		Securitisation															
41		Other non-credit obligation assets	2,239	0			2,239	0			947	0	0	0	0	0	-
42		**TOTAL**	**102,250**	**1,089**	**86,585**	**2,788**	**38,439**	**831**	**27,377**	**0**	132,771	37,750	3,521	184	458	1,394	39.60%

RowNum		(mln EUR, %)	Restated														
			31/12/2024*														
			Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB		F-IRB		A-IRB		F-IRB								
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
43	LUXEMBOURG	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
44		Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
45		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
46		Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
47		Institutions			174	0			62	0	116	0	0	0	0	0	-
48		Corporates	0	0	398	0	0	0	306	0	310	56	0	1	1	0	-
49		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
50		Corporates - Of Which: SME general corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
51		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
52		Retail	90	1			25	0			68	22	1	0	1	0	9.96%
53		Retail - Secured by residential estate property	82	1			21	0			62	20	1	0	1	0	9.76%
54		Retail - Qualifying Revolving	0	0			0	0			0	0	0	0	0	0	-
55		Retail - Purchased receivables	0	0			0	0			0	0	0	0	0	0	-
56		Retail - Other Retail	9	0			3	0			6	2	0	0	0	0	20.15%
57		Retail - Other Retail - Of Which: SME	0	0			0	0			0	0	0	0	0	0	-
58		Retail - Other Retail - Of Which: non-SME	9	0			3	0			6	2	0	0	0	0	20.15%
59		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
60		Equity	0	0			0	0			0	0	0	0	0	0	-
61		Securitisation															
62		Other non-credit obligation assets	0	0			0	0			14	0	0	0	0	0	-
63		**TOTAL**	**90**	**1**	**572**	**0**	**25**	**0**	**369**	**0**	509	78	1	1	2	0	9.96%

RowNum		(mln EUR, %)	Restated														
			31/12/2024*														
			Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB		F-IRB		A-IRB		F-IRB								
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
64	UNITED STATES	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
65		Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
66		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
67		Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
68		Institutions			524	0			179	0	300	0	0	0	0	0	-
69		Corporates	0	0	3,839	0	0	0	2,150	0	1,785	143	0	5	1	0	-
70		Corporates - Of Which: Specialised Lending	0	0	890	0	0	0	680	0	796	55	0	2	0	0	-
71		Corporates - Of Which: SME general corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
72		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
73		Retail	22	0			4	0			21	1	0	0	0	0	53.72%
74		Retail - Secured by residential estate property	20	0			3	0			19	1	0	0	0	0	-
75		Retail - Qualifying Revolving	0	0			0	0			0	0	0	0	0	0	-
76		Retail - Purchased receivables	0	0			0	0			0	0	0	0	0	0	-
77		Retail - Other Retail	3	0			0	0			3	0	0	0	0	0	53.72%
78		Retail - Other Retail - Of Which: SME	1	0			0	0			1	0	0	0	0	0	-
79		Retail - Other Retail - Of Which: non-SME	2	0			0	0			2	0	0	0	0	0	53.72%
80		Collective investments undertakings (CIU)	0	0	162	0	0	0	77	0	0	0	0	0	0	0	-
81		Equity	19	0			48	0			0	0	0	0	0	0	-
82		Securitisation															
83		Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
84		**TOTAL**	**42**	**0**	**4,524**	**0**	**52**	**0**	**2,406**	**0**	2,107	144	0	5	1	0	53.72%

2025 EU-wide Stress Test: Credit risk IRB

DZ Bank AG Deutsche Zentral-Genossenschaftsbank

			1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
			Restated														
			31/12/2024*														
			Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB		F-IRB		A-IRB		F-IRB								
RowNum		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
85	FRANCE	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
86		Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
87		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
88		Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
89		Institutions			3,150	4,654			658	0	5,181	0	0	0	0	0	-
90		Corporates	0	0	1,903	0	0	0	841	0	598	603	0	1	4	0	-
91		Corporates - Of Which: Specialised Lending	0	0	980	0	0	0	431	0	401	556	0	0	4	0	-
92		Corporates - Of Which: SME	0	0	11	0	0	0	1	0	0	11	0	0	0	0	-
93		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
94		Retail	47	1			9	1			44	2	1	0	0	0	29.49%
95		Retail - Secured by residential estate property	39	1			8	1			36	2	1	0	0	0	29.59%
96		Retail - Qualifying Revolving	0	0			0	0			0	0	0	0	0	0	-
97		Retail - Purchased receivables	0	0			0	0			0	0	0	0	0	0	-
98		Retail - Other Retail	8	0			2	0			8	0	0	0	0	0	25.44%
99		Retail - Other Retail - Of Which: SME	0	0			0	0			0	0	0	0	0	0	-
100		Retail - Other Retail - Of Which: non-SME	8	0			2	0			8	0	0	0	0	0	25.44%
101		Collective investments undertakings (CIU)	0	0	282	0	0	0	97	0	0	0	0	0	0	0	-
102		Equity	0	0			0	0			0	0	0	0	0	0	-
103		Securitisation															
104		Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
105		**TOTAL**	**47**	**1**	**5,335**	**4,654**	**9**	**1**	**1,597**	**0**	5,823	606	1	1	4	0	29.49%

			Restated														
			31/12/2024*														
			Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB		F-IRB		A-IRB		F-IRB								
RowNum		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
106	SWITZERLAND	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
107		Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
108		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
109		Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
110		Institutions			2,377	0			745	0	514	0	0	0	0	0	-
111		Corporates	0	0	1,703	16	0	0	830	0	1,598	137	16	3	0	10	64.17%
112		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
113		Corporates - Of Which: SME general corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
114		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
115		Retail	173	1			25	1			163	5	1	0	0	0	17.91%
116		Retail - Secured by residential estate property	72	1			14	1			67	5	1	0	0	0	17.49%
117		Retail - Qualifying Revolving	0	0			0	0			0	0	0	0	0	0	-
118		Retail - Purchased receivables	0	0			0	0			0	0	0	0	0	0	-
119		Retail - Other Retail	101	0			11	0			96	0	0	0	0	0	22.98%
120		Retail - Other Retail - Of Which: SME	3	0			3	0			3	0	0	0	0	0	-
121		Retail - Other Retail - Of Which: non-SME	97	0			8	0			92	0	0	0	0	0	22.98%
122		Collective investments undertakings (CIU)	0	0	50	0	0	0	15	0	0	0	0	0	0	0	-
123		Equity	0	0			0	0			0	0	0	0	0	0	-
124		Securitisation															
125		Other non-credit obligation assets	0	0			0	0			1	0	0	0	0	0	-
126		**TOTAL**	**173**	**1**	**4,130**	**16**	**25**	**1**	**1,590**	**0**	2,276	142	17	3	1	10	60.15%

			Restated														
			31/12/2024*														
			Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB		F-IRB		A-IRB		F-IRB								
RowNum		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
127	UNITED KINGDOM	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
128		Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
129		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
130		Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
131		Institutions			1,528	77			209	0	306	0	0	0	0	0	-
132		Corporates	0	0	1,732	42	0	0	947	0	867	822	42	2	5	5	11.82%
133		Corporates - Of Which: Specialised Lending	0	0	1,301	35	0	0	733	0	596	684	35	1	4	2	5.26%
134		Corporates - Of Which: SME general corporates	0	0	88	0	0	0	19	0	0	88	0	0	0	0	-
135		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
136		Retail	17	0			2	0			17	1	0	0	0	0	15.59%
137		Retail - Secured by residential estate property	4	0			1	0			4	1	0	0	0	0	10.02%
138		Retail - Qualifying Revolving	0	0			0	0			0	0	0	0	0	0	-
139		Retail - Purchased receivables	0	0			0	0			0	0	0	0	0	0	-
140		Retail - Other Retail	13	0			1	0			13	0	0	0	0	0	27.66%
141		Retail - Other Retail - Of Which: SME	0	0			0	0			0	0	0	0	0	0	-
142		Retail - Other Retail - Of Which: non-SME	13	0			1	0			13	0	0	0	0	0	27.66%
143		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
144		Equity	0	0			0	0			0	0	0	0	0	0	-
145		Securitisation															
146		Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
147		**TOTAL**	**17**	**0**	**3,260**	**120**	**2**	**0**	**1,156**	**0**	1,189	822	43	2	5	5	11.86%

			Restated														
			31/12/2024*														
			Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB		F-IRB		A-IRB		F-IRB								
RowNum		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
148	NETHERLANDS	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
149		Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
150		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
151		Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
152		Institutions			1,498	0			322	0	553	0	0	0	0	0	-
153		Corporates	0	0	2,659	74	0	0	1,111	0	858	1,224	74	2	12	32	42.30%
154		Corporates - Of Which: Specialised Lending	0	0	1,378	0	0	0	484	0	385	986	0	0	7	0	-
155		Corporates - Of Which: SME general corporates	0	0	51	0	0	0	3	0	32	19	0	0	0	0	-
156		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
157		Retail	29	1			4	1			27	3	1	0	0	0	24.79%
158		Retail - Secured by residential estate property	27	1			4	0			25	2	1	0	0	0	21.44%
159		Retail - Qualifying Revolving	0	0			0	0			0	0	0	0	0	0	-
160		Retail - Purchased receivables	0	0			0	0			0	0	0	0	0	0	-
161		Retail - Other Retail	2	0			0	0			2	0	0	0	0	0	37.87%
162		Retail - Other Retail - Of Which: SME	0	0			0	0			0	0	0	0	0	0	-
163		Retail - Other Retail - Of Which: non-SME	2	0			0	0			2	0	0	0	0	0	37.87%
164		Collective investments undertakings (CIU)	0	0	104	0	0	0	42	0	0	0	0	0	0	0	-
165		Equity	0	0			0	0			0	0	0	0	0	0	-
166		Securitisation															
167		Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
168		**TOTAL**	**29**	**1**	**4,261**	**74**	**4**	**1**	**1,474**	**0**	1,438	1,226	75	2	12	32	42.10%

2025 EU-wide Stress Test: Credit risk IRB

DZ Bank AG Deutsche Zentral-Genossenschaftsbank

			1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
			Restated														
			31/12/2024*														
			Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB		F-IRB		A-IRB		F-IRB								
RowNum		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
169	AUSTRIA	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
170		Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
171		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
172		Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
173		Institutions			1,109	0			386	0	262	0	0	0	0	0	-
174		Corporates	0	0	1,314	30	0	0	817	0	680	510	30	1	9	25	83.58%
175		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
176		Corporates - Of Which: SME general corporates	0	0	5	0	0	0	1	0	0	5	0	0	0	0	-
177		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
178		Retail	1,319	90			723	85			1,139	179	101	10	23	53	51.82%
179		Retail - Secured by residential estate property	59	0			9	0			55	4	0	0	0	0	12.76%
180		Retail - Qualifying Revolving	0	0			0	0			0	0	0	0	0	0	-
181		Retail - Purchased receivables	0	0			0	0			0	0	0	0	0	0	-
182		Retail - Other Retail	1,259	89			714	85			1,084	175	101	10	23	53	51.94%
183		Retail - Other Retail - Of Which: SME	0	0			0	0			0	0	0	0	0	0	-
184		Retail - Other Retail - Of Which: non-SME	1,259	89			714	85			1,084	175	101	10	23	53	51.94%
185		Collective investments undertakings (CIU)	0	0	94	0	0	0	58	0	0	0	0	0	0	0	-
186		Equity	0	0			0	0			0	0	0	0	0	0	-
187		Securitisation															
188		Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
189		**TOTAL**	**1,319**	**90**	**2,518**	**30**	**723**	**85**	**1,261**	**0**	2,081	689	132	11	32	78	59.15%

2025 EU-wide Stress Test: Credit risk IRB

DZ Bank AG Deutsche Zentral-Genossenschaftsbank

RowNum		(mln EUR, %)	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36
			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1	DZ Bank AG Deutsche Zentral-Genossenschaftsbank	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
2		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
3		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
4		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
5		Institutions	17,343	64	89	6	1	49	55.04%	17,303	83	110	6	0	55	50.36%	17,261	104	131	6	0	62	47.10%
6		Corporates	55,259	34,617	3,169	67	284	1,433	45.24%	55,240	34,143	3,662	63	221	1,601	43.72%	55,030	33,925	4,090	62	224	1,747	42.73%
7		Corporates - Of Which: Specialised Lending	13,101	19,669	1,144	15	131	328	28.68%	13,027	19,473	1,413	14	126	394	27.92%	12,947	19,323	1,644	14	128	453	27.56%
8		Corporates - Of Which: SME general corporates	5,312	2,837	34	1	8	3	8.45%	5,370	2,762	51	1	8	6	12.34%	5,354	2,762	68	1	9	10	14.26%
9		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
10		Retail	85,467	5,893	2,258	101	156	581	25.73%	84,557	5,965	3,095	99	124	761	24.60%	83,723	6,121	3,774	97	111	921	24.40%
11		Retail - Secured by residential estate property	70,887	4,147	1,269	26	60	128	10.11%	70,312	4,149	1,842	23	42	180	9.80%	69,793	4,231	2,279	22	29	220	9.66%
12		Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
13		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
14		Retail - Other Retail	14,580	1,746	988	74	96	453	45.79%	14,245	1,816	1,253	76	83	581	46.35%	13,931	1,889	1,495	75	82	701	46.87%
15		Retail - Other Retail - Of Which: SME	43	2	0	0	0	0	7.66%	43	2	0	0	0	0	13.70%	43	2	0	0	0	0	18.32%
16		Retail - Other Retail - Of Which: non-SME	14,537	1,744	988	74	96	453	45.79%	14,203	1,814	1,253	76	83	581	46.35%	13,888	1,887	1,495	75	82	701	46.87%
17		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
18		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
19		Securitisation																					
20		Other non-credit obligation assets	1,301	0	0	0	0	0	0.05%	1,300	1	1	0	0	0	0.05%	1,300	1	1	0	0	0	0.05%
21		TOTAL	159,370	40,574	5,515	174	441	2,063	37.41%	158,401	40,192	6,867	168	345	2,417	35.20%	157,313	40,151	7,995	165	336	2,730	34.14%

RowNum		(mln EUR, %)																					
			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
22	GERMANY	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
23		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
24		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
25		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
26		Institutions	3,512	5	5	1	0	1	22.58%	3,501	11	11	1	0	2	22.54%	3,489	16	16	1	0	4	22.51%
27		Corporates	44,744	30,391	2,659	47	233	1,249	46.97%	44,772	30,018	3,005	44	177	1,374	45.74%	44,649	29,829	3,316	44	181	1,485	44.78%
28		Corporates - Of Which: Specialised Lending	8,796	16,665	932	10	104	280	30.06%	8,754	16,534	1,107	10	102	332	30.00%	8,702	16,426	1,266	10	105	378	29.88%
29		Corporates - Of Which: SME general corporates	5,280	2,713	34	1	8	3	8.34%	5,338	2,639	51	1	8	6	12.19%	5,321	2,639	67	1	8	9	14.10%
30		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
31		Retail	83,974	5,699	2,106	89	142	504	23.92%	83,106	5,767	2,905	87	113	666	22.92%	82,316	5,912	3,550	86	101	809	22.78%
32		Retail - Secured by residential estate property	70,597	4,114	1,256	26	60	127	10.08%	70,027	4,117	1,823	22	41	178	9.78%	69,511	4,200	2,257	22	29	218	9.64%
33		Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
34		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
35		Retail - Other Retail	13,377	1,584	850	63	83	377	44.38%	13,079	1,650	1,082	65	72	488	45.07%	12,805	1,713	1,293	63	71	591	45.70%
36		Retail - Other Retail - Of Which: SME	39	2	0	0	0	0	7.49%	39	2	0	0	0	0	13.45%	38	2	0	0	0	0	18.04%
37		Retail - Other Retail - Of Which: non-SME	13,338	1,582	850	63	83	377	44.38%	13,041	1,647	1,082	65	72	488	45.08%	12,767	1,710	1,293	63	71	591	45.70%
38		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
39		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
40		Securitisation																					
41		Other non-credit obligation assets	947	0	0	0	0	0	0.03%	946	1	1	0	0	0	0.03%	946	1	1	0	0	0	0.03%
42		TOTAL	133,176	36,095	4,771	138	376	1,754	36.76%	132,325	35,796	5,921	132	289	2,043	34.50%	131,400	35,759	6,884	131	281	2,297	33.38%

RowNum		(mln EUR, %)																					
			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
43	LUXEMBOURG	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
44		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
45		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
46		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
47		Institutions	115	0	0	0	0	0	28.41%	115	1	1	0	0	0	28.48%	114	1	1	0	0	0	28.51%
48		Corporates	340	24	2	1	1	1	50.68%	338	24	4	1	0	2	50.30%	336	25	5	1	0	3	50.80%
49		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
50		Corporates - Of Which: SME general corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
51		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
52		Retail	68	19	4	0	0	0	10.09%	67	18	6	0	0	1	10.10%	66	18	8	0	0	1	10.11%
53		Retail - Secured by residential estate property	61	18	4	0	0	0	9.03%	60	17	6	0	0	1	8.97%	59	16	7	0	0	1	8.94%
54		Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
55		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
56		Retail - Other Retail	7	2	0	0	0	0	24.21%	7	2	0	0	0	0	24.23%	6	2	1	0	0	0	24.22%
57		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
58		Retail - Other Retail - Of Which: non-SME	7	2	0	0	0	0	24.21%	7	2	0	0	0	0	24.23%	6	2	1	0	0	0	24.22%
59		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
60		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
61		Securitisation																					
62		Other non-credit obligation assets	14	0	0	0	0	0	10.56%	14	0	0	0	0	0	10.57%	14	0	0	0	0	0	10.56%
63		TOTAL	538	44	6	1	1	1	22.98%	534	43	10	1	1	3	25.52%	531	43	14	1	1	4	27.28%

RowNum		(mln EUR, %)																					
			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
64	UNITED STATES	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
65		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
66		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
67		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
68		Institutions	300	0	0	0	0	0	48.52%	299	0	0	0	0	0	48.52%	299	1	1	0	0	0	48.52%
69		Corporates	1,798	122	9	4	1	4	40.87%	1,781	130	18	3	1	8	41.58%	1,765	137	27	3	1	11	41.90%
70		Corporates - Of Which: Specialised Lending	811	34	5	1	0	2	29.11%	802	38	11	1	0	3	29.07%	793	42	16	1	0	5	29.03%
71		Corporates - Of Which: SME general corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
72		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
73		Retail	21	1	1	0	0	0	32.62%	21	1	1	0	0	0	26.14%	21	1	1	0	0	0	23.13%
74		Retail - Secured by residential estate property	19	1	0	0	0	0	8.12%	18	1	0	0	0	0	8.15%	18	1	1	0	0	0	8.18%
75		Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
76		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
77		Retail - Other Retail	3	0	0	0	0	0	53.47%	3	0	0	0	0	0	53.25%	3	0	0	0	0	0	53.06%
78		Retail - Other Retail - Of Which: SME	1	0	0	0	0	0	36.28%	1	0	0	0	0	0	36.28%	1	0	0	0	0	0	36.28%
79		Retail - Other Retail - Of Which: non-SME	2	0	0	0	0	0	53.50%	2	0	0	0	0	0	53.30%	2	0	0	0	0	0	53.14%
80		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
81		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
82		Securitisation																					
83		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
84		TOTAL	2,119	123	10	4	1	4	40.55%	2,101	131	19	4	1	8	41.13%	2,085	138	28	4	1	12	41.45%

2025 EU-wide Stress Test: Credit risk IRB

DZ Bank AG Deutsche Zentral-Genossenschaftsbank

RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36
			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
85	FRANCE	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
86		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
87		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
88		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
89		Institutions	5,180	2	0	0	0	0	20.92%	5,178	3	1	0	0	0	20.99%	5,176	5	1	0	0	0	21.04%
90		Corporates	595	602	4	1	3	1	28.18%	592	600	9	1	3	3	28.75%	588	599	14	1	3	4	29.18%
91		Corporates - Of Which: Specialised Lending	399	554	4	0	2	1	25.66%	397	553	7	0	2	2	26.19%	395	551	11	0	2	3	26.60%
92		Corporates - Of Which: SME	0	11	0	0	0	0	22.36%	0	11	0	0	0	0	22.36%	0	11	0	0	0	0	22.36%
93		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
94		Retail	44	2	2	0	0	0	22.57%	44	2	3	0	0	1	19.86%	43	2	3	0	0	1	18.51%
95		Retail - Secured by residential estate property	36	1	2	0	0	0	22.48%	36	2	2	0	0	0	19.64%	35	2	3	0	0	1	18.22%
96		Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
97		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
98		Retail - Other Retail	8	0	0	0	0	0	24.89%	8	0	0	0	0	0	24.70%	8	0	0	0	0	0	24.58%
99		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	100.00%	0	0	0	0	0	0	100.00%	0	0	0	0	0	0	100.00%
100		Retail - Other Retail - Of Which: non-SME	8	0	0	0	0	0	24.89%	8	0	0	0	0	0	24.70%	8	0	0	0	0	0	24.58%
101		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
102		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
103		Securitisation																					
104		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
105		TOTAL	5,819	605	7	1	3	2	26.20%	5,813	605	12	1	3	3	26.57%	5,807	605	18	1	3	5	27.00%

RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
106	SWITZERLAND	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
107		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
108		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
109		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
110		Institutions	514	0	0	0	0	0	43.89%	513	0	0	0	0	0	43.89%	513	0	0	0	0	0	43.89%
111		Corporates	1,645	86	19	2	0	13	66.43%	1,638	90	23	2	0	14	63.92%	1,632	92	26	2	0	16	62.44%
112		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
113		Corporates - Of Which: SME general corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
114		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
115		Retail	162	5	3	0	0	0	13.90%	161	5	4	0	0	1	12.89%	160	5	5	0	0	1	12.44%
116		Retail - Secured by residential estate property	66	4	3	0	0	0	13.39%	65	4	4	0	0	1	12.36%	64	4	5	0	0	1	11.90%
117		Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
118		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
119		Retail - Other Retail	96	0	0	0	0	0	21.00%	95	0	0	0	0	0	20.49%	95	0	0	0	0	0	20.31%
120		Retail - Other Retail - Of Which: SME	3	0	0	0	0	0	26.00%	3	0	0	0	0	0	26.25%	3	0	0	0	0	0	25.96%
121		Retail - Other Retail - Of Which: non-SME	92	0	0	0	0	0	21.00%	92	0	0	0	0	0	20.49%	92	0	0	0	0	0	20.31%
122		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
123		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
124		Securitisation																					
125		Other non-credit obligation assets	1	0	0	0	0	0	10.33%	1	0	0	0	0	0	10.33%	1	0	0	0	0	0	10.33%
126		TOTAL	2,322	91	22	2	0	13	58.89%	2,313	94	27	2	0	15	55.61%	2,306	97	32	2	0	17	53.92%

RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
127	UNITED KINGDOM	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
128		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
129		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
130		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
131		Institutions	305	0	0	0	0	0	34.87%	305	0	0	0	0	0	34.67%	304	1	1	0	0	0	34.44%
132		Corporates	862	821	49	1	4	7	15.07%	856	819	56	1	4	9	16.82%	851	818	62	1	4	11	18.14%
133		Corporates - Of Which: Specialised Lending	592	683	40	1	3	3	8.35%	588	682	45	1	3	5	10.46%	585	681	50	1	3	6	12.05%
134		Corporates - Of Which: SME general corporates	0	88	0	0	0	0	32.79%	0	88	0	0	0	0	32.77%	0	88	0	0	0	0	32.75%
135		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
136		Retail	16	0	0	0	0	0	14.83%	16	0	1	0	0	0	14.47%	16	0	1	0	0	0	14.30%
137		Retail - Secured by residential estate property	4	0	0	0	0	0	10.00%	4	0	0	0	0	0	9.98%	3	0	0	0	0	0	9.98%
138		Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
139		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
140		Retail - Other Retail	13	0	0	0	0	0	27.69%	13	0	0	0	0	0	27.70%	13	0	0	0	0	0	27.69%
141		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
142		Retail - Other Retail - Of Which: non-SME	13	0	0	0	0	0	27.69%	13	0	0	0	0	0	27.70%	13	0	0	0	0	0	27.69%
143		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
144		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
145		Securitisation																					
146		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
147		TOTAL	1,184	821	49	1	4	7	15.15%	1,177	820	57	1	4	10	16.94%	1,172	819	63	1	4	12	18.28%

RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
148	NETHERLANDS	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
149		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
150		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
151		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
152		Institutions	552	1	1	0	0	0	15.57%	550	1	1	0	0	0	15.63%	549	2	2	0	0	0	15.68%
153		Corporates	925	1,148	83	2	5	36	44.12%	919	1,145	92	2	5	40	43.84%	913	1,143	100	2	6	44	43.57%
154		Corporates - Of Which: Specialised Lending	384	982	5	0	4	1	30.50%	383	978	10	0	4	3	30.34%	381	975	15	0	5	5	30.21%
155		Corporates - Of Which: SME general corporates	32	19	0	0	0	0	19.61%	32	19	0	0	0	0	19.61%	32	19	0	0	0	0	19.61%
156		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
157		Retail	27	2	1	0	0	0	18.58%	26	2	2	0	0	0	16.26%	26	2	2	0	0	0	15.09%
158		Retail - Secured by residential estate property	25	2	1	0	0	0	15.63%	24	2	1	0	0	0	13.66%	24	2	2	0	0	0	12.70%
159		Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
160		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
161		Retail - Other Retail	2	0	0	0	0	0	35.96%	2	0	0	0	0	0	34.76%	2	0	0	0	0	0	33.98%
162		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
163		Retail - Other Retail - Of Which: non-SME	2	0	0	0	0	0	35.96%	2	0	0	0	0	0	34.76%	2	0	0	0	0	0	33.98%
164		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
165		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
166		Securitisation																					
167		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
168		TOTAL	1,504	1,151	85	2	5	37	43.52%	1,496	1,148	95	2	5	41	42.97%	1,488	1,147	104	2	6	44	42.51%

2025 EU-wide Stress Test: Credit risk IRB

DZ Bank AG Deutsche Zentral-Genossenschaftsbank

Baseline Scenario — 31/12/2025 (mln EUR, %)

RowNum			16 Stage 1 exposure	17 Stage 2 exposure	18 Stage 3 exposure	19 Stock of provisions for Stage 1 exposure	20 Stock of provisions for Stage 2 exposure	21 Stock of provisions for Stage 3 exposure	22 Coverage Ratio - Stage 3 exposure
169	AUSTRIA	**Central banks**	0	0	0	0	0	0	-
170		**Central governments**	0	0	0	0	0	0	-
171		**Regional governments or local authorities**	0	0	0	0	0	0	-
172		**Public sector entities**	0	0	0	0	0	0	-
173		**Institutions**	260	1	1	0	0	0	13.52%
174		**Corporates**	799	384	37	1	6	30	82.62%
175		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	-
176		Corporates - Of Which: SME general corporates	0	5	0	0	0	0	17.70%
177		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	-
178		**Retail**	1,119	163	138	11	13	75	54.30%
179		**Retail - Secured by residential estate property**	55	3	1	0	0	0	9.47%
180		**Retail - Qualifying Revolving**	0	0	0	0	0	0	-
181		**Retail - Purchased receivables**	0	0	0	0	0	0	-
182		**Retail - Other Retail**	1,064	160	137	11	13	75	54.67%
183		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	100.00%
184		Retail - Other Retail - Of Which: non-SME	1,064	160	137	11	13	75	54.67%
185		**Collective investments undertakings (CIU)**	0	0	0	0	0	0	-
186		**Equity**	0	0	0	0	0	0	-
187		**Securitisation**							
188		**Other non-credit obligation assets**	0	0	0	0	0	0	-
189		**TOTAL**	2,178	548	176	13	19	106	60.04%

Baseline Scenario — 31/12/2026 (mln EUR, %)

RowNum			23 Stage 1 exposure	24 Stage 2 exposure	25 Stage 3 exposure	26 Stock of provisions for Stage 1 exposure	27 Stock of provisions for Stage 2 exposure	28 Stock of provisions for Stage 3 exposure	29 Coverage Ratio - Stage 3 exposure
169	AUSTRIA	**Central banks**	0	0	0	0	0	0	-
170		**Central governments**	0	0	0	0	0	0	-
171		**Regional governments or local authorities**	0	0	0	0	0	0	-
172		**Public sector entities**	0	0	0	0	0	0	-
173		**Institutions**	258	2	2	0	0	0	13.57%
174		**Corporates**	794	382	44	1	6	34	77.76%
175		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	-
176		Corporates - Of Which: SME general corporates	0	5	0	0	0	0	17.71%
177		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	-
178		**Retail**	1,082	168	171	12	11	93	54.18%
179		**Retail - Secured by residential estate property**	55	3	2	0	0	0	9.01%
180		**Retail - Qualifying Revolving**	0	0	0	0	0	0	-
181		**Retail - Purchased receivables**	0	0	0	0	0	0	-
182		**Retail - Other Retail**	1,027	164	169	12	11	92	54.64%
183		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	100.00%
184		Retail - Other Retail - Of Which: non-SME	1,027	164	169	12	11	92	54.64%
185		**Collective investments undertakings (CIU)**	0	0	0	0	0	0	-
186		**Equity**	0	0	0	0	0	0	-
187		**Securitisation**							
188		**Other non-credit obligation assets**	0	0	0	0	0	0	-
189		**TOTAL**	2,134	551	217	13	17	127	58.61%

Baseline Scenario — 31/12/2027 (mln EUR, %)

RowNum			30 Stage 1 exposure	31 Stage 2 exposure	32 Stage 3 exposure	33 Stock of provisions for Stage 1 exposure	34 Stock of provisions for Stage 2 exposure	35 Stock of provisions for Stage 3 exposure	36 Coverage Ratio - Stage 3 exposure
169	AUSTRIA	**Central banks**	0	0	0	0	0	0	-
170		**Central governments**	0	0	0	0	0	0	-
171		**Regional governments or local authorities**	0	0	0	0	0	0	-
172		**Public sector entities**	0	0	0	0	0	0	-
173		**Institutions**	256	3	3	0	0	0	13.62%
174		**Corporates**	790	381	50	1	6	37	74.69%
175		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	-
176		Corporates - Of Which: SME general corporates	0	5	0	0	0	0	17.71%
177		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	-
178		**Retail**	1,041	178	202	11	10	109	54.15%
179		**Retail - Secured by residential estate property**	54	3	2	0	0	0	8.83%
180		**Retail - Qualifying Revolving**	0	0	0	0	0	0	-
181		**Retail - Purchased receivables**	0	0	0	0	0	0	-
182		**Retail - Other Retail**	987	174	200	11	10	109	54.65%
183		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	100.00%
184		Retail - Other Retail - Of Which: non-SME	987	174	200	11	10	109	54.65%
185		**Collective investments undertakings (CIU)**	0	0	0	0	0	0	-
186		**Equity**	0	0	0	0	0	0	-
187		**Securitisation**							
188		**Other non-credit obligation assets**	0	0	0	0	0	0	-
189		**TOTAL**	2,086	561	255	12	17	147	57.72%

eba European Banking Authority

2025 EU-wide Stress Test: Credit risk IRB

DZ Bank AG Deutsche Zentral-Genossenschaftsbank

RowNum		(mln EUR, %)	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57
			Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1	DZ Bank AG Deutsche Zentral-Genossenschaftsbank	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
2		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
3		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
4		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
5		Institutions	17,182	207	107	11	1	64	60.13%	17,119	237	140	10	1	76	54.40%	17,063	262	171	9	1	87	50.94%
6		Corporates	52,384	37,075	3,586	159	630	1,892	52.75%	51,873	36,451	4,721	154	625	2,413	51.12%	51,638	35,562	5,845	137	447	2,907	49.74%
7		Corporates - Of Which: Specialised Lending	12,746	19,716	1,452	29	281	532	36.66%	12,656	19,194	2,064	29	258	749	36.30%	12,572	18,644	2,697	26	223	970	35.96%
8		Corporates - Of Which: SME general corporates	5,119	3,026	39	4	18	6	14.67%	5,124	2,990	69	4	17	15	21.44%	5,137	2,944	103	4	15	25	23.88%
9		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
10		Retail	84,777	6,368	2,473	192	451	726	29.37%	82,645	7,070	3,903	182	423	1,098	28.13%	80,748	7,219	5,650	161	361	1,526	27.01%
11		Retail - Secured by residential estate property	70,484	4,434	1,385	37	144	159	11.45%	69,082	4,900	2,321	33	137	258	11.13%	67,808	4,969	3,525	31	119	388	11.00%
12		Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
13		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
14		Retail - Other Retail	14,293	1,934	1,088	155	307	568	52.19%	13,562	2,170	1,582	149	286	839	53.05%	12,940	2,250	2,125	130	242	1,138	53.57%
15		Retail - Other Retail - Of Which: SME	43	2	0	0	0	0	15.69%	43	2	0	0	0	0	24.05%	43	2	0	0	0	0	29.09%
16		Retail - Other Retail - Of Which: non-SME	14,250	1,932	1,088	155	307	568	52.20%	13,519	2,168	1,582	149	286	839	53.05%	12,897	2,248	2,125	130	242	1,138	53.58%
17		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
18		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
19		Securitisation																					
20		Other non-credit obligation assets	1,301	0	0	0	0	0	0.06%	1,300	1	1	0	0	0	0.07%	1,300	1	1	0	0	0	0.07%
21		TOTAL	155,644	43,650	6,166	362	1,082	2,682	43.50%	152,936	43,758	8,765	346	1,049	3,587	40.93%	150,748	43,045	11,667	307	809	4,520	38.74%

RowNum		(mln EUR, %)	Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
22	GERMANY	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
23		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
24		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
25		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
26		Institutions	3,426	86	10	2	0	3	26.89%	3,408	94	19	2	0	5	26.85%	3,393	100	28	2	0	7	26.62%
27		Corporates	42,800	31,980	3,014	115	494	1,653	54.84%	42,259	31,648	3,887	111	495	2,062	53.05%	42,058	30,941	4,795	99	361	2,460	51.30%
28		Corporates - Of Which: Specialised Lending	8,574	16,613	1,207	22	237	469	38.87%	8,531	16,173	1,690	22	221	659	39.00%	8,495	15,676	2,223	19	192	856	38.50%
29		Corporates - Of Which: SME general corporates	5,086	2,903	39	4	17	6	14.48%	5,092	2,867	69	4	17	15	21.22%	5,104	2,822	102	4	15	24	23.66%
30		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
31		Retail	83,339	6,120	2,320	178	426	638	27.49%	81,254	6,819	3,706	167	400	985	26.59%	79,404	6,965	5,409	147	340	1,389	25.69%
32		Retail - Secured by residential estate property	70,199	4,397	1,372	37	144	157	11.42%	68,803	4,864	2,301	33	136	256	11.11%	67,534	4,933	3,500	30	118	385	10.99%
33		Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
34		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
35		Retail - Other Retail	13,140	1,723	948	141	282	481	50.75%	12,451	1,955	1,405	134	264	729	51.92%	11,870	2,032	1,909	116	222	1,005	52.64%
36		Retail - Other Retail - Of Which: SME	39	2	0	0	0	0	15.38%	38	2	0	0	0	0	23.69%	38	2	0	0	0	0	28.75%
37		Retail - Other Retail - Of Which: non-SME	13,101	1,721	948	141	282	481	50.75%	12,413	1,953	1,405	134	264	729	51.93%	11,832	2,030	1,909	116	222	1,005	52.64%
38		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
39		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
40		Securitisation																					
41		Other non-credit obligation assets	947	0	0	0	0	0	0.03%	946	1	1	0	0	0	0.03%	946	1	1	0	0	0	0.03%
42		TOTAL	130,512	38,186	5,344	295	920	2,293	42.91%	127,868	38,562	7,612	280	895	3,052	40.10%	125,801	38,007	10,233	248	701	3,857	37.69%

RowNum		(mln EUR, %)	Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
43	LUXEMBOURG	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
44		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
45		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
46		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
47		Institutions	88	28	0	0	0	0	33.85%	87	28	1	0	0	0	33.93%	87	28	1	0	0	0	33.70%
48		Corporates	298	65	3	1	3	2	61.03%	294	64	8	1	3	5	60.49%	290	63	12	1	2	7	60.41%
49		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
50		Corporates - Of Which: SME general corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
51		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
52		Retail	67	20	4	0	0	0	11.38%	65	19	7	0	0	1	11.39%	64	18	9	0	0	1	11.35%
53		Retail - Secured by residential estate property	61	18	4	0	0	0	10.17%	59	17	6	0	0	1	10.10%	58	16	8	0	0	1	10.04%
54		Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
55		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
56		Retail - Other Retail	6	2	0	0	0	0	27.30%	6	2	1	0	0	0	27.31%	6	2	1	0	0	0	27.18%
57		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
58		Retail - Other Retail - Of Which: non-SME	6	2	0	0	0	0	27.30%	6	2	1	0	0	0	27.31%	6	2	1	0	0	0	27.18%
59		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
60		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
61		Securitisation																					
62		Other non-credit obligation assets	14	0	0	0	0	0	17.63%	14	0	0	0	0	0	17.57%	14	0	0	0	0	0	17.14%
63		TOTAL	467	113	8	1	4	2	31.82%	461	111	16	1	3	6	37.61%	456	109	22	1	3	9	39.92%

RowNum		(mln EUR, %)	Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
64	UNITED STATES	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
65		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
66		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
67		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
68		Institutions	276	24	0	0	0	0	57.78%	275	24	1	0	0	0	57.78%	275	25	1	0	0	1	57.37%
69		Corporates	1,668	248	13	9	5	7	50.52%	1,677	220	32	9	3	17	53.62%	1,681	197	51	8	2	27	53.84%
70		Corporates - Of Which: Specialised Lending	783	60	7	3	1	3	34.19%	768	66	16	2	1	6	34.14%	754	72	25	2	1	8	33.83%
71		Corporates - Of Which: SME general corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
72		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
73		Retail	21	1	1	0	0	0	35.74%	21	1	1	0	0	0	27.90%	20	1	1	0	0	0	24.29%
74		Retail - Secured by residential estate property	19	1	0	0	0	0	9.17%	18	1	1	0	0	0	9.27%	18	1	1	0	0	0	9.29%
75		Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
76		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
77		Retail - Other Retail	3	0	0	0	0	0	60.23%	3	0	0	0	0	0	59.90%	2	0	0	0	0	0	59.60%
78		Retail - Other Retail - Of Which: SME	1	0	0	0	0	0	45.67%	1	0	0	0	0	0	45.67%	1	0	0	0	0	0	45.28%
79		Retail - Other Retail - Of Which: non-SME	2	0	0	0	0	0	60.27%	2	0	0	0	0	0	59.97%	2	0	0	0	0	0	59.71%
80		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
81		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
82		Securitisation																					
83		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
84		TOTAL	1,965	273	14	9	5	7	50.12%	1,973	245	34	9	3	18	53.09%	1,976	222	53	8	2	28	53.34%

2025 EU-wide Stress Test: Credit risk IRB

DZ Bank AG Deutsche Zentral-Genossenschaftsbank

RowNum		(mln EUR, %)	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57
			Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
85	FRANCE	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
86		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
87		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
88		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
89		Institutions	5,179	2	1	0	0	0	24.90%	5,177	3	1	0	0	0	24.96%	5,175	5	1	0	0	0	24.84%
90		Corporates	580	615	6	1	6	2	37.15%	582	604	15	1	5	6	38.44%	581	595	25	1	5	10	38.56%
91		Corporates - Of Which: Specialised Lending	399	554	5	1	5	2	34.42%	395	551	11	1	5	4	35.51%	391	548	18	1	4	6	35.74%
92		Corporates - Of Which: SME	0	11	0	0	0	0	35.48%	0	11	0	0	0	0	35.48%	0	11	0	0	0	0	34.63%
93		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
94		Retail	44	2	2	0	0	1	25.06%	43	2	3	0	0	1	21.68%	42	3	3	0	0	1	19.99%
95		Retail - Secured by residential estate property	36	2	2	0	0	1	24.94%	35	2	3	0	0	1	21.40%	34	2	3	0	0	1	19.61%
96		Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
97		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
98		Retail - Other Retail	8	0	0	0	0	0	28.05%	8	0	0	0	0	0	27.77%	8	0	0	0	0	0	27.52%
99		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	100.00%	0	0	0	0	0	0	100.00%	0	0	0	0	0	0	100.00%
100		Retail - Other Retail - Of Which: non-SME	8	0	0	0	0	0	28.05%	8	0	0	0	0	0	27.77%	8	0	0	0	0	0	27.52%
101		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
102		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
103		Securitisation																					
104		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
105		TOTAL	5,803	619	9	1	6	3	33.50%	5,802	610	19	2	6	7	35.30%	5,799	603	29	1	5	11	35.83%

RowNum		(mln EUR, %)	Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
106	SWITZERLAND	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
107		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
108		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
109		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
110		Institutions	513	0	0	0	0	0	52.27%	513	0	0	0	0	0	52.26%	513	1	1	0	0	0	51.89%
111		Corporates	1,403	326	21	4	3	17	79.31%	1,493	226	31	5	2	23	73.82%	1,514	196	41	4	2	29	70.94%
112		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
113		Corporates - Of Which: SME general corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
114		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
115		Retail	161	5	3	0	0	1	15.54%	160	5	5	0	0	1	14.30%	158	5	6	0	0	1	13.72%
116		Retail - Secured by residential estate property	66	5	3	0	0	0	14.93%	64	5	4	0	0	1	13.66%	63	5	6	0	0	1	13.07%
117		Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
118		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
119		Retail - Other Retail	95	0	0	0	0	0	23.84%	95	0	0	0	0	0	23.28%	95	0	0	0	0	0	23.02%
120		Retail - Other Retail - Of Which: SME	3	0	0	0	0	0	48.95%	3	0	0	0	0	0	44.80%	3	0	0	0	0	0	40.75%
121		Retail - Other Retail - Of Which: non-SME	92	0	0	0	0	0	23.84%	92	0	0	0	0	0	23.28%	92	0	0	0	0	0	23.02%
122		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
123		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
124		Securitisation																					
125		Other non-credit obligation assets	1	0	0	0	0	0	17.18%	1	0	0	0	0	0	17.18%	1	0	0	0	0	0	16.80%
126		TOTAL	2,079	332	25	5	3	17	70.58%	2,167	232	37	5	2	24	65.81%	2,186	202	47	4	2	30	63.57%

RowNum		(mln EUR, %)	Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
127	UNITED KINGDOM	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
128		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
129		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
130		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
131		Institutions	305	0	0	0	0	0	41.15%	304	1	1	0	0	0	40.85%	304	0	1	0	0	0	40.27%
132		Corporates	853	827	52	2	8	10	19.17%	843	824	64	2	7	15	22.74%	840	814	77	2	6	19	24.98%
133		Corporates - Of Which: Specialised Lending	591	683	42	1	6	5	10.97%	585	681	50	1	5	7	14.61%	579	678	58	1	5	10	17.16%
134		Corporates - Of Which: SME general corporates	0	88	0	0	0	0	46.49%	0	88	0	0	0	0	46.46%	0	88	1	0	0	0	45.59%
135		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
136		Retail	16	1	0	0	0	0	16.77%	16	1	1	0	0	0	16.37%	16	1	1	0	0	0	16.15%
137		Retail - Secured by residential estate property	4	1	0	0	0	0	11.27%	3	1	0	0	0	0	11.25%	3	1	0	0	0	0	11.22%
138		Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
139		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
140		Retail - Other Retail	13	0	0	0	0	0	31.17%	13	0	0	0	0	0	31.20%	13	0	0	0	0	0	31.19%
141		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
142		Retail - Other Retail - Of Which: non-SME	13	0	0	0	0	0	31.17%	13	0	0	0	0	0	31.20%	13	0	0	0	0	0	31.19%
143		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
144		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
145		Securitisation																					
146		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
147		TOTAL	1,174	828	52	3	8	10	19.33%	1,163	825	66	2	7	15	22.90%	1,160	815	79	2	6	20	25.13%

RowNum		(mln EUR, %)	Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
148	NETHERLANDS	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
149		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
150		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
151		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
152		Institutions	551	1	1	0	0	0	18.54%	548	2	2	0	0	0	18.62%	546	3	3	0	0	1	18.53%
153		Corporates	849	1,221	86	2	21	44	51.23%	850	1,201	105	2	18	54	52.01%	848	1,186	123	2	15	64	52.10%
154		Corporates - Of Which: Specialised Lending	375	990	7	0	9	3	40.82%	373	983	16	0	9	6	40.88%	370	975	26	0	8	10	40.25%
155		Corporates - Of Which: SME general corporates	32	19	0	0	0	0	31.38%	32	19	0	0	0	0	31.38%	32	19	0	0	0	0	30.59%
156		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
157		Retail	26	3	1	0	0	0	20.61%	26	3	2	0	0	0	17.69%	25	3	2	0	0	0	16.23%
158		Retail - Secured by residential estate property	24	2	1	0	0	0	17.32%	24	3	2	0	0	0	14.87%	23	3	2	0	0	0	13.69%
159		Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
160		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
161		Retail - Other Retail	2	0	0	0	0	0	40.40%	2	0	0	0	0	0	38.80%	2	0	0	0	0	0	37.71%
162		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
163		Retail - Other Retail - Of Which: non-SME	2	0	0	0	0	0	40.40%	2	0	0	0	0	0	38.80%	2	0	0	0	0	0	37.71%
164		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
165		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
166		Securitisation																					
167		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
168		TOTAL	1,425	1,225	89	2	21	45	50.32%	1,424	1,206	109	2	18	55	50.74%	1,419	1,191	128	2	15	65	50.63%

2025 EU-wide Stress Test: Credit risk IRB

DZ Bank AG Deutsche Zentral-Genossenschaftsbank

Adverse Scenario

RowNum		(mln EUR, %)	37	38	39	40	41	42	43
			31/12/2025						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
169	AUSTRIA	Central banks	0	0	0	0	0	0	-
170		Central governments	0	0	0	0	0	0	-
171		Regional governments or local authorities	0	0	0	0	0	0	-
172		Public sector entities	0	0	0	0	0	0	-
173		Institutions	258	2	2	0	0	0	16.10%
174		Corporates	639	540	41	2	22	37	90.85%
175		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	-
176		Corporates - Of Which: SME general corporates	0	5	0	0	0	0	28.94%
177		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	-
178		Retail	1,068	212	140	14	24	86	61.81%
179		Retail - Secured by residential estate property	54	5	1	0	0	0	10.60%
180		Retail - Qualifying Revolving	0	0	0	0	0	0	-
181		Retail - Purchased receivables	0	0	0	0	0	0	-
182		Retail - Other Retail	1,014	208	139	14	24	86	62.24%
183		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	100.00%
184		Retail - Other Retail - Of Which: non-SME	1,014	208	139	14	24	86	62.24%
185		Collective investments undertakings (CIU)	0	0	0	0	0	0	-
186		Equity	0	0	0	0	0	0	-
187		Securitisation							
188		Other non-credit obligation assets	0	0	0	0	0	0	-
189		TOTAL	1,965	754	182	16	46	124	67.89%

RowNum		(mln EUR, %)	44	45	46	47	48	49	50
			31/12/2026						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
169	AUSTRIA	Central banks	0	0	0	0	0	0	-
170		Central governments	0	0	0	0	0	0	-
171		Regional governments or local authorities	0	0	0	0	0	0	-
172		Public sector entities	0	0	0	0	0	0	-
173		Institutions	255	3	3	0	0	1	16.21%
174		Corporates	643	517	60	2	18	50	82.50%
175		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	-
176		Corporates - Of Which: SME general corporates	0	5	0	0	0	0	28.95%
177		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	-
178		Retail	1,026	217	178	15	22	110	61.71%
179		Retail - Secured by residential estate property	53	5	2	0	0	0	10.05%
180		Retail - Qualifying Revolving	0	0	0	0	0	0	-
181		Retail - Purchased receivables	0	0	0	0	0	0	-
182		Retail - Other Retail	973	212	176	15	22	109	62.27%
183		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	100.00%
184		Retail - Other Retail - Of Which: non-SME	973	212	176	15	22	109	62.27%
185		Collective investments undertakings (CIU)	0	0	0	0	0	0	-
186		Equity	0	0	0	0	0	0	-
187		Securitisation							
188		Other non-credit obligation assets	0	0	0	0	0	0	-
189		TOTAL	1,924	737	241	18	41	160	66.26%

RowNum		(mln EUR, %)	51	52	53	54	55	56	57
			31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
169	AUSTRIA	Central banks	0	0	0	0	0	0	-
170		Central governments	0	0	0	0	0	0	-
171		Regional governments or local authorities	0	0	0	0	0	0	-
172		Public sector entities	0	0	0	0	0	0	-
173		Institutions	252	5	5	0	0	1	16.20%
174		Corporates	643	500	77	2	16	60	78.14%
175		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	-
176		Corporates - Of Which: SME general corporates	0	5	0	0	0	0	28.28%
177		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	-
178		Retail	984	220	216	14	21	133	61.55%
179		Retail - Secured by residential estate property	52	5	2	0	0	0	9.80%
180		Retail - Qualifying Revolving	0	0	0	0	0	0	-
181		Retail - Purchased receivables	0	0	0	0	0	0	-
182		Retail - Other Retail	932	215	214	14	20	133	62.15%
183		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	100.00%
184		Retail - Other Retail - Of Which: non-SME	932	215	214	14	20	133	62.15%
185		Collective investments undertakings (CIU)	0	0	0	0	0	0	-
186		Equity	0	0	0	0	0	0	-
187		Securitisation							
188		Other non-credit obligation assets	0	0	0	0	0	0	-
189		TOTAL	1,878	725	298	16	36	194	65.09%

* Restated 31/12/2024: Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2025 as per Methodological Note. Exposure values and REA reflect the restatement of the 31/12/2024 balance sheet for the entry into force of CRR3.

2025 EU-wide Stress Test: Credit risk STA

DZ Bank AG Deutsche Zentral-Genossenschaftsbank

DZ Bank AG Deutsche Zentral-Genossenschaftsbank

		1	2	3	4	5	6	7	8	9	10	11
		Restated										
		31/12/2024*										
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
RowNum	(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
1	Central banks	83,972	0	2	0	85,128	0	0	0	0	0	0.00%
2	Central governments	12,776	12	723	18	4,125	1,243	15	2	0	2	12.27%
3	Regional governments or local authorities	21,506	0	284	0	13,869	12	39	1	0	0	0.00%
4	Public sector entities	12,489	2	197	0	8,722	71	66	1	0	7	10.80%
5	Multilateral Development Banks	4,609	0	14	0	1,002	3	0	0	0	0	0.00%
6	International Organisations	2,731	0	0	0	756	0	0	0	0	0	0.00%
7	Institutions	121,474	0	1,232	0	121,500	173	17	11	0	0	0.00%
8	Corporates	16,153	199	12,605	195	8,450	1,757	523	42	46	342	65.46%
9	of which: Other - SME	2,077	1	1,576	1	1,493	598	1	7	15	1	61.96%
10	of which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0.00%
11	Retail	9,419	80	3,426	82	6,327	646	252	34	44	160	63.62%
12	of which: SME	3,425	45	2,001	45	2,588	404	150	20	25	103	68.93%
13	Secured by mortgages on immovable property and ADC exposures	1,880	25	884	27	1,050	302	63	9	3	39	62.72%
14	of which: Residential immovable property	1,244	5	310	5	1,042	10	5	9	1	2	40.39%
15	of which: Commercial immovable property	354	20	196	22	8	5	57	0	0	37	64.80%
16	of which: Land, acquisition, development and construction exposures (ADC)	283	0	378	0	0	287	0	0	2	0	0.00%
17	Subordinated debt exposures	674	0	1,012	0	103	0	0	0	0	0	0.00%
18	Covered bonds	1,120	0	52	0	370	0	0	0	0	0	0.00%
19	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
20	Collective investments undertakings (CIU)	9,129	0	5,406	0	0	0	0	0	0	0	0.00%
21	Equity	358	0	523	0	0	0	0	0	0	0	0.00%
22	Securitisation											
23	Other exposures	854	0	685	0	197	0	3	0	0	0	17.92%
24	TOTAL	299,145	317	27,044	322	251,599	4,207	977	100	93	551	56.44%

GERMANY

		Restated										
		31/12/2024*										
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
RowNum	(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
25	Central banks	66,291	0	0	0	66,342	0	0	0	0	0	0.00%
26	Central governments	4,611	0	570	0	1,739	722	0	0	0	0	0.00%
27	Regional governments or local authorities	18,671	0	0	0	13,249	12	39	1	0	0	0.00%
28	Public sector entities	11,656	2	67	0	8,464	71	66	1	0	7	10.80%
29	Multilateral Development Banks	12	0	0	0	0	0	0	0	0	0	0.00%
30	International Organisations	27	0	0	0	0	0	0	0	0	0	0.00%
31	Institutions	120,763	0	1,034	0	121,013	173	17	10	0	0	0.00%
32	Corporates	11,279	88	9,052	78	6,139	1,455	343	33	35	257	74.96%
33	of which: Other - SME	1,815	1	1,366	1	1,368	556	1	7	13	1	61.96%
34	of which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0.00%
35	Retail	8,562	55	2,785	55	5,245	549	194	28	33	130	66.89%
36	of which: SME	3,417	45	1,996	45	2,585	400	150	20	25	103	68.94%
37	Secured by mortgages on immovable property and ADC exposures	742	24	561	26	18	293	63	0	2	39	62.71%
38	of which: Residential immovable property	190	4	38	4	10	1	5	0	0	2	39.99%
39	of which: Commercial immovable property	268	20	145	22	8	5	57	0	0	37	64.80%
40	of which: Land, acquisition, development and construction exposures (ADC)	283	0	378	0	0	287	0	0	2	0	0.00%
41	Subordinated debt exposures	624	0	936	0	51	0	0	0	0	0	0.00%
42	Covered bonds	1,111	0	50	0	361	0	0	0	0	0	0.00%
43	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
44	Collective investments undertakings (CIU)	1,429	0	547	0	0	0	0	0	0	0	0.00%
45	Equity	354	0	519	0	0	0	0	0	0	0	0.00%
46	Securitisation											
47	Other exposures	671	0	620	0	55	0	3	0	0	0	17.00%
48	TOTAL	246,803	169	16,740	160	222,676	3,274	724	72	70	434	59.92%

LUXEMBOURG

		Restated										
		31/12/2024*										
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
RowNum	(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
49	Central banks	8,390	0	0	0	8,390	0	0	0	0	0	0.00%
50	Central governments	80	0	0	0	19	0	0	0	0	0	0.00%
51	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
52	Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
53	Multilateral Development Banks	5	0	1	0	5	0	0	0	0	0	0.00%
54	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
55	Institutions	12	0	2	0	0	0	0	0	0	0	0.00%
56	Corporates	820	11	797	0	318	2	53	0	0	40	74.76%
57	of which: Other - SME	2	0	1	0	0	1	0	0	0	0	0.00%
58	of which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0.00%
59	Retail	1	0	0	0	0	1	0	0	0	0	0.00%
60	of which: SME	1	0	0	0	0	1	0	0	0	0	0.00%
61	Secured by mortgages on immovable property and ADC exposures	0	0	0	0	0	0	0	0	0	0	0.00%
62	of which: Residential immovable property	0	0	0	0	0	0	0	0	0	0	0.00%
63	of which: Commercial immovable property	0	0	0	0	0	0	0	0	0	0	0.00%
64	of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0	0	0	0	0.00%
65	Subordinated debt exposures	0	0	0	0	0	0	0	0	0	0	0.00%
66	Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
67	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
68	Collective investments undertakings (CIU)	524	0	229	0	0	0	0	0	0	0	0.00%
69	Equity	0	0	0	0	0	0	0	0	0	0	0.00%
70	Securitisation											
71	Other exposures	44	0	44	0	0	0	0	0	0	0	0.00%
72	TOTAL	9,875	11	1,073	0	8,733	3	53	0	0	40	74.76%

2025 EU-wide Stress Test: Credit risk STA

DZ Bank AG Deutsche Zentral-Genossenschaftsbank

RowNum		(mln EUR, %)	1	2	3	4	5	6	7	8	9	10	11
			Restated										
			31/12/2024*										
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			Non-defaulted	Defaulted	Non-defaulted	Defaulted							
73	UNITED STATES	Central banks	5,764	0	0	0	5,764	0	0	0	0	0	0.00%
74		Central governments	622	0	0	0	205	0	0	0	0	0	0.00%
75		Regional governments or local authorities	87	0	44	0	40	0	0	0	0	0	0.00%
76		Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
77		Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
78		International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
79		Institutions	2	0	0	0	0	0	0	0	0	0	0.00%
80		Corporates	635	0	494	0	247	89	0	1	0	0	0.00%
81		of which: Other - SME	0	0	0	0	0	0	0	0	0	0	0.00%
82		of which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0.00%
83		Retail	0	0	0	0	0	0	0	0	0	0	0.00%
84		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
85		Secured by mortgages on immovable property and ADC exposures	0	0	0	0	0	0	0	0	0	0	0.00%
86		of which: Residential immovable property	0	0	0	0	0	0	0	0	0	0	0.00%
87		of which: Commercial immovable property	0	0	0	0	0	0	0	0	0	0	0.00%
88		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0	0	0	0	0.00%
89		Subordinated debt exposures	0	0	0	0	0	0	0	0	0	0	0.00%
90		Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
91		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
92		Collective investments undertakings (CIU)	1,860	0	1,953	0	0	0	0	0	0	0	0.00%
93		Equity	0	0	0	0	0	0	0	0	0	0	0.00%
94		Securitisation											
95		Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%
96		**TOTAL**	**8,971**	**0**	**2,491**	**0**	**6,256**	**89**	**0**	**2**	**0**	**0**	**0.00%**

RowNum		(mln EUR, %)											
			Restated										
			31/12/2024*										
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			Non-defaulted	Defaulted	Non-defaulted	Defaulted							
97	FRANCE	Central banks	0	0	0	0	0	0	0	0	0	0	0.00%
98		Central governments	615	0	0	0	69	21	0	0	0	0	0.00%
99		Regional governments or local authorities	27	0	5	0	0	0	0	0	0	0	0.00%
100		Public sector entities	298	0	0	0	31	0	0	0	0	0	0.00%
101		Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
102		International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
103		Institutions	188	0	38	0	0	0	0	0	0	0	0.00%
104		Corporates	201	0	117	0	30	60	0	0	0	0	0.00%
105		of which: Other - SME	0	0	0	0	0	0	0	0	0	0	0.00%
106		of which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0.00%
107		Retail	0	0	0	0	0	0	0	0	0	0	0.00%
108		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
109		Secured by mortgages on immovable property and ADC exposures	55	0	33	0	0	0	0	0	0	0	0.00%
110		of which: Residential immovable property	0	0	0	0	0	0	0	0	0	0	0.00%
111		of which: Commercial immovable property	55	0	33	0	0	0	0	0	0	0	0.00%
112		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0	0	0	0	0.00%
113		Subordinated debt exposures	0	0	0	0	0	0	0	0	0	0	0.00%
114		Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
115		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
116		Collective investments undertakings (CIU)	1,109	0	467	0	0	0	0	0	0	0	0.00%
117		Equity	0	0	0	0	0	0	0	0	0	0	0.00%
118		Securitisation											
119		Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%
120		**TOTAL**	**2,491**	**0**	**660**	**0**	**129**	**81**	**0**	**0**	**0**	**0**	**0.00%**

RowNum		(mln EUR, %)											
			Restated										
			31/12/2024*										
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			Non-defaulted	Defaulted	Non-defaulted	Defaulted							
121	SWITZERLAND	Central banks	940	0	0	0	940	0	0	0	0	0	0.00%
122		Central governments	332	0	0	0	292	31	0	0	0	0	0.00%
123		Regional governments or local authorities	192	0	36	0	83	0	0	0	0	0	0.00%
124		Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
125		Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
126		International Organisations	10	0	0	0	0	0	0	0	0	0	0.00%
127		Institutions	242	0	58	0	242	0	0	0	0	0	0.00%
128		Corporates	69	0	47	0	57	13	0	0	1	0	0.00%
129		of which: Other - SME	1	0	1	0	1	0	0	0	0	0	0.00%
130		of which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0.00%
131		Retail	1	0	0	0	1	0	0	0	0	0	88.50%
132		of which: SME	0	0	0	0	0	0	0	0	0	0	92.60%
133		Secured by mortgages on immovable property and ADC exposures	0	0	0	0	0	0	0	0	0	0	0.00%
134		of which: Residential immovable property	0	0	0	0	0	0	0	0	0	0	0.00%
135		of which: Commercial immovable property	0	0	0	0	0	0	0	0	0	0	0.00%
136		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0	0	0	0	0.00%
137		Subordinated debt exposures	51	0	76	0	51	0	0	0	0	0	0.00%
138		Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
139		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
140		Collective investments undertakings (CIU)	608	0	121	0	0	0	0	0	0	0	0.00%
141		Equity	0	0	0	0	0	0	0	0	0	0	0.00%
142		Securitisation											
143		Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%
144		**TOTAL**	**2,445**	**0**	**338**	**0**	**1,666**	**43**	**0**	**0**	**1**	**0**	**88.50%**

RowNum		(mln EUR, %)											
			Restated										
			31/12/2024*										
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			Non-defaulted	Defaulted	Non-defaulted	Defaulted							
145	UNITED KINGDOM	Central banks	1,079	0	0	0	1,079	0	0	0	0	0	0.00%
146		Central governments	95	0	0	0	80	0	0	0	0	0	0.00%
147		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
148		Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
149		Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
150		International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
151		Institutions	31	0	21	0	31	0	0	0	0	0	0.00%
152		Corporates	397	0	274	0	187	31	2	1	1	0	0.47%
153		of which: Other - SME	5	0	4	0	4	0	0	0	0	0	0.00%
154		of which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0.00%
155		Retail	0	0	0	0	0	0	0	0	0	0	28.51%
156		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
157		Secured by mortgages on immovable property and ADC exposures	0	0	0	0	0	0	0	0	0	0	0.00%
158		of which: Residential immovable property	0	0	0	0	0	0	0	0	0	0	0.00%
159		of which: Commercial immovable property	0	0	0	0	0	0	0	0	0	0	0.00%
160		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0	0	0	0	0.00%
161		Subordinated debt exposures	0	0	0	0	0	0	0	0	0	0	0.00%
162		Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
163		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
164		Collective investments undertakings (CIU)	731	0	344	0	0	0	0	0	0	0	0.00%
165		Equity	0	0	0	0	0	0	0	0	0	0	0.00%
166		Securitisation											
167		Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%
168		**TOTAL**	**2,333**	**0**	**639**	**0**	**1,377**	**31**	**2**	**1**	**1**	**0**	**0.52%**

2025 EU-wide Stress Test: Credit risk STA

DZ Bank AG Deutsche Zentral-Genossenschaftsbank

RowNum		(mln EUR, %)	1	2	3	4	5	6	7	8	9	10	11
			Restated										
			31/12/2024*										
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			Non-defaulted	Defaulted	Non-defaulted	Defaulted							
169	NETHERLANDS	Central banks	0	0	0	0	0	0	0	0	0	0	0.00%
170		Central governments	257	0	0	0	195	8	2	0	0	0	0.00%
171		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
172		Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
173		Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
174		International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
175		Institutions	0	0	0	0	0	0	0	0	0	0	0.00%
176		Corporates	839	0	720	0	728	32	0	4	0	0	0.00%
177		of which: Other - SME	43	0	36	0	40	2	0	0	0	0	0.00%
178		of which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0.00%
179		Retail	4	0	2	0	2	0	0	0	0	0	0.00%
180		of which: SME	3	0	2	0	1	0	0	0	0	0	0.00%
181		Secured by mortgages on immovable property and ADC exposures	30	0	18	0	0	0	0	0	0	0	0.00%
182		of which: Residential immovable property	0	0	0	0	0	0	0	0	0	0	0.00%
183		of which: Commercial immovable property	30	0	18	0	0	0	0	0	0	0	0.00%
184		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0	0	0	0	0.00%
185		Subordinated debt exposures	0	0	0	0	0	0	0	0	0	0	0.00%
186		Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
187		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
188		Collective investments undertakings (CIU)	552	0	320	0	0	0	0	0	0	0	0.00%
189		Equity	0	0	0	0	0	0	0	0	0	0	0.00%
190		Securitisation											
191		Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%
192		TOTAL	1,682	0	1,060	0	925	40	2	4	0	0	0.00%

RowNum		(mln EUR, %)											
			Restated										
			31/12/2024*										
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			Non-defaulted	Defaulted	Non-defaulted	Defaulted							
193	AUSTRIA	Central banks	0	0	0	0	0	0	0	0	0	0	0.00%
194		Central governments	965	0	0	0	147	11	0	0	0	0	0.00%
195		Regional governments or local authorities	53	0	0	0	0	0	0	0	0	0	0.00%
196		Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
197		Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
198		International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
199		Institutions	1	0	0	0	0	0	0	0	0	0	0.00%
200		Corporates	52	0	35	0	9	13	2	0	0	2	98.75%
201		of which: Other - SME	27	0	23	0	0	13	0	0	0	0	0.00%
202		of which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0.00%
203		Retail	300	7	225	8	531	64	15	4	8	7	48.77%
204		of which: SME	1	0	0	0	1	0	0	0	0	0	53.26%
205		Secured by mortgages on immovable property and ADC exposures	0	0	0	0	0	0	0	0	0	0	0.00%
206		of which: Residential immovable property	0	0	0	0	0	0	0	0	0	0	0.00%
207		of which: Commercial immovable property	0	0	0	0	0	0	0	0	0	0	0.00%
208		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0	0	0	0	0.00%
209		Subordinated debt exposures	0	0	0	0	0	0	0	0	0	0	0.00%
210		Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
211		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
212		Collective investments undertakings (CIU)	158	0	65	0	0	0	0	0	0	0	0.00%
213		Equity	0	0	0	0	0	0	0	0	0	0	0.00%
214		Securitisation											
215		Other exposures	1	0	1	0	0	0	0	0	0	0	0.00%
216		TOTAL	1,531	7	325	8	687	87	17	4	8	9	54.22%

2025 EU-wide Stress Test: Credit risk STA

DZ Bank AG Deutsche Zentral-Genossenschaftsbank

			12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32
			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1	DZ Bank AG Deutsche Zentral-Genossenschaftsbank	Central banks	85,101	26	1	0	0	0	0.00%	85,074	51	2	0	0	0	0.00%	85,047	77	4	0	0	0	0.00%
2		Central governments	4,116	1,247	19	2	1	7	35.49%	4,107	1,251	24	2	1	9	36.39%	4,098	1,256	29	2	1	11	37.01%
3		Regional governments or local authorities	13,862	17	41	1	0	1	1.92%	13,855	22	43	1	0	2	3.82%	13,848	27	45	1	0	3	5.68%
4		Public sector entities	8,727	65	67	1	0	8	12.19%	8,723	68	69	1	0	9	12.79%	8,719	71	70	1	0	9	13.44%
5		Multilateral Development Banks	1,002	3	0	0	0	0	43.16%	1,001	4	0	0	0	0	43.24%	1,001	4	0	0	0	0	43.29%
6		International Organisations	756	0	0	0	0	0	49.02%	756	0	0	0	0	0	49.02%	755	1	0	0	0	0	49.02%
7		Institutions	121,463	189	38	11	0	10	26.30%	121,402	226	62	11	0	21	33.98%	121,341	264	85	11	0	32	37.46%
8		Corporates	8,483	1,633	614	28	31	396	64.56%	8,360	1,655	715	30	30	438	61.30%	8,221	1,689	821	30	30	483	58.80%
9		of which: Other - SME	1,540	536	16	5	8	8	46.69%	1,521	538	33	6	8	15	45.82%	1,498	542	52	6	8	24	45.61%
10		of which: Specialised Lending	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
11		Retail	6,281	588	355	29	26	216	60.78%	6,145	626	453	30	24	258	57.05%	5,919	755	550	29	22	300	54.62%
12		of which: SME	2,590	348	204	15	16	138	67.57%	2,534	359	249	16	15	162	64.89%	2,475	372	295	16	14	186	63.06%
13		Secured by mortgages on immovable property and ADC exposures	994	328	93	3	1	45	48.53%	953	345	117	2	2	49	42.24%	923	357	134	2	2	52	39.00%
14		of which: Residential immovable property	985	38	34	3	0	7	19.83%	944	58	55	2	1	10	18.40%	915	72	70	2	1	13	17.93%
15		of which: Commercial immovable property	8	5	57	0	0	38	66.21%	8	5	57	0	0	38	66.21%	8	5	57	0	0	38	66.20%
16		of which: Land, acquisition, development and construction exposures (ADC)	0	285	2	0	1	1	28.03%	0	283	4	0	1	1	27.58%	0	281	6	0	1	2	27.20%
17		Subordinated debt exposures	103	0	0	0	0	0	70.14%	102	0	0	0	0	0	70.01%	102	0	0	0	0	0	69.90%
18		Covered bonds	370	0	0	0	0	0	17.26%	370	0	0	0	0	0	17.29%	369	0	0	0	0	0	17.30%
19		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
20		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.03%	0	0	0	0	0	0	0.03%	0	0	0	0	0	0	0.03%
21		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
22		Securitisation																					
23		Other exposures	124	37	39	0	0	1	1.63%	96	42	62	0	10	2	2.91%	84	41	75	0	9	3	3.69%
24		TOTAL	**251,381**	**4,133**	**1,269**	**74**	**59**	**684**	**53.91%**	**250,944**	**4,292**	**1,547**	**77**	**67**	**788**	**50.96%**	**250,428**	**4,541**	**1,815**	**75**	**64**	**893**	**49.22%**

			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
25	GERMANY	Central banks	66,322	20	0	0	0	0	0.00%	66,302	40	1	0	0	0	0.00%	66,282	60	1	0	0	0	0.00%
26		Central governments	1,738	722	0	0	0	0	40.00%	1,737	722	0	0	0	0	40.00%	1,737	723	1	0	0	0	40.00%
27		Regional governments or local authorities	13,244	16	40	0	0	0	1.08%	13,239	20	41	1	0	1	2.23%	13,233	24	43	1	0	1	3.44%
28		Public sector entities	8,469	65	67	1	0	8	12.17%	8,465	68	69	1	0	9	12.76%	8,461	70	70	1	0	9	13.39%
29		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
30		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
31		Institutions	120,977	188	37	10	0	10	25.70%	120,919	224	60	10	0	20	33.42%	120,860	261	82	10	0	30	36.96%
32		Corporates	6,197	1,322	418	22	21	300	71.58%	6,101	1,333	503	24	21	334	66.36%	5,990	1,356	591	24	20	370	62.56%
33		of which: Other - SME	1,415	494	16	4	7	7	46.10%	1,397	496	32	5	7	14	45.20%	1,375	500	50	5	6	22	45.01%
34		of which: Specialised Lending	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
35		Retail	5,221	490	278	23	20	177	63.71%	5,113	519	356	25	18	211	59.48%	4,919	634	435	24	18	246	56.69%
36		of which: SME	2,587	345	204	15	16	138	67.58%	2,531	355	249	16	15	162	64.90%	2,472	369	294	16	14	186	63.07%
37		Secured by mortgages on immovable property and ADC exposures	18	291	65	0	1	41	62.78%	18	288	67	0	1	41	61.54%	18	287	69	0	1	42	60.52%
38		of which: Residential immovable property	10	1	5	0	0	2	39.89%	10	1	5	0	0	2	39.52%	10	1	5	0	0	2	39.13%
39		of which: Commercial immovable property	8	5	57	0	0	38	66.21%	8	5	57	0	0	38	66.21%	8	5	57	0	0	38	66.20%
40		of which: Land, acquisition, development and construction exposures (ADC)	0	285	2	0	1	1	28.03%	0	283	4	0	1	1	27.58%	0	281	6	0	1	2	27.20%
41		Subordinated debt exposures	51	0	0	0	0	0	84.60%	51	0	0	0	0	0	84.55%	51	0	0	0	0	0	84.52%
42		Covered bonds	361	0	0	0	0	0	17.92%	361	0	0	0	0	0	17.92%	361	0	0	0	0	0	17.92%
43		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
44		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.03%	0	0	0	0	0	0	0.03%	0	0	0	0	0	0	0.03%
45		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
46		Securitisation																					
47		Other exposures	55	0	3	0	0	0	16.90%	55	0	3	0	0	0	16.80%	55	0	3	0	0	0	16.70%
48		TOTAL	**222,653**	**3,113**	**909**	**57**	**41**	**536**	**58.97%**	**222,360**	**3,215**	**1,099**	**61**	**39**	**617**	**56.12%**	**221,966**	**3,415**	**1,295**	**59**	**39**	**700**	**54.07%**

			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
49	LUXEMBOURG	Central banks	8,388	3	0	0	0	0	0.00%	8,385	5	0	0	0	0	0.00%	8,383	8	0	0	0	0	0.00%
50		Central governments	19	0	0	0	0	0	40.00%	19	0	0	0	0	0	40.00%	19	0	0	0	0	0	40.00%
51		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
52		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
53		Multilateral Development Banks	5	0	0	0	0	0	0.03%	5	0	0	0	0	0	0.03%	5	0	0	0	0	0	0.03%
54		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
55		Institutions	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
56		Corporates	318	2	54	0	0	43	80.28%	317	2	54	0	0	43	80.03%	317	3	54	0	0	43	79.78%
57		of which: Other - SME	0	1	0	0	0	0	1.08%	0	1	0	0	0	0	1.08%	0	1	0	0	0	0	1.08%
58		of which: Specialised Lending	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
59		Retail	0	1	0	0	0	0	47.63%	0	1	0	0	0	0	47.63%	0	1	0	0	0	0	47.64%
60		of which: SME	0	1	0	0	0	0	47.68%	0	1	0	0	0	0	47.68%	0	1	0	0	0	0	47.68%
61		Secured by mortgages on immovable property and ADC exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
62		of which: Residential immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
63		of which: Commercial immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
64		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
65		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
66		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
67		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
68		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
69		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
70		Securitisation																					
71		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
72		TOTAL	**8,730**	**5**	**54**	**0**	**0**	**43**	**80.26%**	**8,727**	**8**	**54**	**0**	**0**	**43**	**79.99%**	**8,724**	**11**	**54**	**0**	**0**	**43**	**79.71%**

2025 EU-wide Stress Test: Credit risk STA

DZ Bank AG Deutsche Zentral-Genossenschaftsbank

			12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32
			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
73	UNITED STATES	Central banks	5,762	2	0	0	0	0	0.00%	5,761	3	0	0	0	0	0.00%	5,759	5	0	0	0	0	0.00%
74		Central governments	205	0	0	0	0	0	40.00%	205	0	0	0	0	0	40.00%	205	0	0	0	0	0	40.00%
75		Regional governments or local authorities	40	0	0	0	0	0	40.00%	40	0	0	0	0	0	40.00%	40	0	0	0	0	0	40.00%
76		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
77		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
78		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
79		Institutions	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
80		Corporates	244	90	2	1	0	1	47.86%	241	92	4	1	0	2	47.87%	237	94	6	1	0	3	48.03%
81		of which: Other - SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
82		of which: Specialised Lending	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
83		Retail	0	0	0	0	0	0	0.03%	0	0	0	0	0	0	0.03%	0	0	0	0	0	0	0.03%
84		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
85		Secured by mortgages on immovable property and ADC exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
86		of which: Residential immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
87		of which: Commercial immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
88		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
89		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
90		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
91		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
92		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
93		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
94		Securitisation																					
95		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
96		TOTAL	6,251	92	2	1	0	1	47.62%	6,246	96	4	1	0	2	47.63%	6,240	99	6	1	0	3	47.79%

			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
97	FRANCE	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
98		Central governments	69	21	0	0	0	0	40.00%	69	21	0	0	0	0	40.00%	69	21	0	0	0	0	40.00%
99		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
100		Public sector entities	31	0	0	0	0	0	48.89%	31	0	0	0	0	0	48.89%	31	0	0	0	0	0	48.89%
101		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
102		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
103		Institutions	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
104		Corporates	30	60	0	0	0	0	27.72%	30	60	0	0	0	0	27.74%	30	60	0	0	0	0	27.76%
105		of which: Other - SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
106		of which: Specialised Lending	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
107		Retail	0	0	0	0	0	0	0.07%	0	0	0	0	0	0	0.11%	0	0	0	0	0	0	0.16%
108		of which: SME	0	0	0	0	0	0	64.57%	0	0	0	0	0	0	64.57%	0	0	0	0	0	0	64.57%
109		Secured by mortgages on immovable property and ADC exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
110		of which: Residential immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
111		of which: Commercial immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
112		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
113		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
114		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
115		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
116		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
117		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
118		Securitisation																					
119		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
120		TOTAL	129	81	0	0	0	0	13.83%	129	81	0	0	0	0	19.83%	129	80	1	0	0	0	22.72%

			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
RowNum		(mln EUR, %)																					
121	SWITZERLAND	Central banks	939	0	0	0	0	0	0.00%	939	1	0	0	0	0	0.00%	939	1	0	0	0	0	0.00%
122		Central governments	292	31	0	0	0	0	40.00%	292	31	0	0	0	0	40.00%	291	31	0	0	0	0	40.00%
123		Regional governments or local authorities	83	0	0	0	0	0	40.00%	83	0	0	0	0	0	40.00%	83	0	0	0	0	0	40.00%
124		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
125		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
126		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
127		Institutions	242	0	0	0	0	0	43.42%	242	0	0	0	0	0	43.42%	242	0	0	0	0	0	43.42%
128		Corporates	57	12	1	0	1	0	48.28%	57	11	2	0	1	1	48.51%	57	10	3	0	1	1	49.11%
129		of which: Other - SME	2	0	0	0	0	0	61.38%	2	0	0	0	0	0	61.37%	2	0	0	0	0	0	61.34%
130		of which: Specialised Lending	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
131		Retail	1	0	0	0	0	0	74.87%	1	0	0	0	0	0	65.03%	1	0	0	0	0	0	59.54%
132		of which: SME	0	0	0	0	0	0	100.00%	0	0	0	0	0	0	100.00%	0	0	0	0	0	0	100.00%
133		Secured by mortgages on immovable property and ADC exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
134		of which: Residential immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
135		of which: Commercial immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
136		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
137		Subordinated debt exposures	50	0	0	0	0	0	64.60%	50	0	0	0	0	0	64.60%	50	0	0	0	0	0	64.60%
138		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
139		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
140		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
141		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
142		Securitisation																					
143		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
144		TOTAL	1,665	43	1	0	1	1	48.97%	1,664	43	2	0	1	1	48.55%	1,663	43	3	0	1	2	48.85%

			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
145	UNITED KINGDOM	Central banks	1,079	0	0	0	0	0	0.00%	1,078	1	0	0	0	0	0.00%	1,078	1	0	0	0	0	0.00%
146		Central governments	80	0	0	0	0	0	40.00%	80	0	0	0	0	0	40.00%	79	0	0	0	0	0	40.00%
147		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
148		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
149		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
150		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
151		Institutions	31	0	0	0	0	0	41.16%	31	0	0	0	0	0	41.66%	31	0	0	0	0	0	42.15%
152		Corporates	186	32	3	0	1	0	16.10%	184	32	4	0	1	1	24.68%	182	33	5	0	1	2	29.85%
153		of which: Other - SME	4	0	0	0	0	0	50.32%	4	0	0	0	0	0	50.22%	4	0	0	0	0	0	50.09%
154		of which: Specialised Lending	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
155		Retail	0	0	0	0	0	0	31.59%	0	0	0	0	0	0	32.64%	0	0	0	0	0	0	33.88%
156		of which: SME	0	0	0	0	0	0	51.09%	0	0	0	0	0	0	51.09%	0	0	0	0	0	0	51.09%
157		Secured by mortgages on immovable property and ADC exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
158		of which: Residential immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
159		of which: Commercial immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
160		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
161		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
162		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
163		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
164		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
165		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
166		Securitisation																					
167		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
168		TOTAL	1,375	32	3	0	1	1	16.50%	1,373	33	4	0	1	1	25.13%	1,370	34	6	0	1	2	30.29%

eba European Banking Authority

2025 EU-wide Stress Test: Credit risk STA

DZ Bank AG Deutsche Zentral-Genossenschaftsbank

			12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32
			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
169	NETHERLANDS	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
170		Central governments	195	8	2	0	0	0	0.40%	195	8	2	0	0	0	0.89%	195	8	2	0	0	0	1.42%
171		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
172		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
173		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
174		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
175		Institutions	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
176		Corporates	719	37	4	2	0	2	45.94%	710	41	9	2	0	4	45.92%	699	46	15	2	0	7	45.89%
177		of which: Other - SME	39	2	0	0	0	0	91.83%	39	2	0	0	0	0	90.23%	39	3	0	0	0	0	87.69%
178		of which: Specialised Lending	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
179		Retail	2	0	0	0	0	0	43.59%	2	0	0	0	0	0	43.67%	2	0	0	0	0	0	43.70%
180		of which: SME	1	0	0	0	0	0	44.45%	1	0	0	0	0	0	44.45%	1	0	0	0	0	0	44.45%
181		Secured by mortgages on immovable property and ADC exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
182		of which: Residential immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
183		of which: Commercial immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
184		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
185		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
186		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
187		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
188		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
189		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
190		Securitisation																					
191		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
192		**TOTAL**	**916**	**44**	**7**	**2**	**0**	**2**	**30.82%**	**906**	**49**	**12**	**2**	**0**	**4**	**37.27%**	**896**	**54**	**17**	**2**	**0**	**7**	**40.00%**

			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
193	AUSTRIA	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
194		Central governments	147	11	0	0	0	0	40.00%	146	11	0	0	0	0	40.00%	146	11	0	0	0	0	40.00%
195		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
196		Public sector entities	0	0	0	0	0	0	0.03%	0	0	0	0	0	0	0.03%	0	0	0	0	0	0	0.03%
197		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
198		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
199		Institutions	0	0	0	0	0	0	56.47%	0	0	0	0	0	0	56.47%	0	0	0	0	0	0	56.47%
200		Corporates	8	13	2	0	0	2	94.52%	8	13	2	0	0	2	88.94%	8	13	3	0	0	2	84.11%
201		of which: Other - SME	0	13	0	0	0	0	59.31%	0	13	0	0	0	0	59.31%	0	13	0	0	0	0	59.31%
202		of which: Specialised Lending	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
203		Retail	520	60	30	4	5	15	49.73%	501	65	45	4	4	21	47.79%	477	75	59	4	4	27	46.58%
204		of which: SME	1	0	0	0	0	0	51.63%	1	0	0	0	0	0	49.95%	1	0	0	0	0	0	49.12%
205		Secured by mortgages on immovable property and ADC exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
206		of which: Residential immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
207		of which: Commercial immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
208		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
209		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
210		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
211		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
212		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
213		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
214		Securitisation																					
215		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
216		**TOTAL**	**675**	**84**	**32**	**4**	**5**	**17**	**52.63%**	**656**	**89**	**47**	**4**	**4**	**23**	**49.84%**	**631**	**99**	**62**	**4**	**4**	**30**	**48.18%**

2025 EU-wide Stress Test: Credit risk STA

DZ Bank AG Deutsche Zentral-Genossenschaftsbank

RowNum		(mln EUR, %)	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53
			Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1	DZ Bank AG Deutsche Zentral-Genossenschaftsbank	**Central banks**	85,101	26	1	0	0	0	0.00%	85,074	51	3	0	0	0	0.00%	85,046	77	5	0	0	0	0.00%
2		**Central governments**	4,114	1,248	21	3	1	7	35.79%	4,099	1,255	29	3	1	11	36.96%	4,082	1,263	38	3	1	14	37.67%
3		**Regional governments or local authorities**	13,838	40	41	1	0	1	2.36%	13,823	53	44	1	0	2	4.89%	13,816	57	48	1	0	3	7.30%
4		**Public sector entities**	8,724	67	68	1	0	10	14.86%	8,721	68	71	1	0	11	15.90%	8,716	70	74	1	0	12	16.96%
5		**Multilateral Development Banks**	1,002	3	0	0	0	0	45.80%	1,001	4	0	0	0	0	45.81%	1,001	4	1	0	0	0	45.71%
6		**International Organisations**	756	0	0	0	0	0	49.04%	756	0	0	0	0	0	49.02%	755	1	1	0	0	0	49.02%
7		**Institutions**	121,436	194	60	21	0	24	40.14%	121,359	233	98	19	0	45	46.20%	121,285	271	134	18	0	65	48.30%
8		**Corporates**	8,248	1,840	643	53	62	457	71.13%	8,088	1,827	815	62	55	541	66.43%	7,909	1,814	1,007	55	50	635	63.06%
9		of which: Other - SME	1,491	582	20	9	18	11	56.66%	1,471	572	49	12	16	28	55.65%	1,436	570	86	11	15	47	54.87%
10		of which: Specialised Lending	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
11		**Retail**	6,195	668	362	40	43	251	69.37%	5,933	812	480	44	40	311	64.78%	5,758	859	607	40	36	374	61.57%
12		of which: SME	2,547	387	207	22	25	161	77.72%	2,480	399	263	25	22	196	74.54%	2,408	408	326	23	19	234	72.04%
13		**Secured by mortgages on immovable property and ADC exposures**	989	329	96	5	3	49	51.21%	937	351	127	3	4	56	43.82%	897	366	152	3	5	61	40.06%
14		of which: Residential immovable property	980	40	36	5	1	8	21.41%	928	65	63	3	2	13	20.06%	889	84	84	3	3	16	19.58%
15		of which: Commercial immovable property	8	5	57	0	0	41	70.72%	8	5	57	0	0	41	70.71%	8	5	57	0	0	41	70.70%
16		of which: Land, acquisition, development and construction exposures (ADC)	0	284	3	0	2	1	38.68%	0	280	7	0	2	3	37.96%	0	277	11	0	1	4	36.82%
17		**Subordinated debt exposures**	102	0	0	0	0	0	80.12%	102	0	0	0	0	0	79.70%	102	0	0	0	0	0	78.91%
18		**Covered bonds**	370	0	0	0	0	0	20.95%	369	0	0	0	0	0	20.92%	369	0	0	0	0	0	20.76%
19		**Claims on institutions and corporates with a ST credit assessment**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
20		**Collective investments undertakings (CIU)**	0	0	0	0	0	0	0.03%	0	0	0	0	0	0	0.03%	0	0	0	0	0	0	0.03%
21		**Equity**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
22		**Securitisation**																					
23		**Other exposures**	119	39	42	0	0	1	1.70%	88	44	68	0	18	2	3.59%	76	40	84	0	18	4	4.70%
24		**TOTAL**	**250,993**	**4,456**	**1,335**	**125**	**108**	**801**	**60.01%**	**250,349**	**4,698**	**1,736**	**135**	**118**	**980**	**56.46%**	**249,811**	**4,822**	**2,150**	**122**	**110**	**1,170**	**54.41%**

RowNum		(mln EUR, %)																					
			Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
25	GERMANY	**Central banks**	66,322	20	0	0	0	0	0.00%	66,302	40	1	0	0	0	0.00%	66,281	60	2	0	0	0	0.00%
26		**Central governments**	1,738	722	0	0	0	0	40.00%	1,737	722	0	0	0	0	40.00%	1,737	723	1	0	0	0	40.00%
27		**Regional governments or local authorities**	13,221	39	40	1	0	0	1.18%	13,209	50	42	1	0	1	2.56%	13,205	52	43	1	0	2	4.01%
28		**Public sector entities**	8,466	67	68	1	0	10	14.83%	8,464	67	71	1	0	11	15.85%	8,458	70	73	1	0	12	16.88%
29		**Multilateral Development Banks**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
30		**International Organisations**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
31		**Institutions**	120,952	193	58	20	0	23	39.49%	120,878	229	95	18	0	43	45.65%	120,809	266	128	17	0	61	47.82%
32		**Corporates**	5,984	1,511	442	42	46	347	78.51%	5,854	1,497	585	48	43	416	71.02%	5,725	1,467	745	43	39	492	66.06%
33		of which: Other - SME	1,371	535	19	9	15	11	55.90%	1,347	530	48	11	14	26	54.99%	1,315	527	82	10	13	45	54.16%
34		of which: Specialised Lending	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
35		**Retail**	5,165	540	283	33	31	206	72.90%	4,946	664	378	37	29	256	67.69%	4,804	701	483	34	26	309	64.05%
36		of which: SME	2,544	384	207	22	25	161	77.73%	2,477	396	263	25	22	196	74.55%	2,405	405	325	23	19	234	72.05%
37		**Secured by mortgages on immovable property and ADC exposures**	18	290	65	0	2	44	66.89%	18	286	69	0	2	45	65.15%	17	282	73	0	1	47	63.49%
38		of which: Residential immovable property	10	1	5	0	0	2	40.56%	10	1	5	0	0	2	40.04%	9	1	6	0	0	2	39.45%
39		of which: Commercial immovable property	8	5	57	0	0	41	70.72%	8	5	57	0	0	41	70.71%	8	5	57	0	0	41	70.70%
40		of which: Land, acquisition, development and construction exposures (ADC)	0	284	3	0	2	1	38.68%	0	280	7	0	2	3	37.96%	0	277	11	0	1	4	36.82%
41		**Subordinated debt exposures**	51	0	0	0	0	0	86.22%	51	0	0	0	0	0	86.14%	51	0	0	0	0	0	86.00%
42		**Covered bonds**	361	0	0	0	0	0	21.34%	361	0	0	0	0	0	21.34%	360	0	0	0	0	0	21.20%
43		**Claims on institutions and corporates with a ST credit assessment**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
44		**Collective investments undertakings (CIU)**	0	0	0	0	0	0	0.03%	0	0	0	0	0	0	0.03%	0	0	0	0	0	0	0.03%
45		**Equity**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
46		**Securitisation**																					
47		**Other exposures**	55	0	3	0	0	1	19.05%	55	0	3	0	0	1	18.94%	55	0	3	0	0	1	18.83%
48		**TOTAL**	**222,333**	**3,382**	**960**	**97**	**80**	**631**	**65.74%**	**221,874**	**3,557**	**1,244**	**106**	**74**	**773**	**62.12%**	**221,502**	**3,621**	**1,552**	**96**	**66**	**924**	**59.55%**

RowNum		(mln EUR, %)																					
			Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
49	LUXEMBOURG	**Central banks**	8,388	3	0	0	0	0	0.00%	8,385	5	0	0	0	0	0.00%	8,383	8	0	0	0	0	0.00%
50		**Central governments**	19	0	0	0	0	0	40.00%	19	0	0	0	0	0	40.00%	19	0	0	0	0	0	40.00%
51		**Regional governments or local authorities**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
52		**Public sector entities**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
53		**Multilateral Development Banks**	5	0	0	0	0	0	0.03%	5	0	0	0	0	0	0.03%	5	0	0	0	0	0	0.03%
54		**International Organisations**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
55		**Institutions**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
56		**Corporates**	318	2	54	0	0	48	89.96%	317	3	54	0	0	48	89.50%	316	3	55	0	0	49	89.02%
57		of which: Other - SME	0	1	0	0	0	0	1.79%	0	1	0	0	0	0	1.80%	0	1	0	0	0	0	1.76%
58		of which: Specialised Lending	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
59		**Retail**	0	1	0	0	0	0	58.90%	0	1	0	0	0	0	58.92%	0	1	0	0	0	0	58.14%
60		of which: SME	0	1	0	0	0	0	58.95%	0	1	0	0	0	0	58.95%	0	1	0	0	0	0	58.17%
61		**Secured by mortgages on immovable property and ADC exposures**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
62		of which: Residential immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
63		of which: Commercial immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
64		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
65		**Subordinated debt exposures**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
66		**Covered bonds**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
67		**Claims on institutions and corporates with a ST credit assessment**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
68		**Collective investments undertakings (CIU)**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
69		**Equity**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
70		**Securitisation**																					
71		**Other exposures**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
72		**TOTAL**	**8,729**	**5**	**54**	**0**	**0**	**48**	**89.93%**	**8,726**	**8**	**54**	**0**	**0**	**48**	**89.42%**	**8,723**	**11**	**55**	**0**	**0**	**49**	**88.90%**

2025 EU-wide Stress Test: Credit risk STA

DZ Bank AG Deutsche Zentral-Genossenschaftsbank

			33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53
			Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
73		Central banks	5,762	2	0	0	0	0	0.00%	5,761	3	0	0	0	0	0.00%	5,759	5	0	0	0	0	0.00%
74		Central governments	205	0	0	0	0	0	40.00%	205	0	0	0	0	0	40.00%	205	0	0	0	0	0	40.00%
75		Regional governments or local authorities	40	0	0	0	0	0	40.00%	39	0	0	0	0	0	40.00%	39	0	0	0	0	0	40.00%
76		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
77		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
78		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
79		Institutions	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
80		Corporates	233	101	2	2	1	1	58.66%	235	96	6	2	0	3	58.88%	232	94	10	2	0	6	58.63%
81		of which: Other - SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
82		of which: Specialised Lending	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
83		Retail	0	0	0	0	0	0	0.03%	0	0	0	0	0	0	0.03%	0	0	0	0	0	0	0.03%
84		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
85	UNITED STATES	Secured by mortgages on immovable property and ADC exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
86		of which: Residential immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
87		of which: Commercial immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
88		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
89		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
90		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
91		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
92		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
93		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
94		Securitisation																					
95		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
96		TOTAL	6,240	103	2	2	1	1	58.34%	6,240	100	6	2	0	3	58.55%	6,235	100	10	2	0	6	58.24%

			Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
97		Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
98		Central governments	69	21	0	0	0	0	40.00%	69	21	0	0	0	0	40.00%	69	21	0	0	0	0	40.00%
99		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
100		Public sector entities	31	0	0	0	0	0	48.89%	31	0	0	0	0	0	48.89%	31	0	0	0	0	0	48.89%
101		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
102		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
103		Institutions	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
104		Corporates	30	60	0	0	0	0	39.38%	30	60	0	0	0	0	39.54%	30	60	1	0	0	0	39.02%
105		of which: Other - SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
106		of which: Specialised Lending	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
107		Retail	0	0	0	0	0	0	0.10%	0	0	0	0	0	0	0.22%	0	0	0	0	0	0	0.34%
108		of which: SME	0	0	0	0	0	0	78.61%	0	0	0	0	0	0	78.61%	0	0	0	0	0	0	77.82%
109	FRANCE	Secured by mortgages on immovable property and ADC exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
110		of which: Residential immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
111		of which: Commercial immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
112		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
113		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
114		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
115		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
116		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
117		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
118		Securitisation																					
119		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
120		TOTAL	129	81	0	0	0	0	20.45%	129	80	1	0	0	0	29.60%	129	80	1	0	0	0	32.93%

			Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
121		Central banks	939	0	0	0	0	0	0.00%	939	1	0	0	0	0	0.00%	939	1	0	0	0	0	0.00%
122		Central governments	292	31	0	0	0	0	40.00%	292	31	0	0	0	0	40.00%	291	31	0	0	0	0	40.00%
123		Regional governments or local authorities	83	0	0	0	0	0	40.00%	83	0	0	0	0	0	40.00%	83	0	0	0	0	0	40.00%
124		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
125		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
126		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
127		Institutions	242	0	0	0	0	0	51.71%	242	0	0	0	0	0	51.71%	242	0	0	0	0	0	51.34%
128		Corporates	57	11	1	0	2	1	58.32%	57	10	3	0	1	2	59.48%	56	9	5	0	1	3	60.14%
129		of which: Other - SME	2	0	0	0	0	0	74.59%	2	0	0	0	0	0	74.55%	2	0	0	0	0	0	73.58%
130		of which: Specialised Lending	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
131		Retail	1	0	0	0	0	0	73.86%	1	0	0	0	0	0	62.55%	1	0	0	0	0	0	56.27%
132		of which: SME	0	0	0	0	0	0	100.00%	0	0	0	0	0	0	100.00%	0	0	0	0	0	0	100.00%
133	SWITZERLAND	Secured by mortgages on immovable property and ADC exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
134		of which: Residential immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
135		of which: Commercial immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
136		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
137		Subordinated debt exposures	50	0	0	0	0	0	76.94%	50	0	0	0	0	0	76.94%	50	0	0	0	0	0	76.24%
138		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
139		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
140		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
141		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
142		Securitisation																					
143		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
144		TOTAL	1,665	43	1	0	2	1	57.89%	1,664	42	3	0	1	2	58.71%	1,662	42	5	0	1	3	59.21%

			Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
145		Central banks	1,079	0	0	0	0	0	0.00%	1,078	1	0	0	0	0	0.00%	1,078	1	0	0	0	0	0.00%
146		Central governments	80	0	0	0	0	0	40.00%	80	0	0	0	0	0	40.00%	79	0	0	0	0	0	40.00%
147		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
148		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
149		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
150		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
151		Institutions	31	0	0	0	0	0	48.44%	31	0	0	0	0	0	49.05%	31	0	0	0	0	0	49.19%
152		Corporates	185	32	3	1	1	1	22.51%	182	33	6	1	1	2	35.63%	177	35	8	1	1	3	41.74%
153		of which: Other - SME	4	0	0	0	0	0	63.05%	4	0	0	0	0	0	62.91%	4	0	0	0	0	0	61.78%
154		of which: Specialised Lending	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
155		Retail	0	0	0	0	0	0	37.63%	0	0	0	0	0	0	39.27%	0	0	0	0	0	0	41.26%
156		of which: SME	0	0	0	0	0	0	57.80%	0	0	0	0	0	0	57.80%	0	0	0	0	0	0	57.31%
157	UNITED KINGDOM	Secured by mortgages on immovable property and ADC exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
158		of which: Residential immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
159		of which: Commercial immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
160		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
161		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
162		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
163		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
164		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
165		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
166		Securitisation																					
167		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
168		TOTAL	1,374	32	3	1	1	1	22.92%	1,370	34	6	1	1	2	35.96%	1,365	36	8	1	1	4	41.95%

2025 EU-wide Stress Test: Credit risk STA

DZ Bank AG Deutsche Zentral-Genossenschaftsbank

			33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53
			Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
169	NETHERLANDS	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
170		Central governments	195	8	2	0	0	0	0.45%	195	8	2	0	0	0	0.99%	195	8	2	0	0	0	1.59%
171		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
172		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
173		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
174		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
175		Institutions	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
176		Corporates	712	43	6	4	1	3	55.24%	700	46	14	5	0	8	54.94%	681	55	24	5	0	13	54.74%
177		of which: Other - SME	34	7	0	0	1	0	100.00%	39	2	0	0	0	0	81.18%	38	3	1	0	0	1	89.34%
178		of which: Specialised Lending	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
179		Retail	2	0	0	0	0	0	48.79%	2	0	0	0	0	0	48.92%	2	0	0	0	0	0	48.66%
180		of which: SME	1	0	0	0	0	0	49.70%	1	0	0	0	0	0	49.67%	1	0	0	0	0	0	49.33%
181		Secured by mortgages on immovable property and ADC exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
182		of which: Residential immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
183		of which: Commercial immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
184		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
185		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
186		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
187		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
188		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
189		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
190		Securitisation																					
191		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
192		TOTAL	**909**	**50**	**8**	**4**	**1**	**3**	**40.22%**	**897**	**54**	**17**	**5**	**0**	**8**	**47.60%**	**877**	**63**	**27**	**5**	**0**	**13**	**50.18%**

			Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
193	AUSTRIA	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
194		Central governments	147	11	0	0	0	0	40.00%	146	11	0	0	0	0	40.00%	146	11	0	0	0	0	40.00%
195		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
196		Public sector entities	0	0	0	0	0	0	0.03%	0	0	0	0	0	0	0.03%	0	0	0	0	0	0	0.03%
197		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
198		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
199		Institutions	0	0	0	0	0	0	67.25%	0	0	0	0	0	0	67.25%	0	0	0	0	0	0	66.53%
200		Corporates	8	13	2	0	1	2	94.23%	8	13	3	0	0	2	87.71%	7	13	3	0	0	3	82.26%
201		of which: Other - SME	0	13	0	0	1	0	74.68%	0	12	0	0	0	0	74.68%	0	12	0	0	0	0	73.84%
202		of which: Specialised Lending	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
203		Retail	491	88	31	5	9	17	56.67%	459	104	48	5	9	26	54.15%	436	109	65	5	8	34	52.25%
204		of which: SME	1	0	0	0	0	0	59.94%	1	0	0	0	0	0	59.57%	1	0	0	0	0	0	58.83%
205		Secured by mortgages on immovable property and ADC exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
206		of which: Residential immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
207		of which: Commercial immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
208		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
209		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
210		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
211		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
212		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
213		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
214		Securitisation																					
215		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
216		TOTAL	**646**	**112**	**33**	**5**	**10**	**19**	**59.16%**	**613**	**128**	**50**	**5**	**9**	**28**	**55.95%**	**589**	**133**	**69**	**5**	**9**	**37**	**53.69%**

* Restated 31/12/2024: Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2025 as per Methodological Note. Exposure values and REA reflect the restatement of the 31/12/2024 balance sheet for the entry into force of CRR3.

2025 EU-wide Stress Test: Securitisations

DZ Bank AG Deutsche Zentral-Genossenschaftsbank

RowNum		(mln EUR)	1	2	3	4	5	6	7
			Restated	Baseline Scenario			Adverse Scenario		
			31/12/2024	31/12/2025	31/12/2026	31/12/2027	31/12/2025	31/12/2026	31/12/2027
1	Exposure values	SEC-IRBA	0						
2		SEC-SA	1,414						
3		SEC-ERBA	3,244						
4		SEC-IAA	7,559						
5		**Total**	**12,217**						
6	REA	SEC-IRBA	0	0	0	0	0	0	0
7		SEC-SA	860	935	1,075	1,231	1,092	1,386	1,753
8		SEC-ERBA	584	589	597	606	600	620	645
9		SEC-IAA	3,843	4,127	4,655	5,255	4,812	6,022	7,605
10		Additional risk exposure amounts	0	0	0	0	0	0	0
11		**Total**	**5,287**	**5,651**	**6,328**	**7,091**	**6,504**	**8,028**	**10,003**
12	Impairments	**Total banking book others than assessed at fair value**		**6**	**0**	**1**	**7**	**2**	**3**

2025 EU-wide Stress Test: Risk exposure amounts

DZ Bank AG Deutsche Zentral-Genossenschaftsbank

RowNum	(mln EUR)	1	2	3	4	5	6	7	8
		Actual	Restatement CRR3	Baseline scenario			Adverse scenario		
		31/12/2024	31/12/2024	31/12/2025	31/12/2026	31/12/2027	31/12/2025	31/12/2026	31/12/2027
1	Risk exposure amount for credit risk	143,270	119,038	122,970	125,823	128,352	125,723	130,116	134,325
2	Risk exposure amount for securitisations and re-securitisations	5,287	5,287	5,651	6,328	7,091	6,504	8,028	10,003
3	Risk exposure amount other credit risk	137,983	113,751	117,319	119,495	121,261	119,219	122,088	124,322
4	Risk exposure amount for market risk	6,243	7,142	7,142	7,142	7,142	9,174	9,244	9,402
5	Risk exposure amount for operational risk	11,078	19,477	19,477	19,477	19,477	19,477	19,477	19,477
6	Other risk exposure amounts	1,971	1,971	1,971	1,971	1,971	2,922	2,922	2,922
7	**Total Risk exposure amount before Output floor**	**162,563**	**147,628**	**151,561**	**154,413**	**156,942**	**157,295**	**161,759**	**166,125**
8	**Unfloored Total Risk exposure amount (transitional)**		**147,628**	**151,561**	**154,413**	**156,942**	**157,295**	**161,759**	**166,125**
9	**Unfloored Total Risk exposure amount (fully loaded)**		**152,381**	**155,562**	**158,406**	**160,894**	**161,297**	**165,752**	**170,077**
10	Standardised Risk exposure amount for credit risk exposures		172,642	178,565	181,843	184,916	183,391	187,632	192,435
11	Standardised Risk exposure amount for market risk exposures		8,278	8,278	8,278	8,278	8,278	8,278	8,278
12	Standardised Risk exposure amount for operational risk		19,477	19,477	19,477	19,477	19,477	19,477	19,477
13	Other Standardised risk exposure amounts		1,971	1,971	1,971	1,971	2,922	2,922	2,922
14	**Standardised Total risk exposure amount (S-TREA) for Output floor (transitional)**		**202,368**	**208,291**	**211,568**	**214,642**	**214,067**	**218,308**	**223,111**
15	**Standardised Total risk exposure amount (S-TREA) for Output floor (fully loaded)**		**207,120**	**212,293**	**215,561**	**218,594**	**218,069**	**222,301**	**227,063**
16	**TOTAL RISK EXPOSURE AMOUNT (transitional)**	**162,563**	**147,628**	**151,561**	**154,413**	**156,942**	**157,295**	**161,759**	**166,125**
17	**TOTAL RISK EXPOSURE AMOUNT (fully loaded)**	**162,563**	**152,381**	**155,562**	**158,406**	**160,894**	**161,297**	**165,752**	**170,077**

2025 EU-wide Stress Test: Capital

DZ Bank AG Deutsche Zentral-Genossenschaftsbank

(mln EUR, %)

RowNum				1	2	3	4	5	6	7	8	9
				IFRS 9 first implementation	Actual	Restatement CRR3	Baseline Scenario			Adverse Scenario		
				01/01/2018	31/12/2024	31/12/2024	2025	2026	2027	2025	2026	2027
1		A	**OWN FUNDS**		**32,738**	**33,198**	**34,506**	**35,047**	**35,090**	**30,428**	**30,477**	**30,193**
2		A.1	**COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)**		**25,663**	**25,889**	**27,006**	**27,611**	**27,616**	**22,879**	**22,920**	**22,632**
3		A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)		10,462		10,462	10,462	10,462	10,462	10,462	10,462
4		A.1.1.1	of which: CET1 instruments subscribed by Government		0		0	0	0	0	0	0
5		A.1.2	Retained earnings		13,122		14,331	15,313	16,299	11,728	11,864	12,169
6		A.1.3	Accumulated other comprehensive income		-940		-940	-940	-940	-1,827	-1,827	-1,827
7		A.1.3.1	Arising from full revaluation, cash flow hedge and liquidity reserves		-481		-481	-481	-481	-1,454	-1,454	-1,454
8		A.1.3.2	OCI Impact of defined benefit pension plans [gain or (-) loss]		-459		-459	-459	-459	-373	-373	-373
9		A.1.3.3	Other OCI contributions		0		0	0	0	0	0	0
10		A.1.4	Other Reserves		4,425		4,425	4,425	4,425	4,425	4,425	4,425
11		A.1.5	Funds for general banking risk		0		0	0	0	0	0	0
12		A.1.6	Minority interest given recognition in CET1 capital		37	37	37	37	37	37	37	37
13		A.1.7	Adjustments to CET1 due to prudential filters		-110	-110	-110	-110	-110	-220	-220	-220
14		A.1.7.1	(-) Value adjustments due to the requirements for prudent valuation (AVA)		-214	-214	-214	-214	-214	-324	-324	-324
15		A.1.7.2	Cash flow hedge reserve		0		0	0	0	0	0	0
16		A.1.7.3	Other adjustments		104		104	104	104	104	104	104
17		A.1.8	(-) Intangible assets (including Goodwill)		-517		-426	-336	-245	-426	-336	-245
18		A.1.8.1	of which: Goodwill (-)		-155		-155	-155	-155	-155	-155	-155
19		A.1.8.2	of which: Software assets (-)		-314		-229	-144	-59	-229	-144	-59
20		A.1.8.3	of which: Other intangible assets (-)		-49		-43	-37	-31	-43	-37	-31
21		A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs		-40	-40	-40	-40	-40	-644	-434	-119
22		A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses		-226	0	0	-5	-16	0	0	0
23		A.1.11	(-) Defined benefit pension fund assets		-47		-47	-47	-47	-25	-25	-25
24		A.1.12	(-) Reciprocal cross holdings in CET1 Capital		0		0	0	0	0	0	0
25		A.1.13	(-) Excess deduction from AT1 items over AT1 Capital		0		0	0	0	0	0	0
26		A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1250% risk weight		-11	-11	-11	-11	-11	-11	-11	-11
27		A.1.14.1	of which: from securitisation positions (-)		-11		-11	-11	-11	-11	-11	-11
28		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	0	0	0
29		A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences		0	0	0	0	0	0	0	0
30		A.1.17	(-) CET1 instruments of financial sector entities where the institution has a significant investment		0		0	0	0	0	0	0
31	OWN FUNDS	A.1.18	(-) Amount exceeding the 17.65% threshold		0		0	0	0	0	0	0
32		A.1.18A	(-) Insufficient coverage for non-performing exposures		-189	-189	-336	-799	-1,860	-281	-676	-1,675
33		A.1.18B	(-) Minimum value commitment shortfalls		0		0	0	0	0	0	0
34		A.1.18C	(-) Other foreseeable tax charges		0		0	0	0	0	0	0
35		A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 of Regulation (EU) No 575/2013		-170		-170	-170	-170	-170	-170	-170
36		A.1.20	CET1 capital elements or deductions - other		-169		-169	-169	-169	-169	-169	-169
37		A.1.21	Amount subject to IFRS 9 transitional arrangements		-166							
38		A.1.21.1	Increase in IFRS 9 ECL provisions net of EL as of 01/01/2018 compared to related IAS 39 figures as at 31/12/17 ("static part")	0	0							
39		A.1.21.2	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at between 01/01/2018 and 31/12/2019 ("old dynamic part")		27							
40		A.1.21.3	Increase of CET1 capital due to the tax deductibility of the amounts above ("static part + old dynamic part")		9							
41		A.1.21.4	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at 01/01/2020 ("new dynamic part")		214							
42		A.1.21.4.1	Increase of CET1 capital due to the tax deductibility of the amounts above ("new dynamic part")		67							
43		A.1.22	Transitional adjustments		37	37	0	0	0	0	0	0
44		A.1.22.1	Adjustments due to IFRS 9 transitional arrangements		37							
45		A.1.22.1.1	From the increased IFRS 9 ECL provisions net of EL		37							
46		A.1.22.1.2	From the amount of DTAs that is deducted from CET1 capital		0							
47		A.1.22.2	Other transitional adjustments to CET1 Capital		0	0	0	0	0	0	0	0
48		A.1.22.2.1	of which: due to DTAs that rely on future profitability and do not arise from temporary differences		0	0	0	0	0	0	0	0
49		A.1.22.2.2	of which: due to DTAs that rely on future profitability and arise from temporary differences and CET1 instruments of financial sector entities where the institution has a significant investment		0	0	0	0	0	0	0	0
50		A.1.22.2.3	of which: due to temporary treatment of unrealised gains and losses measured at fair value through other comprehensive income		0	0	0			0		

2025 EU-wide Stress Test: Capital

DZ Bank AG Deutsche Zentral-Genossenschaftsbank

RowNum			(mln EUR, %)	1	2	3	4	5	6	7	8	9
				IFRS 9 first implementation	Actual	Restatement CRR3	Baseline Scenario			Adverse Scenario		
				01/01/2018	31/12/2024	31/12/2024	2025	2026	2027	2025	2026	2027
51		A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)		3,293	3,293	3,293	3,293	3,293	3,293	3,293	3,293
52		A.2.1	Additional Tier 1 Capital instruments		3,293	3,293	3,293	3,293	3,293	3,293	3,293	3,293
53		A.2.2	(-) Excess deduction from T2 items over T2 capital		0		0	0	0	0	0	0
54		A.2.3	Other Additional Tier 1 Capital components and deductions		0		0	0	0	0	0	0
55		A.2.4	Additional Tier 1 transitional adjustments		0	0	0	0	0	0	0	0
56		A.2.4.1	of which: adjustments due to IFRS 9 transitional arrangements		0							
57		A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)		28,956	29,182	30,299	30,904	30,909	26,172	26,213	25,925
58		A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)		3,782	4,016	4,207	4,143	4,181	4,256	4,264	4,268
59		A.4.1	Tier 2 Capital instruments		3,850	3,850	3,850	3,850	3,850	3,850	3,850	3,850
60		A.4.2	Other Tier 2 Capital components and deductions		146	380	357	293	331	406	414	418
61		A.4.3	Tier 2 transitional adjustments		-214	-214	0	0	0	0	0	0
62		A.4.3.1	of which: adjustments due to IFRS 9 transitional arrangements		-214							
63	TOTAL RISK EXPOSURE AMOUNT AND OUTPUT FLOOR	B.3	TOTAL RISK EXPOSURE AMOUNT BEFORE OUTPUT FLOOR (UTREA) (transitional)			147,628	151,561	154,413	156,942	157,295	161,759	166,125
64		B.4	TOTAL RISK EXPOSURE AMOUNT BEFORE OUTPUT FLOOR (UTREA) (fully loaded)			152,381	155,562	158,406	160,894	161,297	165,752	170,077
65		B.7	STANDARDISED TOTAL RISK EXPOSURE AMOUNT (STREA) FOR OUTPUT FLOOR (transitional)			202,368	208,291	211,568	214,642	214,067	218,308	223,111
66		B.8	STANDARDISED TOTAL RISK EXPOSURE AMOUNT (STREA) FOR OUTPUT FLOOR (fully loaded)			207,120	212,293	215,561	218,594	218,069	222,301	227,063
67		B.12	TOTAL RISK EXPOSURE AMOUNT (transitional)		162,563	147,628	151,561	154,413	156,942	157,295	161,759	166,125
68		B.13	TOTAL RISK EXPOSURE AMOUNT (fully loaded)		162,563	152,381	155,562	158,406	160,894	161,297	165,752	170,077
69	CAPITAL RATIOS (%) Transitional period	C.1	Common Equity Tier 1 Capital ratio (transitional)		15.79%	17.54%	17.82%	17.88%	17.60%	14.55%	14.17%	13.62%
70		C.2	Tier 1 Capital ratio (transitional)		17.81%	19.77%	19.99%	20.01%	19.69%	16.64%	16.21%	15.61%
71		C.3	Total Capital ratio (transitional)		20.14%	22.49%	22.77%	22.70%	22.36%	19.34%	18.84%	18.17%
72	Fully loaded CAPITAL	D.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded)		25,626	25,852	27,006	27,611	27,616	22,879	22,920	22,632
73		D.2	TIER 1 CAPITAL (fully loaded)		28,919	29,145	30,299	30,904	30,909	26,172	26,213	25,925
74		D.3	TOTAL CAPITAL (fully loaded)		32,915	33,375	34,506	35,047	35,090	30,428	30,477	30,193
75	CAPITAL RATIOS (%) Fully loaded	E.1	Common Equity Tier 1 Capital ratio (fully loaded)		15.76%	16.97%	17.36%	17.43%	17.16%	14.18%	13.83%	13.31%
76		E.2	Tier 1 Capital ratio (fully loaded)		17.79%	19.13%	19.48%	19.51%	19.21%	16.23%	15.81%	15.24%
77		E.3	Total Capital ratio (fully loaded)		20.25%	21.90%	22.18%	22.12%	21.81%	18.86%	18.39%	17.75%
78	Leverage ratios (%)	H.1	Total leverage ratio exposures (transitional)		440,561		440,561	440,561	440,561	440,561	440,561	440,561
79		H.2	Total leverage ratio exposures (fully loaded)		440,561		440,561	440,561	440,561	440,561	440,561	440,561
80		H.3	Leverage ratio (transitional)		6.57%	6.62%	6.88%	7.01%	7.02%	5.94%	5.95%	5.88%
81		H.4	Leverage ratio (fully loaded)		6.56%	6.62%	6.88%	7.01%	7.02%	5.94%	5.95%	5.88%
82	Transitional combined buffer requirements (%)	P.1	Capital conservation buffer		2.50%		2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
83		P.2	Countercyclical capital buffer		0.72%		0.73%	0.73%	0.73%	0.73%	0.73%	0.73%
84		P.3	O-SII buffer		1.00%		1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
85		P.4	G-SII buffer		0.00%		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
86		P.5	Systemic risk buffer applied to exposures according to article 133 of CRD		0.15%		0.15%	0.15%	0.15%	0.15%	0.15%	0.15%
87		P.6	Combined buffer		4.37%		4.37%	4.37%	4.37%	4.37%	4.37%	4.37%
88	Pillar 2 (%)	R.1	Pillar 2 capital requirement		1.88%	1.88%	1.93%	1.93%	1.93%	1.93%	1.93%	1.93%
89		R.1.1	of which: CET1		1.14%	1.14%	1.14%	1.14%	1.14%	1.14%	1.14%	1.14%
90		R.1.2	of which: AT1		0.32%	0.32%	0.34%	0.34%	0.34%	0.34%	0.34%	0.34%
91		R.2	Total SREP capital requirement (applicable requirement to be met at all times - including adverse scenario - according to EBA/GL/2018/03)		9.88%	9.88%	9.93%	9.93%	9.93%	9.93%	9.93%	9.93%
92		R.2.1	of which: CET1		5.64%	5.64%	5.64%	5.64%	5.64%	5.64%	5.64%	5.64%
93		R.3	Overall capital requirement (applicable requirement under the baseline scenario according to EBA/GL/2018/03)		14.25%	14.25%	14.30%	14.30%	14.30%	14.30%	14.30%	14.30%
94		R.3.1	of which: CET1 (relevant input for maximum distributable amount calculation according to Art 141 CRD)		10.01%	10.01%	10.01%	10.01%	10.01%	10.01%	10.01%	10.01%
95		R.4	Leverage Ratio pillar 2 requirement		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
96	Shortages	S	AT1/T2 shortages of Pillar 1 and Pillar 2 risk-based requirements as % of total risk exposure amount		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

Note: Fully-loaded figures are computed considering full implementation of the CRR3, i.e. excluding the transitional arrangements that are allowed temporarily to help banks to adjust towards the new regulation. Banks have an adaptation period to comply with fully loaded ratios since the full implementation of CRR3 is scheduled for 2033. Please refer to the dedicated box on CRR3 implementation in the EU-wide stress test report for further details.

2025 EU-wide Stress Test: P&L

DZ Bank AG Deutsche Zentral-Genossenschaftsbank

RowNum	(mln EUR)	1	2	3	4	5	6	7
		Actual	Baseline scenario			Adverse scenario		
		31/12/2024	31/12/2025	31/12/2026	31/12/2027	31/12/2025	31/12/2026	31/12/2027
1	**Net interest income**	4,558	3,374	3,144	3,336	3,440	3,202	3,340
2	Interest income	14,220	15,445	13,877	14,545	19,935	18,553	18,486
3	Interest expense	-9,662	-11,613	-10,276	-10,751	-16,017	-14,868	-14,662
4	**Dividend income**	50	50	50	50	38	38	38
5	**Net fee and commission income**	3,410	3,295	3,134	3,008	2,653	2,561	2,585
6	**Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities**	-659	475	475	475	-2,005	365	365
7	**Gains or losses on non-trading financial assets mandatorily at fair value through profit or loss by instrument and Gains or losses on financial assets and liabilities designated at fair value through profit or loss**					532		
8	**Other operating income not listed above, net**	351	312	312	312	372	312	312
9	**Total operating income, net**	7,711	7,506	7,115	7,181	5,029	6,479	6,640
10	**Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss**	-740	-344	-369	-401	-2,012	-1,057	-824
11	**Other income and expenses not listed above, net**	-4,044	-4,224	-4,275	-4,300	-5,033	-4,722	-4,766
12	**Profit or (-) loss before tax from continuing operations**	2,927	2,937	2,472	2,481	-2,015	700	1,050
13	**Tax expenses or (-) income related to profit or loss from continuing operations**	-654	-881	-741	-744	605	-210	-315
14	**Profit or (-) loss after tax from discontinued operations (disposed at cut-off date)**	0						
15	**Profit or (-) loss for the year**	**2,273**	**2,056**	**1,730**	**1,736**	**-1,411**	**490**	**735**
16	**Amount of dividends paid and minority interests after MDA-related adjustments**	721	847	749	750	-16	354	430
17	**Attributable to owners of the parent net of estimated dividends**	1,552	1,209	982	987	-1,394	136	305
18	Memo row: Impact of one-off adjustments		0	0	0	0	0	0
19	Total post-tax MDA-related adjustment		0	0	0	0	0	0
20	Total assets	543,008						

The total net interest income (NII) is reported after the effect of the aggregate cap in accordance with Section 4.1 of the 2025 EU-wide stress test methodological note and the contribution of held-for-trading instruments in accordance with Section 4.5 of the 2025 EU-wide stress test methodological note.

2025 EU-wide Stress Test: Major capital measures and realised losses

DZ Bank AG Deutsche Zentral-Genossenschaftsbank

	(mln EUR)	1
RowNum	Issuance of CET 1 Instruments 01 January to 31 March 2025	Impact on Common Equity Tier 1
1	Raising of capital instruments eligible as CET1 capital (+)	0
2	Repayment of CET1 capital, buybacks (-)	0
3	Conversion to CET1 of hybrid instruments (+)	0

RowNum	Net issuance of Additional Tier 1 and Tier 2 Instruments 01 January to 31 March 2025	Impact on Additional Tier 1 and Tier 2
4	Net issuance of Additional Tier 1 and T2 Instruments with a trigger at or above bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0
5	Net issuance of Additional Tier 1 and T2 Instrument with a trigger below bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0

RowNum	Realised losses 01 January to 31 March 2025	
6	Realised fines/litigation costs (net of provisions) (-)	0
7	Other material losses and provisions (-)	0