Capital position CRD3 rules	31.12.2	2012	30.06.2	013	References to COREP reporting
	Million EUR	% RWA	Million EUR	% RWA	
A) Common equity before deductions (Original own funds <u>without hybrid instruments and government</u> support measures other than ordinary shares) (+)	11.956		12.012		COREP CA 1.1 without Hybrid instruments and government support measures other than ordinary shares
Of which: adjustment to valuation differences in other AFS assets ⁽¹⁾ (-/+)	0		0		Prudential filters for regulatory capital (COREP line 1.1.2.6.06)
B) Deductions from common equity (Elements deducted from original own funds) (-)	-797		-516		COREP CA 1.3.T1* (negative amount)
Of which: IRB provision shortfall and IRB equity expected loss amounts (before tax) (-)	0		0		As defined by Article 57 (q) of Directive 2006/48/EC (COREP line 1.3.8 included in 1.3.T1*)
C) Common equity (A+B)	11.159	12,5%	11.496	13,2%	
Of which: ordinary shares subscribed by government	0		0		Paid up ordinary shares subscribed by government
D) CoCos issued before 30 June 2012 according to EBA Common Term Sheet (+)	0		0		EBA/REC/2011/1
E) Other Existing government support measures (+)	0		0		
F) Core Tier 1 including other intruments eligible and existing government support measures (C+D+E)	11.159	12,5%	11.496	13,2%	
G) Hybrid instruments not subscribed by government	2.486		2.488		Net amount included in T1 own funds (COREP line 1.1.4.1a + COREP lines from 1.1.2.2***01 to 1.1.2.2***05 + COREP line 1.1.5.2a (negative amount)) not subscribed by government
H) Tier 1 Capital (F+G)	13.645	15,3%	13.984	16,1%	COREP CA 1.4 = COREP CA 1.1 + COREP CA 1.3.T1* (negative amount)
I) RWA	89.350		87.113		
CRR / CRDIV memo items					
Common Equity instruments under A) not eligible as CET1 (under CRR)	0		0		Articles 26(1) point (c) and 26(2) of CRR
Adjustments to Minority Interests	1.144		1.153		Article 84 of CRR
DTAs that rely on future profitability (net of associated DTL)	280		280		Articles 36(1) point (c) and 38 of CRR [new COREP CA4 lines {1.2 + 1.3 - 2.2.1 - 2.2.2]
Holdings of CET1 capital instruments of financial sector entities: reciprocal cross holdings, non significant and significant investments	326		408		Articles 36(1) point (g), (h) and (i), 43, 44 and 45 of CRR
RWA for Credit Value Adjustment Risk (CVA)	5.325		4.475		Articles 381 to 386 of CRR
Notes and definitions		•			

(1) The amount is already included in the computation of the eligible capital and reserves and it is provided separately for information purposes.

				Expo	sure values (as	of 31/12/2012) *	*				RWA (as of 31/12/2012	2) **				Value adjustments and provision	ons (as of 31/12/2012) **	
iterparty countries		LTV % ** (as of 31/12/2012)	F-IR	в	A-IF	B	STA		F-IRE	3	A-IRB		STA		F-IRI	B A-IRB	STA	
			Non-defaulted	Defaulted	Non-defaulted	Defaulted N	lon-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted Defau	lted Non-de	efaulted [Defaulted	Non-defaulted	Defaulted Non-defaulted E	Defaulted Non-defaulted	Defau
	Central banks and central governments		4.294	13		-	43.672	-	530	-	-	-	495	-		1	-	
	Institutions		41.072	526	1.280	4	76.687	-	8.631	-	438	-	515	-		483	-	
	Corporates		36.753	1.984	21.438	1.042	11.572	505	21.958	-	3.228	7	9.775	684		968	177	
	Corporates - Of Which: Specialised Lending		12.740	287	-	-	-	-	5.903	-	-	-	-	-		110	- /////////////////////////////////////	
	Corporates - Of Which: SME		-	-	-	-	-	-	-	-	-	-	-	-		-	-	
	Retail			-	45.246	949	4.583	23	-	-	10.676	567	3.274	28		-	511	
	Retail - Secured on real estate property	49,0%	-	-	30.987	601	410	-	-	-	5.600	248	144	-		-	119	_
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-		-	-	-	-	-		-	-	-		-	-	-
Z BANK AG Dt. Zentral-	Retail - Secured on real estate property - Of Which: non-SME	49,0%	-	-	30.987	601	410		-	-	5.600	248	144			-	119	
Genossenschaftsbank	Retail - Qualifying Revolving		-	-	-	-	-	-	-	-	-	-	-	-		-	-	_
	Retail - Other Retail		-	-	14.259	348	4.173	23	-	-	5.076	319	3.130	28		-	392	
	Retail - Other Retail - Of Which: SME		-	-	-	-		-	-	-	-	-				-	-	_
	Retail - Other Retail - Of Which: non-SME		-	-	14.259	348	4.173	23	-	-	5.076	319	3.130	28		-	392	
	Equity		2.939	-	-	-	889	-	2.348	-	-	-	889	-		-	- /////////////////////////////////////	
	Securitisation		3.410	6	2.769	-	3.755	-	2.075	41	1.426	-	2.757	-		6	- /////////////////////////////////////	
	Other non-credit obligation assets		1.663	-	-	-	970	-	1.663	-	-	-	849	-		-	-	
	TOTAL		90.131	2.529	70.733	1.995	142.128	528	37.205	41	15.768	574	18.554	712	540	1.458 246	688 272	
	Securitisation and re-securitisations positions deducted from capital *		407	94		4	553	345	5.090	1,173		50	6.903	4.319		62	23	_

Notes and definitions * Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA ** As explained in the Guidelines

		LTV % ** (as of		Ехро	osure values (as of	31/12/2012) **				RWA (as of 31/	/12/2012) **				Value adjust	ments and prov	isions (as of 31/12/2012) **	
Counterparty Country (1)		31/12/2012)	F-IRI	в	A-IRB		STA		F-IRE	3	A-IRI	в	STA		F-IR	в	A-IRI	B ST/	A
			Non-defaulted	Defaulted	Non-defaulted E	efaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted Non-defaulted	Defaulted
	Central banks and central governments		117	-	-	-	30.588	-	-	-	-	-	11	-		-		-	-
	Institutions		17.371	-	621	-	74.441	-	3.336	-	124	-	233	-		7		-	-
	Corporates		26.957	1.263	911	96	8.831	311	15.718	-	306	-	7.449	414		797		14	609
	Corporates - Of Which: Specialised Lending		8.998	97	-	-	-	-	3.995	-	-	-	-	-		51		-	-
	Corporates - Of Which: SME		-	-	-	-	-	-	-	-	-	-	-	-		-		-	-
	Retail		-	-	43.246	900	3.615	6	-	-	10.290	519	2.641	8		-		465	50
	Retail - Secured on real estate property	47,0%	-	-	29.586	564	214	-	-	-	5.288	207	75	-		-		105	-
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	-	-	-	-	-	-	-	-	-	-		-		-	-
	Retail - Secured on real estate property - Of Which: non-SME	47,0%	-	-	29.586	564	214	-	-	-	5.288	207	75	-		-		105	-
Germany	Retail - Qualifying Revolving		-	-	-	-	-	-	-	-	-	-	-	-		-		-	-
	Retail - Other Retail		-	-	13.660	336	3.401	6	-	-	5.002	312	2.567	8		-		360	50
	Retail - Other Retail - Of Which: SME		-	-	-	-	-	-	-	-	-	-	-	-		-		-	-
	Retail - Other Retail - Of Which: non-SME		-	-	13.660	336	3.401	6	-	-	5.002	312	2.567	8		-		360	50
	Equity		2.500	-	-	-	765	-	1.831	-	-	-	765	-		-		-	-
	Securitisation		65	-	803	-	480	-	47	-	486	-	309	-		-		-	-
	Other non-credit obligation assets		1.006	-	-	-	942	-	1.006	-	-	-	818	-		-		-	-
	TOTAL		48.016	1.263	45.581	996	119.662	317	21.938	0	11.206	519	12.227	422	540	804	-	479 -	659
Notes and definitions	Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	10	1	-		-	-	125	13		7		-	6

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

				Exp	osure values (as of 31	/12/2012) **				RWA (as of 31/	12/2012) **			Value adjus	tments and provisions	s (as of 31/12/2012) **
rparty Country ⁽¹⁾		LTV % ** (as of 31/12/2012)	F-IRI	3	A-IRB		STA	F-IR	в	A-IRE		STA	F-IF	8B	A-IRB	STA
			Non-defaulted	Defaulted	Non-defaulted Def	faulted Non-defa	ilted Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted 1	Non-defaulted	Defaulted Non-defaulted	Defaulted	Non-defaulted Def	faulted Non-defaulted I
	Central banks and central governments		1.836	-	-	-	556 -	146	-	-	-	111	-	-		-
	Institutions		2.663	180	-	-	250 -	438	-	-	-	50	-	180		-
	Corporates		1.658	173	4.322	68	435 4	1.236	-	560	-	406	6	79		17
	Corporates - Of Which: Specialised Lending		466	122	-	-	-	339	-	-	-	-	- /////////////////////////////////////	38		- /////////////////////////////////////
	Corporates - Of Which: SME		-	-	-	-		-	-	-	-	-	- /////////////////////////////////////	-		-
	Retail		-	-	9	-		-	-	2	-	-	-	-		-
	Retail - Secured on real estate property	70,0%	-	-	3	-		-	-	1	-	-	- /////////////////////////////////////	-		-
	Retail - Secured on real estate property - Of Which: SME	0,0%	-		-	-		-	-	-	-	-	-	-		-
U.S.	Retail - Secured on real estate property - Of Which: non-SME	70,0%	-	-	3	-		-	-	1	-	-	- /////////////////////////////////////	-		
0.3.	Retail - Qualifying Revolving		-	-	-	-		-	-	-	-	-	- /////////////////////////////////////	-		- /////////////////////////////////////
	Retail - Other Retail		-	-	6	-		-	-	1	-	-	-	-		-
	Retail - Other Retail - Of Which: SME		-	-	-	-		-	-	-	-	-	- /////////////////////////////////////	-		-
	Retail - Other Retail - Of Which: non-SME		-	-	6	-		-	-	1	-	-	- /////////////////////////////////////	-		-
	Equity		13	-	-	-		23	-	-	-	-	-	-		- /////////////////////////////////////
	Securitisation		1.438	-	1.942	-	690 -	535	-	918	-	626	-	-		-
	Other non-credit obligation assets		-	-	-	-		-	-	-	-	-	-	-		-
	TOTAL		7.608	353	6.273	68 1	.931 4	4 2.378	0	1.480	0	1.193	6 -	259	-	17 -
	Securitisation and re-securitisations positions deducted from capital *		161	51		4	200 342	2 2.013	638		50	2.500	4.275	49		

Notes and def

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA ** As explained in the Guidelines

		171/0/ ++ /4		Expos	sure values (as	of 31/12/2012)	**				RWA (as of 31/12/2012) **		٧	alue adjust	tments and provi	sions (as of 31/12/2012) **	
Counterparty Country (1)		LTV % ** (as of 31/12/2012)	F-IR	B	A-IF	B	STA		F-IRI	в	A-IRB	STA	F-IRB		A-IRE	ST.	ſA
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted Non-defaulted	Defaulted
	Central banks and central governments		-	-	-	-	3.170	-	-	-		31 -		-		-	-
	Institutions		1.561	-		-	130	-	378	-		65 -		-		-	-
	Corporates		152	1	37	-	28	13	96	-	6 -	30 20)	-		-	-
	Corporates - Of Which: Specialised Lending		5	-	-	-	-	-	1	-				-		- /////////////////////////////////////	-
	Corporates - Of Which: SME		-	-	-	-	-	-	-	-						-	
	Retail		-	-	4	-	-	-	-	-						-	-
	Retail - Secured on real estate property	50,0%	-	-	1	-	-	-	-	-				-		-	-
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	-	-	-	-	-	-				-		-	
a ;	Retail - Secured on real estate property - Of Which: non-SME	50,0%	-	-	1	-	-	-	-	-						- /////////////////////////////////////	-
Spain	Retail - Qualifying Revolving		-	-	-		-	-	-	-				-		-	
	Retail - Other Retail		-	-	3	-	-	-	-	-				-		-	
	Retail - Other Retail - Of Which: SME		-	-	-	-	-	-	-	-				-		-	
	Retail - Other Retail - Of Which: non-SME		-	-	3	-	-	-	-	-						-	-
	Equity		3	-	-	-	-	-	6	-						- /////////////////////////////////////	-
	Securitisation		594	-	-	-	1.099	-	528	-		1.061 -		-		- /////////////////////////////////////	-
	Other non-credit obligation assets		-	-	-	-	-	-	-	-				-		-	
	TOTAL		2.310	1	41	0	4.427	13	1.008	0	6 0	1.187 20		0	-	0 -	0
	Securitisation and re-securitisations positions deducted from capital *		61	10	-	-	137	-	763	125		1.713 -		-		-	-

Notes and

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

				Exp	oosure values (as of 31/12/	2012) **			RWA (as of 31	12/2012) **		Value adju	stments and provisions (as	of 31/12/2012) **
party Country ⁽¹⁾		LTV % ** (as of 31/12/2012)	F-IR	в	A-IRB	STA	F-IRI	в	A-IR	в	STA	F-IRB	A-IRB	STA
			Non-defaulted	Defaulted	Non-defaulted Default	ed Non-defaulted Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted Defaulter	d Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defau
	Central banks and central governments		378	-	-	- 668 -	21	-	-	-	-	-	-	-
	Institutions		3.534	9	205	- 33 -	566	-	104	-	3	-	1	-
	Corporates		928	57	229	48 80 -	443	-	31	-	80	-	в	-
	Corporates - Of Which: Specialised Lending		589	20			254	-	-	-	-	-	5	- /////////////////////////////////////
	Corporates - Of Which: SME		-	-	-		-	-	-	-	-	-	-	- /////////////////////////////////////
	Retail		-	-	7	- 8 2	- 2	-	1	-	6	3		-
	Retail - Secured on real estate property	51,0%	-	-	1		-	-	-	-	-	-	· ////////////////////////////////////	-
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	-		-	-	-	-	-	-	· ////////////////////////////////////	-
France	Retail - Secured on real estate property - Of Which: non-SME	51,0%	-	-	1		-	-	-	-	-	-	•	- /////////////////////////////////////
France	Retail - Qualifying Revolving		-	-	-		-	-	-	-	-	-	-	-
	Retail - Other Retail		-	-	6	- 8 2	- 2	-	1	-	6	3		-
	Retail - Other Retail - Of Which: SME		-	-	-		-	-	-	-	-	- /////////////////////////////////////	-	- /////////////////////////////////////
	Retail - Other Retail - Of Which: non-SME		-	-	6	- 8 2	- 2	-	1	-	6	3	-	- /////////////////////////////////////
	Equity		57	-	-		54	-	-	-	-	- /////////////////////////////////////		- /////////////////////////////////////
	Securitisation		-	-	-	- 10 -	-	-	-	-	2	-		- /////////////////////////////////////
	Other non-credit obligation assets		-	-	-		-	-	-	-	-	-		-
	TOTAL		4.897	66	6 441	48 799 2	2 1.084	0	136	0	91	3 -	9 - 0	-
	Securitisation and re-securitisations positions deducted from capital *		-									-	6	- /////////////////////////////////////

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA ** As explained in the Guidelines

				Expo	osure values (as of 3	1/12/2012	2) **				RWA (as of 31/	12/2012) **			Value adjus	tments and prov	risions (as of 31/12/2012) **
Counterparty Country ⁽¹⁾		LTV % ** (as of 31/12/2012)	F-IRB		A-IRB		STA		F-IRE	3	A-IRI	3	STA	F-IRE	3	A-IR	B STA
			Non-defaulted Defa	aulted	Non-defaulted De	efaulted	Non-defaulted Defa	ulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted Non-defaulted Defaulte
	Central banks and central governments		4	-	-	-	457	-	-	-	-	-			-		-
	Institutions		3.127	40	348	-	98	-	544	-	154	-	19 -		37		-
	Corporates		730	24	264	-	34	75	584	-	37	-	31 11		6		-
	Corporates - Of Which: Specialised Lending		244	-	-	-	-	-	246	-	-	-			-		-
	Corporates - Of Which: SME		-	-	-	-	-	-	-	-	-						-
	Retail		-	-	4	-	-	-	-	-	-	-			-		-
	Retail - Secured on real estate property	134,0%	-	-	1	-	-	-	-	-	-	-			-		-
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	-	-	-	-	-	-	-	-			-		-
United Kingdom	Retail - Secured on real estate property - Of Which: non-SME	134,0%	-	-	1	-		-	-	-	-	-			-		- /////////////////////////////////////
United Kingdom	Retail - Qualifying Revolving		-	-	-	-	-	-	-	-	-	-			-		-
	Retail - Other Retail		-	-	3	-	-	-	-	-	-	-			-		-
	Retail - Other Retail - Of Which: SME		-	-	-	-	-	-	-	-	-	-			-		-
	Retail - Other Retail - Of Which: non-SME		-	-	3	-	-	-	-	-	-						-
	Equity		4	-	-	-	5	-	7	-	-	-	5 -		-		-
	Securitisation		765	6	15	-	469	-	678	41	16	-	208 -		6		-
	Other non-credit obligation assets		-	-	-	-	-	-	-	-	-	-			-		-
	TOTAL		4.630	70	631	0	1.063	75	1.813	41	207	0	263 111	-	49	-	0 - 0
	Securitisation and re-securitisations positions deducted from capital *		68	25	-		15	-	850	313	-	-	188 -		-		-

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

				Exp	osure values (as of 31/12/2	012) **			RWA (as of 31	12/2012) **		Value ad	ustments and provision	ns (as of 31/12/2012) **
party Country ⁽¹⁾		LTV % ** (as of 31/12/2012)	F-IR	в	A-IRB	STA	F-IR	в	A-IR	3	STA	F-IRB	A-IRB	STA
			Non-defaulted	Defaulted	Non-defaulted Defaulte	d Non-defaulted Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted Default	ed Non-defaulted Defaulte	d Non-defaulted De	efaulted Non-defaulted Defa
	Central banks and central governments		127	-	-	- 198 -		-	-	-	-	-	-	-
	Institutions		1.840	-	-	- 138 -	- 474	-	-	-	15	-	-	-
	Corporates		1.547	29	348	- 171 -	- 868	-	53	-	189	-	-	-
	Corporates - Of Which: Specialised Lending		403	-	-		- 135	-	-	-	-	-	-	-
	Corporates - Of Which: SME		-	-	-			-	-	-	-	-	-	-
	Retail		-	-	7	- 1 -		-	1	-	1	-	-	-
	Retail - Secured on real estate property	51,0%	-	-	1			-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	-			-	-	-	-	-	-	- /////////////////////////////////////
Netherlands	Retail - Secured on real estate property - Of Which: non-SME	51,0%	-	-	1			-	-	-	-	-	- /////////////////////////////////////	-
Nethenanus	Retail - Qualifying Revolving		-	-	-			-	-	-	-	-	-	-
	Retail - Other Retail		-	-	6	- 1 -		-	1	-	1	-	-	-
	Retail - Other Retail - Of Which: SME		-	-	-			-	-	-	-	-	- /////////////////////////////////////	-
	Retail - Other Retail - Of Which: non-SME		-	-	6	- 1 -		-	1	-	1	- /////////////////////////////////////	- /////////////////////////////////////	- /////////////////////////////////////
	Equity		1	-	-	- 107 -	. 2	-	-	-	107	-	-	-
	Securitisation		-	-	-	- 106 -		-	-	-	32	-	-	-
	Other non-credit obligation assets		-	-	-			-	-	-	-	-	-	-
	TOTAL		3.515	29	355 0	721 0	1.344	0	54	0	344 0	- 0	-	0 -
	Securitisation and re-securitisations positions deducted from capital *		-	-		- 3 -		-		-	38	-	-	- /////////////////////////////////////

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA ** As explained in the Guidelines

				Exp	osure values (as c	of 31/12/201	2) **				RWA (as of 31	/12/2012) **			Value adjus	stments and prov	sions (as of 31/12/201	12) **
Counterparty Country ⁽¹⁾		LTV % ** (as of 31/12/2012)	F-IRI	в	A-IRB		STA		F-IRI	B	A-IR	B	STA	F-IRE	3	A-IRI	3	STA
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted Defaulte	d Non-defaulted	Defaulted	Non-defaulted	Defaulted Non-def	faulted Defaulted
	Central banks and central governments		-	-	-	-	2.578	-	-	-	-	-	264	-	-		- ////////	
	Institutions		936	-	-	-	73	-	510	-	-	-	36	-	-		- /////////////////////////////////////	
	Corporates		43	7	128	-	26	-	80	-	23	-	38	-	9		- ////////	
	Corporates - Of Which: Specialised Lending		-	-	-		-	-	-	-	-	-	-	-	-		- /////////////////////////////////////	
	Corporates - Of Which: SME		-	-	-		-	-	-	-	-	-	-	- /////////////////////////////////////	-		- /////////////////////////////////////	
	Retail		-	-	-	-	-	-	-	-	-	-	-	-	-		- ////////	
	Retail - Secured on real estate property	34,0%	-	-	-	-	-	-	-	-	-	-	-	-	-		- ////////	
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-		- ////////	
Italy	Retail - Secured on real estate property - Of Which: non-SME	34,0%	-	-	-	-	-	-	-	-	-	-	-	-	-		- /////////////////////////////////////	
	Retail - Qualifying Revolving		-	-	-		-	-	-	-	-	-	-	- /////////////////////////////////////	-		- /////////////////////////////////////	
	Retail - Other Retail		-	-	-	-	-	-	-	-	-	-	-	-	-		-	
	Retail - Other Retail - Of Which: SME		-	-	-		-		-		-	-	-	- /////////////////////////////////////			- /////////////////////////////////////	
	Retail - Other Retail - Of Which: non-SME		-	-	-	-	-		-		-	-	-	- /////////////////////////////////////	-		- /////////////////////////////////////	
	Equity		3	-	-	-	-	-	5	-	-	-	-	- /////////////////////////////////////	-		- /////////////////////////////////////	
	Securitisation		428	-	-	-	269	-	256	-	-	-	125	-	-		-	
	Other non-credit obligation assets		-	-	-	-	-	-	-	-	-	-	-	-	-		-	
	TOTAL		1.410	7	128	0	2.946	0	851	0	23	0	463 0	-	9	-	0	- 0
	Securitisation and re-securitisations positions deducted from capital *		95	-	-		16	-	1.188	-	-	-	200	-	-		- /////////////////////////////////////	

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

				Exp	osure values (as of 31/12/2	2012) **				RWA (as of 31/	12/2012) **		Value ad	ustments and provisions (as	of 31/12/2012) **
terparty Country ⁽¹⁾		LTV % ** (as of 31/12/2012)	F-IRB		A-IRB	ST	4	F-IRB	3	A-IRI	3	STA	F-IRB	A-IRB	STA
			Non-defaulted	Defaulted	Non-defaulted Defaulte	d Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted Defaulte	d Non-defaulted Defaulte	d Non-defaulted Defaulte	d Non-defaulted Default
	Central banks and central governments		10	-	-	- 739	-	3	-	-	-	-	-	-	-
	Institutions		401	-	-	- 70	-	49	-	-	-	10	-	-	-
	Corporates		1.231	-	353	34 977	-	605	-	64	7	679	-	-	-
	Corporates - Of Which: Specialised Lending		1.048		-		-	456	-	-	-	-	-	-	- /////////////////////////////////////
	Corporates - Of Which: SME		-	-	-		-	-	-	-	-	-	-	-	- /////////////////////////////////////
	Retail		-	-	-	- 22	-	-	-		-	-	-	-	-
	Retail - Secured on real estate property	54,0%	-	-	-		-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	-		-	-	-		-	-	-	-	-
Luxembourg	Retail - Secured on real estate property - Of Which: non-SME	54,0%	-	-	-	-	-	-	-	-	-	-	-	-	- /////////////////////////////////////
Luxembourg	Retail - Qualifying Revolving		-		-		-	-	-	-		-	-	-	- /////////////////////////////////////
	Retail - Other Retail		-	-	-	- 22	-	-	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: SME		-		-		-	-	-	-	-	-	- /////////////////////////////////////	- /////////////////////////////////////	- /////////////////////////////////////
	Retail - Other Retail - Of Which: non-SME		-		-	- 22	-	-	-	-	-	-	- /////////////////////////////////////	- /////////////////////////////////////	- /////////////////////////////////////
	Equity		38	-	-	- 9	-	142	-	-	-	9	- /////////////////////////////////////	-	- /////////////////////////////////////
	Securitisation		-	-	-		-	-	-		-	-	-	-	-
	Other non-credit obligation assets		-	-	-		-	-	-	-	-	-	-	-	-
	TOTAL		1.680	0	353	34 1.817	0	799	0	64	7	698 0	- 0	- 0	- 0
	Securitisation and re-securitisations positions deducted from capital *		-	-	-		-	-		-		-	-	-	-

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA ** As explained in the Guidelines

			Ξ	xposure values (as of 31/1	12/2012) **				RWA (as of 31/12/2012) **				Value adjustments and pr	ovisions (as o	of 31/12/2012) **	
Counterparty Country ⁽¹⁾		LTV % ** (as of 31/12/2012)	F-IRB	A-IRB	STA		F-IRB	3	A-IRB	STA	١	F-IRE	B A-	IRB	ST	A
			Non-defaulted Defaulte	d Non-defaulted Defa	ulted Non-defaulted D	efaulted	Non-defaulted	Defaulted	Non-defaulted Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted Non-defaulte	d Defaulted	Non-defaulted	Defaulted
	Central banks and central governments		33		- 1.066	-	3	-		-	-		-		-	-
	Institutions		1.422		- 67	-	433	-		7	-		-		-	
	Corporates		275	- 84	- 115	-	184	-	8 -	115	-		-		-	
	Corporates - Of Which: Specialised Lending		48			-	10	-		-	-		- /////////////////////////////////////		-	-
	Corporates - Of Which: SME		-			-	-	-		-	-		- /////////////////////////////////////		-	-
	Retail		-	- 13	- 177	4	-	-	3 -	133	5	i	-		-	,
	Retail - Secured on real estate property	51,0%	-	- 2		-	-	-	1 -	-	-		-		-	-
	Retail - Secured on real estate property - Of Which: SME	0,0%	-			-	-	-		-	-		-		•	
Austria	Retail - Secured on real estate property - Of Which: non-SME	51,0%	-	- 2		-	-	-	1 -	-	-		-		-	-
	Retail - Qualifying Revolving		-			-	-	-		-	-		-		-	
	Retail - Other Retail		-	- 11	- 177	4	-	-	2 -	133	5	5	-		-	1
	Retail - Other Retail - Of Which: SME		-			-	-	-		-	-		-		-	
	Retail - Other Retail - Of Which: non-SME		-	- 11	- 177	4	-	-	2 -	133	5	5	-		-	1
	Equity		252				186	-		-	-		-		-	-
	Securitisation		-		- 89	-	-	-		67	-		-		-	
	Other non-credit obligation assets		-			-	-	-		-	-		-		-	
	TOTAL		1.982 0	97 (0 1.514	4	806	0	11 0	322	6		0	- 0	-	1
	Securitisation and re-securitisations positions deducted from capital *		-			-	-	-		-	-		-		-	

Notes and definitions 1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure *Refers to the part of Securifization exposure that is deducted from capital and is not included in RWA ** As explained in the Guidelines

				Exp	osure values (as	of 31/12/201	2) **				RWA (as of 31	/12/2012) **			١	Value adjus	tments and prov	isions (as of	31/12/2012) **	
interparty Country ⁽¹⁾		LTV % ** (as of 31/12/2012)	F-IRI	3	A-IR	в	STA		F-IRI	3	A-IR	в	STA	١	F-IRB		A-IRI	3	ST	ТА
		0111212012)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulte
	Central banks and central governments		30	-	-	-	-	-	9	-	-	-	-	-		-		-		
	Institutions		-	-	-	-	-	-	-	-	-	-	-	-		-		-		
	Corporates		-	-	2.581	395	32	-	-	-	446	-	32	-		-		-		
	Corporates - Of Which: Specialised Lending		-	-	-	-	-	-	-	-	-	-	-	-		-		-		2
	Corporates - Of Which: SME		-	-	-	-	-	-	-	-	-	-	-	-		-		-		
	Retail		-	-	-	-	-	-	-	-	-	-	-	-		-		-		
	Retail - Secured on real estate property	0,0%	-	-	-	-	-	-	-	-	-	-	-	-		-		-		
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	-	-	-	-	-	-	-	-	-	-		-		-		1
	Retail - Secured on real estate property - Of Which: non-SME	0,0%	-	-	-	-	-	-	-	-	-	-	-	-		-		-		1
Marshall Islands	Retail - Qualifying Revolving		-	-	-	-	-	-	-	-	-	-	-	-		-		-		
	Retail - Other Retail		-	-	-	-	-	-	-	-	-	-	-	-		-		-		
	Retail - Other Retail - Of Which: SME		-	-	-	-	-	-	-	-	-	-	-	-		-		-		
	Retail - Other Retail - Of Which: non-SME		-	-	-	-	-	-	-	-	-	-	-	-		-		-		
	Equity		-	-	-	-	-	-	-	-	-	-	-	-		-		-		
	Securitisation		-	-	-	-	-	-	-	-	-	-	-	-				-		
	Other non-credit obligation assets		272	-	-	-	-	-	272	-	-	-	-	-		-		-		
	TOTAL		302	0	2.581	395	32	0	281	0	446	0	32	0	-	0	-	0	-	. c
	Securitisation and re-securitisations positions deducted from capital *		-		-		-		-		-		-					-		

Notes and definitions 1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure * Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA ** As explained in the Guidelines

		1 71/0/ ++ /6		Expo	osure values (as of	30/06/2013) **				RWA (as of 30/	06/2013) **				Value adjustments and provis	ions (as of 30/06/2013) **	
uterparty countries		LTV % ** (as of 30/06/2013)	F-IRE	в	A-IRB		STA		F-IRB		A-IRE	3	STA		F-IRI	B A-IRB	ST.	A
			Non-defaulted	Defaulted	Non-defaulted I	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted Non-defaulted	Defaulted Non-defaulted	Default
	Central banks and central governments		5.633	13	-	-	46.993	-	514	-	-	-	508	-		1	-	
	Institutions		37.183	518	1.086	4	76.268	-	7.719	-	522	-	507	-		467	- /////////////////////////////////////	
	Corporates		35.898	2.131	21.109	888	11.285	456	21.533	-	3.485	12	9.715	624		1.155	184	
	Corporates - Of Which: Specialised Lending		12.464	340	-	-	-	-	5.747		-	-	-			112	- /////////////////////////////////////	
	Corporates - Of Which: SME		-	-	-	-	-	-	-	-	-	-	-	-		-	-	
	Retail		-	-	45.302	974	4.361	21	-	-	10.674	535	3.094	26		-	536	
	Retail - Secured on real estate property	47,0%	-	-	31.163	605	441	-	-	-	5.697	242	154	-		-	114	
	Retail - Secured on real estate property - Of Which: SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-		-	-	
DZ BANK AG Dt. Zentral-	Retail - Secured on real estate property - Of Which: non-SME	47,0%	-	-	31.163	605	441	-	-		5.697	242	154	-		-	114	
Genossenschaftsbank	Retail - Qualifying Revolving		-	-	-	-	-	-	-	-	-	-	-	-		-	-	
	Retail - Other Retail		-	-	14.139	369	3.920	21	-	-	4.977	293	2.940	26		-	422	
	Retail - Other Retail - Of Which: SME		-	-	-	-	-	-	-	-	-	-	-	-		-	-	
	Retail - Other Retail - Of Which: non-SME		-	-	14.139	369	3.920	21	-	-	4.977	293	2.940	26		-	422	
	Equity		2.968	-	-	-	1.095	-	2.402	-	-	-	1.095	-		-	- /////////////////////////////////////	
	Securitisation		2.785	6	2.645	-	3.290	15	1.638	39	1.392	-	2.630	42		6	- /////////////////////////////////////	
	Other non-credit obligation assets		1.301	-	-	-	876	-	1.301	-	-	-	953	-		-	-	
	TOTAL		85.768	2.668	70.142	1.866	144.168	492	35.107	39	16.073	547	18.502	692	196	1.629 96	720 -	
	Securitisation and re-securitisations positions deducted from capital *		311	75	-	3	247	217	3.883	942	-	38	3.086	2.714		47	9	

Notes and definitions * Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA ** As explained in the Guidelines

				Exp	osure values (as o	f 30/06/201	13) **				RWA (as of 30/06/20	13) **				Value adjus	stments and provi	sions (as of 30/06/2013) **	
ty Country ⁽¹⁾		LTV % ** (as of 30/06/2013)	F-IR	в	A-IRB		STA		F-IRB		A-IRB		STA		F-IR	в	A-IRE		STA
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted Def	aulted	Non-defaulted	Defaulted	Non-defaulted Defa	aulted Non	-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted Non-defaulte	ed Default
	Central banks and central governments		980	-	-	-	34.077	-	10	-	-	-	8	-		1		-	
	Institutions		15.872	-	538	-	74.205	-	3.059	-	194	-	288	-		1		-	
	Corporates		26.782	1.343	939	40	8.481	283	15.915	-	381	-	7.309	377		861		27	
	Corporates - Of Which: Specialised Lending		9.078	100	-		-	-	4.063	-	-	-	-	-		48		- /////////////////////////////////////	
	Corporates - Of Which: SME		-	-	-	-	-	-	-		-	-	-	-		-		- /////////////////////////////////////	
	Retail		-	-	43.414	928	3.244	19	-	-	10.313	484	2.525	23		-		495	
	Retail - Secured on real estate property	47,0%	-	-	29.830	568	205	-			5.402	197	71	-		-		114	
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	-	-	-	-	-		-	-	-	-		-		- /////////////////////////////////////	111
	Retail - Secured on real estate property - Of Which: non-SME	47,0%	-	-	29.830	568	205	-	-	-	5.402	197	71	-		-		114	
Germany	Retail - Qualifying Revolving		-	-	-	-	-		-	-	-	-	-	-		-		-	
	Retail - Other Retail		-	-	13.584	360	3.039	19	-	-	4.911	287	2.454	23		-		381	
	Retail - Other Retail - Of Which: SME		-	-	-	-	-	-	-	-	-	-	-	-		-		- /////////////////////////////////////	
	Retail - Other Retail - Of Which: non-SME		-	-	13.584	360	3.039	19	-		4.911	287	2.454	23		-		381	
	Equity		2.512	-	-	-	971		1.824	-	-	-	971	-		-		-	
	Securitisation		371	-	761	-	483	-	10	-	1	-	288	-		-		-	
	Other non-credit obligation assets		679	-	-	-	843	-	679	-	-	-	920	-		-		- /////////////////////////////////////	
	TOTAL		47.196	1.343	45.652	968	122.304	302	21.497	0	10.889	484	12.309	400	196	863	96	522	-
	Securitisation and re-securitisations positions deducted from capital *		68	2	-		10	1	850	25	-	-	125	13		7		-	

Notes

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

				Exp	osure values (as	of 30/06/2013	3) **				RWA (as of 30/	06/2013) **			Value adjust	ments and provis	ions (as of 30/0	6/2013) **
interparty Country ⁽¹⁾		LTV % ** (as of 30/06/2013)	F-IR	В	A-IRI	в	STA		F-IRB		A-IRI	3	STA	F-IRI	В	A-IRB		STA
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted Def	aulted Non-defaulted	Defaulted	Non-defaulted	Defaulted No	n-defaulted Default
	Central banks and central governments		1.869	-	-	-	536	-	148	-	-	-	106	-	-		- ////	
	Institutions		2.333	185	-	-	228	-	424	-	-	-	45	-	184		-	
	Corporates		1.517	174	3.949	64	271	4	1.107	-	490	-	262	5	85		21	
	Corporates - Of Which: Specialised Lending		392	123	-	-	-	-	285		-	-	-	-	40		- /////	
	Corporates - Of Which: SME		-	-	-	-	-		-	-	-	-	-	- /////////////////////////////////////	-		- //////	
	Retail		-	-	9	-	1	-	-	-	2	-	-	-	-		-	
	Retail - Secured on real estate property	70,0%	-		3	-	-	-	-	-	1	-	-	-	-		- /////	
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-		- /////	
U.S.	Retail - Secured on real estate property - Of Which: non-SME	70,0%	-	-	3	-	-	-	-	-	1	-	-	- /////////////////////////////////////	-		- /////	
0.3.	Retail - Qualifying Revolving		-	-	-	-	-	-	-		-	-	-	- /////////////////////////////////////	-		- /////	
	Retail - Other Retail		-	-	6	-	1	-	-	-	1	-	-	-	-		-	
	Retail - Other Retail - Of Which: SME		-	-	-	-	-	-	-	-	-	-	-	- /////////////////////////////////////	-		- //////	
	Retail - Other Retail - Of Which: non-SME		-	-	6	-	1	-	-	-	1	-	-	- /////////////////////////////////////	-		- /////	
	Equity		15	-	-	-	-	-	29	-	-	-	-	-	-		- /////	
	Securitisation		875	-	1.872	-	466	15	73		1.000	-	646	42	-		-	
	Other non-credit obligation assets		-	-	-	-	-	-	-	-	-	-	-	-	-		- /////	
	TOTAL		6.609	359	5.830	64	1.502	19	1.781	0	1.492	0	1.059	47 -	269	-	21	-
	Securitisation and re-securitisations positions deducted from capital *		109	35	-	3	109	203	1.363	438	-	38	1.363	2.538	40		9	

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA ** As explained in the Guidelines

				Exp	osure values (a	s of 30/06/201	13) **				RWA (as of 30	/06/2013) **				Value adjust	tments and prov	isions (as of 3	80/06/2013) **
Counterparty Country (1)		LTV % ** (as of 30/06/2013)	F-IR	В	A-II	RB	STA		F-IRI	в	A-IR	в	STA		F-IR	в	A-IR	В	STA
			Non-defaulted	Defaulted	Non-defaulted	i Defaulted	Non-defaulted D	efaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted Default
	Central banks and central governments		-	-			3.144	-		-	-	-	32	-		-		-	
	Institutions		1.606				122	-	376	-	-	-	62	-		-		-	
	Corporates		133	1	34	4 -	53	14	88	-	10	-	50	20		1		-	
	Corporates - Of Which: Specialised Lending		5	-			-	-	1	-	-	-	-	-		-		-	
	Corporates - Of Which: SME		-	-			-	-	-	-	-	-	-	-		-		-	
	Retail		-	-		4 -	-	-		-	-	-	-	-		-		-	
	Retail - Secured on real estate property	52,0%	-			1 -	-	-	-	-	-	-	-	-		-		-	
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-			-	-	-	-	-	-	-	-		-		-	
Spain	Retail - Secured on real estate property - Of Which: non-SME	52,0%	-	-		1 -	-	-	-	-	-	-	-	-		-		-	
Spain	Retail - Qualifying Revolving		-	-			-	-	-	-	-	-	-	-		-		-	
	Retail - Other Retail		-	-	:	3 -	-	-	-	-	-	-	-	-		-		-	
	Retail - Other Retail - Of Which: SME		-	-			-	-	-	-	-	-	-	-		-		-	
	Retail - Other Retail - Of Which: non-SME		-	-	:	3 -	-	-	-	-	-	-	-			-		-	
	Equity		4	-			-	-	7	-	-	-	-	-		-		-	
	Securitisation		344	-			956	-	498	-	-	-	1.057	-		-		-	
	Other non-credit obligation assets		-	-			-	-	-	-	-	-	-	-		-		-	
	TOTAL		2.087	1	3	8 0	4.275	14	969	0	10	0	1.201	20	-	1	-	0	- 0
	Securitisation and re-securitisations positions deducted from capital *		47	14			33	10	588	175	-	-	413	125		-		-	

Notes and

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

				Expo	sure values (as	of 30/06/201	13) **				RWA (as of 30/	06/2013) **			Value adjustments and provisions (as of 30/06/2013) **
party Country ⁽¹⁾		LTV % ** (as of 30/06/2013)	F-IR	в	A-IRI	3	ST		F-IRI	в	A-IRE	3	STA	F-IRE	B A-IRB	STA
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted Defaulted	Non-defaulted	Defaulted Non-defaulted Defau	Ited Non-defaulted E
	Central banks and central governments		410	-	-	-	630	-	27	-	-	-	-	-	-	-
	Institutions		2.887	-	175	-	33	-	414	-	102	-	3	-	-	-
	Corporates		880	66	237	-	107	-	403	-	58	-	107	-	18	-
	Corporates - Of Which: Specialised Lending		522	29	-	-	-	-	228	-	-		-	-	9	-
	Corporates - Of Which: SME		-	-	-	-	-	-	-	-	-		-	- /////////////////////////////////////	-	-
	Retail		-	-	7	-	8	2		-	-		6	3	-	-
	Retail - Secured on real estate property	52,0%	-	-	1	-	-	-		-	-	-		-	-	-
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-		-	-	-		-	-	-		-	-	-
France	Retail - Secured on real estate property - Of Which: non-SME	52,0%	-	-	1	-	-	-	-	-	-	-	-	- /////////////////////////////////////	- /////////////////////////////////////	- (////////////////////////////////////
FTAILCO	Retail - Qualifying Revolving		-	-	-	-	-	-	-	-	-	-		- /////////////////////////////////////	- /////////////////////////////////////	- /////////////////////////////////////
	Retail - Other Retail		-	-	6	-	8	2	-	-	-	-	6	3	-	-
	Retail - Other Retail - Of Which: SME		-	-			-	-	-	-	-			- (////////////////////////////////////	-	- /////////////////////////////////////
	Retail - Other Retail - Of Which: non-SME		-	-	6	-	8	2	-	-	-	-	6	3	- /////////////////////////////////////	- /////////////////////////////////////
	Equity		62	-	-	-	-	-	50	-	-	-	-	- /////////////////////////////////////	-	- /////////////////////////////////////
	Securitisation		18	-	-	-	17	-	48	-	-	-	3	-	-	-
	Other non-credit obligation assets		-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL		4.257	66	419	0	795	2	942	0	160	0	119	3 -	18 - 0	-
	Securitisation and re-securitisations positions deducted from capital *						-								-	- /////////////////////////////////////

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA ** As explained in the Guidelines

				Exp	osure values (as o	of 30/06/201	3) **				RWA (as of 30/	06/2013) **			Value adjus	stments and prov	visions (as of 30/06/20	013) **
Counterparty Country ⁽¹⁾		LTV % ** (as of 30/06/2013)	F-IRI	в	A-IRE		STA		F-IRB		A-IRE	3	STA	F-IR	в	A-IR	В	STA
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted Defa	ulted Non-defaulted	Defaulted	Non-defaulted	Defaulted Non-de	efaulted Defaulted
	Central banks and central governments		3	-	-	-	495	-	-	-	-	-	-	-	-		-	
	Institutions		2.619	40	280	-	105	-	414	-	140	-	20	-	37		-	
	Corporates		629	30	266	-	37	96	435	-	48	-	28	143	16		-	
	Corporates - Of Which: Specialised Lending		119	-	-	-	-	-	96	-	-	-	-	-	-		- ////////	
	Corporates - Of Which: SME		-	-	-		-	-	-		-	-	-	- /////////////////////////////////////	-		- /////////////////////////////////////	
	Retail		-	-	4	-	-	-	-	-	-	-	-	-	-		-	
	Retail - Secured on real estate property	194,0%	-	-	1	-	-	-	-	-	-	-	-	-	-		-	
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-		-	
United Kingdom	Retail - Secured on real estate property - Of Which: non-SME	194,0%	-	-	1			-			-	-		- /////////////////////////////////////	-		- /////////////////////////////////////	
United Kingdom	Retail - Qualifying Revolving		-	-	-	-	-	-	-	-	-	-	-	- /////////////////////////////////////	-		- ////////	
	Retail - Other Retail		-	-	3	-	-	-	-	-	-	-	-	-	-		-	
	Retail - Other Retail - Of Which: SME		-	-	-		-	-	-	-	-	-	-	- /////////////////////////////////////	-		- /////////////////////////////////////	
	Retail - Other Retail - Of Which: non-SME		-	-	3		-	-	-		-	-	-	- /////////////////////////////////////	-		- /////////////////////////////////////	
	Equity		4	-	-		5	-	7		-	-	5	- /////////////////////////////////////	-		- ////////	
	Securitisation		-	6	-	-	10	-	462	39	-	-	5	-	6		-	
	Other non-credit obligation assets		8	-	-	-	-	-	8	-	-	-	-	-	-		-	
	TOTAL		3.263	76	550	0	652	96	1.326	39	188	0	58	143 -	59	-	0	-
	Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-	-		-	

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

				Exp	osure values (as	of 30/06/201	3) **				RWA (as of 30/	06/2013) **			y	Value adjustments a	nd provisions (as	s of 30/06/2013) **	
arty Country ⁽¹⁾		LTV % ** (as of 30/06/2013)	F-IR	B	A-IR	в	STA	۱	F-IRI	3	A-IRE	3	STA		F-IRB		A-IRB	S	TA
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted De	efaulted No	on-defaulted	Defaulted Non-de	faulted Default	d Non-defaulted	l Defa
	Central banks and central governments		125	-	-	-	203	-	7	-	-	-	-	- ////		-		-	8
	Institutions		1.355	-	-	-	124	-	316	-	-	-	13	-		- ////////		-	1
	Corporates		1.316	165	425	-	184	-	763	-	49	-	202	-		30		-	
	Corporates - Of Which: Specialised Lending		396	-	-	-	-	-	274	-	-	-	-	- //////		- /////////////////////////////////////		- /////////////////////////////////////	1
	Corporates - Of Which: SME		-	-	-	-	-	-	-	-	-	-	-	- /////		- /////////		- /////////////////////////////////////	1
	Retail			-	7	-	1	-	-	-	1	-	1	-		-		-	
	Retail - Secured on real estate property	46,0%		-	1	-	-	-	-	-	-	-	-	-		- ///////		-	
	Retail - Secured on real estate property - Of Which: SME	0,0%		-	-	-	-	-	-	-	-	-	-	-		- ////////		-	1
Netherlands	Retail - Secured on real estate property - Of Which: non-SME	46,0%	-	-	1	-	-	-	-	-	-	-	-	- //////		- /////////		- /////////////////////////////////////	//
Nethenanus	Retail - Qualifying Revolving		-	-	-	-	-	-	-	-	-	-	-	- /////		- /////////		- /////////////////////////////////////	
	Retail - Other Retail		-	-	6	-	1	-	-	-	1	-	1	-		-		-	1
	Retail - Other Retail - Of Which: SME		-	-	-	-	-	-	-	-	-	-	-	- //////		- /////////		- /////////////////////////////////////	1
	Retail - Other Retail - Of Which: non-SME		-	-	6	-	1	-	-	-	1	-	1	- //////		- /////////////////////////////////////		- /////////////////////////////////////	
	Equity		2	-	-	-	107	-	3	-	-	-	107	- /////		- /////////////////////////////////////		- /////////////////////////////////////	
	Securitisation		82	-	-	-	302	-	107	-	-	-	81	- /////		-		-	//
	Other non-credit obligation assets		-	-	-	-	-	-	-	-	-	-	-	-		-		-	
	TOTAL		2.880	165	432	0	921	0	1.196	0	50	0	404	0	-	30	- 0		
	Securitisation and re-securitisations positions deducted from capital *		7	-	-	-	6	-	88	-	-		75	- /////		- ////////		-	//

Notes and det ons

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA ** As explained in the Guidelines

				Exp	osure values (as	of 30/06/201	3) **				RWA (as of 30/06/2013) **		Value adj	stments and provis	ions (as of 30/06/2013) **
Counterparty Country ⁽¹⁾		LTV % ** (as of 30/06/2013)	F-IR	:B	A-IR	в	ST/	l	F-IR	B	A-IRB	STA	F-IRB	A-IRB	STA
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	I Non-defaulted	Defaulted Non-defaulted Defaulter
	Central banks and central governments		13	-	-	-	2.629	-	-	-		284 -		-	-
	Institutions		547	-	-	-	11	-	369	-		5 -		-	-
	Corporates		43	-	117	-	18	-	68	-	20 -	31 -		3	-
	Corporates - Of Which: Specialised Lending		-	-	-	-	-	-	-	-				-	-
	Corporates - Of Which: SME		-	-	-	-	-	-	-	-				-	-
	Retail		-	-	-	-	-	-	-	-				-	-
	Retail - Secured on real estate property	33,0%	-	-	-	-	-	-	-	-				-	-
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	-	-	-	-	-	-				-	-
Italy	Retail - Secured on real estate property - Of Which: non-SME	33,0%	-	-	-	-	-	-	-	-				-	-
	Retail - Qualifying Revolving		-	-	-	-	-	-	-	-				-	-
	Retail - Other Retail		-	-	-	-	-	-	-	-				-	-
	Retail - Other Retail - Of Which: SME		-	-		-	-	-	-	-				- /////////////////////////////////////	- /////////////////////////////////////
	Retail - Other Retail - Of Which: non-SME		-	-	-	-	-		-	-				- /////////////////////////////////////	- /////////////////////////////////////
	Equity		3	-	-	-	-	-	7	-				- /////////////////////////////////////	-
	Securitisation		207	-	-	-	147	-	24	-		66 -		-	-
	Other non-credit obligation assets		-	-	-	-	-	-	-	-				-	-
	TOTAL		813	0	117	0	2.805	0	468	0	20 0	386 0	-	3 -	0 - 0
	Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-				-	-

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

				Expo	sure values (as	of 30/06/201	3) **				RWA (as of 30/	06/2013) **			Va	alue adjustr	ments and provisi	ons (as of 30	/06/2013) **	
Counterparty Country ⁽¹⁾		LTV % ** (as of 30/06/2013)	F-IRB		A-IR	в	STA		F-IRB		A-IRI	В	STA		F-IRB		A-IRB		STA	A
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted D	efaulted	Non-defaulted D	efaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted I	Non-defaulted	Defaulter
	Central banks and central governments		10	-	-	-	558	-	3	-	-	-	-	-		-		-		1
	Institutions		392	-		-	25	-	61	-	-	-	-	-		-		-		
	Corporates		1.199	42	286	36	1.204	-	490	-	70	-	906	-		-		-		
	Corporates - Of Which: Specialised Lending		1.061	42	-	-	-	-	366	-	-	-	-	-		-		- //		
	Corporates - Of Which: SME		-	-	-	-	-	-	-	-	-	-	-	-		-		- 🥢		1
	Retail		-	-	-	-	27	-	-	-	-	-	-	-		-		-		1
	Retail - Secured on real estate property	54,0%	-	-		-	-	-	-	-		-	-	-		-		-		
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	-	-	-	-	-	-	-	-	-	-		-		-		
Luxembourg	Retail - Secured on real estate property - Of Which: non-SME	54,0%	-	-	-	-	-	-	-	-	-	-	-	-		-		- ///		
Eaxemboding	Retail - Qualifying Revolving		-			-	-			-		-	-			-		-		
	Retail - Other Retail		-	-	-	-	27	-	-	-	-	-	-	-		-		-		i
	Retail - Other Retail - Of Which: SME		-	-	-	-	-		-	-	-	-	-			-		- ///		
	Retail - Other Retail - Of Which: non-SME		-	-	-	-	-	-	-	-	-	-	-			-		-		ı —
	Equity		55	-	-	-	9	-	202	-	-	-	9	-		-		- 🖉		1
	Securitisation		-	-	-	-	-	-	7	-	-	-	-	-		-		- //		
	Other non-credit obligation assets		69	-	-	-	-	-	69	-	-	-	-	-		-		-		
	TOTAL		1.725	42	286	36	1.823	0	832	0	70	0	915	0	-	0	-	0	-	0
	Securitisation and re-securitisations positions deducted from capital *		-	-		-	-	-	-	-	-	-	-	-		-		-		1

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA ** As explained in the Guidelines

				Expos	sure values (as	of 30/06/201	3) **				RWA (as of 30	/06/2013) **			Value adjustr	ments and provi	isions (as of	30/06/2013) **	
Counterparty Country (1)		LTV % ** (as of 30/06/2013)	F-IRB		A-IR	B	STA	١	F-IRI	в	A-IR	в	STA	F-IRB		A-IRI	В	ST	A
			Non-defaulted I	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
	Central banks and central governments		34	-	-	-	1.044	-	3	-	-	-	-		-		-		-
	Institutions		1.380	-	-	-	54	-	425	-	-	-	5		-		-		-
	Corporates		264	-	81	-	116	4	181	-	7	-	116	4	-		-		1
	Corporates - Of Which: Specialised Lending		47	-	-		-	-	10	-	-	-	-	-	-		-		-
	Corporates - Of Which: SME		-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Retail		-	-	13	-	193	-	-	-	2	-	145		-		-		9
	Retail - Secured on real estate property	47,0%	-	-	2	-	-	-	-	-	1	-			-		-		-
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	-	-	-	-	-	-	-	-			-		-		-
Austria	Retail - Secured on real estate property - Of Which: non-SME	47,0%	-	-	2	-	-	-	-	-	1	-	-		-		-		-
	Retail - Qualifying Revolving		-	-	-	-	-	-	-	-	-	-	-	•	-		-		-
	Retail - Other Retail		-	-	11	-	193	-	-	-	1	-	145	•	-		-		9
	Retail - Other Retail - Of Which: SME		-	-	-	-	-	-	-	-	-	-	-	•	-		-		-
	Retail - Other Retail - Of Which: non-SME		-	-	11	-	193	-	-	-	1	-	145	-	-		-		9
	Equity		252	-		-	-	-	186	-	-	-			-		-		-
	Securitisation		-	-		-	21	-	-	-	-	-	16	•	-		-		-
	Other non-credit obligation assets		-	-		-	-	-	-	-	-	-	-		-		-		-
	TOTAL		1.930	0	94	0	1.428	4	795	0	9	0	282	4 -	0	-	0	-	10
	Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-		-		-		-

Notes and definitions 1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure ¹ Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA ¹⁺ As explained in the Guidelines

				Exp	osure values (as of 30/06/201	3) **			RWA (as of 30/06/2013) **		Va	alue adjustments and p	rovisions (as o	of 30/06/2013) **	
terparty Country ⁽¹⁾		LTV % ** (as of 30/06/2013)	F-IRB		A-IRB	STA	F-I	RB	A-IRB	STA	F-IRB	4	A-IRB	ST/	TA
			Non-defaulted Def	efaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted	i Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted	Defaulted Non-default	ed Defaulted	Non-defaulted	Defau
	Central banks and central governments		29	-		-		9 -				-			
	Institutions		-	-		-					•	-			
	Corporates		-	-	2.706 368	3			632 -	3 -		-			
	Corporates - Of Which: Specialised Lending		-	-		-						- /////////////////////////////////////			
	Corporates - Of Which: SME		-	-		-						-			
	Retail		-	-		-						-			
	Retail - Secured on real estate property	0,0%	-	-		-						-			
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-		-	•				-	-			
	Retail - Secured on real estate property - Of Which: non-SME	0,0%	-	-		-					· ////////////////////////////////////	-			
Marshall Islands	Retail - Qualifying Revolving		-	-		-						- /////////////////////////////////////			1
	Retail - Other Retail		-	-		-						-			
	Retail - Other Retail - Of Which: SME		-	-		-						-			1
	Retail - Other Retail - Of Which: non-SME		-	-		-						- /////////////////////////////////////			
	Equity		-	-		-						-			
	Securitisation		-	-		-						-			
	Other non-credit obligation assets		175	-		-	- 17	5 -				-			
	TOTAL		204	0	2.706 368	3 0	18	4 0	632 0	3 0	-	0	- 0		
	Securitisation and re-securitisations positions deducted from capital *		-	-		-						-			

Notes and definitions 1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure ? Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA ** As explained in the Guidelines

3. SECURITISATION SUMMARY

DE020 DZ BANK AG Dt. Zentral-Genossenschaftsbank

(in million Euro)		
	Exposure Value as of 31/12/2012	Exposure Value as of 30/06/2013
Banking Book	11.343	9.594
Trading Book (excl. correlation trading)	732	680
Correlation Trading Portfolio	1.192	778
Total	13.267	11.052

DE020

DZ BANK AG Dt. Zentral-Genossenschaftsbank

(in million Euro)

	31.1	2.2012	30.00	5.2013
		K EXPOSURE OUNT		(EXPOSURE DUNT
	SA	ІМ	SA	ІМ
Traded Debt Instruments	63	3.399	75	4.084
TDI - General risk	38	3.164	50	4.134
TDI - Specific risk	25	1.001	25	854
Equities	0	2.823	0	1.639
Equities - General risk	0	1.197	0	1.436
Equities - Specific risk	0	1.626	0	203
Foreign exchange risk	856	1.087	780	782
Commodities risk	25	94	25	265

as of 31 December 2012

(in million Euro)			CT LONG EXPOSURES ue gross of provisions) ⁽¹⁾	(gross exposures	s (long) net of cash short po	RECT POSITIONS ositions of sovereign debt t a maturity matching) ⁽¹⁾	o other counterparties only	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
Residual Maturity ↓	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more] Total	Austria	1 14 53 15 474 557	200 200	1 14 53 15 474 557	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	1 14 15 30	0	111 35 2 -4 -51 6 99
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more] Total	Belgium	25 76 37 125 263		25 76 37 125 263	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	20 20 20		16 72 -45 -1 -12 8 38
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Bulgaria	0		0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0			
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Cyprus	0			0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0			15 15 13 28

as of 31 December 2012

(in million Euro)									
			CT LONG EXPOSURES ue gross of provisions) ⁽¹⁾	(gross exposure:	s (long) net of cash short po	ECT POSITIONS positions of sovereign debt t a maturity matching) ⁽¹⁾	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)	
Residual Maturity ↓	Country / Region		of which: Ioans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0-3M]		6		6	0	0			
[3M - 1Y]		10		10	0	0			
[1Y - 2Y]		62		62	0	0			
[2Y - 3Y]	Czech Republic	53		53	0	0			
[3Y - 5Y]		25		25	0	0			
[5Y - 10Y]		77		77	0	0			
[10Y - more] Total		233	0	233	0	0	0	0	0
[0 - 3M]		200	0	233	0	0	0	0	15
[3M - 1Y]					0	0			19
[1Y - 2Y]		1		1	0	0	1		3
[2Y - 3Y]	Denmark	9		9	0	0	9		-5
[3Y - 5Y]	Denmark	4		4	0	0	4		-4
[5Y - 10Y]					0	0			
[10Y - more]			-		0	0			
Total		14	0	14	0	0	14	0	28
[0-3M] [3M-1Y]					0	0			2 3
[1Y - 2Y]					0	0			
[2Y - 3Y]	Fatasia			İ	0	0			-5
[3Y - 5Y]	Estonia			1	0	0			
[5Y - 10Y]]				0	0			8
[10Y - more]					0	0			
Total		0	0	0	0	0	0	0	8
[0-3M]					0	0			7
[3M - 1Y]		07		07	0	0			-19
[1Y-2Y]	4	<u>27</u> 17		27 17	0	0			10
[<u>2Y - 3Y]</u> [3Y - 5Y]	Finland	27		27	0	0			<u>19</u> 2
[31 - 51] [5Y - 10Y]		<u> </u>		21	0	0			<u> </u>
[10Y - more]	1				0	0			
Total		70	0	70	0	0	0	0	9

as of 31 December 2012

Residual Matrix Aussisted for the second second second second second second point of cloub second point cloub second point of cloub second point of cloub seco	(in million Euro)									
Image: bit with the second s					(gross exposure:	s (long) net of cash short po	sitions of sovereign debt t	o other counterparties only	EXPOSURES IN	EXPOSURES (3)
1 (i)	Residual Maturity ↓	Country /					(designated at fair value through profit&loss) banking book	or which. Finalicial assets	(Derivatives with positive fair value + Derivatives with	(Derivatives with positive fair value + Derivatives with
if Y - 2Y i (3Y - 5Y) i (3Y - 5Y) i (5Y - 10Y) i (9Y - more) i i i i i i i i i i i i i i i i i i i	[0-3M]					0	0			
[\$Y : 3Y] Frace 56 56 0 0 </td <td></td> <td></td> <td></td> <td>1</td> <td></td> <td>0</td> <td>•</td> <td></td> <td></td> <td></td>				1		0	•			
Table (19' - M) (19' - M) Prance (19' - M) 224 0 0 2 [5Y - 10Y] 284 0 0 0 20						-				
[§7.107] 284 0 0 20 107 0 Total 737 1 737 0 0 22 0 0 [0.3M] 737 1 737 0 0 22 0 0 [1.47 400 1.547 00 0 82 69 5 [3M-1Y] 1.515 378 1.515 0 0 82 69 5 [1Y-2Y] 2.877 2.94 2.861 0 0 134 137 [3Y-10Y] 6.935 1.934 6.902 0 0 374 444 1 [1V'-more] 6.587 6.549 6.587 0 0 377 444 1 [1W'-more] 7 1.375 27.72 0 0 889 922 15 [3M-1Y] 7 0 0 0 0 0 0 0 [3M-1Y] 7		France					•			
I(0' more) Total33000100[0·3M] [0·3M]7717370002200014[3M-Y] [1Y-2Y]1.5153781.515000826955[1Y-2Y] [2Y-3Y]2.826682.178000826955[3Y-5Y] [5Y-10Y]6.822.836.3700013413711[10'-more] [7y-3y]6.6322.1836.5700037428955[10'-more] [10'-more]6.5876.58700015307-1010[3Y-3Y] [5Y-10Y]7.25512.37527.72700088992215[3M-11] [11'-2'] [2Y-3Y]110000161010[3Y-5Y] [5Y-10Y]110000010101010[0'-more] [10'-more]00000000000010[0'-more] [10'-more]27000000000000000001010101010000000000000000<						-	-			
Total 737 1 737 0 0 22 0 0 [0·3M] [3.47] 470 1.547 0 0 58 7 14 [3.47] 1.515 378 1.515 0 0 682 69 5 [1Y-2Y] 2.182 566 2.178 0 0 149 69 5 [2Y-3Y] 6.352 1.934 6.902 0 0 137 1 [3Y-5Y] 6.587 1.934 6.902 0 0 374 259 5 [10'-more] 6.587 6.549 6.587 0 0 3307 -10 [1'-2'Y] 27.825 27.727 0 0 889 922 15 [1'-2'Y] 27.82 12.375 27.727 0 0 0 -10 -10 [3'-1'Y] 11'Y 0 0 0 0 0 -10 -10 -10 <td></td> <td></td> <td></td> <td></td> <td></td> <td>-</td> <td></td> <td>20</td> <td></td> <td></td>						-		20		
IO -3M] I.547 470 1.547 0 0 58 7 14 I3M - Y1 1.515 378 1.515 0 0 82 69 5 IY - SY1 2.182 566 2.178 0 0 134 137			33 737	1			-	22	0	0
13M - 1Y1 [1Y - 2Y] [2Y - 3Y] 1515 378 1.515 0 0 82 69 5 [1Y - 2Y] [3Y - 5Y] 2.182 568 2.178 0 0 169 69 6 6 6 6 6 7 44 137 15 15 0 0 0 344 137 15 15 16 16 16 16 137 16 16 16 16 16 16 16 16 17 16 16 16 16 17 16 16 16 16 17 16						-				
117 - 2Y1 (2Y - 3Y1) 2.482 568 2.178 0 0 169 69 (17) [2Y - 3Y1] 2.877 294 2.861 0 0 134 137 (17) [SY - 10Y] 6.935 1.934 6.902 0 0 374 289 5 [10Y - more] 6.182 2.183 6.137 0 0 374 289 5 [10Y - more] 6.587 6.587 0 0 15 307 -10 [0 - 3M] 27.825 12.375 27.727 0 0 889 922 15 [1Y - 2Y] - - 0 0 0 -						-	,		-	
I3Y - 5Y] 68935 1.934 6.902 0 0 57 44 1 ISY - 10Y] 6.935 1.934 6.902 0 0 374 289 5 IOY - more] 6.567 6.549 6.687 0 0 374 289 5 IOY - more] 70tal 27.825 12.375 27.727 0 0 889 922 15 IOY - more] 7 6 0 0 0 889 922 15 IOY - 10 7 0 0 0 0 0 0 0 0 IOY - 10 7 0						0	0	169	69	
[§Y-10Y] 0.935 1.934 0.902 0 0 5/ 444 1 [[Y-10Y] 6.82 2.83 6.137 0 0 37.4 289 5 [10Y-more] 6.867 6.649 6.587 0 0 37.4 289 5 [0.3M] 7.2825 12.375 27.727 0 0 889 922 15 [3M · 1Y] 7.825 12.375 27.727 0 0 889 922 15 [3Y · 5Y] 7.825 12.375 27.727 0 0 0 0 10 10 10 [3Y · 5Y] 7 0 0 0 0 0 0 0 0 0 10 10 10 10 10 10 0 0 0 0 0 10 10 10 10 10 10 10 10 10 10 10 10 10 10 <td>[2Y - 3Y]</td> <td>Cormony</td> <td>2.877</td> <td>294</td> <td>2.861</td> <td>0</td> <td>0</td> <td>134</td> <td>137</td> <td></td>	[2Y - 3Y]	Cormony	2.877	294	2.861	0	0	134	137	
[10Y - more] 6.587 6.549 6.587 0 0 15 307 -10 Total 27.825 12.375 27.727 0 0 889 922 15 [0 · 3M] [3M - 1Y] 6.687 0.0 0 0 922 15 [1Y - 2Y] 0 0 0 0 0		Germany				0	0			
Total 27.825 12.375 27.727 0 0 889 922 15 [0 - 3M] [3M - 17] 0						-	-			
[0·3M] [3M·1Y] [4] [4] [6]							-			
			27.825	12.375	27.727	•	•	889	922	15
Image:						-	-			
$ \begin{array}{c c c c c c c c c c c c c c c c c c c $							•			
						-	÷			
		Greece				-	-			
Iteration 0						-				
[0-3M] 27 0 27 0<	[10Y - more]					0	0			
[3M-1Y] 5 0 5 0 0 100				-		•	•	0	0	0
[1Y-2Y] 117 0 117 0 0 100				-		•	-			
[2Y-3Y] Hungary 103 0 103 0 0 100 </td <td></td> <td></td> <td></td> <td>-</td> <td></td> <td></td> <td>•</td> <td></td> <td></td> <td></td>				-			•			
Image: Provingary 229 0 229 0 0 100 [5Y - 10Y] 184 0 184 0 0 0 10						-				
[5Y - 10Y] 184 0 184 0 0 [10Y - more] 3 0 0 0 0 0 0		Hungary								
[10Y - more] 3 3 0 0 0 0						-	-]		
				0	-	-				
				1			+	0	0	0

as of 31 December 2012

(in million Euro)		-		-					
			CT LONG EXPOSURES ue gross of provisions) ⁽¹⁾	(gross exposure:	s (long) net of cash short po	ECT POSITIONS politions of sovereign debt t a maturity matching) ⁽¹⁾	o other counterparties only	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
Residual Maturity ↓	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0-3M]					0	0			
[3M - 1Y]					0	0			
[1Y - 2Y]					0	0			
[2Y - 3Y]	Iceland				0	0			
[3Y - 5Y] [5Y - 10Y]					0	0			5
[10Y - more]					0	0			5
Total		0	0	0	0	0	0	0	5
[0-3M]		J J	, j	, i i i i i i i i i i i i i i i i i i i	0	0	, , , , , , , , , , , , , , , , , , ,	, i i i i i i i i i i i i i i i i i i i	70
[3M - 1Y]		50		50	0	0			27
[1Y - 2Y]					0	0			48
[2Y - 3Y]	Ireland				0	0			-73
[3Y - 5Y]					0	0			-16
[5Y - 10Y]					0	0			47
[10Y - more] Total		50	0	50	0	0	0	0	103
[0 - 3M]		50	U	50	0	0	0	0	53
[3M - 1Y]		1		1	0	0			44
[1Y - 2Y]		4		4	0	0			-20
[2Y - 3Y]	Italy	234		234	0	0			
[3Y - 5Y]	italy	36		36	0	0			-8
[5Y - 10Y]		420		420	0	0			3
[10Y - more]		1.849	^	1.849	0	0	<u> </u>		70
Total [0 - 3M]		2.544	0	2.544	0	0 0	0	0	72 7
[0-3M] [3M-1Y]					0	0			-11
[1Y - 2Y]		26		25	0	0			7
[2Y - 3Y]	Latvia				0	0			8
[3Y - 5Y]	Latvia				0	0			26
[5Y - 10Y]		1			0	0			-12
[10Y - more]					0	0			
Total		27	0	25	0	0	0	0	25

as of 31 December 2012

Residual Maturity Country / Region EXPOSURES IN region EXPOSURE (n and off bala 10 - 3M1 10' - 3M1 1									
Country / Region Country / Region Region Net position at fair values advances Net position at fair values brown book Net position at fair values b	EXPOSURES IN EXPOSURES (3)	o other counterparties only	sitions of sovereign debt to	(long) net of cash short po	(gross exposures				Desidual Meturita
i 3M - 1Y] 0	rivatives with positive fair alue + Derivatives with value + Derivatives with		(designated at fair value through profit&loss) banking book						kesiduai maturity ↓
I IV - 2Y] Liechtenstein 0	0 0	0	0	0	0	0	0		[0-3M]
i 2Y - 3Y] Liechtenstein 0			•	0	-	÷	+		
i 3Y - 5Y] LifeCitiensitien 0 </td <td></td> <td>-</td> <td>Ŧ</td> <td></td> <td>-</td> <td></td> <td>-</td> <td></td> <td></td>		-	Ŧ		-		-		
Ísy - 10Y] 0			-	÷	-	÷		Liechtenstein	
[10Y - more] 0 <t< td=""><td></td><td>-</td><td>-</td><td></td><td>-</td><td></td><td>-</td><td></td><td></td></t<>		-	-		-		-		
Total 0 <td></td> <td>-</td> <td>-</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>		-	-						
[0.3M] 23 21 0 0 1 2 [3M-1Y]		-	-		-		-		
i 3M - 1Y] Lithuania Image: Constraint of the system of t		<u> </u>	-	-		U			
I Y - 2Y] Lithuania Image: Constraint of the system of th			-	-					
Iditidanta 31 30 0 0 1 [5Y - 10Y] 31 0 11 10 11 <	6		0	0					
[3Y - 5Y] 31 30 0 0 0 1 [5Y - 10Y] 0 11 10 11 <			0	0				Lithuania	[2Y - 3Y]
[10Y - more] 0 0 0 0 0 0 11 Total 54 0 51 0 0 0 0 0 11 [0 - 3M] 0 0 0 0 0 0 0 11 [3M - 1Y] 16 16 0 0 1 0 1			0	0	30		31	Littiuariia	
Total 54 0 51 0 0 0 0 11 [0 - 3M] 0 0 0 0 0 0 11 [3M - 1Y] 16 16 0 0 1 1 1			-						· · · · · · · · · · · · · · · · · · ·
[0 - 3M] 0<		-				_			
[3M-1Y] 16 16 0 0 1	0 11	0	-	-	-	0			
		1	-	-	-		-		
[1Y-2Y] 27 0 0 0		1	-						
			Ŧ						
[21-51] Luxembourg 25 0 0 0 [3Y - 5Y1] 30 30 0			-					Luxembourg	
[5Y - 10Y] 16 16 0 0			0	0	16		16		[5Y - 10Y]
[10Y - more] 0 0 0			0	0					
Total 114 0 1 0 1 0 0		•		-		-			
[0-3M] 0 0 0 0 0 0 0 0 0				-	-				
[3M-1Y] 0 0 0 0 0 0 0 0 0 0 0		-	-	-	-	-	-		
$\begin{bmatrix} 1Y - 2Y \end{bmatrix} 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 $		-	Ŧ		-		-		
[2Y-3Y] Mata 0		-	-		-	-	-	Malta	
$\begin{array}{c c c c c c c c c c c c c c c c c c c $	÷ .	ç	÷		-	-	-		
[10Y - more] 0 0 0 0 0 0 0 0 0 0 0 0 0 0	· · ·	ų.	•				-		
Total 0 <td></td> <td>-</td> <td>-</td> <td>-</td> <td>-</td> <td>-</td> <td>-</td> <td></td> <td></td>		-	-	-	-	-	-		

as of 31 December 2012

(in million Euro)									
		GROSS DIRECT LONG EXPOSURES (g (accounting value gross of provisions) ⁽¹⁾		(gross exposures	s (long) net of cash short po	ECT POSITIONS ositions of sovereign debt t a maturity matching) ⁽¹⁾	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)	
Residual Maturity ↓	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0-3M]		130		130	0	0	130		7
[3M - 1Y]		0		0	0	0			15
[1Y - 2Y]		43		43	0	0			-39
[2Y - 3Y]	Netherlands	38		38	0	0			19
[3Y - 5Y]		108		108	0	0			
[5Y - 10Y]		128		128	0	0			4
[10Y - more] Total		5 452	0	5 452	0	0	130	0	6
[0 - 3M]		452 0	0	0 452	0	0	0	0	8 0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Namurau	0	0	0	0	0	0	0	0
[3Y - 5Y]	Norway	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0-3M]		10		10	0	0			1
[3M - 1Y]		1			0	0			3
[1Y-2Y]		10		10	0	0			-2 -4
[2Y - 3Y] [3Y - 5Y]	Poland	10		10	0	0	1		-4 22
[31 - 51] [5Y - 10Y]		297		297	0	0			
[10Y - more]		201		201	0	0			
Total		333	0	332	Ő	Ő	1	0	20
[0-3M]					0	0			122
[3M - 1Y]					0	0			84
[1Y - 2Y]		178		178	0	0	3		-26
[2Y - 3Y]	Portugal	50		50	0	0			5
[3Y - 5Y]	i ortugui				0	0			-11
[5Y - 10Y]		75	75	75	0	0			59
[10Y - more]		50		50	0	0			
Total		353	75	353	0	0	3	0	233

as of 31 December 2012

(in million Euro)									
			T LONG EXPOSURES ie gross of provisions) ⁽¹⁾	(gross exposure:	s (long) net of cash short po	RECT POSITIONS positions of sovereign debt t a maturity matching) ⁽¹⁾	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)	
Residual Maturity ↓	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0-3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Romania	0	0	0	0	0	0	0	0
[3Y - 5Y]	rtornania	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more] Total		0	0	0	0	0	0	0	0
[0 - 3M]		19	U	19	0	0	6	0	0
[3M - 1Y]		2		2	0	0	0		8
[1Y - 2Y]		58		58	0	0	4		0
[2Y - 3Y]	<u> </u>				0	0			-2
[3Y - 5Y]	Slovakia	25		25	0	0			8
[5Y - 10Y]		13		13	0	0			8
[10Y - more]					0	0			
Total		118	0	118	0	0	10	0	22
[0-3M]					0	0			18
[3M - 1Y]					0	0			
[1Y-2Y]		3		3	0	0	3		
[2Y - 3Y] [3Y - 5Y]	Slovenia				0	0			- <u>2</u> 5
[31 - 51] [5Y - 10Y]					0	0	<u> </u>]		5
[10Y - more]		23		23	0	0			5
Total		26	0	26	ů ů	Ő	3	0	26
[0-3M]		32		32	0	0			62
[3M - 1Y]		201	145	201	0	0			89
[1Y - 2Y]		510		510	0	0			4
[2Y - 3Y]	Spain	544	18	532	0	0	-12		-39
[3Y - 5Y]	opu	314		310	0	0	-4		4
[5Y - 10Y]		523	117	520	0	0	-3		16
[10Y - more]		935	100	935	0	0	10		100
Total		3.059	380	3.040	0	0	-19	0	136

as of 31 December 2012

Residual Maturity Country / Region Country / Region Country / Region Country / (accounting value gross of provisions) (1) (gross exposures (iong) her of cash short positions of sovereign decit to other counterparties only where there is a maturity matching) (1) EXPOSURES IN DERIVATIVES (1) EXPOSURES (1) EXPOS	T SOVEREIGN DSURES ⁽³⁾ If balance sheet) on at fair values s with positive fair Derivatives with ve fair value) 20 5 4
Country / RegionCountry / RegionCountry / RegionOf which: Ioans and advancesof which: AFS banking bookof which: FVO (designated at fair value through profit&loss) banking book (FVO)of which: Financial assets held for trading ⁽²⁾ Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)Net position (Derivatives value + Derivatives with negative fair value)Net position (Derivatives value + Derivatives value + Derivatives 	s with positive fair Derivatives with ve fair value) 20 5 4
I 3M - 1Y] 0	5 4
[1Y - 2Y] 33 33 0 0 33 [2Y - 3Y] 1 1 0 0 1 1 [3Y - 5Y] 1 1 0 0 1 1 1 [5Y - 10Y] 4 4 0 0 4 1	4
[2Y - 3Y] Sweden 1 1 0 0 1 [3Y - 5Y]	4
[3Y - 5Y] Sweden 0 0 [5Y - 10Y] 4 4 0 0 4 [10Y - more] 0 0 0 0 4	
[5Y - 10Y] 4 4 0 0 4 [10Y - more] 0 0 0 0 0	-1
[10Y - more] 0 0	-1
	28
[0-3M] 0 0 0	
[3M-1Y] 1 1 0 0	
[1Y-2Y] [2Y-3Y] United Kingdom 0 0	
[2Y - 3Y] United Kingdom 4 4 0 0 0	
$\frac{1}{15Y \cdot 10Y1}$ $\frac{4}{3}$ $\frac{4}{3}$ $\frac{6}{0}$ $\frac{6}{0}$	
[10Y - more] 13 13 0 0	
Total 21 0 21 0 0 0 0 0	0
[0-3M] 3 3 3 0 0	
[3M - 1Y] 0 0	
[1Y-2Y] 0 0	-3
[2Y - 3Y] [3Y - 5Y] Australia 0 0 0	-5 -2
[37 - 57] [5Y - 10Y]	<u>-2</u> 16
[10Y - more] 0 0 0	10
Total 3 3 3 0 0 0 0	6
[0-3M] 0 0	
[3M - 1Y] 0 0 0	
[1Y-2Y] 0 0	
[2Y-3Y] Canada 12 12 0 0	
[3Y - 5Y] 0 0 [5Y - 10Y] 21 21 0 0	
[5Y - 10Y] 21 21 0 0 [10Y - more] 305 305 0 0	
Total 338 0 338 0 0 0 0 0	

as of 31 December 2012

(in million Euro)									
			CT LONG EXPOSURES ie gross of provisions) ⁽¹⁾	(gross exposure:	s (long) net of cash short po	ECT POSITIONS politions of sovereign debt t a maturity matching) ⁽¹⁾	o other counterparties only	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
Residual Maturity ↓	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0-3M]		6	0	6	0	0			
[3M - 1Y]		-			0	0			
[1Y - 2Y]					0	0			
[2Y - 3Y]	Hong Kong				0	0			
[3Y - 5Y]					0	0			
[5Y - 10Y]					0	0			
[10Y - more] Total		6	0	6	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Japan	0	0	0	0	0	0	0	0
[3Y - 5Y]	Japan	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0-3M] [3M-1Y]		24 32	4	24 32	0	0			
[3W - 1Y] [1Y - 2Y]		6		6	0	0			
[2Y - 3Y]		2		2	0	0			
[3Y - 5Y]	U.S.	3		3	0	0			
[5Y - 10Y]		10		10	0	0			8
[10Y - more]		163		163	0	0			38
Total		240	4	240	0	0	0	0	46
[0-3M]					0	0			
[3M - 1Y]					0	0			
[1Y-2Y]					0	0			17
[<u>2Y</u> - <u>3Y</u>] [3Y - <u>5</u> Y]	Switzerland	25	25	25	0	0			3
[31 - 51] [5Y - 10Y]		25 87	87	25 87	0	0			<u>_</u>
[10Y - more]		124	124	124	0	0			
Total		236	236	236	Ő	Ő	0	0	23

as of 31 December 2012

(in million Euro)									
			CT LONG EXPOSURES ue gross of provisions) ⁽¹⁾	(gross exposure:	s (long) net of cash short po	ECT POSITIONS ositions of sovereign debt t a maturity matching) ⁽¹⁾	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)	
Residual Maturity ↓	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0-3M]		16	0	16	0	0			
[3M - 1Y]					0	0			
[1Y-2Y]	Other advanced				0	0			
[2Y - 3Y]	economies non				0	0			
[3Y - 5Y]	EEA				0	0			
[5Y - 10Y]					0	0			18
[10Y - more]			_		0	0	-		
Total		16	0	16	0	0	0	0	18
[0-3M]		5 3	3	5	0	0	5		-2
[3M - 1Y] [1Y - 2Y]	Other Central	27	3	24	0	0	24		-2
[11 - 21] [2Y - 3Y]	and Eastern	6		6	0	0	6		-1 -62
[3Y - 5Y]	Europe	12	7	7	0	0	0		41
[5Y - 10Y]	countries non	7	5	5	0	0			6
[10Y - more]	EEA	1	5	0	0	0			Ŭ
Total		60	15	50	0	0	35	0	-14
[0-3M]		1	1	1	0	0			
[3M - 1Y]					0	0			
[1Y - 2Y]					0	0			
[2Y - 3Y]	Middle East	2		2	0	0	2		
[3Y - 5Y]					0	0			
[5Y - 10Y]	4	2		2	0	0	2		
[10Y - more] Total	1	1 6	1	-2 3	0	0	-2 2	0	0
[0 - 3M]		0		3	0	0	2	U	53
[3M - 1Y]	1				0	0	<u> </u>		
[1Y - 2Y]		6		6	0	0	6		14
[2Y - 3Y]	Latin America	8		8	0	0	8		· · ·
[3Y - 5Y]	and the	21	17	19	0	0	2		-7
[5Y - 10Y]	Caribbean	4		4	0	0	4		8
[10Y - more]]	24		24	0	0	13		
Total		63	17	61	0	0	33	0	68

as of 31 December 2012

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(in million Euro)									
			T LONG EXPOSURES e gross of provisions) ⁽¹⁾	(gross exposure	s (long) net of cash short po	RECT POSITIONS positions of sovereign debt t a maturity matching) ⁽¹⁾	o other counterparties only	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
Residual Maturity ↓	Country / Region		of which: Ioans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0-3M]					0	0			
[3M - 1Y]		1	1	1	0	0			
[1Y - 2Y]		1	1	1	0	0			
[2Y - 3Y]	Africa	4	4	4	0	0			
[3Y - 5Y]		12	12	12	0	0			
[5Y - 10Y]					0	0			
[10Y - more] Total		40	40	40	0	0		•	
[0 - 3M]		18	18	18	0	0 0	0	0	0
[3M - 1Y]					0	0			
[1Y - 2Y]		4		4	0	0	4		2
[2Y-3Y]	0.1				0	0	· · · · ·		4
[3Y - 5Y]	Others				0	0			· ·
[5Y - 10Y]					0	0			
[10Y - more]		4		4	0	0			
Total		8	0	8	0	0	4	0	6

TOTAL EEA 30	37.554	13.031	37.431	0	0	1.142	922	912
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Notes and definitions

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

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

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

as of 30 June 2013

(in million Euro)									
			CT LONG EXPOSURES ue gross of provisions) ⁽¹⁾	(gross exposure	es (long) net of cash short p	ECT POSITIONS ositions of sovereign debt a maturity matching) ⁽¹⁾	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)	
Residual Maturity ↓	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0-3M]					0	0			
[3M - 1Y]		12		12	0	0			14
[1Y - 2Y]		14			0	0			
[2Y - 3Y]	Austria	14		14	0	0	14		
[3Y - 5Y]	, laotha	55		53	0	0			-40
[5Y - 10Y]		64		18	0	0	18		24
[10Y - more] Total		478	200 200	475	0	0	32		
[0 - 3M]		637	200	572	0	0	32	0	-2
[3M - 1Y]		25		25	0	0			
[1Y - 2Y]		20		20	0	0			
[2Y - 3Y]	Delaiume	29		29	0	0			
[3Y - 5Y]	Belgium	88		88	0	0			
[5Y - 10Y]		37		37	0	0			
[10Y - more]		104		104	0	0			
Total		283	0	283	0	0	0	0	0
[0-3M]					0	0			
[3M - 1Y] [1Y - 2Y]					0	0			
[1Y-2Y] [2Y-3Y]					0	0			
[21 - 51] [3Y - 5Y]	Bulgaria				0	0			
[5Y - 10Y]					0	0			
[10Y - more]					0	0			
Total		0	0	0	0	0	0	0	0
[0-3M]					0	0			
[3M - 1Y]					0	0			
[1Y-2Y]					0	0			
[2Y - 3Y] [3Y - 5Y]	Cyprus				0	0			
[3Y - 5Y] [5Y - 10Y]					0	0			
[10Y - more]					0	0			
Total		0	0	0	0	0	0	0	0

as of 30 June 2013

(in million Euro)							-		
			CT LONG EXPOSURES ue gross of provisions) ⁽¹⁾	(gross exposure	s (long) net of cash short pe	ECT POSITIONS ositions of sovereign debt a maturity matching) ⁽¹⁾	to other counterpaties only	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
Residual Maturity ↓	rrity Country / Region		of which: Ioans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0-3M]		10		10	0	0			
[3M - 1Y]		61		61	0	0			
[1Y - 2Y]		5		5	0	0			
[2Y - 3Y]	Czech Republic	57		57	0	0			
[3Y - 5Y]	02001110000010	11		11	0	0			
[5Y - 10Y]		73		73	0	0			
[10Y - more]			-		0	0			
Total [0 - 3M]		218	0	218	0	0	0	0	0 19
[0-3M] [3M-1Y]					0	0			3
[1Y - 2Y]					0	0			-5
[2Y - 3Y]		15		15	0	0	15		
[3Y - 5Y]	Denmark	10		10	0	0	10		-4
[5Y - 10Y]		1		1	0	0	1		·
[10Y - more]					0	0			
Total		16	0	16	0	0	16	0	13
[0-3M]					0	0			3
[3M - 1Y]					0	0			3
[1Y-2Y]					0	0			-5
[2Y - 3Y]	Estonia				0	0			
[3Y - 5Y] [5Y - 10Y]					0	0			8
[10Y - more]					0	0			
Total		0	0	0	0	0	0	0	9
[0 - 3M]		>		, , , , , , , , , , , , , , , , , , ,	0	0	, , , , , , , , , , , , , , , , , , ,		v
[3M - 1Y]					0	0			19
[1Y - 2Y]		27		27	0	0			
[2Y - 3Y]	Finland	43		43	0	0			2
[3Y - 5Y]	i inianu				0	0			
[5Y - 10Y]		22		22	0	0			
[10Y - more]			-		0	0			
Total		91	0	91	0	0	0	0	21

as of 30 June 2013

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↓ R ↓ [0-3M]			CT LONG EXPOSURES ue gross of provisions) ⁽¹⁾	(gross exposure	es (long) net of cash short p	RECT POSITIONS ositions of sovereign debt i a maturity matching) ⁽¹⁾	o other counterpaties only	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance shee
	Country / Region		of which: Ioans and advances	-	of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0-3M]		0		0	0	0			
[3M - 1Y]		61		61	0	0			
[1Y - 2Y]		75		75	0	0			
[2Y - 3Y]	France	137		137	0	0	2		
[3Y - 5Y]	France -	296		296	0	0			
[5Y - 10Y]		132		132	0	0	20		-20
[10Y - more]		30		30	0	0			
Total		731	0	731	0	0	22	0	-20
[0-3M]		765	211	765	0	0	6	5	10
[3M - 1Y]		2.170	738	2.166	0	0	113	40	
[1Y - 2Y]		2.659	305	2.637	0	0	271	83	
[2Y - 3Y]	Germany	2.496	420	2.432	0	0	61	72	
[3Y - 5Y]	Cermany	6.521	1.862	6.493	0	0	106	-14	
[5Y - 10Y]		7.466	2.316	7.429	0	0	211	243	257
[10Y - more]		6.815	6.774	6.815	0	0	17	256	-10
Total		28.893	12.626	28.738	0	0	785	685	257
[0-3M]					0	0			
[3M - 1Y]					0	0			
[1Y - 2Y]					0	0			
[2Y - 3Y]	Greece				0	0			
[3Y - 5Y] [5Y - 10Y]				<u> </u>	0	0]		
[10Y - more]				ł	0	0			
Total		0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	U U	U	0
[3M - 1Y]		110	0	110	0	0			
[1Y - 2Y]		103	0	103	0	0			
[11 - 21] [2Y - 3Y]		123	0	123	0	0	<u> </u>]		
[3Y - 5Y]	Hungary	123	0	123	0	0	<u> </u>]		
[51 - 51] [5V 10V 1		210	0	210	0	0			

[5Y - 10Y]

[10Y - more]

Total

as of 30 June 2013

(in million Euro)									
			CT LONG EXPOSURES ue gross of provisions) ⁽¹⁾	(gross exposure	es (long) net of cash short p	RECT POSITIONS ositions of sovereign debt a maturity matching) ⁽¹⁾	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)	
Residual Maturity ↓	Country / Region		of which: Ioans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0-3M]					0	0			
[3M - 1Y]					0	0			
[1Y - 2Y]					0	0			
[2Y - 3Y]	Iceland				0	0			
[3Y - 5Y] [5Y - 10Y]					0	0			
[10Y - more]					0	0			
Total		0	0	0	ů 0	Ő	0	0	0
[0-3M]					0	0		-	
[3M - 1Y]					0	0			
[1Y - 2Y]					0	0			
[2Y - 3Y]	Ireland				0	0			
[3Y - 5Y] [5Y - 10Y]					0	0			
[5Y - 10Y] [10Y - more]					0	0			
Total		0	0	0	0	0	0	0	0
[0 - 3M]		v	v	v	0	0	.	.	-9
[3M - 1Y]		6		2	0	0			31
[1Y - 2Y]		145		145	0	0			-3
[2Y - 3Y]	Italy	111		111	0	0			19
[3Y - 5Y]	. cary	53		52	0	0			-16
[5Y - 10Y]		614		614	0	0	51		-6
[10Y - more] Total		1.661 2.590	0	1.661 2.585	0	0	51	0	16
[0 - 3M]		2.590	U	2.303	0	0	01	U	-11
[3M - 1Y]		25	1	25	0	0			2
[1Y - 2Y]					0	0			1
[2Y - 3Y]	Latvia				0	0			11
[3Y - 5Y]	Latvia				0	0			26
[5Y - 10Y]					0	0			-12
[10Y - more]					0	0			
Total		25	0	25	0	0	0	0	17

as of 30 June 2013

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in million Euro)									
			CT LONG EXPOSURES ue gross of provisions) ⁽¹⁾	(gross exposure	es (long) net of cash short po	ECT POSITIONS ositions of sovereign debt t a maturity matching) ⁽¹⁾	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)	
Residual Maturity ↓	Country / Region		of which: Ioans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0-3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Liechtenstein	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total [0 - 3M]		U	U	U	0	0	U	0	0
[3M - 1Y]					0	0			
[1Y - 2Y]					0	0			
[2Y-3Y]	1.144	30		30	0	0			
[3Y - 5Y]	Lithuania				0	0			
[5Y - 10Y]					0	0			
[10Y - more]					0	0			
Total		30	0	30	0	0	0	0	0
[0-3M]		13		13	0	0			
[3M - 1Y] [1Y - 2Y]		16		16	0	0	1		l -
[2Y - 3Y]					0	0			
[3Y - 5Y]	Luxembourg				0	0			
[5Y - 10Y]					0	0			
[10Y - more]					0	0			
Total		29	0	29	0	0	1	0	0
[0-3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y-2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Malta	0	0	0	0	0	0	0	0
[3Y - 5Y] [5Y - 10Y]		0	0	0	0	0	0	0	0
[5Y - 10Y] [10Y - more]		0	0	0	0	0	0	0	0
LINT - more j	1	U	U	U	U	U	U	U	U

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Total

as of 30 June 2013

(in million Euro)									
			CT LONG EXPOSURES ue gross of provisions) ⁽¹⁾	(gross exposure	s (long) net of cash short p	ECT POSITIONS ositions of sovereign debt a maturity matching) ⁽¹⁾	to other counterpaties only	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
Residual Maturity ↓	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0-3M]		0		0	0	0			
[3M - 1Y]					0	0			
[1Y-2Y]		80		80	0	0			
[2Y - 3Y] [3Y - 5Y]	Netherlands	133		133	0	0			
[5Y - 10Y]		103		103	0	0			
[10Y - more]		6		6	0	0			
Total		321	0	321	0	0	0	0	0
[0-3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y] [3Y - 5Y]	Norway	0	0	0	0	0	0	0	0
[3Y - 5Y] [5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0 0	ů 0	0	0	0	0
[0-3M]		0		0	0	0			
[3M - 1Y]					0	0			-2
[1Y - 2Y]					0	0			12
[2Y - 3Y]	Poland	25		25	0	0			-11
[3Y - 5Y]		26		26	0	0			17
[5Y - 10Y] [10Y - more]		263		263	0	0			-6
Total		314	0	314	0	0	0	0	10
[0 - 3M]					0	0	,	ÿ	
[3M - 1Y]		177		177	0	0	2		20
[1Y - 2Y]		3		3	0	0	3		-2
[2Y - 3Y]	Portugal	50		50	0	0			11
[3Y - 5Y]	i ortugur	75	75	75	0	0			27
[5Y - 10Y]		50		50	0	0			10
[10Y - more] Total		50 355	75	50 355	0	0	5	0	66
TOTAL		300	/5	300	U	U	9	U	00

3.056

as of 30 June 2013

DE020 DZ BANK AG Dt. Zentral-Genossenschaftsbank

Residual Maturity			T LONG EXPOSURES e gross of provisions) ⁽¹⁾	(gross exposure	s (long) net of cash short p	RECT POSITIONS ositions of sovereign debt t a maturity matching) ⁽¹⁾	o other counterpaties only	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance shee
kesiduai maturity ↓	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fa value + Derivatives with negative fair value)
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Romania	0	0	0	0	0	0	0	0
[3Y - 5Y]	Rumania	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0-3M]		1		1	0	0			16
[3M - 1Y]		56		56	0	0	1		
[1Y-2Y]		1		1	0	0	1		-20
[2Y - 3Y]	Slovakia	10		10	0	0			18
[3Y - 5Y] [5Y - 10Y]		21 32		21 32	0	0	1		8
[10Y - more]		32		32	0	0	1		0
Total		121	0	121	0	0	3	0	30
[0 - 3M]		141	v	121	0	0	v	v	
[3M - 1Y]		17		13	0	0	13		
[1Y - 2Y]					0	0	-		-10
[2Y - 3Y]	Slovenia				0	0			13
[3Y - 5Y]	Siuverila				0	0			
[5Y - 10Y]					0	0			
[10Y - more]		23		23	0	0			
Total		40	0	36	0	0	13	0	3
[0-3M]		1	445	1	0	0			
[3M - 1Y]		200	145	200	0	0			
[1Y - 2Y]	F	521	47	521	0	0			
[2Y-3Y]	Spain	602	17	602	0	0			
[3Y - 5Y]		285	206	285	0	0			

3.056

[5Y - 10Y]

[10Y - more]

Total

as of 30 June 2013

DE020 DZ BANK AG Dt. Zentral-Genossenschaftsbank

(in million Euro)									
			CT LONG EXPOSURES ue gross of provisions) ⁽¹⁾	(gross exposure	es (long) net of cash short po	ECT POSITIONS positions of sovereign debt a maturity matching) ⁽¹⁾	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)	
Residual Maturity ↓	Country / Region		of which: Ioans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0-3M]					0	0			
[3M - 1Y]		6		2	0	0	2		1
[1Y - 2Y]					0	0			8
[2Y - 3Y]	Sweden	1		1	0	0	1		
[3Y - 5Y]	Chicachi	18		18	0	0	18		-1
[5Y - 10Y]					0	0			
[10Y - more] Total		25	0	21	0	0	21	0	
[0 - 3M]		25 0	0	0	0	0	21	0	8
[3M - 1Y]		0	0	0	0	0			
[1Y - 2Y]					0	0			
	Lingth and King and a sec				0	Ő			
[3Y - 5Y]	United Kingdom	4		4	0	0			
[5Y - 10Y]		2		2	0	0			
[10Y - more]		14		14	0	0			
Total		20	0	20	0	0	0	0	0
[0-3M]		6	6	6	0	0			
[3M - 1Y]				ļ	0	0		ļ	-3
[1Y-2Y]				1	0	0			-5
[2Y - 3Y]	Australia				0	0			
[3Y - 5Y] [5Y - 10Y]				1	0	0			<u>-2</u> 16
[10Y - more]				1	0	0			10
Total		6	6	6	ů O	Ő	0	0	6
[0-3M]		10	10	10	0	0			
[3M - 1Y]				I	0	0			
[1Y - 2Y]					0	0			
[2Y - 3Y]	Canada	10		10	0	0			
[3Y - 5Y]	Gunada				0	0			
[5Y - 10Y]		21		21	0	0			l
[10Y - more]		308		308	0	0			
Total		349	10	349	0	0	0	0	0

as of 30 June 2013

DE020 DZ BANK AG Dt. Zentral-Genossenschaftsbank

(in million Euro)									
			CT LONG EXPOSURES ue gross of provisions) ⁽¹⁾	(gross exposure	s (long) net of cash short p	RECT POSITIONS ositions of sovereign debt a maturity matching) ⁽¹⁾	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)	
Residual Maturity ↓	Country / Region		of which: Ioans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0-3M]		6	0	6	0	0			
[3M - 1Y]					0	0			
[1Y - 2Y]					0	0			
[2Y - 3Y]	Hong Kong				0	0			
[3Y - 5Y]	Thong thong				0	0			
[5Y - 10Y]					0	0			
[10Y - more]		6	•		0	0			•
Total [0 - 3M]		6 0	0	6 0	0	0 0	0 0	0 0	0
[0-3M] [3M-1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]	Japan	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0-3M]		36	7	36	0	0			
[3M - 1Y]		1		1	0	0			
[1Y-2Y]		9		9	0	0			
[2Y - 3Y]	U.S.	3		3	0	0			
[3Y - 5Y] [5Y - 10Y]		<u>2</u> 91		2 91	0	0			7
[10Y - more]		84		84	0	0			26
Total		226	7	226	0	0	0	0	33
[0 - 3M]		220		220	0	0	Ū.	U	
[3M - 1Y]					0	0			20
[1Y - 2Y]				ł	0	0			1
[2Y - 3Y]		24	24	24	0	0			· · · · · ·
[3Y - 5Y]	Switzerland				0	0			3
[5Y - 10Y]	1	85	85	85	0	0			Ŭ Ŭ
[10V_more]	1	122	122	122	ů Ú	0			

[10Y - more]

Total

as of 30 June 2013

(in million Euro)				_					
			CT LONG EXPOSURES ue gross of provisions) ⁽¹⁾	(gross exposure	es (long) net of cash short po	ECT POSITIONS ositions of sovereign debt t a maturity matching) ⁽¹⁾	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)	
Residual Maturity ↓	Country / Region		of which: Ioans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0-3M]					0	0			
[3M - 1Y]		15		15	0	0			
[1Y-2Y]	Other advanced				0	0			
[2Y - 3Y]	economies non				0	0			
[3Y - 5Y]	EEA				0	0			
[5Y - 10Y]					0	0			18
[10Y - more]			-		0	0			
Total		15	0	15	0	0	0	0	18
[0-3M] [3M-1Y]		4	1	1	0	0			
[3M - 1Y] [1Y - 2Y]	Other Central	1		1	0	0			
[11 - 21] [2Y - 3Y]	and eastern	7	7	7	0	0			
[3Y - 5Y]	Europe	1	1	1	0	0			
[5Y - 10Y]	countries non	5	5	5	0	0			
[10Y - more]	EEA	, v	v	, , , , , , , , , , , , , , , , , , ,	0	0			
Total		13	13	13	0	0	0	0	0
[0-3M]		1	1	1	0	0			
[3M - 1Y]					0	0			
[1Y-2Y]					0	0		ļ	
[2Y-3Y]	Middle East			l	0	0			
[3Y - 5Y]					0	0			
[5Y - 10Y] [10Y - more]					0	0			
Total		1	1	1	0	0	0	0	0
[0 - 3M]		•		-	0	0	U	0	
[3M - 1Y]			1	1	0	0			14
[1Y-2Y]	Lotin America				0	0			-8
[2Y - 3Y]	Latin America and the		l l	Ì	0	0			9
[3Y - 5Y]	Caribbean	15	15	15	0	0			-8
[5Y - 10Y]	Calibbeall				0	0			8
[10Y - more]		11		11	0	0			
Total		26	15	26	0	0	0	0	15

as of 30 June 2013

DE020 DZ BANK AG Dt. Zentral-Genossenschaftsbank

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterpaties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			of which: Ioans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]					0	0			
[3M - 1Y]		1	1	1	0	0			
[1Y - 2Y]		· · · · ·			0	0			
[2Y - 3Y]	Africa	3	3	3	0	0			
[3Y - 5Y]	Amca	11	11	11	0	0			
[5Y - 10Y]					0	0			
[10Y - more]					0	0			
Total		15	15	15	0	0	0	0	0
[0-3M]				ļ	0	0			-2
[3M - 1Y]					0	0			4
[1Y - 2Y]					0	0			4
[2Y - 3Y]	Others				0	0			
[3Y - 5Y]					0	0			
[5Y - 10Y]				0	0	0			
[10Y - more] Total		3	•	3	0	0	0		
I Utdi		3	0	3	0	U	U	U	Ø

TOTAL EEA 30	38.474	13.320	38.241	0	0	949	685	428
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Notes and definitions

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

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

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

6. RWA

DE020 DZ BANK AG Dt. Zentral-Genossenschaftsbank

(in million Euro)		
	31.12.2012	30.06.2013
RWA for credit risk	72.837	70.912
RWA Securitisation and re-securitisations	6.300	5.750
RWA Other credit risk	66.537	65.162
RWA for market risk	8.063	7.638
RWA for operational risk	8.450	8.563
RWA Transitional floors	0	0
RWA Other	0	0
Total RWA ⁽¹⁾	89.350	87.113