

Country Code	DE
LEI Code	529900HNOAA1KX
Bank Name	DZ BANK AG Deutsche Zentral-Genosser

enschaftsbank, Frankfurt am Main

KXQJUQ27



Key Metrics

(mln EUR, %)	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	18,176	18,158	18,091	19,835	C 01.00 (r020,c010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	18,176	18,158	18,091	19,835	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	19,871	19,852	19,538	21,283	C 01.00 (r015,c010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	19,871	19,852	19,538	21,283	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	22,286	22,210	21,983	23,621	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
Total capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	22,286	22,210	21,983	23,621	C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030)	Articles 4(118) and 72 of CRR
Risk-weighted assets (amounts)						
Total risk-weighted assets	136,263	132,152	135,128	138,485	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk-weighted assets as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	136,263	132,152	135,128	138,485	C 02.00 (r010,c010) - C 05.01 (r440,c040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	13.34%	13.74%	13.39%	14.32%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	13.34%	13.74%	13.39%	14.32%	(C 01.00 (r020,c010) - C 05.01 (r440,c010))/ (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	14.58%	15.02%	14.46%	15.37%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	14.58%	15.02%	14.46%	15.37%	(C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	16.35%	16.81%	16.27%	17.06%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	16.35%	16.81%	16.27%	17.06%	(C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Leverage ratio						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	447,829	441,667	471,945	471,049	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	4.44%	4.49%	4.14%	4.52%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



Leverage ratio

	(mln EUR, %)	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	19,871	19,852	19,538	21,283	C 47.00 (r320,c010)	
A.2	Tier 1 capital - fully phased-in definition	18,885	18,866	18,799	20,435	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	447,829	441,667	471,945	471,049	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
В.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	447,829	441,667	471,945	471,049	C 47.00 (r290,c010)	CRR
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	4.4%	4.5%	4.1%	4.5%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	4.2%	4.3%	4.0%	4.3%	C 47.00 (r330,c010)	



2019 EU-wide Transparency Exercise Capital

DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

			As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE	REGULATION
	Α	(min EUR, %) OWN FUNDS	22,286	22,210	21,983		C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional	18,176	18,158	18,091		C 01.00 (r020,c010)	Article 50 of CRR
	A.1.1	adjustments) Capital instruments eligible as CET1 Capital (including share premium and net own capital	10,478	10,478	10,478		C 01.00 (r030,c010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
-		instruments)	6,678					
-	A.1.2	Retained earnings		6,759	6,759		C 01.00 (r130,c010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l) of CRR
-	A.1.3	Accumulated other comprehensive income	251	227	189		C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
-	A.1.4	Other Reserves	1,783	1,809	1,809		C 01.00 (r200,c010)	Articles 4(117) and 26(1) point (e) of CRR
-	A.1.5	Funds for general banking risk	U	0	0		C 01.00 (r210,c010)	Articles 4(112), 26(1) point (f) and 36 (1) point (l) of CRR
-	A.1.6	Minority interest given recognition in CET1 capital	133	142	139		C 01.00 (r230,c010)	Article 84 of CRR
-	A.1.7	Adjustments to CET1 due to prudential filters	-309	-282	-278		C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (I) of CRR
-	A.1.8	(-) Intangible assets (including Goodwill)(-) DTAs that rely on future profitability and do not arise from temporary differences net of	-657	-519	-520		C 01.00 (r300,c010) + C 01.00 (r340,c010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR
_	A.1.9	associated DTLs	-6	-8	-8	-4	C 01.00 (r370,c010)	Articles 36(1) point (c) and 38 of CRR
_	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-142	-136	-152	-173	C 01.00 (r380,c010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	-2	-2	0	C 01.00 (r390,c010)	Articles 4(109), 36(1) point (e) and 41 of CRR
_	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	-2	-2	-2	-2	C 01.00 (r430,c010)	Articles 4(122), 36(1) point (g) and 44 of CRR
_	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (r440,c010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	-282	-284	-271	C 01.00 (r450,c010) + C 01.00 (r460,c010) + C 01.00 (r470,c010) + C 01.00 (r471,c010)+ C 01.00 (r472,c010)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point k) (iii) and 379(3) of CRR; Articles 36(1) point k) (iv) and 153(8) of CRR and Articles 36(1) point k) (v) and 155(4) of CRR.
A	A.1.14.1	Of which: from securitisation positions (-)	0	-282	-284	-271	C 01.00 (r460,c010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institiution does not have a significant investment	0	0	0	0	C 01.00 (r480,c010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (r490,c010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institiution has a significant investment	0	0	0	0	C 01.00 (r500,c010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
OWN FUNDS	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	0	0	C 01.00 (r510,c010)	Article 48 of CRR
Transitional period	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C 01.00 (r524,c010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-31	-24	-36	-36	C 01.00 (r529,c010)	-
-	A.1.21	Transitional adjustments	0	0	0	108	CA1 {1.1.1.6 + 1.1.1.8 + 1.1.1.26}	-
A	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (r220,c010)	Articles 483(1) to (3), and 484 to 487 of CRR
A	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	108	C 01.00 (r240,c010)	Articles 479 and 480 of CRR
A	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	0	0	C 01.00 (r520,c010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	1,694	1,693	1,448	1,448	C 01.00 (r530,c010)	Article 61 of CRR
-	A.2.1	Additional Tier 1 Capital instruments	709	708	708	709	C 01.00 (r540,c010) + C 01.00 (r670,c010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (r720,c010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (r690,c010) + C 01.00 (r700,c010) + C 01.00 (r710,c010) + C 01.00 (r740,c010) + C 01.00 (r744,c010) + C 01.00 (r748,c010)	
	A.2.4	Additional Tier 1 transitional adjustments	986	986	739	739	C 01.00 (r660,c010) + C 01.00 (r680,c010) + C 01.00 (r730,c010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	19,871	19,852	19,538	21,283	C 01.00 (r015,c010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	2,415	2,359	2,445	2,338	C 01.00 (r750,c010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	3,033	2,940	2,821	1,295	C 01.00 (r760,c010) + C 01.00 (r890,c010)	
	A.4.2	Other Tier 2 Capital components and deductions	367	404	364	372	C 01.00 (r910,c010) + C 01.00 (r920,c010) + C 01.00 (r930,c010) + C 01.00 (r940,c010) + C 01.00 (r950,c010) + C 01.00 (r970,c010) + C 01.00 (r974,c010) + C 01.00 (r978,c010)	
	A.4.3	Tier 2 transitional adjustments	-985	-986	-739	671	C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)	
	D	TOTAL RISK EXPOSURE AMOUNT	136,263	132,152			C 01.00 (r960,c010) C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
OWN FUNDS REQUIREMENTS	В В.1		130,203	152,152	135,128			
	в.1 С.1	Of which: Transitional adjustments included	U 13 3404	0 13.74%	1 3.39%		C 05.01 (r010;c040)	
CAPITAL RATIOS (%)	C.1 C.2	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	13.34%			14.32%		
Transitional period		TIER 1 CAPITAL RATIO (transitional period)	14.58%	15.02%	14.46%	15.37%		
CET1 Capital	C.3	TOTAL CAPITAL RATIO (transitional period)	16.35%	16.81%	16.27%	17.06%	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13-	-
Fully loaded CET1 RATIO (%)	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	18,176	18,158	18,091	19,727	A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3,0),0)]	-
Fully loaded ¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	13.34%	13.74%	13.39%		[D.1]/[B-B.1]	-
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0		C 05.01 (r440,c010)	
		Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c020)	1
Memo items	F							4
Memo items	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c030)	

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



Overview of Risk exposure amounts

		R	WAs		
(mln EUR, %)	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE
Credit risk (excluding CCR and Securitisations)	104,289	103,903	108,530	111,953	C 02.00 (r040, c010) -[C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002)) + C 08.01 (r050, c260, s002)] -[C 02.00 (R220, c010) + C 02.00 (R430, c010)] - C 02.00 (R460, c010)]
Of which the standardised approach	21,080	22,104	21,739	21,514	C 02.00 (r060, c010)-[C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001)+ C 07.00 (r130, c220, s001)]
Of which the foundation IRB (FIRB) approach	42,850	42,844	45,282	47,325	C 02.00 (R250, c010) - [C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)]
Of which the advanced IRB (AIRB) approach	14,911	14,991	15,025	14,537	C 02.00 (R310, c010) - [C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001)]
Of which equity IRB	22,939	22,151	24,556	26,866	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA)	4,153	3,532	3,684	3,652	C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r050, c260, s002) + C 02.00 (R460, c010)]
Credit valuation adjustment - CVA	1,363	1,224	1,254	1,212	C 02.00 (R640, c010)
Settlement risk	0	0	1	8	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	6,979	2,529	2,587	2,886	C 02.00 (R770, c010) + C 02.00 (R220, c010) + C 02.00 (R430, c010)
Position, foreign exchange and commodities risks (Market risk)	7,613	9,104	7,054	6,656	Q3 2018: C 02.00 (R520, c010) from Q4 2018: C 02.00 (R520, c010) + C 02.00 (R910, c010)
Of which the standardised approach	1,801	2,320	2,314	1,835	C 02.00 (R530, c010)
Of which IMA	5,811	6,783	4,724	4,821	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book	58	96	35	38	Q3 2018: C 19.00_010_610*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_110)*12.5 from Q4 2018: C 19.00_010_610*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010,C
Large exposures in the trading book	0	0	0	0	C 02.00 (R680, c010)
Operational risk	10,623	10,623	10,716	10,716	C 02.00 (R590, c010)
Of which basic indicator approach	0	0	0	0	C 02.00 (R600, c010)
Of which standardised approach	10,623	10,623	10,716	10,716	C 02.00 (R610, c010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (R620, c010)
Other risk exposure amounts	1,243	1,237	1,302	1,402	Q3 2018: C 02.00 (R630, c010) + C 02.00 (R690, c010) - C 02.00 (R770, c010) from Q4 2018: Q3 2018: C 02.00 (R630, c010) + C 02.00 (R690, c010) - C 02.00 (R770, c010) - C 02.00 (R910, c010)
Total	136,263	132,152	135,128	138,485	





	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019
(mln EUR) Interest income	9,707	12,580	3,118	6,097
Of which debt securities income	475	638	150	309
Of which loans and advances income	4,351	5,789	1,442	2,818
Interest expenses	7,565	9,700	2,413	4,820
(Of which deposits expenses)	2,419	3,246	797	1,692
(Of which debt securities issued expenses)	470	570	168	342
(Expenses on share capital repayable on demand)	2	3/0	100	JTZ 1
Dividend income	68	110	48	
Net Fee and commission income	1,705	2,254	551	1,112
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial	1,705	2,257	551	1,112
assets, net	161	183	20	59
Gains or (-) losses on financial assets and liabilities held for trading, net	109	161	273	416
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	27	-265	-228	-205
Gains or (-) losses from hedge accounting, net	-10	-17	-10	2
Exchange differences [gain or (-) loss], net	51	95	19	2
Net other operating income /(expenses)	209	309	44	199
TOTAL OPERATING INCOME, NET	4,459	5,706	1,421	2,926
(Administrative expenses)	2,935	4,011	1,072	1,983
(Depreciation)	156	207	65	133
Modification gains or (-) losses, net	0	1	0	0
(Provisions or (-) reversal of provisions)	-104	-54	-1	23
(Commitments and guarantees given)	-60	-32	0	3
(Other provisions)	-45	-22	-1	20
Of which pending legal issues and tax litigation ¹		1		
Of which restructuring ¹		0		
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	-17	111	67	105
(Financial assets at fair value through other comprehensive income)	-11	-12	0	-2
(Financial assets at amortised cost)	-5	123	67	107
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	-5	157	0	0
(of which Goodwill)	0	128	0	0
Negative goodwill recognised in profit or loss	5	5	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	259	214	179	373
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	-6	32	104
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	1,758	1,488	430	1,160
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	1,215	916	315	880
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	1,215	916	315	880
Of which attributable to owners of the parent	1,160	863	300	839
⁽¹⁾ Information available only as of end of the year ⁽²⁾ For JERS compliance banks "zero" in cell "Increases or (-) decreases of the fund for general banking risks, net" must be read as "n a "				

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

2019 EU-wide Transparency Exercise P&L DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main



(mln EUR)	l	As of 31/12/2018					As of 31/	03/2019			As of 30/0						
		Fai	ir value hierarc	hy		Fai	r value hierarcl	hy		Fai	ir value hierarc	hy		Fai	r value hierarc	hy	
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References
Cash, cash balances at central banks and other demand deposits	64,801				60,582				77,434				75,377				IAS 1.54 (i)
Financial assets held for trading	40,143	1,336	38,231	576	37,834	1,351	35,929	554	45,719	1,471	43,807	440	47,627	1,566	45,589	473	IFRS 7.8(a)(ii);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	3,019	60	1,418	1,542	2,892	58	1,447	1,386	2,840	59	1,394	1,387	2,642	59	1,239	1,344	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	9,936	5,601	3,759	576	9,767	5,576	3,797	394	9,688	5,555	3,743	389	9,969	5,872	3,728	369	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	21,765	6,728	13,617	1,420	22,025	7,060	13,675	1,291	23,549	7,100	15,171	1,278	24,850	11,164	12,386	1,300	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	275,307				271,114				274,791				276,203				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	1,089	0	1,089	0	883	0	883	0	1,002	0	1,002	0	259	0	259	0	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	241				539				1,079				1,440				IAS 39.89A(a); IFRS 9.6.5.8
Other assets ¹	12,609				19,665				20,379				18,157				
TOTAL ASSETS	428,911				425,300				456,481				456,525				IAS 1.9(a), IG 6

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

(mln	ו EUR)		J	As of 30/09/20	18				As	of 31/12/2018					As of 31/03/2019					As of 30/	06/2019		
		Gross carr	ying amount		Accu	mulated impairn	nent	Gross	carrying amount	Ac	umulated impair	ment	Gros	ss carrying amount	Accu	mulated impair	rment	Gro	oss carrying amo	ount	Accumulated imp	airment	
Breakdown of financial assets by instrument and by counterparty sector ¹	5	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit- impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit- impaired	Stage 3 Credit-impaired assets c	Stage 1Assets withoutsignificantincrease incredit risk sinceinitialredit	Stage 2 Assets with significant increase in edit risk since initial ecognition but not credit- impaired	baired increase in	increase in credit risk since	Stage 3 Credit-impairec assets	Stage 1 Assets without significant increase in credit risk since initial recognition	credit risk since Crea	Stage 3 dit-impaired assets ditassets dit-impaired assets dit-impaired assets dit-impaired assets dit-impaired assets credit risk since initial recognition	increase in credit risk	Stage 3 Credit- impaired assets	Stage 1 Assets withou significant increase in credit risk since initial recognition	increase in credit risk since initial recognition	Stage 3 Credit- impaired assets	Stage 1Stage 2Assets withoutsignificantsignificantincrease inincrease incredit risksince initialsince initialrecognitionbut not creditimpaired	Stage 3 Credit- impaired assets	References
Financial assets at fair	Debt securities	17,299	9 58	72	-4	-2	-47	17,571	50	66	-4 -2	-42	2 19,135	49	66	-4 -2	2 -4	2 20,27	3 42	64	-4	-2 -42	2 Annex V.Part 1.31, 44(b)
value through other comprehensive income	Loans and advances	3,839	9 110	C	-1	-2	0	3,838	110	0	-1 -2	(3,839	86	0	-1 -1	L	0 3,94	6 87	0	-1	-1 (Annex V.Part 1.32, 44(a)
Financial assets at	Debt securities	18,866	6 311	95	-5	-40	-20	18,573	304	86	-5 -39	-17	7 18,770	297	85	-4 -40) -1	7 17,65	9 298	79	-4 -3	38 -17	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	246,198	8 7,591	4,821	-248	-164	-2,099	243,063	7,119	4,342 -2	-172	-1,903	3 245,913	7,877	4,254 -24	45 -177	7 -1,92	2 249,07	8 7,302	4,151	-238 -17	76 -1,890) Annex V.Part 1.32, 44(a)

⁽¹⁾ This table covers IFRS 9 specific information and as such only applies for IFRS reporting banks.

2019 EU-wide Transparency Exercise

Total Assets: fair value and impairment distribution



[SA					I	M								IM						
			VaR <i>(Memorai</i>	ndum item)	STRESSED VaR (/	Memorandum item)	INCREMENTAL DEFAUL AND MIGRATION RISK CAPITAL CHARGE		RICE RISKS CAPIT HARGE FOR CTP	\L		VaR <i>(Memora</i>	ndum item)	STRESSED VaR (M	lemorandum item)	INCREM DEFAUL MIGRATIC CAPITAL	T AND ON RISK		ICE RISKS CA IARGE FOR CT		
(mln EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	RE FLOOR	12 WEEKS AVERAGE MEASURE	AST SURE	URE MU NT F	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)		12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2018	As of 31/12/2018				As of 30/	09/2018								As of 31/12	2/2018					
Traded Debt Instruments Of which: General risk Of which: Specific risk Equities Of which: General risk Of which: Specific risk Foreign exchange risk Commodities risk Total	59 0 59 0 0 0 1,560 14 1,633	97 0 97 0 0 0 0 2,063 15 2,174	56 50 9 27 7 19 29 2 2 68	12 12 2 6 1 5 8 0 15	368 359 50 75 56 19 96 16 320	94 96 10 23 18 5 16 4 71	74 7	7 0		0 5.8	811	59 56 8 26 10 16 22 2 81	15 14 2 6 3 3 3 4 0 20	445 426 44 58 42 16 83 15 385	125 110 7 16 12 4 14 14 1 1 28		71	0	0	0	6,783
	As of 31/03/2019	As of 30/06/2019				As of 31/							N		As of 30/06				<u> </u>		
Traded Debt Instruments Of which: General risk Of which: Specific risk Equities Of which: General risk Of which: Specific risk Foreign exchange risk Commodities risk	18 0 18 1 0 0 2,200 15	39 0 38 0 0 0 0 1,753 15	35 35 7 24 9 14 15 1	7 8 2 6 2 4 4 4 0	418 370 34 53 38 15 51 51 5	121 106 9 10 6 4 12 1						37 37 7 35 10 25 19 2	11 11 2 10 2 8 5 0	436 367 39 118 92 26 83 7	98 80 12 38 29 8 41 1						4,821
Commodities risk Total	15 2,235	15 1,807	1 52	0 11	5 263	<u>1</u> 75	61 6	3 0	0	0 4,7	724	2 63	0 17	7 250	1 58	66	73	0	0		0

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

2019 EU-wide Transparency Exercise

Market Risk



Credit Risk - Standardised Approach

DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

					Standardise	ed Approach							
			As of 30/	09/2018		As of 31/12/2018							
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions				
	(mln EUR, %)												
	Central governments or central banks	53,527	55,889	1,396		52,443	54,838	2,127					
	Regional governments or local authorities	33,643	33,699	251		33,444	33,457	283					
	Public sector entities	9,681	8,595	60		9,359	8,371	66					
	Multilateral Development Banks	416	416	3		415	415	3					
	International Organisations	597	596	0		587	587	0					
	Institutions	98,089	81,226	560		99,368	82,457	509					
	Corporates	17,695	11,772	10,191		17,661	11,510	10,078					
	of which: SME	2,429	2,034	2,007		2,289	1,921	1,891					
	Retail	9,171	4,946	3,396		9,570	5,261	3,620					
Consolidated data	of which: SME	1,800	1,755	1,003		1,899	1,824	1,042					
	Secured by mortgages on immovable property	5,643	5,457	2,495		5,650	5,491	2,497					
	of which: SME	2,743	2,723	1,247		2,711	2,692	1,229					
	Exposures in default	673	199	244			238	293	450				
	Items associated with particularly high risk	867	708	1,063		894	716	1,073					
	Covered bonds	461	461	47		496	496	43					
	Claims on institutions and corporates with a ST credit assessment	21	21	0		0	0	0					
	Collective investments undertakings (CIU)	2,528	2,528	1,689		2,596	2,596	1,630					
	Equity	85	85	85		83	83	83					
	Other exposures	628	786	1,343		460	623	1,119					
	Standardised Total ²	233,723	207,384	22,823	663	233,722	2 207,13	8 23,425	652				

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

⁽²⁾ Standardised Total does not include the Secutarisation position unlike in the previous Transparency exercises' results.

Standardise	ed Approach
As of 30/09/2018	As of 31/12/2018

	(mln EUR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	44,230	45,432	1,319		43,521	44,680	2,049	
	Regional governments or local authorities	30,619	30,639	2		30,274	30,251	2	
	Public sector entities	8,859	8,350	13		8,538	8,107	13	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	96,500	79,682	227		98,378	81,505	298	
	Corporates	11,947	7,412	6,573		11,968	7,410	6,604	
	of which: SME	2,343	1,978	1,951		2,211	1,875	1,845	
	Retail	7,150	3,275	2,143		7,549	3,600	2,374	
GERMANY	of which: SME	1,792	1,755	1,003		1,893	1,823	1,042	
GLKMANT	Secured by mortgages on immovable property	3,900	3,843	1,899		3,808	3,779	1,864	
	of which: SME	2,559	2,540	1,161		2,529	2,511	1,144	
	Exposures in default	445	114	144	318	487	143	183	318
	Items associated with particularly high risk	805	646	969		832	654	981	
	Covered bonds	232	232	4		298	298	4	
	Claims on institutions and corporates with a ST credit assessment	21	21	0		0	0	0	
	Collective investments undertakings (CIU)	256	256	156		347	347	207	
	Equity	79	79	79		77	77	77	
	Other exposures	392	392	906		369	369	892	
	Standardised Total ²				402				397

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

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

				Standardise	d Approach			
		As of 30/	/09/2018			As of 31/	/12/2018	
	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
 (mln EUR, %)	2.745	2.750	0		425	120	0	
Central governments or central banks	2,745	2,750	0		125	130	0	
Regional governments or local authorities	0	0	0		0	0	0	
Public sector entities Multilateral Development Banks	0	0	0		0	0	0	
International Organisations	0	0			0	0	0	
Institutions	1,144	1,144	229		621	621	124	
Corporates	916	573	303		885	512	276	
of which: SME	3	3	3		3	3	3	
Retail	2	2	1		2	2	1	
	0	0	0		0	0	0	
of which: SME Secured by mortgages on immovable property	31	31	11		30	30	10	
	4	4	1		4	4	1	
Exposures in default	0	0	0	0	0	0	0	0
Items associated with particularly high risk	0	0	0		0	0	0	
Covered bonds	55	55	8		26	26	5	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	325	325	199		301	301	183	
Equity	0	0	0		0	0	0	
Other exposures	0	0	0		0	0	0	
Standardised Total ²				0				11

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

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

			Standardised Approach								
			As of 30/	09/2018			As of 31,	/12/2018			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
	(mln EUR, %)										
	Central governments or central banks	236	256	0		194	225	0			
	Regional governments or local authorities	302	302	60		331	331	66			
	Public sector entities	0	0	0		0	0	0			
	Multilateral Development Banks	0	0	0		0	0	0			
	International Organisations	0	0	0		0	0	0			
	Institutions	49 158	48 95	12 79		45 123	44 62				
	Corporates of which: SME	158	95 F	/9		123 E	0Z E	01			
	Retail	3	3	J 2		2	3				
	of which: SME	5	0	2		5	0				
SWITZERLAND	Secured by mortgages on immovable property	37	37	19		37	37	19			
	of which: SME	37	37	19		37	37	19			
	Exposures in default	1	0	0	0	1	0	0	0		
	Items associated with particularly high risk	50	50	76		50	50	75			
	Covered bonds	64	64	13		64	64	13			
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0			
	Collective investments undertakings (CIU)	66	66	42		54	54	28			
	Equity	0	0	0		0	0	0			
	Other exposures	21	21	14		20	20	13			
	Standardised Total ²				0				0		

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects). ⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

exposures, but includes general credit risk adjustments.



Credit Risk - Standardised Approach

DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

					Standardise	d Approach			
			As of 30/	09/2018			As of 31	/12/2018	
		Original Exposure ¹	inal Exposure ¹ Exposure Value ¹ Risk exposure amount Value adjustments and provisions ² Original Exposure ¹ Exposure Value ¹ Risk exposure a						Value adjustments and provisions ²
	(mln EUR, %)								
	Central governments or central banks	621	788	0		667	837	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	92	94	0		90	92	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	180	168	114		121	110	73	
	of which: SME	0	0	0		0	0	0	
	Retail	2	2	2		2	2	2	
FRANCE	of which: SME	0	0	0		0	0	0	
TRUCE	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	35	19	19	16	36	21	21	15
	Items associated with particularly high risk	0	0	0		1	1	2	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	417	417	271		454	454	270	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				16				15

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

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

posures, but includes gener	ai cicale fisik dajasemento.						
			Standardise	d Approach			
	As of 30/	/09/2018			As of 31/	12/2018	

		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	243	241	102		238	235	99	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	13	13	3		13	13	3	
	International Organisations	0	0	0		0	0	0	
	Institutions	101	97	19		76	72	14	
	Corporates	429	434	335		407	410	333	
	of which: SME	5	2	2		5	1	1	
	Retail	1	1	1		2	2	1	
UNITED STATES	of which: SME	0	0	0		0	0	0	
UNITED STATES	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	35	16	24	19	21	16	24	4
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	203	203	98		201	201	86	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				22				7

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

					Standardise	d Approach			
			As of 30	/09/2018			As of 31	/12/2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
r	(mln EUR, %)								
	Central governments or central banks	108	108	0		2,185	2,185	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	15	15	0		15	15	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	18	18	4		49	50	10	
	Corporates	1,512	1,362	1,310		1,153	997	937	
	of which: SME	16	15	15		4	2	2	
	Retail	1	1	1		1	1	1	
LUXEMBOURG	of which: SME	0	0	0		U 140	U 140	70	
	Secured by mortgages on immovable property	146	138	64		148	148		
	of which: SME	93	92	46	2	93	93	46	2
	Exposures in default Itoms accessibled with particularly high rick	3 10	10	0	3	3	U 10	15	3
	Items associated with particularly high risk Covered bonds	20	20	15		10 20	10 20	L 15	
	Claims on institutions and corporates with a ST credit assessment	20	20	4		20	20	4	
	Collective investments undertakings (CIU)	182	182	129		199	199	113	
	Equity	102	102	0		199	0	115	
	Other exposures	20	20	233		14	14	157	
	Standardised Total ²	20			3			157	3

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

⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

exposures, but includes general credit risk adjustments.

			Standardised Approach								
			As of 30/	09/2018			As of 31,	/12/2018			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
	(mln EUR, %)										
	Central governments or central banks	12	141	0		8	109	0			
	Regional governments or local authorities	0	0	0		0	0	0			
	Public sector entities	0	0	0		0	0	0			
	Multilateral Development Banks	0	0	0		0	0	0			
	International Organisations	0	0	0		0	0	0			
	Institutions	14	14	3		14	15	3			
	Corporates	867	734	686		921	702	683			
	of which: SME	8	6	6		6	5	5			
	Retail	1	1	0		1	1	0			
NETHERLANDS	of which: SME	0	0	U 15		0	0	0			
	Secured by mortgages on immovable property of which: SME	38 25	38 25	15 9		38 25	38 25	15			
	Exposures in default	25	25	9	0	25	25	9	0		
	Items associated with particularly high risk	0	0	0	U	0	0	0	U		
	Covered bonds	0	0	0		0	0				
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0			
	Collective investments undertakings (CIU)	189	189	138		168	168	113			
	Equity	0	0	0		0	0	0			
	Other exposures	0	0	0		0	0	0			
	Standardised Total ²		-	· · · · ·	2				2		

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

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



Credit Risk - Standardised Approach

DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

					Standardise	d Approach			
			As of 30/	09/2018			As of 31	/12/2018	
		Original Exposure ¹	ginal Exposure ¹ Exposure Value ¹ Risk exposure amount Value adjustments and provisions ² Original Exposure ¹ Exposure Value ¹ Risk exposure amo						
	(mln EUR, %)								
	Central governments or central banks	941	981	0		947	982	0	
	Regional governments or local authorities	35	37	0		36	37	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	7	7	1		9	9	2	
	Corporates	188	70	69		234	111	110	
	of which: SME	2	1	1		2	1	1	
	Retail	892	718	539		930	741	556	
AUSTRIA	of which: SME	3	0	0		3	0	0	
AUSTRIA	Secured by mortgages on immovable property	18	17	9		18	17	9	
	of which: SME	18	17	9		18	17	9	
	Exposures in default	18	4	4	14	20	4	4	16
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	38	38	40		58	58	56	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				27				28

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

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

besches, but melades gener											
			Standardise	d Approach							
	As of 30/09/2018				As of 31/	12/2018					

		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %)								
	Central governments or central banks	73	73	0		74	74	0	
	Regional governments or local authorities	1,856	1,851	0		1,814	1,809	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1	1	0		1	1	0	
	Corporates	99	57	57		84	55	55	
	of which: SME	0	0	0		0	0	0	
	Retail	1	1	1		2	2	1	
SPAIN	of which: SME	0	0	0		0	0	0	
SFAIN	Secured by mortgages on immovable property	23	23	12		23	23	12	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	14	14	3		14	14	3	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	226	226	226		183	183	174	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				29				29

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects). ⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

exposures, but includes g	general credit risk	adjustments.
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					Standardise	d Approach			
			As of 30,	/09/2018			As of 31,	/12/2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %)	2 241	2 212	16		2,200	2 424	45	
	Central governments or central banks	2,241	2,313 284	16		2,286 400	2,434 390	15	
	Regional governments or local authorities Public sector entities	295	284	5/		400	390	/8	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	50	17	17		45	13	13	
	of which: SME	0	0	0		2	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
ITALY	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	62	62	50		35	35	17	
	Equity Other experies	0	0	0		0	0	0	
	Other exposures Standardised Total ²	0	0	0	11	0	0	0	11
	Stanuaruiseu Totai				11				11

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

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



Credit Risk - Standardised Approach

DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

					Standardise	ed Approach			
			As of 31/	03/2019			As of 30	Risk exposure amount provisions 1,785 284 133 3 284 133 133 3 0 383 10,141 1,759 1,759 3,245 1,005 2,318 288 338 322 338 1,022 42 0 1,721	
		Original Exposure ¹ Exposure Value ¹ Risk exposure amount Value adjustments and provisions				Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
	(mln EUR, %)								
	Central governments or central banks	63,544	66,128	2,136		62,457	65,155	1,785	
	Regional governments or local authorities	32,873	32,941	282		32,743	32,986	284	
	Public sector entities	9,418	8,119	66		9,572	8,166	133	
	Multilateral Development Banks	426	425	3		108	108	3	
	International Organisations	606	606	0		430	430	0	
	Institutions	100,614	83,373	394		102,854	85,289	383	
	Corporates	18,255	11,578	10,109		17,597	11,547		
	of which: SME	2,240	1,871	1,851		2,153	1,777		
	Retail	9,617	4,865	3,343		8,569	4,745		
Consolidated data	of which: SME	1,805	1,714	979		1,812	1,759		
	Secured by mortgages on immovable property of which: SME	5,291	5,127	2,333		5,256	5,090		
	Exposures in default	2,588 676	2,562 258	1,162	402	100 632	92		220
	Items associated with particularly high risk	867	729	1,093		833	251 682		556
	Covered bonds	745	729 745	1,093		769	769	1,022	
	Claims on institutions and corporates with a ST credit assessment	/43 0	0	۲ ۲ ۵		0	0	0	
	Collective investments undertakings (CIU)	2,545	2,545	1,791		2,564	2,564	1 721	
	Equity	82	82	82		99	99	101	
	Other exposures	669	835	1,050		621	790	1,157	
	Standardised Total ²	246,227	218,356	23,051		245,103			518

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

(2) Standardised Total does not include the Secutarisation position unlike in the previous Transparency exercises' results.

Standardised Approach							
As of 31/03/2019	As of 30/06/2019						

	(mln EUR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	52,130	53,460	2,049		52,061	53,474	1,633	
	Regional governments or local authorities	29,644	29,674	3		29,363	29,569	3	
	Public sector entities	8,553	7,829	16		8,608	7,784	42	
	Multilateral Development Banks	0	, 0	0		, 0	, 0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	99,493	82,284	156		102,010	84,466	198	
	Corporates	12,748	7,733	6,954		12,088	7,803	7,092	
	of which: SME	2,144	1,803	1,782		2,019	1,676	1,657	
	Retail	7,519	3,157	2,062		6,516	2,979	1,920	
GERMANY	of which: SME	1,798	1,713	979		1,807	1,758	1,005	
GERMANT	Secured by mortgages on immovable property	3,564	3,530	1,740		3,389	3,358	1,681	
	of which: SME	2,410	2,383	1,078		100	92	38	
	Exposures in default	465	150	196	285	400	145		227
	Items associated with particularly high risk	805	666	1,000		771	620	930	
	Covered bonds	550	550	6		579	579	4	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	323	323	187		374	374	191	
	Equity	76	76	76		92	92	94	
	Other exposures	395	395	705		365	365	790	
	Standardised Total ²				354				298

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

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

					Standardise	d Approach			
			As of 31/	03/2019			As of 30	/06/2019	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %)	1 770	1 700	0		1 552	1 550	0	
	Central governments or central banks	1,776	1,782	0		1,553	1,558	0	
	Regional governments or local authorities Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	639	639	128		458	458	92	
	Corporates	966	544	288		1,032	526	266	
	of which: SME	3	3	3		0	0	0	
	Retail	2	2	2		2	2	1	
	of which: SME	1	0	0		1	0	0	
UNITED KINGDOM	Secured by mortgages on immovable property	31	31	11		25	25	9	
	of which: SME	4	4	1		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	26	26	5		26	26	5	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	288	288	198		333	333	248	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				0

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

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

			Standardised Approach								
			As of 31/	03/2019			As of 30,	posure value* Risk exposure amount provisions² 203 0 0 372 74 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 50 10 65 65 655 3 3 2 0 0 0 0 39 20 0 0 0 0 50 75 64 13 0 0 0 0			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
	(mln EUR, %)										
	Central governments or central banks	189	222	0		174		-			
	Regional governments or local authorities	346	346	69		372	372	74			
	Public sector entities	0	0	0		0	0	0			
	Multilateral Development Banks	0	0	0		0	0	0			
	International Organisations	0	0	0		0	0	0			
	Institutions	51	50	10		51					
	Corporates	116	59	59		153	65	65			
	of which: SME	5	5	5		4	3	3			
	Retail	4	3	2		4	3	2			
SWITZERLAND	of which: SME	0	0	0		0	0	0			
	Secured by mortgages on immovable property of which: SME	37 37	37 37	19 19		39	39	20			
	Exposures in default	37	57	19	0	0	0	0	0		
	Items associated with particularly high risk	50	50	76	U	50	50	75	U		
	Covered bonds	64	50 64	13		50 64					
	Claims on institutions and corporates with a ST credit assessment	04	0 4 0	13		04	ب ن ۵	15			
	Collective investments undertakings (CIU)	40	40	27		32	32	16			
	Equity	0	0	0		0	5 <u>2</u> 0	0			
	Other exposures	29	29	22		27	27	21			
	Standardised Total ²	(1) Original purposure, unlike Fur			0				0		

Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

exposures, but includes general credit risk adjustments.



Credit Risk - Standardised Approach

DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

					Standardise	d Approach			
			As of 31/	03/2019			As of 30	/06/2019	
		Original Exposure ¹ Exposure Value ¹ Risk exposure amount Value adjustments and provisions ²				Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %)								
	Central governments or central banks	700	820	0		955	1,070	0	
	Regional governments or local authorities	0	0	0		23	23	5	
	Public sector entities	110	111	0		132	133	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	153	141	78		155	121	82	
	of which: SME	0	0	0		0	0	0	
	Retail	2	2	1		2	2	2	
FRANCE	of which: SME	0	0	0		0	0	0	
TIVITCE	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	35	21	21	15	36	22	22	14
	Items associated with particularly high risk	2	2	2		2	2	2	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	430	430	288		430	430	283	
	Equity Other experience	0	0	0		0	0	0	
	Other exposures Standardised Total ²	0	0	0	15	0	0	0	15
	Standardised Total	(1) Original surgesting turlike Fu							15

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

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

exposures, but includes genere											
	Standardised Approach										
	As of 31/	03/2019		As of 30/06/2019							

		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	248	246	92		203	200	80	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	13	13	3		13	13	3	
	International Organisations	0	0	0		0	0	0	
	Institutions	78	73	15		99	99	20	
	Corporates	429	433	360		448	450	393	
	of which: SME	5	2	2		5	1	1	
	Retail	1	1	1		1	1	1	
UNITED STATES	of which: SME	0	0	0		0	0	0	
UNITED STATES	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	21	17	25	4	21	16	25	4
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	189	189	103		180	180	91	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				7				8

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

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

					Standardise	d Approach			
			As of 31,	03/2019			As of 30,	/06/2019	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %)								
	Central governments or central banks	2,779	2,779	0		1,413	1,413	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	15	15	0		15	15	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	20	21	4		29	29	6	
	Corporates	1,130	961	900		1,075	892	826	
	of which: SME Retail	4	3	3		2	2	2	
	of which: SME	1	1			1	1	1	
LUXEMBOURG	Secured by mortgages on immovable property	148	148	69		139	139	63	
	of which: SME	92	92	46		155	139	0	
	Exposures in default	32	52 0	0-	3	3	0		2
	Items associated with particularly high risk	10	10	15	5	10	10	15	L
	Covered bonds	20	20	4		20	20	4	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	132	132	104		128	128	105	
	Equity	0	0	0		0	0	0	
	Other exposures	10	10	88		13	13	132	
	Standardised Total ²				3				3

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

			Standardised Approach								
			As of 31,	/03/2019			As of 30,	Risk exposure amount provisions ² 5 0 0 0			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
	(mln EUR, %)										
	Central governments or central banks	8	126	0		8	115	0			
	Regional governments or local authorities	0	0	0		0	0	0			
	Public sector entities	0	0	0		0	0	0			
	Multilateral Development Banks	0	0	0		0	0	0			
	International Organisations	0	0	0		0	0	0			
	Institutions	18	18	5		23	23	7			
	Corporates	749	544	520		851	603	554			
	of which: SME	8	6	6		7	6	6			
	Retail	1	1	0		1	1	0			
NETHERLANDS	of which: SME	0	0	0		0	0	0			
INE THEREARDS	Secured by mortgages on immovable property	38	38	15		10	10	5			
	of which: SME	25	25	9		0	0	0			
	Exposures in default	0	0	0	0	0	0	0	0		
	Items associated with particularly high risk	0	0	0		0	0	0			
	Covered bonds	0	0	0		0	0	0			
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0			
	Collective investments undertakings (CIU)	178	178	134		191	191	136			
	Equity	0	0	0		0	0	0			
	Other exposures	0	0	0		0	0	0			
	Standardised Total ²				2				2		

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

exposures, but includes general credit risk adjustments.



Credit Risk - Standardised Approach

DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

		Standardised Approach								
			As of 31/	/03/2019			As of 30	/06/2019		
		Original Exposure ¹ Exposure Value ¹ Risk exposure amount Value adjustments and provisions ²				Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	
	(mln EUR, %)									
	Central governments or central banks	970	1,004	0		995	1,030	0		
	Regional governments or local authorities	36	37	0		39	40	0		
	Public sector entities	0	0	0		0	0	0		
	Multilateral Development Banks	0	0	0		0	0	0		
	International Organisations	0	0	0		0	0	0		
	Institutions	1	1	0		3	3	1		
	Corporates	200	81	80		233	137	136		
	of which: SME	8	/	/		5	4	4		
	Retail	1,006	786	589		953	834	626		
AUSTRIA	of which: SME	3	0	0		3	0	0		
	Secured by mortgages on immovable property	18	17	9		0	0	0		
	of which: SME	18	17	9	17	0	0	0	10	
	Exposures in default	22	5	5	17	22	5	5	18	
	Items associated with particularly high risk Covered bonds	0	0	0		0	0	0		
		0	0	0		0	0	0		
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)		51	53				49		
	Equity	51	51	دد م		45	45 0	49		
	Equity Other exposures	0	0			0	0	0		
	Standardised Total ²		0	0	32	0	0	0	35	

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

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

exposures, but includes genera											
	Standardised Approach										
	As of 31/	03/2019		As of 30/06/2019							

		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %)								
	Central governments or central banks	77	77	0		86	86	0	
	Regional governments or local authorities	1,841	1,838	0		1,939	1,937	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1	1	0		1	1	0	
	Corporates	74	46	45		108	80	80	
	of which: SME	0	0	0		0	0	0	
	Retail	1	1	1		1	1	1	
SPAIN	of which: SME	0	0	0		0	0	0	
SPAIN	Secured by mortgages on immovable property	36	36	18		36	36	18	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	14	14	3		14	14	3	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	167	167	164		158	158	154	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				28				26

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

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

					Standardise	d Approach			
			As of 31,	/03/2019			As of 30,	/06/2019	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %)	2,220	2.406	21		2,402	2.644	06	
	Central governments or central banks	2,320	2,496	31		2,403	2,641	96	
	Regional governments or local authorities	403	393	79		406	396	79	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	45	13	13		44	14	14	
	of which: SME	2	0	0		2	0	0	
	Retail	0	0	0		0	0	0	
ITALY	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	36	36	21		37	37	19	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				11				11

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



Credit Risk - IRB Approach

DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

							IRB Ap	proach					
				As of 30/	09/2018					As of 31/	12/2018		
		Original E	xposure ¹	Exposure Value ¹	Risk exposu	re amount	Value adjustments and	Original E	xposure ¹	Exposure Value ¹	Risk exposu	ire amount	Value adjustments and
	(mln EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	13,054	0	13,426	1,314	0	3	9,970	0	10,320	1,114	() 5
	Institutions	37,788		36,770	7,491	0	73	36,828	140	35,920	7,156	() 73
	Corporates	107,070	6,138	94,040	38,018	0	1,612	108,540	3,256	-	38,281	() 1,534
	Corporates - Of Which: Specialised Lending	27,345	530	25,393	13,305	0	279	27,918	515		13,219		281
	Corporates - Of Which: SME	8,801	56	7,804	2,445	0	36	9,020	72	8,016	2,536	(50
	Retail	73,077	998	72,540	13,170	621	543	74,089	987	73,572	13,303	603	
	Retail - Secured on real estate property	58,140	677	57,643	8,107	372	180	59,154	666	58,676	8,272	357	7 177
Concolidated data	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	(0 0
Consolidated data	Retail - Secured on real estate property - Of Which: non-SME	58,140	677	57,643	8,107	372	180	59,154	666	58,676	8,272	357	7 177
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	(0 0
	Retail - Other Retail	14,937	321	14,896	5,063	249	363	14,935	321	14,895	5,032	246	5 371
	Retail - Other Retail - Of Which: SME	1	0	1	0	0	0	1	0	1	0	(0 0
	Retail - Other Retail - Of Which: non-SME	14,936	321	14,895	5,063	249	363	14,934	321	14,894	5,032	246	5 371
	Equity	5,970	0	5,970	22,939	0		5,761	0	5,761	22,151	()
	Other non credit-obligation assets				2,509						1,814		
	IRB Total ²				85,442						83,819		

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 (2) IRB Total does not include the Secutarisation position unlike in the previous Transparency exercises' results.



		Original	Exposure ¹	Exposure Value ¹	Risk exposu	re amount	adjustments and	Original E	xposure ¹	Exposure Value ¹	Risk exposu	ire amount	adjustments and
	(mln EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	152	0	152	10	0	0	152	0	152	9	C	0
	Institutions	12,152	0	12,004	2,393	0	3	12,129	0	12,015	2,269	C) 4
	Corporates	72,754	3,601	62,882	29,459	0	627	74,638	1,127	63,967	29,682	C	692
	Corporates - Of Which: Specialised Lending	20,070	446	18,505	10,038	0	221	20,459	427	18,800	9,946	C	219
	Corporates - Of Which: SME	8,780	56	7,789	2,436	0	36	8,999	72	8,002	2,529	C	50
	Retail	70,545	893	70,009	12,566	444	493	71,509	977	70,996	12,733	445	5 496
	Retail - Secured on real estate property	56,245	603	55,749	7,638	238	150	57,242	659	56,767	7,840	241	. 148
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	C	0
GERMANY	Retail - Secured on real estate property - Of Which: non-SME	56,245	603	55,749	7,638	238	150	57,242	659	56,767	7,840	241	. 148
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	C	0
	Retail - Other Retail	14,300	289	14,260	4,929	206	343	14,267	318	14,229	4,893	204	348
	Retail - Other Retail - Of Which: SME	1	0	1	0	0	0	1	0	1	0	C	0
	Retail - Other Retail - Of Which: non-SME	14,299	289	14,259	4,929	206	343	14,266	318	14,228	4,893	204	348
	Equity	5,800	0	5,800	21,692	0	0	5,605	0	5,605	20,954	C	0
	Other non credit-obligation assets												
	IRB Total												

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

							IRB Ap	proach							
				As of 30/	/09/2018					As of 31/	/12/2018				
		Original	Original Exposure ¹		Original Exposure ¹ Exposure Value ¹		Risk exposure amount		Value adjustments and	Original Exposure ¹		Exposure Value ¹	Risk exposı	ure amount	Value adjustments and
	(mln EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	provisions		
UNITED KINGDOM	Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME	0 6,981 1,868 523 0 17 11 0 11 0 11 0 6 0 6 0 0	122	0 6,860 1,635 507 0 17 11 0 11 0 11 0 6 0 6	602		0 0 0 0 0 48 13 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 7,275 1,862 550 0 17 10 0 10 0 10 0 7 0 7 0	0 0 117 19 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 7,154 1,614 525 0 17 10 0 10 0 7 0 7 0 7	0 737 580 263 0 2 2 0 2 0 1 0 1 0 1 0		0 0 0 0 0 51 0 13 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
	IRB Total				before taking into a										

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

IRB AJ	oproach
As of 30/09/2018	As of 31/12/2018

		Original E	xposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and	Original E	xposure ¹	Exposure Value ¹	Risk exposu	ire amount	Value adjustments and
	(mln EUR, %)		Of which: defaulted	Value	Of which defaulte	provisions		Of which: defaulted	Falac		Of which: defaulted	provisions
	Central banks and central governments	6,679	0	6,720	537	0 0	5,077	0	5,118	409	C) 0
	Institutions	2,502	52	2,499	598	0 24	2,074	52	2,067		C	24
	Corporates	883	0	636	325	0 0	1,043	0	745	370	C) 1
	Corporates - Of Which: Specialised Lending	124	0	54	12	0 0	119	0	53	12	C	0
	Corporates - Of Which: SME	3	0	0	0	0 0	3	0	0	0	C	0
	Retail	126	1	125	19	1 1	130	1	129	19	1	. 1
	Retail - Secured on real estate property	60	0	59	12	0 0	64	0	63	12	C	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0 0	0	0	0	0	C	0
SWITZERLAND	Retail - Secured on real estate property - Of Which: non-SME	60	0	59	12	0 0	64	0	63	12	C	0
	Retail - Qualifying Revolving	0	0	0	0	0 0	0	0	0	0	C	0
	Retail - Other Retail	66	1	66	8	1 1	66	1	66	7	C) 1
	Retail - Other Retail - Of Which: SME	0	0	0	0	0 0	0	0	0	0	C	0
	Retail - Other Retail - Of Which: non-SME	66	1	66	8	1 1	66	1	66	7	C) 1
	Equity	2	0	2	9	0 0	2	0	2	9	C	0
	Other non credit-obligation assets											
	IRB Total											

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

					IRB Aŗ	oproach				
			As of 30/	09/2018				As of 31/	/12/2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and	Original I	Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and
	(mln EUR, %)	Of which: defaulted	value	Of which defaulte	provisions		Of which: defaulted	value	Of which: defaulted	provisions
FRANCE	Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME	0 0 3,709 0 1,097 16 290 0 0 0 40 3 33 2 0 0 33 2 0 0 7 0 7 0 0 0 7 0 0 0 0 0	0 3,715 1,107 224 0 40 33 0 33 0 33 0 7 0 7 0 7 0	0 351	0 0 0 0 0 0 0 0 0 0 1 1 1 0 0 0 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 3,014 1,195 360 0 0 0 0 0 39 0 33 0 0 0 33 0 0 0 7 0 7 0 7 0 0	((16	0 0 0 3,027 5 1,199 0 288 0 0 3 39 2 33 0 0 2 33 0 0 2 33 0 0 0 7 0 7 0 0 0 7 0 0 0 0 0 0	0 328	0 0 0 0 0 0 0 0 1 1 1 0 0 0 1 0 0 0 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
	IRB Total	(1) Original experime unlike Experime								

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



Credit Risk - IRB Approach

DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

							IRB Ap	proach					
				As of 30/	09/2018					As of 31/	12/2018		
		Original E	xposure ¹	Exposure Value ¹	Risk exposu	ire amount	Value adjustments and	Original E	xposure ¹	Exposure Value ¹	Risk exposı	ire amount	Value adjustments and
	(mln EUR, %)		Of which: defaulted	value	Of which: defaulted		provisions		Of which: defaulted	value		Of which: defaulted	provisions
	Central banks and central governments	3,338	0	3,343	267		0	1,766	0	1,771	141	(
	Institutions	1,418	0	1,418	323	0	0	1,465	0	1,465	311	(D C
	Corporates	4,693	20	4,191	1,254	0	14	4,491	21	4,006	1,267	(0 12
	Corporates - Of Which: Specialised Lending	600	13	528	400	0	8	598	13	526	413	(0 9
	Corporates - Of Which: SME	1	0	0	0	0	0	1	0	0	0	(D C
	Retail	19	0	19	2	0	0	19	0	18	2	(0 0
	Retail - Secured on real estate property	17	0	17	2	0	0	17	0	17	2	(0 0
UNITED STATES	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	(0 (
UNITED STATES	Retail - Secured on real estate property - Of Which: non-SME	17	0	17	2	0	0	17	0	17	2	(
	Retail - Qualifying Revolving Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	(
	Retail - Other Retail - Of Which: SME	2	0	2	0	0	0	2	0	2	0		
	Retail - Other Retail - Of Which: non-SME	2	0	0	0		0	0	0	0	0	ſ	
	Equity	61	0	2 61	229		0	2 54	0	2 54	204	ſ	
	Other non credit-obligation assets	01	0	01	ELJ			51		51	201		
	IRB Total												

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

						IRB Ap	proach					
			As of 30/	09/2018					As of 31,	/12/2018		
		Original Exposure ¹	Exposure	Risk exposi	ure amount	Value adjustments	Original I	Exposure ¹	Exposure	Risk exposı	ure amount	Value adjustments
	(mln EUR, %)	Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	- Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0 0	0	0	(0 0	0	(0 0	0	()
	Institutions	422 0	412	87	0	0 0	370		360	66)
	Corporates	3,270 0	3,206	1,302) 3	3,591		3,497	1,325)
	Corporates - Of Which: Specialised Lending	2,717 0	2,522	1,055	0) 2	2,968	(2,901	1,047	(C)
	Corporates - Of Which: SME	1 0	1	1	0	0 0	1	() 1	1	(C)
	Retail	23 1	23	5	0	0 0	27	t	27	6	0)
	Retail - Secured on real estate property	21 1	21	4	0	0 0	25	t	24	6	(C)
	Retail - Secured on real estate property - Of Which: SME	0 0	0	0	0	0 0	0	0	0 0	0	0)
LUXEMBOURG	Retail - Secured on real estate property - Of Which: non-SME	21 1	21	4	0	0 0	25	t	24	6	0)
	Retail - Qualifying Revolving	0 0	0	0	0	0 0	0	0	0 0	0	0)
	Retail - Other Retail	2 0	2	1	0	0 0	2	0) 2	1	0)
	Retail - Other Retail - Of Which: SME	0 0	0	0	0	0 0	0	(0 0	0	(C)
	Retail - Other Retail - Of Which: non-SME	2 0	2	1	0	0 0	2	0	2	1	0)
	Equity	8 0	8	1	(0	8	() 8	1	0)
	Other non credit-obligation assets											
	IRB Total											

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

						IRB Ap	proach					
			As of 30/	/09/2018				ļ	s of 31,	/12/2018		
		Original Exposure ¹	Exposure	Risk exposi	ure amount	Value adjustments	Original Exposi	Exp	osure	Risk exposu	ire amount	Value adjustments
	(mln EUR, %)	Of which: defaulted	Value ¹		Of which: defaulted	and provisions		f which: efaulted	lue ¹		Of which: defaulted	and provisions
	Central banks and central governments	48 0	48	8	C	0	48	0	48	8	() 0
	Institutions	1,054 0	1,054	224		0	1,022	0	1,022	206		0 0
	Corporates	1,926 93	1,810	942		52	1,900	92	1,797		(57
	Corporates - Of Which: Specialised Lending	737 19	673	336	C	11	704	19	675	325	(12
	Corporates - Of Which: SME		1	0		0	1	0	1	0	(0
	Retail	45 2	45	9		. 0	44	2	44	9	-	
	Retail - Secured on real estate property	41 2	41	8		. 0	41		41	8	1	
NETHERLANDS	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME	41	41	0	1	0	41	1	0 /1	0	1	
	Retail - Qualifying Revolving			0		0	0		17	0		
	Retail - Other Retail	4	4	1		0	4	0	4	1	(
	Retail - Other Retail - Of Which: SME	0	0	0		0	0	0	. 0	0	(0
	Retail - Other Retail - Of Which: non-SME	4 0	4	1		0	4	0	4	1	(0 0
	Equity	0 0	0	606		0	0	0	0	606	(0
	Other non credit-obligation assets											
	IRB Total	⁽¹⁾ Original expective unlike Expective										

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

						IRB Ap	proach					
				As of 30/	09/2018				As of 31/	12/2018		
		Original E	xposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and	Original I	Exposure ¹	Exposure Value ¹	Risk exposi	ure amount	Value adjustments and
	(mln EUR, %)		Of which: defaulted	Value	Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	170	0	170	14	0 0	169		169	14	(0 0
	Institutions	582	0	581	95	0 0	605		601	103	(0 0
	Corporates	884	18	714	313	0 18	848		700	315	(0 0
	Corporates - Of Which: Specialised Lending	190	0	160	57	0 0	141		140	46	(0 0
	Corporates - Of Which: SME	8	0	8	3	0 0	8	(8	3	(0 0
	Retail	62	1	62	15	1 1	63		63	16		
	Retail - Secured on real estate property	54	1	53	13	0 0	54		54	14		0 0
AUSTRIA	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME	0 54	0	53	13	0 0	54		54	14		
	Retail - Qualifying Revolving		1	0	13	0 0	J-		J J J T	14		
	Retail - Other Retail	8	0	8	2		9		9	2		0 1
	Retail - Other Retail - Of Which: SME	0	0	0	0	0 0	0		0	0		
	Retail - Other Retail - Of Which: non-SME	8	0	8	2	0 0	9		9	2		0 1
	Equity	0	0	0	0	0 0	0		0	0		0 0
	Other non credit-obligation assets	-										
	IRB Total											

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

							IRB Ap	oproach					
				As of 30/	/09/2018					As of 31,	/12/2018		
		Original I	Exposure ¹	Exposure Value ¹	Risk exposu	ire amount	Value adjustments and	Original I	Exposure ¹	Exposure Value ¹	Risk exposu	ure amount	Value adjustments and
	(mln EUR, %)	Of which: defaulted		value		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	provisions
SPAIN	Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Other non credit-obligation assets	0 661 225 1 0 7 3 0 3 0 3 0 4 0 4 0 4 0	0 0	0 660 192 1 0 7 3 0 3 0 3 0 4 0 4 0	0 166 82 0 1 0 0 0 0 1 0 1 66			0 866 247 1 0 8 3 0 3 0 3 0 4 0 4 0 4 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 866 214 1 0 8 3 0 3 0 4 0 4 0 4 0	0 203 93 0 1 0 1 0 0 0 1 0 1 66		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
	IRB Total												

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

							IRB Ap	oproach				
				As of 30/	/09/2018					As of 31,	/12/2018	
		Original I	Exposure ¹	Exposure Value ¹	Risk exposı	ire amount	Value adjustments and	Original I	Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and
	(mln EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value	Of which defaulted	provisions
ITALY	Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Other non credit-obligation assets	104 191 113 0 0 4 4 4 0 4 0 0 0 0 0 0 0 0 0 0 0 0		104 188 113 0 0 4 4 4 0 4 0 4 0 0 0 0 0 0 0 0 0 0	58 121 52 0 1 1 1 0 1 0 0 0 0 82		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 183 0 114 0 0 0 0 0 0 0 4 0 0 0 4 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 30		0 0 0 182 0 114 0 0 0 0 0 4 0 4 0 4 0 4 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 30	0 115 54 0 1 1 1 0 1 1 0 1 0 0 0 0 0 0 0 82	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
	IRB Total							ersion factors or cred				

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



Credit Risk - IRB Approach

DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

							IRB App	proach					
				As of 31/	03/2019					As of 30/	06/2019		
		Original E	xposure ¹	Exposure Value ¹	Risk exposu	re amount	Value adjustments and	Original Ex	(posure ¹	Exposure Value ¹	Risk exposı	ure amount	Value adjustments and
	(mln EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions	Γ	Of which: defaulted	value		Of which: defaulted	provisions
	Central banks and central governments	16,646	0	16,993	1,665	0	6	16,046	0	16,325	1,500	() 4
	Institutions	44,650	140	43,738	7,867	0	70	48,334	140	46,984	8,013	(72
	Corporates	109,688	3,118	95,983	39,559	0	1,425	111,130	3,009	96,752	41,399	(1,345
	Corporates - Of Which: Specialised Lending	28,355	515	26,391	13,477	0	260	28,925	534	26,985	13,656	(257
	Corporates - Of Which: SME	8,895	77	7,860	2,474	0	52	6,472	78	5,426	2,054	() 49
	Retail	75,576	979	75,105	13,433	599		74,933	847	74,405	13,258	406	
	Retail - Secured on real estate property	60,453	662	60,020	8,443	359	171	60,218	564	59,729	8,259	206	5 146
Concolidated data	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	(0 0
Consolidated data	Retail - Secured on real estate property - Of Which: non-SME	60,453	662	60,020	8,443	359	171	60,218	564	59,729	8,259	206	5 146
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	(0 0
	Retail - Other Retail	15,122	317	15,085	4,990	240	373	14,716	283	14,676	4,999	200	362
	Retail - Other Retail - Of Which: SME	1	0	1	0	0	0	1	0	1	0	(0 0
	Retail - Other Retail - Of Which: non-SME	15,121	317	15,084	4,990	240	373	14,715	283	14,675	4,999	200	362
	Equity	6,415	0	6,415	24,556	0		7,002	0	7,002	26,866		D
	Other non credit-obligation assets				1,928						1,711		
	IRB Total ²				89,008						92,747		

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 (2) IRB Total does not include the Secutarisation position unlike in the previous Transparency exercises' results.



		Original I	xposure ¹	Exposure Value ¹	Risk exposu	ire amount	adjustments and	Original E	Exposure ¹	Exposure Value ¹	Risk exposi	ure amount	adjustments and
	(mln EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	152		152	8	0	0	101	0	101	6	C	0
	Institutions	13,235	0	13,111	2,413	0	1	14,222	0	13,745	2,495	0	2
	Corporates	75,808	1,105		30,621	0	598	78,954	1,159	68,199	32,527	0	607
	Corporates - Of Which: Specialised Lending	20,527	427	18,770	9,938	0	200	20,970	417	19,315	10,113	0	197
	Corporates - Of Which: SME	8,876	77	7,847	2,468	0	52	6,457	78	5,416	2,049	C	49
	Retail	72,991	878	72,522	12,881	452	. 492	74,576	837	74,048	13,181	401	. 502
	Retail - Secured on real estate property	58,521	596	58,089	8,018	252	. 143	59,973	557	59,484	8,200	203	144
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	C	0
GERMANY	Retail - Secured on real estate property - Of Which: non-SME	58,521	596	58,089	8,018	252	. 143	59,973	557	59,484	8,200	203	144
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	C	0
	Retail - Other Retail	14,469	282	14,432	4,863	200	350	14,603	279	14,563	4,982	197	358
	Retail - Other Retail - Of Which: SME	1	0	1	0	0	0	1	0	1	0	C	0
	Retail - Other Retail - Of Which: non-SME	14,468	282	14,431	4,863	200	350	14,602	279	14,562	4,981	197	358
	Equity	6,248	0	6,248	23,352	0	0	6,829	0	6,829	25,519	0	0
	Other non credit-obligation assets												
	IRB Total												

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

						IRB Ap	proach					
			As of 31/	03/2019					As of 30/	06/2019		
		Original Exposure ¹	Exposure	Risk exposi	ure amount	Value adjustments	Original E	xposure ¹	Exposure	Risk expos	ure amount	Value adjustments
	(mln EUR, %)	Of which: defaulted	- Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0) 0	0	C	0	0	0	0	0	(0
	Institutions	8,521	8,385	783	C	0	9,818	0	9,661	791		D
	Corporates	1,765 118		597	C	46	1,593	115	1,369	539		0 5
	Corporates - Of Which: Specialised Lending	592 1	7 570	296	C	3	507	16	495	245	(0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0		
	Retail Retail - Secured on real estate property	1/	10	2		0	14	0	14	2		
	Retail - Secured on real estate property - Of Which: SME	10				0	4	0	4	1		
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: non-SME	10	10	1		0	4	0	4	1		2
	Retail - Qualifying Revolving	0	0	0	C	0	0	0	0	0		
	Retail - Other Retail	7) 7	1	C	0	10	0	10	1		0
	Retail - Other Retail - Of Which: SME	0	0 0	0	C	0	0	0	0	0	0	D
	Retail - Other Retail - Of Which: non-SME	7) 7	1	C	0	10	0	10	1	0	D
	Equity	0	0	0	C	0	0	0	0	0	(D
	Other non credit-obligation assets											
	IRB Total											

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

IRB Approach												
As of 31/03/2019	As of 30/06/2019											

		Original E	xposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments and	Original E	xposure ¹	Exposure Value ¹	Risk exposu	re amount	Value adjustments and
	(mln EUR, %)		Of which: defaulted	Tulue		Of which: defaulted	provisions		Of which: defaulted	Vulue		Of which: defaulted	provisions
	Central banks and central governments	6,854	0	6,896	551	0) 0	9,501	0	9,542	762	0	0
	Institutions	2,095	52	2,093	483	0	24	2,761	52	2,758	664	0	24
	Corporates	1,182	0	834	458	0	0	1,192	0	772	453	0	0
	Corporates - Of Which: Specialised Lending	119	0	53	12	0	0	114	0	53	12	0	0
	Corporates - Of Which: SME	3	0	0	0	0	0	2	0	0	0	0	0
	Retail	133	1	133	20	1	. 1	109	1	109	17	1	1
	Retail - Secured on real estate property	65	1	64	12	0	0	42	1	42	10	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
SWITZERLAND	Retail - Secured on real estate property - Of Which: non-SME	65	1	64	12	0	0	42	1	42	10	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	68	1	68	8	1	. 1	67	1	67	8	0	1
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	68	1	68	8	1	. 1	67	1	67	8	0	1
	Equity	2	0	2	9	0	0	2	0	2	9	0	0
	Other non credit-obligation assets												
	IRB Total												

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

							IRB Ap	proach					
				As of 31/	03/2019					As of 30/	06/2019		
		Original	Exposure ¹	Exposure Value ¹	Risk exposu	re amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments and
	(mln EUR, %)		Of which: defaulted	value		Of which: defaulted	and provisions		Of which: defaulted	value		Of which: defaulted	provisions
FRANCE	Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Other non credit-obligation assets	0 7,256 1,215 413 0 38 31 0 31 0 31 0 7 0 7 0 7	0	0 7,277 1,271 391 0 0 38 31 0 2 31 0 0 31 0 0 7 0 0 7 0 0 7 0 0 7	0 426 550 249 0 8 7 0 7 0 7 0 1 1 0 1 0	0 0 0 0 0 0 0 0 1 1 0 0 0 0 0 0 0 0 0 0		0 7,997 1,231 427 0 36 30 0 30 0 30 0 7 0 7 0 7	0 0 16 0 2 2 2 0 0 2 0 0 0 0 0 0 0 0 0 0	0 8,000 1,286 405 0 36 30 0 30 0 30 0 7 0 7 0 7	0 503 573 255 0 7 6 0 6 0 6 0 1 1 0 1	(0 0 0 0 0 13 0 0 0 0 1 1 1 0 0 0 1 0 0 0 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
	IRB Total												

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



Credit Risk - IRB Approach

DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

						IRB Ap	proach			
				As of 31/	03/2019			As of 30,	/06/2019	
		Original I	xposure ¹	Exposure	Risk exposure amoun	adjustments	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments
	(mln EUR, %)		Of which: defaulted	Value ¹	Of whic defaulte		Of which: defaulted	value⁻	Of which: defaulted	and provisions
UNITED STATES	Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Other non credit-obligation assets	6,273 1,668 4,503 607 1 19 17 0 17 0 17 0 2 0 2 0 2 65	0	6,278 1,667 3,983 521 0 19 17 0 17 0 17 0 2 0 2 65	501 339 1,343 479 0 3 2 0 2 0 2 0 0 2 0 0 0 2 4 6	0 0 0 0 17 0 14 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2,130 1,840 3,880 572 1 1 12 10 0 10 0 10 0 2 0 2 0 2 71	0 2,135 0 1,840 53 3,335 17 488 0 0 0 0 12 0 10 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	170 296	0 0 0 23 0 16 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
	IRB Total						varsion factors or cradit rick mitigati			

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

						IRB Ap	proach					
			As of 31/	03/2019					As of 30/	06/2019		
		Original Exposure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments	Original I	Exposure ¹	Exposure	Risk exposure	e amount	Value adjustments
	(mln EUR, %)	Of which: defaulted	value		Of which: defaulted	and provisions		Of which: defaulted	- Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0 0	0	0) (0 0	0	(0 0	0	0	0
	Institutions	450 0	440	103		0 0	462	(9 413	96	0	0
	Corporates	3,716 0	3,641	1,356		2	3,807	(3,733	1,431	0	2
	Corporates - Of Which: Specialised Lending	3,094 0	3,034	1,059) 1	3,251	(3,206	1,153	0	1
	Corporates - Of Which: SME	1 0	1	1	. (0 0	1	(0 1	1	0	0
	Retail	31 1	. 30	8	3 (0 0	35	1	1 35	10	0	0
	Retail - Secured on real estate property	29 1	. 28	7	' (0 0	33	1	1 33	10	0	0
	Retail - Secured on real estate property - Of Which: SME	0 0	0	0) (0 0	0		0 0	0	0	0
LUXEMBOURG	Retail - Secured on real estate property - Of Which: non-SME	29 1	. 28	7	' (0 0	33]	1 33	10	0	0
	Retail - Qualifying Revolving	0 0	0	0) (0 0	0		0 0	0	0	0
	Retail - Other Retail	2 0	2	0) (0 0	2	(2	0	0	0
	Retail - Other Retail - Of Which: SME	0 0	0	0) (0 0	0	(0 0	0	0	0
	Retail - Other Retail - Of Which: non-SME	2 0	2	0) (0 0	2		2	0	0	0
	Equity	8 0	8	1	. (0 0	8	(8 8	1	0	0
	Other non credit-obligation assets											
	IRB Total											

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

							IRB Ap	proach					
				As of 31/	03/2019					As of 30/	06/2019		
		Original E	xposure ¹	Exposure	Risk expos	ure amount	Value adjustments	Original E	xposure ¹	Exposure	Risk exposu	ire amount	Value adjustments
	(mln EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	- Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	76	0	76	12) 0	76) 76	12		J 0
	Institutions	1,301	0	1,302	270		0 0	1,330	C	1,299	216	(ס נ
	Corporates	1,903	107	1,799	865		56	1,987	96	5 1,802	919	() 71
	Corporates - Of Which: Specialised Lending	747	19	692	334	() 12	746	18	693	339	() 11
	Corporates - Of Which: SME	1	0	1	0	(0 0	1	C) 1	0	(J 0
	Retail	43	2	43	8	1	L 0	37	1	. 37	8	1	1 0
	Retail - Secured on real estate property	40	1	39	8	1	L 0	33	1	33	7	(ס נ
NETHERLANDS	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	(0 0	0	C	0 0	0	(<u>ס</u> נ
INET TERLANDS	Retail - Secured on real estate property - Of Which: non-SME	40	1	39	8	1	L 0	33	1	. 33	7	(0 נ
	Retail - Qualifying Revolving	0	0	0	0	(0 0	0	C	0 0	0	(ס (
	Retail - Other Retail	4	0	4	1	(0 0	4	C) 4	1	(ס (
	Retail - Other Retail - Of Which: SME	0	0	0	0	(0 0	0	C	0 0	0	(ס (
	Retail - Other Retail - Of Which: non-SME	4	0	4	1	(0 0	4	C) 4	1	(ס (
	Equity	0	0	0	572	(0 0	0	C) 0	692	(0 נ
	Other non credit-obligation assets												
	IRB Total												

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

							IRB Ap	proach					
				As of 31/	03/2019					As of 30/	/06/2019		
		Original E	xposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments and	Original I	Exposure ¹	Exposure Value ¹	Risk exposu	ure amount	Value adjustments and
	(mln EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
AUSTRIA	Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Other non-credit-obligation assets	170 668 982 152 9 64 55 0 55 0 55 0 9 0 9 0 9	0 0 0 1 1 1 0 1 0 0 0 0 0 0 0 0 0 0	170 662 786 152 8 64 55 0 55 0 55 0 9 0 9 0	14 108 371 56 3 17 15 0 15 0 15 0 2 0 2 0 2 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	118 753 917 148 8 60 52 0 52 0 52 0 9 0 9 0	0	118 746 738 146 8 60 52 0 0 0 52 0 0 0 9 0 0 9 0 0 9 0 0 0 9 0 0 0 9 0	9 115 388 54 3 16 14 0 14 0 2 0 2 0 2 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
	Other non credit-obligation assets IRB Total												

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

		IRB Approach											
				As of 31/	03/2019			As of 30/06/2019					
		Original Exposure ¹ Exposure Risk exposure amount Value adjustments		Original Exposure ¹ Exposure Value ¹				Value adjustments and					
	(mln EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	value		Of which: defaulted	provisions
SPAIN	Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail -	0 790 233 1 0 8 3 0 3 0 4 0 4 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 790 203 1 0 8 3 0 3 0 4 0 4 0	0 210 83 0 1 0 0 0 0 1 0 1 66	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 735 221 0 0 7 2 0 2 0 4 0 4 0 4 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 733 191 0 0 7 2 0 2 0 2 0 4 0 4 0	0 192 77 0 1 0 1 0 0 1 0 1 66		

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

			IRB Approach								
			As of 31/03/2019				As of 30/06/2019				
		Original Exposure ¹	Exposure adjustments		Original Exposure ¹ Exposure Value ¹				Value adjustments		
	(mln EUR, %)	Of which: defaulted	- Value ¹		Of which: defaulted	and provisions	Of which: defaulted	value		Of which: defaulted	and provisions
	Central banks and central governments			0		0		0 0	0	uerauiteu	
	Institutions	185 (184	115	0	0	154	0 152	87		
	Corporates	109 8	109	47	0	0	95	7 95	41		
	Corporates - Of Which: Specialised Lending	0	0 0	0	0	0	0	0 0	0		0 0
	Corporates - Of Which: SME	0 0	0	0	0	0	0	0 0	0	(0 0
	Retail	4 () 4	1	0	0	4	0 4	1	(0 0
	Retail - Secured on real estate property	4 () 4	1	0	0	3	0 3	1	(0 0
	Retail - Secured on real estate property - Of Which: SME	0 0	0 0	0	0	0	0	0 0	0	(0 0
ITALY	Retail - Secured on real estate property - Of Which: non-SME	4 () 4	1	0	0	3	0 3	1	(0 0
	Retail - Qualifying Revolving	0 0	0 0	0	0	0	0	0 0	0	(0 0
	Retail - Other Retail	0 0	0 0	0	0	0	0	0 0	0	(0 0
	Retail - Other Retail - Of Which: SME	0 0	0 0	0	0	0	0	0 0	0	(0 0
	Retail - Other Retail - Of Which: non-SME	0 0	0 0	0	0	0	0	0 0	0	(0 0
	Equity	31 (31	83	0	0	31	0 31	83		0 0
	Other non credit-obligation assets										
	IRB Total	(1) Original exposure, unlike Exposu									

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



	(mln EUR)			On balance
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial asset held for trading
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Austria	0 1 24 0 10 87 490 612	0 1 24 0 10 87 490 612	1
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Belgium	0 0 0 0 44 443 443	0 0 0 0 44 443 443 443	1
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Bulgaria			
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Cyprus			
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Czech Republic	0 0 29 16 25 58 10 137	0 0 29 16 25 58 10 137	
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Denmark	0 0 0 0 1 0 0 1 0 0 1 0 0 1	0 0 0 0 1 0 0 1 0 0 1	
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Estonia			

General governments exposures by country of the counterparty

			As of 31/12/2018	3				
		Direc	ct exposures					
e sl	heet				Deriva	tives		
				Derivatives with pos	sitive fair value	Derivatives with negative fair va		
ets	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amo	
0 0 0 10 0 169 	0 0 0 0 0 11 220 231 0 0 0 0 0 0 0 0 44	0 0 23 0 0 0 0 0 0 23 0 0 0 0 0 0 0 0 0	0 1 1 0 0 75 101 179 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 1 0 9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 11 0 27 0 27 0 38 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
.14	44	277	52	0	Ö	0		
0 0 3 5 0 0 8	0 0 16 0 0 0 0 0 16	0 0 5 5 9 24 5 46	0 0 8 8 11 34 5 66	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0		
0 0 0 1 0 0 1 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		
-			U					

25		Off balar	nce sheet						
			Off-balance sheet exposures						
Derivatives with negative fair value									
Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount					
0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0						
0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	O 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0					
0	0	0	0	0					
0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	17					
0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0					



	(mln EUR)			On balance
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial asset held for trading
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Finland	0 0 0 0 15 4 20	0 0 0 0 15 4 20	
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	France	3 0 54 21 45 55 747 925	3 0 54 21 45 55 747 925	11
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Germany	1,847 1,455 2,722 2,371 18,579 5,264 5,390 37,628	1,847 1,455 2,722 2,371 18,577 5,264 5,389 37,625	94 11 14 15,64 31 22 17,68
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Croatia	0 0 0 0 0 2 1 0 3	0 0 0 0 0 2 1 0 3	
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Greece	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	
Total [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Hungary	0 6 91 77 0 67 119 50	0 6 91 77 0 67 119 50	
Total [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Ireland	411 0 0 0 0 10 14 18	410 0 0 0 10 14 18	
Total [0-3M[[3M-1Y[[1Y-2Y[[2Y-3Y[[3Y-5Y[[5Y-10Y[[10Y-more	Italy	42 0 1 33 215 7 165 1,358	42 0 1 33 214 7 165 1,348	2
Total [0-3M[[3M-1Y[[1Y-2Y[[2Y-3Y[[3Y-5Y[[5Y-10Y[[10Y-more Total	Latvia	1,779 0 0 1 1 1 1 1 1 1 1 4 0 4 0 1 1 1 1 1 1	1,768 0 1 1 13 0 4 0 18	

General governments exposures by country of the counterparty

			As of 31/12/2018	3			
		Direc	ct exposures				
e sl	heet				Deriva	tives	
				Derivatives with pos	itive fair value	Derivatives with	negative f
ets	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notiona
0 0 0 0 0 4	0 0 0 0 0 15 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	
4 3 0 1 30 22 109 65	15 0 0 0 0 0 0 32 0 32 0 32	0 0 54 0 0 0 0 638 692	0 0 0 20 16 0 0 0 36	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	
65 983 126 92 164 695 373 255 89	32 106 31 170 57 85 2,040 41 2,530	36 462 507 382 900 580 1,275 4,141	721 835 1,953 1,767 1,897 2,272 3,819 13,264	28 37 74 60 94 255 534 1,081	2,956 1,810 2,288 1,143 1,824 5,517 2,023 17,562	-19 -15 -42 -43 -138 -253 -244 - 754	
0 0 0 2 1 0 3	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	
0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	
0 0 0 0 0 0 0 0 0 0	0 0 32 0 0 0 0 0 0 32 32	0 0 0 0 0 0 0 0 0 0 0 0 0	6 91 45 0 67 119 50 378	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	
0 0 0 8 7 10 25	0 0 0 0 2 6 8 16	0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	
23 0 0 0 0 0 0 19 19	0 1 33 12 1 152 910 1,109	0 0 0 6 6 13 89 114	0 0 0 196 0 0 330 526	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	
0 0 1 13 0 4 0 18	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	

	Off balar	nce sheet	
	Off-balance sł	neet exposures	
air value			
			Risk weighted
			exposure amount
	Nominal	Provisions	
al amount			
0	0	0	
0 0 0	0 0 0	0 0 0	
0 0 0	0 0 0	0 0 0	
0 0 0	0 0 0	0 0 0	0
0 0	0 0	0 0	
0 0 0	0 0 0	0 0 0	
0 0 2,166	0 0 16	0 0 0	0
1,172 1,328 1 146	0 0 150	0 0 0	
2,166 1,172 1,328 1,146 3,395 5,403 2,237 16,846	0 4	0 0 0	
0	9 179 0	0	52
0 0 0	0 0 0	0 0 0	
0 0 0	0 0 0	0 0 0	
0	0	0	0
0 0 0	0 0 0	0 0 0	
0 0 0	0 0 0	0 0 0	
0 0	0 0	0 0	0
0 0	0 0	0 0	
0 0 0	0 0 0	0 0 0	
0 0 0	0 0 0	0 0 0	28
0 0 0 0	0 0 0 0	0 0 0 0 0 0	
0 0	0 0		
0 0 0 0	0 0 0 0	0 0 0	0
0 0 0	0 0 0	0 0 0 0 0 0	
0 0	0 0		
0 0 0 0	0 0 0 0	0 0 0	56
0	0	0 0 0 0 0 0	
0 0 0 0	0 0 0 0	0 0 0	0
U	U	U	0



	(mln EUR)			On balance
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial asset held for trading
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Lithuania	0 0 0 0 0 8 19 27	0 0 0 0 0 8 19 27	
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Luxembourg	0 0 0 1 0 0 2	0 0 0 1 0 0 2	
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Malta			
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Netherlands	0 0 0 14 23 0 37	0 0 0 14 23 0 37	
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Poland	26 0 64 58 161 9 0 317	26 0 64 58 161 9 0 317	
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Portugal	0 0 0 0 0 0 566 62 628	317 0 0 0 0 0 564 62 627	
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Romania	0 0 0 0 0 0 0 3 2 6	0 0 0 0 0 0 0 3 2 6	
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Slovakia	2 3 17 0 32 88 49 191	b 2 3 17 0 32 88 49 191	
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Slovenia	191 0 0 0 0 0 0 30 1 1 32	191 0 0 0 0 0 30 1 32	

General governments exposures by country of the counterparty

			As of 31/12/2018	3			
		Direc	ct exposures				
e sł	neet				Deriva	tives	
				Derivatives with pos	itive fair value	Derivatives with	negative f
ets	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notiona
0 0 0 8 19 27	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	
0 0 0 1 0 0 1 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	
0 0 14 23 0 37	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	
21 0 1 2 4 5 0 32	0 0 22 0 0 4 0 26	5 0 0 0 0 0 0 0 0 0 5	0 0 41 56 156 0 0 0 254	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	
0 0 0 0 0 0 0	0 0 0 0 0 62 62	0 0 0 0 515 0 515 0 515	0 0 0 0 50 0 50 0 50	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	
0 0 0 3 2 6	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	
0 1 0 1 3 24 29	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0	2 2 17 0 31 85 25 162	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	
0 0 0 0 7 1 8	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 23 0 23 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	

	Off balar	nce sheet	
	Off-balance sł	neet exposures	
air value			
			Risk weighted exposure amount
			capeoure amount
	Nominal	Provisions	
al amount			
0	0	0	
0 0 0	0 0 0	0 0 0	
0 0 0	0 0 0	0 0 0	
0 0 0 0	0 0 0 0	0	0
0	0	0 0 0 0 0 0	
0 0 0	0 0 0	000	•
0	0	0	0
0 0 0	0 0 0	0 0	
0 0	0 0	0 0 0 0 0 0	
0 0 0	0 0 0	0	0
0 0 0 0	0 0 0 0	0 0 0 0 0 0	
0 0 0 0	0 0 0 0	0 0 0	
0	0	0	59
0 0 0	0 0 0	0 0 0 0 0 0 0	
0 0 0 0	0 0 0 0	0 0 0	
_		0 0	90
0 0 0	0 0 0	0 0 0	
0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0	
0	0	0	0
0 0 0 0 0 0	0 0 0 0	0 0 0 0 0 0	
0 0 0	0 0 0	0 0 0	
0	0	0	0
0 0 0 0 0	0 0 0 0	0 0 0 0 0	
0 0	0 0	0	
0	0	0	0



	(mln EUR)			On balance s
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Spain	0 1 35 120 302 171 1,035 1,664	0 1 35 120 300 171 1,008 1,635	0 0 0 0 0 169 169
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Sweden	0 2 0 0 0 0 0 0 0 2	0 2 0 0 0 0 0 0 0 2	0 2 0 0 0 0 0 0 2
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	United Kingdom	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Iceland			
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Liechtenstein			
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Norway	0 0 2 3 3 3 0 9	0 0 2 3 3 3 0 9	0 0 2 3 3 3 0 9
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Australia	3 0 0 0 0 0 0 0 0 0 0 3	3 0 0 0 0 0 0 0 0 0 3	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	Canada	3 0 7 10 5 154 231 122 530	0 7 10 5 154 231 122 530	0 0 0 0 0 10 0 10 0 10
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Hong Kong	1 0 0 0 0 0 0 0 0 0 1	1 0 0 0 0 0 0 0 0 0 1	0 0 0 0 0 0 0 0 0 0 0

General governments exposures by country of the counterparty

				As of 31/12/2018	3			
			Dire	ct exposures				
	On balance sl	heet				Deriva	tives	
					Derivatives with pos	itive fair value	Derivatives with	negative fa
rrying amount of rivative financial s (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notiona
0 1 35 120 300 171 1,008 1,635	0 0 0 0 0 0 169 169	0 1 2 35 148 90 621 896	0 0 21 55 101 81 53 312	0 0 13 30 51 0 165 258	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	
0 2 0 0 0 0 0 0 2	0 2 0 0 0 0 0 0 0 2	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	
0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	
0 0 2 3 3 0 9	0 0 2 3 3 0 9	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	
3 0 0 0 0 0 0 0 3	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	
3 0 7 10 5 154 231 122 530	0 0 0 0 0 0 10 0 10 0 10	0 7 10 5 154 146 102 424	0 0 0 0 0 25 0 25	3 0 0 0 0 0 0 50 20 71	0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	
530 1 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0	71 1 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	
1	0	0	0	1	0	0	. 0	1

	Off balar	nce sheet	
	Off-balance sh	neet exposures	
air value			
			Risk weighted exposure amount
	Nominal	Provisions	
al amount			
0	0	0	
0 0 0	0 0 0	0 0 0	
0 0 0	0 0 0	0 0 0	
0 0 0 0	0 0 0 0	0 0 0	4
0	0	0 0 0 0 0 0 0	
0 0 0 0	0 0 0	0 0 0	
0 0 0	0 0 0		0
0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	
0 0 0	0 0 0	0 0 0	0
0	0	0	
0 0	0 0	0 0 0	
0 0 0 0	0 0 0 0	0 0 0 0 0	
-	0 0 0	0 0	0
0 0 0 0 0	0 0 0 0	0 0 0 0 0 0	
0 0	0 0	0 0 0	
0 0 0	0 0 0	0 0 0	1
0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	
0 0 0		0 0 0	26
0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	20
0	0	0 0 0 0	
0 0 0	0 0 0	0 0 0	0



	(mln EUR)			On balance
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial asset held for trading
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Japan	9 158 0 0 0 0 0 0 167	9 158 0 0 0 0 0 0 167	1:
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	U.S.	54 0 66 0 130 129 83 462	54 0 66 0 130 129 80 460	1
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	China			
Total [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Switzerland	0 0 66 0 35 158 0 259	0 0 66 0 35 158 0 259	
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Other advanced economies non EEA	0 17 0 0 0 11 11 3 30	0 17 0 0 0 11 11 3 30	1
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Other Central and eastern Europe countries non EEA	0 0 1 0 0 0 0 0 0 0 1	0 0 1 0 0 0 0 0 1	
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Middle East	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	
Total [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Latin America and the Caribbean	0 0 1 0 10 0 1 1 26 38	0 0 1 0 10 0 1 25 38	1

General governments exposures by country of the counterparty

			As of 31/12/2018	3			
		Direc	ct exposures	Derivatives with positive fair value Derivatives with negative fair value Carrying amount Notional amount Carrying amount Notional amount Carrying amount Notional amount Image: Imag			
e sl	heet				Deriva	tives	
				Derivatives with pos	sitive fair value	Derivatives with	negative fa
ets	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notiona
9 158 0 0 0 0 0 0 67	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	
9 0 9 0 26 124 0 67	9 0 57 0 105 5 42 218	37 0 0 0 0 0 0 0 0 37	0 0 0 0 0 0 0 0 38 38 38	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	
	218	37					
0 0 0 0 0 0	0 0 66 0 35 158 0	0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0	0 0 0 0 0 0	
0 0 0 0 11 0 11	259 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 17 0 0 0 0 0 0 0 17	0 0 0 0 0 0 0 0 0 3 3 3	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	
0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 1 0 0 0 0 0 0 1	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	
0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	
0 0 0 0 14 14	0 0 0 0 0 0 0 0 0	0 0 0 10 0 1 1 0	0 1 0 0 0 0 0 0 6			0 0 0 0 0 0 0 0	

	Off balar	nce sheet	
fair value	Off-balance sł	neet exposures	
air value			Pick weighted
al amount	Nominal	Provisions	Risk weighted exposure amount
0 0 0	0 0 0	0 0 0	
0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0
0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	
0	0	0	89
0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	
0 0 0 0 0 0 0 0 0 0	O 0 0 0 0 0 0 0 0 0 0	O 0 0 0 0 0 0 0 0 0 0	52
0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	6
0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0	1
0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0
0 0	0 0	0 0	7



		As of 31/12/2018												
			Direct exposures											
	(mln EUR)			On balance sl	heet				Deriva	tives		Off bala	nce sheet	
						Off-balance s	heet exposures							
	Derivatives with positive fair value Derivatives with negative fair value													
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)		of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Africa	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	1
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Others	22 67 155 182 114 499 572	22 67 155 182 114 499 572	1 9 39 91 23 45 259	21 58 113 78 50 69 87	0 0 8 40 168 0	0 0 4 6 1 217 226	0 0 0 0 0 0 5 79	87 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 10 5 0 1,742	0 -7 0 0 0 0 -83	0 618 18 54 119 461 912		0 0 0 0 0 0 0 0 0	
Total		1,612 Notes and definitions	1,612	467	476	215	453	85	5 1,840	-90	2,181	1	0	54

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

(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that have sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others". (2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments (5) Residual countries not reported separately in the Transparency exercise

Regions:

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

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

Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen. Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic, Chad, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, Tanzania, United Republic Of, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

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

2019 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominica, Costa Rica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guadeloupe,



	(mln EUR)			On balance
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial asse held for trading
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Austria	0 52 23 1 15 87 990 1,167	0 52 23 1 15 87 990 1,167	1
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Belgium	0 0 0 12 103 360 475	0 0 0 12 103 360 475	1
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Bulgaria			
[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 0 0 0	
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Czech Republic	0 16 3 0 0 0 0 0 21	0 16 3 3 0 0 0 0 21	
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Denmark	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0	
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Estonia			

General governments exposures by country of the counterparty

			As of 30/06/2019				
		Direc	ct exposures				
e s	heet				Deriva	tives	
				Derivatives with positive fair value Derivatives with ne			
ets	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notiona
0 1 0 1 1 1 188 .90	0 50 0 15 13 271 349	0 0 23 0 0 0 432 432	0 1 0 0 0 73 99 173	0 0 1 0 0 10 0 11	0 0 11 0 0 27 0 38	0 0 0 0 0 0 0 0	
0 0 0 12 6 111 29	0 0 0 0 0 68 0 68 0	434 0 0 0 0 0 0 30 198 228	0 0 0 0 0 0 0 0 51 51	0 0 0 0 0 0 0 0 0	38 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	
0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	
0 0 3 0 0 0 0 6	0 16 0 0 0 0 0 0 0 16	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	
0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	
0	0	0	0	0	0	0	

	Off balar	nce sheet	
	Off-balance sł		
air value			
			Risk weighted exposure amount
	Nominal	Provisions	
al amount			
0	0	0	
0 0 0	0 0 0	0 0 0	
0 0 0 0	0 0 0 0	0 0 0 0	0
0 0 0 0	0 0 0 0 0 0	0 0 0 0	
0 0 0	0 0 0 0	0 0 0 0	7
0	0	0	
0 0 0 0	0 0 0	0 0 0 0	
0 0 0 0 0	0 0 0 0 0 0	0 0 0	0
0 0 0	0 0 0 0 0	0 0 0 0	
0 0 0 0	0	0 0 0	3
0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	
0 0 0	0 0 0	0 0 0	0



	(mln EUR)			On balance
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Finland	0 0 0 0 9 51 60	0 0 0 0 9 51 60	3
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	France	0 23 55 29 88 100 159 454	0 23 55 29 88 100 159 454	1 1 14
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Germany	626 2,849 3,110 1,660 3,672 5,358 9,811 27,086	626 2,849 3,110 1,660 3,672 5,358 9,810 27,084	3 4 4 5 2 2,23
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Croatia	0 0 0 0 0 0 8 0 8 0 8	0 0 0 0 0 8 0 8 0 8	
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Greece	0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Hungary	0 31 0 0 0 0 0 0 0 31	0 31 0 0 0 0 0 0 31	
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Ireland	0 0 1 8 12 0 22	0 0 1 8 12 0 22	
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Italy	0 32 62 210 5 275 2,119 2,703	0 32 62 210 5 274 2,109 2,692	
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Latvia	0 0 13 0 0 0 0 0 3 16	0 0 13 0 0 0 0 3 16	1

General governments exposures by country of the counterparty

			As of 30/06/2019)			
		Dire	ct exposures				
e s	heet				Derivat	tives	
				Derivatives with positive fair value			negative fa
ts	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notiona
0 0 0 9 27 36	0 0 0 0 0 0 0 24 24	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	
0 1 3 16 20	0 0 5 39 37 6 87	0 22 54 0 18 43 48 185	0 0 20 15 0 0 0 35	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	
48 45 392 493 84 415 564 238 31	362 479 907 172 1,084 1,535 49 4,589	35 694 341 558 1,027 1,538 2,196 6,390	184 1,283 1,368 846 1,145 1,721 7,328 13,875	45 28 115 47 136 558 805 1,734	3,384 1,428 1,924 1,187 1,877 6,215 2,488 18,504	-10 -39 -25 -31 -247 -349 -332 -1,034	
0 0 0 0 8 0 8 0 8	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0	
0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	
0 0 0 0 0 0 0 0	0 31 0 0 0 0 0 0 31	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	
0 0 1 8 12 0 22	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	
0 0 0 0 3 19 22	0 32 11 1 1 253 1,504 1,802	0 0 51 13 5 18 255 341	0 0 0 196 0 0 331 527	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	
0 0 13 0 0 0 3 16	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	

	Off balar	nce sheet	
	Off-balance sł	neet exposures	
air value			
			Risk weighted
			exposure amount
	Nominal	Provisions	
al amount			
0 0 0	0 0 0	0 0 0	
0 0 0	0 0 0	0 0 0	
0 0 0	0 0 0	0 0 0	0
0 0	0 0	0 0	
0 0 0	0 0 0	0 0 0	
0 0 1,105	0 0 56	0 0 0	5
1,899 965 1 472	25 150 0	0 0 0	
1,105 1,899 965 1,472 3,384 5,534 2,241	0 6	0 0	
0	36 273 0	0 0 0	72
0 0 0	0 0 0	0 0 0	
0 0 0	0 0 0	0 0 0	
0	0	0 0	0
0 0 0	0 0 0	0 0 0	
0 0 0	0 0 0	0 0 0	
0 0 0	0	0 0	0
0 0	0 0 0	0 0 0	
0 0 0	0 0 0	0 0 0	
0 0 0	0 0 0	0 0	27
0 0	0 0	0 0 0 0 0 0	
0 0 0	0 0 0		
0 0 0	0 0 0	0 0 0	0
0 0 0	0 0 0	0 0 0 0	
0 0	0 0	0 0	
0 0 0 0	0 0 0 0	0 0 0	79
0 0 0	0 0 0	0 0 0 0	
0 0	0 0	0 0 0	
0	0	0	0



	(mln EUR)			On balance
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial asset held for trading
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Lithuania	0 0 0 6 10 19 34	0 0 0 6 10 19 34	
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Luxembourg	4 0 1 1 0 8 0 1 3	4 0 1 0 8 0 13	
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Malta			
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Netherlands	0 0 0 8 2 0 10	0 0 0 8 2 0 10	
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Poland	0 73 62 165 5 10 0	0 73 62 165 5 10 0	
Total [0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Portugal	314 0 0 0 19 607 419 1,045	314 0 0 0 19 606 419 1,044	
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Romania	0 5 1 0 0 1 0 1 0 7	0 5 1 0 0 1 0 1 0 7	
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Slovakia	0 0 0 0 7 25 6 38	0 0 0 0 7 25 6 38	
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Slovenia	0 0 0 0 0 0 25 0 25 0 26	38 0 0 0 0 0 25 0 25 0 26	

General governments exposures by country of the counterparty

			As of 30/06/2019)			
		Direc	ct exposures				
e sł	neet				Deriva	tives	
				Derivatives with pos	itive fair value	Derivatives with	negative f
ets	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notiona
0 0 0 10 19 34	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	
34 0 0 1 0 0 0 0 1	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 8 0 8 0 8 8	4 0 0 0 0 0 0 0 0 0 4	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	
0 0 0 8 2 0 10	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	
0 11 12 5 9 0 41	0 21 0 0 0 1 0 22	0 0 0 0 0 0 0 0 0 0 0 0 0	0 40 58 153 0 0 0 0 251	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	
0 0 18 3 0 21	0 0 0 1 0 419 419	0 0 0 0 552 0 552	0 0 0 0 51 0 51	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	
0 5 1 0 1 0 1 0 7	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	
7 0 0 7 23 6 36	0 0 0 0 0 0 3 0 3 0 3	0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	
30 0 0 0 0 1 0 2	3 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 24 0 24	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	

	Off balar	nce sheet	
	Off-balance sł	neet exposures	
air value			
			Risk weighted exposure amount
	Nominal	Provisions	
al amount			
0	0	0	
0 0 0	0 0 0	0 0 0	
0 0 0	0 0 0	0 0 0	
0 0 0 0	0 0 0 0	0	0
0	0	0 0 0 0 0 0	
0 0 0	0 0 0	000	-
0	0	0	0
0 0 0	0 0 0	0 0 0	
0 0	0 0	0 0 0 0 0 0	
0 0 0	0 0 0	0	0
0 0 0	0 0 0 0	0 0 0 0 0 0 0	
0 0 0 0	0 0 0 0	0 0 0	
0	0	0	58
0 0 0 0	0 0 0	0 0 0 0 0 0 0	
0 0 0	0 0 0 0	0 0	
_		0 0	69
0 0 0	0 0 0	0 0 0	
0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0	
0	0	0	0
0000	0 0 0 0	0 0 0 0 0 0	
0 0 0	0 0 0	0 0 0	
0 0 0 0 0	0 0 0	0 0 0	0
0	0 0 0 0	0 0 0 0 0	
0 0 0	0 0 0	0 0 0	
U	U	U	0



	(mln EUR)			On balance
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial asset held for trading
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Spain	11 26 100 75 434 186 1,348 2,180	11 26 100 75 433 186 1,323 2,154	10 18
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Sweden	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	United Kingdom			
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Iceland			
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Liechtenstein			
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Norway	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Australia	0 0 0 0 0 0 41 41	0 0 0 0 0 0 41 41	
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Canada	0 25 5 0 227 192 128 578	0 25 5 0 227 192 128 578	
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Hong Kong	1 0 0 0 0 0 0 0 0 0 1	1 0 0 0 0 0 0 0 0 0 1	

General governments exposures by country of the counterparty

				As of 30/06/2019)			
			Direc	ct exposures				
	On balance sl	heet				Deriva	tives	
					Derivatives with pos	sitive fair value	Derivatives with	negative fa
carrying amount of lerivative financial ets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notiona
11 26 100 75 433 186 1,323 2,154	0 0 6 0 11 3 164 183	0 0 35 178 97 796 1,106	11 20 94 10 192 86 201 613	0 6 0 30 52 0 162 251	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	
0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	
0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	
0 0 0 0 0 0 41 41	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 41 41	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	
0 25 5 0 227 192 128 578	0 8 0 0 0 0 0 0 0 8	0 17 5 0 227 98 108 455	0 0 0 0 0 43 0 43	0 0 0 0 0 0 50 21 71	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	
1 0 0 0 0 0 0 0 0 1	0 0 0 0 0 0 0 0 0 0 0 0		+3 0 0 0 0 0 0 0 0 0 0 0	1 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	
T	J	U	U U	1 1	U U	, v	U I	

	Off balar	nce sheet	
	Off-balance st	neet exposures	
air value			
			Risk weighted exposure amount
	Nominal	Provisions	
al amount			
0 0	0	0	
0 0 0	0 0 0	0 0 0	
0 0 0	0 0 0	0 0 0	6
0 0 0	0 0 0	0 0 0 0 0 0 0	
0 0 0 0	0 0 0 0	0 0 0	
0 0	0 0	0 0	0
0	0	0	
0 0 0	0 0 0	0 0 0	
0 0 0	0 0 0	0 0 0	
0 0 0 0 0 0	0 0 0 0 0 0	0 0 0	0
0 0 0	0 0 0	0 0 0 0 0	
0 0 0	0 0 0	0	13
0 0 0 0	0 0 0 0	0 0 0	
0 0 0 0	0 0 0 0	0 0 0 0 0 0 0	
0 0 0	0 0 0	0 0	34
0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	
0 0 0	0 0 0	0 0 0	
0	0	0	0



	(mln EUR)			On balance sl
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Japan	40 57 0 0 0 0 0 0 0 97	40 57 0 0 0 0 0 0 97	40 57 0 0 0 0 0 0 9 7
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	U.S.	0 1 28 0 132 44 89 294	0 1 28 0 132 44 86 291	0 0 18 0 46 44 0 108
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	China	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Switzerland	0 65 0 0 36 165 0 266	0 65 0 0 36 165 0 266	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	Other advanced economies non EEA	0 0 0 0 0 0 0 14 14	0 0 0 0 0 0 0 14 14	0 0 0 0 0 0 0 10 10
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Other Central and eastern Europe countries non EEA	0 1 0 0 0 0 0 0 0 1	0 1 0 0 0 0 0 0 0 1	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	Middle East	0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Latin America and the Caribbean	0 0 0 1 7 25 34	0 0 0 1 1 7 25 33	0 0 0 0 0 7 14 21

General governments exposures by country of the counterparty

				As of 30/06/2019)			
			Direc	ct exposures				
	On balance sh	heet				Derivat	tives	
					Derivatives with pos	itive fair value	Derivatives with	negative f
t of cial t	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notiona
40 57 0 0 0 0 0	40 57 0 0 0 0 0 0	0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	
97 0 1 28 0 132 44 86	97 0 0 18 0 46 44 0	0 0 10 0 87 0 47	0 0 0 0 0 0 0 0 0	0 0 1 0 0 0 0 39	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	
2 91 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	108 0 0 0 0 0 0 0	144 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	39 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	
0 65 0 36 165 0 266	0 0 0 0 0 0 0 0 0 0 0	0 0 65 0 0 36 165 0 266	0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	
0 0 0 0 0 14 14	0 0 0 0 0 0 0 10 10	200 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 4 4	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	
0 1 0 0 0 0 0 1	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 1 0 0 0 0 0 0 1	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	
0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	
0 0 0 1 7 25 33	0 0 0 0 0 7 14 21		0 0 0 0 0 1 1 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	

	Off balar	nce sheet	
	Off-balance st	neet exposures	
air value			Risk weighted
al amount	Nominal	Provisions	exposure amount
0 0 0 0	0 0 0 0	0 0 0 0	
0 0 0 0	0 0 0 0	0 0 0 0	0
0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	
0 0 0	0 0 0 0	0 0 0	74
0 0 0 0 0 0	0 0 0 0	0 0 0 0 0 0	
0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0
0 0 0	0 0 0	0	53
0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	
0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	3
0 0 0 0	0 0 0	0 0 0	0
0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	
0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0
0 0 0	0 0 0	0 0 0	1



							As of 30/06/2019							
						Dire	t exposures							
	(mln EUR)			On balance sl	neet				Deriva	tives		Off balar	nce sheet	
												Off-balance sl	neet exposures	
								Derivatives with posi	itive fair value	Derivatives with	n negative fair value			
			Total carrying amount of											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short positions)									Nominal	Provisions	
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [000000000000000000000000000000000000000	0 0 0	0 0 0	0 0 0	000000000000000000000000000000000000000	0 0 0	0 0 0	0 0 0	0 0 0	000000000000000000000000000000000000000	0 0 0	0 0 0	
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Africa	0 0 0	0 0 0	0 0 0	0 0 0		0 0 0	0 0 0	0 0 0	000000000000000000000000000000000000000		0 0 0	0 0 0	
Total		0 0	0 0	0	0 0	0 0	0 0	0 0	0 0	0 0		0 0	0 0	1
[0 - 3M [[3M - 1Y [103 511	103 511	35 13	27 129	41 173	0 196	0 0	0 1	-6 0	267 0	0 0	0	
[1Y - 2Y [[2Y - 3Y [Others	1,237 592	1,237 592	109 29	124 12	417 230	587 321	0 0	0 0	0	52 55	0	0	
[3Y - 5Y [[5Y - 10Y [Others	1,618 2,035	1,617 2,035	30 36	95 113	825 267	667 1,619	1	10 0	0	132 430	0	0	
[10Y - more Total		4,124 10,219	4,124	238 490	76 576	2,877	933 4,323	9 12	748 759	-133 -139	2,518	0	0	96
Iotai	!	Notes and definitions	10,219	490	576	4,830	4,323	12	/59	-139	<u> </u>	<u> </u>	l U	02

Notes and definitions Information disclosed in this template is sourced from COREP template C 33, introduced with the reporting framework 2.7, applicable for reports as of 31 march 2018. (1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that have sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others". (2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees

(3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities. (4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments

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

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

Other CEE non EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey. Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic, Chad, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, Tanzania, United Republic Of, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

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

2019 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominica, Costa Rica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guadeloupe,



			ļ	As of 30/09/201	8					A	s of 31/12/201	.8			
		Gross carry	ing amount		Accumulated i accumulated c value due to c provisions ⁴	hanges in fair	Collaterals and financial		Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴		
		Of which performing but past due >30		-performing ¹	On performing exposures ²	performing	guarantees received on non- performing		Of which performing but past due >30	Of which non	-performing ¹	On performing exposures ²	performing	guarantees received on non- performing	
(mln EUR)		days and <=90 days		Of which: defaulted	exposures	exposures ³	exposures		days and <=90 days		Of which: defaulted	exposures	exposures ³	exposures	
Debt securities (including at amortised cost and fair value)	43,994	0	212	129	51	74	0	43,939	0	191	179	50	59	0	
Central banks	188	0	0	0	0	0	0	192	0	0	0	0	0	0	
General governments	22,515	0	0	0	43	0	0	22,431	0	0	0	44	0	0	
Credit institutions	14,576	0	9	0	2	9	0	14,666	0	9	9	2	9	0	
Other financial corporations	3,753	0	203	129	5	65	0	3,869	0	182	170	4	50	0	
Non-financial corporations	2,962	0	0	0	1	0	0	2,780	0	0	0	1	0	0	
Loans and advances(including at amortised cost and fair value)	331,529	643	5,687	5,528	411	2,191	2,862	322,828	174	5,055	4,958	412	2,055	2,373	
Central banks	56,492	0	0	0	0	0	0	51,966	0	0	0	0	0	0	
General governments	20,337	1	0	0	5	0	0	19,745	0	0	0	4	0	0	
Credit institutions	89,217	476	44	43	9	3	37	91,231	0	47	47	8	4	39	
Other financial corporations	13,240	0	386	381	11	102	60	13,480	1	367	366	11	150	1	
Non-financial corporations	79,237	100	3,886	3,757	132	1,681	1,927	72,192	109	3,262	3,190	123	1,501	1,477	
of which: small and medium-sized enterprises at amortised cost	9,918	13	134	128	24	78	29	10,127	17	146	142	25	86	26	
Households	73,006	67	1,372	1,347	255	405	838	74,213	64	1,379	1,354	266	401	856	
DEBT INSTRUMENTS other than HFT	375,523	643	5,899	5,657	462	2,265	2,862	366,766	174	5,245	5,137	463	2,114	2,373	
OFF-BALANCE SHEET EXPOSURES	61,180		252	235	41	96	67	62,316		271	255	44	118	79	

⁽¹⁾ For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 29 ⁽²⁾ Insitutions report here collective allowances for incurred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT) ⁽³⁾ Insitutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)

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

2019 EU-wide Transparency Exercise

Performing and non-performing exposures





			A	s of 31/03/201	9		As of 30/06/2019							
		Gross carryii	ng amount		Accumulated i accumulated o value due to c provisions ⁴	changes in fair	Collaterals and financial		Gross carrying amount			Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴		Collaterals and financial
		Of which performing but past due >30	Of which non	-performing ¹	On performing	On non- performing	guarantees received on non- performing		Of which performing but past due >30	Of which non	-performing ¹	On performing	On non- performing	guarantees received on non- performing
(mln EUR)		days and <=90 days		Of which: defaulted	exposures ²	exposures ³	exposures		days and <=90 days		Of which: defaulted	exposures ²	exposures ³	exposures
Debt securities (including at amortised cost and fair value)	45,593	0	189	189	50	60	0	45,699	0	184	174	48	59	0
Central banks	196	0	0	0	0	0	0	194	0	0	0	0	0	0
General governments	22,290	0	0	0	42	0	0	20,755	0	0	0	41	0	0
Credit institutions	16,218	0	9	9	2	9	0	17,903	0	9	9	1	9	0
Other financial corporations	3,976	0	180	180	6	51	0	3,751	0	174	165	5	50	0
Non-financial corporations	2,914	0	0	0	1	0	0	3,096	0	0	0	1	0	0
Loans and advances(including at amortised cost and fair value)	343,410	185	4,990	4,921	427	2,105	2,330	343,996	120	4,989	4,870	404	2,099	2,265
Central banks	69,138	0	0	0	0	0	0	66,137	0	0	0	0	0	0
General governments	19,699	1	0	0	4	0	0	19,712	1	0	0	3	0	0
Credit institutions	91,425	0	70	70	7	4	62	92,673	0	70	70	7	4	61
Other financial corporations	13,512	1	396	395	8	184	60	14,289	0	369	369	6	190	60
Non-financial corporations	74,077	121	3,154	3,110	135	1,518	1,365	76,103	59	3,257	3,178	124	1,536	1,356
of which: small and medium-sized enterprises at amortised cost	10,012	18	152	148	27	86	32	9,747	19	145	142	28	85	22
Households	75,558	63	1,370	1,346	273	399	843	75,081	59	1,294	1,253	264	369	788
DEBT INSTRUMENTS other than HFT	389,003	185	5,180	5,111	477	2,165	2,330	389,694	120	5,173	5,044	452	2,158	2,265
OFF-BALANCE SHEET EXPOSURES	61,053		226	225	45	118	58	61,633		263	263	50	116	14

(1) For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 29
(2) Insitutions report here collective allowances for incurred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)
(3) Insitutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)
(4) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

2019 EU-wide Transparency Exercise

Performing and non-performing exposures

EBA EUROPEAN BANKING AUTHORITY

2019 EU-wide Transparency Exercise

DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

	As of 30/09/2018					As of 31/12/2018					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees	
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	received on exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	forbearance	
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	
Central banks	0	0	0	0	0	0	0	0	0	0	
General governments	0	0	0	0	0	0	0	0	0	0	
Credit institutions	0	0	0	0	0	0	0	0	0	0	
Other financial corporations	0	0	0	0	0	0	0	0	0	0	
Non-financial corporations	0	0	0	0	0	0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	4,558	3,589	1,382	1,352	2,174	4,100	3,172	1,255	1,228	1,645	
Central banks	0	0	0	0	0	0	0	0	0	0	
General governments	7	0	0	0	0	6	0	0	0	0	
Credit institutions	22	22	2	2	20	22	22	2	2	20	
Other financial corporations	281	249	91	91	63	265	232	98	95	0	
Non-financial corporations	3,170	2,570	1,146	1,130	1,523	2,737	2,175	1,020	1,010	1,055	
of which: small and medium-sized enterprises at amortised cost	127	70	46	44	25	121	72	49	47	19	
Households	1,078	748	143	129	567	1,069	744	135	122	569	
DEBT INSTRUMENTS other than HFT	4,558	3,589	1,382	1,352	2,174	4,100	3,172	1,255	1,228	1,645	
Loan commitments given	88	26	7	5	3	92	19	9	7	0	

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

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

Forborne exposures

EBA EUROPEAN BANKING AUTHORITY

2019 EU-wide Transparency Exercise

DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

	As of 31/03/2019					As of 30/06/2019					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees	
(mln EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	received on exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	received on exposures with forbearance measures	
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	
Central banks	0	0	0	0	0	0	0	0	0	0	
General governments	0	0	0	0	0	0	0	0	0	0	
Credit institutions	0	0	0	0	0	0	0	0	0	0	
Other financial corporations	0	0	0	0	0	0	0	0	0	0	
Non-financial corporations	0	0	0	0	0	0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	3,472	2,734	1,136	1,116	1,412	3,878	3,157	1,346	1,324	1,891	
Central banks	0	0	0	0	0	0	0	0	0	0	
General governments	6	0	0	0	0	6	0	0	0	0	
Credit institutions	22	22	2	2	20	22	22	2	2	20	
Other financial corporations	257	257	126	126	61	231	229	129	129	56	
Non-financial corporations	2,138	1,724	880	873	778	2,538	2,167	1,082	1,073	1,137	
of which: small and medium-sized enterprises at amortised cost	77	49	32	31	8	114	69	44	43	20	
Households	1,048	731	128	115	553	1,081	738	133	120	677	
DEBT INSTRUMENTS other than HFT	3,472	2,734	1,136	1,116	1,412	3,878	3,157	1,346	1,324	1,891	
Loan commitments given	56	0	1	0	0	128	34	16	14	0	

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

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

Forborne exposures