



2016 EU-wide Transparency Exercise

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

2016 EU-wide Transparency Exercise

Capital

Deutsche Zentral-Genossenschaftsbank AG

		(mín EUR, %)		As of 31/12/2015	As of 30/06/2016	COREP CODE	REGULATION
OWN FUNDS Transitional period	A	OWN FUNDS	18,429	17,791		C 01.00 (r010,d10)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	13,554	13,101		C 01.00 (r020,d10)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	5,748	5,748		C 01.00 (r030,d10)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	6,323	6,112		C 01.00 (r130,d10)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	841	494		C 01.00 (r180,d10)	Articles 4(100), 36(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	400	611		C 01.00 (r200,d10)	Articles 4(117) and 24(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0		C 01.00 (r210,d10)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	378	400		C 01.00 (r230,d10)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-273	-308		C 01.00 (r250,d10)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-597	-597		C 01.00 (r300,d10) + C 01.00 (r340,d10)	Articles 4(113), 36(1) point (b) and 37 of CRR, Articles 4(115), 34(1) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-10	-10		C 01.00 (r370,d10)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-38	-5		C 01.00 (r380,d10)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0		C 01.00 (r390,d10)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	-3	-3		C 01.00 (r430,d10)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0		C 01.00 (r440,d10)	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	0		C 01.00 (r450,d10) + C 01.00 (r460,d10) + C 01.00 (r470,d10) + C 01.00 (r471,d10) + C 01.00 (r472,d10)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point (k) (ii) and 379(3) of CRR; Articles 36(1) point (k) (iv) and 153(B) of CRR and Articles 36(1) point (k) (v) and 155(c) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	0	0		C 01.00 (r460,d10)	Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0		C 01.00 (r480,d10)	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		C 01.00 (r490,d10)	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 institution has a significant investment	0	0		C 01.00 (r500,d10)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0		C 01.00 (r510,d10)	Article 48 of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0		C 01.00 (r524,d10)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	-12		C 01.00 (r529,d10)	-
	A.1.21	Transitional adjustments	786	672		CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0		C 01.00 (r220,d10)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	873	608		C 01.00 (r240,d10)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	-87	64		C 01.00 (r520,d10)	Articles 469 to 472, 478 and 481 of CRR
A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	1,748	1,890		C 01.00 (r530,d10)	Article 61 of CRR	
A.2.1	Additional Tier 1 Capital instruments	740	741		C 01.00 (r540,d10) + C 01.00 (r670,d10)		
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0		C 01.00 (r720,d10)		
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0		C 01.00 (r690,d10) + C 01.00 (r700,d10) + C 01.00 (r710,d10) + C 01.00 (r740,d10) + C 01.00 (r744,d10) + C 01.00 (r748,d10)		
A.2.4	Additional Tier 1 transitional adjustments	1,008	1,148		C 01.00 (r660,d10) + C 01.00 (r680,d10) + C 01.00 (r730,d10)		
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	15,302	14,991		C 01.00 (r015,d10)	Article 25 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	3,127	2,800		C 01.00 (r750,d10)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	2,720	2,514		C 01.00 (r760,d10) + C 01.00 (r890,d10)		
A.4.2	Other Tier 2 Capital components and deductions	302	259		C 01.00 (r910,d10) + C 01.00 (r920,d10) + C 01.00 (r930,d10) + C 01.00 (r940,d10) + C 01.00 (r950,d10) + C 01.00 (r970,d10) + C 01.00 (r974,d10) + C 01.00 (r978,d10)		
A.4.3	Tier 2 transitional adjustments	106	26		C 01.00 (r880,d10) + C 01.00 (r900,d10) + C 01.00 (r960,d10)		
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	97,856	98,829		C 02.00 (r010,d10)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	6	0		C 05.01 (r010,d40)	
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	13.85%	13.26%	CA1 (1)	-	
	C.2	TIER 1 CAPITAL RATIO (transitional period)	15.64%	15.17%	CA1 (3)	-	
	C.3	TOTAL CAPITAL RATIO (transitional period)	18.83%	18.00%	CA3 (5)	-	
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	12,768	12,429	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13-A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3,0))]	-	
CET1 RATIO (%) Fully loaded¹⁾	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	13.05%	12.58%	(D.1)/(B-B.1)	-	

⁽¹⁾ Fully loaded CET1 capital ratio estimation based on the formulae stated in column "COREP CODE"



2016 EU-wide Transparency Exercise

Risk exposure amounts

Deutsche Zentral-Genossenschaftsbank AG

(mln EUR)	as of 31/12/2015	as of 30/06/2016
Risk exposure amounts for credit risk	76,437	79,781
Risk exposure amount for securitisation and re-securitisations in the banking book	6,544	7,502
Risk exposure amount for contributions to the default fund of a CCP	276	304
Risk exposure amount Other credit risk	69,617	71,975
Risk exposure amount for position, foreign exchange and commodities (Market risk)	10,900	8,668
of which: Risk exposure amount for securitisation and re-securitisations in the trading book ¹	93	73
Risk exposure amount for Credit Valuation Adjustment	1,600	1,480
Risk exposure amount for operational risk	8,918	8,900
Other risk exposure amounts	0	0
Total Risk Exposure Amount	97,856	98,829

⁽¹⁾ May include hedges, which are not securitisation positions, as per Article 338.3 of CRR

2016 EU-wide Transparency Exercise P&L

Deutsche Zentral-Genossenschaftsbank AG

(mln EUR)	As of 31/12/2015	As of 30/06/2016
Interest income	11,844	5,752
Of which debt securities income	764	297
Of which loans and advances income	5,911	2,718
Interest expenses	8,904	4,420
(Of which deposits expenses)	3,163	1,522
(Of which debt securities issued expenses)	741	337
(Expenses on share capital repayable on demand)	5	1
Dividend income	157	72
Net Fee and commission income	1,792	967
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	62	122
Gains or (-) losses on financial assets and liabilities held for trading, net	63	46
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	351	65
Gains or (-) losses from hedge accounting, net	39	5
Exchange differences [gain or (-) loss], net	147	153
Net other operating income /(expenses)	15	57
TOTAL OPERATING INCOME, NET	5,562	2,819
(Administrative expenses)	3,250	1,699
(Depreciation)	165	82
(Provisions or (-) reversal of provisions)	-67	86
(Commitments and guarantees given)	-21	16
(Other provisions)	-46	70
Of which pending legal issues and tax litigation ¹	-5	
Of which restructuring ¹	1	
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	283	112
(Loans and receivables)	257	112
(Held to maturity investments, AFS assets and financial assets measured at cost)	26	0
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	51	7
(of which Goodwill)	26	0
Negative goodwill recognised in profit or loss	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	348	196
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	6
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	2,228	1,035
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	1,650	796
Profit or (-) loss after tax from discontinued operations	0	0
PROFIT OR (-) LOSS FOR THE YEAR	1,650	796
Of which attributable to owners of the parent	1,421	705

⁽¹⁾ Information available only as of end of the year

2016 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Deutsche Zentral-Genossenschaftsbank AG

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		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
(mth EUR, %)									
Consolidated data	Central governments or central banks	11,615	13,629	1,732		26,608	27,485	1,802	
	Regional governments or local authorities	31,485	31,935	265		30,783	30,956	248	
	Public sector entities	12,566	12,430	51		12,819	12,326	65	
	Multilateral Development Banks	207	207	0		206	206	0	
	International Organisations	938	938	0		961	961	0	
	Institutions	77,052	63,348	430		77,999	63,319	382	
	Corporates	14,131	8,390	7,352		13,211	8,139	7,231	
	of which: SME	1,839	1,681	1,638		1,962	1,631	1,630	
	Retail	5,697	3,532	2,236		6,086	3,722	2,449	
	of which: SME	1,257	1,206	689		1,280	1,240	708	
	Secured by mortgages on immovable property	1,768	1,678	838		1,775	1,678	830	
	of which: SME	119	116	54		120	117	54	
	Exposures in default	905	240	291	649	880	292	379	572
	Items associated with particularly high risk	334	168	252		286	180	271	
	Covered bonds	322	322	64		274	274	55	
	Claims on institutions and corporates with a ST credit assessment	464	322	90		329	195	81	
	Collective investments undertakings (CIU)	1,649	1,646	944		1,791	1,791	1,164	
Equity	4,208	4,167	4,263		4,539	4,517	4,618		
Securitisation	3,701	3,508	4,681		3,241	3,067	4,281		
Other exposures	501	500	886		458	457	1,162		
Standardised Total²	167,542	146,960	24,464	1,156	182,264	159,566	25,018	982	

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).

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		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
(mth EUR, %)									
GERMANY	Central governments or central banks	4,561	5,708	1,703		17,697	18,916	1,738	
	Regional governments or local authorities	28,444	28,709	4		27,893	27,990	4	
	Public sector entities	11,965	11,730	44		12,346	11,896	42	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	76,036	62,357	207		76,809	62,153	127	
	Corporates	9,184	5,248	4,707		8,979	5,123	4,608	
	of which: SME	1,818	1,662	1,618		1,919	1,610	1,609	
	Retail	4,508	2,319	1,529		4,848	2,449	1,615	
	of which: SME	1,241	1,205	689		1,273	1,240	708	
	Secured by mortgages on immovable property	715	710	494		686	680	479	
	of which: SME	119	116	54		120	117	54	
	Exposures in default	566	130	150	427	537	116	134	412
	Items associated with particularly high risk	201	109	164		235	130	195	
	Covered bonds	30	30	6		30	30	6	
	Claims on institutions and corporates with a ST credit assessment	302	202	39		106	8	1	
	Collective investments undertakings (CIU)	132	132	69		205	205	121	
Equity	4,055	4,014	4,110		4,394	4,353	4,454		
Securitisation									
Other exposures	300	300	509		294	294	740		
Standardised Total²	300	300	509	579	294	294	740	536	

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 does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		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
(mth EUR, %)									
UNITED STATES	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	288	288	101		254	254	96	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	14	14	0		14	14	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	117	142	37		140	158	34	
	Corporates	268	281	247		288	295	261	
	of which: SME	11	11	11		7	7	7	
	Retail	0	3	2		2	2	2	
	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	4	0	0	4	23	17	25	7
	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	9	2		0	9	2	
	Collective investments undertakings (CIU)	189	189	127		191	191	113	
Equity	119	0	0		25	25	25		
Securitisation									
Other exposures	0	0	0		0	0	0		
Standardised Total²	0	0	0	4	0	0	0	9	

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 does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		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
(mth EUR, %)									
UNITED KINGDOM	Central governments or central banks	116	193	0		1,777	1,777	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	334	334	67		453	453	91	
	Corporates	670	279	207		622	305	201	
	of which: SME	0	0	0		0	0	0	
	Retail	3	3	3		2	2	1	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	61	61	21		36	36	13	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	33	33	7		33	33	7	
	Claims on institutions and corporates with a ST credit assessment	162	89	44		222	156	74	
	Collective investments undertakings (CIU)	118	118	65		145	145	98	
Equity									
Securitisation									
Other exposures	0	0	0		0	0	0		
Standardised Total²	0	0	0	4	0	0	0	1	

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 does not include Securitisation exposures

2016 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Deutsche Zentral-Genossenschaftsbank AG

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		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
(m€ EUR, %)									
LUXEMBOURG	Central governments or central banks	1,313	1,313	0		233	233	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	25	25	0		25	25	0	
	International Organisations	0	0	0		10	10	0	
	Institutions	6	6	1		4	5	1	
	Corporates	989	930	825		1,050	1,038	950	
	of which: SME	0	0	0		0	0	0	
	Retail	1	1	1		14	14	10	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	13	13	7		13	13	7	
	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		20	20	4	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	105	105	54		85	85	49		
Equity	0	0	0		0	0	0		
Securitisation									
Other exposures	29	29	210		25	25	294		
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 does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		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
(m€ EUR, %)									
SWITZERLAND	Central governments or central banks	208	208	0		222	222	0	
	Regional governments or local authorities	303	303	61		257	257	51	
	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	185	185	46		192	190	54	
	Corporates	30	12	12		38	18	18	
	of which: SME	0	0	0		0	0	0	
	Retail	21	14	10		19	19	14	
	of which: SME	9	1	1		9	1	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	50	50	75		50	50	75	
	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)	52	52	24		59	59	42		
Equity	0	0	0		2	2	2		
Securitisation									
Other exposures	25	25	19		30	30	20		
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 does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		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
(m€ EUR, %)									
MARSHALL ISLANDS	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		56	56	56	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	34	26	39	6
	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)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Securitisation									
Other exposures	0	0	0		0	0	0		
Standardised Total ²				0				6	

⁽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 does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		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
(m€ EUR, %)									
FRANCE	Central governments or central banks	216	257	0		183	223	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	470	477	0		239	247	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	20	20	0		0	0	0	
	Corporates	131	124	124		134	128	127	
	of which: SME	0	0	0		0	0	0	
	Retail	4	4	3		3	3	2	
	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	30	30	46	0	30	30	45	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	25	25	5		15	15	3	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	232	231	142		292	292	205		
Equity	0	0	0		0	0	0		
Securitisation									
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 does not include Securitisation exposures

2016 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Deutsche Zentral-Genossenschaftsbank AG

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(m EUR, %)									
NETHERLANDS	Central governments or central banks	368	368	0		377	470	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	121	0		0	26	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	32	32	6		28	28	6	
	Corporates	502	343	293		496	377	326	
	of which: SME	0	0	0		0	0	0	
	Retail	2	1	1		2	1	1	
	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	6	3	3	2	6	3	3	2
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	29	29	6		28	28	6	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		1	1	1	
Collective investments undertakings (CIU)	125	125	65		132	132	78		
Equity	119	119	119		127	127	127		
Securitisation									
Other exposures	0	0	0		0	0	0		
Standardised Total²				3				13	

⁽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 does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(m EUR, %)									
SPAIN	Central governments or central banks	4	4	0		4	4	0	
	Regional governments or local authorities	1,902	1,906	0		1,849	1,872	0	
	Public sector entities	29	4	2		30	6	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	3	3	2		3	3	1	
	Corporates	2	1	1		3	1	1	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	15	11	11	3	15	3	3	12
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	25	25	15		53	53	11	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	140	140	77		169	169	130		
Equity	0	0	0		0	0	0		
Securitisation									
Other exposures	0	0	0		0	0	0		
Standardised Total²				5				13	

⁽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 does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(m EUR, %)									
AUSTRIA	Central governments or central banks	682	702	0		720	740	0	
	Regional governments or local authorities	0	112	0		0	3	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	32	33	7		14	14	3	
	Corporates	139	59	57		106	34	31	
	of which: SME	2	1	1		0	0	0	
	Retail	351	346	259		427	412	309	
	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	65	28	41	37	39	28	41	11
	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)	35	35	32		30	30	29		
Equity	18	18	18		0	0	0		
Securitisation									
Other exposures	0	0	0		0	0	0		
Standardised Total²				43				17	

⁽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 does not include Securitisation exposures

2016 EU-wide Transparency Exercise

Credit Risk - IRB Approach
Deutsche Zentral-Genossenschaftsbank AG

		IRB Approach											
		As of 31/12/2015					As of 30/06/2016						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
(m EUR, %)		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted					
Consolidated data	Central banks and central governments	5,202	12	5,492	723	4	7	9,429	0	9,731	1,006	4	16
	Institutions	35,658	211	35,227	7,224	5	174	36,059	142	35,748	7,190	5	133
	Corporates	81,153	3,264	70,420	26,730	0	1,404	82,288	3,450	71,329	28,577	0	1,335
	Corporates - Of Which: Specialised Lending	22,726	795	20,626	9,945	0	452	24,099	686	21,715	10,757	0	411
	Corporates - Of Which: SME	2,018	132	1,315	899	0	107	2,034	49	1,253	903	0	43
	Retail	51,254	371	51,250	11,315	288	584	52,349	352	52,349	11,391	290	551
	Retail - Secured on real estate property	36,743	48	36,739	6,287	19	164	37,746	38	37,746	6,273	15	157
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	36,743	48	36,739	6,287	19	164	37,746	38	37,746	6,273	15	157
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	14,511	323	14,511	5,028	270	421	14,603	314	14,603	5,118	275	394
	Retail - Other Retail - Of Which: SME	1	0	1	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	14,511	323	14,511	5,028	270	421	14,603	314	14,603	5,118	275	394
	Equity	422	0	422	1,693	0	0	213	0	213	914	0	0
	Securitisation	3,447	0	3,447	1,863	0	0	3,681	0	3,681	3,221	0	4
Other non credit-obligation assets													
IRB Total				51,697						54,459			

⁽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 31/12/2015					As of 30/06/2016						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
(m EUR, %)		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted					
GERMANY	Central banks and central governments	265	0	265	14	0	0	239	0	239	12	0	0
	Institutions	14,177	0	14,427	2,937	1	3	14,646	0	14,875	3,123	2	3
	Corporates	44,005	1,438	36,627	18,311	0	953	45,201	1,325	37,585	18,763	0	918
	Corporates - Of Which: Specialised Lending	16,194	541	14,999	7,023	0	338	16,759	457	15,493	7,490	0	298
	Corporates - Of Which: SME	2,006	132	1,310	894	0	107	2,021	49	1,247	898	0	43
	Retail	49,242	368	49,238	10,883	286	371	50,369	349	50,369	10,966	287	368
	Retail - Secured on real estate property	35,219	47	35,214	5,942	19	21	36,218	38	36,218	5,930	15	17
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	35,219	47	35,214	5,942	19	21	36,218	38	36,218	5,930	15	17
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	14,024	320	14,024	4,941	267	350	14,151	311	14,151	5,036	272	351
	Retail - Other Retail - Of Which: SME	1	0	1	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	14,023	320	14,023	4,941	267	350	14,151	311	14,151	5,036	272	351
	Equity	321	0	321	1,318	0	0	201	0	201	868	0	0
	Securitisation												
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 31/12/2015					As of 30/06/2016						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
(m EUR, %)		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted					
UNITED STATES	Central banks and central governments	233	0	254	20	0	0	3,765	0	3,791	303	0	0
	Institutions	2,004	24	2,091	368	0	25	1,892	0	1,892	289	0	0
	Corporates	5,410	64	4,854	1,410	0	36	5,260	98	4,719	1,345	0	31
	Corporates - Of Which: Specialised Lending	1,062	50	893	630	0	25	979	50	818	612	0	24
	Corporates - Of Which: SME	1	0	1	0	0	0	1	0	0	0	0	0
	Retail	12	0	13	3	0	0	12	0	12	3	0	0
	Retail - Secured on real estate property	10	0	10	2	0	0	10	0	10	2	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	10	0	10	2	0	0	10	0	10	2	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	3	0	3	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	3	0	3	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation												
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 31/12/2015					As of 30/06/2016						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
(m EUR, %)		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted					
UNITED KINGDOM	Central banks and central governments	0	0	5	0	0	0	0	0	5	0	0	0
	Institutions	4,349	33	4,285	554	1	34	4,914	33	4,914	601	1	34
	Corporates	1,500	20	1,347	559	0	7	1,421	30	1,301	462	0	16
	Corporates - Of Which: Specialised Lending	478	10	418	215	0	3	468	8	429	219	0	3
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	10	0	10	2	0	0	10	0	10	2	0	0
	Retail - Secured on real estate property	8	0	8	2	0	0	7	0	7	2	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	8	0	8	2	0	0	7	0	7	2	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	3	0	3	1	0	0	3	0	3	1	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	3	0	3	1	0	0	3	0	3	1	0	0
	Equity	97	0	97	359	0	0	7	0	7	26	0	0
	Securitisation												
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).

2016 EU-wide Transparency Exercise

Credit Risk - IRB Approach
Deutsche Zentral-Genossenschaftsbank AG

		IRB Approach									
		As of 31/12/2015					As of 30/06/2016				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		
			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
LUXEMBOURG	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	871	0	853	102	0	493	0	478	83	0
	Corporates	2,003	0	1,945	800	0	2,267	13	2,569	1,011	0
	Corporates - Of Which: Specialised Lending	1,804	0	1,757	669	0	2,378	0	2,292	882	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	25	0	25	9	0	25	0	25	8	0
	Retail - Secured on real estate property	21	0	21	8	0	21	0	21	7	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	21	0	21	8	0	21	0	21	7	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	4	0	4	1	0	4	0	4	1	0
	Retail - Other Retail - Of Which: SME	0	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
	Equity	4	0	4	16	0	4	0	4	15	0
Securitisation	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	
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 31/12/2015					As of 30/06/2016				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		
			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
SWITZERLAND	Central banks and central governments	1,818	0	1,824	145	0	2,458	0	2,465	197	0
	Institutions	1,439	52	1,441	249	0	1,303	52	1,303	281	0
	Corporates	811	0	430	221	0	1,718	0	427	231	0
	Corporates - Of Which: Specialised Lending	140	0	49	26	0	134	0	47	24	0
	Corporates - Of Which: SME	4	0	0	0	0	3	0	0	0	0
	Retail	87	1	87	15	1	93	1	93	15	0
	Retail - Secured on real estate property	23	0	23	7	0	25	0	25	7	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	23	0	23	7	0	25	0	25	7	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	64	1	64	8	1	68	1	68	8	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	64	1	64	8	1	68	1	68	8	0
	Equity	0	0	0	0	0	0	0	0	0	0
Securitisation	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	
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 31/12/2015					As of 30/06/2016				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		
			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
MARSHALL ISLANDS	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	4,906	686	4,786	930	0	4,622	695	4,512	1,138	0
	Corporates - Of Which: Specialised Lending	85	0	5	4	0	73	0	4	4	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	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
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0
Securitisation	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	
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 31/12/2015					As of 30/06/2016				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		
			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
FRANCE	Central banks and central governments	132	0	129	10	0	309	0	306	24	0
	Institutions	2,732	0	2,728	483	0	3,059	0	3,055	448	0
	Corporates	830	24	783	252	0	842	23	826	257	0
	Corporates - Of Which: Specialised Lending	396	24	309	162	0	401	23	316	148	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	60	0	60	14	0	59	0	59	13	0
	Retail - Secured on real estate property	52	0	52	12	0	50	0	50	11	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	52	0	52	12	0	50	0	50	11	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	9	0	9	2	0	9	0	9	2	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	9	0	9	2	0	9	0	9	2	0
	Equity	0	0	0	0	0	0	0	0	0	0
Securitisation	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	
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).

2016 EU-wide Transparency Exercise

Credit Risk - IRB Approach
Deutsche Zentral-Genossenschaftsbank AG

		IRB Approach										
		As of 31/12/2015					As of 30/06/2016					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions			
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted				
NETHERLANDS	(m€ EUR, %)											
	Central banks and central governments	212	0	212	24	0	178	0	178	24	0	0
	Institutions	979	0	968	209	0	963	0	965	160	0	0
	Corporates	1,716	140	1,530	568	0	1,748	127	1,552	635	0	32
	Corporates - Of Which: Specialised Lending	483	40	439	173	0	560	38	513	222	0	20
	Corporates - Of Which: SME	1	0	1	1	0	0	0	0	0	0	0
	Retail	33	0	33	6	0	35	0	35	7	0	0
	Retail - Secured on real estate property	29	0	29	5	0	31	0	31	6	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	29	0	29	5	0	31	0	31	6	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	5	0	5	1	0	4	0	4	1	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	5	0	5	1	0	4	0	4	1	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0
Securitisation	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	
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 31/12/2015					As of 30/06/2016						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted					
SPAIN	(m€ EUR, %)												
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	1,458	0	1,457	336	0	1	849	0	848	210	0	1
	Corporates	104	0	97	55	0	175	0	158	80	0	0	
	Corporates - Of Which: Specialised Lending	9	0	9	4	0	11	0	11	3	0	0	
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail	6	0	6	1	0	6	0	6	1	0	0	
	Retail - Secured on real estate property	2	0	2	0	0	2	0	2	0	0	0	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	2	0	2	0	0	2	0	2	0	0	0	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	4	0	4	1	0	4	0	4	1	0	0	
	Retail - Other Retail - Of Which: SME	0	0	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	0	0	0	0	0	0	0	0	
Securitisation	0	0	0	0	0	0	0	0	0	0	0		
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0		
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 31/12/2015					As of 30/06/2016					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions			
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted				
AUSTRIA	(m€ EUR, %)											
	Central banks and central governments	224	0	224	18	0	228	0	228	18	0	0
	Institutions	1,056	0	958	381	0	1,074	0	1,083	425	0	1
	Corporates	922	0	620	267	0	1,030	0	716	354	0	3
	Corporates - Of Which: Specialised Lending	229	0	181	59	0	201	0	156	58	0	1
	Corporates - Of Which: SME	0	0	0	0	0	1	0	1	1	0	0
	Retail	47	0	47	9	0	48	0	48	9	0	0
	Retail - Secured on real estate property	38	0	38	7	0	40	0	40	7	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	38	0	38	7	0	40	0	40	7	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	9	0	9	2	0	8	0	8	2	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	9	0	9	2	0	8	0	8	2	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0
Securitisation	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	
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).

2016 EU-wide Transparency Exercise
Sovereign Exposure

Deutsche Zentral-Genossenschaftsbank AG

(mln EUR)

Country / Region	As of 31/12/2015																	
	Financial assets: Carrying Amount			Memo: breakdown by accounting portfolio														
		of which: loans and advances	of which: debt securities	Held for trading ¹	of which: Loans and advances	of which: Debt securities	Designated at fair value through profit or loss ²	of which: Loans and advances	of which: Debt securities	Available-for-sale ³	of which: Loans and advances	of which: Debt securities	Loans and Receivables ⁴	of which: Loans and advances	of which: Debt securities	Held-to-maturity investments	of which: Loans and advances	of which: Debt securities
TOTAL - ALL COUNTRIES	43,709.9	11,537.9	32,172.0	3,339.9	208.3	3,131.6	6,955.5	1,396.4	5,559.1	23,344.5	0.0	23,344.5	10,070.0	9,933.2	136.8	0.0	0.0	0.0
Austria	714.0	223.3	490.7															
Belgium	365.5	0.0	365.5															
Bulgaria	0.0	0.0	0.0															
Croatia	0.0	0.0	0.0															
Cyprus	0.0	0.0	0.0															
Czech Republic	174.5	1.1	173.4															
Denmark	0.1	0.0	0.1															
Estonia	0.0	0.0	0.0															
Finland	68.1	4.7	63.4															
France	788.2	0.0	788.2															
Germany	32,576.3	10,546.1	22,030.3															
Greece	0.0	0.0	0.0															
Hungary	654.9	0.0	654.9															
Ireland	6.7	0.0	6.7															
Italy	2,100.6	0.0	2,100.6															
Latvia	0.0	0.0	0.0															
Lithuania	32.6	0.0	32.6															
Luxembourg	35.4	0.0	35.4															
Malta	0.0	0.0	0.0															
Netherlands	422.4	0.0	422.4															
Poland	384.9	0.0	384.9															
Portugal	491.3	198.7	292.6															
Romania	0.0	0.0	0.0															
Slovakia	242.4	0.0	242.4															
Slovenia	30.2	0.0	30.2															
Spain	2,086.2	231.6	1,854.6															
Sweden	60.7	0.0	60.7															
United Kingdom	55.0	0.0	55.0															
Iceland	0.0	0.0	0.0															
Liechtenstein	0.0	0.0	0.0															
Norway	0.8	0.0	0.8															
Switzerland	302.9	302.9	0.0															
Australia	12.8	12.8	0.0															
Canada	595.7	0.0	595.7															
China	0.0	0.0	0.0															
Hong Kong	5.9	0.0	5.9															
Japan	76.3	0.0	76.3															
U.S.	501.3	0.0	501.3															
Other advanced economies non EEA	47.6	0.0	47.6															
Other Central and eastern Europe countries non EEA	6.1	6.1	0.0															
Middle East	0.0	0.0	0.0															
Latin America and the Caribbean	18.0	6.6	11.4															
Africa	4.0	4.0	0.0															
Others	848.6	0.0	848.6															

Note:

The information reported covers all exposures to "General governments" as defined in paragraph 41. (b) of Annex V of ITS on Supervisory reporting: "central governments, state or regional governments, and local governments, including administrative bodies and non-commercial undertakings, but excluding public companies and private companies held by these administrations that have a commercial activity (which shall be reported under "non-financial corporations"); social security funds; and international organisations, such as the European Community, the International Monetary Fund and the Bank for International Settlements.

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, Doha, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Mauritania, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela.

Africa: Algeria, Egypt, Morocco, South Africa and Tunisia.

⁽¹⁾ Includes "Trading financial assets" portfolio for banks reporting under GAAP

⁽²⁾ Includes "Non-trading non-derivative financial assets measured at fair value through profit or loss" portfolio for banks reporting under GAAP

⁽³⁾ Includes "Non-trading non-derivative financial assets measured at fair value to equity" portfolio for banks reporting under GAAP

⁽⁴⁾ Includes "Non-trading debt instruments measured at a cost-based method" and "Other non-trading non-derivative financial assets" portfolio for banks reporting under GAAP

2016 EU-wide Transparency Exercise
Sovereign Exposure

Deutsche Zentral-Genossenschaftsbank AG

(mln EUR)

Country / Region	As of 30/06/2016																	
	Financial assets: Carrying Amount			Memo: breakdown by accounting portfolio														
		of which: loans and advances	of which: debt securities	Held for trading ¹	of which: Loans and advances	of which: Debt securities	Designated at fair value through profit or loss ²	of which: Loans and advances	of which: Debt securities	Available-for-sale ³	of which: Loans and advances	of which: Debt securities	Loans and Receivables ⁴	of which: Loans and advances	of which: Debt securities	Held-to-maturity investments	of which: Loans and advances	of which: Debt securities
TOTAL - ALL COUNTRIES	43,428.0	12,185.0	31,243.1	3,753.1	148.0	3,605.1	6,853.1	1,252.7	5,600.4	21,892.0	0.0	21,892.0	10,929.8	10,784.3	145.5	0.0	0.0	0.0
Austria	782.3	234.9	547.4															
Belgium	418.8	0.0	418.8															
Bulgaria	0.0	0.0	0.0															
Croatia	0.0	0.0	0.0															
Cyprus	0.0	0.0	0.0															
Czech Republic	172.2	1.1	171.1															
Denmark	0.0	0.0	0.0															
Estonia	0.0	0.0	0.0															
Finland	59.7	4.7	55.0															
France	662.5	0.0	662.5															
Germany	32,395.4	11,233.7	21,161.7															
Greece	0.0	0.0	0.0															
Hungary	592.8	0.0	592.8															
Ireland	4.9	0.0	4.9															
Italy	2,164.6	0.0	2,164.6															
Latvia	1.8	0.0	1.8															
Lithuania	2.9	0.0	2.9															
Luxembourg	36.0	0.1	35.9															
Malta	0.0	0.0	0.0															
Netherlands	403.4	0.0	403.4															
Poland	373.4	0.0	373.4															
Portugal	586.2	198.7	387.5															
Romania	0.0	0.0	0.0															
Slovakia	245.6	0.0	245.6															
Slovenia	34.0	0.0	34.0															
Spain	2,075.3	220.5	1,854.8															
Sweden	1.5	0.0	1.5															
United Kingdom	49.4	0.0	49.4															
Iceland	0.0	0.0	0.0															
Liechtenstein	0.0	0.0	0.0															
Norway	0.3	0.0	0.3															
Switzerland	256.8	256.8	0.0															
Australia	14.6	14.6	0.0															
Canada	606.9	0.0	606.9															
China	0.0	0.0	0.0															
Hong Kong	5.8	0.0	5.8															
Japan	182.4	0.0	182.4															
U.S.	379.7	0.0	379.7															
Other advanced economies non EEA	66.8	0.0	66.8															
Other Central and eastern Europe countries non EEA	3.5	3.5	0.0															
Middle East	0.0	0.0	0.0															
Latin America and the Caribbean	17.7	6.3	11.5															
Africa	2.7	2.7	0.0															
Others	828.3	7.4	820.9															

Note:

The information reported covers all exposures to "General governments" as defined in paragraph 41. (b) of Annex V of ITS on Supervisory reporting: "central governments, state or regional governments, and local governments, including administrative bodies and non-commercial undertakings, but excluding public companies and private companies held by these administrations that have a commercial activity (which shall be reported under "non-financial corporations"); social security funds; and international organisations, such as the European Community, the International Monetary Fund and the Bank for International Settlements.

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, Doha, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Mauritania, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela.

Africa: Algeria, Egypt, Morocco, South Africa and Tunisia.

⁽¹⁾ Includes "Trading financial assets" portfolio for banks reporting under GAAP

⁽²⁾ Includes "Non-trading non-derivative financial assets measured at fair value through profit or loss" portfolio for banks reporting under GAAP

⁽³⁾ Includes "Non-trading non-derivative financial assets measured at fair value to equity" portfolio for banks reporting under GAAP

⁽⁴⁾ Includes "Non-trading debt instruments measured at a cost-based method" and "Other non-trading non-derivative financial assets" portfolio for banks reporting under GAAP

2016 EU-wide Transparency Exercise

Performing and non-performing exposures

Deutsche Zentral-Genossenschaftsbank AG

	As of 31/12/2015							As of 30/06/2016						
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions		Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions		Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >30 days and <=90 days	Of which non-performing ¹	Of which: defaulted	On performing exposures ²	On non-performing exposures ³	Of which performing but past due >30 days and <=90 days		Of which non-performing ¹	Of which: defaulted	On performing exposures ²	On non-performing exposures ³			
												(min EUR, %)		
Debt securities (including at amortised cost and fair value)	52,405	0	205	111	763	58	0	49,974	0	180	76	937	49	0
Central banks	16	0	0	0	0	0	0	12	0	0	0	0	0	0
General governments	29,683	0	36	11	642	0	0	28,486	0	54	0	848	0	0
Credit institutions	16,496	0	6	6	36	5	0	16,022	0	0	0	38	0	0
Other financial corporations	4,886	0	147	93	35	53	0	4,200	0	126	76	27	49	0
Non-financial corporations	1,325	0	15	0	50	0	0	1,253	0	0	0	23	0	0
Loans and advances (including at amortised cost and fair value)	219,280	422	4,923	4,523	462	1,788	2,544	236,607	331	5,180	4,898	477	1,670	2,641
Central banks	7,033	0	0	0	0	0	0	24,869	0	0	0	0	0	0
General governments	11,337	0	0	0	8	0	0	12,043	0	1	0	5	0	0
Credit institutions	80,110	21	42	42	19	36	31	76,354	0	40	40	19	10	16
Other financial corporations	7,336	67	356	342	11	115	151	7,690	1	307	287	10	75	159
Non-financial corporations	61,757	95	3,249	2,934	177	1,175	1,696	62,525	215	3,661	3,468	185	1,146	1,925
of which: small and medium-sized enterprises at amortised cost	1,705	1	172	167	7	122	45	1,524	0	108	105	8	67	25
Households	51,707	238	1,276	1,205	247	462	666	53,126	114	1,170	1,102	258	439	541
DEBT INSTRUMENTS other than HFT	271,685	422	5,127	4,634	1,225	1,846	2,544	286,581	331	5,359	4,973	1,415	1,719	2,641
OFF-BALANCE SHEET EXPOSURES	47,473		504	211	47	102	26	48,252		296	283	58	110	23

⁽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⁾ Institutions 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⁾ Institutions 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)

2016 EU-wide Transparency Exercise

Forborne exposures

Deutsche Zentral-Genossenschaftsbank AG

	As of 31/12/2015					As of 30/06/2016					
	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		Collateral and financial guarantees received on exposures with forbearance measures	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures			Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		
(min EUR, %)											
Debt securities (including at amortised cost and fair value)	2	2	0	0	0	2	0	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	2	2	0	0	0	2	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	3,704	2,904	1,050	1,034	2,139	4,275	3,057	986	966	2,470	2,470
Central banks	0	0	0	0	0	0	0	0	0	0	0
General governments	8	0	0	0	8	8	0	0	0	8	8
Credit institutions	42	42	34	34	31	21	21	2	2	0	0
Other financial corporations	224	194	72	72	93	180	152	38	38	84	84
Non-financial corporations	2,668	2,186	828	825	1,495	3,274	2,413	842	833	1,787	1,787
of which: small and medium-sized enterprises at amortised cost	154	147	104	104	39	95	87	51	51	20	20
Households	762	483	115	103	511	792	471	104	94	591	591
DEBT INSTRUMENTS other than HFT	3,706	2,906	1,050	1,034	2,139	4,276	3,057	986	966	2,470	2,470
Loan commitments given	70	46	10	10	3	48	34	14	14	3	3

⁽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□