



2018 EU-wide Transparency Exercise

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

2018 EU-wide Transparency Exercise
Capital

DZ BANK AG Deutsche Zentral-Genossenschaftsbank

		(min EUR, %)		As of 31/12/2017	As of 30/06/2018	COREP CODE	REGULATION
OWN FUNDS Transitional period	A	OWN FUNDS		22,611	22,786	C 01.00 (r010,r010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)		18,134	18,573	C 01.00 (r020,r010)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)		10,478	10,478	C 01.00 (r030,r010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings		6,558	6,739	C 01.00 (r130,r010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income		1,123	577	C 01.00 (r180,r010)	Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves		969	1,783	C 01.00 (r200,r010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk		0	0	C 01.00 (r210,r010)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital		106	127	C 01.00 (r230,r010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters		-332	-315	C 01.00 (r250,r010)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)		-651	-642	C 01.00 (r300,r010) + C 01.00 (r340,r010)	Articles 4(113), 36(1) point (b) and 37 of CRR, Articles 4(115), 36(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)		-6	-6	C 01.00 (r370,r010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses		-137	-142	C 01.00 (r380,r010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets		0	0	C 01.00 (r390,r010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital		-2	-2	C 01.00 (r430,r010)	Articles 4(122), 36(1) point (g) and 41 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital		0	0	C 01.00 (r440,r010)	Article 36(1) point (i) 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,r010) + C 01.00 (r460,r010) + C 01.00 (r470,r010) + C 01.00 (r471,r010) + C 01.00 (r472,r010)	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), 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.1.14.1	Of which: from securitisation positions (-)		0	0	C 01.00 (r460,r010)	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,r010)	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,r010)	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,r010)	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,r010)	Article 48 of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR		0	0	C 01.00 (r524,r010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other		-11	-24	C 01.00 (r529,r010)	-
	A.1.21	Transitional adjustments		39	0	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,r010)	Articles 48(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)		93	0	C 01.00 (r240,r010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)		-54	0	C 01.00 (r520,r010)	Articles 469 to 472, 478 and 481 of CRR
A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)		1,790	1,693	C 01.00 (r530,r010)	Article 61 of CRR	
A.2.1	Additional Tier 1 Capital instruments		706	707	C 01.00 (r540,r010) + C 01.00 (r570,r010)		
A.2.2	(-) Excess deduction from T2 items over T2 capital		0	0	C 01.00 (r720,r010)		
A.2.3	Other Additional Tier 1 Capital components and deductions		0	0	C 01.00 (r690,r010) + C 01.00 (r700,r010) + C 01.00 (r710,r010) + C 01.00 (r740,r010) + C 01.00 (r744,r010) + C 01.00 (r748,r010)		
A.2.4	Additional Tier 1 transitional adjustments		1,084	986	C 01.00 (r660,r010) + C 01.00 (r680,r010) + C 01.00 (r730,r010)		
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)		19,923	20,266	C 01.00 (r015,r010)	Article 57 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)		2,687	2,520	C 01.00 (r750,r010)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments		3,400	3,158	C 01.00 (r760,r010) + C 01.00 (r890,r010)		
A.4.2	Other Tier 2 Capital components and deductions		502	345	C 01.00 (r910,r010) + C 01.00 (r920,r010) + C 01.00 (r930,r010) + C 01.00 (r940,r010) + C 01.00 (r950,r010) + C 01.00 (r970,r010) + C 01.00 (r974,r010) + C 01.00 (r978,r010)		
A.4.3	Tier 2 transitional adjustments		-1,214	-982	C 01.00 (r880,r010) + C 01.00 (r900,r010) + C 01.00 (r960,r010)		
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT		131,345	135,524	C 02.00 (r010,r010)	Articles 92(1), 95, 96 and 98 of CRR
B.1	Of which: Transitional adjustments included		-354	0	C 05.01 (r010,r040)		
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)		13.81%	13.70%	CA3 (1)	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)		15.17%	14.95%	CA3 (3)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)		17.21%	16.81%	CA3 (5)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)		18,095	18,573	[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.4.3,0,0))]	-
CET1 RATIO (%) Fully loaded¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)		13.74%	13.70%	[D.1]/[B-B.1]	-
Memo items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements			0	C 05.01 (r440,r010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements			0	C 05.01 (r440,r020)	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements			0	C 05.01 (r440,r030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements			0	C 05.01 (r440,r040)	

(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



2018 EU-wide Transparency Exercise

Leverage ratio

DZ BANK AG Deutsche Zentral-Genossenschaftsbank

		(mln EUR, %)			
		As of 31/12/2017	As of 30/06/2018	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	19,923	20,266	C 47.00 (r320,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	18,798	19,280	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	432,030	460,817	C 47.00 (r300,c010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	432,015	460,817	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	4.6%	4.4%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	4.4%	4.2%	C 47.00 (r330,c010)	

2018 EU-wide Transparency Exercise

Risk exposure amounts

DZ BANK AG Deutsche Zentral-Genossenschaftsbank

(mln EUR)	As of 31/12/2017	as of 30/06/2018
Risk exposure amounts for credit risk	111,060	114,856
Risk exposure amount for securitisation and re-securitisations in the banking book	5,978	6,943
Risk exposure amount for contributions to the default fund of a CCP	237	173
Risk exposure amount Other credit risk	104,846	107,740
Risk exposure amount for position, foreign exchange and commodities (Market risk)	6,778	7,138
of which: Risk exposure amount for securitisation and re-securitisations in the trading book ¹	97	64
Risk exposure amount for Credit Valuation Adjustment	1,423	1,323
Risk exposure amount for operational risk	11,046	10,623
Other risk exposure amounts	1,037	1,583
Total Risk Exposure Amount	131,345	135,524

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

2018 EU-wide Transparency Exercise

P&L

DZ BANK AG Deutsche Zentral-Genossenschaftsbank

(mln EUR)	As of 31/12/2017	As of 30/06/2018
Interest income	12,737	6,478
Of which debt securities income	627	314
Of which loans and advances income	6,134	2,913
Interest expenses	9,658	5,036
(Of which deposits expenses)	3,164	1,664
(Of which debt securities issued expenses)	662	280
(Expenses on share capital repayable on demand)	9	1
Dividend income	19	37
Net Fee and commission income	2,167	1,119
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	70	105
Gains or (-) losses on financial assets and liabilities held for trading, net	509	157
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	284	-74
Gains or (-) losses from hedge accounting, net	-27	-6
Exchange differences [gain or (-) loss], net	-84	11
Net other operating income /(expenses)	14	143
TOTAL OPERATING INCOME, NET	6,022	2,935
(Administrative expenses)	3,918	1,996
(Depreciation)	213	99
Modification gains or (-) losses, net	n.a.	0
(Provisions or (-) reversal of provisions)	21	-68
(Commitments and guarantees given)	-20	-43
(Other provisions)	41	-24
Of which pending legal issues and tax litigation ¹	-2	
Of which restructuring ¹	19	
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	927	5
(Financial assets at fair value through other comprehensive income)	n.a.	-5
(Financial assets at amortised cost)	n.a.	10
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	9	-6
(of which Goodwill)	2	0
Negative goodwill recognised in profit or loss	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	537	126
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	126	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	1,597	1,034
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	1,062	694
Profit or (-) loss after tax from discontinued operations	0	0
PROFIT OR (-) LOSS FOR THE YEAR	1,062	694
Of which attributable to owners of the parent	988	656

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

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

2018 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

DZ BANK AG Deutsche Zentral-Genossenschaftsbank

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		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
(mb EUR, %)									
Consolidated data	Central governments or central banks	45,369	47,848	1,162		63,397	65,727	1,398	
	Regional governments or local authorities	39,693	39,742	229		34,876	34,901	247	
	Public sector entities	11,214	10,385	73		10,911	9,918	71	
	Multilateral Development Banks	426	0	0		419	3	3	
	International Organisations	899	899	0		606	606	0	
	Institutions	95,625	81,223	651		99,056	81,460	398	
	Corporates	16,961	10,557	9,076		17,363	11,566	10,066	
	of which: SME	2,409	2,014	1,988		2,504	2,105	2,078	
	Retail	7,283	4,275	2,813		8,658	4,658	3,190	
	of which: SME	1,279	1,221	698		1,735	1,698	970	
	Secured by mortgages on immovable property	5,336	5,335	2,439		5,609	5,420	2,487	
	of which: SME	2,736	2,702	1,234		2,726	2,697	1,238	
	Exposures in default	799	215	271	569	726	229	276	486
	Items associated with particularly high risk	1,238	920	1,360		634	485	728	
	Covered bonds	197	197	39		523	523	53	
	Claims on institutions and corporates with a ST credit assessment	20	20	0		21	21	0	
Collective investments undertakings (CIU)	2,662	2,662	1,853		2,390	2,390	1,681		
Equity	441	441	800		88	88	95		
Securitisation	2,354	2,300	3,106		2,172	2,100	2,805		
Other exposures	364	364	1,459		479	628	1,355		
Standardised Total²	231,290	207,908	25,352	780	247,928	221,159	24,853	751	

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 31/12/2017				As of 30/06/2018			
		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
(mb EUR, %)									
GERMANY	Central governments or central banks	37,667	39,028	1,128		53,319	54,464	1,319	
	Regional governments or local authorities	36,690	36,662	2		31,817	31,807	2	
	Public sector entities	10,298	9,954	16		10,055	9,634	14	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	93,135	78,646	140		97,755	80,217	125	
	Corporates	11,774	6,854	6,115		11,821	7,423	6,626	
	of which: SME	2,259	1,919	1,893		2,351	1,994	1,968	
	Retail	5,501	2,528	1,678		6,709	3,034	1,972	
	of which: SME	1,266	1,220	697		1,726	1,697	970	
	Secured by mortgages on immovable property	3,905	3,615	1,878		3,890	3,827	1,896	
	of which: SME	2,537	2,503	1,140		2,540	2,512	1,150	
	Exposures in default	575	118	146	438	475	134	165	329
	Items associated with particularly high risk	1,176	888	1,287		572	423	635	
	Covered bonds	27	27	5		271	271	6	
	Claims on institutions and corporates with a ST credit assessment	20	20	0		21	21	0	
Collective investments undertakings (CIU)	355	355	202		270	270	157		
Equity	172	172	313		80	80	86		
Securitisation									
Other exposures	392	392	1,043		372	372	1,018		
Standardised Total²				520				412	

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 securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		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
(mb EUR, %)									
UNITED STATES	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	236	236	100		239	237	100	
	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	102	98	20		96	96	19	
	Corporates	425	423	333		361	354	263	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		2	2	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	35	16	23	19	35	16	24	19
	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)	191	191	103		178	178	96		
Equity	47	47	50		0	0	0		
Securitisation									
Other exposures	0	0	0		0	0	0		
Standardised Total²				20				22	

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 securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		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
(mb EUR, %)									
UNITED KINGDOM	Central governments or central banks	210	215	0		2,726	2,731	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	1,569	1,569	314		914	914	183	
	Corporates	1,124	653	363		818	500	263	
	of which: SME	3	3	3		3	3	3	
	Retail	2	2	1		2	2	1	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	35	35	12		33	33	11	
	of which: SME	4	4	1		4	4	1	
	Exposures in default	1	0	0	1	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	32	32	6		55	55	8	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	391	391	266		347	347	238		
Equity	0	0	0		0	0	0		
Securitisation									
Other exposures	0	0	0		0	0	0		
Standardised Total²				3				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 securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

2018 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

DZ BANK AG Deutsche Zentral-Genossenschaftsbank

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		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
(mn EUR, %)									
SWITZERLAND	Central governments or central banks	207	207	0		212	223	0	
	Regional governments or local authorities	247	247	49		299	299	60	
	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	462	461	99		49	49	12	
	Corporates	129	75	67		138	90	74	
	of which: SME	2	2	2		5	5	5	
	Retail	3	3	2		3	3	2	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	37	37	19		39	39	19	
	of which: SME	37	37	19		39	39	19	
	Exposures in default	1	1	1	0	1	0	0	0
	Items associated with particularly high risk	50	50	75		50	50	75	
	Covered bonds	37	37	7		49	49	10	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	80	80	53		81	81	59	
Equity	2	2	2		0	0	0		
Securitisation									
Other exposures	18	18	12		21	21	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 securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		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
(mn EUR, %)									
LUXEMBOURG	Central governments or central banks	393	393	0		827	827	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	16	16	0		15	15	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	9	10	2		6	6	1	
	Corporates	1,074	915	880		1,501	1,347	1,307	
	of which: SME	6	5	5		15	15	15	
	Retail	1	1	1		3	1	1	
	of which: SME	0	0	0		2	0	0	
	Secured by mortgages on immovable property	128	126	63		159	150	70	
	of which: SME	103	103	51		93	92	46	
	Exposures in default	4	4	4	3	3	0	0	3
	Items associated with particularly high risk	10	10	16		10	10	16	
	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)	92	92	71		128	128	97	
Equity	0	0	0		0	0	0		
Securitisation									
Other exposures	43	43	297	3	26	26	268	3	
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 securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		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
(mn EUR, %)									
FRANCE	Central governments or central banks	601	771	0		543	710	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	167	170	0		92	95	1	
	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	152	136	83		136	125	80	
	of which: SME	4	0	0		0	0	0	
	Retail	4	3	2		3	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	35	35	52	0	35	19	19	17
	Items associated with particularly high risk	1	1	2		0	0	0	
	Covered bonds	13	13	3		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	359	359	238		403	403	294	
Equity	0	0	0		0	0	0		
Securitisation									
Other exposures	0	0	0		0	0	0		
Standardised Total ²				1				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 excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		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
(mn EUR, %)									
NETHERLANDS	Central governments or central banks	6	138	0		7	135	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	25	27	6		15	15	3	
	Corporates	731	614	576		807	678	627	
	of which: SME	6	4	4		8	7	6	
	Retail	0	0	0		1	1	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	28	28	10		38	38	16	
	of which: SME	28	28	10		25	25	9	
	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	9	9	2		9	9	2	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	212	212	150		181	181	137	
Equity	144	144	360		0	0	0		
Securitisation									
Other exposures	0	0	0		0	0	0		
Standardised Total ²				1				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 securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

2018 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

DZ BANK AG Deutsche Zentral-Genossenschaftsbank

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		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
(mln EUR, %)									
AUSTRIA	Central governments or central banks	1,037	1,082	0		1,031	1,075	0	
	Regional governments or local authorities	36	38	0		35	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	39	39	8		39	39	8	
	Corporates	146	72	49		166	83	59	
	of which: SME	3	1	1		2	1	1	
	Retail	710	603	452		833	680	510	
	of which: SME	1	0	0		1	0	0	
	Secured by mortgages on immovable property	18	18	9		18	18	9	
	of which: SME	18	18	9		18	18	9	
	Exposures in default	18	5	6	13	17	3	4	13
	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)	27	27	25		36	36	40	
Equity	0	0	0		0	0	0		
Securitisation									
Other exposures									
Standardised Total ²	0	0	0	22	0	0	0	24	

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 securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		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
(mln 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	64	28	28		30	0	0	
	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	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)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0		
Securitisation									
Other exposures									
Standardised Total ²	0	0	0	1	0	0	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 securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		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
(mln EUR, %)									
SPAIN	Central governments or central banks	116	116	0		75	75	0	
	Regional governments or local authorities	1,975	1,996	0		1,926	1,916	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	1		1	1	0	
	Corporates	45	18	18		61	35	35	
	of which: SME	0	0	0		0	0	0	
	Retail	1	1	1		1	1	1	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		28	28	14	
	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	16	16	3		14	14	2	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	178	178	140		219	219	226	
Equity	0	0	0		0	0	0		
Securitisation									
Other exposures									
Standardised Total ²	0	0	0	2	0	0	0	32	

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 securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

2018 EU-wide Transparency Exercise

Credit Risk - IRB Approach

DZ BANK AG Deutsche Zentral-Genossenschaftsbank

		IRB Approach											
		As of 31/12/2017				As of 30/06/2018							
		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				
		(min EUR, %)	Of which: defaulted ²⁾	Of which: defaulted		Of which: defaulted		Of which: defaulted					
Consolidated data	Central banks and central governments	9,066	0	9,418	990	0	14	16,683	0	17,001	1,491	0	3
	Institutions	36,863	89	35,866	7,592	1	94	38,062	89	37,033	7,403	0	73
	Corporates	106,853	4,728	93,737	38,071	0	2,517	107,515	3,897	94,374	38,327	0	1,679
	Corporates - Of Which: Specialised Lending	27,830	572	25,732	13,562	0	380	27,407	544	25,381	13,306	0	269
	Corporates - Of Which: SME	8,806	80	7,382	2,437	0	57	8,557	47	7,944	2,477	0	33
	Retail	68,834	977	68,322	12,583	548	586	71,823	955	71,242	12,982	681	538
	Retail - Secured on real estate property	54,233	585	53,755	7,575	269	173	57,047	634	56,507	7,942	340	175
	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	54,233	585	53,755	7,575	269	173	57,047	634	56,507	7,942	340	175
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	14,601	391	14,567	5,007	278	413	14,776	322	14,735	5,039	340	364
	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	14,599	391	14,564	5,007	278	413	14,774	322	14,733	5,039	340	364
	Equity	5,759	0	5,759	2,872	0	0	5,991	0	5,973	23,058	340	364
Securitisation	4,252	0	4,194	2,032	0	3	4,162	0	4,102	4,138	0	3	
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).
²⁾ For corporate - specialised lending, original values reported in December 2017 at consolidated level include all specialised lending exposures, while the corresponding "of which defaulted" exclude those subject to the slotting criteria approach.

		IRB Approach											
		As of 31/12/2017				As of 30/06/2018							
		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				
		(min EUR, %)	Of which: defaulted ²⁾	Of which: defaulted		Of which: defaulted		Of which: defaulted					
GERMANY	Central banks and central governments	203	0	203	14	0	0	152	0	152	11	0	0
	Institutions	12,757	0	12,632	2,906	0	3	12,177	0	12,009	2,508	0	3
	Corporates	71,064	1,660	61,141	28,615	0	1,244	72,817	1,129	62,763	29,206	0	615
	Corporates - Of Which: Specialised Lending	17,951	492	16,692	7,934	0	319	20,252	451	18,569	9,954	0	213
	Corporates - Of Which: SME	8,783	80	7,764	2,428	0	57	8,936	47	7,929	2,468	0	33
	Retail	66,251	900	65,841	12,997	461	544	69,338	850	68,766	12,394	494	492
	Retail - Secured on real estate property	52,308	535	51,832	7,179	201	148	55,188	559	54,657	7,477	198	146
	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	52,308	535	51,832	7,179	201	148	55,188	559	54,657	7,477	198	146
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	14,043	365	14,009	4,919	260	395	14,150	291	14,109	4,907	296	346
	Retail - Other Retail - Of Which: SME	2	0	2	0	0	0	2	0	2	0	0	0
	Retail - Other Retail - Of Which: non-SME	14,041	365	14,007	4,919	260	395	14,148	291	14,107	4,907	296	346
	Equity	5,736	0	5,736	21,208	0	0	5,825	0	5,807	21,815	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 31/12/2017				As of 30/06/2018							
		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				
		(min EUR, %)	Of which: defaulted ²⁾	Of which: defaulted		Of which: defaulted		Of which: defaulted					
UNITED STATES	Central banks and central governments	535	0	557	48	0	0	6,602	0	6,608	528	0	0
	Institutions	1,679	0	1,679	424	0	0	1,530	0	1,530	331	0	0
	Corporates	4,830	28	4,330	1,152	0	22	4,653	20	4,499	1,361	14	14
	Corporates - Of Which: Specialised Lending	587	13	525	379	0	9	609	13	535	419	0	8
	Corporates - Of Which: SME	1	0	0	0	0	0	1	0	0	0	0	0
	Retail	18	0	18	3	0	0	19	0	19	3	0	0
	Retail - Secured on real estate property	17	0	16	2	0	0	17	0	17	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	17	0	16	2	0	0	17	0	17	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	2	0	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	0	2	0	0	0
	Equity	0	0	0	0	0	0	53	0	53	202	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 31/12/2017				As of 30/06/2018							
		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				
		(min EUR, %)	Of which: defaulted ²⁾	Of which: defaulted		Of which: defaulted		Of which: defaulted					
UNITED KINGDOM	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	5,891	0	5,758	712	1	1	6,947	0	6,814	778	0	0
	Corporates	1,864	105	1,355	679	0	21	1,937	121	1,616	692	0	37
	Corporates - Of Which: Specialised Lending	523	7	493	279	0	3	570	19	530	270	0	13
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	15	1	15	2	0	0	16	0	16	2	0	0
	Retail - Secured on real estate property	12	0	12	2	0	0	11	0	11	1	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	12	0	12	2	0	0	11	0	11	1	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	5	0	5	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	5	0	5	1	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).

2018 EU-wide Transparency Exercise

Credit Risk - IRB Approach

DZ BANK AG Deutsche Zentral-Genossenschaftsbank

		IRB Approach																
		As of 31/12/2017						As of 30/06/2018										
		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		
(min EUR, %)			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
SWITZERLAND	Central banks and central governments	5,527	0	5,533	444	0	0	6,311	0	6,352	507	0	0	0	0	0	0	0
	Institutions	1,787	52	1,785	454	0	32	2,219	52	2,208	472	0	24	0	0	0	0	0
	Corporates	750	0	473	243	0	1	825	0	584	317	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	128	0	49	24	0	0	123	0	37	20	0	0	0	0	0	0	0
	Corporates - Of Which: SME	6	0	4	2	0	0	3	0	0	0	0	0	0	0	0	0	0
	Retail	119	2	119	18	1	1	142	1	135	22	1	1	1	1	1	1	1
	Retail - Secured on real estate property	55	1	54	10	0	0	79	0	72	15	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	55	1	54	10	1	1	63	1	62	8	0	1	1	1	1	1	1
	Retail - Qualifying Revolving	0	0	0	0	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	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	65	1	65	8	1	1	63	1	62	8	0	1	1	1	1	1	1
	Equity	0	0	0	0	0	0	2	0	2	9	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 31/12/2017						As of 30/06/2018										
		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		
(min EUR, %)			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		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	0	0	0	0	0	0	0
	Institutions	400	0	395	82	0	0	415	0	415	149	0	0	0	0	0	0	0
	Corporates	3,153	13	3,101	1,345	0	12	3,260	13	3,204	1,357	0	14	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	2,587	0	2,550	1,115	0	2	2,692	0	2,445	1,125	0	2	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	1	0	1	1	0	0	0	0	0	0	0
	Retail	22	1	21	5	0	0	22	1	21	5	0	0	0	0	0	0	0
	Retail - Secured on real estate property	19	1	18	5	0	1	19	0	19	4	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	19	1	18	5	0	0	19	0	19	4	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	3	0	3	1	0	0	3	0	3	1	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	0	0	0	0
	Equity	3	0	3	1	0	0	3	0	3	1	0	0	0	0	0	0	0
	Securitisation	11	0	11	15	0	0	11	0	11	15	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 31/12/2017						As of 30/06/2018										
		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		
(min EUR, %)			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
FRANCE	Central banks and central governments	32	0	32	3	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	3,511	0	3,505	429	1	0	3,176	0	3,176	318	0	0	0	0	0	0	0
	Corporates	1,200	0	1,131	461	0	3	1,157	16	1,157	448	0	4	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	309	0	240	128	0	1	317	0	251	130	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	49	2	49	9	1	0	41	2	41	9	1	1	1	1	1	1	1
	Retail - Secured on real estate property	42	2	42	8	1	0	34	2	34	7	1	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	42	2	42	8	1	0	34	2	34	7	1	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	7	0	7	1	0	0	7	0	7	1	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	7	0	7	1	0	0	7	0	7	1	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	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 31/12/2017						As of 30/06/2018										
		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		
(min EUR, %)			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
NETHERLANDS	Central banks and central governments	75	0	75	12	0	0	48	0	48	8	0	0	0	0	0	0	0
	Institutions	1,006	0	1,009	232	0	0	1,043	0	1,043	221	0	0	0	0	0	0	0
	Corporates	2,030	115	1,896	916	0	61	2,032	92	1,904	962	0	48	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	504	20	474	196	0	12	677	20	634	331	0	12	0	0	0	0	0
	Corporates - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0	0	0	0	0	0
	Retail	45	2	45	9	1	1	45	2	45	9	1	0	0	0	0	0	0
	Retail - Secured on real estate property	40	2	39	8	1	0	42	1	41	8	1	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	40	2	39	8	1	0	42	1	41	8	1	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	5	0	5	1	0	0	4	0	4	1	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	5	0	5	1	0	0	4	0	4	1	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	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).

2018 EU-wide Transparency Exercise

Credit Risk - IRB Approach

DZ BANK AG Deutsche Zentral-Genossenschaftsbank

		IRB Approach											
		As of 31/12/2017					As of 30/06/2018						
		Original Exposure ³	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ³	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions				
(min EUR, %)		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted				
AUSTRIA	Central banks and central governments	183	0	183	15	0	0	172	0	172	14	0	0
	Institutions	611	0	602	108	0	0	643	0	641	109	0	0
	Corporates	1,032	134	799	288	0	45	924	18	665	290	0	19
	Corporates - Of Which: Specialised Lending	195	0	163	36	0	1	192	0	162	55	0	0
	Corporates - Of Which: SME	8	0	8	3	0	0	8	0	7	3	0	0
	Retail	55	1	55	11	1	0	61	1	61	15	1	1
	Retail - Secured on real estate property	47	1	47	9	0	0	53	1	53	13	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	47	1	47	9	0	0	53	1	53	13	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	8	0	8	2	0	0	8	0	8	2	0	0
	Equity	8	0	8	2	0	0	8	0	8	2	0	0
	Securitisation	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 31/12/2017					As of 30/06/2018						
		Original Exposure ³	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ³	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions				
(min EUR, %)		Of which: defaulted	Of which: defaulted	Of which: defaulted	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	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	3,902	952	3,864	364	0	430	3,488	721	3,462	386	0	294
	Corporates - Of Which: Specialised Lending	29	0	3	5	0	3	29	0	4	5	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation	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 31/12/2017					As of 30/06/2018						
		Original Exposure ³	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ³	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions				
(min EUR, %)		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted					
SPAIN	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	630	0	630	150	0	641	0	640	170	0	3	0
	Corporates	142	0	121	54	0	216	0	183	76	0	0	0
	Corporates - Of Which: Specialised Lending	9	0	9	2	0	1	0	1	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	7	0	7	1	0	8	1	8	1	0	0	0
	Retail - Secured on real estate property	3	0	3	0	0	4	0	4	1	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	3	0	3	0	0	4	0	4	1	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	4	0	4	0	0	4	0	4	1	0	0	0
	Retail - Other Retail - Of Which: non-SME	4	0	4	0	0	4	0	4	1	0	0	0
	Equity	0	0	0	66	0	0	0	0	66	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).

2018 EU-wide Transparency Exercise

Sovereign Exposure

DZ BANK AG Deutsche Zentral-Genossenschaftsbank

(mln EUR)

Country / Region	As of 31/12/2017																	
	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	51,382.3	22,126.2	29,256.1	2,156.5	173.2	1,983.3	7,616.6	2,456.8	5,159.8	20,988.0	0.0	20,988.0	19,668.4	19,496.2	172.2	952.8	0.0	952.8
Austria	1,169.0	638.2	530.9															
Belgium	744.9	33.8	711.1															
Bulgaria	0.0	0.0	0.0															
Croatia	3.0	0.0	3.0															
Cyprus	0.0	0.0	0.0															
Czech Republic	162.3	0.2	162.1															
Denmark	0.1	0.0	0.1															
Estonia	0.0	0.0	0.0															
Finland	103.8	4.4	99.4															
France	908.8	0.0	908.8															
Germany	39,001.4	20,543.0	18,458.4															
Greece	0.0	0.0	0.0															
Hungary	454.5	0.0	454.5															
Ireland	0.0	0.0	0.0															
Italy	2,841.2	0.0	2,841.2															
Latvia	18.3	0.0	18.3															
Lithuania	28.3	0.0	28.3															
Luxembourg	41.1	0.0	41.1															
Malta	0.0	0.0	0.0															
Netherlands	6.1	0.0	6.1															
Poland	371.6	0.0	371.6															
Portugal	858.1	199.0	659.1															
Romania	0.1	0.0	0.1															
Slovakia	245.8	0.0	245.8															
Slovenia	37.9	0.0	37.9															
Spain	2,317.2	406.5	1,910.7															
Sweden	0.3	0.0	0.3															
United Kingdom	23.6	0.0	23.6															
Iceland	0.0	0.0	0.0															
Liechtenstein	0.0	0.0	0.0															
Norway	12.5	0.0	12.5															
Switzerland	246.7	220.0	26.7															
Australia	16.2	16.2	0.0															
Canada	539.3	0.0	539.3															
China	0.0	0.0	0.0															
Hong Kong	5.2	0.0	5.2															
Japan	103.8	0.0	103.8															
U.S.	366.0	0.0	366.0															
Other advanced economies non EEA	27.5	0.0	27.5															
Other Central and eastern Europe countries non EEA	2.3	2.3	0.0															
Middle East	0.0	0.0	0.0															
Latin America and the Caribbean	46.7	1.2	45.5															
Africa	0.0	0.0	0.0															
Others	678.7	61.4	617.3															

Notes:
Information disclosed in this template is sourced from FINREP templates F 20 and F 04.
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, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, 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, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, 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, Congo, The Democratic Republic Of The, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, Tanzania, United Republic Of, Togo, Uganda, Zambia, Zimbabwe 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

2018 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

DZ BANK AG Deutsche Zentral-Genossenschaftsbank

As of 30/06/2018

(min EUR)		Direct exposures												Risk weighted exposure amount
		On balance sheet						Derivatives				Off balance sheet		
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
Carrying amount	Notional amount							Carrying amount	Notional amount	Nominal	Provisions			
Residual Maturity	Country / Region													
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more	Iceland													
Total														
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more	Liechtenstein													
Total														
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more	Norway	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0	0	0	0	0	0
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more	Australia	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0	0	0	0	0	0
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more	Canada	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0	0	0	0	0	0
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more		22	22	0	0	0	22	0	0	0	0	0	0	0
Total		22	22	0	0	0	22	0	0	0	0	0	0	0
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more		17	17	0	0	0	17	0	0	0	0	0	0	0
Total		17	17	0	0	0	17	0	0	0	0	0	0	0
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more		5	5	0	0	0	5	0	0	0	0	0	0	0
Total		5	5	0	0	0	5	0	0	0	0	0	0	0
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more		363	363	6	292	17	488	0	0	0	0	0	0	0
Total		363	363	6	292	17	488	0	0	0	0	0	0	0
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more		127	127	0	100	0	27	0	0	0	0	0	0	0
Total		127	127	0	100	0	27	0	0	0	0	0	0	0
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more		539	539	6	419	17	97	0	0	0	0	0	0	27
Total		539	539	6	419	17	97	0	0	0	0	0	0	27
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0	0	0	0	0	0
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0	0	0	0	0	0
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more		47	109	0	0	0	0	0	0	0	0	0	0	0
Total		47	109	0	0	0	0	0	0	0	0	0	0	0
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0	0	0	0	0	0
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0	0	0	0	0	0
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0	0	0	0	0	0
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0	0	0	0	0	0
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0	0	0	0	0	0
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0	0	0	0	0	0
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0	0	0	0	0	0
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0	0	0	0	0	0
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0	0	0	0	0	0
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0	0	0	0	0	0
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0	0	0	0	0	0
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0	0	0	0	0	0
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0	0	0	0	0	0
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0	0	0	0	0	0
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0	0	0	0	0	0
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0	0	0	0	0	0
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0	0	0	0	0	0
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0	0	0	0	0	0
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0	0	0	0	0	0
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0	0	0	0	0	0
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0	0	0	0	0	0
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0	0	0	0	0	0
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0	0	0	0	0	0
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0	0	0	0	0	0
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0	0	0	0	0	0
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0	0	0	0	0	0
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more		0	0	0	0									

2018 EU-wide Transparency Exercise

Performing and non-performing exposures

DZ BANK AG Deutsche Zentral-Genossenschaftsbank

	As of 31/12/2017							As of 30/06/2018						
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ¹		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 ¹		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 ²	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 ²			
(mln EUR)														
Debt securities (including at amortised cost and fair value)	53,604	0	123	59	598	34	0	45,445	0	213	99	62	69	0
Central banks	211	0	0	0	0	0	0	213	0	0	0	0	0	0
General governments	27,823	0	0	0	550	0	0	23,320	0	0	0	45	0	0
Credit institutions	18,263	0	0	0	20	0	0	15,157	0	9	0	5	9	0
Other financial corporations	4,147	0	123	59	16	34	0	3,770	0	204	99	11	60	0
Non-financial corporations	3,160	0	0	0	11	0	0	2,984	0	0	0	1	0	0
Loans and advances (including at amortised cost and fair value)	313,444	326	6,378	5,982	484	2,466	3,097	344,950	140	5,858	5,667	411	2,311	2,910
Central banks	44,225	0	0	0	0	0	0	69,189	0	0	0	0	0	0
General governments	21,950	0	0	0	-3	0	0	21,312	0	0	0	6	0	0
Credit institutions	88,074	3	23	22	13	2	20	92,025	1	22	22	8	2	12
Other financial corporations	12,457	42	430	427	10	158	77	12,377	1	459	456	11	134	36
Non-financial corporations	77,686	129	4,461	4,369	182	1,857	2,161	78,724	74	4,008	3,848	135	1,769	2,002
of which: small and medium-sized enterprises at amortised cost	13,308	15	199	184	36	95	40	13,435	26	166	110	20	84	57
Households	69,052	152	1,463	1,164	281	450	839	71,323	64	1,369	1,342	251	407	860
DEBT INSTRUMENTS other than HFT	367,048	326	6,501	6,041	1,082	2,500	3,097	390,395	140	6,071	5,766	473	2,380	2,910
OFF-BALANCE SHEET EXPOSURES	58,014		446	334	64	170	37	63,281		253	228	41	113	33

⁽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)

⁽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.

2018 EU-wide Transparency Exercise

Forborne exposures

DZ BANK AG Deutsche Zentral-Genossenschaftsbank

	As of 31/12/2017					As of 30/06/2018				
	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 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 ²		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			
(mln EUR)										
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)	5,268	3,916	1,531	1,514	2,433	4,777	3,765	1,457	1,426	2,038
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	8	0	0	0	0	7	0	0	0	0
Credit institutions	22	22	2	2	20	22	22	2	2	12
Other financial corporations	269	239	108	108	28	292	261	94	94	9
Non-financial corporations	3,929	3,125	1,291	1,285	1,945	3,398	2,754	1,217	1,201	1,461
of which: small and medium-sized enterprises at amortised cost	142	97	48	48	17	125	67	44	41	26
Households	1,040	529	130	119	440	1,058	728	144	129	556
DEBT INSTRUMENTS other than HFT	5,268	3,916	1,531	1,514	2,433	4,777	3,765	1,457	1,426	2,038
Loan commitments given	65	57	22	21	13	101	33	17	16	7

⁽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.