



## 2019 EU-wide Transparency Exercise

<b>Bank Name</b>	DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main
<b>LEI Code</b>	529900HNOAA1KXQJUQ27
<b>Country Code</b>	DE

## 2019 EU-wide Transparency Exercise

### Key Metrics

DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

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

## 2019 EU-wide Transparency Exercise

### Leverage ratio

DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

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

2019 EU-wide Transparency Exercise  
Capital

DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

		(min EUR, %)						
		As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE	REGULATION	
OWN FUNDS Transitional period	<b>A</b>	<b>OWN FUNDS</b>	<b>22,286</b>	<b>22,210</b>	<b>21,983</b>	<b>23,621</b>	C 01.00 (010,010)	Articles 4(118) and 72 of CRR
	<b>A.1</b>	<b>COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)</b>	<b>18,176</b>	<b>18,158</b>	<b>18,091</b>	<b>19,835</b>	C 01.00 (020,010)	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	10,478	10,478	C 01.00 (030,010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	6,678	6,759	6,759	7,125	C 01.00 (130,010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	251	227	189	1,257	C 01.00 (180,010)	Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	1,783	1,809	1,809	1,987	C 01.00 (200,010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (210,010)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	133	142	139	30	C 01.00 (230,010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-309	-282	-278	-153	C 01.00 (250,010)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-657	-519	-520	-508	C 01.00 (300,010) + C 01.00 (340,010)	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	-8	-8	-4	C 01.00 (370,010)	Articles 36(1) point (e) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-142	-136	-152	-173	C 01.00 (380,010)	Articles 36(1) point (e), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	-2	-2	0	C 01.00 (390,010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	-2	-2	-2	-2	C 01.00 (430,010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (440,010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	-282	-284	-271	C 01.00 (450,010) + C 01.00 (460,010) + C 01.00 (470,010) + C 01.00 (471,010) + C 01.00 (472,010)	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 37(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	-282	-284	-271	C 01.00 (460,010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C 01.00 (480,010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (490,010)	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	0	0	C 01.00 (500,010)	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	0	0	C 01.00 (510,010)	Article 48 of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C 01.00 (524,010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-31	-24	-36	-36	C 01.00 (529,010)	-
	A.1.21	Transitional adjustments	0	0	0	108	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	0	0	C 01.00 (220,010)	Articles 48(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	108	C 01.00 (240,010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	0	0	C 01.00 (520,010)	Articles 469 to 472, 478 and 481 of CRR
	<b>A.2</b>	<b>ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>1,694</b>	<b>1,693</b>	<b>1,448</b>	<b>1,448</b>	C 01.00 (530,010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	709	708	708	709	C 01.00 (540,010) + C 01.00 (670,010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (770,010)	
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (690,010) + C 01.00 (700,010) + C 01.00 (710,010) + C 01.00 (740,010) + C 01.00 (744,010) + C 01.00 (746,010)		
A.2.4	Additional Tier 1 transitional adjustments	986	986	739	739	C 01.00 (660,010) + C 01.00 (680,010) + C 01.00 (770,010)		
<b>A.3</b>	<b>TIER 2 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>19,871</b>	<b>19,852</b>	<b>19,538</b>	<b>21,283</b>	C 01.00 (015,010)	Article 25 of CRR	
<b>A.4</b>	<b>TIER 2 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>2,415</b>	<b>2,359</b>	<b>2,445</b>	<b>2,338</b>	C 01.00 (750,010)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	3,033	2,940	2,821	1,295	C 01.00 (760,010) + C 01.00 (890,010)		
A.4.2	Other Tier 2 Capital components and deductions	367	404	364	372	C 01.00 (910,010) + C 01.00 (920,010) + C 01.00 (930,010) + C 01.00 (940,010) + C 01.00 (950,010) + C 01.00 (970,010) + C 01.00 (974,010) + C 01.00 (978,010)		
A.4.3	Tier 2 transitional adjustments	-985	-986	-739	671	C 01.00 (880,010) + C 01.00 (900,010) + C 01.00 (960,010)		
OWN FUNDS REQUIREMENTS	<b>B</b>	<b>TOTAL RISK EXPOSURE AMOUNT</b>	<b>136,263</b>	<b>132,152</b>	<b>135,128</b>	<b>138,485</b>	C 02.00 (010,010)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	0	0	0	0	C 05.01 (010,040)	
CAPITAL RATIOS (%) Transitional period	<b>C.1</b>	<b>COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)</b>	<b>13.34%</b>	<b>13.74%</b>	<b>13.39%</b>	<b>14.32%</b>	CA3 (1)	-
	<b>C.2</b>	<b>TIER 1 CAPITAL RATIO (transitional period)</b>	<b>14.58%</b>	<b>15.02%</b>	<b>14.46%</b>	<b>15.37%</b>	CA3 (3)	-
	<b>C.3</b>	<b>TOTAL CAPITAL RATIO (transitional period)</b>	<b>16.35%</b>	<b>16.81%</b>	<b>16.27%</b>	<b>17.06%</b>	CA3 (5)	-
CET1 Capital Fully loaded	<b>D</b>	<b>COMMON EQUITY TIER 1 CAPITAL (fully loaded)</b>	<b>18,176</b>	<b>18,158</b>	<b>18,091</b>	<b>19,727</b>	[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 loaded <sup>(1)</sup>	<b>E</b>	<b>COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)</b>	<b>13.34%</b>	<b>13.74%</b>	<b>13.39%</b>	<b>14.24%</b>	[D.1]/[B-B.1]	-
Memo items	<b>F</b>	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (440,010)	
	<b>F</b>	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (440,020)	
	<b>F</b>	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (440,030)	
	<b>F</b>	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (440,040)	

(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



## 2019 EU-wide Transparency Exercise

### Overview of Risk exposure amounts

DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

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

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

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

<sup>1</sup> Information available only as of end of the year

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

## 2019 EU-wide Transparency Exercise

### Total Assets: fair value and impairment distribution

DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

ASSETS:		As of 30/09/2018					As of 31/12/2018					As of 31/03/2019					As of 30/06/2019					References	
		Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy								
			Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3						
Cash, cash balances at central banks and other demand deposits		64,801				60,582				77,434				75,377									IAS 1.54 (i)
Financial assets held for trading		40,143	1,336	38,231	576	37,834	1,351	35,929	554	45,719	1,471	43,807	440	47,627	1,566	45,589	473						IFRS 7.8(a)(i); IFRS 9. Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss		3,019	60	1,418	1,542	2,892	58	1,447	1,386	2,840	59	1,394	1,387	2,642	59	1,239	1,344						IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss		9,936	5,601	3,759	576	9,767	5,576	3,797	394	9,688	5,555	3,743	389	9,969	5,872	3,728	369						IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income		21,765	6,728	13,617	1,420	22,025	7,060	13,675	1,291	23,549	7,100	15,171	1,278	24,850	11,164	12,386	1,300						IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost		275,307				271,114				274,791				276,203									IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting		1,089	0	1,089	0	883	0	883	0	1,002	0	1,002	0	259	0	259	0						IFRS 9.6.2.1; Annex V. Part 1.22; Annex V. Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk		241				539				1,079				1,440									IAS 39.89A(a); IFRS 9.6.5.8
Other assets <sup>1</sup>		12,609				19,665				20,379				18,157									
TOTAL ASSETS		428,911				425,300				456,481				456,525									IAS 1.9(a), IG 6

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

Breakdown of financial assets by instrument and by counterparty sector <sup>1</sup>		As of 30/09/2018						As of 31/12/2018						As of 31/03/2019						As of 30/06/2019						References
		Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			
		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	
Financial assets at fair value through other comprehensive income	Debt securities	17,299	58	72	-4	-2	-47	17,571	50	66	-4	-2	-42	19,135	49	66	-4	-2	-42	20,273	42	64	-4	-2	-42	Annex V. Part 1.31, 44(b)
	Loans and advances	3,839	110	0	-1	-2	0	3,838	110	0	-1	-2	0	3,839	86	0	-1	-1	0	3,946	87	0	-1	-1	0	Annex V. Part 1.32, 44(a)
Financial assets at amortised cost	Debt securities	18,866	311	95	-5	-40	-20	18,573	304	86	-5	-39	-17	18,770	297	85	-4	-40	-17	17,659	298	79	-4	-38	-17	Annex V. Part 1.31, 44(b)
	Loans and advances	246,198	7,591	4,821	-248	-164	-2,099	243,063	7,119	4,342	-238	-172	-1,903	245,913	7,877	4,254	-245	-177	-1,922	249,078	7,302	4,151	-238	-176	-1,890	Annex V. Part 1.32, 44(a)

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



### 2019 EU-wide Transparency Exercise

#### Market Risk

DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

	SA		IM										IM											
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR ( <i>Memorandum item</i> )		STRESSED VaR ( <i>Memorandum item</i> )			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR ( <i>Memorandum item</i> )		STRESSED VaR ( <i>Memorandum item</i> )			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT
			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)		PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE			
(min EUR)	As of 30/09/2018	As of 31/12/2018	As of 30/09/2018										As of 31/12/2018											
Traded Debt Instruments	59	97	56	12	368	94							59	15	445	125								
Of which: General risk	0	0	50	12	359	96							56	14	426	110								
Of which: Specific risk	59	97	9	2	50	10							8	2	44	7								
Equities	0	0	27	6	75	23							26	6	58	16								
Of which: General risk	0	0	7	1	56	18							10	3	42	12								
Of which: Specific risk	0	0	19	5	19	5							16	3	16	4								
Foreign exchange risk	1,560	2,063	29	8	96	16							22	4	83	14								
Commodities risk	14	15	2	0	16	4							2	0	15	1								
<b>Total</b>	<b>1,633</b>	<b>2,174</b>	<b>68</b>	<b>15</b>	<b>320</b>	<b>71</b>	<b>74</b>	<b>77</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>5,811</b>	<b>81</b>	<b>20</b>	<b>385</b>	<b>128</b>	<b>77</b>	<b>71</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>6,783</b>
	As of 31/03/2019	As of 30/06/2019	As of 31/03/2019										As of 30/06/2019											
Traded Debt Instruments	18	39	35	7	418	121							37	11	436	98								
Of which: General risk	0	0	35	8	370	106							37	11	367	80								
Of which: Specific risk	18	39	7	2	34	9							7	2	39	12								
Equities	1	0	24	6	53	10							35	10	118	38								
Of which: General risk	0	0	9	2	38	6							10	2	92	29								
Of which: Specific risk	0	0	14	4	15	4							25	8	26	8								
Foreign exchange risk	2,200	1,753	15	4	51	12							19	5	83	41								
Commodities risk	15	15	1	0	5	1							2	0	7	1								
<b>Total</b>	<b>2,235</b>	<b>1,807</b>	<b>52</b>	<b>11</b>	<b>263</b>	<b>75</b>	<b>61</b>	<b>63</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>4,724</b>	<b>63</b>	<b>17</b>	<b>250</b>	<b>58</b>	<b>66</b>	<b>73</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>4,821</b>

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



		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
Consolidated data	Central governments or central banks	53,527	55,889	1,396		52,443	54,838	2,127	
	Regional governments or local authorities	33,643	33,699	251		33,444	33,457	283	
	Public sector entities	9,681	8,595	60		9,359	8,371	66	
	Multilateral Development Banks	416	416	3		415	415	3	
	International Organisations	597	596	0		587	587	0	
	Institutions	98,089	81,226	560		99,368	82,457	509	
	Corporates	17,695	11,772	10,191		17,661	11,510	10,078	
	of which: SME	2,429	2,034	2,007		2,289	1,921	1,891	
	Retail	9,171	4,946	3,396		9,570	5,261	3,620	
	of which: SME	1,800	1,755	1,003		1,899	1,824	1,042	
	Secured by mortgages on immovable property	5,643	5,457	2,495		5,650	5,491	2,497	
	of which: SME	2,743	2,723	1,247		2,711	2,692	1,229	
	Exposures in default	673	199	244	461	697	238	293	450
	Items associated with particularly high risk	867	708	1,063		894	716	1,073	
	Covered bonds	461	461	47		496	496	43	
	Claims on institutions and corporates with a ST credit assessment	21	21	0		0	0	0	
	Collective investments undertakings (CIU)	2,528	2,528	1,689		2,596	2,596	1,630	
Equity	85	85	85		83	83	83		
Other exposures	628	786	1,343		460	623	1,119		
<b>Standardised Total<sup>2</sup></b>	<b>233,723</b>	<b>207,384</b>	<b>22,823</b>	<b>663</b>	<b>233,722</b>	<b>207,138</b>	<b>23,425</b>	<b>652</b>	

<sup>(1)</sup> 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).  
<sup>(2)</sup> Standardised Total does not include the Securitisation position unlike in the previous Transparency exercises' results.

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
GERMANY	Central governments or central banks	44,230	45,432	1,319		43,521	44,680	2,049	
	Regional governments or local authorities	30,619	30,639	2		30,274	30,251	2	
	Public sector entities	8,859	8,350	13		8,538	8,107	13	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	96,500	79,682	227		98,378	81,505	298	
	Corporates	11,947	7,412	6,573		11,968	7,410	6,604	
	of which: SME	2,343	1,978	1,951		2,211	1,875	1,845	
	Retail	7,150	3,275	2,143		7,549	3,600	2,374	
	of which: SME	1,792	1,755	1,003		1,893	1,823	1,042	
	Secured by mortgages on immovable property	3,900	3,843	1,899		3,808	3,779	1,864	
	of which: SME	2,559	2,540	1,161		2,529	2,511	1,144	
	Exposures in default	445	114	144	318	487	143	183	318
	Items associated with particularly high risk	805	646	969		832	654	981	
	Covered bonds	232	232	4		298	298	4	
	Claims on institutions and corporates with a ST credit assessment	21	21	0		0	0	0	
	Collective investments undertakings (CIU)	256	256	156		347	347	207	
Equity	79	79	79		77	77	77		
Other exposures	392	392	906		369	369	892		
<b>Standardised Total<sup>2</sup></b>	<b>402</b>	<b>397</b>	<b>402</b>	<b>397</b>	<b>402</b>	<b>397</b>	<b>402</b>	<b>397</b>	

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

<sup>(1)</sup> 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).  
<sup>(2)</sup> 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 30/09/2018				As of 31/12/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
SWITZERLAND	Central governments or central banks	236	256	60		194	225	66	
	Regional governments or local authorities	302	302	60		331	331	66	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	49	48	12		45	44	12	
	Corporates	158	95	79		123	62	61	
	of which: SME	5	5	5		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		37	37	19	
	of which: SME	37	37	19		37	37	19	
	Exposures in default	1	0	0	0	1	0	0	0
	Items associated with particularly high risk	50	50	76		50	50	75	
	Covered bonds	64	64	13		64	64	13	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	66	66	42		54	54	28	
Equity	0	0	0		0	0	0		
Other exposures	21	21	14		20	20	13		
<b>Standardised Total<sup>2</sup></b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	

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

<sup>(1)</sup> 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).

<sup>(2)</sup> 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 30/09/2018				As of 31/12/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
UNITED STATES	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	243	241	102		238	235	99	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	13	13	3		13	13	3	
	International Organisations	0	0	0		0	0	0	
	Institutions	101	97	19		76	72	14	
	Corporates	429	434	335		407	410	333	
	of which: SME	5	2	2		5	1	1	
	Retail	1	1	1		2	2	1	
	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	24	19	21	16	24	4
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	203	203	98		201	201	86		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total <sup>2</sup>				22				7	

<sup>(1)</sup> 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).

<sup>(2)</sup> 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 30/09/2018				As of 31/12/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
LUXEMBOURG	Central governments or central banks	108	108	0		2,185	2,185	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	15	15	0		15	15	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	18	18	4		49	50	10	
	Corporates	1,512	1,362	1,310		1,153	997	937	
	of which: SME	16	15	15		4	2	2	
	Retail	1	1	1		1	1	1	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	146	138	64		148	148	70	
	of which: SME	93	92	46		93	93	46	
	Exposures in default	3	0	0	3	3	0	0	3
	Items associated with particularly high risk	10	10	15		10	10	15	
	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)	182	182	129		199	199	113		
Equity	0	0	0		0	0	0		
Other exposures	20	20	233		14	14	157		
Standardised Total <sup>2</sup>				3				3	

<sup>(1)</sup> 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).

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

<sup>(1)</sup> 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).

<sup>(2)</sup> 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.

2019 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

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

<sup>(1)</sup> 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).

<sup>(2)</sup> 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 30/09/2018				As of 31/12/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
SPAIN	Central governments or central banks	73	73	0		74	74	0	
	Regional governments or local authorities	1,856	1,851	0		1,814	1,809	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1	1	0		1	1	0	
	Corporates	99	57	57		84	55	55	
	of which: SME	0	0	0		0	0	0	
	Retail	1	1	1		2	2	1	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	23	23	12		23	23	12	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	14	14	3		14	14	3	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	226	226	226		183	183	174		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total <sup>2</sup>				29				29	

<sup>(1)</sup> 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).

<sup>(2)</sup> 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 30/09/2018				As of 31/12/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
ITALY	Central governments or central banks	2,241	2,313	16		2,286	2,434	15	
	Regional governments or local authorities	295	284	57		400	390	78	
	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	50	17	17		45	13	13	
	of which: SME	0	0	0		2	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	62	62	50		35	35	17		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total <sup>2</sup>				11				11	

<sup>(1)</sup> 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).

<sup>(2)</sup> 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.

2019 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
Consolidated data	Central governments or central banks	63,544	66,128	2,136		62,457	65,155	1,785	
	Regional governments or local authorities	32,873	32,941	282		32,743	32,986	284	
	Public sector entities	9,418	8,119	66		9,572	8,166	133	
	Multilateral Development Banks	426	425	3		108	108	3	
	International Organisations	606	606	0		430	430	0	
	Institutions	100,614	83,373	394		102,854	85,289	383	
	Corporates	18,255	11,578	10,109		17,597	11,547	10,141	
	of which: SME	2,240	1,871	1,851		2,153	1,777	1,759	
	Retail	9,617	4,965	3,343		8,569	4,745	3,245	
	of which: SME	1,805	1,714	979		1,812	1,759	1,005	
	Secured by mortgages on immovable property	5,291	5,127	2,333		5,256	5,090	2,318	
	of which: SME	2,588	2,562	1,162		100	92	38	
	Exposures in default	676	258	325	402	632	251	322	338
	Items associated with particularly high risk	867	729	1,093		833	682	1,022	
	Covered bonds	745	745	45		769	769	42	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	2,545	2,545	1,791		2,564	2,564	1,721		
Equity	82	82	99		99	99	101		
Other exposures	669	835	1,050		621	790	1,157		
<b>Standardised Total<sup>2</sup></b>	<b>246,227</b>	<b>218,356</b>	<b>23,051</b>	<b>581</b>	<b>245,103</b>	<b>218,671</b>	<b>22,658</b>	<b>518</b>	

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

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
GERMANY	Central governments or central banks	52,130	53,460	2,049		52,061	53,474	1,633	
	Regional governments or local authorities	29,644	29,674	3		29,363	29,569	3	
	Public sector entities	8,553	7,829	16		8,608	7,784	42	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	99,493	82,284	156		102,010	84,466	198	
	Corporates	12,748	7,733	6,954		12,088	7,803	7,092	
	of which: SME	2,144	1,803	1,782		2,019	1,676	1,657	
	Retail	7,519	3,157	2,062		6,516	2,979	1,920	
	of which: SME	1,798	1,713	979		1,807	1,758	1,005	
	Secured by mortgages on immovable property	3,564	3,530	1,740		3,389	3,358	1,681	
	of which: SME	2,410	2,383	1,078		100	92	38	
	Exposures in default	465	150	196	285	400	145	190	227
	Items associated with particularly high risk	805	666	1,000		771	620	930	
	Covered bonds	550	550	6		579	579	4	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	323	323	187		374	374	191		
Equity	76	76	92		92	92	94		
Other exposures	395	395	705		365	365	790		
<b>Standardised Total<sup>2</sup></b>				<b>354</b>				<b>298</b>	

(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 31/03/2019				As of 30/06/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
UNITED KINGDOM	Central governments or central banks	1,776	1,782	0		1,553	1,558	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	639	639	128		458	458	92	
	Corporates	966	544	288		1,032	526	266	
	of which: SME	3	3	3		0	0	0	
	Retail	2	2	2		2	2	1	
	of which: SME	1	0	0		1	0	0	
	Secured by mortgages on immovable property	31	31	11		25	25	9	
	of which: SME	4	4	1		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	26	26	5		26	26	5	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	288	288	198		333	333	248		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
<b>Standardised Total<sup>2</sup></b>				<b>0</b>				<b>0</b>	

(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 31/03/2019				As of 30/06/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
SWITZERLAND	Central governments or central banks	189	222	0		174	203	0	
	Regional governments or local authorities	346	346	69		372	372	74	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	51	50	10		51	50	10	
	Corporates	116	59	59		153	65	65	
	of which: SME	5	5	5		4	3	3	
	Retail	4	3	2		4	3	2	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	37	37	19		39	39	20	
	of which: SME	37	37	19		0	0	0	
	Exposures in default	1	0	0	0	1	0	0	0
	Items associated with particularly high risk	50	50	76		50	50	75	
	Covered bonds	64	64	13		64	64	13	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	40	40	27		32	32	16		
Equity	0	0	0		0	0	0		
Other exposures	29	29	22		27	27	21		
<b>Standardised Total<sup>2</sup></b>				<b>0</b>				<b>0</b>	

(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.

2019 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

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

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

(2) Total value adjustments and provisions per country of counterparty excludes those for 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 31/03/2019				As of 30/06/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(m€ EUR, %)									
UNITED STATES	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	248	246	92		203	200	80	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	13	13	3		13	13	3	
	International Organisations	0	0	0		0	0	0	
	Institutions	78	73	15		99	99	20	
	Corporates	429	433	360		448	450	393	
	of which: SME	5	2	2		5	1	1	
	Retail	1	1	1		1	1	1	
	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	21	17	25	4	21	16	25	4
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	189	189	103		180	180	91		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total <sup>2</sup>				7				8	

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

(2) Total value adjustments and provisions per country of counterparty excludes those for 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 31/03/2019				As of 30/06/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(m€ EUR, %)									
LUXEMBOURG	Central governments or central banks	2,779	2,779	0		1,413	1,413	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	15	15	0		15	15	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	20	21	4		29	29	6	
	Corporates	1,130	961	900		1,075	892	826	
	of which: SME	4	3	3		2	2	2	
	Retail	1	1	1		1	1	1	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	148	148	69		139	139	63	
	of which: SME	92	92	46		0	0	0	
	Exposures in default	3	0	0	3	3	0	0	2
	Items associated with particularly high risk	10	10	15		10	10	15	
	Covered bonds	20	20	4		20	20	4	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	132	132	104		128	128	105		
Equity	0	0	0		0	0	0		
Other exposures	10	10	88		13	13	132		
Standardised Total <sup>2</sup>				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 31/03/2019				As of 30/06/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(m€ EUR, %)									
NETHERLANDS	Central governments or central banks	8	126	0		8	115	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	18	18	5		23	23	7	
	Corporates	749	544	520		851	603	554	
	of which: SME	8	6	6		7	6	6	
	Retail	1	1	1		1	1	1	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	38	38	15		10	10	5	
	of which: SME	25	25	9		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	178	178	134		191	191	136		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total <sup>2</sup>				2				2	

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

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

2019 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
AUSTRIA	Central governments or central banks	970	1,004	0		995	1,030	0	
	Regional governments or local authorities	36	37	0		39	40	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1	1	0		3	3	1	
	Corporates	200	81	80		233	137	136	
	of which: SME	8	7	7		5	4	4	
	Retail	1,006	786	589		953	834	626	
	of which: SME	3	0	0		3	0	0	
	Secured by mortgages on immovable property	18	17	9		0	0	0	
	of which: SME	18	17	9		0	0	0	
	Exposures in default	22	5	5	17	22	5	5	18
	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)	51	51	53		45	45	49		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total <sup>2</sup>				32				35	

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

(2) Total value adjustments and provisions per country of counterparty excludes those for 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 31/03/2019				As of 30/06/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
SPAIN	Central governments or central banks	77	77	0		86	86	0	
	Regional governments or local authorities	1,841	1,838	0		1,939	1,937	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1	1	0		1	1	0	
	Corporates	74	46	45		108	80	80	
	of which: SME	0	0	0		0	0	0	
	Retail	1	1	1		1	1	1	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	36	36	18		36	36	18	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	14	14	3		14	14	3	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	167	167	164		158	158	154		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total <sup>2</sup>				28				26	

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

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

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

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

2019 EU-wide Transparency Exercise

Credit Risk - IRB Approach

DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

		IRB Approach											
		As of 30/09/2018					As of 31/12/2018						
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions				
(min EUR, %)			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
Consolidated data	Central banks and central governments	13,054	0	13,426	1,314	0	3	9,970	0	10,320	1,114	0	5
	Institutions	37,788	140	36,770	7,491	0	73	36,828	140	35,920	7,156	0	73
	Corporates	107,070	6,138	94,040	38,018	0	1,612	108,540	3,256	94,518	38,281	0	1,534
	Corporates - Of Which: Specialised Lending	27,345	530	25,393	13,305	0	279	27,918	515	25,907	13,219	0	281
	Corporates - Of Which: SME	8,801	56	7,804	2,445	0	36	9,020	72	8,016	2,536	0	50
	Retail	73,077	998	72,540	13,170	621	543	74,089	987	73,572	13,303	603	548
	Retail - Secured on real estate property	58,140	677	57,643	8,107	372	180	59,154	666	58,676	8,272	357	177
	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	58,140	677	57,643	8,107	372	180	59,154	666	58,676	8,272	357	177
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	14,937	321	14,896	5,063	249	363	14,935	321	14,895	5,032	246	371
	Retail - Other Retail - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Other Retail - Of Which: non-SME	14,936	321	14,895	5,063	249	363	14,934	321	14,894	5,032	246	371
	Equity	5,970	0	5,970	22,939	0	0	5,761	0	5,761	22,151	0	1,814
Other non credit-obligation assets													
IRB Total <sup>2</sup>				85,442						83,819			

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

		IRB Approach											
		As of 30/09/2018					As of 31/12/2018						
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions				
(min EUR, %)			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
GERMANY	Central banks and central governments	152	0	152	10	0	0	152	0	152	9	0	0
	Institutions	12,152	0	12,004	2,393	0	3	12,129	0	12,015	2,269	0	4
	Corporates	72,754	3,601	62,882	29,459	0	627	74,638	1,127	63,967	29,682	0	692
	Corporates - Of Which: Specialised Lending	20,070	446	18,505	10,038	0	221	20,459	427	18,800	9,946	0	219
	Corporates - Of Which: SME	8,780	56	7,789	2,436	0	36	8,999	72	8,002	2,529	0	50
	Retail	70,545	893	70,009	12,566	444	493	71,509	977	70,996	12,733	445	496
	Retail - Secured on real estate property	56,245	603	55,749	7,638	238	150	57,242	659	56,767	7,840	241	148
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	56,245	603	55,749	7,638	238	150	57,242	659	56,767	7,840	241	148
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	14,300	289	14,260	4,929	206	343	14,267	318	14,229	4,893	204	348
	Retail - Other Retail - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Other Retail - Of Which: non-SME	14,299	289	14,259	4,929	206	343	14,266	318	14,228	4,893	204	348
	Equity	5,800	0	5,800	21,692	0	0	5,605	0	5,605	20,954	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 30/09/2018					As of 31/12/2018						
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions				
(min EUR, %)			Of which: defaulted		Of which: defaulted		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	6,981	0	6,860	789	0	0	7,275	0	7,154	737	0	0
	Corporates	1,868	122	1,635	602	0	48	1,862	117	1,614	580	0	51
	Corporates - Of Which: Specialised Lending	523	19	507	258	0	13	550	19	525	263	0	13
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	17	0	17	2	0	0	17	0	17	2	0	0
	Retail - Secured on real estate property	11	0	11	1	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	11	0	11	1	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	6	0	6	1	0	0	7	0	7	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	6	0	6	1	0	0	7	0	7	1	0	0
	Equity	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 30/09/2018					As of 31/12/2018						
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions				
(min EUR, %)			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
SWITZERLAND	Central banks and central governments	6,679	0	6,720	537	0	0	5,077	0	5,118	409	0	0
	Institutions	2,502	52	2,499	598	0	24	2,074	52	2,067	473	0	24
	Corporates	883	0	636	325	0	0	1,043	0	745	370	0	1
	Corporates - Of Which: Specialised Lending	124	0	94	12	0	0	119	0	53	12	0	0
	Corporates - Of Which: SME	3	0	0	0	0	0	3	0	0	0	0	0
	Retail	126	1	125	19	1	1	130	1	129	19	1	1
	Retail - Secured on real estate property	60	0	59	12	0	0	64	0	63	12	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	60	0	59	12	0	0	64	0	63	12	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	66	1	66	8	1	1	66	1	66	7	0	1
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	66	1	66	8	1	1	66	1	66	7	0	1
	Equity	2	0	2	9	0	0	2	0	2	9	0	0
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 30/09/2018					As of 31/12/2018						
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions				
(min EUR, %)			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
FRANCE	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	3,709	0	3,715	351	0	0	3,014	0	3,027	328	0	0
	Corporates	1,097	16	1,107	424	0	9	1,195	16	1,199	463	0	12
	Corporates - Of Which: Specialised Lending	290	0	224	126	0	0	360	0	288	162	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	40	3	40	8	1	1	39	3	39	8	1	1
	Retail - Secured on real estate property	33	2	33	7	1	0	33	2	33	7	1	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	33	2	33	7	1	0	33	2	33	7	1	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	7	0	7	1	0	0	7	0	7	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	7	0	7	1	0	0	7	0	7	1	0	0
	Equity	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 30/09/2018				As of 31/12/2018						
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions			
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted				
UNITED STATES	Central banks and central governments	3,338	0	3,343	267	0	1,766	0	1,771	141	0	0
	Institutions	1,418	0	1,418	323	0	1,465	0	1,465	311	0	0
	Corporates	4,693	20	4,191	1,254	0	4,491	21	4,006	1,267	0	12
	Corporates - Of Which: Specialised Lending	600	13	528	400	0	598	13	526	413	0	9
	Corporates - Of Which: SME	1	0	0	0	0	1	0	0	0	0	0
	Retail	19	0	19	2	0	19	0	18	2	0	0
	Retail - Secured on real estate property	17	0	17	2	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
	Retail - Secured on real estate property - Of Which: non-SME	17	0	17	2	0	17	0	17	2	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	2	0	2	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
	Retail - Other Retail - Of Which: non-SME	2	0	2	0	0	2	0	2	0	0	0
	Equity	61	0	61	229	0	54	0	54	204	0	0
Other non credit-obligation assets												
IRB Total												

<sup>1)</sup> 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 30/09/2018				As of 31/12/2018						
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions			
(min EUR, %)		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
	Institutions	422	0	412	87	0	370	0	360	66	0	0
	Corporates	3,270	0	3,206	1,302	0	3,591	0	3,497	1,325	0	2
	Corporates - Of Which: Specialised Lending	2,717	0	2,522	1,055	0	2,968	0	2,901	1,047	0	1
	Corporates - Of Which: SME	1	0	1	1	0	1	0	1	1	0	0
	Retail	23	1	23	5	0	27	1	27	6	0	0
	Retail - Secured on real estate property	21	1	21	4	0	25	1	24	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	21	1	21	4	0	25	1	24	6	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	2	0	2	1	0	2	0	2	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	2	0	2	1	0	2	0	2	1	0	0
	Equity	8	0	8	1	0	8	0	8	1	0	0
Other non credit-obligation assets												
IRB Total												

<sup>1)</sup> 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 30/09/2018				As of 31/12/2018						
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions			
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted				
NETHERLANDS	Central banks and central governments	48	0	48	8	0	48	8	0	0	0	0
	Institutions	1,054	0	1,054	224	0	1,022	0	1,022	206	0	0
	Corporates	1,926	93	1,810	942	0	1,900	92	1,797	915	0	57
	Corporates - Of Which: Specialised Lending	737	19	673	336	0	704	19	675	325	0	12
	Corporates - Of Which: SME	1	0	1	0	0	1	0	1	0	0	0
	Retail	45	2	45	9	1	44	2	44	9	1	0
	Retail - Secured on real estate property	41	2	41	8	1	41	1	41	8	1	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	41	2	41	8	1	41	1	41	8	1	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	606	0	0	0	0	606	0	0
Other non credit-obligation assets												
IRB Total												

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

<sup>1)</sup> 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 30/09/2018				As of 31/12/2018						
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions			
(min EUR, %)		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
	Institutions	661	0	660	166	0	866	0	866	203	0	0
	Corporates	225	0	192	82	0	247	0	214	93	0	0
	Corporates - Of Which: Specialised Lending	1	0	1	0	0	1	0	1	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail	7	0	7	1	0	8	0	8	1	0	0
	Retail - Secured on real estate property	3	0	3	0	0	3	0	3	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	3	0	3	0	0	3	0	3	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	66	0	0	0	0	66	0	0
Other non credit-obligation assets												
IRB Total												

<sup>1)</sup> 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 30/09/2018				As of 31/12/2018						
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions			
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted				
ITALY	Central banks and central governments	104	0	104	58	0	0	0	0	0	0	0
	Institutions	191	0	188	121	0	183	0	182	115	0	0
	Corporates	113	11	113	52	0	114	10	114	54	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail	4	0	4	1	0	4	0	4	1	0	0
	Retail - Secured on real estate property	4	0	4	1	0	4	0	4	1	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	4	0	4	1	0	4	0	4	1	0	0
	Retail - Qualifying Revolving	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
	Retail - Other Retail - Of Which: SME	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
	Equity	30	0	30	82	0	30	0	30	82	0	0
Other non credit-obligation assets												
IRB Total												

<sup>1)</sup> 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).



2019 EU-wide Transparency Exercise

Credit Risk - IRB Approach  
DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

		IRB Approach											
		As of 31/03/2019				As of 30/06/2019							
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions				
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted					
(min EUR, %)													
Consolidated data	Central banks and central governments	16,646	0	16,993	1,665	0	16,046	0	16,325	1,500	0	4	
	Institutions	44,650	140	43,738	7,867	0	48,334	140	46,984	8,013	0	72	
	Corporates	109,688	3,118	95,983	39,559	0	1,425	111,130	3,009	96,752	41,399	0	1,345
	Corporates - Of Which: Specialised Lending	28,355	515	26,391	13,477	0	260	28,925	534	26,985	13,656	0	257
	Corporates - Of Which: SME	8,895	77	7,860	2,474	0	52	6,472	78	5,426	2,054	0	49
	Retail	75,576	979	75,105	13,433	599	543	74,933	847	74,405	13,258	406	508
	Retail - Secured on real estate property	60,453	662	60,020	8,443	359	171	60,218	564	59,729	8,259	206	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	60,453	662	60,020	8,443	359	171	60,218	564	59,729	8,259	206	146
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	15,122	317	15,085	4,990	240	373	14,716	283	14,676	4,999	200	362
	Retail - Other Retail - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Other Retail - Of Which: non-SME	15,121	317	15,084	4,990	240	373	14,715	283	14,675	4,999	200	362
	Equity	6,415	0	6,415	24,556	0	0	7,002	0	7,002	26,866	0	0
Other non credit-obligation assets													
IRB Total <sup>2</sup>				89,008						92,747			

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

		IRB Approach											
		As of 31/03/2019				As of 30/06/2019							
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions				
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted					
(min EUR, %)													
GERMANY	Central banks and central governments	152	0	152	8	0	101	0	101	6	0	0	
	Institutions	13,235	0	13,111	2,413	0	14,222	0	13,745	2,495	0	2	
	Corporates	75,808	1,105	65,397	30,621	0	598	78,954	1,159	68,199	32,527	0	607
	Corporates - Of Which: Specialised Lending	20,527	427	18,770	9,938	0	200	20,970	417	19,315	10,113	0	197
	Corporates - Of Which: SME	8,875	77	7,847	2,468	0	52	6,457	78	5,416	2,049	0	49
	Retail	72,991	878	72,522	12,881	452	492	74,576	837	74,048	13,181	401	502
	Retail - Secured on real estate property	58,521	596	58,089	8,018	252	143	59,973	557	59,484	8,200	203	144
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	58,521	596	58,089	8,018	252	143	59,973	557	59,484	8,200	203	144
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	14,469	282	14,432	4,863	200	350	14,603	279	14,563	4,982	197	358
	Retail - Other Retail - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	
	Retail - Other Retail - Of Which: non-SME	14,468	282	14,431	4,863	200	350	14,602	279	14,562	4,981	197	358
	Equity	6,248	0	6,248	23,352	0	0	6,829	0	6,829	25,519	0	0
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach										
		As of 31/03/2019				As of 30/06/2019						
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions			
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted				
(min EUR, %)												
UNITED KINGDOM	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0
	Institutions	8,521	0	8,385	783	0	9,818	0	9,661	791	0	0
	Corporates	1,765	118	1,594	597	0	1,593	115	1,369	539	0	51
	Corporates - Of Which: Specialised Lending	592	17	570	296	0	507	16	495	245	0	3
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail	17	0	17	2	0	14	0	14	2	0	0
	Retail - Secured on real estate property	10	0	10	1	0	4	0	4	1	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	10	0	10	1	0	4	0	4	1	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	7	0	7	1	0	10	0	10	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	7	0	7	1	0	10	0	10	1	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets												
IRB Total												

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

		IRB Approach										
		As of 31/03/2019				As of 30/06/2019						
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions			
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted				
(min EUR, %)												
SWITZERLAND	Central banks and central governments	6,854	0	6,896	551	0	9,501	0	9,542	762	0	0
	Institutions	2,095	52	2,093	483	0	2,761	52	2,758	664	0	24
	Corporates	1,182	0	834	458	0	1,192	0	772	453	0	0
	Corporates - Of Which: Specialised Lending	119	0	53	12	0	114	0	53	12	0	0
	Corporates - Of Which: SME	3	0	0	0	0	2	0	0	0	0	0
	Retail	133	1	133	20	1	109	1	109	17	1	1
	Retail - Secured on real estate property	65	1	64	12	0	42	1	42	10	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	65	1	64	12	0	42	1	42	10	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	68	0	68	8	1	67	1	67	8	0	1
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	68	0	68	8	1	67	1	67	8	0	1
	Equity	2	0	2	9	0	2	0	2	9	0	0
Other non credit-obligation assets												
IRB Total												

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

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

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

2019 EU-wide Transparency Exercise

Credit Risk - IRB Approach  
DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

		IRB Approach									
		As of 31/03/2019				As of 30/06/2019					
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions		
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
UNITED STATES	Central banks and central governments	6,273	0	6,278	501	0	2,130	0	2,135	170	0
	Institutions	1,668	0	1,667	339	0	1,840	0	1,840	296	0
	Corporates	4,503	18	3,983	1,243	0	3,880	53	3,335	1,284	0
	Corporates - Of Which: Specialised Lending	607	15	521	479	0	572	17	488	441	0
	Corporates - Of Which: SME	1	0	0	0	0	1	0	0	0	0
	Retail	19	0	19	3	0	12	0	12	2	0
	Retail - Secured on real estate property	17	0	17	2	0	10	0	10	2	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	17	0	17	2	0	10	0	10	2	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	2	0	2	0	0	2	0	2	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	2	0	2	0	0	2	0	2	0	0
	Equity	65	0	65	246	0	71	0	71	269	0
Other non credit-obligation assets											
IRB Total											

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

		IRB Approach									
		As of 31/03/2019				As of 30/06/2019					
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions		
(min EUR, %)		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	
	Institutions	450	0	440	103	0	462	0	413	96	0
	Corporates	3,716	0	3,641	1,356	0	3,807	0	3,733	1,431	0
	Corporates - Of Which: Specialised Lending	3,094	0	3,034	1,059	0	3,251	0	3,206	1,153	0
	Corporates - Of Which: SME	1	0	1	1	0	1	0	1	0	0
	Retail	31	1	30	8	0	35	1	35	10	0
	Retail - Secured on real estate property	29	1	28	7	0	33	1	33	10	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	29	1	28	7	0	33	1	33	10	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	2	0	2	0	0	2	0	2	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	2	0	2	0	0	2	0	2	0	0
	Equity	8	0	8	1	0	8	0	8	1	0
Other non credit-obligation assets											
IRB Total											

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

		IRB Approach									
		As of 31/03/2019				As of 30/06/2019					
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions		
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
NETHERLANDS	Central banks and central governments	76	0	76	12	0	76	0	76	12	0
	Institutions	1,301	0	1,302	270	0	1,330	0	1,299	216	0
	Corporates	1,903	107	1,799	865	0	1,987	96	1,802	919	0
	Corporates - Of Which: Specialised Lending	747	19	692	334	0	746	18	693	339	0
	Corporates - Of Which: SME	1	0	1	0	0	1	0	1	0	0
	Retail	43	2	43	8	1	37	1	37	8	1
	Retail - Secured on real estate property	40	1	39	8	1	33	1	33	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	40	1	39	8	1	33	1	33	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	0	0	0	572	0	0	0	0	692	0
Other non credit-obligation assets											
IRB Total											

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

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

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

		IRB Approach									
		As of 31/03/2019				As of 30/06/2019					
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions		
(min EUR, %)		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	
	Institutions	790	0	790	210	0	735	0	733	192	0
	Corporates	233	0	203	83	0	221	0	191	77	0
	Corporates - Of Which: Specialised Lending	1	0	1	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	3	0	3	0	0	2	0	2	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	3	0	3	0	0	2	0	2	0	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	0	0	0	66	0	0	0	0	66	0
Other non credit-obligation assets											
IRB Total											

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

		IRB Approach									
		As of 31/03/2019				As of 30/06/2019					
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions		
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
ITALY	Central banks and central governments	0	0	0	0	0	0	0	0	0	
	Institutions	185	0	184	115	0	154	0	152	87	0
	Corporates	109	8	109	47	0	95	7	95	41	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	4	0	4	1	0	4	0	4	1	0
	Retail - Secured on real estate property	4	0	4	1	0	3	0	3	1	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	4	0	4	1	0	3	0	3	1	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	31	0	31	83	0	31	0	31	83	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).











**2019 EU-wide Transparency Exercise**  
**General governments exposures by country of the counterparty**  
DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

As of 31/12/2018															
Direct exposures															
Residual Maturity	Country / Region	On balance sheet						Derivatives				Off balance sheet		Risk weighted exposure amount	
		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		
[ 0 - 3M [	Africa	0	0	0	0	0	0	0	0	0	0	0	0	0	1
[ 3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
<b>Total</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	
[ 0 - 3M [	Others	22	22	1	21	0	0	0	87	0	0	0	1	0	54
[ 3M - 1Y [		67	67	9	58	0	0	0	-7	618	0	0	0	0	
[ 1Y - 2Y [		155	155	39	113	4	4	0	0	18	0	0	0	0	
[ 2Y - 3Y [		182	182	91	78	8	6	0	0	54	0	0	0	0	
[ 3Y - 5Y [		114	114	23	50	40	1	0	10	119	0	0	0	0	
[ 5Y - 10Y [		499	499	45	69	168	217	5	0	461	0	0	0	0	
[ 10Y - more	572	572	259	87	0	226	79	1,742	912	-83	0	0	0		
<b>Total</b>		<b>1,612</b>	<b>1,612</b>	<b>467</b>	<b>476</b>	<b>215</b>	<b>453</b>	<b>85</b>	<b>1,840</b>	<b>-90</b>	<b>2,181</b>	<b>1</b>	<b>0</b>		

**Notes and definitions**

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

(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

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

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

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

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

**Regions:**

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

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

Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, 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 Barthelemy, 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.

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













**2019 EU-wide Transparency Exercise**  
**General governments exposures by country of the counterparty**  
DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

As of 30/06/2019															
Direct exposures															
Residual Maturity	Country / Region	On balance sheet						Derivatives				Off balance sheet		Risk weighted exposure amount	
		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		
[ 0 - 3M [	Africa	0	0	0	0	0	0	0	0	0	0	0	0	0	1
[ 3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
<b>Total</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	
[ 0 - 3M [	Others	103	103	35	27	41	0	0	0	-6	267	0	0	0	96
[ 3M - 1Y [		511	511	13	129	173	196	0	1	0	0	0	0	0	
[ 1Y - 2Y [		1,237	1,237	109	124	417	587	0	0	0	52	0	0	0	
[ 2Y - 3Y [		592	592	29	12	230	321	0	0	0	55	0	0	0	
[ 3Y - 5Y [		1,618	1,617	30	95	825	667	1	10	0	132	0	0	0	
[ 5Y - 10Y [		2,035	2,035	36	113	267	1,619	2	0	0	430	0	0	0	
[ 10Y - more	4,124	4,124	238	76	2,877	933	0	748	-133	2,518	0	0	0		
<b>Total</b>		<b>10,219</b>	<b>10,219</b>	<b>490</b>	<b>576</b>	<b>4,830</b>	<b>4,323</b>	<b>12</b>	<b>759</b>	<b>-139</b>	<b>3,452</b>	<b>0</b>	<b>0</b>	<b>0</b>	

**Notes and definitions**

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

(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

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

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

(4) The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions

the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments

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

Regions:

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

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

Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

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.

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

## 2019 EU-wide Transparency Exercise

### Performing and non-performing exposures

DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

	As of 30/09/2018							As of 31/12/2018						
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions <sup>4</sup>		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 <sup>4</sup>		Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >30 days and <=90 days	Of which non-performing <sup>1</sup>		On performing exposures <sup>2</sup>	On non-performing exposures <sup>3</sup>	On performing exposures <sup>2</sup>		On non-performing exposures <sup>3</sup>	Of which performing but past due >30 days and <=90 days	Of which non-performing <sup>1</sup>		On performing exposures <sup>2</sup>	On non-performing exposures <sup>3</sup>	
		Of which: defaulted								Of which: defaulted				
(mln EUR)														
<b>Debt securities (including at amortised cost and fair value)</b>	<b>43,994</b>	<b>0</b>	<b>212</b>	<b>129</b>	<b>51</b>	<b>74</b>	<b>0</b>	<b>43,939</b>	<b>0</b>	<b>191</b>	<b>179</b>	<b>50</b>	<b>59</b>	<b>0</b>
Central banks	188	0	0	0	0	0	0	192	0	0	0	0	0	0
General governments	22,515	0	0	0	43	0	0	22,431	0	0	0	44	0	0
Credit institutions	14,576	0	9	0	2	9	0	14,666	0	9	9	2	9	0
Other financial corporations	3,753	0	203	129	5	65	0	3,869	0	182	170	4	50	0
Non-financial corporations	2,962	0	0	0	1	0	0	2,780	0	0	0	1	0	0
<b>Loans and advances (including at amortised cost and fair value)</b>	<b>331,529</b>	<b>643</b>	<b>5,687</b>	<b>5,528</b>	<b>411</b>	<b>2,191</b>	<b>2,862</b>	<b>322,828</b>	<b>174</b>	<b>5,055</b>	<b>4,958</b>	<b>412</b>	<b>2,055</b>	<b>2,373</b>
Central banks	56,492	0	0	0	0	0	0	51,966	0	0	0	0	0	0
General governments	20,337	1	0	0	5	0	0	19,745	0	0	0	4	0	0
Credit institutions	89,217	476	44	43	9	3	37	91,231	0	47	47	8	4	39
Other financial corporations	13,240	0	386	381	11	102	60	13,480	1	367	366	11	150	1
Non-financial corporations	79,237	100	3,886	3,757	132	1,681	1,927	72,192	109	3,262	3,190	123	1,501	1,477
of which: small and medium-sized enterprises at amortised cost	9,918	13	134	128	24	78	29	10,127	17	146	142	25	86	26
Households	73,006	67	1,372	1,347	255	405	838	74,213	64	1,379	1,354	266	401	856
<b>DEBT INSTRUMENTS other than HFT</b>	<b>375,523</b>	<b>643</b>	<b>5,899</b>	<b>5,657</b>	<b>462</b>	<b>2,265</b>	<b>2,862</b>	<b>366,766</b>	<b>174</b>	<b>5,245</b>	<b>5,137</b>	<b>463</b>	<b>2,114</b>	<b>2,373</b>
<b>OFF-BALANCE SHEET EXPOSURES</b>	<b>61,180</b>		<b>252</b>	<b>235</b>	<b>41</b>	<b>96</b>	<b>67</b>	<b>62,316</b>		<b>271</b>	<b>255</b>	<b>44</b>	<b>118</b>	<b>79</b>

<sup>(1)</sup> 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

<sup>(2)</sup> 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)

<sup>(3)</sup> 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)

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

## 2019 EU-wide Transparency Exercise

### Performing and non-performing exposures

DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

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

(1) For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 29

(2) Insitutions report here collective allowances for incurred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)

(3) Insitutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)

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



## 2019 EU-wide Transparency Exercise

### Forborne exposures

DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

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

<sup>(1)</sup> 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□

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

## 2019 EU-wide Transparency Exercise

### Forborne exposures

DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

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

(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.