

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



Key Metrics

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



Leverage ratio

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

2019 EU-wide Transparency Exercise Capital

DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

			As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE	REGULATION
	A	(mln EUR, %) OWN FUNDS	22,286	22,210	21,983		C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	18,176	18,158	18,091	19,835	C 01.00 (r020,c010)	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 (r030,c010)	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 (r130,c010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (I) of CRR
	A.1.3	Accumulated other comprehensive income	251	227	189	1,257	C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	1,783	1,809	1,809		C 01.00 (r200,c010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	0		C 01.00 (r210,c010)	Articles 4(112), 26(1) point (f) and 36 (1) point (l) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	133	142	139		C 01.00 (r230,c010)	Article 84 of CRR
		Adjustments to CET1 due to prudential filters	-309	-282	-278		C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-657	-519	-520		C 01.00 (r300,c010) + C 01.00 (r340,c010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of	-6	-8	-8		C 01.00 (r370,c010)	Articles 36(1) point (c) and 38 of CRR
		associated DTLs (-) IRB shortfall of credit risk adjustments to expected losses	-142	-136	-152		C 01.00 (r380,c010)	Articles 36(1) point (d), 40 and 159 of CRR
			Ω		-2		C 01.00 (r390,c010)	
		(-) Defined benefit pension fund assets	0	-2	-2			Articles 4(109), 36(1) point (e) and 41 of CRR
		(-) Reciprocal cross holdings in CET1 Capital	-2	-2	-2		C 01.00 (r430,c010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (r440,c010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	-282	-284	-271	C 01.00 (r450,c010) + C 01.00 (r460,c010) + C 01.00 (r470,c010) + C 01.00 (r471,c010)+ C 01.00 (r472,c010)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point k) (iii) and 379(3) of CRR; Articles 36(1) point k) (iv) and 153(8) of CRR and Articles 36(1) point k) (v) and 155(4) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	0	-282	-284	-271	C 01.00 (r460,c010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C 01.00 (r480,c010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (r490,c010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C 01.00 (r500,c010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
OWN FUNDS	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	0	0	C 01.00 (r510,c010)	Article 48 of CRR
Transitional period	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C 01.00 (r524,c010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-31	-24	-36	-36	C 01.00 (r529,c010)	-
	A.1.21	Transitional adjustments	0	0	0	108	CA1 {1.1.1.6 + 1.1.1.8 + 1.1.1.26}	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (r220,c010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	108	C 01.00 (r240,c010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	0	0	C 01.00 (r520,c010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	1,694	1,693	1,448	1,448	C 01.00 (r530,c010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	709	708	708	709	C 01.00 (r540,c010) + C 01.00 (r670,c010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (r720,c010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (r690,c010) + C 01.00 (r700,c010) + C 01.00 (r710,c010) + C 01.00 (r740,c010) + C 01.00 (r744,c010) + C 01.00 (r748,c010)	
	A.2.4	Additional Tier 1 transitional adjustments	986	986	739	739	C 01.00 (r660,c010) + C 01.00 (r680,c010) + C 01.00 (r730,c010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	19,871	19,852	19,538	21,283	C 01.00 (r015,c010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	2,415	2,359	2,445	2,338	C 01.00 (r750,c010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	3,033	2,940	2,821	1,295	C 01.00 (r760,c010) + C 01.00 (r890,c010)	
	A.4.2	Other Tier 2 Capital components and deductions	367	404	364	372	C 01.00 (r910,c010) + C 01.00 (r920,c010) + C 01.00 (r930,c010) + C 01.00 (r940,c010) + C 01.00 (r950,c010) + C 01.00 (r970,c010) + C 01.00 (r974,c010) + C 01.00 (r978,c010)	
	A.4.3	Tier 2 transitional adjustments	-985	-986	-739	671	C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)	
	В	TOTAL RISK EXPOSURE AMOUNT	136,263	132,152	135,128		C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
OWN FUNDS REQUIREMENTS	B.1	Of which: Transitional adjustments included	0	0	0		C 05.01 (r010;c040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	13.34%	13.74%	13.39%	14.32%	CA3 {1}	-
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	14.58%	15.02%	14.46%	15.37%	CA3 {3}	-
Transitional period	C.3	TOTAL CAPITAL RATIO (transitional period)	16.35%	16.81%	16.27%	17.06%	CA3 {5}	-
CET1 Capital	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	18,176	18,158	18,091		[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)]	-
Fully loaded CET1 RATIO (%)	Е	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	13.34%	13.74%	13.39%		[D.1]/[B-B.1]	_
Fully loaded ¹	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0		C 05.01 (r440,c010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	n	n		C 05.01 (r440,c020)	
Memo items	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	n		C 05.01 (r440,c030)	
			•		2			
		Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c040)	

(1)The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulatory point of view at the reporting date are not taken into account in this calculation.

Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP CODE" – please note that this might lead to differences to fully loaded CET1 capital ratios published by the participating banks e.g. in their Pillar 3 disclosure



Overview of Risk exposure amounts

		R	WAs		
(mln EUR, %)	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE
Credit risk (excluding CCR and Securitisations)	104,289	103,903	108,530	111,953	C 02.00 (r040, c010) -[C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002,) + C 08.01 (r060, c260, s002)]-[C 02.00 (R220, c010) + C 02.00 (R430, c010)] - C 02.00 (R460, c260, s002)]
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 (r060, c260, s002) + C 08.01 (r050, c260, s002) + C 02.00 (R460, c010)]
Credit valuation adjustment - CVA	1,363	1,224	1,254	1,212	C 02.00 (R640, c010)
Settlement risk	0	0	1	8	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	6,979	2,529	2,587	2,886	C 02.00 (R770, c010) + C 02.00 (R220, c010) + C 02.00 (R430, c010)
Position, foreign exchange and commodities risks (Market risk)	7,613	9,104	7,054	6,656	Q3 2018: C 02.00 (R520, c010) from Q4 2018: C 02.00 (R520, c010) + C 02.00 (R910, c010)
Of which the standardised approach	1,801	2,320	2,314	1,835	C 02.00 (R530, c010)
Of which IMA	5,811	6,783	4,724	4,821	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book	58	96	35	38	Q3 2018: C 19.00_010_610*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_110)*12.5 from Q4 2018: C 19.00_010_610*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_090,C 24.00_010_100,C 24.00_010_090,C 24.00_010_100,C 24.00_010_090,C 24.00_010_100,C 24.00_010_090,C 24.00_010_100,C 24.00_010_090,C 24.00_010_090,C 24.00_090,C 24.00_090,C 24.00_090,C 24.00_090,C 24.00_090,C 24.00_090,C 24.00_090,C 24.00_090,C 24.
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

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Of which pending legal Issues and tax litigation* Image: A propertion of the fund for general banking risks, net)* Image: A propertion of the fund for general banking risks, net)* Image: A propertion of the fund for general banking risks, net)* Image: A propertion of the fund for general banking risks, net)* Image: A propertion of the fund for general banking risks, net)* Image: A propertion of the fund for general banking risks, net)* Image: A propertion of the fund for general banking risks, net)* Image: A propertion of the fund for general banking risks, net)* Image: A propertion of the fund for general banking risks, net)* Image: A propertion of the fund for general banking risks, net)* Image: A propertion of the fund for general banking risks, net)* Image: A propertion of the fund for general banking risks, net)* Image: A propertion of the fund for general banking risks, net)* Image: A propertion of the fund for general banking risks, net)* Image: A propertion of the fund for general banking risks, net)* Image: A propertion of the fund for general banking risks, net)* Image: A propertion of the fund for general banking risks, net)* Image: A propertion of the fund for general banking risks, net)* Image: A propertion of the fund for general banking risks, net)* Image: A propertion of the fund for general banking risks, net)* Image: A propertion of the fund for general banking risks, net)* Image: A propertion of the fund for general banking risks, net)* Image: A propertion of the fund for general banking risks, net)* Image: A propertion of the fund for general banking risks, net)*				-1	20
Of which restructuring¹ Of which restructuring² Of which restr		75	1	1	20
(Increases or (·) decreases of the fund for general banking risks, net) ² (Impairment or (·) reversal of impairment on financial assets not measured at fair value through profit or loss) (Financial assets at air value through other comprehensive income) (Financial assets at air value through other comprehensive income) (Financial assets at a mortised cost) (Impairment or (·) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) (Impairment or (·) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) (Impairment or (·) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) (Impairment or (·) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) (Impairment or (·) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets at a mortised cost) (Impairment or (·) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets at a mortised cost) (Impairment or (·) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets at a mortised cost in ventures and associates and on non-financial assets at a mortised cost in ventures and associates and on non-financial assets at a mortised cost in profit or loss of investments in subsidaries, joint ventures and associates and on non-financial assets at a mortised cost in profit or loss of investments in subsidaries, joint ventures and associates and on non-financial assets at a mortised cost in profit or loss of investments in subsidaries, joint ventures and associates and on non-financial assets at a mortised cost in profit or loss of investments in subsidaries possible and an on-financial assets at a mortised cost in profit or loss of investments in subsidaries possible and on non-financial			0		
(financial assets at final value through other comprehensive income) (Financial assets at amortised cost) (Financia assets and storistic insubsidaries, pint ventures and associates and on non-financial assets (Financia assets at amortised cost) (Financia assets and subsidaries, pint ventures and associates and on-financia assets (Financia assets at amortised cost) (Financia assets at amor		0	0	0	0
(Financial assets at fair value through other comprehensive income) (Financial assets at a mortised cost) (Impairment or (> reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) (Impairment or (> reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) (Impairment or (> reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) (Impairment or (> reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) (Impairment or (> reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) (Impairment or (> reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) (Impairment or (> reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) (Impairment or (> reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) (Impairment or (> reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) (Impairment or (> reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) (Impairment or (> reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) (Impairment or (> reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) (Impairment or (> reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) (Impairment or (> reversal of impairment or (> reversal of inpairment or (> r		-17	111	67	105
(Financial assets at amortised cost) (Impairment or (·) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) (of which Goodwill) (of which Goodwill) (Negative goodwill recognised in profit or loss Share of the profit or (·) loss of investments in subsidaries, joint ventures and associates Profit or (·) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations PROFIT OR (·) LOSS BEFORE TAX FROM CONTINUING OPERATIONS PROFIT OR (·) LOSS AFTER TAX FROM CONTINUING OPERA		-11		0	-2
(mpairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) (of which Goodwill) Negative goodwill recognised in profit or loss Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS PROFIT or (-) loss after tax from discontinued operations PROFIT or (-) loss after tax from discontinued operations PROFIT OR (-) LOSS FOR THE YEAR PROFIT OR (-) LOSS FOR		-5		67	107
(of which Goodwill) Negative goodwill recognised in profit or loss Negative goodwill recognised in profit or loss Share of the profit or (·) loss for investments in subsidaries, joint ventures and associates Profit or (·) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations PROFIT OR (·) LOSS BEFORE TAX FROM CONTINUING OPERATIONS PROFIT OR (·) LOSS AFTER TAX FROM CONTINUING OPERATIONS PROFIT or (·) loss after tax from discontinued operations PROFIT OR (·) LOSS FOR THE YEAR PROFIT O		-5		0	0
Negative goodwill recognised in profit or loss Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS Profit or (-) loss after tax from discontinued operations PROFIT OR (-) LOSS FOR THE YEAR PROFIT OR (-)		0		0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS PROFIT OR (-) LOSS AFTER TAX FROM continued operations PROFIT OR (-) LOSS FOR THE YEAR PROFIT		5	5	0	0
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS Profit or (-) loss after tax from discontinued operations PROFIT OR (-) LOSS FOR THE YEAR		259	214	179	373
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS1,7581,4884301,160PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS916315880Profit or (-) loss after tax from discontinued operations000PROFIT OR (-) LOSS FOR THE YEAR916916315880		0	-6	32	104
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS 1,215 Profit or (-) loss after tax from discontinued operations 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		1,758	1,488	430	1,160
Profit or (-) loss after tax from discontinued operations 0 PROFIT OR (-) LOSS FOR THE YEAR 916 0 315 0 880	PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS		·	315	
PROFIT OR (-) LOSS FOR THE YEAR 916 880	Profit or (-) loss after tax from discontinued operations	0	0	0	0
	PROFIT OR (-) LOSS FOR THE YEAR	1,215	916	315	880
	Of which attributable to owners of the parent				

⁽¹⁾ Information available only as of end of the year (2) For IFRS compliance banks "zero" in cell "Increases or (-) decreases of the fund for general banking risks, net" must be read as "n.a."



Total Assets: fair value and impairment distribution

(mln EUR)	A:	s of 30/09/201	.8			As of 31/	12/2018			As of 31/	/03/2019			As of 30/	06/2019		
		Fai	ir value hierarc	hy		Fa	ir value hierarc	hy		Fa	ir value hierarc	hy		Fa	ir value hierarc	hy	
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References
Cash, cash balances at central banks and other demand deposits	64,801				60,582				77,434				75,377				IAS 1.54 (i)
Financial assets held for trading	40,143	1,336	38,231	576	37,834	1,351	35,929	554	45,719	1,471	43,807	440	47,627	1,566	45,589	473	IFRS 7.8(a)(ii);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	3,019	60	1,418	1,542	2,892	58	1,447	1,386	2,840	59	1,394	1,387	2,642	59	1,239	1,344	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	9,936	5,601	3,759	576	9,767	5,576	3,797	394	9,688	5,555	3,743	389	9,969	5,872	3,728	369	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	21,765	6,728	13,617	1,420	22,025	7,060	13,675	1,291	23,549	7,100	15,171	1,278	24,850	11,164	12,386	1,300	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	275,307				271,114				274,791				276,203				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	1,089	0	1,089	0	883	0	883	0	1,002	0	1,002	0	259	0	259	0	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	241				539				1,079				1,440				IAS 39.89A(a); IFRS 9.6.5.8
Other assets ¹	12,609				19,665				20,379				18,157				
TOTAL ASSETS	428,911				425,300				456,481				456,525				IAS 1.9(a), IG 6

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

(mlr	n EUR)		1	s of 30/09/20	18					As of 31/	/12/2018					As of 31/	03/2019					As of 30	/06/2019			
		Gross carry	ring amount		Accu	mulated impairme	nt	Gros	ss carrying amo	ount	Acc	umulated impair	ment	Gro	ss carrying am	ount	Accui	nulated impai	rment	Gro	ss carrying ar	nount	Accur	nulated impai	rment	
Breakdown of financial assets by instrument and by counterparty sector ¹	5	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not creditimpaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	credit risk since Cre		Stage 1 Assets without significant increase in credit risk since initial recognition		Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk	Stage 3 Credit- impaired assets	Stage 1 Assets withou significant increase in credit risk since initial recognition	since initial recognition	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 creditimpaired	Stage 3 Credit- impaired assets	References
Financial assets at fair	Debt securities	17,299	58	72	-4	-2	-47	17,571	50	66	-	4 -2	-42	19,135	5 49	9 6	6 -	4 -2		2 20,27	3 4	2 64	4 -4	-2	-42	Annex V.Part 1.31, 44(b)
value through other comprehensive income	Loans and advances	3,839	110	C	-1	-2	0	3,838	110	0	-	1 -2	(3,839	9 86	6	0 -	1 -:		0 3,94	6 8	7	0 -1	-1	(Annex V.Part 1.32, 44(a)
Financial assets at	Debt securities	18,866	311	95	-5	-40	-20	18,573	304	86	-	-39	-17	18,770	297	7 8	-5	4 -40	-1	7 17,65	9 29	8 79	9 -4	-38	-17	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	246,198	7,591	4,821	-248	-164	-2,099	243,063	7,119	4,342	-23	-172	-1,903	245,913	7,877	7 4,25	-24	5 -177	-1,92	249,07	8 7,30	2 4,15	1 -238	-176	-1,890	Annex V.Part 1.32, 44(a)

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



Market Risk

DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

	SA					I	M									IM						
			VaR (Memorando	lum item)	STRESSED VaR (/	Memorandum item)	AND MIG	NTAL DEFAULT GRATION RISK TAL CHARGE		RICE RISKS C HARGE FOR C			VaR (Memora	andum item)	STRESSED VaR (M	demorandum item)	DEFAU MIGRAT	MENTAL LT AND ON RISK CHARGE		ICE RISKS CAF HARGE FOR CTF		
(mln EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	FACTOR (mc) x AVERAGE OF	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		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	12 WEEKS AVERAGE MEASURE	MEACURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST 1EASURE	TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2018	As of 31/12/2018				As of 30/	09/2018									As of 31/1	2/2018					
Traded Debt Instruments Of which: General risk Of which: Specific risk Equities	59 0 59 0	97 0 97 0	56 50 9 27	12 12 2 6	368 359 50 75	94 96 10 23							59 56 8 26	15 14 2 6	445 426 44 58	125 110 7 16						
Of which: General risk Of which: Specific risk Foreign exchange risk Commodities risk	0 0 1,560 14	0 0 2,063 15	7 19 29 2	1 5 8	56 19 96	18 5 16 4							10 16 22 2	3 3 4	42 16 83	12 4 14						
Total	1,633		68	15	320	71	74	77	0	0	0	5,811	81	20	385	128	77	71	0	0	0	6,783
	As of 31/03/2019	As of 30/06/2019				As of 31/	03/2019									As of 30/0	6/2019					
Traded Debt Instruments Of which: General risk Of which: Specific risk	18 0 18	39 0 38	35 35 7	7 8 2	418 370 34	121 106 9							37 37 7	11 11 2	436 367 39	98 80 12						
Equities Of which: General risk Of which: Specific risk	1 0 0	0 0 0	24 9 14	6 2 4	53 38 15	10 6 4							35 10 25	10 2 8	118 92 26	38 29 8						
Foreign exchange risk Commodities risk Total	2,200 15 2,235	15	15 1 52	4 0 11	51 5 263	12 1 75	61	63		0	0	4,724	19 2 63	5 0 17	83 7 250	41 1 58	66	73	0	0	0	4,821

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.



Credit Risk - Standardised Approach

DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

					Standardise	ed Approach			
			As of 30/	09/2018			As of 3	1/12/2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
	(mln EUR, %)								
	Central governments or central banks	53,527	55,889	1,396		52,443	54,838	2,127	
	Regional governments or local authorities	33,643	33,699	251		33,444	33,457	283	
	Public sector entities	9,681	8,595	60		9,359	8,371	66	
	Multilateral Development Banks	416	416	3		415	415	3	
	International Organisations	597	596	0		587	587	0	
	Institutions	98,089	81,226	560		99,368	82,457	509	
	Corporates	17,695	11,772			17,661	11,510	10,078	
	of which: SME	2,429	2,034	2,007		2,289	1,921	1,891	
	Retail	9,171	4,946	3,396		9,570	5,261	3,620	
Consolidated data	of which: SME	1,800	1,755			1,899	1,824	1,042	
Consolidated data	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	
	Standardised Total ²	233,723	207,384	22,823	663	233,722	207,13	23,425	652

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) α α α α α					
(2) Standardised Total do	es not include the	e Secutarisation r	oosition unlike in th	e previous Transpare	ency exercises' results.
otaniaananota notan at	co moc miciado cm	o occuranioación p	Joseph Granite are cri	e premeas manopare	orie, exercises results.

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

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

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

				Standardise	d Approach			
		As of 30	/09/2018			As of 31	/12/2018	
	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions ²
(mln EUR, %)								
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	1 144	220		(21	(21	0	
Institutions	1,144	1,144 573	229 303		621 885	621	124 276	
Corporates of which: SME	916	5/3	303		885	512	2/0	
Retail	3	ა ე	3		ວ າ	ა ე	3	
of which, CME	2 0	0	1		2	0	1	
UNITED KINGDOM 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		
Covered bonds	55	55	8		26	26	5	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	325	325	199		301	301	183	
Equity	0	0	0		0	0	0	
Other exposures	0	0	0		0	0	0	
Standardised Total ²				0				11

					Standardise	d Approach			
			As of 30/	09/2018			As of 31/	12/2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %)								
	Central governments or central banks	236	256	0		194	225	0	
	Regional governments or local authorities	302	302	60		331	331	66	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	49	48	12		45	44	12	
	Corporates of which: SME	158	95	79		123	62	61	
	Retail	3 2	2	3		3	2))	
	of which: SME	3 0		2		3	3 0	2	
SWITZERLAND	Secured by mortgages on immovable property	37	37	19		37	37	19	
	of which: SME	37	37	19		37	37	19	
	Exposures in default	1	0	0	0	1	0	0	0
	Items associated with particularly high risk	50	50	76		50	50	75	
	Covered bonds	64	64	13		64	64	13	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	66	66	42		54	54	28	
	Equity	0	0	0		0	0	0	
	Other exposures	21	21	14		20	20	13	
	Standardised Total ²				0				0

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



Credit Risk - Standardised Approach

DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

					Standardise	ed Approach			
			As of 30/	09/2018			As of 31,	/12/2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments a provisions ²
	(mln EUR, %)								
	Central governments or central banks	621	788	0		667	837	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	92	94	0		90	92	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	180	168	114		121	110	73	
	of which: SME	0	0	0		0	0	0	
	Retail	2	2	2		2	2	2	
FRANCE	of which: SME	0	0	0		0	0	0	
TTOUTCE	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0	16	0	0	0	
	Exposures in default	35	19	19	16	36	21	21	
	Items associated with particularly high risk	0	0					2	
	Covered bonds	0	0			0 1	0	0	
	Claims on institutions and corporates with a ST credit assessment	417	417	271		0 454	454	0	
	Collective investments undertakings (CIU)	41/	41/	2/1		454	454	270	
	Equity Other exposures	0	0	0		0	0	0	
	Standardised Total ²	U	U	U	16	U	U	U	
	Standardised Total	(1) Original exposure, unlike Expo	1			19 11 91 11 1	() () ()		

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

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

		exposures, but includes general credit risk adjustments.								
					Standardise	d Approach				
			As of 30	/09/2018			As of 31,	12/2018		
	(mln EUR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	
	Central governments or central banks	0	0	0		0	0	0		
	Regional governments or local authorities	243	241	102		238	235	99		
	Public sector entities	0	0	0		0	255	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		
LINITED CTATEC	of which: SME	0	0	0		0	0	0		
UNITED STATES	Secured by mortgages on immovable property	0	0	0		0	0	0		
	of which: SME	0	0	0		0	0	0		
	Exposures in default	35	16	24	19	21	16	24	4	
	Items associated with particularly high risk	0	0	0		0	0	0		
	Covered bonds	0	0	0		0	0	0		
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
	Collective investments undertakings (CIU)	203	203	98		201	201	86		
	Equity	0	0	0		0	0	0		
	Other exposures	0	0	0	20	0	0	0		
	Standardised Total ²	(1)		taking into account any effect o	22				7	

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

		exposures, but includes genera		terparty excludes those for seed	ristisation exposures, additional	valuation adjustinents (AVAS) a	nd other own rands reductions	related to the	
					Standardise	ed Approach			
			As of 30	/09/2018			As of 31	/12/2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %)								
	Central governments or central banks	108	108	0		2,185	2,185	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	15	15	0		15	15	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	18	18	4		49	50	10	
	Corporates	1,512	1,362	1,310		1,153	997	937	
	of which: SME	16	15	15		4	2	2	
	Retail	1	1	1		1	1	1	
LUXEMBOURG	of which: SME	0	0	0		0	0	0	
LOXENDOONG	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 ²				3				3

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

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

		exposures, but includes general		erparty excludes those for sect	insusation exposures, additional	valuation adjustments (AVAS) a	ind other own funds reductions	related to the					
					Standardise	d Approach							
			As of 30/	09/2018			As of 31,	12/2018					
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²				
	(mln EUR, %)												
	Central governments or central banks	12	12 141 0 8 109 0										
	Regional governments or local authorities	0	0	0		0	0	0					
	Public sector entities	0	0	0		0	0	0					
	Multilateral Development Banks	0	0	0		0	0	0					
	International Organisations	0	0	0		0	0	0					
	Institutions	14	14	3		14	15	3					
	Corporates	867	734	686		921	702	683					
	of which: SME	8	6	6		6	5	5					
	Retail	1	1	0		1	1	0					
NETHERLANDS	of which: SME	0	0	0		0	0	0					
THE FITTER WAS	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	100	100	120		100	100	112					
	Collective investments undertakings (CIU)	189	189	138		168	168	113					
	Equity Other expectator	0	0	0		0	0	0					
	Other exposures	U	U	0	2	U	U	U	3				
	Standardised Total ²				<u> </u>				2				



Credit Risk - Standardised Approach

DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

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

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

					Standardise	ed Approach			
			As of 30	/09/2018			As of 31,	/12/2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %)								
	Central governments or central banks	73	73	0		74	74	0	
	Regional governments or local authorities	1,856	1,851	0		1,814	1,809	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	99	57	57		84	55	55	
	Corporates of which: SME	99	5/ 0	5/		04	0	33	
	Retail	0	1	1		2	2	1	
	of which: SME	1	0	1		0	0	1	
SPAIN	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
	Items associated with particularly high risk	0	0	0		0	0		
	Covered bonds	14	14	3		14	14	3	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	226	226	226		183	183	174	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				29				29

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

		exposures, but includes genera		terparty exercises those for seed	instisation exposures, additional	valuation adjustments (717715) a	Ta Seriel SWI Farias Foadelone	Troidcou to the	
					Standardise	d Approach			
			As of 30,	09/2018			As of 31	/12/2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %)								
	Central governments or central banks	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	
ITALY	of which: SME	0	0	0		0	0	0	
IIALI	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 ²				11				11

Credit Risk - Standardised Approach

DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

					Standardise	ed Approach			
			As of 31/	03/2019			As of 30	/06/2019	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
	(mln EUR, %)								
	Central governments or central banks	63,544	66,128	2,136		62,457	65,155	1,785	
	Regional governments or local authorities	32,873	32,941	282		32,743	32,986	284	
	Public sector entities	9,418	8,119	66		9,572	8,166	133	
	Multilateral Development Banks	426	425	3		108	108	3	
	International Organisations	606	606	0		430	430	0	
	Institutions	100,614	83,373	394		102,854	85,289	383	
	Corporates	18,255	11,578	10,109		17,597	11,547	10,141	
	of which: SME	2,240	1,871	1,851		2,153	1,777	1,759	
	Retail	9,617	4,865	3,343		8,569	4,745	3,245	
	of which: SME	1,805	1,714	979		1,812	1,759	1,005	
Consolidated data	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	l 0	0	O		0	0	0	
	Collective investments undertakings (CIU)	2,545	2,545	1,791		2,564	2,564	1,721	
	Equity	[*] 82	82	. 82		99	99	101	
	Other exposures	669	835	1,050		621	790	1,157	
	Standardised Total ²	246,227	218,356	23,051		245,103	218,671	•	518

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

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

					Standardise	ed Approach					
			As of 31,	03/2019			As of 30	/06/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
	(mln EUR, %)										
	Central governments or central banks	52,130	53,460	2,049		52,061	53,474	1,633			
	Regional governments or local authorities	29,644	29,674	3		29,363	29,569	3			
	Public sector entities	8,553	7,829	16		8,608	7,784	42			
	Multilateral Development Banks	0	0	0		0	0	0			
	International Organisations	0	0	0		0	0	0			
	Institutions	99,493	82,284	156		102,010	84,466	198			
	Corporates	12,748	7,733	6,954		12,088	7,803	7,092			
	of which: SME	2,144	1,803	1,782		2,019	1,676	1,657			
	Retail	7,519	3,157	2,062		6,516	2,979	1,920			
GERMANY	of which: SME	1,798	1,713	979		1,807	1,758	1,005			
GLRMAINI	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	76		92	92	94			
	Other exposures	395	395	705		365	365	790			
	Standardised Total ²				354				298		

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

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

					Standardise	d Approach			
			As of 31	/03/2019			As of 30/	06/2019	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions ²
	(mln EUR, %)								
	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	
JNITED KINGDOM	of which: SME	1	0	0		1	0	0	
	Secured by mortgages on immovable property	31	31			25	25	9	
	of which: SME	4	4		0	0	0	0	
	Exposures in default	0	0	0	U	0	0	0	
	Items associated with particularly high risk Covered bonds	26	26	0		26	26	U	
	Claims on institutions and corporates with a ST credit assessment	20	20 n	2		20 n	20 n) 	
	Collective investments undertakings (CIU)	288	288	198		333	333	248	
	Equity	286	200 N	190		0	U 222	2 1 0	
	Other exposures	0	0			0	0	0	
	Standardised Total ²		0	0	0	3	0		

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

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

		exposures, but includes genera		iterparty excludes those for sec	uristisation exposures, additiona	i valuation aujustinents (AVAS) a	ind other own funds reduction	s related to the	
					Standardise	d Approach			
			As of 31,	03/2019			As of 30	/06/2019	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %)								
	Central governments or central banks	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	
SWITZERLAND	of which: SME	0	0	0		0	0	0	
SWITZEREAND	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	
	Standardised Total ²				0				0



Credit Risk - Standardised Approach

DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

					Standardise	d Approach			
			As of 31,	/03/2019			As of 30,	06/2019	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments au provisions ²
	(mln EUR, %)								
	Central governments or central banks	700	820	0		955	1,070	0	
	Regional governments or local authorities	0	0	0		23	23	5	
	Public sector entities	110	111	0		132	133	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	153	141	78		155	121	82	
	of which: SME	0	0	0		0	0	0	
	Retail	2	2	1		2	2	2	
FRANCE	of which: SME	0	0	0		0	0	0	
11011102	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0	15	0	0	0	
	Exposures in default	35	21	21	15	36	22	22	
	Items associated with particularly high risk	2	2	2		2	2	2	
	Covered bonds	0	0			0	0	0	
	Claims on institutions and corporates with a ST credit assessment	430	420	200		0	420	0	
	Collective investments undertakings (CIU)	430	430	288		430	430	283	
	Equity Other expectator	0	0			0	0	0	
	Other exposures	U	0	0	4=	Ü	0	0	1
	Standardised Total ²	(1) Original exposure, unlike Ex			15				

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

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

		exposures, but includes genera		nterparty excludes those for sec	uristisation exposures, additiona	i valuation aujustments (AVAS)	and other own runds reduction	s related to trie	
					Standardise	ed Approach			
			As of 31	/03/2019			As of 30	/06/2019	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	248	246	92		203	200	80	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	13	13	3		13	13	3	
	International Organisations	0	0	0		0	0	0	
	Institutions	78	73	15		99	99	20	
	Corporates	429	433	360		448	450	393	
	of which: SME	5	2	2		5	1	1	
	Retail	1	1	1		1	1	1	
UNITED STATES	of which: SME	0	0	0		0	0	0	
UNITED STATES	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	21	17	25	4	21	16	25	4
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	189	189	103		180	180	91	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				7				8

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

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

		exposures, but includes genera	l credit risk adjustments.		. ,	, ,			
					Standardise	ed Approach			
			As of 31/	03/2019			As of 30	/06/2019	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %)								
	Central governments or central banks	2,779	2,779	0		1,413	1,413	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	15	15	0		15	15	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	20	21	4		29	29	6	
	Corporates	1,130	961	900		1,075	892	826	
	of which: SME	4	3	3		2	2	2	
	Retail	1	1	1		1	1	1	
LUXEMBOURG	of which: SME	0	0	0		0	0	0	
LUXLINDOUNG	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 ²				3				3

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

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

					Standardise	d Approach			
			As of 31,	/03/2019			As of 30/	06/2019	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions ²
	(mln EUR, %)								
	Central governments or central banks	8	126	0		8	115	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	18	18	5		23	23	7	
	Corporates	749	544	520		851	603	554	
	of which: SME	8	6	6		7	6	6	
	Retail	1	1	0		1	1	0	
NETHERLANDS	of which: SME	0	0	0		0	0	0	
VE ITTEIXEANDS	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	
	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 Standardised Total ²	0	0	0	2	0	0	0	



Credit Risk - Standardised Approach

DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

					Standardise	ed Approach			
			As of 31,	/03/2019			As of 30	/06/2019	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions ²
	(mln EUR, %)								
	Central governments or central banks	970	1,004	0		995	1,030	0	
	Regional governments or local authorities	36	37	0		39	40	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations Institutions	0	0	0		0	0	0	
	Corporates	200	81	80		233	137	136	
	of which: SME	200	7	7		233 5	4	4	
	Retail	1,006	786	589		953	834	626	
ALICTOTA	of which: SME	3	0	0		3	0	0	
AUSTRIA	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	:
	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 Chandaudicad Tabal ²	0	0	0	32	0	0	U	3
	Standardised Total ²	(1) Original exposure unlike Ex							•

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

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

		exposures, but includes genera			,	ii valuation aujustinents (AVAS)			
					Standardise	ed Approach			
			As of 31	/03/2019			As of 30	/06/2019	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %)								
	Central governments or central banks	77	77	0		86	86	0	
	Regional governments or local authorities	1,841	1,838	0		1,939	1,937	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations Institutions	0	U 1	0		0	0	0	
	Corporates	74	1	1 45		108	80	90	
	of which: SME	77	10 0	73		100	00	00	
	Retail	1	1	1		1	1	1	
	of which: SME	0	0	0		0	0	0	
SPAIN	Secured by mortgages on immovable property	36	36	18		36	36	18	
	of which: SME	0	0	0		0	0		
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	14	14	3		14	14	3	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	167	167	164		158	158	154	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				28				26

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

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

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

Credit Risk - IRB Approach

DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

					2 = 27		Zentral-Genos		,				
							IRB App	oroach					
				As of 30/0	09/2018					As of 31/	12/2018		
		Original Ex	posure ¹	Exposure Value ¹	Risk exposu	re amount	Value adjustments and	Original E	xposure ¹	Exposure Value ¹	Risk exposu	re amount	Value adjustments and
	(mln EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	13,054	0	13,426	1,314	0	3	9,970	0	10,320	1,114	C)
	Institutions	37,788	140	36,770	7,491	0	73	36,828	140	,	7,156	C	7
	Corporates	107,070	6,138	94,040	38,018	0	1,612	108,540	3,256		38,281	C	1,53
	Corporates - Of Which: Specialised Lending	27,345	530	25,393	13,305	0	279	27,918	515	25,907	13,219	C	28
	Corporates - Of Which: SME	8,801	56	7,804	2,445	0	36	9,020	72	8,016	2,536	C	5
	Retail	73,077	998	72,540	13,170	621	543	74,089	987	73,572	13,303		
	Retail - Secured on real estate property	58,140	677	57,643	8,107	372	180	59,154	666	58,676	8,272	357	7 17
Consolidated data	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	C)
Consolidated data	Retail - Secured on real estate property - Of Which: non-SME	58,140	677	57,643	8,107	372	180	59,154	666	58,676	8,272	357	7 17
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	C)
	Retail - Other Retail	14,937	321	14,896	5,063	249	363	14,935	321	14,895	5,032	246	5 37
	Retail - Other Retail - Of Which: SME	1	0	1	0	0	0	1	0	1	0	C)
	Retail - Other Retail - Of Which: non-SME	14,936	321	14,895	5,063	249	363	14,934	321	14,894	5,032	246	5 37
	Equity	5,970	0	5,970	22,939	0		5,761	0	5,761	22,151	C	
	Other non credit-obligation assets				2,509						1,814		
	IRB Total ²				85,442						83,819		

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

							IRB App	oroach					
				As of 30/	09/2018					As of 31/	12/2018		
		Original E	xposure ¹	Exposure	Risk exposu	re amount	Value adjustments	Original E	xposure ¹	Exposure	Risk exposu	re amount	Value adjustments
	(mln EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	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		71,509		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
GERMANY	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
GLAMAINT	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) Ovisinal avasava											

(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).

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

							IRB Ap	proach					
				As of 30/	09/2018					As of 31/	12/2018		
		Original E	xposure ¹	Exposure	Risk exposu	ire amount	Value adjustments	Original I	Exposure ¹	Exposure	Risk exposu	re amount	Value adjustments
	(mln EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	- Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	C	0	0	0	0	0	C	o l
	Institutions	6,981	0	6,860	789	C	0	7,275	0	7,154	737	C	ა
	Corporates	1,868	122		602	C	48	1,862	117	1,614	580	C	ა
	Corporates - Of Which: Specialised Lending	523	19	507	258	C	13	550	19	525	263	C	ა
	Corporates - Of Which: SME	0	0	0	0	C	0	0	0	0	0	O	J
	Retail	17	0	17	2	C	0	17	0	17	2	C	J
	Retail - Secured on real estate property	11	0	11	1	C	0	10	0	10	2	C	J
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	C	0	0	0	0	0	C)
ONLIED KINGDOM	Retail - Secured on real estate property - Of Which: non-SME	11	0	11	1	C	0	10	0	10	2	C	J
	Retail - Qualifying Revolving	0	0	0	0	C	0	0	0	0	0	C	J
	Retail - Other Retail	6	0	6	1	C	0	7	0	7	1	C	J
	Retail - Other Retail - Of Which: SME	0	0	0	0	C	0	0	0	0	0	C	י
	Retail - Other Retail - Of Which: non-SME	6	0	6	1	C	0	7	0	7	1	C	ין
	Equity	0	0	0	0	С	0	0	0	0	0	С)
	Other non credit-obligation assets												
	IRB Total												

					IRB App	proach				
			As of 30/	09/2018				As of 31/	12/2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and	Original Ex	xposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustment and
	(mln EUR, %)	Of which: defaulted	value	Of which: defaulted	provisions		Of which: defaulted	value	Of which defaulted	provisions
	Central banks and central governments	6,679	0 6,720	537	0 0	5,077	0	5,118	409	0
	Institutions	2,502 5	2 2,499	598	0 24	2,074	52	2,067	473	0
	Corporates	883	0 636	325	0 0	1,043	0	745	370	0
	Corporates - Of Which: Specialised Lending	124	0 54	12	0 0	119	0	53	12	0
	Corporates - Of Which: SME	3	0	0	0 0	3	0	0	0	0
	Retail	126	1 125	19	1 1	130	1	129	19	1
	Retail - Secured on real estate property	60	0 59	12	0 0	64	0	63	12	0
WITZERLAND	Retail - Secured on real estate property - Of Which: SME	0	0	0	0 0	0	0	0	0	0
WITZERLAND	Retail - Secured on real estate property - Of Which: non-SME	60	0 59	12	0 0	64	0	63	12	0
	Retail - Qualifying Revolving	0	0	0	0 0	0	0	0	0	0
	Retail - Other Retail	66	1 66	8	1 1	66	1	66	7	0
	Retail - Other Retail - Of Which: SME	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
	Equity	2	0 2	9	0 0	2	0	2	9	0
	Other non credit-obligation assets IRB Total									

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

							IRB Ap	proach					
				As of 30/	09/2018					As of 31/	12/2018		
				Exposure Value ¹	Risk exposu	ıre amount	Value adjustments and	Original E	xposure ¹	Exposure Value ¹	Risk exposu	re amount	Valu adjustr
	(mln EUR, %)		hich: ulted	value		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	an provis
	Central banks and central governments	0	0	0	0	(0	0	0	0	0	(,
	Institutions	3,709	0	3,715	351	(0	3,014	0	3,027	328	C)
	Corporates	1,097	16	1,107	424	(9	1,195	16	1,199	463	(1
	Corporates - Of Which: Specialised Lending	290	0	224	126	(0	360	0	288	162	0	1
	Corporates - Of Which: SME	0	0	0	0	(0	0	0	0	0	(<i>!</i>
	Retail	40	3	40	8]		39	3	39	8	1	
	Retail - Secured on real estate property	33	2	33	/		0	33	2	33	/]	1
FRANCE	Retail - Secured on real estate property - Of Which: SME	0	0	0	U 7			33	0	0	0	(1
	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving	33	2	33	/			33	2	33	/	1	
	Retail - Qualifying Revolving Retail - Other Retail	7	0	7	1	(7	0		1	(,
	Retail - Other Retail - Of Which: SME	ó	0	ó	اُ			ó	0	ól ól	اُهُ	()
	Retail - Other Retail - Of Which: non-SME	7	0	7	1			7	0	7	1	(ار
	Equity	0	0	0	ō		o o	0	0	o o	0	(ر
	Other non credit-obligation assets												
	IRB Total												

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

					IRB Ap	proach	IRB Approach											
			As of 30/	09/2018			As of 31	./12/2018										
		Original Exposure ¹	Exposure	Risk exposure amount	Value adjustments	Original Expos	Exposure	Risk exposure amount	Value adjustments									
	(mln EUR, %)	Of which: defaulted	— Value ¹	Of which: defaulted	pi o violotio		Value ¹ Of which: defaulted	Of which: defaulted	and provisions									
	Central banks and central governments	3,338	0 3,343	267	0 0	1,766	0 1,77		0									
	Institutions	1,418	0 1,418	323	0 0	1,465	0 1,46		0									
	Corporates	4,693	20 4,191	1,254	0 14	4,491	21 4,00		0									
	Corporates - Of Which: Specialised Lending	600	13 528	400	0 8	598	13 52	413	0									
	Corporates - Of Which: SME	1	0 0	0	0 0	1	0	0	0									
	Retail	19	0 19	2	0 0	19	0 1	2	0									
	Retail - Secured on real estate property	17	0 17	2	0 0	17	0 1	7 2	0									
LINITED CTATEC	Retail - Secured on real estate property - Of Which: SME	0	0 0	0	0 0	0	0	0	0									
UNITED STATES	Retail - Secured on real estate property - Of Which: non-SME	17	0 17	2	0 0	17	0 1	7 2	0									
	Retail - Qualifying Revolving	0	0 0	0	0 0	0	0	0	0									
	Retail - Other Retail	2	0 2	0	0 0	2	0	2 0	0									
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0									
	Retail - Other Retail - Of Which: non-SME	2	0 2	0	0 0	2	0	2 0	0									
	Equity	61	0 61	229	0 0	54	0 5	204	0									
	Other non credit-obligation assets																	
	IRB Total																	

						IRB Ap	proach					
			As of 30,	/09/2018					As of 31/	12/2018		
		Original Exposure ¹	Exposure	Risk exposu	ire amount	Value adjustments	Original l	Exposure ¹	Exposure	Risk exposu	re amount	Value adjustments
		Of which:	- Value ¹		Of which:	and provisions		Of which:	Value ¹		Of which:	and provisions
	(mln EUR, %)	defaulted			defaulted			defaulted			defaulted	
	Central banks and central governments	0	0	0	C	0	0	0	0	0	0	
	Institutions	422	412	8/	C	0	370		360	66	0	
	Corporates	3,270	3,206	1,302	(3	3,591	0	3,497 2,901	1,325	0	
	Corporates - Of Which: Specialised Lending	2,717	2,522	1,055	(2	2,968	0	2,901	1,047	0	
	Corporates - Of Which: SME		1	1	(0	1	0	1	1	0	
	Retail	23	23	5	(0	27		27	6	0	
	Retail - Secured on real estate property	21	21	4	(0	25		24	6	0	
LUXEMBOURG	Retail - Secured on real estate property - Of Which: SME	0	0	0	(0	0	0	0	0	0	
20/(ZI IDOOK(C	Retail - Secured on real estate property - Of Which: non-SME	21	21	4	(0	25	1	24	6	0	
	Retail - Qualifying Revolving		0	١	(0	0	0	U	0	0	
	Retail - Other Retail Retail - Other Retail - Of Which: SME		2	1	(2		2	1	0	
	Retail - Other Retail - Of Which: non-SME		, J	ا	() 2		ا ا	U 1	0	
	Equity				(2		2		0	
	Other non credit-obligation assets		,	1		U	٥	0	0	1	U	
	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).

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

					IRB Ap	proach					
			As of 30	09/2018				As of 31/	12/2018		
		Original Expos	Exposure	Risk exposure amount	adjustments	Original	Exposure ¹	Exposure	Risk exposure	annount	Valu djustm
	(mln EUR, %)		Value ¹ f which: efaulted	Of which defaulte			Of which: defaulted	Value ¹		Of which: p	and provisi
	Central banks and central governments	48	0 48	8	0 0	48		48	8	0	
	Institutions	1,054	0 1,054	224	0 0	1,022		1,022	206	0	
	Corporates	1,926	93 1,810	942	0 52	1,900	92	1,797	915	0	
	Corporates - Of Which: Specialised Lending	737	19 673	336	0 11	704	19	675	325	0	
	Corporates - Of Which: SME	1	0 1	0	0 0	1	0	1	0	0	
	Retail	45	2 45	9	1 0	44	2	44	9	1	
	Retail - Secured on real estate property	41	2 41	8	1 0	41	1	41	8	1	
NETHERLANDS	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	
NL ITILKLANDS	Retail - Secured on real estate property - Of Which: non-SME	41	2 41	8	1 0	41	1	41	8	1	
	Retail - Qualifying Revolving	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	
	Retail - Other Retail - Of Which: non-SME	4	0 4	1	0	4	0	4	1	0	
	Equity	0	0 0	606	0 0	0	0	0	606	0	
	Other non credit-obligation assets										
	IRB Total										

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

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

						IRB App	proach					
			As of 30/	09/2018					As of 31/	/12/2018		
		Original Exposure ¹	Exposure	Risk exposu	re amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposu	re amount	Valu adjustn
	(mln EUR, %)	Of which: defaulted	- Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisi
	Central banks and central governments	104	104	58	C	0	0	0	0	0	0	,
	Institutions	191	188	121	C	0	183	0	182	115	0	1
	Corporates	113 11	. 113	52	C	0	114	10	114	54	0	ı
	Corporates - Of Which: Specialised Lending	0 0	0	0	C	0	0	0	0	0	0	1
	Corporates - Of Which: SME	0 0	0	0	C	0	0	0	0	0	0	
	Retail	4 0	4	1	C	0	4	0	4	1	0	
	Retail - Secured on real estate property	4 0	4	1	C	0	4	0	4	1	0	
ITALY	Retail - Secured on real estate property - Of Which: SME	0 0	0	0	C	0	0	0	0	0	0	
IIALI	Retail - Secured on real estate property - Of Which: non-SME	4 0	4	1	C	0	4	0	4	1	0	
	Retail - Qualifying Revolving	0 0	0	0	C	0	0	0	0	0	0	
	Retail - Other Retail	0 0	0	0	C	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: SME	0 0	0	0	C	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: non-SME	0 0	0	0	C	0	0	0	0	0	0	
	Equity	30 0	30	82	С	0	30	0	30	82	0	
	Other non credit-obligation assets											
	IRB Total											

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

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

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

							IRB App	proach					
				As of 31/	03/2019					As of 30/	06/2019		
		Original E	xposure ¹	Exposure Value ¹	Risk exposu	ıre amount	Value adjustments and	Original E	xposure ¹	Exposure Value ¹	Risk exposi	ıre amount	Value adjustments and
	(mln EUR, %)		Of which: defaulted 152 0 13,235 0			Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	provisions
	Central banks and central governments	152	0	152	8	0	0	101	0	101	6	0	0
	Institutions		0	13,111	2,413	0	1	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		0	607
	Corporates - Of Which: Specialised Lending	20,527	427	18,770	9,938	0	200	20,970	417	19,315	10,113	0	197
	Corporates - Of Which: SME	8,876	77	7,847	2,468	0	52	6,457	78	5,416	2,049		49
	Retail	72,991	878	72,522	12,881	452		74,576	837	74,048		401	
	Retail - Secured on real estate property	58,521	596	58,089	8,018	252	143	59,973	557	59,484	8,200	203	144
CEDMANY	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
GERMANY	Retail - Secured on real estate property - Of Which: non-SME	58,521	596	58,089	8,018	252	143	59,973	557	59,484	8,200	203	144
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	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	0
	Retail - Other Retail - Of Which: non-SME	14,468	282	14,431	4,863	200	350	14,602	279	14,562		197	358
	Equity	6,248	0	6,248	23,352	0	0	6,829	0	6,829	25,519	0	0
	Other non credit-obligation assets												
	IRB Total												

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

							IRB Ap	proach				
				As of 31/	03/2019					As of 30/	06/2019	
		Original	Exposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments and	Original E	xposure ¹	Exposure Value ¹	Risk exposure amour	t Value adjustments and
	(mln EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	value	Of whic defaulte	n: provisions
UNITED KINGDOM	Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Other non credit-obligation assets	0 8,521 1,765 592 0 17 10 0 10 7 0 7	118	0 8,385 1,594 570 0 17 10 0 10 7 0	0 783 597 296 0 2 1 0 1 0 1	0	0 0 46 3 0 0 0 0 0 0 0 0 0 0 0 0	0 9,818 1,593 507 0 14 4 0 4 0 10 0		0 9,661 1,369 495 0 14 4 0 4 0 10 0	0 791 539 245 0 2 1 0 1 0 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
	Other non credit-obligation assets IRB Total											

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

IRB Approach

				As of 31/	03/2019					As of 30/	06/2019		
		Original E	xposure ¹	Exposure Value ¹	Risk exposu	ire amount	Value adjustments and	Original E	xposure ¹	Exposure Value ¹	Risk exposu	ıre amount	Value adjustments and
	(mln EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	6,854	0	6,896	551	0	0	9,501	0	9,542	762	C)
	Institutions	2,095	52	2,093	483	0	24	2,761	52	2,758	664	C	2
	Corporates	1,182	0	834	458	0	0	1,192	0	772	453	C)
	Corporates - Of Which: Specialised Lending	119	0	53	12	0	0	114	0	53	12	C)
	Corporates - Of Which: SME	3	0	0	0	0	0	2	0	0	0	C)
	Retail	133	1	133	20	1	. 1	109	1	109	17	1	L
	Retail - Secured on real estate property	65	1	64	12	0	0	42	1	42	10	C)
CM/TT7EDLAND	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	C)
SWITZERLAND	Retail - Secured on real estate property - Of Which: non-SME	65	1	64	12	0	0	42	1	42	10	C)
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	C)
	Retail - Other Retail	68	1	68	8	1	. 1	67	1	67	8	C)
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	C	
	Retail - Other Retail - Of Which: non-SME	68	1	68	8	1	1	67	1	67	8	C	
	Equity	2	0	2	9	0	0	2	0	2	9	C	
	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).

(mln EUR, %)	Original Exposure ¹	As of 31/	03/2019 Risk exposi					As of 30/0	06/2019		
(min FUR %)			Risk exposi								
(min FLIR %)				ure amount	Value adjustments and	Original E	xposure ¹	Exposure Value ¹	Risk exposu	re amount	Value adjustments and
(11111 2014, 70)		Value ¹		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	provisions
Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Other non credit-obligation assets IRB Total	0 0 7,256 0 1,215 16 413 0 0 0 38 2 31 2 0 0 0 31 2 0 0 7 0 0 0 7 0 0 0 0 0 0 0 0 0 0 0 0	0 7,277 1,271 391 0 38 31 0 7 0 7	550	0 0 0 0 1 1 0 0 0 0	0 0 13 0 0 1 0 0 0 0 0	0 7,997 1,231 427 0 36 30 0 30 0 7 0 7	0 0 16 0 0 2 2 0 0 0 0 0	0 8,000 1,286 405 0 36 30 0 30 0 7 0 7	0 503 573 255 0 7 6 0 6 0 1 0	0 0 0 0 1 1 0 0 0 0	0 0 13 0 0 1 0 0 0 0 0 0 0

Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME

Other non credit-obligation assets

Equity

IRB Total

2019 EU-wide Transparency Exercise

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

(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).

(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).

(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).

(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).

(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 Exposure¹ Original Exposure¹ Risk exposure amount Risk exposure amount adjustments adjustments Value¹ and Value¹ Of which: Of which: Of which: Of which: provisions provisions (mln EUR, %) defaulted Central banks and central governments 2,135 1,668 1,667 1,840 1,840 4,503 3,983 3,880 3,335 1,284 1,343 Corporates - Of Which: Specialised Lending 572 Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME **UNITED STATES** Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail

							IRB Ap	proach					
				As of 31/	03/2019					As of 30/	06/2019		
		Original E	Exposure ¹	Exposure Value ¹	Risk exposı	ire amount	Value adjustments and	Original E	xposure ¹	Exposure Value ¹	Risk exposu	re amount	Value adjustments and
	(mln EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
Institution Corporates Corporat Corporat Retail Retail -		0 450 3,716 3,094 1 31 29 0 29 0 2 0 2	0	0 440 3,641 3,034 1 30 28 0 28 0 2 0 2	0 103 1,356 1,059 1 8 7 0 7 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 2 1 0 0 0 0 0 0	0 462 3,807 3,251 1 35 33 0 33 0 2 0 2	0 0 0 1 1 0	0 413 3,733 3,206 1 35 33 0 33 0 2 0 2	0 96 1,431 1,153 1 10 0 0 10 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 2 1 0 0 0 0 0 0 0 0 0 0

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

						IRB Ap	proach				
			As of 31/	03/2019				As of 3	0/06/2019		
		Original Exposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments and	Original Exposu	ure ¹ Exposure Value ¹	Risk expos	sure amount	Value adjustment
	(mln EUR, %)	Of which: defaulted	- value		Of which: defaulted	provisions		which: faulted		Of which: defaulted	and provisions
	Central banks and central governments	170	170	14	0	0	118	0 1	8 9) (ວ
	Institutions	668	662	108	C	0	753		6 115	5 (ა
	Corporates	982	786	371	0	0	917		388	3	J
	Corporates - Of Which: Specialised Lending	152	152	56	0	0	148	0 1	6 54	! (J
	Corporates - Of Which: SME	9	8	3	0	0	8	0	8	3	J
	Retail	64	64	17	0	1	60	1	16	5 (J
	Retail - Secured on real estate property	55	L 55	15	0	0	52	1	2 14	! (J
ALICTRIA	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0)	J
AUSTRIA	Retail - Secured on real estate property - Of Which: non-SME	55	L 55	15	0	0	52	1	2 14	! (J
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0)	J
	Retail - Other Retail	9	9	2	0	0	9	0	9	2 (J
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0)	J
	Retail - Other Retail - Of Which: non-SME	9	9	2	C	0	9	0	9	2	ა
	Equity	0	0	0	0	0	0	0	0 () (J
	Other non credit-obligation assets										
	IRB Total										

						IRB Ap	proach					
			As of 31/	03/2019					As of 30/	06/2019		
		Original Exposure ¹	Exposure	Risk exposi	ure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposu	ure amount	Valu adjustm
	(mln EUR, %)	Of which: defaulted	- Value ¹		Of which: defaulted	and provisions		Of which: defaulted	- Value ¹		Of which: defaulted	and provisi
	Central banks and central governments	n derauiteu	0	0	delauited	0	0	uerauiteu	0	0	deradited	n
	Institutions	790	790	210	0		735		733	192		
	Corporates	233	203	83	0	o o	221		191	77		0
	Corporates - Of Which: Specialised Lending	1	1	0	0	0	O	0	0	0	(0
	Corporates - Of Which: SME	0 0	0	0	0	0	0	0	0	0	(0
	Retail	8 0	8	1	0	0	7	0	7	1	(0
	Retail - Secured on real estate property	3	3	0	0	0	2	0	2	0	(0
CDATN	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	(0
SPAIN	Retail - Secured on real estate property - Of Which: non-SME	3	3	0	0	0	2	0	2	0	(0
	Retail - Qualifying Revolving	0	0	0	0	0	O	0	0	0	(0
	Retail - Other Retail	4	4	1	0	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	4	1	0	0	4	0	4	1	(0
	Equity	0 (0	66	0	0	0	0	0	66	(0
	Other non credit-obligation assets											
	IRB Total											

						IRB Ap	proach					
			As of 31/	03/2019					As of 30/0	06/2019		
		Original Exposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments and
	(mln EUR, %)	Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	provisions
	Central banks and central governments	0	0 0	0	derdanced	0	0	0	0	0	derdarted	0
	Institutions	185	0 184	115		0	154	0	152	87	(٥
	Corporates	109	8 109	47	(0	95	7	95	41	(ວ
	Corporates - Of Which: Specialised Lending	0	0	0		0	0	0	0	0	(ა
	Corporates - Of Which: SME	0	0	0		0	0	0	0	0'	(J
	Retail	4	0 4	1		0	4	0	4	1'	C)
	Retail - Secured on real estate property	4	0 4	1		0	3	0	3	1'	C)
ITALY	Retail - Secured on real estate property - Of Which: SME	0	0	0		0	0	0	0	0!	C)
11/(21	Retail - Secured on real estate property - Of Which: non-SME	4	0 4	1			3	0	3	11)
	Retail - Qualifying Revolving	0	0	0			0		0	01)
	Retail - Other Retail	0	0	0			0		, 0	0	.] ")
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME		0	0			0			0,	.] "	0
	Equity	31	0 31	83			31		31	83	l i	ó
	Other non credit-obligation assets	31	31	03			51		31	03		
	IRB Total											



General governments exposures by country of the counterparty

						DZ BANK AG Deutsche	Zentral-Genossenschafts		Main					
							As of 31/12/2018							
						Direc	ct exposures							
	(mln EUR)			On balance sl	heet				Derivat	ives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
								Derivatives with p	ositive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)		of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Austria	0 1 24 0 10 87 490	0 1 24 0 10 87 490	0 0 0 0 10 0 169	0 0 0 0 0 11 220		0 1 1 0 0 75 101	((((((10	0 0 0 0 11 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0
Total [0 - 3M [Belgium	0 0 0 0 0 0 44 443 443	0 0 0 0 0 44 443	0 0 0 0 0 0 0 114 114	0 0 0 0 0 44 0	0 0 0 0 0 0 0 277	0 0 0 0 0		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0
[0 - 3M [Bulgaria													
[0 - 3M [Cyprus													
[0 - 3M [Czech Republic	0 0 29 16 25 58 10	0 0 29 16 25 58 10	0 0 0 3 5 0	0 0 16 0 0 0 0	0 0 5 5 9 24 5	0 0 8 8 11 34 5	(((((0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	17
[0 - 3M [Denmark	0 0 0 0 0 1 0 0	0 0 0 0 0 1 0 0	0 0 0 0 1 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	
[0 - 3M [Estonia		•				V			J		V	J	



General governments exposures by country of the counterparty

						DZ BANK AG Deutsche	e Zentral-Genossenschaft		/lain					
							As of 31/12/2018	3						
						Dire	ct exposures							
	(mln EUR)			On balance s	sheet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	sheet exposures	
								Derivatives with po	ositive fair value	Derivatives with	negative fair value			
														Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Finland	0 0 0 0 0 0 15 4	0 0 0 0 0 0 15 4	0 0 0 0 0 0 0 4	0 0 0 0 0 0 15 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0
[0 - 3M [France	3 0 54 21 45 55 747 925	3 0 54 21 45 55 747	3 0 0 1 30 22 109	0 0 0 0 0 32 0	0 0 54 0 0 0 638	0 0 0 20 16 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0
[0 - 3M [Germany	1,847 1,455 2,722 2,371 18,579 5,264 5,390	1,847 1,455 2,722 2,371 18,577 5,264 5,389	983 126 92 164	106 31 170 57 85 2,040 41	36 462 507 382 900 580 1,275	721 835 1,953 1,767 1.897	28 37 74 60 94 255 534		-19 -15 -42 -43 -138 -253 -244	1,172 1,328 1,146 3,395 5,403 2,237	16 0 0 150 0 4 9	0 0 0 0 0 0	52
[0 - 3M [Croatia	0 0 0 0 0 2 1 0	0 0 0 0 2 1	0 0 0 0 2 1	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	
[0 - 3M [Greece	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	U C C C C C C C C C C C C C C C C C C C
Total [0 - 3M [Hungary	6 91 77 0 67 119 50	6 91 77 0 67 119 50	0 0 0 0 0	0 0 0 32 0 0 0 0	0 0 0 0 0	6 91 45 0 67 119 50	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	28
[0 - 3M [Ireland	411 0 0 0 0 0 10 14 18	0 0 0 0 10 14 18	0 0 0 0 8 7 10	0 0 0 0 2 6 8	0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	28
Total [0 - 3M [Italy	42 0 1 33 215 7 165 1,358	42 0 1 33 214 7 165 1,348	25 0 0 0 0 0 0 0 0	0 1 33 12 1 152 910	0 0 0 6 6 13 89	0 0 0 0 196 0 0 0 330	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0
Total [0 - 3M [Latvia	1,779 0 0 1 1 13 0 4	1,768 0 0 1 13 0 4	19 0 0 1 13 0 4	1,109 0 0 0 0 0 0	114 0 0 0 0 0 0 0 0	526 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	56



General governments exposures by country of the counterparty

						DZ BANK AG Deutsche	e Zentral-Genossenschaft	tsbank, Frankfurt am	Main					
							As of 31/12/2018	3						
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	ntives		Off bala	nce sheet	
	, i											Off-balance sl	neet exposures	
			Total carrying amount of					Derivatives with p	ositive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short positions)		of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Lithuania	0 0 0 0 0 8 19 27	0 0 0 0 0 8 19 27	0 0 0 0 0 8 19 27	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0
[0 - 3M [Luxembourg	0 0 0 0 1 0 0	0 0 0 0 1 0 0	0 0 0 0 1 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0
[0 - 3M [Malta													
[0 - 3M [Netherlands	0 0 0 0 14 23 0	0 0 0 0 14 23 0	0 0 0 0 14 23 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	
[0 - 3M [Poland	26 0 64 58 161 9 0	26 0 64 58 161 9 0	21 0 1 2 4 5 0	0 0 22 0 0 4	5 0 2 0 0 0 0 0 4 0	0 0 41 56 156 0 0	(0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	
[0 - 3M [Portugal	0 0 0 0 0 0 566 62	0 0 0 0 0 564 62	0 0 0 0 0 0	0 0 0 0 0 0 0 62 62	0 0 0 0 0 0 0 0 0 515	0 0 0 0 0 50	(0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	
[0 - 3M [Romania	0 0 0 0 0 0 0 3 2	0 0 0 0 0 0 0 3 2	0 0 0 0 0 0 3 2	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	50 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	
Total [0 - 3M [Slovakia	2 3 17 0 32 88 49	2 3 17 0 32 88 49	0 1 0 0 1 3 24	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0	2 2 17 0 31 85 25		0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	
Total [0 - 3M [Slovenia	191 0 0 0 0 0 0 30 1	0 0 0 0 0 0 30 1	0 0 0 0 0 7 1	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 23 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	



General governments exposures by country of the counterparty

						DZ BANK AG Deutsche	Zentral-Genossenschaft	sbank, Frankfurt am I	Main					
							As of 31/12/2018							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	itives		Off balaı	nce sheet	
	(come zero)											Off-balance sl	neet exposures	
								Derivatives with p	ositive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)		of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Spain	0 1 35 120 302 171 1,035	300 171	0 0 0 0 0 0 169 169	0 1 2 35 148 90 621	81	0 0 13 30 51 0 165	(((((0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	4
[0 - 3M [Sweden	0 2 0 0 0 0 0	0 2 0 0 0 0 0	0 2 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	
[0 - 3M [United Kingdom	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	(((((0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0
[0 - 3M [Iceland													
[0 - 3M [Liechtenstein													
[0 - 3M [Norway	0 0 0 2 3 3 0	0 0 0 2 3 3 0	0 0 0 2 3 3 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	(((((0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0
[0 - 3M [Australia	3 0 0 0 0 0	3 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	3 0 0 0 0 0	(((((0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	
[0 - 3M [Canada	0 7 10 5 154 231 122		0 0 0 0 0 0 10	0 7 10 5 154 146 102	0 7 0 0 0 0 5 4 0 25 0	0 0 0 0 0 0 50 20	(((((0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	
Total [0 - 3M [Hong Kong	530 1 0 0 0 0 0 0	530 1 0 0 0 0 0 0	10 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	71 1 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	



General governments exposures by country of the counterparty

						DZ BANK AG Deutsch	e Zentral-Genossenschaft As of 31/12/2018		Maiii					
						Dire	ect exposures	<u>' </u>						
	(mln EUR)			On balance sl	heet	<u> </u>	oct expedia es		Deriva	tives		Off bala	nce sheet	-
												Off-balance s	heet exposures	
								Derivatives with po	ositive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets a fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Japan	9 158 0 0 0 0	0 0 0 0	9 158 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	
Total [0 - 3M [U.S.	167 54 0 66 0 130 129 83	54 0 66 0 130 129 80	9 0 9 0 26 124 0	9 0 57 0 105 5 42	37 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	
[0 - 3M [China	702	400	107	210	3,	36			Ü		J		
[0 - 3M [Switzerland	0 0 66 0 35 158 0	0 0 66 0 35 158 0 259	0 0 0 0 0	0 0 66 0 35 158 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	52
[0 - 3M [Other advanced economies non EEA	0 17 0	0 17 0 0 0 11 3	0 0 0 0 0 0 11 0	0 0 0 0 0 0	0 17 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	
[0 - 3M [Other Central and eastern Europe countries non EEA	0 0 1 0 0 0 0	0 0 1 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 1 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	
[0 - 3M [Middle East	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	
[0 - 3M [Latin America and the Caribbean	0 1 0 10 0 1 1 26	0 1 0 10 0 1 25	0 0 0 0 0 0 0 14 14	0 0 0 0 0 0	0 0 0 10 0 1	0 1 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	



General governments exposures by country of the counterparty

DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

						DE BANKA NO DEGLESCA	2 Zentrar Genossensenare	ssam, manical cami	ian i					
							As of 31/12/2018	3						
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Deriva	tives		Off bala	nce sheet	
								Derivatives with po	ositive fair value	Derivatives with	negative fair value	Off-balance s	sheet exposures	
	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)		of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [Africa	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	1
[0 - 3M [Others	22 67 155 182 114 499 572	22 67 155 182 114 499 572	1 9 39 91 23 45 259	21 58 113 78 50 69 87	0 0 0 8 40 168	0 0 4 6 1 217 226	0 0 0 0 0 5 79	87 0 0 0 0 10 10 0 1,742	0 -7 0 0 0 0 -83	0 618 18 54 119 461 912	1 0 0 0 0 0	0 0 0 0 0 0	

Notes and definition

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

- (1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that have sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".
- (2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees
- (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
- (4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments
- (5) Residual countries not reported separately in the Transparency exercise

Regions:

- Other advanced non EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.
- Other CEE non EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey.
- Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.
- Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Revisa, Capman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (U.S.).
- Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic, Chad, Comoros, Congo, The Democratic Republic, Chad, Comoros, Congo, Con
- (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.



General governments exposures by country of the counterparty

						DZ BANK AG Deutsche	Zentral-Genossenschafts		Main					
							As of 30/06/2019							
						Direc	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balan	ice sheet	
												Off-balance sh	eet exposures	
								Derivatives with p	ositive fair value	Derivatives with	negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [0	0	0	0	0	0		0 0	0	0	0	0	
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Austria	52 23 1 15 87 990	52 23 1 15 87 990	1 0 1 0 1 188	50 0 0 15 13 271	0 23 0 0 0 0 432	1 0 0 0 73 99	1	0 0 1 11 0 0 0 0 0 0 27	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	
Total [0 - 3M [1,167		190	349 0		173	1:	1 38 0 0	0	0	0	0	0
Total [0 - 3M [Belgium	0 0 0 12 103 360	0 0 0 12 103 360 475	0 0 0 12 6 111	0 0 0 0 68 0	0 0 0 0 30 198	0 0 0 0 0 51		0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	
Total [0 - 3M [Bulgaria	475	475	129	68	228	51		0	0	0	0	0	7
Total [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Cyprus	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	
Total [0 - 3M [Czech Republic	0 16 3 3 0 0	0 16 3 3 0 0	0 0 3 3 0 0	0 0 16 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	
[0 - 3M [Denmark	21 0 0 0 0 0 0 0	0 0 0 0 0 0	6 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	
Total [0 - 3M [Estonia	0	0	0	0		O			0	0	0	0	0



General governments exposures by country of the counterparty

		DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main As of 30/06/2019												
						Dire	ct exposures	<u>′</u>						
	(mln EUR)			On balance sl	heet				Deriva	atives		Off bala	nce sheet	
								Derivatives with p	ositive fair value	Derivatives with	negative fair value	Off-balance s	heet exposures	
			Total carrying amount of											Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets			of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Finland	0 0 0 0 0 0 9 51	0 0 0 0 0 9 51 60	0 0 0 0 0 9 27 36	0 0 0 0 0 0 0 24	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0
[0 - 3M [France	0 23 55 29 88 100 159	0 23 55 29 88 100 159	0 1 1 3 16 20	0 0 0 5 39 37 6	0 22 54 0 18 43 48	0 0 0 20 15 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	
[0 - 3M [Germany	626 2,849 3,110 1,660 3,672 5,358 9,811 27,086	2,849 3,110 1,660 3,672 5,358 9,810	45 392 493 84 415 564 238	362 479 907 172 1,084 1,535 49	341 558 1,027 1,538 2,196	184 1,283 1,368 846 1,145 1,721 7,328 13,875	45 28 115 47 136 558 805 1,734	1,428 1,924 1,187 1,877 6,215 2,488	-39 -25 -31 -247 -349 -332	1,899 965 1,472 3,384 5,534 2,241	25 150 0 0 6 36	0 0 0 0 0	72
[0 - 3M [Croatia	0 0 0 0 0 8 0	0 0 0 0 0 8 0	0 0 0 0 0 8 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0
[0 - 3M [Greece	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0
[0 - 3M [Hungary	0 31 0 0 0 0 0	0 31 0 0 0 0 0	0 0 0 0 0 0	0 31 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	27
[0 - 3M [Ireland	0 0 0 1 8 12 0	0 0 0 1 8 12	0 0 0 1 8 12 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0
[0 - 3M [Italy	0 32 62 210 5 275 2,119	0 32 62 210 5 274	0 0 0 0 0 0 3 19 22	0 32 11 1 1 253 1,504	0 0 51 13 5	0 0 0 196 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	
[0 - 3M [Latvia	0 0 13 0 0 0 0 0 3	0 0 13 0 0 0 0 3	0 0 13 0 0 0 3	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	



General governments exposures by country of the counterparty

						DZ BANK AG Deutsche	e Zentral-Genossenschaft	sbank, Frankfurt am I	Main							
							As of 30/06/2019	019								
						Dire	ct exposures									
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet			
												Off-balance s	heet exposures			
								Derivatives with p	ositive fair value	Derivatives with	negative fair value					
														Risk weighted		
Buddelland D	0. 1. 19.11.	Total gross carrying amount of non-	Total carrying amount of non-derivative financial											exposure amount		
Residual Maturity	Country / Region	derivative financial assets	assets (net of short positions)													
			positions		of which: Financial assets	of which: Financial assets at						Nominal	Provisions			
				of which: Financial assets held for trading	acoignated at rail value	rain value till oagil otilei	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount					
					through profit or loss	comprehensive income										
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [0	0	0	0	0 0	0	(0	0	0	0	0			
[1Y - 2Y [[2Y - 3Y [Lithuania	0	0	0	0	0 0	0	(0	0	0	0	0			
[3Y - 5Y [[5Y - 10Y [[10Y - more Total		10	10	10	0	0 0	0	(0	0	0	0	0			
Total [0 - 3M [34 4	34	34	0	0 0 0	0	0	0	0	0	0	0	0		
[0 - 3M [0	0	0	0	0 0	0	(0	0	0	0	0			
[2Y - 3Y [[3Y - 5Y [Luxembourg	1 0	1 0	1 0	0	0 0	0	(0	0 0	0	0	0			
[10Y - more Total		0 13	0 13	0 1	0	0 8	0	(0	0	0	0	0	0		
[0 - 3M [
[1Y - 2Y [Malta															
[3M - 1Y [
i lotai		0	0	0	0	0	0	(0	0	0	0	0			
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [0	0	0	0	0 0	0	(0	0	0	0	0			
[0 - 3M [Netherlands	8 2	8 2	8 2	0	0 0	0	(0	0	0	0	0			
Total		0 10	0 10	0 10	0	0 0	0 0	0	0	0 0	0 0	0 0	0	0		
[0 - 3M [73	73	0 11 4	21	0 0	0 40 58	(0	0	0	0	0			
[2Y - 3Y [[3Y - 5Y [Poland	165 5	165 5	12	0		153 0	(0	0	0	0	0			
[5Y - 10Y [[10Y - more		10 0	10 0	9	100	0 0	0 0	(0	0	0	0	0			
I I Atal		314 0	314 0	41 0	22	0	251	<u> </u>	0	0 0	0	0	0	58		
[0 - 3M [B	0 0	0 0	0 0	0	0 0	0	(0	0	0	0 0	0 0			
[3Y - 5Y [[5Y - 10Y [Portugal	19 607	19 606	18 3	100	0 552	0 51	(0	0	0	0 0	0			
[10Y - more Total		419 1,045	419 1,044	0 21	419 419	552	51 0	0	0	0 0	0 0	0 0	0 0	69		
[0 - 3M [[3M - 1Y [[1Y - 2Y [5 1	5	5	0	0 0	0	(0	0	0 0	0 0 0	0 0			
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Romania	0 0	0 0	0 0	0	0 0	0 0		0	0 0	0 0	0 0	0 0			
[5Y - 10Y [[10Y - more		1 0	1 0	1 0	00	0 0	0 0	(0	0	0	0	0 0			
Total [0 - 3M [[3M - 1Y [0	0	0	0	0 0	0		0	0 0 0	0	0	0 0 0	0		
Γ 1Y - 2Y Γ	Slovakia	0 0	0 0	0 0	0	0 0	0 0		0	0	0 0	0 0	0 0			
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Siuvakid	7 25	7 25	7 23	3	0 0	0	(0	0	0	0	0 0			
[10Y - more Total [0 - 3M [38 0	38 0	6 36	3 0	0 3 0	0 0	0	0 0	0 0	0 0	0 0	0 0	0		
[0 - 3M [0 0	0 0	0 0			0		0	0	0	0	0 0			
[2Y - 3Y [[3Y - 5Y [Slovenia	0 0	0	0 0	0	0 0	0	C C	0	0 0	0	0	0			
[3Y - 5Y [[5Y - 10Y [[10Y - more Total		25 0 26	25 0 26	1 0	000	0 0	24 0 24	(0	0 0 0	0 0	0 0	0 0			
เบเสเ	I		1 20		<u> </u>	,	24	ı	<u> </u>	<u>, </u>	ı	<u>. </u>	<u>. </u>	U		



General governments exposures by country of the counterparty

						DZ BANK AG Deutsche	e Zentral-Genossenschaft	senschaftsbank, Frankfurt am Main								
			As of 30/06/2019													
						Dire	ct exposures									
	(mln EUR)			On balance sl	heet				Deriva	itives		Off bala	nce sheet			
	(min zerv)											Off-balance s	heet exposures			
								Derivatives with p	ositive fair value	Derivatives with	negative fair value					
								Derivatives with p	ositive fall value	Delivatives with	negative fail value					
														Risk weighted		
		Total gross carrying amount of non-	Total carrying amount of non-derivative financial											exposure amount		
Residual Maturity	Country / Region	derivative financial assets	assets (net of short positions)									Naminal	Bussisiana			
			positions	of which: Financial assets	of which: Financial assets	of which: Financial assets at	of which: Financial assets at					Nominal	Provisions			
				held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount					
[0 - 3M [11	11	0		11	0		0 0	0	0	0	0			
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [Spain	26 100 75	26 100 75	6	35	20 94 5 10	0 30			0	0 0	0 0	0 0			
[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Spain	434 186 1.348	433 186 1,323 2,154	11 3 164	178 97 796	7 86	52 0 162		0 0	0 0	0 0	0 0	0			
Total [0 - 3M [1,348 2,180	2,154	183 0	796 1,106	5 201 6 613 0 0	251		0 0	0	0	0	0	6		
[0 - 3M [Sweden	0 0	0	0 0			0 0			0 0	0 0	0 0	0 0			
[3Y - 5Y [[5Y - 10Y [Sweden	0	0	0		0 0	0		0 0	0	0	0	0			
Total [0 - 3M [0	0	0	0	0	0		0 0	0	0	0	0	0		
[0 - 3M [
[3Y - 5Y [[5Y - 10Y [United Kingdom															
Total [0 - 3M [
[0 - 3M [
[3Y - 5Y [[5Y - 10Y [Iceland															
[10Y - more Total [0 - 3M [
[0 - 3M [
[3Y - 5Y [[5Y - 10Y [Liechtenstein															
		0	0	0		0	0		0 0	0	0	0	0			
[0 - 3M [0 0	0	0			0		0 0 0	0	0	0 0	0 0			
[3Y - 5Y [[5Y - 10Y [Norway	0	0	0		0 0	0		0 0	0	0	0	0			
[0 - 3M [0 0 0	0 0 0	0 0 0	0	0 0 0 0	0 0		0 0 0	0 0 0	0 0 0	0 0 0	0 0 0	0		
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [0	0	0			0		0 0	0	0	0	0			
[3Y - 5Y [[5Y - 10Y [Australia	0 0	0	0 0			0 0		0 0	0 0	0 0	0 0	0 0			
[10Y - more Total [0 - 3M [41 41 0	41 41 0	0 0 0	0	0 0 0	41 41 0		0 0 0	0 0	0 0	0 0	0 0	13		
[3M - 1Y [[1Y - 2Y [25	25	8	17	0 0	0		0 0	0	0	0 0	0			
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Canada	0 227 192	0 227 192	0 0 0	227	0 0 0 3 43	0 0 50		0 0	0 0	0 0	0 0	0 0			
[10Y - more Total [0 - 3M [128 578	227 192 128 578	8 8	108 455	3 0 5 43	21 71		0 0 0 0	0 0	0 0	0 0	0 0	34		
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [0 0	0 0	0			0 0		0 0	0	0 0	0 0	0 0			
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Hong Kong	0 0 n	0 0	0 0 n		0 0 0	0 0		0 0 0 0	0 0	0 0	0 0 0	0 0			
[10Y - more Total	-	0 1	0	0	0	0	0 1		0 0	0	0	0	0	0		



General governments exposures by country of the counterparty

		DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main As of 30/06/2019													
		As of 30/06/2019 Direct exposures													
	(mln EUR)			On balance s	sheet		cet exposures		Deriva	tives		Off bala	nce sheet		
												Off-balance s	heet exposures		
			Total carrying amount of					Derivatives with po	ositive fair value	Derivatives with	negative fair value			Risk weighted	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets		of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets a fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount	
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Japan	40 57 0 0 0 0 0	40 57 0 0 0 0 0 97	40 57 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0	
[0 - 3M [U.S.	0 1 28 0 132 44 89	0 1 28 0 132 44 86	0 0 18 0 46 44 0	0 0 10 0 87 0 47		0 1 0 0 0 0 0 39	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0		
[0 - 3M [China	0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0		
[0 - 3M [Switzerland	0 65 0 0 36 165	0 65 0 0 36 165	0 0 0 0 0 0	0 65 0 0 36 165		0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0		
Total [0 - 3M [Other advanced economies non EEA	266 0 0 0 0 0 0 0 14	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0		
[0 - 3M [Other Central and eastern Europe countries non EEA	0 1 0 0 0 0 0	0 1 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 1 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0		
[0 - 3M [Middle East	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0		
[0 - 3M [Latin America and the Caribbean	0 0 0 0 1 7 25	0 0 0 0 1 7 25	0 0 0 0 0 0 7 14	0 0 0 0 0 0	0 0 0 0 0 0 0 0 1 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	<u> </u>	
[5Y - 10Y [7 25 34	7 25 33	7 14 21	0	0 0 0 1	0 6 6	0 0 0	0 0 0	0 0	0 0	0	0 0 0		



General governments exposures by country of the counterparty

DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

		DZ DANK AG Deutsche Zehtral-Gehossenschaftsbank, Hankfurt am Main														
		As of 30/06/2019														
		Direct exposures														
	(mln EUR)			On balance sh	neet				Deriva	Off balance sheet						
								Derivatives with po	ositive fair value	Derivatives with	n negative fair value	Off-balance s	sheet exposures			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	sets 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	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount		
[0 - 3M [Africa	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	1		
[0 - 3M [Others	103 511 1,237 592 1,618 2,035 4,124	103 511 1,237 592 1,617 2,035 4,124	35 13 109 29 30 36 238	27 129 124 12 95 113 76	41 173 417 230 825 267 2,877	0 196 587 321 667 1,619 933	0 0 0 0 0 1 2 9	0 1 0 0 0 10 0 748 759	-6 0 0 0 0 0 -133	267 0 52 55 132 430 2,518	0 0 0 0 0 0	0 0 0 0 0 0			

Notes and definition

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

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

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

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

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

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

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

Regions:

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

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

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

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Revisa, Capman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic, Chad, Comoros, Congo, The Democratic Republic, Chad, Comoros, Congo, Con

(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.



Performing and non-performing exposures

			Α	s of 30/09/201	8			As of 31/12/2018								
		Gross carry	ring amount		accumulated c				Gross carry	ing amount		Accumulated ir accumulated cl value due to cr provisions ⁴	hanges in fair	Collaterals and financial guarantees		
		Of which performing but past due >30			On performing exposures ²	On non- performing	guarantees received on non- performing exposures		Of which performing but past due >30	Of which non	-performing ¹	On performing exposures ²	On non- performing	received on non- performing exposures		
(min ELID)		days and <=90 days		Of which: defaulted		exposures ³	exposures		days and <=90 days		Of which: defaulted		exposures ³	exposures		
(mln EUR) Debt securities (including at amortised cost and fair value)	43,994	0	212	129	51	74	0	43,939	0	191	179	50	59	0		
Central banks	188	0	0	0	0	0	0	192	0	0	0	0	0	0		
General governments	22,515	0	0	0	43	0	0	22,431	0	0	0	44	0	0		
Credit institutions	14,576	0	9	0	2	9	0	14,666	0	9	9	2	9	0		
Other financial corporations	3,753	0	203	129	5	65	0	3,869	0	182	170	4	50	0		
Non-financial corporations	2,962	0	0	0	1	0	0	2,780	0	0	0	1	0	0		
Loans and advances(including at amortised cost and fair value)	331,529	643	5,687	5,528	411	2,191	2,862	322,828	174	5,055	4,958	412	2,055	2,373		
Central banks	56,492	0	0	0	0	0	0	51,966	0	0	0	0	0	0		
General governments	20,337	1	0	0	5	0	0	19,745	0	0	0	4	0	0		
Credit institutions	89,217	476	44	43	9	3	37	91,231	0	47	47	8	4	39		
Other financial corporations	13,240	0	386	381	11	102	60	13,480	1	367	366	11	150	1		
Non-financial corporations	79,237	100	3,886	3,757	132	1,681	1,927	72,192	109	3,262	3,190	123	1,501	1,477		
of which: small and medium-sized enterprises at amortised cost	9,918	13	134	128	24	78	29	10,127	17	146	142	25	86	26		
Households	73,006	67	1,372	1,347	255	405	838	74,213	64	1,379	1,354	266	401	856		
DEBT INSTRUMENTS other than HFT	375,523	643	5,899	5,657	462	2,265	2,862	366,766	174	5,245	5,137	463	2,114	2,373		
OFF-BALANCE SHEET EXPOSURES	61,180		252	235	41	96	67	62,316		271	255	44	118	79		

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

⁽²⁾ Insitutions report here collective allowances for incurrred 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.



Performing and non-performing exposures

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

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

⁽²⁾ Insitutions report here collective allowances for incurrred 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.



Forborne exposures

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

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

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



Forborne exposures

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

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

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