



2020 EU-wide Transparency Exercise

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

The information on Collateral valuation - loans and advances applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above, therefore this bank is not required to report it to the EBA.

2020 EU-wide Transparency Exercise

Key Metrics

DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

(mln EUR, %)	As of 31/03/2020	As of 30/06/2020	COREP CODE	REGULATION
Available capital (amounts)				
Common Equity Tier 1 (CET1) capital - transitional period	19,621	21,251	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	19,621	21,145	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	22,225	23,854	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	22,225	23,748	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	24,587	26,155	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	24,587	26,049	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	147,503	149,851	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	147,503	149,851	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	13.30%	14.18%	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	13.30%	14.11%	(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	15.07%	15.92%	CA3 (3)	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	15.07%	15.85%	(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	16.67%	17.45%	CA3 (5)	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	16.67%	17.38%	(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	480,835	503,576	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	4.62%	4.74%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



2020 EU-wide Transparency Exercise

Leverage ratio

DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

(mln EUR, %)		As of 31/03/2020	As of 30/06/2020	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	22,225	23,854	C 47.00 (r320,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	21,623	23,140	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	480,835	503,576	C 47.00 (r300,c010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	480,835	503,576	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	4.6%	4.7%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	4.5%	4.6%	C 47.00 (r330,c010)	

2020 EU-wide Transparency Exercise

Capital

DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

		(min EUR, %)	As of 31/03/2020	As of 30/06/2020	COREP CODE	REGULATION
OWN FUNDS Transitional period	A	OWN FUNDS	24,587	26,155	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)	19,621	21,251	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	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	7,963	8,189	C 01.00 (r130,c010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	90	1,208	C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	2,551	2,541	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	C 01.00 (r210,c010)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	42	30	C 01.00 (r230,c010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-820	-608	C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-518	-513	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 CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-7	-12	C 01.00 (r370,c010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-195	-165	C 01.00 (r380,c010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-2	-1	C 01.00 (r390,c010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	-2	-2	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	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	-31	-28	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 (-)	-31	-28	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	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	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	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
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	C 01.00 (r510,c010)	Article 48 of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	C 01.00 (r524,c010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-36	-88	C 01.00 (r529,c010)	-
	A.1.21	Transitional adjustments	109	221	CA1 {1.1.1.6 + 1.1.1.8 + 1.1.1.26}	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	C 01.00 (r220,c010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	109	115	C 01.00 (r240,c010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	106	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)	2,604	2,603	C 01.00 (r530,c010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	2,111	2,110	C 01.00 (r540,c010) + C 01.00 (r670,c010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	C 01.00 (r720,c010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	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	493	493	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)	22,225	23,854	C 01.00 (r015,c010)	Article 25 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	2,362	2,302	C 01.00 (r750,c010)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	1,123	1,055	C 01.00 (r760,c010) + C 01.00 (r890,c010)		
A.4.2	Other Tier 2 Capital components and deductions	321	329	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	918	918	C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)		
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	147,503	149,851	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	0	0	C 05.01 (r010,c040)	
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	13.30%	14.18%	CA3 {1}	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	15.07%	15.92%	CA3 {3}	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	16.67%	17.45%	CA3 {5}	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	19,512	21,030	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13-A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3,0),0)]	-
CET1 RATIO (%) Fully loaded¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	13.23%	14.03%	[D.1]/[B-B.1]	-
Memo items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	106	C 05.01 (r440,c010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	C 05.01 (r440,c020)	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	C 05.01 (r440,c030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	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

2020 EU-wide Transparency Exercise

Overview of Risk exposure amounts

DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

(mln EUR, %)	RWAs		COREP CODE
	As of 31/03/2020	As of 30/06/2020	
Credit risk (excluding CCR and Securitisations) ¹	115,925	117,192	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 (R470, c010)] - C 02.00 (R460, c010)]
Of which the standardised approach	23,697	23,401	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	52,554	50,094	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	15,362	16,064	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	22,648	25,986	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA) ²	5,178	3,773	C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002) + C 02.00 (R460, c010)]
Credit valuation adjustment - CVA	1,071	1,078	C 02.00 (R640, c010)
Settlement risk	26	23	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	3,963	3,804	C 02.00 (R470, c010)
Position, foreign exchange and commodities risks (Market risk)	9,351	11,993	C 02.00 (R520, c010)
Of which the standardised approach	1,939	1,791	C 02.00 (R530, c010)
Of which IMA	7,412	10,201	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book	198	159	C 19.00_010_601*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_110)*12.5
Large exposures in the trading book	0	0	C 02.00 (R680, c010)
Operational risk	10,608	10,608	C 02.00 (R590, c010)
Of which basic indicator approach	0	0	C 02.00 (R600, c010)
Of which standardised approach	10,608	10,608	C 02.00 (R610, c010)
Of which advanced measurement approach	0	0	C 02.00 (R620, c010)
Other risk exposure amounts	1,382	1,380	C 02.00 (R630, c010) + C 02.00 (R690, c010)
Total	147,503	149,851	

¹ The positions "of which" are for information and do not need to sum up to Credit risk (excluding CCR and Securitisations)

² On-balance sheet exposures related to Free Deliveries [according to Article 379(1)] have not been included in 'Counterparty Credit Risk (CCR, excluding CVA)'. They are instead reported in the 'Credit Risk (excluding CCR and Securitisations)' section.

2020 EU-wide Transparency Exercise

P&L

DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

(mln EUR)	As of 31/03/2020	As of 30/06/2020
Interest income	3,073	5,006
Of which debt securities income	112	212
Of which loans and advances income	1,255	2,449
Interest expenses	2,354	3,538
(Of which deposits expenses)	653	1,277
(Of which debt securities issued expenses)	224	342
(Expenses on share capital repayable on demand)	0	0
Dividend income	60	43
Net Fee and commission income	660	1,212
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	15	30
Gains or (-) losses on financial assets and liabilities held for trading, net	88	343
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	18	-79
Gains or (-) losses from hedge accounting, net	-16	9
Exchange differences [gain or (-) loss], net	33	-30
Net other operating income /(expenses)	78	139
TOTAL OPERATING INCOME, NET	1,654	3,136
(Administrative expenses)	1,087	1,793
(Cash contributions to resolution funds and deposit guarantee schemes)		156
(Depreciation)	69	138
Modification gains or (-) losses, net	0	-4
(Provisions or (-) reversal of provisions)	-12	16
(Payment commitments to resolution funds and deposit guarantee schemes)		0
(Commitments and guarantees given)	-7	28
(Other provisions)	-5	-12
Of which pending legal issues and tax litigation ¹		
Of which restructuring ¹		
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	119	486
(Financial assets at fair value through other comprehensive income)	-1	4
(Financial assets at amortised cost)	120	482
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	0	0
(of which Goodwill)	0	0
Negative goodwill recognised in profit or loss	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	-264	48
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	32	60
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	159	651
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	-3	412
Profit or (-) loss after tax from discontinued operations	0	0
PROFIT OR (-) LOSS FOR THE YEAR	-3	412
Of which attributable to owners of the parent	-15	384

⁽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."

2020 EU-wide Transparency Exercise

Total Assets: fair value and impairment distribution

DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

(mln EUR)		As of 31/03/2020				As of 30/06/2020				References
		Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			
	Level 1		Level 2	Level 3			Level 1	Level 2	Level 3	
ASSETS:										
Cash, cash balances at central banks and other demand deposits		63,631				89,446				IAS 1.54 (i)
Financial assets held for trading		48,607	1,812	46,265	530	49,309	1,673	47,131	505	IFRS 7.8(a)(ii); IFRS 9. Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss		2,870	57	1,624	1,189	2,822	58	1,591	1,173	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss		9,912	5,778	3,787	347	9,399	5,716	3,211	472	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income		31,948	10,772	19,872	1,304	33,739	11,049	21,637	1,053	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost		291,335				292,470				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting		296	0	296	0	225	0	225	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		1,763				1,981				IAS 39.89A(a); IFRS 9.6.5.8
Other assets ¹		13,850				14,598				
TOTAL ASSETS		464,213				493,989				IAS 1.9(a), IG 6

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

(mln EUR)		As of 31/03/2020						As of 30/06/2020						References
		Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			
Breakdown of financial assets by instrument and by counterparty sector ¹		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	
Financial assets at fair value through other comprehensive income	Debt securities	28,184	21	54	-5	0	-36	29,904	34	54	-8	-1	-36	Annex V. Part 1.31, 44(b)
	Loans and advances	3,505	5	0	-1	0	0	3,498	64	0	-1	-1	0	Annex V. Part 1.32, 44(a)
Financial assets at amortised cost	Debt securities	16,791	260	70	-7	-26	-21	16,569	284	66	-9	-40	-18	Annex V. Part 1.31, 44(b)
	Loans and advances	264,967	7,640	3,982	-224	-245	-1,853	264,343	9,566	4,303	-263	-352	-1,979	Annex V. Part 1.32, 44(a)

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

2020 EU-wide Transparency Exercise

Breakdown of liabilities

DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

(mln EUR)

LIABILITIES:	Carrying amount		References
	As of 31/03/2020	As of 30/06/2020	
Financial liabilities held for trading	59,325	61,640	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	30,814	31,341	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	340,344	366,292	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ¹	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	1,799	1,672	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	276	300	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	3,503	3,395	IAS 37.10; IAS 1.54(l)
Tax liabilities	289	259	IAS 1.54(n-o)
Share capital repayable on demand	19	18	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	2,173	2,094	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	1	1	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ¹	0	0	Annex V Part 1.29
TOTAL LIABILITIES	438,544	467,012	IAS 1.9(b);IG 6
TOTAL EQUITY	25,669	26,978	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	464,213	493,989	IAS 1.IG6

(1) Portfolios which are nGAAP specific, i.e. which are not applicable for IFRS reporting banks

2020 EU-wide Transparency Exercise

Breakdown of liabilities

DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount		References
		As of 31/03/2020	As of 30/06/2020	
Derivatives		26,575	25,761	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	47	50	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	1,765	2,772	Annex V.Part 1.31
Deposits	Central banks	19,409	29,658	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	500	1,096	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	48,042	49,271	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	988	1,011	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	93,761	106,929	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	42,763	52,262	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	66,434	64,447	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	35,432	32,235	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	9,299	11,658	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	6,907	8,132	ECB/2013/33 Annex 2.Part 2.9.1
	Households	67,652	67,982	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	2,244	2,274	Annex V.Part 1.42(f), 44(c)
Debt securities issued		98,877	101,972	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		1,424	1,390	Annex V.Part 1.37
Other financial liabilities		421	445	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		432,282	460,945	



2020 EU-wide Transparency Exercise
Market Risk
 DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

	SA		IM										IM										
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (<i>Memorandum item</i>)		STRESSED VaR (<i>Memorandum item</i>)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (<i>Memorandum item</i>)		STRESSED VaR (<i>Memorandum item</i>)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	
			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE		MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE		
As of 31/03/2020	As of 30/06/2020	As of 31/03/2020										As of 30/06/2020											
Traded Debt Instruments	198	159	124	137	382	110							499	101	460	105							
Of which: General risk	0	0	107	116	310	94							415	81	398	86							
Of which: Specific risk	198	159	19	20	60	18							78	17	61	15							
Equities	8	0	43	8	107	14							44	7	95	11							
Of which: General risk	0	0	19	5	82	10							32	4	83	8							
Of which: Specific risk	8	0	25	3	26	3							12	3	12	3							
Foreign exchange risk	1,490	1,508	23	12	80	24							36	11	74	23							
Commodities risk	10	10	2	1	9	1							7	4	5	1							
Total	1,705	1,677	109	97	340	98	108	144	0	0	0	7,412	362	66	330	72	124	102	0	0	0	0	10,201

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

2020 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
(min EUR, %)									
Consolidated data	Central governments or central banks	49,954	51,805	1,167		78,583	80,101	1,022	
	Regional governments or local authorities	31,798	31,940	268		32,004	32,084	259	
	Public sector entities	10,068	8,951	182		10,479	9,302	177	
	Multilateral Development Banks	14	70	0		14	71	3	
	International Organisations	555	555	0		625	625	0	
	Institutions	110,879	92,303	375		114,664	94,171	381	
	Corporates	22,487	14,907	13,432		20,394	13,344	11,927	
	of which: SME	1,983	1,652	1,637		1,944	1,580	1,565	
	Retail	9,392	5,167	3,523		9,703	5,387	3,659	
	of which: SME	2,027	1,971	1,126		2,206	2,136	1,220	
	Secured by mortgages on immovable property	3,037	2,905	1,298		3,233	3,100	1,389	
	of which: SME	9	9	4		34	34	17	
	Exposures in default	1,028	524	646	445	1,218	587	734	568
	Items associated with particularly high risk	730	555	833		696	531	796	
	Covered bonds	920	907	39		918	900	36	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	3,033	3,033	1,904		3,387	3,386	2,328		
Equity	26	26	28		31	31	33		
Other exposures	652	817	2,028		637	804	1,897		
Standardised Total ²		244,573	214,465	25,725	676	276,585	244,424	24,642	878

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

		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(min EUR, %)									
GERMANY	Central governments or central banks	38,157	39,495	835		66,235	66,356	930	
	Regional governments or local authorities	28,455	28,596	2		28,736	28,832	2	
	Public sector entities	9,027	8,521	93		9,350	8,788	82	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	110,420	91,807	253		113,084	93,476	222	
	Corporates	14,407	9,363	8,687		13,566	8,996	7,923	
	of which: SME	1,895	1,577	1,561		1,911	1,557	1,542	
	Retail	7,216	3,333	2,148		7,462	3,509	2,250	
	of which: SME	2,026	1,971	1,126		2,205	2,136	1,220	
	Secured by mortgages on immovable property	1,368	1,367	747		1,636	1,636	872	
	of which: SME	9	9	4		34	34	17	
	Exposures in default	663	352	442	275	840	404	507	397
	Items associated with particularly high risk	656	482	723		628	463	694	
	Covered bonds	749	736	5		752	735	3	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	368	368	178		441	441	265		
Equity	21	21	22		26	26	28		
Other exposures	553	553	1,845		518	518	1,736		
Standardised Total ²				354					537

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

		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(min EUR, %)									
UNITED KINGDOM	Central governments or central banks	1,760	1,760	0		2,608	2,608	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	37	37	7		29	29	6	
	Corporates	1,058	901	300		260	312	197	
	of which: SME	0	0	0		0	0	0	
	Retail	2	2	1		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	20	20	7		7	7	0	
	Exposures in default	0	0	0	0	21	21	31	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	25	25	5		25	25	5	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	352	352	262		369	369	283		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ²				0					1

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

		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(min EUR, %)									
FRANCE	Central governments or central banks	1,092	1,168	0		1,093	1,140	0	
	Regional governments or local authorities	23	23	5		27	27	5	
	Public sector entities	211	212	0		282	282	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	5	5	1		216	215	43	
	Corporates	168	183	109		125	157	110	
	of which: SME	0	0	0		0	0	0	
	Retail	2	2	1		2	2	1	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	27	19	19	8	28	18	18	10
	Items associated with particularly high risk	2	2	2		1	1	2	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	577	577	315		642	641	379		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ²				9					11

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

2020 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m EUR, %)									
UNITED STATES	Central governments or central banks	360	360	0		428	428	0	
	Regional governments or local authorities	186	183	72		177	174	79	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	14	14	3		14	14	3	
	International Organisations	0	0	0		0	0	0	
	Institutions	77	80	16		118	109	22	
	Corporates	503	496	429		634	542	476	
	of which: SME	0	0	0		0	0	0	
	Retail	1	1	1		1	1	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	21	20	28	1	21	19	28	1
	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)	325	325	170		370	370	231		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ²				5				6	

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

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

		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m EUR, %)									
SWITZERLAND	Central governments or central banks	178	242	0		176	248	0	
	Regional governments or local authorities	419	419	78		321	321	64	
	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	48	47	9		29	27	6	
	Corporates	288	236	228		301	246	238	
	of which: SME	4	3	3		4	3	3	
	Retail	4	3	3		4	3	3	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	51	50	76		51	50	75	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	39	39	18		42	42	21		
Equity	0	0	0		0	0	0		
Other exposures	27	27	20		47	47	17		
Standardised Total ²				0				1	

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

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

		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m EUR, %)									
LUXEMBOURG	Central governments or central banks	1,456	437	0		1,071	946	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	6	6	0		6	6	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	64	64	13		53	53	11	
	Corporates	2,864	1,755	1,735		1,281	978	956	
	of which: SME	10	5	5		10	6	6	
	Retail	1	1	1		1	1	1	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	3	0	0	3	3	0	0	3
	Items associated with particularly high risk	9	9	13		9	9	13	
	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)	160	160	110		132	132	109		
Equity	0	0	0		0	0	0		
Other exposures	14	14	105		11	11	84		
Standardised Total ²				3				3	

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

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

		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m EUR, %)									
NETHERLANDS	Central governments or central banks	8	109	0		8	99	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		2	2	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	28	28	9		21	21	6	
	Corporates	1,010	802	749		1,250	917	862	
	of which: SME	1	1	1		1	0	0	
	Retail	1	1	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	17	6	7	11	17	6	8	11
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	251	251	166		343	343	243		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ²				13				15	

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

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

2020 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m EUR, %)									
AUSTRIA	Central governments or central banks	1,123	1,152	230		1,097	1,126	0	
	Regional governments or local authorities	39	40	0		40	40	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	4	4	1		6	5	1	
	Corporates	400	315	181		398	311	172	
	of which: SME	6	6	6		4	4	4	
	Retail	1,106	936	702		1,140	954	715	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	31	8	8	3	31	9	9	20
	Items associated with particularly high risk	13	13	19		7	7	11	
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)	60	60	61		125	125	102		
Equity	0	0	0		0	0	0		
Other exposures	3	3	3		3	3	3		
Standardised Total²					3				44

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

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

		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m EUR, %)									
SPAIN	Central governments or central banks	82	84	0		85	85	0	
	Regional governments or local authorities	1,884	1,895	0		1,908	1,906	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		3	3	1	
	Corporates	95	62	61		44	15	13	
	of which: SME	0	0	0		0	0	0	
	Retail	1	1	0		1	1	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	55	55	28		7	7	3	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
Covered bonds	14	14	3		14	14	3		
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	148	148	132		161	161	149		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total²					15				27

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

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

		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m EUR, %)									
ITALY	Central governments or central banks	2,452	2,688	33		2,482	2,720	35	
	Regional governments or local authorities	352	344	69		345	334	67	
	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	42	13	13		41	13	13	
	of which: SME	2	0	0		2	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
Covered bonds	0	0	0		0	0	0		
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	47	47	23		40	40	21		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total²					9				13

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

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

2020 EU-wide Transparency Exercise

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

		IRB Approach											
		As of 31/03/2020						As of 30/06/2020					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
(in EUR, %)		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	
Consolidated data	Central banks and central governments	11,240	0	11,478	972	0	0	10,274	0	10,503	845	0	0
	Institutions	63,718	134	61,663	10,886	0	77	54,310	269	52,286	8,357	0	86
	Corporates	110,091	1,928	96,673	44,253	0	1,098	110,136	2,062	95,102	44,301	0	1,223
	Corporates - Of Which: Specialised Lending	32,481	60	31,190	15,774	0	116	32,236	62	30,929	15,024	0	134
	Corporates - Of Which: SME	6,255	0	5,663	2,137	0	10	6,899	0	8,292	2,675	0	15
	Retail	80,910	1,038	86,400	14,772	366	159	82,063	959	81,651	15,003	355	539
	Retail - Secured on real estate property	65,855	691	65,347	9,113	202	158	67,186	999	66,787	9,274	188	156
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	65,854	691	65,346	9,113	202	158	67,185	999	66,786	9,274	188	156
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	15,055	347	15,053	5,660	164	361	14,865	359	14,865	5,629	167	381
	Retail - Other Retail - Of Which: SME	391	2	390	58	0	0	377	1	376	56	0	0
	Retail - Other Retail - Of Which: non-SME	14,663	345	14,663	5,601	164	361	14,488	358	14,489	5,573	167	381
Equity	6,037	0	6,037	23,646	0	0	6,933	0	6,933	25,966	0	0	
Other non credit-obligation assets				1,664						1,647			
IRB Total ²			95,189				96,140			96,140			

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

		IRB Approach											
		As of 31/03/2020						As of 30/06/2020					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
(in EUR, %)		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	
GERMANY	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	19,562	0	18,689	2,888	0	4	13,597	0	12,688	2,116	0	6
	Corporates	81,618	774	71,725	31,893	0	58	82,270	804	70,994	33,212	0	538
	Corporates - Of Which: Specialised Lending	22,619	45	21,268	10,650	0	72	22,426	46	20,829	9,914	0	85
	Corporates - Of Which: SME	6,238	0	5,946	2,120	0	10	8,796	0	8,130	2,623	0	14
	Retail	80,495	1,030	79,888	14,674	363	181	81,355	947	81,144	15,002	351	524
	Retail - Secured on real estate property	65,494	683	64,979	9,033	199	156	66,822	992	66,413	9,292	186	156
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	65,483	683	64,978	9,033	199	156	66,821	992	66,412	9,292	186	156
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	14,921	347	14,919	5,641	164	25	14,732	355	14,732	5,610	165	377
	Retail - Other Retail - Of Which: SME	387	2	386	50	0	0	373	2	372	56	0	0
	Retail - Other Retail - Of Which: non-SME	14,534	345	14,534	5,583	164	25	14,359	354	14,359	5,555	165	377
Equity	5,926	0	5,926	22,202	0	0	6,811	0	6,811	25,484	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 31/03/2020						As of 30/06/2020					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
(in EUR, %)		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	
UNITED KINGDOM	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	10,400	0	10,213	1,527	0	0	9,168	0	8,790	610	0	0
	Corporates	1,499	16	1,200	677	0	0	1,696	8	1,231	716	0	2
	Corporates - Of Which: Specialised Lending	434	0	425	417	0	0	426	0	421	411	0	0
	Corporates - Of Which: SME	1	0	1	0	0	0	0	0	0	0	0	0
	Retail	20	0	20	2	0	0	19	2	19	2	0	0
	Retail - Secured on real estate property	9	0	9	1	0	0	8	0	8	1	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	9	0	9	1	0	0	8	0	8	1	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	11	0	11	0	0	0	11	0	11	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	11	0	11	0	0	0	11	0	11	0	0	0
Equity	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/03/2020						As of 30/06/2020					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
(in EUR, %)		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	
FRANCE	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	8,824	0	8,822	797	0	1	9,554	0	9,540	585	0	1
	Corporates	1,466	16	1,463	688	0	16	1,455	16	1,453	727	0	20
	Corporates - Of Which: Specialised Lending	622	0	602	352	0	0	607	0	598	337	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	39	3	39	7	1	0	38	2	38	7	1	1
	Retail - Secured on real estate property	31	2	31	6	1	0	30	2	30	6	1	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	31	2	31	6	1	0	30	2	30	6	1	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	8	0	8	1	0	0	8	0	8	1	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	8	0	8	1	0	0	8	0	8	1	0	0
Equity	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/03/2020						As of 30/06/2020					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
(in EUR, %)		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	
UNITED STATES	Central banks and central governments	2,658	0	2,658	200	0	0	2,658	0	2,688	241	0	0
	Institutions	5,198	0	5,198	933	0	0	2,276	0	2,279	332	0	0
	Corporates	3,240	88	2,645	1,174	0	26	3,279	87	2,669	1,286	0	28
	Corporates - Of Which: Specialised Lending	988	0	491	398	0	14	618	0	506	415	0	15
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	19	0	18	3	0	0	19	0	19	3	0	0
	Retail - Secured on real estate property	16	0	16	2	0	0	17	0	16	2	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	16	0	16	2	0	0	17	0	16	2	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	3	0	3	0	0	0	2	0	2	0	0	0
	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	2	0	2	0	0	0	2	0	2	0	0	0
Equity	69	0	69	260	0	0	80	0	80	300	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).

2020 EU-wide Transparency Exercise

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

		IRB Approach											
		As of 31/03/2020				As of 30/06/2020							
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
(mEUR, %)	Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted						
SWITZERLAND	Central banks and central governments	6,441	0	6,441	514	0	4,899	0	4,899	351	0	0	
	Institutions	2,315	52	2,313	436	0	24	2,152	52	2,150	422	0	24
	Corporates	1,294	0	959	529	0	0	1,229	0	882	501	0	2
	Corporates - Of Which: Specialised Lending	147	0	146	58	0	0	141	0	140	49	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	1,147	1	1,170	28	0	0	1,172	2	1,70	28	1	1
	Retail - Secured on real estate property	93	1	92	20	0	0	95	1	94	21	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	93	1	92	20	0	0	95	1	94	21	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	78	0	78	8	0	0	75	1	76	7	0	1
	Retail - Other Retail - Of Which: SME	2	0	2	0	0	0	0	0	1	0	0	0
	Retail - Other Retail - Of Which: non-SME	76	0	76	7	0	0	75	1	75	7	0	1
Equity	2	0	2	9	0	0	3	0	3	10	0	0	
Other non credit-obligation assets													
IRB Total													

¹Original 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 31/03/2020				As of 30/06/2020							
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
(mEUR, %)	Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted						
LUXEMBOURG	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	439	0	388	100	0	390	0	350	95	0	0	
	Corporates	4,717	0	4,666	1,801	0	2	4,528	0	4,472	1,219	0	2
	Corporates - Of Which: Specialised Lending	4,134	0	4,103	1,498	0	2	3,968	0	3,931	1,445	0	2
	Corporates - Of Which: SME	9	0	63	16	0	0	41	0	53	13	0	0
	Retail	62	1	62	16	0	65	1	65	20	0	1	
	Retail - Secured on real estate property	60	1	60	16	0	63	1	63	19	0	0	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	60	0	60	16	0	63	0	63	19	0	0	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	2	0	2	0	0	2	0	2	1	0	0	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: non-SME	2	0	2	0	0	2	0	2	1	0	0	
Equity	8	0	8	28	0	8	0	8	28	0	0		
Other non credit-obligation assets													
IRB Total													

¹Original 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 31/03/2020				As of 30/06/2020							
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
(mEUR, %)	Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted						
NETHERLANDS	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	1,728	0	1,696	268	0	1,693	0	1,689	261	0	0	
	Corporates	2,318	8	2,088	1,218	0	2	2,317	7	2,090	1,267	0	2
	Corporates - Of Which: Specialised Lending	901	0	877	494	0	0	937	0	909	497	0	1
	Corporates - Of Which: SME	6	0	6	2	0	0	21	0	4	4	0	1
	Retail	45	1	45	9	0	46	2	46	8	1	0	
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	42	1	42	9	0	46	1	46	8	0	0	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: non-SME	3	0	3	1	0	3	0	3	1	0	0	
Equity	0	0	0	0	0	0	0	0	0	0	0		
Other non credit-obligation assets													
IRB Total													

¹Original 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 31/03/2020				As of 30/06/2020							
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
(mEUR, %)	Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted						
AUSTRIA	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	1,061	0	1,052	202	0	0	0	1,125	232	0	0	
	Corporates	1,315	0	1,077	692	0	2	1,210	0	977	625	0	3
	Corporates - Of Which: Specialised Lending	183	0	181	78	0	0	179	0	178	67	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail	79	0	75	15	0	0	0	0	0	0	0	
	Retail - Secured on real estate property	60	1	60	15	0	61	1	61	16	0	0	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	60	1	60	15	0	61	1	61	16	0	0	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	0	0	0		
Other non credit-obligation assets													
IRB Total													

¹Original 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 31/03/2020				As of 30/06/2020						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions			
(mEUR, %)	Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted					
SPAIN	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0
	Institutions	876	0	874	269	0	723	0	721	162	0	0
	Corporates	157	0	167	87	0	294	0	264	135	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	98	0	98	33	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	3	0	3	0	0	3	0	3	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	3	0	3	0	0	3	0	3	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0
Equity	0	0	0	70	0	0	0	0	85	0	0	
Other non credit-obligation assets												
IRB Total												

¹Original 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 31/03/2020				As of 30/06/2020						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions			
(mEUR, %)	Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted					
ITALY	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0
	Institutions	136	0	132	62	0	148	0	144	68	0	0
	Corporates	79	0	79	41	0	69	0	69	41	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail	5	0	5	1	0	5	0	5	1	0	0
	Retail - Secured on real estate property	4	0	4	1	0	5	0	5	1	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	4	0	4	1	0	5	0	5	1	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0
Equity	30	0	30	72	0	30	0	30	72	0	0	
Other non credit-obligation assets												
IRB Total												

¹Original 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).

2020 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

As of 30/06/2020															
Direct exposures															
Residual Maturity	Country / Region	On balance sheet						Derivatives				Off balance sheet		Risk weighted exposure amount	
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading		of which: Financial assets designated at fair value through profit or loss		Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
				Carrying amount	Notional amount	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions				
[0 - 3M [Japan	120	120	120	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		51	51	51	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	171	171	171	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M [U.S.	5	5	4	0	0	1	0	0	0	0	0	0	0	74
[3M - 1Y [		272	272	69	0	0	203	0	0	0	0	0	0	0
[1Y - 2Y [		83	83	9	7	68	0	0	0	0	0	0	0	0
[2Y - 3Y [		143	143	1	97	45	0	0	0	0	0	0	0	0
[3Y - 5Y [		12	12	3	0	12	0	0	0	0	0	0	0	0
[5Y - 10Y [		38	38	0	38	0	0	0	0	0	0	0	0	0
[10Y - more	86	83	0	43	39	0	0	0	0	0	0	0	0		
Total	639	636	93	188	315	40	0	0	0	0	0	0	0		
[0 - 3M [China	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		1	1	1	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		3	3	3	3	0	0	0	0	0	0	0	0	0
[10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total	4	4	1	3	0	0	0	0	0	0	0	0	0		
[0 - 3M [Switzerland	0	0	0	0	0	0	0	0	0	0	0	0	0	40
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		36	36	0	36	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		54	54	0	54	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		111	111	0	111	0	0	0	0	0	0	0	0	0
[10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total	202	202	0	202	0	0	0	0	0	0	0	0	0		
[0 - 3M [Other advanced economies non EEA	191	191	0	0	0	191	0	0	0	0	0	0	0	5
[3M - 1Y [		64	64	0	0	0	64	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		1	1	1	0	12	0	0	0	0	0	0	0	0
[5Y - 10Y [		17	17	0	17	4	0	0	0	0	0	0	0	0
[10Y - more	10	10	10	0	0	0	0	0	0	0	0	0	0		
Total	283	283	11	0	268	4	0	0	0	0	0	0	0		
[0 - 3M [Other Central and eastern Europe countries non EEA	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total	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
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more	51	51	0	0	51	0	0	0	0	0	0	0	0		
Total	51	51	0	0	0	51	0	0	0	0	0	16	0		
[0 - 3M [Latin America and the Caribbean	0	0	0	0	0	0	0	0	0	0	0	0	0	1
[3M - 1Y [		1	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		1	1	0	0	1	0	0	0	0	0	0	0	0
[5Y - 10Y [		20	20	20	20	0	0	0	0	0	0	0	0	0
[10Y - more	35	35	24	24	6	0	0	0	0	0	0	0	0		
Total	57	57	44	0	1	6	0	0	0	0	0	0	0		

2020 EU-wide Transparency Exercise
General governments exposures by country of the counterparty
DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

As of 30/06/2020															
Direct exposures															
Residual Maturity	Country / Region	On balance sheet						Derivatives				Off balance sheet		Risk weighted exposure amount	
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading		of which: Financial assets designated at fair value through profit or loss		Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
				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				
[0 - 3M [Africa	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	51	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more	9	9	0	0	0	0	0	0	0	0	0	0	0	0	
Total		9	9	0	0	0	0	0	0	0	0	0	51	0	0
[0 - 3M [Others	21	21	3	9	9	0	17	-10	0	288	0	0	0	0
[3M - 1Y [		286	286	219	23	43	1	0	0	35	0	0	0	0
[1Y - 2Y [		70	70	21	8	36	4	0	4	55	0	0	0	0
[2Y - 3Y [		234	234	36	39	159	0	0	10	55	0	0	0	0
[3Y - 5Y [		302	302	43	106	132	21	0	0	114	0	0	0	0
[5Y - 10Y [	767	766	40	130	394	203	1	0	-113	2,996	0	0	0	
[10Y - more	577	577	226	89	31	231	0	0	-176	2,163	0	0	0	0	
Total		2,256	2,256	589	403	804	460	1	27	-299	5,704	0	0	0	

Notes and definitions

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

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

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

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

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

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

Regions:

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

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

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

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthelemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, Congo, The Democratic Republic Of The, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, Tanzania, United Republic Of, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

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

(7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.

2020 EU-wide Transparency Exercise
Performing and non-performing exposures
 DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

	As of 31/03/2020								As of 30/06/2020									
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ¹				Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ¹				Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >=90 days and <=90 days	Of which non-performing ¹			On performing exposures ²	On non-performing exposures ¹				Of which performing but past due >=90 days and <=90 days	Of which non-performing ¹			On performing exposures ²	On non-performing exposures ¹			
		Of which: defaulted	Of which Stage 3			Of which Stage 3	Of which: defaulted	Of which Stage 3			Of which Stage 3	Of which: defaulted	Of which Stage 3		Of which Stage 3			
(min EUR)																		
Cash balances at central banks and other demand deposits									89,211	0	0	0	0	4	0	0	0	
Debt securities (including at amortised cost and fair value)	52,461	0	168	168	39	59	0	0	54,009	0	165	165	120	57	56	54	0	
Central banks	0	0	0	0	0	0	0	0	64	0	0	0	0	0	0	0	0	
General governments	22,545	0	11	11	27	3	0	0	23,809	0	11	11	6	43	0	0	0	
Credit institutions	21,916	0	0	0	2	0	0	0	21,845	0	0	0	0	4	0	0	0	
Other financial corporations	4,156	0	156	156	8	56	0	0	4,286	0	153	153	114	9	56	54	0	
Non-financial corporations	3,844	0	0	0	2	0	0	0	4,005	0	0	0	0	2	0	0	0	
Loans and advances (including at amortised cost and fair value)	347,716	218	4,557	4,208	462	1,939	1,821	285,418	241	4,953	4,518	4,303	607	2,073	1,979	2,102		
Central banks	49,149	0	0	0	0	0	0	4	0	0	0	0	0	0	0	0	0	
General governments	19,431	0	0	0	2	0	0	19,020	0	0	0	0	4	0	0	0	0	
Credit institutions	104,187	0	66	66	9	5	57	92,249	0	66	66	66	15	6	6	55	55	
Other financial corporations	15,454	1	334	334	7	93	121	15,313	1	547	547	411	9	212	153	238	238	
Non-financial corporations	83,818	88	2,704	2,642	160	1,483	761	81,835	121	2,837	2,824	2,747	274	1,492	1,466	891	891	
of which: small and medium-sized enterprises at amortised cost	7,853	26	169	132	39	86	20	8,689	52	99	99	99	55	51	51	11	11	
of which: Loans collateralised by commercial immovable property at amortised cost	24,186	0	169	169	20	69	77	23,894	0	147	147	147	24	55	55	65	65	
Households	75,677	128	1,452	1,166	284	358	881	76,996	118	1,503	1,080	1,079	304	363	354	918	918	
of which: Loans collateralised by residential immovable property at amortised cost	49,819	39	827	599	71	88	737	51,061	38	852	510	509	76	84	77	766	766	
of which: Credit for consumption at amortised cost	9,167	66	317	317	195	210	0	9,116	52	335	335	335	207	222	222	222	0	
DEBT INSTRUMENTS other than HFT	400,177	218	4,724	4,375	501	1,998	1,821	428,637	241	5,118	4,682	4,423	668	2,129	2,033	2,102	2,102	
OFF-BALANCE SHEET EXPOSURES	65,347		275	273	60	127	19	71,511		280	280	280	76	146	146	18	18	

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

2020 EU-wide Transparency Exercise

Forborne exposures

DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

	As of 31/03/2020						As of 30/06/2020					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(mln EUR)												
Cash balances at central banks and other demand deposits							0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	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)	3,496	2,783	1,159	1,141	1,680		3,567	2,759	1,146	1,117	1,718	1,253
Central banks	0	0	0	0	0		0	0	0	0	0	0
General governments	6	0	0	0	0		5	0	0	0	0	0
Credit institutions	23	23	2	2	21		23	23	2	2	21	21
Other financial corporations	283	275	89	89	85		275	261	104	104	76	76
Non-financial corporations	1,933	1,613	921	913	609		2,041	1,597	905	885	715	496
of which: small and medium-sized enterprises at amortised cost	94	58	44	42	23		43	8	4	3	12	
Households	1,250	872	148	138	964		1,223	878	135	127	905	660
DEBT INSTRUMENTS other than HFT	3,496	2,783	1,159	1,141	1,680		3,567	2,759	1,146	1,117	1,718	
Loan commitments given	57	47	17	16	2		111	46	16	13	3	1
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice												0
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria												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⁾ The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above.

2020 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading
DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

(mln EUR)	As of 31/03/2020						As of 30/06/2020					
	Gross carrying amount		Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	Gross carrying amount		Of which: non-performing	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	
	Of which: non-performing	of which: defaulted				Of which: non-performing	of which: defaulted					
A Agriculture, forestry and fishing	718	28	718	18	0	683	29	28	683	20	0	
B Mining and quarrying	869	156	869	121	0	852	154	154	852	123	0	
C Manufacturing	8,942	542	8,815	326	0	8,849	516	516	8,721	308	0	
D Electricity, gas, steam and air conditioning supply	6,270	65	6,270	68	0	6,233	65	65	6,233	79	0	
E Water supply	413	21	413	3	0	394	20	20	394	3	0	
F Construction	2,485	153	2,475	101	0	2,498	143	140	2,490	89	0	
G Wholesale and retail trade	5,324	261	5,289	143	3	4,732	260	260	4,694	156	3	
H Transport and storage	8,783	1,028	8,688	555	25	8,107	1,203	1,202	7,981	658	20	
I Accommodation and food service activities	452	58	447	51	0	543	69	68	538	58	0	
J Information and communication	1,169	34	1,150	25	0	1,174	29	25	1,155	25	0	
K Financial and insurance activities	14	0	12	0	0	45	0	0	43	0	0	
L Real estate activities	37,512	92	37,503	47	0	37,019	89	87	37,012	48	0	
M Professional, scientific and technical activities	2,094	17	2,094	13	0	2,003	18	18	2,003	14	0	
N Administrative and support service activities	2,241	132	2,222	69	0	2,345	112	112	2,327	76	0	
O Public administration and defence, compulsory social security	4	0	3	0	0	3	0	0	3	0	0	
P Education	83	1	83	1	0	92	1	1	92	1	0	
Q Human health services and social work activities	672	17	670	7	0	705	17	17	705	8	0	
R Arts, entertainment and recreation	195	5	195	3	0	405	6	6	405	5	0	
S Other services	5,577	96	5,493	64	0	5,150	104	104	5,075	73	0	
Loans and advances	83,818	2,704	83,409	1,614	29	81,835	2,837	2,824	81,405	1,742	24	

⁽¹⁾ The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F 06.01), 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.

2020 EU-wide Transparency Exercise
Information on loans and advances subject to legislative and non-legislative moratoria in accordance with EBA Guidelines EBA/GL/2020/02
DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

As of 30/06/2020																
(mln EUR)	Number of obligors	Gross carrying amount							Accumulated impairment, accumulated negative changes in fair value due to credit risk							Gross carrying amount
		Performing			Non-performing				Performing			Non-performing				
			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past due <= 90 days			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past due <= 90 days	Inflows to non-performing exposures	
Loans and advances for which legislative and non-legislative moratorium (associated with a request ¹⁾)	56,693	1,728														
Loans and advances subject to legislative and non-legislative moratorium (granted and active)		1,533	1,382	21	174	151	129	148	22	12	0	5	11	7	10	84
of which: Households		1,500	1,353	20	169	148	126	145	22	11	0	5	11	7	10	81
of which: Collateralised by residential immovable property		1,383	1,242	19	153	141	121	139	18	9	0	3	10	7	9	78
of which: Non-financial corporations		32	29	1	5	3	3	3	0	0	0	0	0	0	0	2
of which: Small and Medium-sized Enterprises		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
of which: Collateralised by commercial immovable property		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

¹⁾ Including eligible obligors who didn't opt out of moratoria, where the specifications of the moratoria do not require obligors to opt in by submitting requests.