



2023 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.

2023 EU-wide Transparency Exercise

Key Metrics

DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

(mln EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	17,637	18,762	18,746	23,628	C 01.00 (r0020,c0010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	17,484	18,564	18,625	23,519	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	19,793	20,912	20,896	26,921	C 01.00 (r0015,c0010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	19,639	20,714	20,775	26,812	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	23,700	24,719	24,630	30,628	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	23,738	24,790	24,833	30,837	C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)	Articles 4(118) and 72 of CRR
Risk exposure amounts						
Total risk exposure amount	146,348	137,379	134,862	151,069	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	146,293	137,320	134,852	151,069	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	12.05%	13.66%	13.90%	15.64%	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	11.95%	13.52%	13.81%	15.57%	(C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	13.52%	15.22%	15.49%	17.82%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	13.42%	15.08%	15.41%	17.75%	(C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	16.19%	17.99%	18.26%	20.27%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	16.23%	18.05%	18.41%	20.41%	(C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	488,957	440,948	439,097	450,814	C 47.00 (r0300,c0010)	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	4.05%	4.74%	4.76%	5.97%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



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Leverage ratio

DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

(mln EUR, %)		As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	19,793	20,912	20,896	26,921	C 47.00 (r0320,c0010)	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	19,639	20,714	20,775	26,812	C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	488,957	440,948	439,097	450,814	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	488,711	440,620	438,765	450,495	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	4.05%	4.74%	4.76%	5.97%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	4.02%	4.70%	4.73%	5.95%	[A.2]/[B.2]	

		(mln EUR, %)						
		As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION	
OWN FUNDS Transitional period	A	OWN FUNDS	23,700	24,719	24,630	30,628	C 01.00 (0001,0001)	Articles 4(1)(8) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	17,637	18,762	18,746	23,628	C 01.00 (0002,0001)	Article 59 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 (0002,0001)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	9,797	10,878	11,157	11,894	C 01.00 (0130,0001)	Articles 36(1) point (c), 26(2) and 36(1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	-3,984	-4,082	-4,258	-4,065	C 01.00 (0100,0001)	Articles 4(1)(9), 26(1) point (g) and 36(1) point (f) of CRR
	A.1.4	Other Reserves	3,096	3,114	2,999	4,317	C 01.00 (0200,0001)	Articles 4(1)(7) and 26(1) point (a) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (0210,0001)	Articles 4(1)(2), 26(1) point (f) and 36(1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	32	36	30	30	C 01.00 (0230,0001)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-427	-459	-507	-775	C 01.00 (0250,0001)	Articles 32 to 35 and 36(1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-575	-574	-572	-497	C 01.00 (0300,0001) + C 01.00 (0340,0001)	Articles 4(1)(3), 36(1) point (b) and 37 of CRR, Articles 4(1)(3), 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 DTAs)	-5	-28	-28	-25	C 01.00 (0370,0001)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IIR shortfall of credit risk adjustments to expected losses	-83	-80	-79	-194	C 01.00 (0380,0001)	Articles 36(1) point (d), 40 and 139 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-23	-19	-19	-13	C 01.00 (0390,0001)	Articles 4(1)(8), 36(1) point (g) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	-7	-7	-7	-7	C 01.00 (0400,0001)	Articles 4(1)(2), 26(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 (0440,0001)	Article 36(1) point (i) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-19	-19	-18	-14	C 01.00 (0460,0001) + C 01.00 (0462,0001) + C 01.00 (0470,0001) + C 01.00 (0471,0001) + C 01.00 (0472,0001)	Articles 4(36), 36(1) point (i) (1) and 89 to 91 of CRR, Articles 36(1) point (i) (1), 24(3) point (b), 24(3) point (c) and 258 of CRR, Articles 36(1) point (i) (2) and 270(2) of CRR, Articles 36(1) point (i) (3) and 155(4) of CRR
	A.1.14.1	Of which: from securitisation positions (-)	-19	-19	-18	-14	C 01.00 (0462,0001)	Articles 36(1) point (i) (1), 24(3) point (b), 24(3) point (c) 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 (0480,0001)	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 (0490,0001)	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 (0500,0001)	Articles 4(27), 36(1) point (h), 43, 45, 47, 48(1) point (b), 48(1) (1) (2) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	C 01.00 (0510,0001)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	-102	-99	-111	-140	C 01.00 (0520,0001)	Articles 36(1) point (m) and Article 47c of CRR
	A.1.18B	(-) Minimum value commitment shortfalls	-93	0	0	0	C 01.00 (0514,0001)	Article 36(1) point (n) and Article 133(2) of CRR
A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C 01.00 (0515,0001)	Article 36(1) point (o) of CRR	
A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	-356	-436	-295	-293	C 01.00 (0524,0001)	Article 3 of CRR	
A.1.20	CET1 capital elements or deductions - other	-246	-137	-143	-169	C 01.00 (0529,0001)	-	
A.1.21	Transitional adjustments	153	198	120	109	GA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.20)	-	
A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (0520,0001)	Articles 48(1) to (3), and 484 to 487 of CRR	
A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (0526,0001)	Articles 479 and 480 of CRR	
A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	153	198	120	109	C 01.00 (0526,0001)	Articles 469 to 472, 478 and 481 of CRR	
A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	2,156	2,150	2,150	3,293	C 01.00 (0530,0001)	Article 61 of CRR	
A.2.1	Additional Tier 1 Capital Instruments	2,156	2,150	2,150	3,293	C 01.00 (0540,0001) + C 01.00 (0670,0001)	-	
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (0570,0001)	-	
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (0580,0001) + C 01.00 (0590,0001) + C 01.00 (0710,0001) + C 01.00 (0740,0001) + C 01.00 (0750,0001)	-	
A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (0560,0001) + C 01.00 (0580,0001) + C 01.00 (0730,0001)	-	
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	19,793	20,912	20,896	26,921	C 01.00 (0001,0001)	Article 25 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	3,908	3,807	3,735	3,707	C 01.00 (0700,0001)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	3,805	3,712	3,644	3,593	C 01.00 (0760,0001) + C 01.00 (0980,0001)	-	
A.4.2	Other Tier 2 Capital components and deductions	294	364	413	432	C 01.00 (0910,0001) + C 01.00 (0920,0001) + C 01.00 (0925,0001) + C 01.00 (0930,0001) + C 01.00 (0935,0001) + C 01.00 (0940,0001) + C 01.00 (0945,0001) + C 01.00 (0950,0001) + C 01.00 (0955,0001) + C 01.00 (0960,0001) + C 01.00 (0965,0001) + C 01.00 (0970,0001) + C 01.00 (0975,0001) + C 01.00 (0980,0001) + C 01.00 (0985,0001)	-	
A.4.3	Tier 2 transitional adjustments	-191	-269	-323	-318	C 01.00 (0980,0001) + C 01.00 (0985,0001) + C 01.00 (0990,0001)	-	
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	146,348	137,379	134,862	151,069	C 02.00 (0010,0001)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	54	59	9	0	C 01.00 (0010,0001)	-
	B.2	Of which: Transitional adjustments excluded	0	0	0	0	-	-
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	12.05%	13.66%	13.99%	15.64%	CA3 (1)	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	13.52%	15.22%	15.49%	17.82%	CA3 (2)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	16.19%	17.99%	18.26%	20.27%	CA3 (3)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	17,484	18,564	18,625	23,519	A.1.5 + A.1.7 + A.1.8 + A.1.9 + A.1.10 + A.1.11 + A.1.12 + A.1.13 + A.1.14 + A.1.14.1 + A.1.15 + A.1.16 + A.1.17 + A.1.18 + A.1.18A + A.1.18B + A.1.18C + A.1.19 + A.1.20 + A.1.21 + A.1.21.1 + A.1.21.2 + A.1.21.3 + A.2.1 + A.2.2 + A.2.3 + A.2.4	-
	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	11.95%	13.52%	13.81%	15.57%	(D.1)/(B.1)	-
Memo Items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	153	198	120	109	C 01.00 (0440,0001)	-
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 01.00 (0440,0001)	-
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	-191	-269	-323	-318	C 01.00 (0440,0001)	-
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	54	59	9	0	C 01.00 (0440,0001)	-

(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

2023 EU-wide Transparency Exercise

Overview of Risk exposure amounts

DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

	RWAs				COREP CODE
	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	
(min EUR, %)					
Credit risk (excluding CCR and Securitisations) ¹	110,760	107,072	108,658	124,140	C 02.00 (r0040, c0010) - [C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001)] + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0470, c0010) + C 02.00 (r0460, c0010)
Of which the standardised approach	28,948	27,200	26,390	23,367	C 02.00 (r0050, c0010) - [C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001)] + C 07.00 (r0130, c0220, s001)
Of which the foundation IRB (FIRB) approach	51,096	50,328	52,000	53,035	C 02.00 (r0250, c0010) - [C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002)]
Of which the advanced IRB (AIRB) approach	15,399	14,776	15,470	15,485	C 02.00 (r0310, c0010) - [C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001)]
Of which equity IRB	13,270	12,712	12,803	30,319	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) ²	6,916	4,770	4,430	4,506	C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0460, c0010)
Credit valuation adjustment - CVA	1,746	1,462	1,310	1,277	C 02.00 (r0640, c0010)
Settlement risk	2	39	11	6	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	4,411	4,683	4,556	4,925	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	10,448	7,369	6,090	6,222	C 02.00 (r0520, c0010)
Of which the standardised approach	752	537	584	528	C 02.00 (r0530, c0010)
Of which IMA	9,697	6,832	5,506	5,695	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	159	89	78	47	C 19.00 (r0010, c0601)*12.5 + C 20.00 (r010, c0450)*12.5 + MAX(C 24.00(r0010, c0090), C 24.00(c0010, c0100), C 24.00(r0010, c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	10,727	10,727	9,217	9,217	C 02.00 (r0590, c0010)
Of which basic indicator approach	0	0	0	0	C 02.00 (r0600, c0010)
Of which standardised approach	10,727	10,727	9,217	9,217	C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (r0620, c0010)
Other risk exposure amounts	1,336	1,258	590	776	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	146,348	137,379	134,862	151,069	

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.

2023 EU-wide Transparency Exercise
P&L
DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

(mn EUR)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023
Interest income	4,525	6,597	2,599	5,666
Of which debt securities income	432	673	270	565
Of which loans and advances income	3,751	5,764	2,444	3,825
Interest expenses	2,432	3,323	1,704	3,749
(Of which deposits expenses)	1,613	2,622	1,491	3,343
(Of which debt securities issued expenses)	565	697	389	929
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	71	38	32	41
Net Fee and commission income	2,305	3,034	702	1,415
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	43	52	40	29
Gains or (-) losses on financial assets and liabilities held for trading, net	-3,175	-2,925	228	435
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	3,614	3,343	-90	-106
Gains or (-) losses from hedge accounting, net	-15	-45	-24	-27
Exchange differences (gain or (-) loss), net	188	138	4	24
Net other operating income /(expenses)	216	116	49	123
TOTAL OPERATING INCOME, NET	5,339	7,026	1,835	3,851
(Administrative expenses)	2,882	4,085	1,035	2,042
(Cash contributions to resolution funds and deposit guarantee schemes)	257	251	268	223
(Depreciation)	224	293	70	140
Modification gains or (-) losses, net	0	2	0	0
(Provisions or (-) reversal of provisions)	-39	-21	1	-47
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	-8	29	5	-15
(Other provisions)	-31	-50	-5	-32
Of which pending legal issues and tax litigation ¹	0	1	0	0
Of which restructuring ²	0	-25	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	110	271	62	69
(Financial assets at fair value through other comprehensive income)	-2	-1	-1	-1
(Financial assets at amortised cost)	112	272	63	70
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	0	-6	5	57
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	81	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	-142	-271	242	510
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	45	44	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	1,807	2,011	637	1,876
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	1,196	1,201	481	1,488
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	1,196	1,201	481	1,488
Of which attributable to owners of the parent	1,150	1,145	472	1,455

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."

2023 EU-wide Transparency Exercise
Total Assets: fair value and impairment distribution

DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

ASSETS:	As of 30/09/2022				As of 31/12/2022				As of 31/03/2023				As of 30/06/2023				References
	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3	
Cash, cash balances at central banks and other demand deposits	132,232				103,146				113,072				123,467				IAS 1.54 (i)
Financial assets held for trading	65,752	1,812	63,201	739	49,369	1,394	47,352	623	36,647	1,261	34,836	549	38,366	7,806	29,035	1,526	IFRS 7.8(a)(i); IFRS 9 Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	3,138	46	2,349	743	3,234	45	2,484	705	3,343	45	2,594	704	3,352	0	2,644	708	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	5,776	3,373	2,238	165	5,428	3,121	2,159	147	5,403	3,137	2,124	143	5,121	1,588	2,829	704	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	24,619	6,949	16,287	1,384	25,033	7,378	16,502	1,153	26,933	7,368	18,082	1,483	27,502	16,094	9,826	1,583	IFRS 7.8(b); IFRS 9.4.1.2A
Financial assets at amortised cost	322,369				325,399				327,867				333,811				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	1,487	0	1,487	0	1,568	0	1,568	0	1,255	0	1,255	0	1,292	0	1,285	7	IFRS 9.6.2.1; Annex V.Part 1.12; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	-4,201				-4,173				-3,847				-3,891				IAS 39.89A(e); IFRS 9.6.5.8
Other assets ¹⁾	13,440				13,355				17,924				17,425				
TOTAL ASSETS	564,612				522,359				528,597				546,447				IAS 1.9(e), ICG 6

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

Breakdown of financial assets by instrument and by counterparty sector ¹⁾	As of 30/09/2022						As of 31/12/2022						As of 31/03/2023						As of 30/06/2023						References	
	Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾				
	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets		
Financial assets at fair value through other comprehensive income	Debt securities	24,371	48	51	-8	-1	-36	25,171	60	50	-8	-1	-36	26,716	50	50	-7	-1	-36	27,362	63	50	-7	-1	-36	Annex V.Part 1.31, 44(b)
	Loans and advances	2,472	20	0	0	0	0	2,473	20	0	0	0	0	2,453	0	0	0	0	0	2,446	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at amortised cost	Debt securities	11,314	214	31	-5	-11	-4	11,504	232	29	-5	-11	-4	11,778	211	29	-5	-10	-4	11,692	159	27	-4	-6	-4	Annex V.Part 1.31, 44(b)
	Loans and advances	294,179	15,685	2,755	-297	-429	-1,187	275,657	37,165	2,758	-275	-541	-1,215	277,820	37,143	2,837	-281	-526	-1,252	283,519	37,600	2,804	-283	-517	-1,262	Annex V.Part 1.32, 44(a)

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

⁽²⁾ From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

2023 EU-wide Transparency Exercise

Breakdown of liabilities

DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

(mln EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	
Financial liabilities held for trading	59,340	52,498	51,452	52,816	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	25,558	25,785	26,162	25,909	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	450,607	415,131	417,177	432,015	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ¹	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	527	442	469	651	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	-1,125	-1,147	-1,090	-1,136	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	2,976	3,044	3,081	2,892	IAS 37.10; IAS 1.54(l)
Tax liabilities	724	581	581	721	IAS 1.54(n-o)
Share capital repayable on demand	17	15	15	15	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	3,034	2,952	2,615	2,386	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ¹	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	541,659	499,301	500,462	516,268	IAS 1.9(b);IG 6
TOTAL EQUITY	22,953	23,058	28,135	30,178	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	564,612	522,359	528,597	546,447	IAS 1.1G6

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

2023 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 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	
Derivatives		31,446	27,102	21,656	22,517	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	18	22	81	41	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	2,439	994	2,722	2,053	Annex V.Part 1.31
Deposits	Central banks	38,030	14,908	12,346	17,047	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	347	717	649	1,596	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	72,495	70,400	70,989	73,817	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	1,289	1,239	1,456	1,723	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	116,859	116,729	111,227	111,105	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	47,259	52,369	47,044	47,027	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	75,292	68,415	66,850	66,993	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	47,550	37,570	43,349	43,135	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	17,619	17,026	19,390	20,192	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	9,421	10,659	12,653	14,029	ECB/2013/33 Annex 2.Part 2.9.1
	Households	70,932	71,196	71,342	71,328	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	2,593	2,182	1,926	1,866	Annex V.Part 1.42(f), 44(c)
Debt securities issued		110,088	106,235	117,820	125,494	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		3,737	3,641	3,583	3,565	Annex V.Part 1.37
Other financial liabilities		815	828	839	803	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		536,032	493,856	495,260	511,390	

2023 EU-wide Transparency Exercise

Market Risk

DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

	5A		1H										1H											
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)			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			
(mln EUR)	As of 30/09/2022	As of 31/12/2022	As of 30/09/2022										As of 31/12/2022											
Traded Debt Instruments	159	89	181	40	605	137							135	21	391	62								
Of which: General risk	0	0	157	36	462	108							127	21	316	52								
Of which: Specific risk	159	89	72	13	137	24							8	77	11									
Equities	0	0	88	18	98	19							77	18	77	18								
Of which: General risk	0	0	35	3	45	4							29	4	29	4								
Of which: Specific risk	0	0	53	15	53	15							48	14	48	14								
Foreign exchange risk	566	428	43	9	67	20							53	6	70	7								
Commodities risk	12	14	26	5	58	11							22	4	50	9								
Total	737	531	214	48	460	98	102	101	0	0	0	9,697	169	30	292	43	86	79	0	0	0	0	6,832	
	As of 31/03/2023	As of 30/06/2023	As of 31/03/2023										As of 30/06/2023											
Traded Debt Instruments	78	47	94	24	287	62							86	15	300	77								
Of which: General risk	0	0	89	20	241	51							80	12	251	62								
Of which: Specific risk	78	47	28	6	51	13							22	5	49	13								
Equities	0	1	66	13	85	23							60	10	159	24								
Of which: General risk	0	0	24	5	42	16							32	4	131	18								
Of which: Specific risk	0	0	43	7	43	8							28	6	28	6								
Foreign exchange risk	489	475	23	4	23	4							29	3	31	3								
Commodities risk	12	0	17	4	42	8							14	3	35	9								
Total	580	523	125	29	238	53	77	76	0	0	0	5,506	110	18	258	65	83	88	0	0	0	0	5,695	

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

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure ^a	Exposure Value ^b	Risk exposure amount	Value adjustments and provisions ^c	Original Exposure ^a	Exposure Value ^b	Risk exposure amount	Value adjustments and provisions ^c
Consolidated data	Central governments or central banks	120,212	121,394	4,114		102,211	106,122	2,550	
	Regional governments or local authorities	21,133	21,440	247		20,683	20,980	233	
	Public sector entities	6,439	6,139	86		6,453	6,265	78	
	Multilateral Development Banks	3,975	4,256	0		3,822	4,061	0	
	International Organisations	363	363	0		538	538	0	
	Institutions	14,070	105,288	721		122,288	107,917	718	
	Corporates	25,730	17,805	15,660		23,440	15,561	12,752	
	of which: SME	1,690	655	752		1,811	1,060	854	
	Retail	12,402	6,373	4,335		12,618	6,401	4,372	
	Secured by mortgages on immovable property	2,467	2,380	1,389		2,462	2,462	1,372	
	of which: SME	2,855	2,691	1,154		2,931	2,749	1,174	
	Exposures in default	975	73	30		134	132	55	
	Items associated with particular high risk	951	330	481	513	859	314	377	471
	Covered bonds	675	539	809		734	561	869	
	Claims on institutions and corporates with a ST credit assessment	788	784	0		727	727	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	18,834	10,765	4,611		18,534	10,374	4,427	
Other exposures	39	39	39		39	39	39		
Standardised Total ^d	349,657	309,617	33,041	1,091	322,807	283,753	29,551	1,191	

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

⁽²⁾ Standardised Total does not include the securitisation position unless in the results area for the 2023 exercise.

⁽³⁾ Only the most relevant countries are disclosed. These have been selected under the following ratio: Countries of counterpart coverage on to 5% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

⁽⁴⁾ Starting from the 2022 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the country of counterpart.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure ^a	Exposure Value ^b	Risk exposure amount	Value adjustments and provisions ^c	Original Exposure ^a	Exposure Value ^b	Risk exposure amount	Value adjustments and provisions ^c
GERMANY	Central governments or central banks	15,820	17,720	3,571		15,385	17,707	3,471	
	Regional governments or local authorities	18,071	16,763	49		18,440	18,723	42	
	Public sector entities	0	0	0		0	5,991	0	
	Multilateral Development Banks	0	0	0		0	1	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	123,051	104,209	591		126,374	106,951	490	
	Corporates	15,910	11,092	9,862		15,077	10,000	8,151	
	of which: SME	1,458	602	682		1,584	663	758	
	Retail	9,651	4,200	2,736		9,888	4,251	2,760	
	Secured by mortgages on immovable property	2,464	2,376	1,358		2,468	2,398	1,370	
	of which: SME	857	854	381		859	854	381	
	Exposures in default	73	73	30		108	106	44	
	Items associated with particular high risk	586	181	221	203	492	189	221	203
	Covered bonds	611	475	713		670	517	773	
	Claims on institutions and corporates with a ST credit assessment	652	657	0		611	655	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	2,177	1,888	588		2,083	1,971	515	
Other exposures	27	27	27		27	26	26		
Standardised Total ^d	234	234	651	393	237	237	655	424	

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

⁽²⁾ Total value adjustments and provisions per country of counterpart excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure ^a	Exposure Value ^b	Risk exposure amount	Value adjustments and provisions ^c	Original Exposure ^a	Exposure Value ^b	Risk exposure amount	Value adjustments and provisions ^c
UNITED STATES	Central governments or central banks	11,711	11,711	0		2,578	2,578	0	
	Regional governments or local authorities	157	154	68		130	128	59	
	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	162	162	35		139	139	28	
	Corporates	154	483	422		610	531	468	
	of which: SME	1	0	0		1	0	0	
	Retail	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	19	19	29	0	17	17	26	0
	Items associated with particular 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)	5,829	1,872	1,485		5,383	1,693	1,318	
	Equity	0	0	0		0	0	0	
Other exposures	0	0	0		0	0	0		
Standardised Total ^d	0	0	0	0	0	0	0	0	

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

⁽²⁾ Total value adjustments and provisions per country of counterpart excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure ^a	Exposure Value ^b	Risk exposure amount	Value adjustments and provisions ^c	Original Exposure ^a	Exposure Value ^b	Risk exposure amount	Value adjustments and provisions ^c
LUXEMBOURG	Central governments or central banks	7,402	7,402	0		8,931	8,931	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	122	122	24		128	128	24	
	Corporates	2,424	2,097	2,060		1,654	1,427	1,409	
	of which: SME	125	19	84		123	23	19	
	Retail	1	1	1		1	1	1	
	Secured by mortgages on immovable property	11	11	6		11	11	6	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	49	2	0	37	59	2	0	37
	Items associated with particular high risk	0	0	0		0	0	0	
	Covered bonds	30	30	0		26	26	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	1,454	1,148	284		1,626	1,197	318	
	Equity	0	0	0		0	0	0	
Other exposures	53	53	53		53	53	53		
Standardised Total ^d	0	0	0	37	0	0	0	39	

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

⁽²⁾ Total value adjustments and provisions per country of counterpart excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure ^a	Exposure Value ^b	Risk exposure amount	Value adjustments and provisions ^c	Original Exposure ^a	Exposure Value ^b	Risk exposure amount	Value adjustments and provisions ^c
FRANCE	Central governments or central banks	340	497	0		327	397	0	
	Regional governments or local authorities	86	86	0		111	111	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	292	291	58		290	288	58	
	Corporates	229	262	143		221	250	151	
	of which: SME	1	1	0		1	1	0	
	Retail	0	0	0		0	0	0	
	Secured by mortgages on immovable property	26	26	13		26	26	11	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particular 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)	2,366	1,534	493		2,282	1,453	487	
	Equity	0	0	0		0	0	0	
Other exposures	0	0	0		0	0	0		
Standardised Total ^d	0	0	0	0	0	0	0	0	

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

⁽²⁾ Total value adjustments and provisions per country of counterpart excludes those for securitisation exposures but includes general credit risk adjustments.

DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions ^a	Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions ^a
UNITED KINGDOM	Central governments or central banks	5,613	5,674	0	0	2,052	2,108	0	
	Regional governments or local authorities	0	0	0	0	0	0	0	
	Public sector entities	0	0	0	0	0	0	0	
	Multilateral Development Banks	0	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	0	
	Institutions	4	4	0	0	0	0	0	
	Corporates	226	222	145	0	261	255	174	
	of which: SME	0	0	0	0	0	0	0	
	Retail	0	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	0	
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	
	of which: SME	0	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	0	0	
	Covered bonds	5	5	1	0	5	5	1	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0		
Collective Investments Undertakings (CIU)	910	487	262	0	971	517	269		
Equity	0	0	0	0	0	0	0		
Other exposures	0	0	0	0	0	0	0		
Standardised Total ^b				1				2	

⁽¹⁾ Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).
⁽²⁾ Total value adjustments and provisions per country of countryparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions ^a	Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions ^a
SWITZERLAND	Central governments or central banks	1,120	1,250	0	0	4,347	4,450	0	
	Regional governments or local authorities	298	298	60	0	339	339	55	
	Public sector entities	0	0	0	0	0	0	0	
	Multilateral Development Banks	0	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	0	
	Institutions	246	244	55	0	186	185	53	
	Corporates	361	228	219	0	276	209	199	
	of which: SME	4	4	3	0	4	3	2	
	Retail	4	3	3	0	4	3	2	
	of which: SME	0	0	0	0	0	0	0	
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	0	
	Exposures in default	0	0	0	0	0	0	0	
	Items associated with particularly high risk	50	50	21	0	51	51	21	
	Covered bonds	0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	852	580	121	0	639	351	111		
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0		
Equity	0	0	0	0	0	0	0		
Other exposures	0	0	0	0	0	0	0		
Standardised Total ^b				1				1	

⁽¹⁾ Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).
⁽²⁾ Total value adjustments and provisions per country of countryparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions ^a	Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions ^a
AUSTRIA	Central governments or central banks	899	899	431	0	702	702	0	
	Regional governments or local authorities	29	29	0	0	29	29	0	
	Public sector entities	0	0	0	0	0	0	0	
	Multilateral Development Banks	0	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	0	
	Corporates	525	440	406	0	237	135	100	
	of which: SME	4	4	0	0	5	0	0	
	Retail	1,772	1,387	1,081	0	1,794	1,371	1,028	
	of which: SME	0	0	0	0	0	0	0	
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	0	
	Exposures in default	54	54	0	27	58	58	22	
	Items associated with particularly high risk	14	14	21	0	14	14	20	
	Covered bonds	0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0		
Collective Investments Undertakings (CIU)	190	157	58	0	227	178	60		
Equity	0	0	0	0	0	0	0		
Other exposures	0	0	0	0	0	0	0		
Standardised Total ^b				81				81	

⁽¹⁾ Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).
⁽²⁾ Total value adjustments and provisions per country of countryparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions ^a	Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions ^a
NETHERLANDS	Central governments or central banks	7	41	0	0	7	127	0	
	Regional governments or local authorities	0	0	0	0	0	0	0	
	Public sector entities	0	0	0	0	0	0	0	
	Multilateral Development Banks	0	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	0	
	Institutions	81	81	17	0	23	23	5	
	Corporates	988	768	728	0	957	668	594	
	of which: SME	0	0	0	0	0	0	0	
	Retail	0	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	0	
	Secured by mortgages on immovable property	5	5	2	0	5	5	2	
	of which: SME	0	0	0	0	0	0	0	
	Exposures in default	2	2	0	0	0	0	0	
	Items associated with particularly high risk	0	0	0	0	0	0	0	
	Covered bonds	6	6	1	0	6	6	1	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0		
Collective Investments Undertakings (CIU)	1,077	749	382	0	1,104	744	309		
Equity	0	0	0	0	0	0	0		
Other exposures	0	0	0	0	0	0	0		
Standardised Total ^b				3				4	

⁽¹⁾ Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).
⁽²⁾ Total value adjustments and provisions per country of countryparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions ^a	Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions ^a
Other Countries	Central governments or central banks	27	27	0	0	114	114	0	
	Regional governments or local authorities	0	0	0	0	0	0	0	
	Public sector entities	0	0	0	0	0	0	0	
	Multilateral Development Banks	3,975	4,286	0	0	3,861	4,086	0	
	International Organisations	363	363	0	0	527	527	0	
	Institutions	4	4	0	0	4	4	0	
	Corporates	112	111	111	0	49	48	48	
	of which: SME	0	0	0	0	0	0	0	
	Retail	0	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	0	
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	
	of which: SME	0	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	0	0	
	Covered bonds	0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0		
Collective Investments Undertakings (CIU)	0	0	0	0	15	15	0		
Equity	0	0	0	0	0	0	0		
Other exposures	0	0	0	0	0	0	0		
Standardised Total ^b				0				0	

⁽¹⁾ Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).
⁽²⁾ Total value adjustments and provisions per country of countryparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions ^a	Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions ^a
CANADA	Central governments or central banks	522	669	0	0	472	603	0	
	Regional governments or local authorities	260	260	49	0	265	265	50	
	Public sector entities	163	16	0	0	149	13	3	
	Multilateral Development Banks	0	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	0	
	Institutions	1	1	0	0	0	0	0	
	Corporates	585	585	125	0	581	581	143	
	of which: SME	0	0	0	0	0	0	0	
	Retail	0	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	0	
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	
	of which: SME	0	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	0	0	
	Covered bonds	0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0		
Collective Investments Undertakings (CIU)	243	149	42	0	236	140	38		
Equity	0	0	0	0	0	0	0		
Other exposures	0	0	0	0	0	0	0		
Standardised Total ^b				0				0	

⁽¹⁾ Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).
⁽²⁾ Total value adjustments and provisions per country of countryparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
Consolidated data	(in EUR %)								
	Central governments or central banks	113,652	114,327	3,474		123,753	123,653	863	
	Regional governments or local authorities	19,844	20,071	234		19,236	19,474	228	
	Public sector entities	6,473	6,753	77		6,379	6,666	96	
	Multilateral Development Banks	3,865	4,061	0		3,973	4,153	13	
	International Organisations	771	771	0		893	893	0	
	Institutions	140,769	120,924	1,296		146,770	125,941	1,002	
	Corporates	22,354	14,546	11,886		22,400	14,423	11,554	
	of which: SME	1,852	1,980	870		1,740	1,924	824	
	Retail	11,205	4,562	2,934		11,928	4,588	2,994	
	of which: SME	2,568	2,477	1,415		2,506	2,502	1,430	
	Secured by mortgages on immovable property	2,968	2,774	1,180		2,979	2,776	1,180	
	of which: SME	113	112	47		111	110	46	
	Exposures in default	851	263	236		868	272	238	
	Items associated with particularly high risk	706	571	850	427	645	383	875	434
	Covered bonds	720	720	32		864	864	33	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	18,174	18,770	4,964		18,481	18,707	5,023		
Equity	47	47	47		49	48	48		
Other exposures	516	1,026	733		791	1,011	714		
Standardised Total ²	343,367	302,132	28,144	1,041	358,008	315,744	25,069	944	

(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 unless in the results prior to the 2019 exercise.
(3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparties covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
GERMANY	(in EUR %)								
	Central governments or central banks	85,320	85,022	1,471		90,288	92,289	795	
	Regional governments or local authorities	17,631	17,843	43		17,030	17,252	43	
	Public sector entities	5,984	6,470	43		5,910	6,715	43	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	140,037	120,200	1,294		146,046	125,204	1,011	
	Corporates	14,572	9,556	7,944		14,510	9,674	7,889	
	of which: SME	1,234	978	1,529		1,234	978	1,529	
	Retail	6,691	3,559	2,228		10,369	3,631	2,277	
	of which: SME	2,557	2,474	1,414		3,003	2,499	1,428	
	Secured by mortgages on immovable property	823	823	493		826	826	493	
	of which: SME	87	86	36		85	84	35	
	Exposures in default	442	155	187	225	432	141	170	227
	Items associated with particularly high risk	842	86	759		580	518	729	
	Covered bonds	599	599	738		728	728	738	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	1,952	1,531	453		2,053	1,511	458		
Equity	33	34	34		33	38	38		
Other exposures	662	662	620		633	633	591		
Standardised Total ²	371	371	371	371	371	371	371	371	

(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 but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
UNITED STATES	(in EUR %)								
	Central governments or central banks	7,240	7,240	0		11,000	11,000	0	
	Regional governments or local authorities	131	129	60		103	103	47	
	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	150	150	31		135	142	29	
	Corporates	603	448	446		603	582	462	
	of which: SME	1	0	0		1	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	17	17	26	0	17	17	26	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)	5,702	1,873	1,465		5,869	1,894	1,465		
Equity	0	0	0		0	0	0		
Other exposures	10	10	10		10	10	10		
Standardised Total ²	3	3	3	3	3	3	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 but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
LUXEMBOURG	(in EUR %)								
	Central governments or central banks	4,920	4,920	0		11,401	11,401	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,625	560	110		89	89	18	
	Corporates	1,034	809	753		913	687	637	
	of which: SME	222	178	143		124	124	10	
	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	50	2	2	37	51	2	2	38
	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)	1,507	1,023	310		1,007	810	296		
Equity	57	57	57		55	55	55		
Other exposures	0	0	0		0	0	0		
Standardised Total ²	39	39	39	39	39	39	39	39	

(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 but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
FRANCE	(in EUR %)								
	Central governments or central banks	303	344	0		318	357	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	191	191	0		195	195	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	145	145	29		161	160	32	
	Corporates	222	236	141		217	224	124	
	of which: SME	5	5	4		5	5	4	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	26	26	11		26	26	11	
	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	5	5	1		5	5	1	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	2,503	1,621	595		2,412	1,592	573		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ²	6	6	6	6	6	6	6	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 but includes general credit risk adjustments.

		IRB Approach										
		As of 30/09/2022					As of 31/12/2022					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Of which: defaulted		
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted				
(in EUR, %)												
Consolidated data	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	
	Institutions	50,936	239	48,644	7,890	0	79	47,306	226	45,126	7,842	0
	Corporates	120,220	1,020	103,221	45,918	0	709	120,194	1,037	101,625	44,870	0
	Corporates - Of Which: Specialised Lending	75,607	79	75,621	1,857	0	162	75,318	79	75,645	1,526	0
	Corporates - Of Which: SME	12,384	0	11,520	3,097	0	24	12,270	0	11,380	3,054	0
	Retail	92,273	852	92,294	15,309	530	92,619	850	92,620	14,776	529	0
	Retail - Secured on real estate property	78,638	506	78,112	10,202	308	186	78,161	489	77,653	9,711	307
	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	78,638	506	78,112	10,202	308	186	78,161	489	77,653	9,711	307
	Retail - Qualifying Revolving	14,635	356	14,181	5,197	222	343	14,658	351	13,966	5,066	223
	Retail - Other Retail - Of Which: SME	457	0	8	1	0	0	461	2	8	0	0
	Retail - Other Retail - Of Which: non-SME	14,177	356	14,173	5,197	222	343	14,196	350	13,958	5,065	223
Equity	3,987	0	3,987	14,554	0	0	3,496	0	3,496	12,712	0	
Other non credit-obligation assets				2,077						2,075		
IRB Total				16,658						16,255		

(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) DZ Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.
 (3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of countries ranked by original exposure, calculated as of last quarter.

		IRB Approach										
		As of 30/09/2022					As of 31/12/2022					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Of which: defaulted		
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted				
(in EUR, %)												
GERMANY	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	
	Institutions	9,240	0	8,347	1,763	0	3	11,473	0	10,493	1,840	0
	Corporates	93,074	823	89,624	33,549	0	957	92,088	817	79,344	33,265	684
	Corporates - Of Which: Specialised Lending	24,366	35	22,416	9,010	0	95	23,788	35	22,386	8,821	0
	Corporates - Of Which: SME	11,086	0	11,086	2,974	0	23	11,020	0	11,020	2,972	0
	Corporates - Of Which: non-SME	50,767	852	59,795	15,310	523	524	90,118	840	91,125	14,691	523
	Retail	0	0	77,500	10,133	304	184	77,802	484	77,255	9,646	303
	Retail - Secured on real estate property	78,274	500	77,750	10,133	304	184	77,802	484	77,255	9,646	303
	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	78,274	500	77,750	10,133	304	184	77,802	484	77,255	9,646	303
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	14,693	352	14,045	5,177	219	340	14,316	356	13,830	5,045	220
Retail - Other Retail - Of Which: SME	453	0	8	1	0	0	457	2	8	0	0	
Retail - Other Retail - Of Which: non-SME	14,041	352	14,037	5,177	219	340	13,860	354	13,822	5,044	220	
Equity	3,834	0	3,834	14,119	0	0	3,370	0	3,370	12,371	0	
Other non credit-obligation assets												
IRB Total												

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

		IRB Approach										
		As of 30/09/2022					As of 31/12/2022					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Of which: defaulted		
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted				
(in EUR, %)												
UNITED STATES	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	
	Institutions	823	0	808	394	0	0	821	0	817	390	0
	Corporates	4,571	66	3,670	2,172	0	14	4,357	61	3,654	2,044	0
	Corporates - Of Which: Specialised Lending	857	0	703	322	0	2	782	0	671	304	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0
	Retail	22	0	20	4	0	0	22	0	21	4	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	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	22	0	20	4	0	0	22	0	21	4	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	2	0	2	0	0	0	2	0	2	0	0	
Other non credit-obligation assets	44	0	44	560	0	0	33	0	31	336	0	
IRB Total												

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

		IRB Approach										
		As of 30/09/2022					As of 31/12/2022					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Of which: defaulted		
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted				
(in EUR, %)												
LUXEMBOURG	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	
	Institutions	260	0	201	83	0	0	263	0	228	73	0
	Corporates	4,860	0	4,767	1,463	0	17	5,144	0	5,062	1,603	0
	Corporates - Of Which: Specialised Lending	4,218	0	4,009	1,161	0	16	4,593	0	4,388	1,280	0
	Corporates - Of Which: SME	116	0	109	27	0	0	53	0	50	16	0
	Corporates - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0
	Retail	56	1	55	13	1	0	57	1	56	13	1
	Retail - Secured on real estate property	56	1	54	13	0	0	56	1	54	12	1
	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	56	1	54	13	0	0	56	1	54	12	1
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	2	0	2	1	0	0	2	0	2	1	0
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
Retail - Other Retail - Of Which: non-SME	2	0	2	1	0	0	2	0	2	1	0	
Equity	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	
IRB Total												

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

		IRB Approach										
		As of 30/09/2022					As of 31/12/2022					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Of which: defaulted		
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted				
(in EUR, %)												
FRANCE	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	
	Institutions	23,818	0	23,571	608	0	1	17,814	0	17,742	566	0
	Corporates	1,552	0	1,594	678	0	3	1,552	0	1,569	631	0
	Corporates - Of Which: Specialised Lending	864	0	852	413	0	3	829	0	820	394	0
	Corporates - Of Which: SME	146	0	146	39	0	0	147	0	147	39	0
	Corporates - Of Which: non-SME	33	2	33	7	1	1	33	2	32	7	1
	Retail	24	2	24	5	1	0	25	2	24	6	1
	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	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	24	2	24	5	1	0	25	2	24	6	1
	Retail - Other Retail	8	0	8	2	0	0	8	0	8	2	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	8	0	8	2	0	0	8	0	8	2	0	
Equity	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	
IRB Total												

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

2023 EU-wide Transparency Exercise

Credit Risk - IRB Approach

DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

Table for UNITED KINGDOM showing IRB Approach data for As of 30/09/2022 and As of 31/12/2022. Columns include Original Exposure, Exposure Value, Risk exposure amount, Value adjustments and provisions.

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

Table for SWITZERLAND showing IRB Approach data for As of 30/09/2022 and As of 31/12/2022. Columns include Original Exposure, Exposure Value, Risk exposure amount, Value adjustments and provisions.

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

Table for AUSTRIA showing IRB Approach data for As of 30/09/2022 and As of 31/12/2022. Columns include Original Exposure, Exposure Value, Risk exposure amount, Value adjustments and provisions.

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

Table for NETHERLANDS showing IRB Approach data for As of 30/09/2022 and As of 31/12/2022. Columns include Original Exposure, Exposure Value, Risk exposure amount, Value adjustments and provisions.

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

Table for Other Countries showing IRB Approach data for As of 30/09/2022 and As of 31/12/2022. Columns include Original Exposure, Exposure Value, Risk exposure amount, Value adjustments and provisions.

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

Table for CANADA showing IRB Approach data for As of 30/09/2022 and As of 31/12/2022. Columns include Original Exposure, Exposure Value, Risk exposure amount, Value adjustments and provisions.

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

2023 EU-wide Transparency Exercise

Credit Risk - IRB Approach

DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

Table for Consolidated data under IRB Approach, showing exposures and risk amounts as of 31/03/2023 and 30/06/2023. Includes sub-categories like Central banks and central governments, Institutions, Corporates, and Retail.

(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 results prior to the 2019 exercise. (3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterpart covering up to 95% of total original exposure or Top 10 countries called by original exposure, calculated as of last quarter

Table for GERMANY under IRB Approach, showing exposures and risk amounts as of 31/03/2023 and 30/06/2023. Includes sub-categories like Central banks and central governments, Institutions, Corporates, and Retail.

(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).

Table for UNITED STATES under IRB Approach, showing exposures and risk amounts as of 31/03/2023 and 30/06/2023. Includes sub-categories like Central banks and central governments, Institutions, Corporates, and Retail.

(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).

Table for LUXEMBOURG under IRB Approach, showing exposures and risk amounts as of 31/03/2023 and 30/06/2023. Includes sub-categories like Central banks and central governments, Institutions, Corporates, and Retail.

(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).

Table for FRANCE under IRB Approach, showing exposures and risk amounts as of 31/03/2023 and 30/06/2023. Includes sub-categories like Central banks and central governments, Institutions, Corporates, and Retail.

(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).

2023 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

As of 31/12/2022

		Direct exposures														Risk weighted exposure amount
		On balance sheet				Derivatives				Off balance sheet						
		Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures						
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			
		0	0	0	0	0	0	0	0	0	0	0	0	0		
		0	0	0	0	0	0	0	0	0	0	0	0	0		
		0	0	0	0	0	0	0	0	0	0	0	0	0		
		0	0	0	0	0	0	0	0	0	0	0	0	0		
		0	0	0	0	0	0	0	0	0	0	0	0	0		
		10	10	10	0	0	0	0	0	0	0	0	0	0		
		4	4	4	0	0	0	0	0	0	0	0	0	0		
		14	14	14	0	0	0	0	0	0	0	0	0	0		
		0	0	0	0	0	0	0	0	0	0	0	0	0		
		52	52	0	0	0	0	52	0	0	0	0	0	0		
		0	0	0	0	0	0	0	0	0	0	0	0	0		
		0	0	0	0	0	0	0	0	0	0	0	0	0		
		7	7	0	0	0	0	7	0	0	0	0	0	0		
		5	5	0	0	0	0	5	0	0	0	0	0	0		
		0	0	0	0	0	0	0	0	0	0	0	0	0		
		63	63	0	0	0	7	56	0	0	0	0	0	0		
		0	0	0	0	0	0	0	0	0	0	0	0	0		
		0	0	0	0	0	0	0	0	0	0	0	0	0		
		0	0	0	0	0	0	0	0	0	0	0	0	0		
		7	7	0	0	0	0	7	0	0	0	0	0	0		
		5	5	0	0	0	0	5	0	0	0	0	0	0		
		0	0	0	0	0	0	0	0	0	0	0	0	0		
		63	63	0	0	0	7	56	0	0	0	0	0	0		
		0	0	0	0	0	0	0	0	0	0	0	0	0		
		0	0	0	0	0	0	0	0	0	0	0	0	0		
		2	2	2	0	0	0	2	0	0	0	0	0	0		
		0	0	0	0	0	0	0	0	0	0	0	0	0		
		2	2	2	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		
		2	2	2	0	0	0	2	0	0	0	0	0	0		
		0	0	0	0	0	0	0	0	0	0	0	0	0		
		32	32	32	0	0	0	32	0	0	0	0	0	0		
		35	35	35	0	0	0	35	0	0	0	0	0	0		
		0	0	0	0	0	0	0	0	0	0	0	0	0		
		0	0	0	0	0	0	0	0	0	0	0	0	0		
		0	0	0	0	0	0	0	0	0	0	0	0	0		
		0	0	0	0	0	0	0	0	0	0	0	0	0		
		129	129	0	0	79	50	50	0	0	0	0	0	0		
		0	0	0	0	0	0	0	0	0	0	0	0	0		
		129	129	0	0	79	50	50	0	0	0	0	0	26		
		0	0	0	0	0	0	0	0	0	0	0	0	0		
		1	1	1	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		
		13	13	13	0	0	0	13	0	0	0	0	0	0		
		14	14	14	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		
		10	10	10	0	0	0	10	0	0	0	0	0	0		
		0	0	0	0	0	0	0	0	0	0	0	0	0		
		10	10	10	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	0	0	0	0	0	0	0	0		
		13	13	13	0	0	0	13	0	0	0	0	0	0		
		36	36	13	0	0	23	23	0	0	0	0	0	0		

2023 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

As of 31/12/2022															
Residual Maturity	Country / Region	Direct exposures												Risk weighted exposure amount	
		On balance sheet				Derivatives				Off balance sheet					
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
				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		
I 0 - 3M f	Spain	20	20	0	0	20	0	0	0	0	0	0	0	0	0
I 3M - 1Y f		12	12	0	0	12	0	0	0	0	0	0	0	0	0
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0
I 3Y - 5Y f		74	74	0	0	26	48	0	0	0	0	0	0	0	0
I 5Y - 10Y f		95	94	0	0	63	11	25	0	0	0	0	0	0	0
I 10Y - more		965	960	121	0	588	107	144	0	0	0	0	0	0	0
Total		1,166	1,160	121	0	689	186	165	0	0	0	0	0	0	1
I 0 - 3M f	Sweden	0	0	0	0	0	0	0	0	0	0	0	0	0	0
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0
I 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0
I 5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0
I 10Y - more		0	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
I 0 - 3M f	United Kingdom	0	0	0	0	0	0	0	0	0	0	0	0	0	0
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0
I 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0
I 5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0
I 10Y - more		0	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
I 0 - 3M f	Iceland	0	0	0	0	0	0	0	0	0	0	0	0	0	0
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0
I 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0
I 5Y - 10Y f		2	2	2	2	0	0	0	0	0	0	0	0	0	0
I 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		2	2	2	2	0	0	0	0	0	0	0	0	0	0
I 0 - 3M f	Liechtenstein	0	0	0	0	0	0	0	0	0	0	0	0	0	0
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0
I 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0
I 5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0
I 10Y - more		0	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
I 0 - 3M f	Norway	0	0	0	0	0	0	0	0	0	0	0	0	0	0
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0
I 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0
I 5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0
I 10Y - more		0	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
I 0 - 3M f	Australia	0	0	0	0	0	0	0	0	0	0	0	0	0	0
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0
I 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0
I 5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0
I 10Y - more		39	26	0	0	0	0	29	0	0	0	0	0	0	0
Total		39	39	0	0	0	0	39	0	0	0	0	0	0	0
I 0 - 3M f	Canada	0	0	0	0	0	0	0	0	0	0	0	0	0	0
I 3M - 1Y f		143	143	0	0	136	0	0	0	0	0	0	0	0	0
I 1Y - 2Y f		63	63	0	0	63	0	0	0	0	0	0	0	0	0
I 2Y - 3Y f		107	107	0	0	70	70	37	0	0	0	0	0	0	0
I 3Y - 5Y f		243	243	1	0	81	127	34	0	0	0	0	0	0	0
I 5Y - 10Y f		182	183	6	0	93	58	25	0	0	0	0	0	0	0
I 10Y - more		24	24	0	0	0	0	0	0	0	0	0	0	0	0
Total		762	762	26	0	375	254	106	0	0	0	0	0	0	50
I 0 - 3M f	Hong Kong	1	1	0	0	0	0	1	0	0	0	0	0	0	0
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0
I 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0
I 5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0
I 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		1	1	0	0	0	0	1	0	0	0	0	0	0	0

2023 EU-wide Transparency Exercise
General governments exposures by country of the counterparty
 DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

As of 31/12/2022															
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)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value			Off-balance sheet exposures		
				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	
[0 - 3M]	Africa	2	1	0	0	0	0	1	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	20	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	176	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		17	16	0	0	0	0	0	0	0	0	0	0	221	0
[5Y - 10Y]		10	10	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	123	120	0	0	0	0	0	0	0	0	0	0	0	0	
Total		151	148	0	0	0	0	148	0	0	0	0	416	0	10
[0 - 3M]	Others	46	46	12	0	32	0	2	0	0	0	0	0	0	0
[3M - 1Y]		149	149	51	55	0	43	0	0	0	0	0	75	0	0
[1Y - 2Y]		165	165	15	52	44	53	0	10	0	0	0	61	0	0
[2Y - 3Y]		721	721	108	82	382	149	0	0	0	0	0	34	0	0
[3Y - 5Y]		671	671	95	81	245	250	10	286	0	0	0	378	0	0
[5Y - 10Y]		497	497	183	69	173	72	532	2,700	-12	197	0	0	0	0
[10Y - more]	988	988	481	78	212	217	836	3,383	0	10	0	0	0	0	
Total		3,236	3,236	945	418	1,087	786	1,378	6,379	-12	754	0	0	0	16

Notes and definitions

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

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

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

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

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

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

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

Regions:

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

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

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

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

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

(8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAP

2023 EU-wide Transparency Exercise
General governments exposures by country of the counterparty
 DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

As of 30/06/2023															
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)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value			Off-balance sheet exposures		
				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	
[0 - 3M]	Africa	-4	-4	0	0	0	0	4	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	65	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	108	0	0
[2Y - 3Y]		5	5	0	1	0	4	0	0	0	0	0	38	0	0
[3Y - 5Y]		12	11	0	1	0	11	0	0	0	0	0	221	0	0
[5Y - 10Y]		32	32	0	1	0	32	0	0	0	0	0	0	0	0
[10Y - more]	118	116	0	1	0	115	0	0	0	0	0	0	0	0	
Total		170	168	0	3	0	165	0	0	0	0	0	432	0	13
[0 - 3M]	Others	266	266	266	0	0	0	1	0	0	0	27	0	0	0
[3M - 1Y]		460	460	381	15	18	46	1	0	0	0	51	0	0	0
[1Y - 2Y]		255	255	39	49	25	142	2	10	0	0	36	27	0	0
[2Y - 3Y]		551	551	189	27	291	45	6	76	-3	274	0	0	0	0
[3Y - 5Y]		727	727	90	86	360	192	8	219	-2	151	0	0	0	0
[5Y - 10Y]		960	960	157	160	532	110	517	2,720	-13	160	0	0	0	0
[10Y - more]	1,004	1,004	318	120	345	222	778	3,411	0	10	0	0	0	0	
Total		4,222	4,222	1,439	455	1,572	756	1,313	6,428	-19	708	27	0	21	

Notes and definitions

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

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

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

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

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

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

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

Regions:

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

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

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

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

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

(8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying rGAAP

2023 EU-wide Transparency Exercise
Performing and non-performing exposures
DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

	As of 30/09/2022										As of 31/12/2022									
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ¹⁾					Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ¹⁾				
	Of which performing but past due >30 days and <90 days		Of which non-performing ²⁾			On performing exposures ³⁾		On non-performing exposures ³⁾			Of which performing but past due >30 days and <90 days		Of which non-performing ²⁾			On performing exposures ³⁾		On non-performing exposures ³⁾		
			Of which: defaulted	Of which Stage 3 ⁴⁾				Of which Stage 3 ⁴⁾					Of which: defaulted	Of which Stage 3 ⁴⁾			Of which Stage 3 ⁴⁾			
Cash balances at central banks and other demand deposits	131,929	12	0	0	0	2	0	0	0	102,838	0	0	0	0	3	0	0	0	0	
Debt securities (including at amortised cost and fair value)	40,443	0	93	93	82	25	41	40	0	41,172	0	90	90	79	25	41	40	0	0	
Central banks	142	0	0	0	0	0	0	0	0	777	0	0	0	0	0	0	0	0	0	
General governments	12,881	0	12	12	9	11	0	0	0	12,197	0	12	12	4	12	0	0	0	0	
Credit institutions	19,986	0	0	0	0	0	0	0	0	20,627	0	0	0	0	0	0	0	0	0	
Other financial corporations	4,294	0	81	81	74	0	41	41	0	4,221	0	76	76	73	0	41	40	0	0	
Non-financial corporations	3,300	0	0	0	0	2	0	0	0	3,241	0	0	0	0	2	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	317,587	145	2,937	2,937	2,755	726	1,235	1,187	1,087	320,448	219	2,917	2,917	2,758	816	1,239	1,215	1,043	0	
Central banks	0	0	0	0	0	0	0	0	0	2,264	0	0	0	0	0	0	0	0	0	
General governments	15,542	0	0	0	0	3	0	0	0	15,550	0	0	0	0	0	0	0	0	0	
Credit institutions	109,890	14	196	196	196	18	33	33	146	111,678	0	189	189	189	19	32	32	139	0	
Other financial corporations	16,138	1	240	240	210	17	159	134	50	15,704	1	240	240	234	30	141	141	48	0	
Non-financial corporations	85,768	26	1,464	1,464	1,371	307	710	698	427	84,394	66	1,465	1,465	1,370	383	741	728	400	0	
of which: small and medium-sized enterprises	13,320	15	129	129	123	61	81	74	19	13,060	22	123	123	117	67	77	72	18	0	
of which: Loans collateralised by commercial immovable property	26,633	0	236	236	180	56	94	88	97	25,536	25	277	277	218	123	126	121	117	0	
Households	90,251	104	1,034	1,034	975	382	334	322	464	90,857	153	1,024	1,024	962	379	325	314	446	0	
of which: Loans collateralised by residential immovable property	70,840	38	518	518	518	133	64	64	383	71,661	40	501	501	501	137	66	66	369	0	
of which: Credit for consumption	9,655	57	386	386	328	224	222	211	0	9,584	92	393	393	332	217	214	203	0	0	
NET INSTRUMENTS other than HFT	489,958	157	3,021	3,021	2,838	793	1,276	1,227	1,087	464,458	219	3,006	3,006	2,837	844	1,279	1,254	1,043	0	
OFF-BALANCE SHEET EXPOSURES	84,058		264	264	263	113	88	88	58	85,453		243	243	242	147	89	89	35	0	

¹⁾ For the definition of non-performing exposures please refer to Article 4(7a) of Regulation (EU) No 575/2013 (CRD).

²⁾ Institutions must have the cumulative amount of expected credit losses since initial recognition for financial instruments subject to measurement and provisions for off-balance sheet exposures.

³⁾ Institutions must have the cumulative amount of expected credit losses since initial recognition for financial instruments subject to measurement and provisions for off-balance sheet exposures.

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 PFRB framework (template F 10.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - 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 PFRB sign convention. This is because, based on the sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

⁵⁾ From June 2022, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

2023 EU-wide Transparency Exercise

Performing and non-performing exposures

DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

	As of 31/03/2023										As of 30/06/2023										
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions*					Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions*				
	Of which performing but past due >90 days and <=90 days		Of which non-performing ⁽¹⁾			On performing exposures ⁽²⁾	On non-performing exposures ⁽²⁾			Of which performing but past due >90 days and <=90 days		Of which non-performing ⁽¹⁾			On performing exposures ⁽²⁾	On non-performing exposures ⁽²⁾					
			Of which: defaulted	Of which Stage 3 ⁽³⁾			Of which Stage 3 ⁽³⁾		Of which Stage 3 ⁽³⁾			Of which: defaulted	Of which Stage 3 ⁽³⁾			Of which Stage 3 ⁽³⁾					
Cash balances at central banks and other demand deposits	112,811	0	0	0	0	2	0	0	0	123,197	0	0	0	0	2	0	0	0	0		
Debt securities (including at amortised cost and fair value)	42,957	0	90	90	79	22	41	40	0	43,406	0	83	83	77	19	39	39	0	0		
Central banks	1,119	0	0	0	0	0	0	0	0	970	0	0	0	0	0	0	0	0	0		
General governments	12,150	0	12	12	0	0	0	0	0	12,240	0	12	12	7	0	0	0	0	0		
Credit institutions	21,674	0	0	0	0	3	0	0	0	22,056	0	0	0	0	4	0	0	0	0		
Other financial corporations	4,455	0	76	76	73	4	41	40	0	4,546	0	71	71	71	5	26	26	0	0		
Non-financial corporations	3,602	0	0	0	3	0	0	0	0	3,581	0	0	0	0	3	0	0	0	0		
Loans and advances (including at amortised cost and fair value)	322,430	224	3,003	3,003	2,837	808	1,282	1,252	1,102	328,448	188	2,927	2,927	2,804	800	1,284	1,262	985	0		
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
General governments	15,127	0	23	23	23	3	2	2	20	14,831	0	25	25	25	3	0	0	0	20		
Credit institutions	115,618	0	188	188	188	13	29	29	123	120,262	0	144	144	144	17	27	27	102	0		
Other financial corporations	15,413	1	248	248	242	29	154	154	47	15,599	1	240	240	227	36	153	153	38	0		
Non-financial corporations	85,076	56	1,543	1,543	1,446	372	766	747	474	85,490	56	1,483	1,483	1,440	354	791	790	331	0		
of which: small and medium-sized enterprises	12,859	16	139	139	124	69	77	71	21	12,553	13	135	135	129	64	83	77	22	0		
of which: Loans collateralised by commercial immovable property	25,465	29	314	314	247	124	122	117	140	25,563	31	293	293	279	127	131	131	91	0		
Households	91,286	167	1,021	1,021	958	390	330	319	438	92,312	132	1,035	1,035	968	391	321	312	441	0		
of which: Loans collateralised by residential immovable property	72,378	45	493	493	493	140	64	64	364	72,816	44	493	493	493	145	63	63	365	0		
of which: Credit for consumption	9,600	196	397	397	335	224	218	208	0	9,714	78	414	414	348	219	214	205	0	0		
DEBT INSTRUMENTS other than HFT	478,388	224	3,093	3,093	2,914	832	1,323	1,291	1,102	495,071	188	3,010	3,010	2,881	821	1,323	1,301	985	0		
OFF-BALANCE SHEET EXPOSURES	85,456		324	324	321	144	98	98	58	88,406		337	337	332	117	106	104	62	0		

(1) For the definition of non-performing exposures please refer to Article 4(1)(2) of Regulation (EU) No 575/2013 (CRD IV).
(2) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.
(3) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk and provisions for off-balance sheet exposures.
(4) For the on-balance sheet items, accumulated impairment 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 FRODO Framework (templates F 18.00 / F 18.05), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/051 - ITS on Supervisory reporting. However, for the off-balance sheet exposures, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the FRODO sign convention. This is because, based on the sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.
(5) From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

2023 EU-wide Transparency Exercise

Forborne exposures

DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

	As of 30/09/2022						As of 31/12/2022					
	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	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	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)	2,979	1,511	613	563	1,586	608	2,808	1,470	613	562	1,517	587
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	2	2	2	2	0	0	2	2	2	2	0	0
Other financial corporations	176	141	85	84	46	38	180	146	85	84	37	36
Non-financial corporations	1,653	893	422	387	625	280	1,505	868	421	387	594	282
of which: small and medium-sized enterprises	100	28	17	14	12		84	24	15	13	10	
Households	1,148	475	105	90	916	290	1,121	455	104	89	886	269
DEBT INSTRUMENTS other than HFT	2,979	1,511	613	563	1,586		2,808	1,470	613	562	1,517	
Loan commitments given	368	60	42	24	12	6	426	62	38	21	14	7
QUALITY OF FORBEARANCE²												
Loans and advances that have been forborne more than twice ³	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	0						0					

⁽¹⁾ Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

⁽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 10 and 11 of Regulation (EU) 2021/451- 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.

⁽³⁾ 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.

2023 EU-wide Transparency Exercise

Forborne exposures

DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main

	As of 31/03/2023						As of 30/06/2023						
	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 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 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	0	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	0	0
Central banks	0	0	0	0	0		0	0	0	0	0		0
General governments	0	0	0	0	0		0	0	0	0	0		0
Credit institutions	0	0	0	0	0		0	0	0	0	0		0
Other financial corporations	0	0	0	0	0		0	0	0	0	0		0
Non-financial corporations	0	0	0	0	0		0	0	0	0	0		0
Loans and advances (including at amortised cost and fair value)	2,706	1,393	590	535	1,344	562	2,751	1,235	537	481	1,369	430	
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	2	2	2	2	0	0	2	2	2	2	0	0	0
Other financial corporations	316	146	101	94	36	35	332	136	105	93	29	27	
Non-financial corporations	1,342	798	385	350	492	266	1,403	648	333	302	557	143	
of which: small and medium-sized enterprises	77	12	9	7	10		63	9	8	6	6		
Households	1,047	447	103	89	815	260	1,014	450	98	84	784	261	
DEBT INSTRUMENTS other than HFT	2,706	1,393	590	535	1,344		2,751	1,235	537	481	1,369		
Loan commitments given	540	56	43	18	11	5	530	71	37	25	11	6	
QUALITY OF FORBEARANCE²													
Loans and advances that have been forborne more than twice ³	0						0						
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	0						0						

(1) Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

(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 10 and 11 of Regulation (EU) 2021/451- 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.

(3) 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.

2023 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

(min EUR)	AS OF 30/09/2022						AS OF 31/12/2022						AS OF 31/03/2023						AS OF 30/06/2023					
	Gross carrying amount		Of which: non-perform	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-perform	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-perform	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-perform	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: defaulted						of which: defaulted						of which: defaulted						of which: defaulted				
A Agriculture, forestry and fishing	675	19	19	675	13	0	689	17	17	689	13	0	694	16	16	694	13	0	658	16	16	658	12	0
B Mining and quarrying	554	18	18	554	15	0	520	11	11	520	15	0	487	11	11	487	15	0	471	3	3	471	6	0
C Manufacturing	9,799	601	601	9,768	304	0	9,322	650	650	9,293	348	0	9,815	661	661	9,886	351	0	9,999	518	518	9,980	324	0
D Electricity, gas, steam and air conditioning supply	7,769	53	53	7,769	80	0	7,952	50	50	7,952	83	0	8,194	46	46	8,194	70	0	8,225	45	45	8,225	66	0
E Water supply	621	13	13	621	3	0	642	14	14	642	4	0	652	13	13	652	4	0	639	7	7	639	4	0
F Construction	2,856	71	71	2,884	64	0	2,523	69	69	2,523	54	0	2,599	95	95	2,929	97	0	2,717	61	61	2,715	60	0
G Wholesale and retail trade	6,403	191	191	6,385	141	3	5,943	196	196	5,925	140	3	6,143	257	257	6,124	172	3	6,131	259	259	6,112	172	3
H Transport and storage	3,517	190	190	3,517	112	0	3,306	153	153	3,306	101	0	3,112	127	127	3,112	87	0	2,997	139	139	2,997	89	0
I Accommodation and food service activities	442	24	24	438	24	0	407	23	23	403	23	0	396	14	14	392	15	0	425	15	15	426	15	0
J Information and communication	1,715	22	22	1,715	27	0	1,330	22	22	1,330	27	0	1,268	22	22	1,268	26	0	1,652	26	26	1,652	28	0
K Financial and insurance activities	31	0	0	31	0	0	29	0	0	29	0	0	28	0	0	28	0	0	22	0	0	22	0	0
L Real estate activities	39,344	80	80	39,329	97	0	39,447	77	77	39,432	164	0	39,407	108	108	39,392	163	0	39,619	160	160	39,605	190	0
M Professional, scientific and technical activities	1,890	25	25	1,807	17	2	1,932	25	25	1,845	19	2	1,972	27	27	1,877	19	2	1,903	27	27	1,807	18	2
N Administrative and support service activities	2,691	20	20	2,691	26	0	2,709	19	19	2,709	28	0	2,617	22	22	2,617	26	0	2,580	22	22	2,580	28	0
O Public administration and defence, compulsory social security	4	0	0	4	0	0	3	0	0	3	0	0	3	0	0	3	0	0	0	0	0	0	0	0
P Education	121	1	1	121	1	0	76	1	1	76	1	0	76	1	1	76	1	0	76	1	1	76	1	0
Q Human health services and social work activities	810	25	25	810	7	0	796	26	26	796	7	0	799	24	24	799	9	0	800	24	24	800	9	0
R Arts, entertainment and recreation	285	3	3	285	3	0	254	3	3	254	3	0	189	3	3	189	3	0	159	3	3	159	2	0
S Other services	6,601	107	107	6,581	85	0	6,474	109	109	6,455	89	0	6,526	132	132	6,501	98	5	6,778	158	158	6,755	122	5
Loans and advances	86,768	1,464	1,464	85,593	1,011	0	84,304	1,466	1,466	84,219	1,118	0	85,076	1,543	1,543	84,887	1,128	11	85,490	1,483	1,483	85,274	1,124	11

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 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting.