2023 EU-wide Stress Test

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

2023 EU-wide Stress Test: Summary

DZ Bank AG Deutsche Zentral-Genossenschaftsbank

(mln EUR, %)	Actual	Baseline Scenario			Adverse Scenario		
	31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
Net interest income	3,274	2,414	2,329	2,370	2,004	1,883	2,040
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	-2,925	505	505	505	-3,672	247	239
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-271	-434	-444	-434	-1,445	-841	-729
Profit or (-) loss for the year	**1,201**	**341**	**381**	**418**	**-4,113**	**-1,187**	**-897**
Coverage ratio: non-performing exposure (%)	44.42%	41.50%	38.52%	37.06%	44.73%	40.82%	39.72%
Common Equity Tier 1 capital	18,762	18,729	18,731	18,676	13,294	11,800	10,547
Total Risk exposure amount (all transitional adjustments included)	137,379	137,751	138,554	139,519	144,520	148,040	150,639
Common Equity Tier 1 ratio, %	**13.66%**	**13.60%**	**13.52%**	**13.39%**	**9.20%**	**7.97%**	**7.00%**
Fully loaded Common Equity Tier 1 ratio, %	**13.52%**	**13.57%**	**13.51%**	**13.39%**	**9.03%**	**7.91%**	**7.00%**
Tier 1 capital	20,912	20,879	20,881	20,826	15,444	13,950	12,697
Total leverage ratio exposures	440,948	440,948	440,948	440,948	440,948	440,948	440,948
Leverage ratio, %	**4.74%**	**4.73%**	**4.74%**	**4.72%**	**3.50%**	**3.16%**	**2.88%**
Fully loaded leverage ratio, %	**4.70%**	**4.73%**	**4.74%**	**4.73%**	**3.45%**	**3.14%**	**2.88%**
Memorandum item related to the application of IFRS-17 for banks with insurance subsidiaries or participations: Fully loaded Common Equity Tier 1 ratio - With application of IFRS-17, %	**15.14%**	**15.20%**	**15.15%**	**15.03%**	**10.28%**	**9.61%**	**8.98%**

IFRS 9 transitional arrangements?	Yes (dynamic only)

2023 EU-wide Stress Test: Credit risk IRB

DZ Bank AG Deutsche Zentral-Genossenschaftsbank

		Actual														
		31/12/2022*														
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB		F-IRB		A-IRB		F-IRB								
	(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
DZ Bank AG Deutsche Zentral-Genossenschaftsbank	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Institutions	0	0	29,697	15,430	0	0	7,842	0	23,779	87	81	13	6	34	41.71%
	Corporates	0	0	100,644	955	0	0	44,870	0	58,650	31,180	971	91	305	550	56.63%
	Corporates - Of Which: Specialised Lending	0	0	33,542	66	0	0	14,528	0	12,484	19,630	87	19	162	30	34.06%
	Corporates - Of Which: SME	0	0	11,380	0	0	0	3,054	0	8,239	2,597	0	10	20	0	-
	Retail	90,773	846	0	0	14,247	529	0	0	85,565	4,739	854	110	178	217	25.43%
	Retail - Secured on real estate property	77,165	488	0	0	9,404	307	0	0	73,037	3,737	488	51	77	50	10.32%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	77,165	488	0	0	9,404	307	0	0	73,037	3,737	488	51	77	50	10.32%
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	13,608	359	0	0	4,843	223	0	0	12,527	1,002	366	59	101	167	45.57%
	Retail - Other Retail - Of Which: SME	8	0	0	0	0	0	0	0	8	0	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	13,600	359	0	0	4,843	223	0	0	12,520	1,002	366	59	101	167	45.57%
	Equity	3	0			12	0			124	0	0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets	691	0			691	0			2,173	0	0	0	0	0	-
	IRB TOTAL	**91,467**	**846**	**130,341**	**16,384**	**14,950**	**529**	**52,711**	**0**	**170,291**	**36,006**	**1,907**	**214**	**488**	**801**	**42.01%**

		Actual														
		31/12/2022*														
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB		F-IRB		A-IRB		F-IRB								
	(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
GERMANY	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Institutions	0	0	9,219	1,273	0	0	1,840	0	5,672	29	0	2	1	0	-
	Corporates	0	0	78,492	826	0	0	33,266	0	46,464	25,001	822	76	222	486	59.11%
	Corporates - Of Which: Specialised Lending	0	0	22,412	42	0	0	8,460	0	7,158	14,330	42	13	98	15	35.96%
	Corporates - Of Which: SME	0	0	11,033	0	0	0	2,972	0	8,178	2,314	0	10	19	0	-
	Retail	90,301	841	0	0	14,176	525	0	0	85,124	4,715	849	110	177	216	25.48%
	Retail - Secured on real estate property	76,813	483	0	0	9,343	303	0	0	72,710	3,713	483	51	76	49	10.24%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	76,813	483	0	0	9,343	303	0	0	72,710	3,713	483	51	76	49	10.24%
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	13,488	358	0	0	4,833	222	0	0	12,414	1,002	366	59	101	167	45.60%
	Retail - Other Retail - Of Which: SME	8	0	0	0	0	0	0	0	8	0	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	13,480	358	0	0	4,832	222	0	0	12,407	1,002	366	59	101	167	45.60%
	Equity	3	0			12	0			0	0	0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets	691	0			691	0			966	0	0	0	0	0	-
	IRB TOTAL	**90,995**	**841**	**87,711**	**2,100**	**14,879**	**525**	**35,106**	**0**	**138,226**	**29,745**	**1,671**	**188**	**399**	**702**	**42.03%**

		Actual														
		31/12/2022*														
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB		F-IRB		A-IRB		F-IRB								
	(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
UNITED STATES	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Institutions	0	0	817	0	0	0	199	0	285	0	0	0	0	0	-
	Corporates	0	0	3,593	21	0	0	2,044	0	2,067	183	21	3	11	6	26.44%
	Corporates - Of Which: Specialised Lending	0	0	671	0	0	0	604	0	601	4	0	2	0	0	-
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail	21	0	0	0	3	0	0	0	20	1	0	0	0	0	17.55%
	Retail - Secured on real estate property	20	0	0	0	3	0	0	0	18	1	0	0	0	0	14.04%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	20	0	0	0	3	0	0	0	18	1	0	0	0	0	14.04%
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	1	0	0	0	0	0	0	0	1	0	0	0	0	0	48.91%
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	1	0	0	0	0	0	0	0	1	0	0	0	0	0	48.91%
	Equity	0	0			0	0			31	0	0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
	IRB TOTAL	**21**	**0**	**4,410**	**21**	**3**	**0**	**2,243**	**0**	**2,403**	**184**	**21**	**3**	**11**	**6**	**26.41%**

		Actual														
		31/12/2022*														
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB		F-IRB		A-IRB		F-IRB								
	(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
FRANCE	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Institutions	0	0	3,668	14,075	0	0	565	0	11,770	2	0	0	0	0	-
	Corporates	0	0	1,569	0	0	0	631	0	740	637	0	0	7	0	-
	Corporates - Of Which: Specialised Lending	0	0	820	0	0	0	354	0	308	490	0	0	7	0	-
	Corporates - Of Which: SME	0	0	147	0	0	0	30	0	0	147	0	0	1	0	-
	Retail	29	2	0	0	5	1	0	0	27	2	2	0	0	0	26.35%
	Retail - Secured on real estate property	22	2	0	0	4	1	0	0	20	2	2	0	0	0	26.45%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	22	2	0	0	4	1	0	0	20	2	2	0	0	0	26.45%
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	7	0	0	0	1	0	0	0	7	0	0	0	0	0	21.91%
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	7	0	0	0	1	0	0	0	7	0	0	0	0	0	21.91%
	Equity	0	0			0	0			0	0	0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
	IRB TOTAL	**29**	**2**	**5,237**	**14,075**	**5**	**1**	**1,197**	**0**	**12,537**	**642**	**2**	**0**	**7**	**0**	**26.35%**

2023 EU-wide Stress Test: Credit risk IRB

DZ Bank AG Deutsche Zentral-Genossenschaftsbank

LUXEMBOURG

(mln EUR, %)	Actual 31/12/2022* Exposure values A-IRB		Exposure values F-IRB		Risk exposure amounts A-IRB		Risk exposure amounts F-IRB		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Institutions	0	0	236	0	0	0	75	0	147	0	0	0	0	0	-
Corporates	0	0	5,062	0	0	0	1,603	0	1,342	3,584	0	1	36	0	-
Corporates - Of Which: Specialised Lending	0	0	4,467	0	0	0	1,280	0	930	3,501	0	1	36	0	-
Corporates - Of Which: SME	0	0	50	0	0	0	16	0	19	30	0	0	0	0	-
Retail	55	1	0	0	12	1	0	0	50	5	1	0	0	0	8.81%
Retail - Secured on real estate property	53	1	0	0	12	1	0	0	49	5	1	0	0	0	8.20%
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Secured on real estate property - Of Which: non-SME	53	1	0	0	12	1	0	0	49	5	1	0	0	0	8.20%
Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Other Retail	2	0	0	0	1	0	0	0	2	0	0	0	0	0	25.58%
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Other Retail - Of Which: non-SME	2	0	0	0	1	0	0	0	2	0	0	0	0	0	25.58%
Equity	0	0			0	0			0	0	0	0	0	0	-
Securitisation															
Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
IRB TOTAL	**55**	**1**	**5,298**	**0**	**12**	**1**	**1,678**	**0**	**1,540**	**3,588**	**1**	**2**	**36**	**0**	**8.81%**

UNITED KINGDOM

(mln EUR, %)	Actual 31/12/2022* Exposure values A-IRB		Exposure values F-IRB		Risk exposure amounts A-IRB		Risk exposure amounts F-IRB		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Institutions	0	0	2,892	0	0	0	298	0	437	0	0	0	0	0	-
Corporates	0	0	1,487	0	0	0	894	0	1,214	129	0	0	2	0	-
Corporates - Of Which: Specialised Lending	0	0	974	0	0	0	613	0	822	74	0	0	1	0	-
Corporates - Of Which: SME	0	0	31	0	0	0	10	0	3	27	0	0	0	0	-
Retail	22	0	0	0	2	0	0	0	21	1	0	0	0	0	7.07%
Retail - Secured on real estate property	5	0	0	0	1	0	0	0	5	0	0	0	0	0	7.07%
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Secured on real estate property - Of Which: non-SME	5	0	0	0	1	0	0	0	5	0	0	0	0	0	7.07%
Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Other Retail	17	0	0	0	1	0	0	0	17	0	0	0	0	0	-
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Other Retail - Of Which: non-SME	17	0	0	0	1	0	0	0	17	0	0	0	0	0	-
Equity	0	0			0	0			0	0	0	0	0	0	-
Securitisation															
Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
IRB TOTAL	**22**	**0**	**4,378**	**0**	**2**	**0**	**1,193**	**0**	**1,672**	**129**	**0**	**0**	**2**	**0**	**7.07%**

SWITZERLAND

(mln EUR, %)	Actual 31/12/2022* Exposure values A-IRB		Exposure values F-IRB		Risk exposure amounts A-IRB		Risk exposure amounts F-IRB		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Institutions	0	0	1,352	30	0	0	301	0	251	0	30	0	0	0	0.00%
Corporates	0	0	1,188	1	0	0	599	0	916	92	1	1	0	0	20.41%
Corporates - Of Which: Specialised Lending	0	0	81	0	0	0	62	0	0	81	0	0	0	0	-
Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail	183	1	0	0	25	1	0	0	168	7	1	0	0	0	16.65%
Retail - Secured on real estate property	112	1	0	0	20	0	0	0	104	7	1	0	0	0	16.03%
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Secured on real estate property - Of Which: non-SME	112	1	0	0	20	0	0	0	104	7	1	0	0	0	16.03%
Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Other Retail	70	0	0	0	5	0	0	0	64	0	0	0	0	0	20.01%
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Other Retail - Of Which: non-SME	70	0	0	0	5	0	0	0	64	0	0	0	0	0	20.01%
Equity	0	0			0	0			2	0	0	0	0	0	-
Securitisation															
Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
IRB TOTAL	**183**	**1**	**2,540**	**31**	**25**	**1**	**901**	**0**	**1,338**	**99**	**32**	**1**	**1**	**0**	**1.04%**

AUSTRIA

(mln EUR, %)	Actual 31/12/2022* Exposure values A-IRB		Exposure values F-IRB		Risk exposure amounts A-IRB		Risk exposure amounts F-IRB		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Institutions	0	0	942	0	0	0	281	0	205	0	0	0	0	0	0.00%
Corporates	0	0	1,507	30	0	0	695	0	1,169	38	30	1	0	14	47.17%
Corporates - Of Which: Specialised Lending	0	0	8	0	0	0	2	0	8	0	0	0	0	0	-
Corporates - Of Which: SME	0	0	6	0	0	0	2	0	1	6	0	0	0	0	-
Retail	71	0	0	0	11	0	0	0	68	3	0	0	0	0	10.96%
Retail - Secured on real estate property	63	0	0	0	10	0	0	0	60	3	0	0	0	0	7.89%
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Secured on real estate property - Of Which: non-SME	63	0	0	0	10	0	0	0	60	3	0	0	0	0	7.89%
Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Other Retail	8	0	0	0	1	0	0	0	8	0	0	0	0	0	19.37%
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Other Retail - Of Which: non-SME	8	0	0	0	1	0	0	0	8	0	0	0	0	0	19.37%
Equity	0	0			0	0			0	0	0	0	0	0	-
Securitisation															
Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
IRB TOTAL	**71**	**0**	**2,449**	**30**	**11**	**0**	**976**	**0**	**1,442**	**41**	**30**	**1**	**0**	**14**	**46.79%**

2023 EU-wide Stress Test: Credit risk IRB

DZ Bank AG Deutsche Zentral-Genossenschaftsbank

	(mln EUR, %)	Actual 31/12/2022* Exposure values A-IRB Non-defaulted	Exposure values A-IRB Defaulted	Exposure values F-IRB Non-defaulted	Exposure values F-IRB Defaulted	Risk exposure amounts A-IRB Non-defaulted	Risk exposure amounts A-IRB Defaulted	Risk exposure amounts F-IRB Non-defaulted	Risk exposure amounts F-IRB Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
NETHERLANDS	**Central banks**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Institutions	0	0	985	0	0	0	164	0	324	0	0	0	0	0	-
	Corporates	0	0	2,476	0	0	0	1,167	0	1,180	562	0	1	2	0	-
	Corporates - Of Which: Specialised Lending	0	0	1,250	0	0	0	595	0	719	499	0	1	2	0	-
	Corporates - Of Which: SME	0	0	29	0	0	0	9	0	25	3	0	0	0	0	-
	Retail	36	1	0	0	5	1	0	0	35	2	1	0	0	0	24.28%
	Retail - Secured on real estate property	34	1	0	0	4	1	0	0	32	2	1	0	0	0	24.76%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	34	1	0	0	4	1	0	0	32	2	1	0	0	0	24.76%
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	2	0	0	0	0	0	0	0	2	0	0	0	0	0	15.41%
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	2	0	0	0	0	0	0	0	2	0	0	0	0	0	15.41%
	Equity	0	0			0	0			0	0	0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
	IRB TOTAL	**36**	**1**	**3,461**	**0**	**5**	**1**	**1,331**	**0**	**1,538**	**563**	**1**	**1**	**2**	**0**	**24.28%**

	(mln EUR, %)	Actual 31/12/2022* Exposure values A-IRB Non-defaulted	Exposure values A-IRB Defaulted	Exposure values F-IRB Non-defaulted	Exposure values F-IRB Defaulted	Risk exposure amounts A-IRB Non-defaulted	Risk exposure amounts A-IRB Defaulted	Risk exposure amounts F-IRB Non-defaulted	Risk exposure amounts F-IRB Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
FIJI	**Central banks**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Equity	0	0			0	0			0	0	0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
	IRB TOTAL	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**-**

	(mln EUR, %)	Actual 31/12/2022* Exposure values A-IRB Non-defaulted	Exposure values A-IRB Defaulted	Exposure values F-IRB Non-defaulted	Exposure values F-IRB Defaulted	Risk exposure amounts A-IRB Non-defaulted	Risk exposure amounts A-IRB Defaulted	Risk exposure amounts F-IRB Non-defaulted	Risk exposure amounts F-IRB Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
GRENADA	**Central banks**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Equity	0	0			0	0			0	0	0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
	IRB TOTAL	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**-**

* Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Methodological Note.

2023 EU-wide Stress Test: Credit risk IRB

DZ Bank AG Deutsche Zentral-Genossenschaftsbank

DZ Bank AG Deutsche Zentral-Genossenschaftsbank

	Baseline Scenario																				
	31/12/2023							31/12/2024							31/12/2025						
(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Institutions	23,738	81	128	10	4	51	39.97%	23,688	83	177	11	3	64	36.45%	23,634	85	228	11	3	78	34.11%
Corporates	58,766	30,496	1,539	101	200	773	50.27%	58,433	30,230	2,138	106	187	961	44.95%	57,998	30,076	2,727	105	183	1,147	42.04%
Corporates - Of Which: Specialised Lending	12,535	19,362	305	18	112	82	27.05%	12,485	19,206	510	16	107	136	26.58%	12,435	19,084	681	16	105	183	26.87%
Corporates - Of Which: SME	8,276	2,530	31	9	14	11	35.52%	8,258	2,511	68	10	13	25	36.30%	8,229	2,500	107	10	13	39	36.17%
Retail	85,711	3,659	1,789	111	84	439	24.55%	85,261	3,371	2,526	98	54	610	24.15%	84,839	3,224	3,095	97	41	743	23.99%
Retail - Secured on real estate property	73,036	2,994	1,232	34	34	143	11.64%	72,669	2,800	1,793	28	22	209	11.67%	72,360	2,682	2,220	28	14	257	11.57%
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Retail - Secured on real estate property - Of Which: non-SME	73,036	2,994	1,232	34	34	143	11.64%	72,669	2,800	1,793	28	22	209	11.67%	72,360	2,682	2,220	28	14	257	11.57%
Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Retail - Other Retail	12,675	665	556	77	50	296	53.16%	12,592	571	734	69	32	401	54.63%	12,479	542	875	69	27	486	55.52%
Retail - Other Retail - Of Which: SME	8	0	0	0	0	0	28.91%	8	0	0	0	0	0	28.82%	8	0	0	0	0	0	28.81%
Retail - Other Retail - Of Which: non-SME	12,667	665	556	77	50	296	53.16%	12,584	571	734	69	32	401	54.63%	12,471	542	875	69	27	486	55.52%
Equity	124	0	0	0	0	0	0.03%	124	0	0	0	0	0	0.03%	124	0	0	0	0	0	0.03%
Securitisation																					
Other non-credit obligation assets	2,172	1	1	0	0	0	0.03%	2,170	1	1	0	0	0	0.03%	2,169	2	2	0	0	0	0.03%
IRB TOTAL	**170,510**	**34,237**	**3,456**	**222**	**288**	**1,264**	**36.57%**	**169,676**	**33,685**	**4,843**	**215**	**244**	**1,636**	**33.78%**	**168,764**	**33,387**	**6,052**	**213**	**227**	**1,967**	**32.50%**

GERMANY

	Baseline Scenario																				
	31/12/2023							31/12/2024							31/12/2025						
(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Institutions	5,668	30	5	1	0	2	33.82%	5,662	30	10	1	0	3	33.87%	5,655	31	15	1	1	5	33.91%
Corporates	46,540	24,554	1,193	88	147	668	56.05%	46,257	24,405	1,624	94	142	823	50.67%	45,870	24,329	2,088	93	141	980	46.94%
Corporates - Of Which: Specialised Lending	7,159	14,255	116	13	70	46	39.85%	7,135	14,198	197	11	70	80	40.45%	7,109	14,142	279	11	71	110	39.63%
Corporates - Of Which: SME	8,214	2,248	30	9	13	11	35.82%	8,196	2,230	66	10	13	24	36.61%	8,168	2,219	105	10	13	38	36.50%
Retail	85,270	3,641	1,777	111	84	437	24.61%	84,823	3,355	2,510	98	54	607	24.20%	84,403	3,209	3,076	97	41	740	24.05%
Retail - Secured on real estate property	72,708	2,976	1,221	34	34	142	11.60%	72,344	2,785	1,777	28	22	207	11.64%	72,037	2,667	2,202	28	14	254	11.54%
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Retail - Secured on real estate property - Of Which: non-SME	72,708	2,976	1,221	34	34	142	11.60%	72,344	2,785	1,777	28	22	207	11.64%	72,037	2,667	2,202	28	14	254	11.54%
Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Retail - Other Retail	12,562	665	556	77	50	296	53.20%	12,479	570	733	69	32	401	54.66%	12,366	542	874	69	27	486	55.55%
Retail - Other Retail - Of Which: SME	8	0	0	0	0	0	28.91%	8	0	0	0	0	0	28.82%	8	0	0	0	0	0	28.81%
Retail - Other Retail - Of Which: non-SME	12,554	665	556	77	50	296	53.20%	12,471	570	733	69	32	401	54.66%	12,359	542	874	69	27	486	55.55%
Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Securitisation																					
Other non-credit obligation assets	965	0	0	0	0	0	0.03%	964	1	1	0	0	0	0.03%	964	1	1	0	0	0	0.03%
IRB TOTAL	**138,442**	**28,225**	**2,974**	**200**	**232**	**1,107**	**37.23%**	**137,706**	**27,791**	**4,144**	**193**	**196**	**1,434**	**34.60%**	**136,892**	**27,570**	**5,180**	**191**	**183**	**1,725**	**33.30%**

UNITED STATES

	Baseline Scenario																				
	31/12/2023							31/12/2024							31/12/2025						
(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Institutions	284	0	0	0	0	0	56.32%	284	0	0	0	0	0	56.32%	284	0	0	0	0	0	56.31%
Corporates	2,060	167	44	3	6	15	34.07%	2,051	158	61	2	4	21	34.75%	2,044	153	74	2	4	26	35.00%
Corporates - Of Which: Specialised Lending	596	4	5	2	0	1	30.73%	591	4	10	1	0	3	30.74%	586	4	15	1	0	5	30.72%
Corporates - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Retail	20	1	0	0	0	0	13.19%	20	1	0	0	0	0	12.47%	20	1	1	0	0	0	12.12%
Retail - Secured on real estate property	19	1	0	0	0	0	12.19%	18	1	0	0	0	0	11.80%	18	1	1	0	0	0	11.57%
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Retail - Secured on real estate property - Of Which: non-SME	19	1	0	0	0	0	12.19%	18	1	0	0	0	0	11.80%	18	1	1	0	0	0	11.57%
Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Retail - Other Retail	1	0	0	0	0	0	46.84%	1	0	0	0	0	0	45.25%	1	0	0	0	0	0	44.02%
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Retail - Other Retail - Of Which: non-SME	1	0	0	0	0	0	46.84%	1	0	0	0	0	0	45.25%	1	0	0	0	0	0	44.02%
Equity	31	0	0	0	0	0	0.03%	31	0	0	0	0	0	0.03%	31	0	0	0	0	0	0.03%
Securitisation																					
Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
IRB TOTAL	**2,396**	**168**	**44**	**3**	**6**	**15**	**33.97%**	**2,387**	**159**	**62**	**3**	**4**	**21**	**34.64%**	**2,378**	**154**	**75**	**3**	**4**	**26**	**34.88%**

FRANCE

	Baseline Scenario																				
	31/12/2023							31/12/2024							31/12/2025						
(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Institutions	11,751	6	16	0	0	0	0.28%	11,729	9	34	0	0	0	0.29%	11,705	13	55	0	0	0	0.31%
Corporates	739	633	6	0	5	2	27.94%	738	629	11	0	5	3	27.97%	737	625	15	0	5	4	28.06%
Corporates - Of Which: Specialised Lending	308	486	5	0	5	1	28.33%	307	482	10	0	4	3	28.45%	306	479	13	0	4	4	28.67%
Corporates - Of Which: SME	0	147	0	0	0	0	16.10%	0	147	0	0	0	0	16.09%	0	146	1	0	1	0	16.04%
Retail	27	2	2	0	0	1	23.56%	27	2	2	0	0	1	22.16%	26	2	3	0	0	1	21.34%
Retail - Secured on real estate property	20	2	2	0	0	0	23.50%	20	2	2	0	0	1	22.02%	20	2	3	0	0	1	21.15%
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Retail - Secured on real estate property - Of Which: non-SME	20	2	2	0	0	0	23.50%	20	2	2	0	0	1	22.02%	20	2	3	0	0	1	21.15%
Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Retail - Other Retail	7	0	0	0	0	0	25.63%	7	0	0	0	0	0	26.79%	7	0	0	0	0	0	27.27%
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Retail - Other Retail - Of Which: non-SME	7	0	0	0	0	0	25.63%	7	0	0	0	0	0	26.79%	7	0	0	0	0	0	27.27%
Equity	0	0	0	0	0	0	0.03%	0	0	0	0	0	0	0.03%	0	0	0	0	0	0	0.03%
Securitisation																					
Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
IRB TOTAL	**12,516**	**640**	**24**	**0**	**5**	**2**	**8.75%**	**12,493**	**640**	**48**	**0**	**5**	**4**	**7.63%**	**12,468**	**640**	**72**	**0**	**5**	**5**	**6.85%**

2023 EU-wide Stress Test: Credit risk IRB

DZ Bank AG Deutsche Zentral-Genossenschaftsbank

LUXEMBOURG

(mln EUR, %)	Baseline Scenario																				
	31/12/2023							31/12/2024							31/12/2025						
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Institutions	147	0	0	0	0	0	33.02%	147	0	1	0	0	0	32.96%	146	0	1	0	0	0	32.91%
Corporates	1,340	3,567	19	1	21	7	33.75%	1,336	3,551	39	1	21	13	33.49%	1,332	3,534	60	1	20	20	33.21%
Corporates - Of Which: Specialised Lending	928	3,484	18	1	21	6	33.68%	926	3,468	36	1	20	12	33.38%	923	3,451	56	1	20	19	33.09%
Corporates - Of Which: SME	18	29	0	0	0	0	18.25%	18	29	0	0	0	0	18.22%	18	29	1	0	0	0	18.19%
Retail	50	4	2	0	0	0	11.73%	49	4	3	0	0	0	12.10%	49	4	4	0	0	0	12.18%
Retail - Secured on real estate property	48	4	2	0	0	0	11.13%	48	4	3	0	0	0	11.50%	47	3	3	0	0	0	11.57%
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Retail - Secured on real estate property - Of Which: non-SME	48	4	2	0	0	0	11.13%	48	4	3	0	0	0	11.50%	47	3	3	0	0	0	11.57%
Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Retail - Other Retail	2	0	0	0	0	0	29.19%	2	0	0	0	0	0	29.91%	2	0	0	0	0	0	30.20%
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Retail - Other Retail - Of Which: non-SME	2	0	0	0	0	0	29.19%	2	0	0	0	0	0	29.91%	2	0	0	0	0	0	30.20%
Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Securitisation																					
Other non-credit obligation assets	0	0	0	0	0	0	0.03%	0	0	0	0	0	0	0.03%	0	0	0	0	0	0	0.03%
IRB TOTAL	**1,537**	**3,571**	**22**	**1**	**21**	**7**	**31.66%**	**1,532**	**3,555**	**42**	**1**	**21**	**14**	**32.00%**	**1,527**	**3,538**	**64**	**1**	**20**	**21**	**32.06%**

UNITED KINGDOM

(mln EUR, %)	Baseline Scenario																				
	31/12/2023							31/12/2024							31/12/2025						
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Institutions	437	0	0	0	0	0	26.27%	436	0	0	0	0	0	26.13%	436	0	0	0	0	0	26.00%
Corporates	1,212	121	10	0	2	1	13.75%	1,210	116	16	0	1	2	14.66%	1,208	114	21	0	1	3	15.27%
Corporates - Of Which: Specialised Lending	820	74	1	0	1	0	25.86%	819	74	3	0	1	1	25.83%	817	74	5	0	1	1	25.76%
Corporates - Of Which: SME	3	27	0	0	0	0	15.31%	3	27	0	0	0	0	15.31%	3	27	0	0	0	0	15.31%
Retail	22	0	0	0	0	0	8.29%	22	0	0	0	0	0	8.92%	21	0	0	0	0	0	9.29%
Retail - Secured on real estate property	5	0	0	0	0	0	7.92%	5	0	0	0	0	0	8.27%	5	0	0	0	0	0	8.42%
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Retail - Secured on real estate property - Of Which: non-SME	5	0	0	0	0	0	7.92%	5	0	0	0	0	0	8.27%	5	0	0	0	0	0	8.42%
Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Retail - Other Retail	17	0	0	0	0	0	29.66%	17	0	0	0	0	0	29.42%	17	0	0	0	0	0	29.10%
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Retail - Other Retail - Of Which: non-SME	17	0	0	0	0	0	29.66%	17	0	0	0	0	0	29.42%	17	0	0	0	0	0	29.10%
Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Securitisation																					
Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
IRB TOTAL	**1,670**	**121**	**10**	**0**	**2**	**1**	**13.71%**	**1,668**	**117**	**17**	**0**	**1**	**2**	**14.68%**	**1,666**	**114**	**22**	**0**	**1**	**3**	**15.32%**

SWITZERLAND

(mln EUR, %)	Baseline Scenario																				
	31/12/2023							31/12/2024							31/12/2025						
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Institutions	251	0	30	0	0	0	0.12%	251	0	30	0	0	0	0.22%	251	0	30	0	0	0	0.32%
Corporates	923	76	10	1	0	1	9.96%	921	70	18	1	0	2	10.65%	918	68	23	1	0	3	12.00%
Corporates - Of Which: Specialised Lending	0	73	7	0	0	0	2.57%	0	68	13	0	0	0	2.61%	0	65	16	0	0	0	2.70%
Corporates - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Retail	169	5	3	0	0	0	15.28%	168	4	4	0	0	1	14.83%	167	4	5	0	0	1	14.49%
Retail - Secured on real estate property	104	5	3	0	0	0	14.99%	104	4	4	0	0	1	14.57%	103	4	5	0	0	1	14.23%
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Retail - Secured on real estate property - Of Which: non-SME	104	5	3	0	0	0	14.99%	104	4	4	0	0	1	14.57%	103	4	5	0	0	1	14.23%
Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Retail - Other Retail	64	0	0	0	0	0	20.84%	64	0	0	0	0	0	21.41%	64	0	0	0	0	0	21.83%
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Retail - Other Retail - Of Which: non-SME	64	0	0	0	0	0	20.84%	64	0	0	0	0	0	21.41%	64	0	0	0	0	0	21.83%
Equity	2	0	0	0	0	0	0.03%	2	0	0	0	0	0	0.03%	2	0	0	0	0	0	0.03%
Securitisation																					
Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
IRB TOTAL	**1,345**	**81**	**43**	**1**	**0**	**1**	**3.42%**	**1,342**	**75**	**52**	**1**	**0**	**3**	**4.99%**	**1,338**	**72**	**58**	**1**	**0**	**4**	**6.19%**

AUSTRIA

(mln EUR, %)	Baseline Scenario																				
	31/12/2023							31/12/2024							31/12/2025						
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Institutions	205	0	0	0	0	0	33.18%	205	0	1	0	0	0	33.47%	204	0	1	0	0	0	33.56%
Corporates	1,167	37	32	1	0	16	50.46%	1,163	37	36	1	0	17	48.66%	1,159	38	39	1	0	19	47.14%
Corporates - Of Which: Specialised Lending	8	0	0	0	0	0	13.46%	8	0	0	0	0	0	13.46%	8	0	0	0	0	0	13.46%
Corporates - Of Which: SME	1	5	0	0	0	0	53.34%	1	5	0	0	0	0	53.70%	1	5	0	0	0	0	53.51%
Retail	68	2	1	0	0	0	12.03%	68	2	2	0	0	0	11.92%	67	2	3	0	0	0	11.77%
Retail - Secured on real estate property	60	2	1	0	0	0	11.53%	60	2	2	0	0	0	11.58%	59	2	2	0	0	0	11.49%
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Retail - Secured on real estate property - Of Which: non-SME	60	2	1	0	0	0	11.53%	60	2	2	0	0	0	11.58%	59	2	2	0	0	0	11.49%
Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Retail - Other Retail	8	0	0	0	0	0	16.84%	8	0	0	0	0	0	15.85%	8	0	0	0	0	0	15.34%
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Retail - Other Retail - Of Which: non-SME	8	0	0	0	0	0	16.84%	8	0	0	0	0	0	15.85%	8	0	0	0	0	0	15.34%
Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Securitisation																					
Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
IRB TOTAL	**1,440**	**39**	**34**	**1**	**0**	**17**	**48.75%**	**1,435**	**39**	**39**	**1**	**0**	**18**	**46.37%**	**1,431**	**40**	**43**	**1**	**0**	**19**	**44.61%**

2023 EU-wide Stress Test: Credit risk IRB

DZ Bank AG Deutsche Zentral-Genossenschaftsbank

	(mln EUR, %)	Baseline Scenario																				
		31/12/2023							31/12/2024							31/12/2025						
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
NETHERLANDS	**Central banks**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Institutions	323	0	0	0	0	0	15.94%	323	0	0	0	0	0	17.42%	323	0	0	0	0	0	18.67%
	Corporates	1,177	561	4	1	1	1	31.48%	1,173	560	8	1	2	3	31.37%	1,170	558	13	1	2	4	31.44%
	Corporates - Of Which: Specialised Lending	717	498	2	0	1	1	31.56%	716	497	5	0	1	1	31.40%	715	496	7	0	2	2	31.49%
	Corporates - Of Which: SME	25	3	0	0	0	0	30.91%	25	3	0	0	0	0	30.83%	25	3	0	0	0	0	30.74%
	Retail	35	1	1	0	0	0	19.92%	34	1	2	0	0	0	18.20%	34	1	2	0	0	0	17.24%
	Retail - Secured on real estate property	32	1	1	0	0	0	20.06%	32	1	1	0	0	0	18.22%	32	1	2	0	0	0	17.21%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	32	1	1	0	0	0	20.06%	32	1	1	0	0	0	18.22%	32	1	2	0	0	0	17.21%
	Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Retail - Other Retail	2	0	0	0	0	0	17.11%	2	0	0	0	0	0	17.70%	2	0	0	0	0	0	17.95%
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	2	0	0	0	0	0	17.11%	2	0	0	0	0	0	17.70%	2	0	0	0	0	0	17.95%
	Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Securitisation																					
	Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	IRB TOTAL	**1,535**	**562**	**5**	**1**	**1**	**1**	**28.30%**	**1,531**	**561**	**10**	**1**	**2**	**3**	**28.98%**	**1,527**	**560**	**15**	**1**	**2**	**4**	**29.44%**

	(mln EUR, %)	Baseline Scenario																				
		31/12/2023							31/12/2024							31/12/2025						
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
FIJI	**Central banks**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Institutions	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Corporates - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Retail - Secured on real estate property	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Retail - Other Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Securitisation																					
	Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	IRB TOTAL	**0**	**0**	**0**	**0**	**0**	**0**	-	**0**	**0**	**0**	**0**	**0**	**0**	-	**0**	**0**	**0**	**0**	**0**	**0**	-

	(mln EUR, %)	Baseline Scenario																				
		31/12/2023							31/12/2024							31/12/2025						
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
GRENADA	**Central banks**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Institutions	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Corporates - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Retail - Secured on real estate property	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Retail - Other Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Securitisation																					
	Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	IRB TOTAL	**0**	**0**	**0**	**0**	**0**	**0**	-	**0**	**0**	**0**	**0**	**0**	**0**	-	**0**	**0**	**0**	**0**	**0**	**0**	-

* Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Meth

2023 EU-wide Stress Test: Credit risk IRB

DZ Bank AG Deutsche Zentral-Genossenschaftsbank

DZ Bank AG Deutsche Zentral-Genossenschaftsbank

	Adverse Scenario																				
	31/12/2023							31/12/2024							31/12/2025						
(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Institutions	23,615	204	128	18	7	55	42.88%	23,526	210	211	18	5	79	37.30%	23,451	198	297	17	4	102	34.36%
Corporates	53,492	35,662	1,647	184	487	887	53.83%	53,169	34,869	2,762	223	411	1,303	47.15%	53,720	33,190	3,891	205	317	1,744	44.81%
Corporates - Of Which: Specialised Lending	10,301	21,539	361	24	260	106	29.53%	10,479	20,952	770	33	216	229	29.71%	10,622	20,446	1,133	30	174	352	31.09%
Corporates - Of Which: SME	8,153	2,646	37	17	28	16	42.45%	8,125	2,606	105	20	26	46	43.97%	8,118	2,541	177	19	20	79	44.74%
Retail	84,343	4,822	1,994	170	174	557	27.96%	83,586	4,394	3,178	145	126	846	26.62%	82,866	4,276	4,017	135	104	1,059	26.36%
Retail - Secured on real estate property	72,093	3,751	1,418	73	72	214	15.08%	71,481	3,409	2,372	52	44	354	14.93%	70,920	3,322	3,020	48	31	441	14.60%
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Retail - Secured on real estate property - Of Which: non-SME	72,093	3,751	1,418	73	72	214	15.08%	71,481	3,409	2,372	52	44	354	14.93%	70,920	3,322	3,020	48	31	441	14.60%
Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Retail - Other Retail	12,249	1,071	576	98	102	344	59.67%	12,105	986	806	93	81	492	61.03%	11,946	953	997	87	73	618	61.96%
Retail - Other Retail - Of Which: SME	8	0	0	0	0	0	31.26%	8	0	0	0	0	0	31.16%	8	0	0	0	0	0	31.01%
Retail - Other Retail - Of Which: non-SME	12,242	1,071	576	98	102	344	59.67%	12,097	986	806	93	81	492	61.03%	11,938	953	997	87	73	618	61.96%
Equity	124	0	0	0	0	0	0.03%	124	0	0	0	0	0	0.03%	124	0	0	0	0	0	0.03%
Securitisation																					
Other non-credit obligation assets	2,172	1	1	0	0	0	0.03%	2,170	1	1	0	0	0	0.03%	2,169	2	2	0	0	0	0.03%
IRB TOTAL	**163,746**	**40,688**	**3,770**	**373**	**668**	**1,499**	**39.77%**	**162,576**	**39,474**	**6,153**	**387**	**542**	**2,227**	**36.20%**	**162,330**	**37,666**	**8,207**	**357**	**425**	**2,905**	**35.39%**

GERMANY

	Adverse Scenario																				
	31/12/2023							31/12/2024							31/12/2025						
(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Institutions	5,569	128	5	2	1	2	36.59%	5,551	137	13	2	1	5	36.48%	5,542	136	23	2	1	8	36.22%
Corporates	43,036	27,997	1,255	162	378	767	61.14%	42,626	27,604	2,057	197	323	1,113	54.12%	43,037	26,320	2,930	181	247	1,489	50.83%
Corporates - Of Which: Specialised Lending	6,123	15,269	138	17	174	65	46.89%	6,141	15,070	319	25	146	145	45.56%	6,234	14,789	507	23	117	232	45.69%
Corporates - Of Which: SME	8,092	2,364	36	17	27	15	42.68%	8,065	2,325	103	20	25	45	44.21%	8,058	2,261	173	18	19	78	44.98%
Retail	83,908	4,799	1,980	170	173	555	28.01%	83,157	4,373	3,157	145	125	842	26.67%	82,439	4,256	3,992	135	104	1,054	26.41%
Retail - Secured on real estate property	71,772	3,729	1,405	72	71	211	15.04%	71,164	3,388	2,353	52	44	350	14.90%	70,606	3,303	2,996	48	31	437	14.58%
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Retail - Secured on real estate property - Of Which: non-SME	71,772	3,729	1,405	72	71	211	15.04%	71,164	3,388	2,353	52	44	350	14.90%	70,606	3,303	2,996	48	31	437	14.58%
Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Retail - Other Retail	12,137	1,070	575	98	102	343	59.70%	11,992	985	805	93	81	491	61.07%	11,833	953	996	87	73	618	62.00%
Retail - Other Retail - Of Which: SME	8	0	0	0	0	0	31.26%	8	0	0	0	0	0	31.16%	8	0	0	0	0	0	31.01%
Retail - Other Retail - Of Which: non-SME	12,129	1,070	575	98	102	343	59.70%	11,985	985	805	93	81	491	61.07%	11,826	953	996	87	73	618	62.00%
Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Securitisation																					
Other non-credit obligation assets	965	0	0	0	0	0	0.03%	964	1	1	0	0	0	0.03%	964	1	1	0	0	0	0.03%
IRB TOTAL	**133,478**	**32,924**	**3,240**	**334**	**552**	**1,323**	**40.85%**	**132,299**	**32,115**	**5,228**	**345**	**449**	**1,960**	**37.49%**	**131,982**	**30,713**	**6,946**	**318**	**352**	**2,552**	**36.74%**

UNITED STATES

	Adverse Scenario																				
	31/12/2023							31/12/2024							31/12/2025						
(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Institutions	284	0	0	0	0	0	60.93%	284	0	0	0	0	0	60.94%	284	0	0	0	0	0	60.67%
Corporates	1,445	776	50	3	26	18	36.26%	1,447	731	93	3	20	32	34.80%	1,495	639	137	3	16	46	33.46%
Corporates - Of Which: Specialised Lending	113	485	7	1	15	2	24.38%	132	444	29	1	13	7	24.24%	167	380	59	1	10	14	24.70%
Corporates - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Retail	19	1	0	0	0	0	16.65%	19	1	1	0	0	0	15.58%	19	1	1	0	0	0	15.06%
Retail - Secured on real estate property	18	1	0	0	0	0	15.56%	18	1	1	0	0	0	14.95%	17	1	1	0	0	0	14.55%
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Retail - Secured on real estate property - Of Which: non-SME	18	1	0	0	0	0	15.56%	18	1	1	0	0	0	14.95%	17	1	1	0	0	0	14.55%
Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Retail - Other Retail	1	0	0	0	0	0	59.92%	1	0	0	0	0	0	56.36%	1	0	0	0	0	0	53.91%
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Retail - Other Retail - Of Which: non-SME	1	0	0	0	0	0	59.92%	1	0	0	0	0	0	56.36%	1	0	0	0	0	0	53.91%
Equity	31	0	0	0	0	0	0.03%	31	0	0	0	0	0	0.03%	31	0	0	0	0	0	0.03%
Securitisation																					
Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
IRB TOTAL	**1,780**	**777**	**50**	**3**	**26**	**18**	**36.16%**	**1,781**	**733**	**94**	**3**	**20**	**32**	**34.73%**	**1,829**	**640**	**138**	**3**	**16**	**46**	**33.42%**

FRANCE

	Adverse Scenario																				
	31/12/2023							31/12/2024							31/12/2025						
(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Institutions	11,751	6	16	0	0	0	0.74%	11,715	9	48	0	0	0	0.75%	11,676	12	84	0	0	1	0.74%
Corporates	695	675	7	0	7	2	26.87%	731	630	16	1	5	4	27.88%	729	626	22	1	5	6	28.73%
Corporates - Of Which: Specialised Lending	264	528	6	0	6	2	26.68%	301	483	14	0	5	4	27.68%	299	480	19	0	5	5	28.57%
Corporates - Of Which: SME	0	147	0	0	1	0	24.77%	0	147	1	1	1	0	24.74%	0	146	1	0	1	0	24.30%
Retail	26	3	2	0	0	1	29.78%	26	2	3	0	0	1	27.20%	26	2	3	0	0	1	25.90%
Retail - Secured on real estate property	19	3	2	0	0	1	29.67%	19	2	3	0	0	1	26.94%	19	2	3	0	0	1	25.58%
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Retail - Secured on real estate property - Of Which: non-SME	19	3	2	0	0	1	29.67%	19	2	3	0	0	1	26.94%	19	2	3	0	0	1	25.58%
Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Retail - Other Retail	7	0	0	0	0	0	33.68%	7	0	0	0	0	0	35.19%	7	0	0	0	0	0	35.32%
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Retail - Other Retail - Of Which: non-SME	7	0	0	0	0	0	33.68%	7	0	0	0	0	0	35.19%	7	0	0	0	0	0	35.32%
Equity	0	0	0	0	0	0	0.03%	0	0	0	0	0	0	0.03%	0	0	0	0	0	0	0.03%
Securitisation																					
Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
IRB TOTAL	**12,471**	**683**	**25**	**1**	**7**	**3**	**10.51%**	**12,472**	**642**	**67**	**1**	**6**	**6**	**8.24%**	**12,431**	**641**	**109**	**1**	**5**	**8**	**7.11%**

2023 EU-wide Stress Test: Credit risk IRB

DZ Bank AG Deutsche Zentral-Genossenschaftsbank

		Adverse Scenario																			
		31/12/2023							31/12/2024							31/12/2025					
	(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
LUXEMBOURG	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Institutions	147	0	0	0	0	0	35.72%	146	0	1	0	0	0	35.67%	146	0	2	0	0	1	35.47%
	Corporates	1,329	3,575	22	2	33	10	46.08%	1,323	3,550	53	2	29	24	45.65%	1,327	3,520	79	2	26	35	44.75%
	Corporates - Of Which: Specialised Lending	928	3,482	21	1	32	10	46.40%	924	3,457	49	1	28	23	45.99%	921	3,438	72	1	26	32	45.06%
	Corporates - Of Which: SME	18	29	0	0	0	0	27.62%	18	29	0	0	0	0	27.57%	18	29	1	0	0	0	27.06%
	Retail	49	4	2	0	0	0	15.37%	48	4	4	0	0	1	15.76%	47	4	5	0	0	1	15.65%
	Retail - Secured on real estate property	48	4	2	0	0	0	14.60%	46	4	4	0	0	1	14.96%	46	4	5	0	0	1	14.84%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	48	4	2	0	0	0	14.60%	46	4	4	0	0	1	14.96%	46	4	5	0	0	1	14.84%
	Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Retail - Other Retail	2	0	0	0	0	0	38.17%	1	0	0	0	0	0	39.22%	1	0	0	0	0	0	39.28%
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	2	0	0	0	0	0	38.17%	1	0	0	0	0	0	39.22%	1	0	0	0	0	0	39.28%
	Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Securitisation																					
	Other non-credit obligation assets	0	0	0	0	0	0	0.03%	0	0	0	0	0	0	0.03%	0	0	0	0	0	0	0.03%
	IRB TOTAL	**1,525**	**3,579**	**25**	**3**	**33**	**11**	**43.08%**	**1,518**	**3,554**	**58**	**3**	**29**	**25**	**43.52%**	**1,520**	**3,525**	**85**	**2**	**26**	**37**	**42.97%**

		Adverse Scenario																			
		31/12/2023							31/12/2024							31/12/2025					
	(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
UNITED KINGDOM	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Institutions	437	0	0	0	0	0	28.41%	436	0	0	0	0	0	28.22%	436	0	0	0	0	0	27.95%
	Corporates	998	333	12	1	5	2	14.52%	1,086	231	26	1	3	4	16.01%	1,087	217	38	1	3	7	17.22%
	Corporates - Of Which: Specialised Lending	627	266	2	0	3	0	21.93%	716	172	8	1	2	2	21.60%	713	167	15	1	2	3	21.83%
	Corporates - Of Which: SME	3	27	0	0	0	0	23.51%	3	27	0	0	0	0	23.51%	3	27	0	0	0	0	23.09%
	Retail	21	0	0	0	0	0	10.81%	21	0	0	0	0	0	11.77%	21	0	0	0	0	0	12.14%
	Retail - Secured on real estate property	5	0	0	0	0	0	10.39%	5	0	0	0	0	0	10.93%	5	0	0	0	0	0	11.01%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	5	0	0	0	0	0	10.39%	5	0	0	0	0	0	10.93%	5	0	0	0	0	0	11.01%
	Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Retail - Other Retail	17	0	0	0	0	0	34.06%	17	0	0	0	0	0	32.56%	17	0	0	0	0	0	31.46%
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	17	0	0	0	0	0	34.06%	17	0	0	0	0	0	32.56%	17	0	0	0	0	0	31.46%
	Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Securitisation																					
	Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	IRB TOTAL	**1,456**	**333**	**12**	**1**	**5**	**2**	**14.53%**	**1,543**	**232**	**26**	**1**	**3**	**4**	**16.07%**	**1,545**	**218**	**39**	**1**	**3**	**7**	**17.29%**

		Adverse Scenario																			
		31/12/2023							31/12/2024							31/12/2025					
	(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
SWITZERLAND	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Institutions	251	0	30	0	0	0	0.13%	251	0	30	0	0	0	0.31%	251	0	30	0	0	0	0.52%
	Corporates	779	218	13	1	1	1	9.97%	739	243	27	2	2	3	12.85%	788	183	38	2	1	6	16.42%
	Corporates - Of Which: Specialised Lending	0	71	9	0	0	0	2.52%	0	63	18	0	0	0	2.62%	0	60	20	0	0	1	2.73%
	Corporates - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Retail	167	6	3	0	0	1	19.45%	165	6	6	0	0	1	18.53%	164	5	7	0	0	1	17.86%
	Retail - Secured on real estate property	103	6	3	0	0	1	19.11%	101	5	5	0	0	1	18.24%	100	5	7	0	0	1	17.58%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	103	6	3	0	0	1	19.11%	101	5	5	0	0	1	18.24%	100	5	7	0	0	1	17.58%
	Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Retail - Other Retail	64	0	0	0	0	0	26.79%	64	0	0	0	0	0	27.26%	64	0	0	0	0	0	27.39%
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	64	0	0	0	0	0	26.79%	64	0	0	0	0	0	27.26%	64	0	0	0	0	0	27.39%
	Equity	2	0	0	0	0	0	0.03%	2	0	0	0	0	0	0.03%	2	0	0	0	0	0	0.03%
	Securitisation																					
	Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	IRB TOTAL	**1,199**	**224**	**46**	**2**	**2**	**2**	**4.22%**	**1,157**	**249**	**63**	**2**	**2**	**5**	**7.34%**	**1,205**	**188**	**75**	**2**	**1**	**8**	**10.19%**

		Adverse Scenario																			
		31/12/2023							31/12/2024							31/12/2025					
	(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
AUSTRIA	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Institutions	193	12	0	0	0	0	35.89%	192	12	1	0	0	0	36.30%	191	12	2	0	0	1	36.21%
	Corporates	974	229	33	2	2	18	55.58%	1,009	187	41	2	2	21	51.63%	1,027	160	50	2	2	24	48.28%
	Corporates - Of Which: Specialised Lending	8	0	0	0	0	0	20.48%	8	0	0	0	0	0	20.48%	8	0	0	0	0	0	20.12%
	Corporates - Of Which: SME	1	6	0	0	0	0	61.24%	1	6	0	0	0	0	62.46%	1	6	0	0	0	0	62.51%
	Retail	67	3	2	0	0	0	15.49%	66	3	3	0	0	0	15.12%	65	3	4	0	0	1	14.75%
	Retail - Secured on real estate property	59	3	1	0	0	0	14.94%	58	3	3	0	0	0	14.79%	57	3	3	0	0	0	14.47%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	59	3	1	0	0	0	14.94%	58	3	3	0	0	0	14.79%	57	3	3	0	0	0	14.47%
	Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Retail - Other Retail	8	0	0	0	0	0	21.17%	8	0	0	0	0	0	19.39%	8	0	0	0	0	0	18.61%
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	8	0	0	0	0	0	21.17%	8	0	0	0	0	0	19.39%	8	0	0	0	0	0	18.61%
	Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Securitisation																					
	Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	IRB TOTAL	**1,233**	**245**	**35**	**2**	**2**	**19**	**53.53%**	**1,267**	**202**	**45**	**3**	**2**	**22**	**48.93%**	**1,283**	**175**	**56**	**3**	**2**	**25**	**45.69%**

2023 EU-wide Stress Test: Credit risk IRB

DZ Bank AG Deutsche Zentral-Genossenschaftsbank

	(mln EUR, %)	Adverse Scenario																				
		31/12/2023							31/12/2024							31/12/2025						
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
NETHERLANDS	**Central banks**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Institutions	323	0	0	0	0	0	17.24%	323	0	0	0	0	0	19.18%	323	0	1	0	0	0	20.36%
	Corporates	1,135	601	4	2	3	2	37.93%	1,136	592	13	2	3	5	37.06%	1,148	570	23	2	2	8	36.15%
	Corporates - Of Which: Specialised Lending	691	524	3	1	2	1	40.40%	702	509	7	1	2	3	39.51%	709	497	12	1	2	4	38.47%
	Corporates - Of Which: SME	25	3	0	0	0	0	43.66%	25	3	0	0	0	0	43.56%	24	3	0	0	0	0	42.88%
	Retail	34	2	1	0	0	0	24.89%	34	1	2	0	0	0	21.90%	33	1	2	0	0	0	20.53%
	Retail - Secured on real estate property	32	2	1	0	0	0	25.01%	31	1	2	0	0	0	21.85%	31	1	2	0	0	0	20.42%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	32	2	1	0	0	0	25.01%	31	1	2	0	0	0	21.85%	31	1	2	0	0	0	20.42%
	Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Retail - Other Retail	2	0	0	0	0	0	22.34%	2	0	0	0	0	0	23.11%	2	0	0	0	0	0	23.23%
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	2	0	0	0	0	0	22.34%	2	0	0	0	0	0	23.11%	2	0	0	0	0	0	23.23%
	Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Securitisation																					
	Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	IRB TOTAL	**1,493**	**603**	**6**	**2**	**3**	**2**	**34.60%**	**1,493**	**594**	**15**	**3**	**3**	**5**	**34.81%**	**1,504**	**572**	**26**	**2**	**3**	**9**	**34.44%**

	(mln EUR, %)	Adverse Scenario																				
		31/12/2023							31/12/2024							31/12/2025						
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
FIJI	**Central banks**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Institutions	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Corporates - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Retail - Secured on real estate property	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Retail - Other Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Securitisation																					
	Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	IRB TOTAL	**0**	**0**	**0**	**0**	**0**	**0**	**-**	**0**	**0**	**0**	**0**	**0**	**0**	**-**	**0**	**0**	**0**	**0**	**0**	**0**	**-**

	(mln EUR, %)	Adverse Scenario																				
		31/12/2023							31/12/2024							31/12/2025						
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
GRENADA	**Central banks**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Institutions	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Corporates - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Retail - Secured on real estate property	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Retail - Other Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Securitisation																					
	Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	IRB TOTAL	**0**	**0**	**0**	**0**	**0**	**0**	**-**	**0**	**0**	**0**	**0**	**0**	**0**	**-**	**0**	**0**	**0**	**0**	**0**	**0**	**-**

* Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Meth

2023 EU-wide Stress Test: Credit risk STA

DZ Bank AG Deutsche Zentral-Genossenschaftsbank

		Actual										
		31/12/2022*										
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
DZ Bank AG Deutsche Zentral-Genossenschaftsbank	Central banks	96,516	0	30	0	96,438	0	0	0	0	0	0.00%
	Central governments	9,657	0	3,560	0	6,006	884	60	2	19	0	0.06%
	Regional governments or local authorities	20,980	17	233	26	13,106	229	47	2	9	0	0.00%
	Public sector entities	6,205	0	76	0	2,836	1	3	0	0	0	0.00%
	Multilateral Development Banks	4,081	0	0	0	758	39	0	0	0	0	0.00%
	International Organisations	528	0	0	0	193	0	0	0	0	0	0.00%
	Institutions	107,904	0	719	0	110,228	40	10	10	0	0	0.00%
	Corporates	15,638	178	12,755	210	10,350	1,491	493	35	44	281	57.02%
	of which: SME	1,062	7	856	7	758	286	29	3	10	20	67.79%
	Retail	6,409	103	4,378	123	7,441	945	278	47	74	158	56.98%
	of which: SME	2,402	32	1,372	36	1,865	412	97	13	20	63	65.09%
	Secured by mortgages on immovable property	2,749	8	1,174	8	1,865	110	20	15	3	12	59.29%
	of which: SME	132	0	55	0	55	0	0	0	0	0	0.00%
	Items associated with particularly high risk	678	0	869	0	179	18	0	0	0	0	95.98%
	Covered bonds	720	0	29	0	333	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	10,374	0	4,427	0	17,054	0	0	0	0	0	0.00%
	Equity	38	0	39	0	39	0	0	0	0	0	0.00%
	Securitisation											
	Other exposures	1,129	0	846	0	1,104	22	3	1	0	0	1.19%
	Standardised Total	**283,605**	**307**	**29,134**	**367**	**267,931**	**3,779**	**914**	**113**	**148**	**452**	**49.46%**

		Actual										
		31/12/2022*										
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
GERMANY	Central banks	78,678	0	0	0	78,764	0	0	0	0	0	0.00%
	Central governments	4,105	0	3,471	0	3,255	575	50	0	0	0	0.00%
	Regional governments or local authorities	18,723	0	2	0	12,635	31	29	1	0	0	0.00%
	Public sector entities	5,990	0	42	0	2,734	1	3	0	0	0	0.00%
	Multilateral Development Banks	1	0	0	0	1	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
	Institutions	106,940	0	493	0	109,538	39	10	9	0	0	0.00%
	Corporates	10,131	119	8,203	137	7,027	1,013	315	25	31	171	54.50%
	of which: SME	953	7	770	7	742	254	29	3	10	20	67.79%
	Retail	4,262	61	2,768	75	5,223	742	163	27	45	93	57.20%
	of which: SME	2,398	32	1,370	36	1,864	412	97	13	20	63	65.08%
	Secured by mortgages on immovable property	856	0	505	0	100	1	0	0	0	0	0.00%
	of which: SME	106	0	44	0	55	0	0	0	0	0	0.00%
	Items associated with particularly high risk	613	0	773	0	114	18	0	0	0	0	95.98%
	Covered bonds	605	0	6	0	217	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	1,951	0	515	0	2,433	0	0	0	0	0	0.00%
	Equity	26	0	26	0	26	0	0	0	0	0	0.00%
	Securitisation											
	Other exposures	737	0	666	0	733	0	0	0	0	0	0.00%
	Standardised Total	**233,619**	**180**	**17,470**	**212**	**222,801**	**2,419**	**569**	**63**	**76**	**265**	**46.49%**

		Actual										
		31/12/2022*										
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
UNITED STATES	Central banks	2,268	0	0	0	2,268	0	0	0	0	0	0.00%
	Central governments	310	0	0	0	145	0	0	0	0	0	0.00%
	Regional governments or local authorities	128	17	59	26	15	41	17	0	3	0	0.00%
	Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
	Institutions	139	0	28	0	139	0	0	0	0	0	0.00%
	Corporates	551	0	468	0	300	70	0	0	0	0	0.00%
	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
	Retail	0	0	0	0	0	0	0	0	0	0	0.00%
	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0.00%
	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
	Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	1,693	0	1,318	0	5,359	0	0	0	0	0	0.00%
	Equity	0	0	0	0	0	0	0	0	0	0	0.00%
	Securitisation											
	Other exposures	57	0	57	0	57	0	0	0	0	0	0.00%
	Standardised Total	**5,146**	**17**	**1,930**	**26**	**8,283**	**111**	**17**	**0**	**3**	**0**	**0.00%**

		Actual										
		31/12/2022*										
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
FRANCE	Central banks	0	0	0	0	0	0	0	0	0	0	0.00%
	Central governments	387	0	0	0	180	62	0	0	0	0	0.00%
	Regional governments or local authorities	5	0	1	0	0	0	0	0	0	0	0.00%
	Public sector entities	111	0	0	0	48	0	0	0	0	0	0.00%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
	Institutions	288	0	58	0	0	0	0	0	0	0	0.00%
	Corporates	250	0	151	0	83	31	0	0	0	0	0.00%
	of which: SME	5	0	4	0	0	31	0	0	0	0	0.00%
	Retail	0	0	0	0	1	0	0	0	0	0	0.00%
	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
	Secured by mortgages on immovable property	26	0	11	0	0	0	0	0	0	0	0.00%
	of which: SME	26	0	11	0	0	0	0	0	0	0	0.00%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
	Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	1,453	0	487	0	1,994	0	0	0	0	0	0.00%
	Equity	0	0	0	0	0	0	0	0	0	0	0.00%
	Securitisation											
	Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%
	Standardised Total	**2,522**	**0**	**708**	**0**	**2,306**	**93**	**0**	**0**	**0**	**0**	**0.00%**

2023 EU-wide Stress Test: Credit risk STA

DZ Bank AG Deutsche Zentral-Genossenschaftsbank

Actual 31/12/2022*

	(mln EUR, %)	Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		Non-defaulted	Defaulted	Non-defaulted	Defaulted							
LUXEMBOURG	Central banks	8,848	0	0	0	8,848	0	0	0	0	0	0.00%
	Central governments	83	0	0	0	76	0	0	0	0	0	0.00%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
	Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
	Institutions	128	0	26	0	128	0	0	0	0	0	0.00%
	Corporates	1.457	2	1.409	2	795	63	50	0	1	37	74.33%
	of which: SME	23	0	19	0	13	0	0	0	0	0	0.00%
	Retail	1	0	0	0	1	0	0	0	0	0	0.00%
	of which: SME	1	0	0	0	1	0	0	0	0	0	0.00%
	Secured by mortgages on immovable property	11	0	6	0	0	0	0	0	0	0	0.00%
	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
	Covered bonds	20	0	4	0	20	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	1.197	0	319	0	1.595	0	0	0	0	0	0.00%
	Equity	0	0	0	0	0	0	0	0	0	0	0.00%
	Securitisation											
	Other exposures	55	0	55	0	55	0	0	0	0	0	0.00%
	Standardised Total	**11,800**	**2**	**1,819**	**2**	**11,517**	**63**	**50**	**0**	**1**	**37**	**74.33%**

Actual 31/12/2022*

	(mln EUR, %)	Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		Non-defaulted	Defaulted	Non-defaulted	Defaulted							
UNITED KINGDOM	Central banks	2.048	0	0	0	2.048	0	0	0	0	0	0.00%
	Central governments	60	0	0	0	51	0	0	0	0	0	0.00%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
	Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
	Institutions	3	0	1	0	3	0	0	0	0	0	0.00%
	Corporates	255	0	174	0	118	26	0	0	0	0	0.00%
	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
	Retail	1	0	0	0	1	0	0	0	0	0	0.00%
	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0.00%
	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
	Covered bonds	5	0	1	0	5	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	517	0	269	0	873	0	0	0	0	0	0.00%
	Equity	0	0	0	0	0	0	0	0	0	0	0.00%
	Securitisation											
	Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%
	Standardised Total	**2,890**	**0**	**446**	**0**	**3,099**	**26**	**0**	**0**	**0**	**0**	**0.00%**

Actual 31/12/2022*

	(mln EUR, %)	Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		Non-defaulted	Defaulted	Non-defaulted	Defaulted							
SWITZERLAND	Central banks	4.150	0	0	0	4.150	0	0	0	0	0	0.00%
	Central governments	299	0	0	0	296	0	0	0	0	0	0.00%
	Regional governments or local authorities	339	0	55	0	182	0	0	0	0	0	0.00%
	Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
	Institutions	185	0	53	0	185	0	0	0	0	0	0.00%
	Corporates	209	0	199	0	184	9	0	0	0	0	0.00%
	of which: SME	3	0	3	0	3	0	0	0	0	0	0.00%
	Retail	2	0	1	0	2	0	0	0	0	0	0.00%
	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0.00%
	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
	Items associated with particularly high risk	50	0	76	0	50	0	0	0	0	0	0.00%
	Covered bonds	53	0	11	0	53	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	351	0	111	0	561	0	0	0	0	0	0.00%
	Equity	0	0	0	0	0	0	0	0	0	0	0.00%
	Securitisation											
	Other exposures	29	0	14	0	29	0	0	0	0	0	0.00%
	Standardised Total	**5,668**	**0**	**520**	**0**	**5,694**	**9**	**0**	**0**	**0**	**0**	**0.00%**

Actual 31/12/2022*

	(mln EUR, %)	Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		Non-defaulted	Defaulted	Non-defaulted	Defaulted							
AUSTRIA	Central banks	0	0	0	0	0	0	0	0	0	0	0.00%
	Central governments	702	0	0	0	189	0	0	0	0	0	0.00%
	Regional governments or local authorities	29	0	0	0	0	0	0	0	0	0	0.00%
	Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
	Institutions	6	0	1	0	6	0	0	0	0	0	0.00%
	Corporates	135	0	100	0	74	22	0	0	0	0	0.00%
	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
	Retail	1.371	18	1.028	22	1.488	149	65	16	25	39	60.20%
	of which: SME	0	0	0	0	0	0	0	0	0	0	84.60%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0.00%
	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
	Items associated with particularly high risk	14	0	20	0	14	0	0	0	0	0	0.00%
	Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	178	0	60	0	134	0	0	0	0	0	0.00%
	Equity	0	0	0	0	0	0	0	0	0	0	0.00%
	Securitisation											
	Other exposures	2	0	2	0	2	0	0	0	0	0	0.00%
	Standardised Total	**2,435**	**18**	**1,212**	**22**	**1,906**	**171**	**65**	**16**	**25**	**39**	**60.16%**

2023 EU-wide Stress Test: Credit risk STA

DZ Bank AG Deutsche Zentral-Genossenschaftsbank

	(mln EUR, %)	Actual 31/12/2022* Exposure values Non-defaulted	Exposure values Defaulted	Risk exposure amounts Non-defaulted	Risk exposure amounts Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
NETHERLANDS	Central banks	0	0	0	0	0	0	0	0	0	0	0.00%
	Central governments	173	0	0	0	160	0	3	0	0	0	0.00%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
	Public sector entities	2	0	0	0	2	0	0	0	0	0	0.00%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
	Institutions	23	0	5	0	23	0	0	0	0	0	0.00%
	Corporates	668	0	594	0	609	9	0	2	1	0	0.00%
	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
	Retail	0	0	0	0	0	0	0	0	0	0	29.00%
	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
	Secured by mortgages on immovable property	5	0	2	0	5	0	0	0	0	0	0.00%
	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
	Covered bonds	6	0	1	0	6	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	744	0	309	0	935	0	0	0	0	0	0.00%
	Equity	0	0	0	0	0	0	0	0	0	0	0.00%
	Securitisation											
	Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%
	Standardised Total	**1,621**	**0**	**912**	**0**	**1,741**	**9**	**3**	**2**	**1**	**0**	**0.11%**

	(mln EUR, %)	Actual 31/12/2022* Exposure values Non-defaulted	Exposure values Defaulted	Risk exposure amounts Non-defaulted	Risk exposure amounts Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
FIJI	Central banks	0	0	0	0	0	0	0	0	0	0	0.00%
	Central governments	0	0	0	0	0	0	0	0	0	0	0.00%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
	Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
	Institutions	0	0	0	0	0	0	0	0	0	0	0.00%
	Corporates	0	0	0	0	0	0	0	0	0	0	0.00%
	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
	Retail	0	0	0	0	0	0	0	0	0	0	0.00%
	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0.00%
	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
	Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
	Equity	0	0	0	0	0	0	0	0	0	0	0.00%
	Securitisation											
	Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%
	Standardised Total	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0.00%**

	(mln EUR, %)	Actual 31/12/2022* Exposure values Non-defaulted	Exposure values Defaulted	Risk exposure amounts Non-defaulted	Risk exposure amounts Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
GRENADA	Central banks	0	0	0	0	0	0	0	0	0	0	0.00%
	Central governments	0	0	0	0	0	0	0	0	0	0	0.00%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
	Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
	Institutions	0	0	0	0	0	0	0	0	0	0	0.00%
	Corporates	0	0	0	0	0	0	0	0	0	0	0.00%
	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
	Retail	0	0	0	0	0	0	0	0	0	0	0.00%
	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0.00%
	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
	Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
	Equity	0	0	0	0	0	0	0	0	0	0	0.00%
	Securitisation											
	Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%
	Standardised Total	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0.00%**

* Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Methodological Note.

2023 EU-wide Stress Test: Credit risk STA

DZ Bank AG Deutsche Zentral-Genossenschaftsbank

		Baseline Scenario																				
		31/12/2023							31/12/2024							31/12/2025						
	(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
DZ Bank AG Deutsche Zentral-Genossenschaftsbank	Central banks	96,409	29	1	0	0	0	0.00%	96,379	58	1	0	0	0	0.00%	96,350	87	2	0	0	0	0.00%
	Central governments	5,999	885	65	2	0	26	40.00%	5,993	887	70	2	0	28	40.00%	5,986	888	75	2	0	30	40.00%
	Regional governments or local authorities	13,159	175	48	1	0	19	40.00%	13,150	182	50	1	0	20	40.00%	13,144	185	52	1	0	21	40.00%
	Public sector entities	2,835	2	3	0	0	0	5.17%	2,833	3	4	0	0	0	9.24%	2,832	3	4	0	0	1	13.03%
	Multilateral Development Banks	758	40	0	0	0	0	33.05%	758	40	0	0	0	0	33.82%	757	40	0	0	0	0	34.42%
	International Organisations	193	0	0	0	0	0	58.26%	193	0	0	0	0	0	57.89%	193	0	0	0	0	0	57.68%
	Institutions	110,176	73	30	16	0	11	36.54%	110,113	106	59	11	0	27	46.14%	110,061	139	79	11	0	38	48.69%
	Corporates	10,442	1,294	599	32	28	357	59.65%	10,391	1,227	717	31	25	404	56.41%	10,315	1,192	828	31	23	448	54.19%
	of which: SME	783	254	37	2	5	27	72.08%	782	246	46	3	5	31	66.27%	776	242	56	3	4	35	62.16%
	Retail	7,577	677	411	55	38	246	59.81%	7,498	623	544	50	27	320	58.87%	7,407	600	657	49	24	383	58.29%
	of which: SME	1,993	254	128	12	11	87	67.83%	1,976	241	158	12	9	105	66.73%	1,957	232	185	12	8	122	66.07%
	Secured by mortgages on immovable property	1,820	110	65	9	2	23	35.91%	1,787	109	99	6	1	32	32.65%	1,762	109	123	6	1	39	31.55%
	of which: SME	55	0	0	0	0	0	15.71%	55	0	1	0	0	0	15.69%	54	0	1	0	0	0	15.61%
	Items associated with particularly high risk	179	18	1	0	0	0	57.77%	179	18	1	0	0	1	51.25%	178	18	2	0	0	1	48.73%
	Covered bonds	333	0	0	0	0	0	14.22%	332	0	0	0	0	0	15.59%	332	0	0	0	0	0	15.16%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	17,044	5	5	0	0	0	0.03%	17,033	10	10	0	0	0	0.03%	17,023	15	15	0	0	0	0.03%
	Equity	39	0	0	0	0	0	0.03%	39	0	0	0	0	0	0.03%	39	0	0	0	0	0	0.03%
	Securitisation																					
	Other exposures	1,098	22	9	0	0	1	7.83%	1,094	22	13	0	0	1	8.55%	1,091	23	15	0	0	1	8.74%
	Standardised Total	**268,059**	**3,328**	**1,236**	**115**	**68**	**684**	**55.28%**	**267,771**	**3,285**	**1,568**	**102**	**54**	**834**	**53.20%**	**267,471**	**3,300**	**1,853**	**101**	**49**	**962**	**51.95%**

		Baseline Scenario																				
		31/12/2023							31/12/2024							31/12/2025						
	(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
GERMANY	Central banks	78,740	24	0	0	0	0	0.00%	78,716	47	1	0	0	0	0.00%	78,691	71	2	0	0	0	0.00%
	Central governments	3,254	576	50	0	0	20	40.00%	3,253	576	50	0	0	20	40.00%	3,252	577	51	0	0	20	40.00%
	Regional governments or local authorities	12,630	35	30	0	0	12	40.00%	12,622	41	31	0	0	12	40.00%	12,618	45	32	0	0	13	40.00%
	Public sector entities	2,733	2	3	0	0	0	3.46%	2,732	3	4	0	0	0	7.01%	2,731	3	4	0	0	0	10.37%
	Multilateral Development Banks	1	0	0	0	0	0	0.03%	1	0	0	0	0	0	0.03%	1	0	0	0	0	0	0.03%
	International Organisations	0	0	0	0	0	0	0.03%	0	0	0	0	0	0	0.03%	0	0	0	0	0	0	0.03%
	Institutions	109,488	72	28	15	0	10	35.31%	109,427	105	55	10	0	25	45.47%	109,377	138	73	10	0	35	47.94%
	Corporates	7,095	883	377	24	18	222	58.96%	7,066	836	452	23	16	257	56.71%	7,011	818	526	23	15	289	54.96%
	of which: SME	767	221	37	2	5	27	72.20%	765	214	46	3	4	31	66.43%	759	210	56	3	4	35	62.36%
	Retail	5,364	518	246	31	24	146	59.25%	5,315	482	331	29	18	190	57.36%	5,258	464	405	29	16	228	56.28%
	of which: SME	1,991	254	128	12	11	87	67.83%	1,974	241	158	12	9	105	66.73%	1,956	232	185	12	8	122	66.06%
	Secured by mortgages on immovable property	99	1	0	0	0	0	16.57%	99	1	1	0	0	0	17.14%	98	1	1	0	0	0	17.39%
	of which: SME	55	0	0	0	0	0	15.71%	55	0	1	0	0	0	15.69%	54	0	1	0	0	0	15.61%
	Items associated with particularly high risk	114	18	1	0	0	0	55.62%	114	18	1	0	0	0	47.85%	113	17	1	0	0	1	44.73%
	Covered bonds	217	0	0	0	0	0	21.17%	217	0	0	0	0	0	21.77%	217	0	0	0	0	0	21.51%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	2,432	1	1	0	0	0	0.03%	2,431	1	1	0	0	0	0.03%	2,429	2	2	0	0	0	0.03%
	Equity	26	0	0	0	0	0	0.03%	26	0	0	0	0	0	0.03%	26	0	0	0	0	0	0.03%
	Securitisation																					
	Other exposures	732	0	0	0	0	0	0.03%	732	0	0	0	0	0	0.03%	732	1	1	0	0	0	0.03%
	Standardised Total	**222,925**	**2,128**	**736**	**71**	**42**	**410**	**55.72%**	**222,750**	**2,111**	**929**	**63**	**35**	**505**	**54.39%**	**222,553**	**2,137**	**1,099**	**62**	**31**	**587**	**53.40%**

		Baseline Scenario																				
		31/12/2023							31/12/2024							31/12/2025						
	(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
UNITED STATES	Central banks	2,267	1	0	0	0	0	0.00%	2,266	1	0	0	0	0	0.00%	2,266	2	0	0	0	0	0.00%
	Central governments	145	0	0	0	0	0	40.00%	145	0	0	0	0	0	40.00%	145	0	0	0	0	0	40.00%
	Regional governments or local authorities	15	41	17	0	0	7	40.00%	15	41	17	0	0	7	40.00%	15	41	17	0	0	7	40.00%
	Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Institutions	139	0	0	0	0	0	23.93%	138	0	1	0	0	0	23.93%	138	0	1	0	0	0	23.93%
	Corporates	300	70	1	0	0	0	33.63%	299	70	1	0	0	0	34.14%	298	70	2	0	0	1	34.34%
	of which: SME	0	0	0	0	0	0	0.03%	0	0	0	0	0	0	0.03%	0	0	0	0	0	0	0.03%
	Retail	0	0	0	0	0	0	2.25%	0	0	0	0	0	0	2.23%	0	0	0	0	0	0	2.21%
	of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	5,355	2	2	0	0	0	0.03%	5,352	3	3	0	0	0	0.03%	5,349	5	5	0	0	0	0.03%
	Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Securitisation																					
	Other exposures	57	0	0	0	0	0	0.03%	57	0	0	0	0	0	0.03%	57	0	0	0	0	0	0.03%
	Standardised Total	**8,278**	**114**	**20**	**0**	**0**	**7**	**36.30%**	**8,273**	**116**	**23**	**0**	**0**	**8**	**33.43%**	**8,267**	**118**	**26**	**0**	**0**	**8**	**31.20%**

		Baseline Scenario																				
		31/12/2023							31/12/2024							31/12/2025						
	(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
FRANCE	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Central governments	180	62	0	0	0	0	40.00%	179	62	0	0	0	0	40.00%	179	62	0	0	0	0	40.00%
	Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Public sector entities	48	0	0	0	0	0	80.45%	48	0	0	0	0	0	79.42%	48	0	0	0	0	0	78.92%
	Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Institutions	0	0	0	0	0	0	0.03%	0	0	0	0	0	0	0.03%	0	0	0	0	0	0	0.03%
	Corporates	83	31	1	0	0	0	34.23%	82	31	1	0	0	0	34.22%	82	31	2	0	0	1	34.27%
	of which: SME	0	31	0	0	0	0	35.74%	0	31	0	0	0	0	35.74%	0	31	0	0	0	0	35.74%
	Retail	1	0	0	0	0	0	1.30%	1	0	0	0	0	0	2.72%	1	0	0	0	0	0	3.99%
	of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	1,993	1	1	0	0	0	0.03%	1,992	1	1	0	0	0	0.03%	1,991	2	2	0	0	0	0.03%
	Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Securitisation																					
	Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Standardised Total	**2,304**	**94**	**1**	**0**	**0**	**0**	**16.27%**	**2,303**	**94**	**3**	**0**	**0**	**1**	**18.20%**	**2,301**	**95**	**4**	**0**	**0**	**1**	**18.83%**

2023 EU-wide Stress Test: Credit risk STA

DZ Bank AG Deutsche Zentral-Genossenschaftsbank

LUXEMBOURG

		Baseline Scenario																				
		31/12/2023							31/12/2024							31/12/2025						
	(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
LUXEMBOURG	Central banks	8,845	3	0	0	0	0	0.00%	8,842	5	0	0	0	0	0.00%	8,840	8	0	0	0	0	0.00%
	Central governments	76	0	0	0	0	0	40.00%	76	0	0	0	0	0	40.00%	76	0	0	0	0	0	40.00%
	Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Institutions	128	0	0	0	0	0	48.21%	128	0	0	0	0	0	48.21%	128	0	0	0	0	0	48.20%
	Corporates	794	62	50	0	1	40	78.67%	794	62	51	0	1	40	78.20%	794	62	52	0	1	40	77.72%
	of which: SME	13	0	0	0	0	0	19.91%	13	0	0	0	0	0	19.91%	13	0	0	0	0	0	19.90%
	Retail	1	0	0	0	0	0	18.96%	1	0	0	0	0	0	19.22%	1	0	0	0	0	0	19.13%
	of which: SME	1	0	0	0	0	0	21.41%	1	0	0	0	0	0	21.41%	1	0	0	0	0	0	21.40%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Covered bonds	20	0	0	0	0	0	0.03%	20	0	0	0	0	0	0.03%	20	0	0	0	0	0	0.03%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	1,594	0	0	0	0	0	0.03%	1,593	1	1	0	0	0	0.03%	1,592	1	1	0	0	0	0.03%
	Equity	0	0	0	0	0	0	0.03%	0	0	0	0	0	0	0.03%	0	0	0	0	0	0	0.03%
	Securitisation																					
	Other exposures	55	0	0	0	0	0	0.03%	55	0	0	0	0	0	0.03%	55	0	0	0	0	0	0.03%
	Standardised Total	**11,513**	**66**	**51**	**0**	**1**	**40**	**77.86%**	**11,509**	**69**	**52**	**0**	**1**	**40**	**76.61%**	**11,505**	**72**	**53**	**0**	**1**	**40**	**75.41%**

UNITED KINGDOM

		Baseline Scenario																				
		31/12/2023							31/12/2024							31/12/2025						
	(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
UNITED KINGDOM	Central banks	2,047	1	0	0	0	0	0.00%	2,047	1	0	0	0	0	0.00%	2,046	2	0	0	0	0	0.00%
	Central governments	51	0	0	0	0	0	40.00%	51	0	0	0	0	0	40.00%	51	0	0	0	0	0	40.00%
	Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Institutions	3	0	0	0	0	0	0.03%	3	0	0	0	0	0	0.03%	3	0	0	0	0	0	0.03%
	Corporates	118	26	1	0	0	0	33.13%	117	26	1	0	0	0	33.17%	116	26	2	0	0	1	33.10%
	of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Retail	1	0	0	0	0	0	31.82%	1	0	0	0	0	0	32.02%	1	0	0	0	0	0	31.45%
	of which: SME	0	0	0	0	0	0	62.54%	0	0	0	0	0	0	62.54%	0	0	0	0	0	0	62.54%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Covered bonds	5	0	0	0	0	0	0.03%	5	0	0	0	0	0	0.03%	5	0	0	0	0	0	0.03%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	872	0	0	0	0	0	0.03%	872	1	1	0	0	0	0.03%	871	1	1	0	0	0	0.03%
	Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Securitisation																					
	Other exposures	0	0	0	0	0	0	0.03%	0	0	0	0	0	0	0.03%	0	0	0	0	0	0	0.03%
	Standardised Total	**3,097**	**27**	**1**	**0**	**0**	**0**	**23.68%**	**3,095**	**28**	**2**	**0**	**0**	**0**	**24.59%**	**3,093**	**29**	**3**	**0**	**0**	**1**	**24.68%**

SWITZERLAND

		Baseline Scenario																				
		31/12/2023							31/12/2024							31/12/2025						
	(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
SWITZERLAND	Central banks	4,149	1	0	0	0	0	0.00%	4,147	2	0	0	0	0	0.00%	4,146	4	0	0	0	0	0.00%
	Central governments	296	0	0	0	0	0	40.00%	296	0	0	0	0	0	40.00%	296	0	0	0	0	0	40.00%
	Regional governments or local authorities	182	0	0	0	0	0	40.00%	182	0	0	0	0	0	40.00%	182	0	0	0	0	0	40.00%
	Public sector entities	0	0	0	0	0	0	0.03%	0	0	0	0	0	0	0.03%	0	0	0	0	0	0	0.03%
	Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Institutions	185	0	0	0	0	0	0.03%	185	0	0	0	0	0	0.03%	185	0	0	0	0	0	0.03%
	Corporates	184	9	1	0	0	0	27.61%	183	9	1	0	0	0	27.78%	183	8	2	0	0	1	27.91%
	of which: SME	3	0	0	0	0	0	25.40%	3	0	0	0	0	0	24.95%	3	0	0	0	0	0	24.58%
	Retail	2	0	0	0	0	0	7.11%	2	0	0	0	0	0	8.46%	2	0	0	0	0	0	8.91%
	of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Items associated with particularly high risk	50	0	0	0	0	0	84.89%	50	0	0	0	0	0	84.89%	50	0	0	0	0	0	84.89%
	Covered bonds	53	0	0	0	0	0	0.03%	53	0	0	0	0	0	0.03%	53	0	0	0	0	0	0.03%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	561	0	0	0	0	0	0.03%	561	0	0	0	0	0	0.03%	560	1	1	0	0	0	0.03%
	Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Securitisation																					
	Other exposures	29	0	0	0	0	0	0.03%	29	0	0	0	0	0	0.03%	29	0	0	0	0	0	0.03%
	Standardised Total	**5,692**	**10**	**1**	**0**	**0**	**0**	**23.35%**	**5,689**	**12**	**2**	**0**	**0**	**1**	**24.14%**	**5,686**	**13**	**3**	**0**	**0**	**1**	**24.40%**

AUSTRIA

		Baseline Scenario																				
		31/12/2023							31/12/2024							31/12/2025						
	(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
AUSTRIA	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Central governments	189	0	0	0	0	0	40.00%	189	0	0	0	0	0	40.00%	189	0	0	0	0	0	40.00%
	Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Public sector entities	0	0	0	0	0	0	0.03%	0	0	0	0	0	0	0.03%	0	0	0	0	0	0	0.03%
	Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Institutions	6	0	0	0	0	0	76.20%	6	0	0	0	0	0	76.15%	6	0	0	0	0	0	76.12%
	Corporates	73	21	1	0	0	0	28.10%	73	21	1	0	0	0	29.65%	72	21	2	0	0	1	29.88%
	of which: SME	0	0	0	0	0	0	0.03%	0	0	0	0	0	0	0.03%	0	0	0	0	0	0	0.03%
	Retail	1,494	106	103	21	12	70	68.07%	1,472	88	142	19	8	98	68.79%	1,445	84	174	19	7	120	69.08%
	of which: SME	0	0	0	0	0	0	87.96%	0	0	0	0	0	0	87.89%	0	0	0	0	0	0	87.81%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Items associated with particularly high risk	14	0	0	0	0	0	0.03%	14	0	0	0	0	0	0.03%	14	0	0	0	0	0	0.03%
	Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	134	0	0	0	0	0	0.03%	134	0	0	0	0	0	0.03%	134	0	0	0	0	0	0.03%
	Equity	0	0	0	0	0	0	0.03%	0	0	0	0	0	0	0.03%	0	0	0	0	0	0	0.03%
	Securitisation																					
	Other exposures	2	0	0	0	0	0	0.03%	2	0	0	0	0	0	0.03%	2	0	0	0	0	0	0.03%
	Standardised Total	**1,911**	**127**	**104**	**22**	**12**	**71**	**67.80%**	**1,889**	**110**	**144**	**19**	**8**	**98**	**68.37%**	**1,861**	**105**	**176**	**19**	**7**	**121**	**68.57%**

2023 EU-wide Stress Test: Credit risk STA

DZ Bank AG Deutsche Zentral-Genossenschaftsbank

	(mln EUR, %)	Baseline Scenario																				
		31/12/2023							31/12/2024							31/12/2025						
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
NETHERLANDS	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Central governments	160	0	3	0	0	1	40.00%	160	0	3	0	0	1	40.00%	160	0	3	0	0	1	40.00%
	Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Public sector entities	2	0	0	0	0	0	0.03%	2	0	0	0	0	0	0.03%	2	0	0	0	0	0	0.03%
	Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Institutions	23	0	0	0	0	0	49.08%	23	0	0	0	0	0	49.00%	23	0	0	0	0	0	48.94%
	Corporates	606	9	3	2	0	2	52.00%	602	8	7	2	0	4	51.74%	598	8	12	2	0	6	51.72%
	of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Retail	0	0	0	0	0	0	31.68%	0	0	0	0	0	0	30.25%	0	0	0	0	0	0	28.76%
	of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Secured by mortgages on immovable property	5	0	0	0	0	0	6.19%	5	0	0	0	0	0	6.19%	5	0	0	0	0	0	6.19%
	of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Items associated with particularly high risk	0	0	0	0	0	0	71.22%	0	0	0	0	0	0	71.22%	0	0	0	0	0	0	71.22%
	Covered bonds	6	0	0	0	0	0	0.03%	6	0	0	0	0	0	0.03%	6	0	0	0	0	0	0.03%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	934	0	0	0	0	0	0.03%	934	1	1	0	0	0	0.03%	933	1	1	0	0	0	0.03%
	Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Securitisation																					
	Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Standardised Total	**1,737**	**9**	**6**	**2**	**0**	**3**	**44.07%**	**1,733**	**9**	**11**	**2**	**0**	**5**	**45.65%**	**1,728**	**9**	**16**	**2**	**0**	**7**	**46.41%**

	(mln EUR, %)	Baseline Scenario																				
		31/12/2023							31/12/2024							31/12/2025						
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
FIJI	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Central governments	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Institutions	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Corporates	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Retail	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Securitisation																					
	Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Standardised Total	**0**	**0**	**0**	**0**	**0**	**0**	**0.00%**	**0**	**0**	**0**	**0**	**0**	**0**	**0.00%**	**0**	**0**	**0**	**0**	**0**	**0**	**0.00%**

	(mln EUR, %)	Baseline Scenario																				
		31/12/2023							31/12/2024							31/12/2025						
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
GRENADA	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Central governments	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Institutions	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Corporates	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Retail	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Securitisation																					
	Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Standardised Total	**0**	**0**	**0**	**0**	**0**	**0**	**0.00%**	**0**	**0**	**0**	**0**	**0**	**0**	**0.00%**	**0**	**0**	**0**	**0**	**0**	**0**	**0.00%**

* Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Methodolog

2023 EU-wide Stress Test: Credit risk STA

DZ Bank AG Deutsche Zentral-Genossenschaftsbank

DZ Bank AG Deutsche Zentral-Genossenschaftsbank

	Adverse Scenario																					
	31/12/2023							31/12/2024							31/12/2025							
(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks	96,409	29	1	0	0	0	0.00%	96,379	58	1	0	0	0	0.00%	96,349	87	3	0	0	0	0.00%
Central governments	5,998	885	66	3	1	26	40.00%	5,989	887	73	2	0	29	40.00%	5,981	888	80	2	0	32	40.00%
Regional governments or local authorities	13,155	178	49	1	0	19	40.00%	13,149	182	51	1	0	20	40.00%	13,143	185	53	1	0	21	40.00%
Public sector entities	2,835	2	4	0	0	0	6.70%	2,833	3	4	0	0	1	12.99%	2,831	3	5	0	0	1	17.82%
Multilateral Development Banks	758	40	0	0	0	0	34.13%	758	40	0	0	0	0	36.74%	757	40	0	0	0	0	37.47%
International Organisations	193	0	0	0	0	0	58.04%	193	0	0	0	0	0	56.97%	193	0	0	0	0	0	56.57%
Institutions	110,149	100	30	19	0	12	39.46%	110,111	106	61	13	0	31	50.19%	110,057	139	83	13	0	44	52.94%
Corporates	9,656	2,058	620	55	71	389	62.79%	9,554	1,943	838	60	64	487	58.09%	9,728	1,546	1,060	56	48	589	55.57%
of which: SME	701	333	39	4	14	30	76.78%	741	276	58	4	11	39	67.78%	741	257	75	4	8	48	63.60%
Retail	7,023	1,213	428	74	96	281	65.71%	6,768	1,274	622	69	80	401	64.42%	6,718	1,151	796	65	66	507	63.74%
of which: SME	1,591	648	134	18	40	96	71.09%	1,607	574	193	18	33	135	70.04%	1,652	475	248	17	24	172	69.55%
Secured by mortgages on immovable property	1,808	109	78	20	4	34	44.25%	1,749	108	138	13	3	55	39.83%	1,711	108	177	11	2	68	38.57%
of which: SME	55	0	0	0	0	0	16.88%	54	0	1	0	0	0	16.88%	54	0	2	0	0	0	16.86%
Items associated with particularly high risk	179	18	1	0	0	0	66.62%	178	17	2	0	0	1	60.93%	177	17	3	0	0	2	58.46%
Covered bonds	333	0	0	0	0	0	15.38%	332	0	0	0	0	0	16.48%	332	0	0	0	0	0	15.84%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Collective investments undertakings (CIU)	17,044	5	5	0	0	0	0.03%	17,033	10	10	0	0	0	0.03%	17,023	15	15	0	0	0	0.03%
Equity	39	0	0	0	0	0	0.03%	39	0	0	0	0	0	0.03%	39	0	0	0	0	0	0.03%
Securitisation																					
Other exposures	1,097	22	10	1	0	1	8.77%	1,092	22	15	0	0	1	9.60%	1,090	23	17	0	0	2	9.72%
Standardised Total	**266,674**	**4,658**	**1,291**	**173**	**172**	**765**	**59.22%**	**266,157**	**4,650**	**1,817**	**159**	**148**	**1,026**	**56.49%**	**266,128**	**4,203**	**2,292**	**149**	**116**	**1,266**	**55.23%**

GERMANY

	Adverse Scenario																					
	31/12/2023							31/12/2024							31/12/2025							
(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks	78,740	24	0	0	0	0	0.00%	78,715	47	1	0	0	0	0.00%	78,690	71	2	0	0	0	0.00%
Central governments	3,254	576	50	0	0	20	40.00%	3,253	576	50	0	0	20	40.00%	3,252	577	51	0	0	20	40.00%
Regional governments or local authorities	12,627	38	30	0	0	12	40.00%	12,622	41	31	0	0	13	40.00%	12,617	45	32	0	0	13	40.00%
Public sector entities	2,733	2	3	0	0	0	3.76%	2,732	3	4	0	0	0	9.94%	2,730	3	5	0	0	1	15.04%
Multilateral Development Banks	1	0	0	0	0	0	0.03%	1	0	0	0	0	0	0.03%	1	0	0	0	0	0	0.03%
International Organisations	0	0	0	0	0	0	0.03%	0	0	0	0	0	0	0.03%	0	0	0	0	0	0	0.03%
Institutions	109,488	72	28	17	0	11	38.19%	109,427	105	55	11	0	27	49.22%	109,376	138	73	11	0	38	51.73%
Corporates	6,414	1,550	390	41	54	245	62.74%	6,369	1,447	538	45	49	319	59.24%	6,527	1,131	696	42	36	398	57.21%
of which: SME	685	301	39	4	14	30	76.87%	724	244	57	4	10	39	67.89%	724	225	75	4	8	48	63.71%
Retail	4,869	1,000	258	41	66	163	63.21%	4,675	1,064	388	40	56	239	61.48%	4,667	952	508	38	44	308	60.61%
of which: SME	1,590	648	134	18	40	96	71.09%	1,606	574	193	18	33	135	70.04%	1,650	475	248	17	24	172	69.55%
Secured by mortgages on immovable property	99	1	0	0	0	0	17.85%	98	1	1	0	0	0	18.40%	97	1	3	0	0	0	18.24%
of which: SME	55	0	0	0	0	0	16.88%	54	0	1	0	0	0	16.88%	54	0	2	0	0	0	16.86%
Items associated with particularly high risk	114	18	1	0	0	0	64.62%	113	17	1	0	0	1	57.72%	113	17	2	0	0	1	54.76%
Covered bonds	217	0	0	0	0	0	22.90%	217	0	0	0	0	0	22.58%	217	0	0	0	0	0	21.85%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Collective investments undertakings (CIU)	2,432	1	1	0	0	0	0.03%	2,431	1	1	0	0	0	0.03%	2,429	2	2	0	0	0	0.03%
Equity	26	0	0	0	0	0	0.03%	26	0	0	0	0	0	0.03%	26	0	0	0	0	0	0.03%
Securitisation																					
Other exposures	732	0	0	0	0	0	0.03%	732	0	0	0	0	0	0.03%	732	1	1	0	0	0	0.03%
Standardised Total	**221,747**	**3,280**	**762**	**100**	**121**	**451**	**59.22%**	**221,411**	**3,304**	**1,074**	**97**	**105**	**619**	**57.65%**	**221,475**	**2,939**	**1,376**	**92**	**81**	**780**	**56.69%**

UNITED STATES

	Adverse Scenario																					
	31/12/2023							31/12/2024							31/12/2025							
(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks	2,267	1	0	0	0	0	0.00%	2,266	1	0	0	0	0	0.00%	2,266	2	0	0	0	0	0.00%
Central governments	145	0	0	0	0	0	40.00%	145	0	0	0	0	0	40.00%	145	0	0	0	0	0	40.00%
Regional governments or local authorities	15	41	17	0	0	7	40.00%	15	41	17	0	0	7	40.00%	15	41	17	0	0	7	40.00%
Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Institutions	111	27	0	0	0	0	25.89%	137	0	2	0	0	0	25.89%	136	0	3	0	0	1	25.76%
Corporates	300	70	1	0	0	0	37.05%	298	70	2	0	0	1	37.98%	297	70	4	0	0	1	39.47%
of which: SME	0	0	0	0	0	0	0.03%	0	0	0	0	0	0	0.03%	0	0	0	0	0	0	0.03%
Retail	0	0	0	0	0	0	2.91%	0	0	0	0	0	0	2.87%	0	0	0	0	0	0	2.81%
of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Secured by mortgages on immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Collective investments undertakings (CIU)	5,355	2	2	0	0	0	0.03%	5,352	3	3	0	0	0	0.03%	5,349	5	5	0	0	0	0.03%
Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Securitisation																					
Other exposures	57	0	0	0	0	0	0.03%	57	0	0	0	0	0	0.03%	57	0	0	0	0	0	0.03%
Standardised Total	**8,250**	**141**	**20**	**1**	**0**	**7**	**36.36%**	**8,271**	**116**	**24**	**1**	**0**	**8**	**33.60%**	**8,265**	**118**	**29**	**1**	**0**	**9**	**31.80%**

FRANCE

	Adverse Scenario																					
	31/12/2023							31/12/2024							31/12/2025							
(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Central governments	180	62	0	0	0	0	40.00%	179	62	0	0	0	0	40.00%	179	62	0	0	0	0	40.00%
Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Public sector entities	48	0	0	0	0	0	79.56%	48	0	0	0	0	0	76.49%	48	0	0	0	0	0	75.01%
Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Institutions	0	0	0	0	0	0	0.03%	0	0	0	0	0	0	0.03%	0	0	0	0	0	0	0.03%
Corporates	83	31	1	0	0	0	39.18%	82	31	2	1	0	1	38.66%	80	31	4	1	0	1	38.05%
of which: SME	0	31	0	0	0	0	48.89%	0	31	0	0	0	0	48.89%	0	31	0	0	0	0	48.24%
Retail	1	0	0	0	0	0	1.91%	1	0	0	0	0	0	5.18%	1	0	0	0	0	0	7.98%
of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Secured by mortgages on immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Collective investments undertakings (CIU)	1,993	1	1	0	0	0	0.03%	1,992	1	1	0	0	0	0.03%	1,991	2	2	0	0	0	0.03%
Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Securitisation																					
Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Standardised Total	**2,304**	**93**	**2**	**1**	**0**	**0**	**20.28%**	**2,302**	**94**	**4**	**1**	**0**	**1**	**24.88%**	**2,299**	**94**	**6**	**1**	**0**	**2**	**26.43%**

2023 EU-wide Stress Test: Credit risk STA

DZ Bank AG Deutsche Zentral-Genossenschaftsbank

Adverse Scenario (mln EUR, %)

		31/12/2023							31/12/2024							31/12/2025						
	(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
LUXEMBOURG	Central banks	8,845	3	0	0	0	0	0.00%	8,842	5	0	0	0	0	0.00%	8,840	8	0	0	0	0	0.00%
	Central governments	76	0	0	0	0	0	40.00%	76	0	0	0	0	0	40.00%	76	0	0	0	0	0	40.00%
	Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Institutions	128	0	0	0	0	0	52.16%	128	0	0	0	0	0	52.15%	128	0	0	0	0	0	51.96%
	Corporates	794	62	50	0	2	42	84.07%	794	62	52	0	2	43	83.10%	793	60	53	0	2	44	82.07%
	of which: SME	13	0	0	0	0	0	21.73%	13	0	0	0	0	0	21.73%	13	0	0	0	0	0	21.64%
	Retail	1	0	0	0	0	0	21.59%	1	0	0	0	0	0	22.32%	1	0	0	0	0	0	22.43%
	of which: SME	1	0	0	0	0	0	23.93%	1	0	0	0	0	0	23.93%	1	0	0	0	0	0	23.76%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Covered bonds	20	0	0	0	0	0	0.03%	20	0	0	0	0	0	0.03%	20	0	0	0	0	0	0.03%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	1,594	0	0	0	0	0	0.03%	1,593	1	1	0	0	0	0.03%	1,592	1	1	0	0	0	0.03%
	Equity	0	0	0	0	0	0	0.03%	0	0	0	0	0	0	0.03%	0	0	0	0	0	0	0.03%
	Securitisation																					
	Other exposures	55	0	0	0	0	0	0.03%	55	0	0	0	0	0	0.03%	55	0	0	0	0	0	0.03%
	Standardised Total	**11,513**	**66**	**51**	**0**	**2**	**42**	**83.20%**	**11,509**	**68**	**53**	**0**	**2**	**43**	**81.44%**	**11,504**	**70**	**55**	**0**	**2**	**44**	**79.70%**

Adverse Scenario (mln EUR, %)

		31/12/2023							31/12/2024							31/12/2025						
	(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
UNITED KINGDOM	Central banks	2,047	1	0	0	0	0	0.00%	2,047	1	0	0	0	0	0.00%	2,046	2	0	0	0	0	0.00%
	Central governments	51	0	0	0	0	0	40.00%	51	0	0	0	0	0	40.00%	51	0	0	0	0	0	40.00%
	Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Institutions	3	0	0	0	0	0	0.03%	3	0	0	0	0	0	0.03%	3	0	0	0	0	0	0.03%
	Corporates	117	26	1	1	0	0	36.41%	116	26	2	1	0	1	36.76%	113	26	5	1	0	2	36.65%
	of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Retail	1	0	0	0	0	0	34.76%	1	0	0	0	0	0	35.73%	1	0	0	0	0	0	36.39%
	of which: SME	0	0	0	0	0	0	69.89%	0	0	0	0	0	0	69.89%	0	0	0	0	0	0	69.32%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Covered bonds	5	0	0	0	0	0	0.03%	5	0	0	0	0	0	0.03%	5	0	0	0	0	0	0.03%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	872	0	0	0	0	0	0.03%	872	1	1	0	0	0	0.03%	871	1	1	0	0	0	0.03%
	Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Securitisation																					
	Other exposures	0	0	0	0	0	0	0.03%	0	0	0	0	0	0	0.03%	0	0	0	0	0	0	0.03%
	Standardised Total	**3,097**	**27**	**1**	**1**	**0**	**0**	**27.53%**	**3,094**	**28**	**3**	**1**	**0**	**1**	**30.44%**	**3,091**	**29**	**5**	**1**	**0**	**2**	**31.32%**

Adverse Scenario (mln EUR, %)

		31/12/2023							31/12/2024							31/12/2025						
	(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
SWITZERLAND	Central banks	4,149	1	0	0	0	0	0.00%	4,147	2	0	0	0	0	0.00%	4,146	4	0	0	0	0	0.00%
	Central governments	296	0	0	0	0	0	40.00%	296	0	0	0	0	0	40.00%	296	0	0	0	0	0	40.00%
	Regional governments or local authorities	182	0	0	0	0	0	40.00%	182	0	0	0	0	0	40.00%	182	0	0	0	0	0	40.00%
	Public sector entities	0	0	0	0	0	0	0.03%	0	0	0	0	0	0	0.03%	0	0	0	0	0	0	0.03%
	Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Institutions	185	0	0	0	0	0	0.03%	185	0	0	0	0	0	0.03%	185	0	0	0	0	0	0.03%
	Corporates	169	23	1	0	0	0	30.41%	148	43	3	0	0	1	30.59%	170	18	5	0	0	1	30.40%
	of which: SME	3	0	0	0	0	0	27.04%	3	0	0	0	0	0	26.74%	3	0	0	0	0	0	26.37%
	Retail	2	0	0	0	0	0	10.04%	2	0	0	0	0	0	11.94%	2	0	0	0	0	0	12.25%
	of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Items associated with particularly high risk	50	0	0	0	0	0	91.84%	50	0	0	0	0	0	91.84%	50	0	0	0	0	0	91.44%
	Covered bonds	53	0	0	0	0	0	0.03%	53	0	0	0	0	0	0.03%	53	0	0	0	0	0	0.03%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	561	0	0	0	0	0	0.03%	561	0	0	0	0	0	0.03%	560	1	1	0	0	0	0.03%
	Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Securitisation																					
	Other exposures	29	0	0	0	0	0	0.03%	29	0	0	0	0	0	0.03%	29	0	0	0	0	0	0.03%
	Standardised Total	**5,677**	**25**	**1**	**0**	**0**	**0**	**26.75%**	**5,654**	**46**	**3**	**1**	**0**	**1**	**28.62%**	**5,674**	**23**	**6**	**1**	**0**	**2**	**29.00%**

Adverse Scenario (mln EUR, %)

		31/12/2023							31/12/2024							31/12/2025						
	(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
AUSTRIA	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Central governments	189	0	0	0	0	0	40.00%	189	0	0	0	0	0	40.00%	189	0	0	0	0	0	40.00%
	Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Public sector entities	0	0	0	0	0	0	0.03%	0	0	0	0	0	0	0.03%	0	0	0	0	0	0	0.03%
	Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Institutions	6	0	0	0	0	0	82.42%	6	0	0	0	0	0	82.41%	6	0	0	0	0	0	82.07%
	Corporates	68	26	1	0	0	0	31.34%	64	29	2	0	0	1	32.89%	66	25	4	0	0	1	33.10%
	of which: SME	0	0	0	0	0	0	0.03%	0	0	0	0	0	0	0.03%	0	0	0	0	0	0	0.03%
	Retail	1,438	160	106	26	26	79	74.56%	1,392	158	153	25	21	116	75.91%	1,360	147	195	24	19	149	76.23%
	of which: SME	0	0	0	0	0	0	90.70%	0	0	0	0	0	0	90.55%	0	0	0	0	0	0	90.40%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Items associated with particularly high risk	14	0	0	0	0	0	0.03%	14	0	0	0	0	0	0.03%	14	0	0	0	0	0	0.03%
	Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	134	0	0	0	0	0	0.03%	134	0	0	0	0	0	0.03%	134	0	0	0	0	0	0.03%
	Equity	0	0	0	0	0	0	0.03%	0	0	0	0	0	0	0.03%	0	0	0	0	0	0	0.03%
	Securitisation																					
	Other exposures	2	0	0	0	0	0	0.03%	2	0	0	0	0	0	0.03%	2	0	0	0	0	0	0.03%
	Standardised Total	**1,850**	**186**	**106**	**27**	**26**	**79**	**74.22%**	**1,800**	**187**	**155**	**26**	**21**	**117**	**75.22%**	**1,770**	**172**	**200**	**24**	**19**	**150**	**75.24%**

2023 EU-wide Stress Test: Credit risk STA

DZ Bank AG Deutsche Zentral-Genossenschaftsbank

Adverse Scenario

	(mln EUR, %)	31/12/2023							31/12/2024							31/12/2025						
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
NETHERLANDS	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Central governments	160	0	3	0	0	1	40.00%	160	0	3	0	0	1	40.00%	160	0	3	0	0	1	40.00%
	Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Public sector entities	2	0	0	0	0	0	0.03%	2	0	0	0	0	0	0.03%	2	0	0	0	0	0	0.03%
	Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Institutions	23	0	0	0	0	0	53.10%	23	0	0	0	0	0	53.05%	23	0	0	0	0	0	52.76%
	Corporates	574	40	4	4	1	2	57.63%	578	27	12	4	2	7	57.58%	589	7	22	4	1	13	57.43%
	of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Retail	0	0	0	0	0	0	33.94%	0	0	0	0	0	0	31.31%	0	0	0	0	0	0	29.04%
	of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Secured by mortgages on immovable property	5	0	0	0	0	0	6.66%	5	0	0	0	0	0	6.66%	5	0	0	0	0	0	6.64%
	of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Items associated with particularly high risk	0	0	0	0	0	0	74.05%	0	0	0	0	0	0	74.05%	0	0	0	0	0	0	73.86%
	Covered bonds	6	0	0	0	0	0	0.03%	6	0	0	0	0	0	0.03%	6	0	0	0	0	0	0.03%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	934	0	0	0	0	0	0.03%	934	1	1	0	0	0	0.03%	933	1	1	0	0	0	0.03%
	Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Securitisation																					
	Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Standardised Total	**1,706**	**40**	**7**	**4**	**1**	**3**	**47.95%**	**1,709**	**28**	**16**	**4**	**2**	**8**	**52.04%**	**1,718**	**8**	**26**	**4**	**1**	**14**	**53.33%**

Adverse Scenario

	(mln EUR, %)	31/12/2023							31/12/2024							31/12/2025						
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
FIJI	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Central governments	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Institutions	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Corporates	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Retail	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Securitisation																					
	Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Standardised Total	**0**	**0**	**0**	**0**	**0**	**0**	**0.00%**	**0**	**0**	**0**	**0**	**0**	**0**	**0.00%**	**0**	**0**	**0**	**0**	**0**	**0**	**0.00%**

Adverse Scenario

	(mln EUR, %)	31/12/2023							31/12/2024							31/12/2025						
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
GRENADA	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Central governments	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Institutions	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Corporates	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Retail	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Securitisation																					
	Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Standardised Total	**0**	**0**	**0**	**0**	**0**	**0**	**0.00%**	**0**	**0**	**0**	**0**	**0**	**0**	**0.00%**	**0**	**0**	**0**	**0**	**0**	**0**	**0.00%**

* Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Methodolo

2023 EU-wide Stress Test: Credit risk COVID-19 IRB

DZ Bank AG Deutsche Zentral-Genossenschaftsbank

		Public guarantees - Actual													
		31/12/2022													
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB										
DZ Bank AG Deutsche Zentral-Genossenschaftsbank	Central banks														
	Central governments														
	Institutions														
	Corporates	0	108	0	122	307	242	156	127	80	65	2	7	8	10%
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: SME	0	1	0	0	55	48	20	18	0	0	0	0	0	-
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Equity														
	Securitisation														
	Other non-credit obligation assets														
	IRB TOTAL	**0**	**108**	**0**	**122**	**309**	**242**	**156**	**127**	**80**	**65**	**2**	**7**	**8**	**10.16%**

		Public guarantees - Actual													
		31/12/2022													
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB										
GERMANY	Central banks														
	Central governments														
	Institutions														
	Corporates	0	108	0	122	307	242	156	127	80	65	2	7	8	10%
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property														
	Retail - Secured on real estate property - Of Which: SME														
	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Equity														
	Securitisation														
	Other non-credit obligation assets														
	IRB TOTAL	**0**	**108**	**0**	**122**	**309**	**242**	**156**	**127**	**80**	**65**	**2**	**7**	**8**	10%

		Public guarantees - Actual													
		31/12/2022													
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB										
UNITED STATES	Central banks														
	Central governments														
	Institutions														
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property														
	Retail - Secured on real estate property - Of Which: SME														
	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Equity														
	Securitisation														
	Other non-credit obligation assets														
	IRB TOTAL	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-

		Public guarantees - Actual													
		31/12/2022													
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB										
FRANCE	Central banks														
	Central governments														
	Institutions														
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property														
	Retail - Secured on real estate property - Of Which: SME														
	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Equity														
	Securitisation														
	Other non-credit obligation assets														
	IRB TOTAL	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-

2023 EU-wide Stress Test: Credit risk COVID-19 IRB

DZ Bank AG Deutsche Zentral-Genossenschaftsbank

		Public guarantees - Actual													
		31/12/2022													
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB										
LUXEMBOURG	Central banks														
	Central governments														
	Institutions														
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property														
	Retail - Secured on real estate property - Of Which: SME														
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Equity														
	Securitisation														
	Other non-credit obligation assets														
	IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	-

		Public guarantees - Actual													
		31/12/2022													
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB										
UNITED KINGDOM	Central banks														
	Central governments														
	Institutions														
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property														
	Retail - Secured on real estate property - Of Which: SME														
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Equity														
	Securitisation														
	Other non-credit obligation assets														
	IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	-

		Public guarantees - Actual													
		31/12/2022													
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB										
SWITZERLAND	Central banks														
	Central governments														
	Institutions														
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property														
	Retail - Secured on real estate property - Of Which: SME														
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Equity														
	Securitisation														
	Other non-credit obligation assets														
	IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	-

		Public guarantees - Actual													
		31/12/2022													
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB										
AUSTRIA	Central banks														
	Central governments														
	Institutions														
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property														
	Retail - Secured on real estate property - Of Which: SME														
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Equity														
	Securitisation														
	Other non-credit obligation assets														
	IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	-

2023 EU-wide Stress Test: Credit risk COVID-19 IRB

DZ Bank AG Deutsche Zentral-Genossenschaftsbank

		Public guarantees - Actual													
		31/12/2022													
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB										
NETHERLANDS	Central banks														
	Central governments														
	Institutions														
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property														
	Retail - Secured on real estate property - Of Which: SME														
	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Equity														
	Securitisation														
	Other non-credit obligation assets														
	IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	-

		Public guarantees - Actual													
		31/12/2022													
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB										
FIJI	Central banks														
	Central governments														
	Institutions														
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property														
	Retail - Secured on real estate property - Of Which: SME														
	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Equity														
	Securitisation														
	Other non-credit obligation assets														
	IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	-

		Public guarantees - Actual													
		31/12/2022													
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB										
GRENADA	Central banks														
	Central governments														
	Institutions														
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property														
	Retail - Secured on real estate property - Of Which: SME														
	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Equity														
	Securitisation														
	Other non-credit obligation assets														
	IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	-

2023 EU-wide Stress Test: Credit risk COVID-19 IRB

DZ Bank AG Deutsche Zentral-Genossenschaftsbank

		Public guarantees - Baseline Scenario																													
		31/12/2023										31/12/2024										31/12/2025									
	(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
DZ Bank AG Deutsche Zentral-Genossenschaftsbank	Central banks																														
	Central governments																														
	Institutions																														
	Corporates	312	247	130	106	101	82	1	4	13	13%	310	244	117	95	116	94	2	3	17	14%	306	241	108	88	129	105	2	3	20	15%
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														
	Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property																														
	Retail - Secured on real estate property - Of Which: SME																														
	Retail - Secured on real estate property - Of Which: non-																														
	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
	Retail - Other Retail - Of Which: SME																														
	Retail - Other Retail - Of Which: non-SME																														
	Equity																														
	Securitisation																														
	Other non-credit obligation assets																														
	IRB TOTAL	314	247	130	106	101	82	1	4	13	12.99%	311	244	117	95	116	94	2	3	17	14.33%	307	241	108	88	129	105	2	3	20	15.43%

		Public guarantees - Baseline Scenario																													
		31/12/2023										31/12/2024										31/12/2025									
	(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
GERMANY	Central banks																														
	Central governments																														
	Institutions																														
	Corporates	312	247	130	106	101	82	1	4	13	13%	310	244	117	95	116	94	2	3	17	14%	306	241	108	88	129	105	2	3	20	15%
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														
	Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property																														
	Retail - Secured on real estate property - Of Which: SME																														
	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
	Retail - Other Retail - Of Which: SME																														
	Retail - Other Retail - Of Which: non-SME																														
	Equity																														
	Securitisation																														
	Other non-credit obligation assets																														
	IRB TOTAL	314	247	130	106	101	82	1	4	13	13%	311	244	117	95	116	94	2	3	17	14%	307	241	108	88	129	105	2	3	20	15%

		Public guarantees - Baseline Scenario																													
		31/12/2023										31/12/2024										31/12/2025									
	(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
UNITED STATES	Central banks																														
	Central governments																														
	Institutions																														
	Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														
	Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property																														
	Retail - Secured on real estate property - Of Which: SME																														
	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
	Retail - Other Retail - Of Which: SME																														
	Retail - Other Retail - Of Which: non-SME																														
	Equity																														
	Securitisation																														
	Other non-credit obligation assets																														
	IRB TOTAL	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

		Public guarantees - Baseline Scenario																													
		31/12/2023										31/12/2024										31/12/2025									
	(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
FRANCE	Central banks																														
	Central governments																														
	Institutions																														
	Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														
	Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property																														
	Retail - Secured on real estate property - Of Which: SME																														
	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
	Retail - Other Retail - Of Which: SME																														
	Retail - Other Retail - Of Which: non-SME																														
	Equity																														
	Securitisation																														
	Other non-credit obligation assets																														
	IRB TOTAL	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

2023 EU-wide Stress Test: Credit risk COVID-19 IRB

DZ Bank AG Deutsche Zentral-Genossenschaftsbank

Public guarantees - Baseline Scenario

	(mln EUR, %)	31/12/2023										31/12/2024										31/12/2025									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
LUXEMBOURG	Central banks																														
	Central governments																														
	Institutions																														
	Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														
	Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property																														
	Retail - Secured on real estate property - Of Which: SME																														
	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
	Retail - Other Retail - Of Which: SME																														
	Retail - Other Retail - Of Which: non-SME																														
	Equity																														
	Securitisation																														
	Other non-credit obligation assets																														
	IRB TOTAL	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

Public guarantees - Baseline Scenario

	(mln EUR, %)	31/12/2023										31/12/2024										31/12/2025									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
UNITED KINGDOM	Central banks																														
	Central governments																														
	Institutions																														
	Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														
	Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property																														
	Retail - Secured on real estate property - Of Which: SME																														
	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
	Retail - Other Retail - Of Which: SME																														
	Retail - Other Retail - Of Which: non-SME																														
	Equity																														
	Securitisation																														
	Other non-credit obligation assets																														
	IRB TOTAL	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

Public guarantees - Baseline Scenario

	(mln EUR, %)	31/12/2023										31/12/2024										31/12/2025									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
SWITZERLAND	Central banks																														
	Central governments																														
	Institutions																														
	Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														
	Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property																														
	Retail - Secured on real estate property - Of Which: SME																														
	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
	Retail - Other Retail - Of Which: SME																														
	Retail - Other Retail - Of Which: non-SME																														
	Equity																														
	Securitisation																														
	Other non-credit obligation assets																														
	IRB TOTAL	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

Public guarantees - Baseline Scenario

	(mln EUR, %)	31/12/2023										31/12/2024										31/12/2025									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
AUSTRIA	Central banks																														
	Central governments																														
	Institutions																														
	Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														
	Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property																														
	Retail - Secured on real estate property - Of Which: SME																														
	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
	Retail - Other Retail - Of Which: SME																														
	Retail - Other Retail - Of Which: non-SME																														
	Equity																														
	Securitisation																														
	Other non-credit obligation assets																														
	IRB TOTAL	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

2023 EU-wide Stress Test: Credit risk COVID-19 IRB

DZ Bank AG Deutsche Zentral-Genossenschaftsbank

		Public guarantees - Baseline Scenario																													
		31/12/2023										31/12/2024										31/12/2025									
	(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
NETHERLANDS	Central banks																														
	Central governments																														
	Institutions																														
	Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														
	Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property																														
	Retail - Secured on real estate property - Of Which: SME																														
	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
	Retail - Other Retail - Of Which: SME																														
	Retail - Other Retail - Of Which: non-SME																														
	Equity																														
	Securitisation																														
	Other non-credit obligation assets																														
	IRB TOTAL	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

		Public guarantees - Baseline Scenario																													
		31/12/2023										31/12/2024										31/12/2025									
	(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
FIJI	Central banks																														
	Central governments																														
	Institutions																														
	Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														
	Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property																														
	Retail - Secured on real estate property - Of Which: SME																														
	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
	Retail - Other Retail - Of Which: SME																														
	Retail - Other Retail - Of Which: non-SME																														
	Equity																														
	Securitisation																														
	Other non-credit obligation assets																														
	IRB TOTAL	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

		Public guarantees - Baseline Scenario																													
		31/12/2023										31/12/2024										31/12/2025									
	(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
GRENADA	Central banks																														
	Central governments																														
	Institutions																														
	Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														
	Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property																														
	Retail - Secured on real estate property - Of Which: SME																														
	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
	Retail - Other Retail - Of Which: SME																														
	Retail - Other Retail - Of Which: non-SME																														
	Equity																														
	Securitisation																														
	Other non-credit obligation assets																														
	IRB TOTAL	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

2023 EU-wide Stress Test: Credit risk COVID-19 IRB

DZ Bank AG Deutsche Zentral-Genossenschaftsbank

DZ Bank AG Deutsche Zentral-Genossenschaftsbank

	Public guarantees - Adverse Scenario																													
	31/12/2023										31/12/2024										31/12/2025									
(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks																														
Central governments																														
Institutions																														
Corporates	289	227	149	122	105	85	3	8	15	14%	285	225	123	100	135	109	4	6	23	17%	289	228	93	76	161	129	3	4	31	19%
Corporates - Of Which: Specialised Lending																														
Corporates - Of Which: SME																														
Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
Retail - Secured on real estate property																														
Retail - Secured on real estate property - Of Which: SME																														
Retail - Secured on real estate property - Of Which: non-																														
Retail - Qualifying Revolving																														
Retail - Other Retail																														
Retail - Other Retail - Of Which: SME																														
Retail - Other Retail - Of Which: non-SME																														
Equity																														
Securitisation																														
Other non-credit obligation assets																														
IRB TOTAL	291	227	149	122	105	85	3	8	15	14.37%	286	225	123	100	135	109	4	6	23	17.08%	290	228	93	76	161	129	3	4	31	19.01%

GERMANY

	Public guarantees - Adverse Scenario																													
	31/12/2023										31/12/2024										31/12/2025									
(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks																														
Central governments																														
Institutions																														
Corporates	289	227	149	122	105	85	3	8	15	14%	285	225	123	100	135	109	4	6	23	17%	289	228	93	76	161	129	3	4	31	19%
Corporates - Of Which: Specialised Lending																														
Corporates - Of Which: SME																														
Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
Retail - Secured on real estate property																														
Retail - Secured on real estate property - Of Which: SME																														
Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
Retail - Qualifying Revolving																														
Retail - Other Retail																														
Retail - Other Retail - Of Which: SME																														
Retail - Other Retail - Of Which: non-SME																														
Equity																														
Securitisation																														
Other non-credit obligation assets																														
IRB TOTAL	291	227	149	122	105	85	3	8	15	14%	286	225	123	100	135	109	4	6	23	17%	290	228	93	76	161	129	3	4	31	19%

UNITED STATES

	Public guarantees - Adverse Scenario																													
	31/12/2023										31/12/2024										31/12/2025									
(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks																														
Central governments																														
Institutions																														
Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
Corporates - Of Which: Specialised Lending																														
Corporates - Of Which: SME																														
Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
Retail - Secured on real estate property																														
Retail - Secured on real estate property - Of Which: SME																														
Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
Retail - Qualifying Revolving																														
Retail - Other Retail																														
Retail - Other Retail - Of Which: SME																														
Retail - Other Retail - Of Which: non-SME																														
Equity																														
Securitisation																														
Other non-credit obligation assets																														
IRB TOTAL	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

FRANCE

	Public guarantees - Adverse Scenario																													
	31/12/2023										31/12/2024										31/12/2025									
(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks																														
Central governments																														
Institutions																														
Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
Corporates - Of Which: Specialised Lending																														
Corporates - Of Which: SME																														
Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
Retail - Secured on real estate property																														
Retail - Secured on real estate property - Of Which: SME																														
Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
Retail - Qualifying Revolving																														
Retail - Other Retail																														
Retail - Other Retail - Of Which: SME																														
Retail - Other Retail - Of Which: non-SME																														
Equity																														
Securitisation																														
Other non-credit obligation assets																														
IRB TOTAL	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

2023 EU-wide Stress Test: Credit risk COVID-19 IRB

DZ Bank AG Deutsche Zentral-Genossenschaftsbank

	(mln EUR, %)	Public guarantees - Adverse Scenario																													
		31/12/2023										31/12/2024										31/12/2025									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
LUXEMBOURG	Central banks																														
	Central governments																														
	Institutions																														
	Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														
	Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property																														
	Retail - Secured on real estate property - Of Which: SME																														
	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
	Retail - Other Retail - Of Which: SME																														
	Retail - Other Retail - Of Which: non-SME																														
	Equity																														
	Securitisation																														
	Other non-credit obligation assets																														
	IRB TOTAL	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

	(mln EUR, %)	Public guarantees - Adverse Scenario																													
		31/12/2023										31/12/2024										31/12/2025									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
UNITED KINGDOM	Central banks																														
	Central governments																														
	Institutions																														
	Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														
	Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property																														
	Retail - Secured on real estate property - Of Which: SME																														
	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
	Retail - Other Retail - Of Which: SME																														
	Retail - Other Retail - Of Which: non-SME																														
	Equity																														
	Securitisation																														
	Other non-credit obligation assets																														
	IRB TOTAL	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

	(mln EUR, %)	Public guarantees - Adverse Scenario																													
		31/12/2023										31/12/2024										31/12/2025									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
SWITZERLAND	Central banks																														
	Central governments																														
	Institutions																														
	Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														
	Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property																														
	Retail - Secured on real estate property - Of Which: SME																														
	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
	Retail - Other Retail - Of Which: SME																														
	Retail - Other Retail - Of Which: non-SME																														
	Equity																														
	Securitisation																														
	Other non-credit obligation assets																														
	IRB TOTAL	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

	(mln EUR, %)	Public guarantees - Adverse Scenario																													
		31/12/2023										31/12/2024										31/12/2025									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
AUSTRIA	Central banks																														
	Central governments																														
	Institutions																														
	Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														
	Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property																														
	Retail - Secured on real estate property - Of Which: SME																														
	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
	Retail - Other Retail - Of Which: SME																														
	Retail - Other Retail - Of Which: non-SME																														
	Equity																														
	Securitisation																														
	Other non-credit obligation assets																														
	IRB TOTAL	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

2023 EU-wide Stress Test: Credit risk COVID-19 IRB

DZ Bank AG Deutsche Zentral-Genossenschaftsbank

		Public guarantees - Adverse Scenario																													
		31/12/2023										31/12/2024										31/12/2025									
	(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
NETHERLANDS	Central banks																														
	Central governments																														
	Institutions																														
	Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														
	Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property																														
	Retail - Secured on real estate property - Of Which: SME																														
	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
	Retail - Other Retail - Of Which: SME																														
	Retail - Other Retail - Of Which: non-SME																														
	Equity																														
	Securitisation																														
	Other non-credit obligation assets																														
	IRB TOTAL	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

		Public guarantees - Adverse Scenario																													
		31/12/2023										31/12/2024										31/12/2025									
	(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
FIJI	Central banks																														
	Central governments																														
	Institutions																														
	Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														
	Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property																														
	Retail - Secured on real estate property - Of Which: SME																														
	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
	Retail - Other Retail - Of Which: SME																														
	Retail - Other Retail - Of Which: non-SME																														
	Equity																														
	Securitisation																														
	Other non-credit obligation assets																														
	IRB TOTAL	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

		Public guarantees - Adverse Scenario																													
		31/12/2023										31/12/2024										31/12/2025									
	(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
GRENADA	Central banks																														
	Central governments																														
	Institutions																														
	Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														
	Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property																														
	Retail - Secured on real estate property - Of Which: SME																														
	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
	Retail - Other Retail - Of Which: SME																														
	Retail - Other Retail - Of Which: non-SME																														
	Equity																														
	Securitisation																														
	Other non-credit obligation assets																														
	IRB TOTAL	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

2023 EU-wide Stress Test: Credit risk COVID-19 STA

DZ Bank AG Deutsche Zentral-Genossenschaftsbank

DZ Bank AG Deutsche Zentral-Genossenschaftsbank

(mln EUR, %)	Public guarantees - Actual 31/12/2022 Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks												
Central governments												
Regional governments or local authorities												
Public sector entities												
Multilateral Development Banks												
International Organisations												
Institutions												
Corporates	1	0	11	10	63	50	3	2	0	2	0	3%
of which: SME	0	0	1	1	6	5	0	0	0	0	0	-
Retail	58	30	409	368	46	42	5	5	1	0	0	8%
of which: SME	58	30	407	366	46	42	5	5	1	0	0	8%
Secured by mortgages on immovable property	0	0	7	6	0	0	0	0	0	0	0	-
of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	-
Items associated with particularly high risk												
Covered bonds												
Claims on institutions and corporates with a ST credit assessment												
Collective investments undertakings (CIU)												
Equity												
Securitisation												
Other exposures												
Standardised Total	107	30	429	384	109	91	8	7	1	3	1	6%

GERMANY

(mln EUR, %)	Public guarantees - Actual 31/12/2022 Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks												
Central governments												
Regional governments or local authorities												
Public sector entities												
Multilateral Development Banks												
International Organisations												
Institutions												
Corporates	1	0	9	8	63	50	3	2	0	2	0	3%
of which: SME	0	0	1	1	6	5	0	0	0	0	0	-
Retail	58	30	409	368	46	42	5	5	1	0	0	8%
of which: SME	58	30	407	366	46	42	5	5	1	0	0	8%
Secured by mortgages on immovable property	0	0	7	6	0	0	0	0	0	0	0	-
of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	-
Items associated with particularly high risk												
Covered bonds												
Claims on institutions and corporates with a ST credit assessment												
Collective investments undertakings (CIU)												
Equity												
Securitisation												
Other exposures												
Standardised Total	59	30	426	382	109	91	8	7	1	3	1	6%

UNITED STATES

(mln EUR, %)	Public guarantees - Actual 31/12/2022 Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks												
Central governments												
Regional governments or local authorities												
Public sector entities												
Multilateral Development Banks												
International Organisations												
Institutions												
Corporates	0	0	0	0	0	0	0	0	0	0	0	-
of which: SME	0	0	0	0	0	0	0	0	0	0	0	-
Retail	0	0	0	0	0	0	0	0	0	0	0	-
of which: SME	0	0	0	0	0	0	0	0	0	0	0	-
Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0	-
of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	-
Items associated with particularly high risk												
Covered bonds												
Claims on institutions and corporates with a ST credit assessment												
Collective investments undertakings (CIU)												
Equity												
Securitisation												
Other exposures												
Standardised Total	0	0	0	0	0	0	0	0	0	0	0	-

FRANCE

(mln EUR, %)	Public guarantees - Actual 31/12/2022 Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks												
Central governments												
Regional governments or local authorities												
Public sector entities												
Multilateral Development Banks												
International Organisations												
Institutions												
Corporates	0	0	0	0	0	0	0	0	0	0	0	-
of which: SME	0	0	0	0	0	0	0	0	0	0	0	-
Retail	0	0	0	0	0	0	0	0	0	0	0	-
of which: SME	0	0	0	0	0	0	0	0	0	0	0	-
Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0	-
of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	-
Items associated with particularly high risk												
Covered bonds												
Claims on institutions and corporates with a ST credit assessment												
Collective investments undertakings (CIU)												
Equity												
Securitisation												
Other exposures												
Standardised Total	0	0	0	0	0	0	0	0	0	0	0	-

EBA EUROPEAN BANKING AUTHORITY

2023 EU-wide Stress Test: Credit risk COVID-19 STA

DZ Bank AG Deutsche Zentral-Genossenschaftsbank

		Public guarantees - Actual											
		31/12/2022											
	(mln EUR, %)	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
LUXEMBOURG	Central banks												
	Central governments												
	Regional governments or local authorities												
	Public sector entities												
	Multilateral Development Banks												
	International Organisations												
	Institutions												
	Corporates	0	0	0	0	0	0	0	0	0	0	0	-
	of which: SME	0	0	0	0	0	0	0	0	0	0	0	-
	Retail	0	0	0	0	0	0	0	0	0	0	0	-
	of which: SME	0	0	0	0	0	0	0	0	0	0	0	-
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0	-
	of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	-
	Items associated with particularly high risk												
	Covered bonds												
	Claims on institutions and corporates with a ST credit assessment												
	Collective investments undertakings (CIU)												
	Equity												
	Securitisation												
	Other exposures												
	Standardised Total	0	0	0	0	0	0	0	0	0	0	0	-

		Public guarantees - Actual											
		31/12/2022											
	(mln EUR, %)	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
UNITED KINGDOM	Central banks												
	Central governments												
	Regional governments or local authorities												
	Public sector entities												
	Multilateral Development Banks												
	International Organisations												
	Institutions												
	Corporates	0	0	0	0	0	0	0	0	0	0	0	-
	of which: SME	0	0	0	0	0	0	0	0	0	0	0	-
	Retail	0	0	0	0	0	0	0	0	0	0	0	-
	of which: SME	0	0	0	0	0	0	0	0	0	0	0	-
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0	-
	of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	-
	Items associated with particularly high risk												
	Covered bonds												
	Claims on institutions and corporates with a ST credit assessment												
	Collective investments undertakings (CIU)												
	Equity												
	Securitisation												
	Other exposures												
	Standardised Total	0	0	0	0	0	0	0	0	0	0	0	-

		Public guarantees - Actual											
		31/12/2022											
	(mln EUR, %)	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
SWITZERLAND	Central banks												
	Central governments												
	Regional governments or local authorities												
	Public sector entities												
	Multilateral Development Banks												
	International Organisations												
	Institutions												
	Corporates	0	0	3	2	0	0	0	0	0	0	0	-
	of which: SME	0	0	0	0	0	0	0	0	0	0	0	-
	Retail	0	0	0	0	0	0	0	0	0	0	0	-
	of which: SME	0	0	0	0	0	0	0	0	0	0	0	-
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0	-
	of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	-
	Items associated with particularly high risk												
	Covered bonds												
	Claims on institutions and corporates with a ST credit assessment												
	Collective investments undertakings (CIU)												
	Equity												
	Securitisation												
	Other exposures												
	Standardised Total	0	0	3	2	0	0	0	0	0	0	0	-

		Public guarantees - Actual											
		31/12/2022											
	(mln EUR, %)	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
AUSTRIA	Central banks												
	Central governments												
	Regional governments or local authorities												
	Public sector entities												
	Multilateral Development Banks												
	International Organisations												
	Institutions												
	Corporates	0	0	0	0	0	0	0	0	0	0	0	-
	of which: SME	0	0	0	0	0	0	0	0	0	0	0	-
	Retail	0	0	0	0	0	0	0	0	0	0	0	-
	of which: SME	0	0	0	0	0	0	0	0	0	0	0	-
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0	-
	of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	-
	Items associated with particularly high risk												
	Covered bonds												
	Claims on institutions and corporates with a ST credit assessment												
	Collective investments undertakings (CIU)												
	Equity												
	Securitisation												
	Other exposures												
	Standardised Total	0	0	0	0	0	0	0	0	0	0	0	-

2023 EU-wide Stress Test: Credit risk COVID-19 STA

DZ Bank AG Deutsche Zentral-Genossenschaftsbank

	(mln EUR, %)	Public guarantees - Actual 31/12/2022 Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
NETHERLANDS	Central banks												
	Central governments												
	Regional governments or local authorities												
	Public sector entities												
	Multilateral Development Banks												
	International Organisations												
	Institutions												
	Corporates	0	0	0	0	0	0	0	0	0	0	0	-
	of which: SME	0	0	0	0	0	0	0	0	0	0	0	-
	Retail	0	0	0	0	0	0	0	0	0	0	0	-
	of which: SME	0	0	0	0	0	0	0	0	0	0	0	-
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0	-
	of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	-
	Items associated with particularly high risk												
	Covered bonds												
	Claims on institutions and corporates with a ST credit assessment												
	Collective investments undertakings (CIU)												
	Equity												
	Securitisation												
	Other exposures												
	Standardised Total	0	0	0	0	0	0	0	0	0	0	0	-

	(mln EUR, %)	Public guarantees - Actual 31/12/2022 Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
FIJI	Central banks												
	Central governments												
	Regional governments or local authorities												
	Public sector entities												
	Multilateral Development Banks												
	International Organisations												
	Institutions												
	Corporates	0	0	0	0	0	0	0	0	0	0	0	-
	of which: SME	0	0	0	0	0	0	0	0	0	0	0	-
	Retail	0	0	0	0	0	0	0	0	0	0	0	-
	of which: SME	0	0	0	0	0	0	0	0	0	0	0	-
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0	-
	of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	-
	Items associated with particularly high risk												
	Covered bonds												
	Claims on institutions and corporates with a ST credit assessment												
	Collective investments undertakings (CIU)												
	Equity												
	Securitisation												
	Other exposures												
	Standardised Total	0	0	0	0	0	0	0	0	0	0	0	-

	(mln EUR, %)	Public guarantees - Actual 31/12/2022 Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
GRENADA	Central banks												
	Central governments												
	Regional governments or local authorities												
	Public sector entities												
	Multilateral Development Banks												
	International Organisations												
	Institutions												
	Corporates	0	0	0	0	0	0	0	0	0	0	0	-
	of which: SME	0	0	0	0	0	0	0	0	0	0	0	-
	Retail	0	0	0	0	0	0	0	0	0	0	0	-
	of which: SME	0	0	0	0	0	0	0	0	0	0	0	-
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0	-
	of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	-
	Items associated with particularly high risk												
	Covered bonds												
	Claims on institutions and corporates with a ST credit assessment												
	Collective investments undertakings (CIU)												
	Equity												
	Securitisation												
	Other exposures												
	Standardised Total	0	0	0	0	0	0	0	0	0	0	0	-

2023 EU-wide Stress Test: Credit risk COVID-19 STA

DZ Bank AG Deutsche Zentral-Genossenschaftsbank

	(mln EUR, %)	Public guarantees - Baseline Scenario																													
		31/12/2023										31/12/2024										31/12/2025									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
DZ Bank AG Deutsche Zentral-Genossenschaftsbank	Central banks																														
	Central governments																														
	Regional governments or local authorities																														
	Public sector entities																														
	Multilateral Development Banks																														
	International Organisations																														
	Institutions																														
	Corporates	11	10	54	42	12	10	0	1	2	15.63%	11	9	47	37	19	15	0	1	3	17.17%	11	9	43	34	23	19	0	1	4	17.75%
	of which: SME																														
	Retail	414	372	34	31	13	11	1	0	1	8.98%	409	368	32	29	20	18	1	0	2	9.16%	403	363	30	27	27	24	1	0	2	9.28%
	of which: SME																														
	Secured by mortgages on immovable property	7	6	0	0	0	0	0	0	0	9.45%	6	6	0	0	0	0	0	0	0	9.45%	6	6	0	0	0	0	0	0	0	9.45%
	of which: non-SME																														
	Items associated with particularly high risk																														
	Covered bonds																														
	Claims on institutions and corporates with a ST credit assessment																														
	Collective investments undertakings (CIU)																														
	Equity																														
	Securitisation																														
	Other exposures																														
	Standardised Total	433	389	88	73	25	21	1	2	3	12.22%	428	384	78	65	39	34	1	1	5	13.06%	422	379	73	61	50	43	1	1	7	13.21%

	(mln EUR, %)	Public guarantees - Baseline Scenario																													
		31/12/2023										31/12/2024										31/12/2025									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
GERMANY	Central banks																														
	Central governments																														
	Regional governments or local authorities																														
	Public sector entities																														
	Multilateral Development Banks																														
	International Organisations																														
	Institutions																														
	Corporates	9	8	54	42	12	10	0	1	2	15.63%	9	7	47	37	19	15	0	1	3	17.17%	8	7	43	34	23	19	0	1	4	17.76%
	of which: SME																														
	Retail	414	372	34	31	13	11	1	0	1	8.98%	409	368	32	29	20	18	1	0	2	9.16%	403	363	30	27	27	24	1	0	2	9.28%
	of which: SME																														
	Secured by mortgages on immovable property	7	6	0	0	0	0	0	0	0	9.45%	6	6	0	0	0	0	0	0	0	9.45%	6	6	0	0	0	0	0	0	0	9.45%
	of which: non-SME																														
	Items associated with particularly high risk																														
	Covered bonds																														
	Claims on institutions and corporates with a ST credit assessment																														
	Collective investments undertakings (CIU)																														
	Equity																														
	Securitisation																														
	Other exposures																														
	Standardised Total	431	387	88	73	25	21	1	2	3	12.21%	425	382	78	65	39	34	1	1	5	13.06%	419	377	73	61	50	43	1	1	7	13.21%

	(mln EUR, %)	Public guarantees - Baseline Scenario																													
		31/12/2023										31/12/2024										31/12/2025									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
UNITED STATES	Central banks																														
	Central governments																														
	Regional governments or local authorities																														
	Public sector entities																														
	Multilateral Development Banks																														
	International Organisations																														
	Institutions																														
	Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	of which: SME																														
	Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	of which: SME																														
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	of which: non-SME																														
	Items associated with particularly high risk																														
	Covered bonds																														
	Claims on institutions and corporates with a ST credit assessment																														
	Collective investments undertakings (CIU)																														
	Equity																														
	Securitisation																														
	Other exposures																														
	Standardised Total	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

	(mln EUR, %)	Public guarantees - Baseline Scenario																													
		31/12/2023										31/12/2024										31/12/2025									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
FRANCE	Central banks																														
	Central governments																														
	Regional governments or local authorities																														
	Public sector entities																														
	Multilateral Development Banks																														
	International Organisations																														
	Institutions																														
	Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	of which: SME																														
	Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	of which: SME																														
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	of which: non-SME																														
	Items associated with particularly high risk																														
	Covered bonds																														
	Claims on institutions and corporates with a ST credit assessment																														
	Collective investments undertakings (CIU)																														
	Equity																														
	Securitisation																														
	Other exposures																														
	Standardised Total	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

2023 EU-wide Stress Test: Credit risk COVID-19 STA

DZ Bank AG Deutsche Zentral-Genossenschaftsbank

	(mln EUR, %)	Public guarantees - Baseline Scenario																													
		31/12/2023										31/12/2024										31/12/2025									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
LUXEMBOURG	Central banks																														
	Central governments																														
	Regional governments or local authorities																														
	Public sector entities																														
	Multilateral Development Banks																														
	International Organisations																														
	Institutions																														
	Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	of which: SME																														
	Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	of which: SME																														
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	of which: non-SME																														
	Items associated with particularly high risk																														
	Covered bonds																														
	Claims on institutions and corporates with a ST credit assessment																														
	Collective investments undertakings (CIU)																														
	Equity																														
	Securitisation																														
	Other exposures																														
	Standardised Total	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

	(mln EUR, %)	Public guarantees - Baseline Scenario																													
		31/12/2023										31/12/2024										31/12/2025									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
UNITED KINGDOM	Central banks																														
	Central governments																														
	Regional governments or local authorities																														
	Public sector entities																														
	Multilateral Development Banks																														
	International Organisations																														
	Institutions																														
	Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	of which: SME																														
	Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	of which: SME																														
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	of which: non-SME																														
	Items associated with particularly high risk																														
	Covered bonds																														
	Claims on institutions and corporates with a ST credit assessment																														
	Collective investments undertakings (CIU)																														
	Equity																														
	Securitisation																														
	Other exposures																														
	Standardised Total	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

	(mln EUR, %)	Public guarantees - Baseline Scenario																													
		31/12/2023										31/12/2024										31/12/2025									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
SWITZERLAND	Central banks																														
	Central governments																														
	Regional governments or local authorities																														
	Public sector entities																														
	Multilateral Development Banks																														
	International Organisations																														
	Institutions																														
	Corporates	3	2	0	0	0	0	0	0	0	15.59%	3	2	0	0	0	0	0	0	0	15.59%	3	2	0	0	0	0	0	0	0	15.59%
	of which: SME																														
	Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	of which: SME																														
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	of which: non-SME																														
	Items associated with particularly high risk																														
	Covered bonds																														
	Claims on institutions and corporates with a ST credit assessment																														
	Collective investments undertakings (CIU)																														
	Equity																														
	Securitisation																														
	Other exposures																														
	Standardised Total	3	2	0	0	0	0	0	0	0	15.59%	3	2	0	0	0	0	0	0	0	15.59%	3	2	0	0	0	0	0	0	0	15.59%

	(mln EUR, %)	Public guarantees - Baseline Scenario																													
		31/12/2023										31/12/2024										31/12/2025									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
AUSTRIA	Central banks																														
	Central governments																														
	Regional governments or local authorities																														
	Public sector entities																														
	Multilateral Development Banks																														
	International Organisations																														
	Institutions																														
	Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	of which: SME																														
	Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	of which: SME																														
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	of which: non-SME																														
	Items associated with particularly high risk																														
	Covered bonds																														
	Claims on institutions and corporates with a ST credit assessment																														
	Collective investments undertakings (CIU)																														
	Equity																														
	Securitisation																														
	Other exposures																														
	Standardised Total	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

2023 EU-wide Stress Test: Credit risk COVID-19 STA

DZ Bank AG Deutsche Zentral-Genossenschaftsbank

	(mln EUR, %)	Public guarantees - Baseline Scenario																													
		31/12/2023										31/12/2024										31/12/2025									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
NETHERLANDS	Central banks																														
	Central governments																														
	Regional governments or local authorities																														
	Public sector entities																														
	Multilateral Development Banks																														
	International Organisations																														
	Institutions																														
	Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	of which: SME																														
	Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	of which: SME																														
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	of which: non-SME																														
	Items associated with particularly high risk																														
	Covered bonds																														
	Claims on institutions and corporates with a ST credit assessment																														
	Collective investments undertakings (CIU)																														
	Equity																														
	Securitisation																														
	Other exposures																														
	Standardised Total	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

	(mln EUR, %)	Public guarantees - Baseline Scenario																													
		31/12/2023										31/12/2024										31/12/2025									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
FIJI	Central banks																														
	Central governments																														
	Regional governments or local authorities																														
	Public sector entities																														
	Multilateral Development Banks																														
	International Organisations																														
	Institutions																														
	Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	of which: SME																														
	Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	of which: SME																														
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	of which: non-SME																														
	Items associated with particularly high risk																														
	Covered bonds																														
	Claims on institutions and corporates with a ST credit assessment																														
	Collective investments undertakings (CIU)																														
	Equity																														
	Securitisation																														
	Other exposures																														
	Standardised Total	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

	(mln EUR, %)	Public guarantees - Baseline Scenario																													
		31/12/2023										31/12/2024										31/12/2025									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
GRENADA	Central banks																														
	Central governments																														
	Regional governments or local authorities																														
	Public sector entities																														
	Multilateral Development Banks																														
	International Organisations																														
	Institutions																														
	Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	of which: SME																														
	Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	of which: SME																														
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	of which: non-SME																														
	Items associated with particularly high risk																														
	Covered bonds																														
	Claims on institutions and corporates with a ST credit assessment																														
	Collective investments undertakings (CIU)																														
	Equity																														
	Securitisation																														
	Other exposures																														
	Standardised Total	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

2023 EU-wide Stress Test: Credit risk COVID-19 STA

DZ Bank AG Deutsche Zentral-Genossenschaftsbank

DZ Bank AG Deutsche Zentral-Genossenschaftsbank

(mln EUR, %)	Public guarantees - Adverse Scenario																													
	31/12/2023										31/12/2024										31/12/2025									
	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks																														
Central governments																														
Regional governments or local authorities																														
Public sector entities																														
Multilateral Development Banks																														
International Organisations																														
Institutions																														
Corporates	11	9	52	41	13	11	0	3	2	17.81%	11	9	42	33	24	20	0	2	5	19.91%	10	9	34	27	33	26	0	1	7	20.77%
of which: SME																														
Retail	339	305	108	97	14	13	1	1	1	9.91%	345	310	87	79	29	26	1	1	3	10.21%	351	316	67	60	42	38	1	1	4	10.31%
of which: SME																														
Secured by mortgages on immovable property	7	6	0	0	0	0	0	0	0	10.24%	6	6	0	0	0	0	0	0	0	10.24%	6	6	0	0	0	0	0	0	0	10.19%
of which: non-SME																														
Items associated with particularly high risk																														
Covered bonds																														
Claims on institutions and corporates with a ST credit assessment																														
Collective investments undertakings (CIU)																														
Equity																														
Securitisation																														
Other exposures																														
Standardised Total	358	321	160	138	28	24	1	4	4	13.74%	363	326	129	111	53	45	1	3	8	14.66%	370	331	101	87	75	64	1	2	11	14.88%

GERMANY

(mln EUR, %)	Public guarantees - Adverse Scenario																													
	31/12/2023										31/12/2024										31/12/2025									
	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks																														
Central governments																														
Regional governments or local authorities																														
Public sector entities																														
Multilateral Development Banks																														
International Organisations																														
Institutions																														
Corporates	9	7	52	41	13	11	0	3	2	17.81%	8	7	42	33	24	19	0	2	5	19.92%	8	7	34	27	33	26	0	1	7	20.77%
of which: SME																														
Retail	339	305	108	97	14	13	1	1	1	9.91%	345	310	87	79	29	26	1	1	3	10.21%	351	316	67	60	42	38	1	1	4	10.31%
of which: SME																														
Secured by mortgages on immovable property	7	6	0	0	0	0	0	0	0	10.24%	6	6	0	0	0	0	0	0	0	10.24%	6	6	0	0	0	0	0	0	0	10.19%
of which: non-SME																														
Items associated with particularly high risk																														
Covered bonds																														
Claims on institutions and corporates with a ST credit assessment																														
Collective investments undertakings (CIU)																														
Equity																														
Securitisation																														
Other exposures																														
Standardised Total	355	319	160	138	28	24	1	4	4	13.74%	361	324	129	111	53	45	1	3	8	14.66%	367	329	101	87	75	64	1	2	11	14.88%

UNITED STATES

(mln EUR, %)	Public guarantees - Adverse Scenario																													
	31/12/2023										31/12/2024										31/12/2025									
	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks																														
Central governments																														
Regional governments or local authorities																														
Public sector entities																														
Multilateral Development Banks																														
International Organisations																														
Institutions																														
Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
of which: SME																														
Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
of which: SME																														
Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
of which: non-SME																														
Items associated with particularly high risk																														
Covered bonds																														
Claims on institutions and corporates with a ST credit assessment																														
Collective investments undertakings (CIU)																														
Equity																														
Securitisation																														
Other exposures																														
Standardised Total	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

FRANCE

(mln EUR, %)	Public guarantees - Adverse Scenario																													
	31/12/2023										31/12/2024										31/12/2025									
	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks																														
Central governments																														
Regional governments or local authorities																														
Public sector entities																														
Multilateral Development Banks																														
International Organisations																														
Institutions																														
Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
of which: SME																														
Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
of which: SME																														
Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
of which: non-SME																														
Items associated with particularly high risk																														
Covered bonds																														
Claims on institutions and corporates with a ST credit assessment																														
Collective investments undertakings (CIU)																														
Equity																														
Securitisation																														
Other exposures																														
Standardised Total	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

2023 EU-wide Stress Test: Credit risk COVID-19 STA

DZ Bank AG Deutsche Zentral-Genossenschaftsbank

		Public guarantees - Adverse Scenario																													
		31/12/2023										31/12/2024										31/12/2025									
	(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
LUXEMBOURG	Central banks																														
	Central governments																														
	Regional governments or local authorities																														
	Public sector entities																														
	Multilateral Development Banks																														
	International Organisations																														
	Institutions																														
	Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	of which: SME																														
	Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	of which: SME																														
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	of which: non-SME																														
	Items associated with particularly high risk																														
	Covered bonds																														
	Claims on institutions and corporates with a ST credit assessment																														
	Collective investments undertakings (CIU)																														
	Equity																														
	Securitisation																														
	Other exposures																														
	Standardised Total	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

		Public guarantees - Adverse Scenario																													
		31/12/2023										31/12/2024										31/12/2025									
	(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
UNITED KINGDOM	Central banks																														
	Central governments																														
	Regional governments or local authorities																														
	Public sector entities																														
	Multilateral Development Banks																														
	International Organisations																														
	Institutions																														
	Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	of which: SME																														
	Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	of which: SME																														
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	of which: non-SME																														
	Items associated with particularly high risk																														
	Covered bonds																														
	Claims on institutions and corporates with a ST credit assessment																														
	Collective investments undertakings (CIU)																														
	Equity																														
	Securitisation																														
	Other exposures																														
	Standardised Total	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

		Public guarantees - Adverse Scenario																													
		31/12/2023										31/12/2024										31/12/2025									
	(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
SWITZERLAND	Central banks																														
	Central governments																														
	Regional governments or local authorities																														
	Public sector entities																														
	Multilateral Development Banks																														
	International Organisations																														
	Institutions																														
	Corporates	3	2	0	0	0	0	0	0	0	17.33%	2	2	0	0	0	0	0	0	0	17.33%	2	2	0	0	0	0	0	0	0	17.21%
	of which: SME																														
	Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	of which: SME																														
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	of which: non-SME																														
	Items associated with particularly high risk																														
	Covered bonds																														
	Claims on institutions and corporates with a ST credit assessment																														
	Collective investments undertakings (CIU)																														
	Equity																														
	Securitisation																														
	Other exposures																														
	Standardised Total	3	2	0	0	0	0	0	0	0	17.33%	2	2	0	0	0	0	0	0	0	17.33%	2	2	0	0	0	0	0	0	0	17.21%

		Public guarantees - Adverse Scenario																													
		31/12/2023										31/12/2024										31/12/2025									
	(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
AUSTRIA	Central banks																														
	Central governments																														
	Regional governments or local authorities																														
	Public sector entities																														
	Multilateral Development Banks																														
	International Organisations																														
	Institutions																														
	Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	of which: SME																														
	Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	of which: SME																														
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	of which: non-SME																														
	Items associated with particularly high risk																														
	Covered bonds																														
	Claims on institutions and corporates with a ST credit assessment																														
	Collective investments undertakings (CIU)																														
	Equity																														
	Securitisation																														
	Other exposures																														
	Standardised Total	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

2023 EU-wide Stress Test: Credit risk COVID-19 STA

DZ Bank AG Deutsche Zentral-Genossenschaftsbank

	(mln EUR, %)	Public guarantees - Adverse Scenario																													
		31/12/2023										31/12/2024										31/12/2025									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
NETHERLANDS	Central banks																														
	Central governments																														
	Regional governments or local authorities																														
	Public sector entities																														
	Multilateral Development Banks																														
	International Organisations																														
	Institutions																														
	Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	of which: SME																														
	Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	of which: SME																														
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	of which: non-SME																														
	Items associated with particularly high risk																														
	Covered bonds																														
	Claims on institutions and corporates with a ST credit assessment																														
	Collective investments undertakings (CIU)																														
	Equity																														
	Securitisation																														
	Other exposures																														
	Standardised Total	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

	(mln EUR, %)	Public guarantees - Adverse Scenario																													
		31/12/2023										31/12/2024										31/12/2025									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
FIJI	Central banks																														
	Central governments																														
	Regional governments or local authorities																														
	Public sector entities																														
	Multilateral Development Banks																														
	International Organisations																														
	Institutions																														
	Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	of which: SME																														
	Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	of which: SME																														
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	of which: non-SME																														
	Items associated with particularly high risk																														
	Covered bonds																														
	Claims on institutions and corporates with a ST credit assessment																														
	Collective investments undertakings (CIU)																														
	Equity																														
	Securitisation																														
	Other exposures																														
	Standardised Total	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

	(mln EUR, %)	Public guarantees - Adverse Scenario																													
		31/12/2023										31/12/2024										31/12/2025									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
GRENADA	Central banks																														
	Central governments																														
	Regional governments or local authorities																														
	Public sector entities																														
	Multilateral Development Banks																														
	International Organisations																														
	Institutions																														
	Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	of which: SME																														
	Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	of which: SME																														
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	of which: non-SME																														
	Items associated with particularly high risk																														
	Covered bonds																														
	Claims on institutions and corporates with a ST credit assessment																														
	Collective investments undertakings (CIU)																														
	Equity																														
	Securitisation																														
	Other exposures																														
	Standardised Total	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

2023 EU-wide Stress Test: Securitisations

DZ Bank AG Deutsche Zentral-Genossenschaftsbank

	(mln EUR)	Actual	Baseline Scenario			Adverse Scenario		
		31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
Exposure values	SEC-IRBA	0						
	SEC-SA	1,333						
	SEC-ERBA	1,429						
	SEC-IAA	5,661						
	Total	**8,424**						
REA	SEC-IRBA	0	0	0	0	0	0	0
	SEC-SA	785	870	1,058	1,255	1,060	1,547	2,102
	SEC-ERBA	550	592	667	741	734	1,084	1,502
	SEC-IAA	3,437	3,724	4,277	4,975	4,209	5,447	7,157
	Additional risk exposure amounts	0	0	0	0	0	0	0
	Total	**4,772**	**5,186**	**6,002**	**6,971**	**6,003**	**8,077**	**10,761**
Impairments	**Total banking book others than assessed at fair value**		**10**	**0**	**0**	**14**	**0**	**0**

2023 EU-wide Stress Test: Risk exposure amounts

DZ Bank AG Deutsche Zentral-Genossenschaftsbank

(mln EUR)	Actual	Baseline scenario			Adverse scenario		
	31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
Risk exposure amount for credit risk	116,555	116,969	117,785	118,754	121,930	125,648	128,454
Risk exposure amount for securitisations and re-securitisations	4,772	5,186	6,002	6,971	6,003	8,077	10,761
Risk exposure amount other credit risk	111,783	111,783	111,783	111,783	115,927	117,570	117,693
Risk exposure amount for market risk	8,741	8,741	8,741	8,741	10,401	10,452	10,448
Risk exposure amount for operational risk	10,727	10,727	10,727	10,727	10,727	10,727	10,727
Other risk exposure amounts	1,297	1,297	1,297	1,297	1,397	1,184	1,009
Total risk exposure amount	**137,320**	**137,734**	**138,550**	**139,519**	**144,455**	**148,010**	**150,639**
Total Risk exposure amount (transitional)	**137,379**	**137,751**	**138,554**	**139,519**	**144,520**	**148,040**	**150,639**
Total Risk exposure amount (fully loaded)	**137,320**	**137,734**	**138,550**	**139,519**	**144,455**	**148,010**	**150,639**

2023 EU-wide Stress Test: Capital

DZ Bank AG Deutsche Zentral-Genossenschaftsbank

(mln EUR, %)

		IFRS 9 first implementation	Actual	Baseline Scenario			Adverse Scenario		
		01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
A	**OWN FUNDS**		**24,719**	**24,707**	**24,695**	**24,642**	**19,155**	**17,744**	**16,610**
A.1	**COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)**		**18,762**	**18,729**	**18,731**	**18,676**	**13,294**	**11,800**	**10,547**
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	10,478	10,478	10,478
A.1.1.1	of which: CET1 instruments subscribed by Government		0	0	0	0	0	0	0
A.1.2	Retained earnings		10,878	10,987	11,108	11,253	6,790	5,613	4,727
A.1.3	Accumulated other comprehensive income		-4,082	-4,082	-4,082	-4,082	-4,963	-4,963	-4,963
A.1.3.1	Arising from full revaluation, cash flow hedge and liquidity reserves		-3,641	-3,641	-3,641	-3,641	-4,683	-4,683	-4,683
A.1.3.2	OCI Impact of defined benefit pension plans [gain or (-) loss]		-441	-441	-441	-441	-280	-280	-280
A.1.3.3	Other OCI contributions		0	0	0	0	0	0	0
A.1.4	Other Reserves		3,114	3,114	3,114	3,114	3,114	3,114	3,114
A.1.5	Funds for general banking risk		0	0	0	0	0	0	0
A.1.6	Minority interest given recognition in CET1 capital		36	36	36	36	36	36	36
A.1.7	Adjustments to CET1 due to prudential filters		-459	-459	-459	-459	-615	-615	-615
A.1.7.1	(-) Value adjustments due to the requirements for prudent valuation (AVA)		-365	-365	-365	-365	-521	-521	-521
A.1.7.2	Cash flow hedge reserve		0	0	0	0	0	0	0
A.1.7.3	Other adjustments		-94	-94	-94	-94	-94	-94	-94
A.1.8	(-) Intangible assets (including Goodwill)		-574	-498	-400	-301	-498	-400	-301
A.1.8.1	of which: Goodwill (-)		-155	-155	-155	-155	-155	-155	-155
A.1.8.2	of which: Software assets (-)		-331	-266	-179	-92	-266	-179	-92
A.1.8.3	of which: Other intangible assets (-)		-88	-77	-66	-55	-77	-66	-55
A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs		-28	-28	-28	-28	-28	-28	-28
A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses		-80	-73	-96	-102	-73	-66	-59
A.1.11	(-) Defined benefit pension fund assets		-19	-19	-19	-19	-16	-16	-16
A.1.12	(-) Reciprocal cross holdings in CET1 Capital		-7	-7	-7	-7	-7	-7	-7
A.1.13	(-) Excess deduction from AT1 items over AT1 Capital		0	0	0	0	0	0	0

2023 EU-wide Stress Test: Capital

DZ Bank AG Deutsche Zentral-Genossenschaftsbank

		(mln EUR, %)	IFRS 9 first implementation	Actual	Baseline Scenario			Adverse Scenario		
			01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
OWN FUNDS	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1250% risk weight		-19	-19	-19	-19	-19	-19	-19
	A.1.14.1	of which: from securitisation positions (-)		-19	-19	-19	-19	-19	-19	-19
	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	0	0	0
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences		0	0	0	0	-419	-541	-647
	A.1.17	(-) CET1 instruments of financial sector entities where the institution has a significant investment		0	0	0	0	0	0	0
	A.1.18	(-) Amount exceeding the 17.65% threshold		0	0	0	0	0	0	0
	A.1.18A	(-) Insufficient coverage for non-performing exposures		-99	-141	-301	-586	-128	-280	-551
	A.1.18B	(-) Minimum value commitment shortfalls		0	0	0	0	0	0	0
	A.1.18C	(-) Other foreseeable tax charges		0	0	0	0	0	0	0
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 of Regulation (EU) No 575/2013		-436	-436	-436	-436	-436	-436	-436
	A.1.20	CET1 capital elements or deductions - other		-137	-164	-164	-164	-164	-164	-164
	A.1.21	Amount subject to IFRS 9 transitional arrangements		-276	-101	-49	-27	-504	-402	-27
	A.1.21.1	Increase in IFRS 9 ECL provisions net of EL as of 01/01/2018 compared to related IAS 39 figures as at 31/12/17 ("static part")	0	0	0	0	0	0	0	0
	A.1.21.2	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at between 01/01/2018 and 31/12/2019 ("old dynamic part")		27	27	27	27	27	27	27
	A.1.21.3	Increase of CET1 capital due to the tax deductibility of the amounts above ("static part + old dynamic part")		9	9	9	0	9	9	0
	A.1.21.4	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at 01/01/2020 ("new dynamic part")		374	120	44	0	706	557	0
	A.1.21.4.1	Increase of CET1 capital due to the tax deductibility of the amounts above ("new dynamic part")		117	37	14	0	221	174	0
	A.1.22	Transitional adjustments		198	41	8	0	243	96	0
	A.1.22.1	Adjustments due to IFRS 9 transitional arrangements		198	41	8	0	243	96	0
	A.1.22.1.1	From the increased IFRS 9 ECL provisions net of EL		198	41	8	0	243	96	0
	A.1.22.1.2	From the amount of DTAs that is deducted from CET1 capital		0	0	0	0	0	0	0
	A.1.22.2	Other transitional adjustments to CET1 Capital		0	0	0	0	0	0	0
	A.1.22.2.1	of which: due to DTAs that rely on future profitability and do not arise from temporary differences		0	0	0	0	0	0	0
	A.1.22.2.2	of which: due to DTAs that rely on future profitability and arise from temporary differences and CET1 instruments of financial sector entities where the institution has a significant investment		0	0	0	0	0	0	0

2023 EU-wide Stress Test: Capital

DZ Bank AG Deutsche Zentral-Genossenschaftsbank

		(mln EUR, %)	IFRS 9 first implementation	Actual	Baseline Scenario			Adverse Scenario		
			01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
	A.1.22.2.3	of which: due to unrealised gains and losses measured at fair value through other comprehensive income in view of COVID-19 pandemic		0	0	0	0	0	0	0
	A.1.22.2.4	of which: exemption from deduction of Equity Holdings in Insurance Companies from CET 1 Items		0	0	0	0	0	0	0
	A.2	**ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)**		**2,150**	**2,150**	**2,150**	**2,150**	**2,150**	**2,150**	**2,150**
	A.2.1	Additional Tier 1 Capital instruments		2,150	2,150	2,150	2,150	2,150	2,150	2,150
	A.2.2	(-) Excess deduction from T2 items over T2 capital		0	0	0	0	0	0	0
	A.2.3	Other Additional Tier 1 Capital components and deductions		0	0	0	0	0	0	0
	A.2.4	Additional Tier 1 transitional adjustments		0	0	0	0	0	0	0
	A.2.4.1	of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	A.3	**TIER 1 CAPITAL (net of deductions and after transitional adjustments)**		**20,912**	**20,879**	**20,881**	**20,826**	**15,444**	**13,950**	**12,697**
	A.4	**TIER 2 CAPITAL (net of deductions and after transitional adjustments)**		**3,807**	**3,829**	**3,814**	**3,816**	**3,712**	**3,794**	**3,913**
	A.4.1	Tier 2 Capital instruments		3,712	3,712	3,712	3,712	3,712	3,712	3,712
	A.4.2	Other Tier 2 Capital components and deductions		364	188	125	103	517	467	200
	A.4.3	Tier 2 transitional adjustments		-269	-72	-23	0	-518	-385	0
	A.4.3.1	of which: adjustments due to IFRS 9 transitional arrangements		-269	-72	-23	0	-518	-385	0
	A.5	**Grandfathered Additional Tier 1 Capital instruments eligible as Tier 2**		0	0	0	0	0	0	0
TOTAL RISK EXPOSURE AMOUNT	B	**TOTAL RISK EXPOSURE AMOUNT**		**137,320**	**137,734**	**138,550**	**139,519**	**144,455**	**148,010**	**150,639**
	B.1	of which: Transitional adjustments included		0	0	0	0	0	0	0
	B.2	**Adjustments due to IFRS 9 transitional arrangements**		**59**	**16**	**4**	**0**	**65**	**29**	**0**
CAPITAL RATIOS (%) Transitional period	C.1	**Common Equity Tier 1 Capital ratio**		**13.66%**	**13.60%**	**13.52%**	**13.39%**	**9.20%**	**7.97%**	**7.00%**
	C.2	**Tier 1 Capital ratio**		**15.22%**	**15.16%**	**15.07%**	**14.93%**	**10.69%**	**9.42%**	**8.43%**
	C.3	**Total Capital ratio**		**17.99%**	**17.94%**	**17.82%**	**17.66%**	**13.25%**	**11.99%**	**11.03%**
Fully loaded CAPITAL	D.1	**COMMON EQUITY TIER 1 CAPITAL (fully loaded)**		**18,564**	**18,688**	**18,724**	**18,676**	**13,051**	**11,705**	**10,547**
	D.2	**TIER 1 CAPITAL (fully loaded)**		**20,714**	**20,838**	**20,874**	**20,826**	**15,201**	**13,855**	**12,697**
	D.3	**TOTAL CAPITAL (fully loaded)**		**24,790**	**24,738**	**24,711**	**24,642**	**19,430**	**18,034**	**16,610**

2023 EU-wide Stress Test: Capital

DZ Bank AG Deutsche Zentral-Genossenschaftsbank

(mln EUR, %)			IFRS 9 first implementation	Actual	Baseline Scenario			Adverse Scenario		
			01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
CAPITAL RATIOS (%) Fully loaded	E.1	Common Equity Tier 1 Capital ratio		13.52%	13.57%	13.51%	13.39%	9.03%	7.91%	7.00%
	E.2	Tier 1 Capital ratio		15.08%	15.13%	15.07%	14.93%	10.52%	9.36%	8.43%
	E.3	Total Capital ratio		18.05%	17.96%	17.84%	17.66%	13.45%	12.18%	11.03%
Leverage ratios (%)	H.1	Total leverage ratio exposures (transitional)		440,948	440,948	440948	440948	440948	440948	440948
	H.2	Total leverage ratio exposures (fully loaded)		440,620	440,620	440620	440620	440620	440620	440620
	H.3	Leverage ratio (transitional)		4.74%	4.73%	4.74%	4.72%	3.50%	3.16%	2.88%
	H.4	Leverage ratio (fully loaded)		4.70%	4.73%	4.74%	4.73%	3.45%	3.14%	2.88%
Transitional combined buffer requirements (%)	P.1	Capital conservation buffer		2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
	P.2	Countercyclical capital buffer		0.05%	0.67%	0.67%	0.67%	0.67%	0.67%	0.67%
	P.3	O-SII buffer		1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
	P.4	G-SII buffer		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.5	Systemic risk buffer applied to exposures according to article 133 of CRD		0.00%	0.18%	0.18%	0.18%	0.18%	0.18%	0.18%
	P.6	Combined buffer		3.55%	4.35%	4.35%	4.35%	4.35%	4.35%	4.35%
Pillar 2 (%)	R.1	Pillar 2 capital requirement		1.70%	1.82%	1.82%	1.82%	1.82%	1.82%	1.82%
	R.1.1	of which: CET1		0.96%	1.02%	1.02%	1.02%	1.02%	1.02%	1.02%
	R.1.2	of which: AT1		0.32%	0.34%	0.34%	0.34%	0.34%	0.34%	0.34%
	R.2	Total SREP capital requirement (applicable requirement to be met at all times - including adverse scenario - according to EBA/GL/2018/03)		9.70%	9.82%	9.82%	9.82%	9.82%	9.82%	9.82%
	R.2.1	of which: CET1		5.46%	5.52%	5.52%	5.52%	5.52%	5.52%	5.52%
	R.3	Overall capital requirement (applicable requirement under the baseline scenario according to EBA/GL/2018/03)		13.25%	14.17%	14.17%	14.17%	14.17%	14.17%	14.17%
	R.3.1	of which: CET1 (relevant input for maximum distributable amount calculation according to Art 141 CRD)		9.00%	9.87%	9.87%	9.87%	9.87%	9.87%	9.87%
	R.4	Leverage Ratio pillar 2 requirement		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Memorandum items related to the application of IFRS-17 for banks with insurance subsidiaries or participations	S.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded) - Restated as of 1st January 2023 after first application of IFRS-17		22,862						
	S.2	COMMON EQUITY TIER 1 CAPITAL (fully loaded) - With application of IFRS-17			23,002	23,054	23,023	16,108	15,296	14,654
	S.3	TOTAL RISK EXPOSURE AMOUNT - Restated as of 1st January 2023 after first application of IFRS-17		150,955						
	S.4	TOTAL RISK EXPOSURE AMOUNT - With application of IFRS-17			151,369	152,185	153,154	156,645	159,207	163,177
	S.5	Common Equity Tier 1 Capital ratio (fully loaded) - With application of IFRS-17		15.14%	15.20%	15.15%	15.03%	10.28%	9.61%	8.98%

2023 EU-wide Stress Test: P&L

DZ Bank AG Deutsche Zentral-Genossenschaftsbank

(mln EUR)	Actual	Baseline scenario			Adverse scenario		
	31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
Net interest income	3,274	2,414	2,329	2,370	2,004	1,883	2,040
Interest income	6,597	28,594	26,988	24,417	36,115	34,733	30,878
Interest expense	-3,323	-26,180	-24,659	-22,047	-34,110	-32,850	-28,838
Dividend income	38	38	38	38	19	19	19
Net fee and commission income	3,034	2,937	2,932	2,912	2,124	2,124	2,124
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	-2,925	505	505	505	-3,672	247	239
Gains or losses on non-trading financial assets mandatorily at fair value through profit or loss by instrument and Gains or losses on financial assets and liabilities designated at fair value through profit or loss					1,876		
Other operating income not listed above, net	3,604	131	131	131	132	131	131
Total operating income, net	7,027	6,025	5,936	5,956	2,482	4,403	4,553
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-271	-434	-444	-434	-1,445	-841	-729
Other income and expenses not listed above, net	-4,745	-5,104	-4,947	-4,925	-5,150	-4,749	-4,721
Profit or (-) loss before tax from continuing operations	2,011	487	544	597	-4,113	-1,187	-897
Tax expenses or (-) income related to profit or loss from continuing operations	-810	-146	-163	-179	0	0	0
Profit or (-) loss after tax from discontinued operations (disposed at cut-off date)	0						
Profit or (-) loss for the year	**1,201**	**341**	**381**	**418**	**-4,113**	**-1,187**	**-897**
Amount of dividends paid and minority interests after MDA-related adjustments	486	232	260	273	-25	-10	-10
Attributable to owners of the parent net of estimated dividends	716	109	121	145	-4,088	-1,177	-887
Memo row: Impact of one-off adjustments		0	0	0	0	0	0
Total post-tax MDA-related adjustment		0	0	0	215	215	215
Memorandum item for banks with insurance subsidiaries or participations: Profit or (-) loss for the year - With application of IFRS-17		365	406	443	-4,049	-1,142	-852

2023 EU-wide Stress Test: Major capital measures and realised losses

DZ Bank AG Deutsche Zentral-Genossenschaftsbank

(mln EUR)

Issuance of CET 1 Instruments 01 January to 31 March 2023	Impact on Common Equity Tier 1
Raising of capital instruments eligible as CET1 capital (+)	0
Repayment of CET1 capital, buybacks (-)	0
Conversion to CET1 of hybrid instruments (+)	0

Net issuance of Additional Tier 1 and Tier 2 Instruments 01 January to 31 March 2023	Impact on Additional Tier 1 and Tier 2
Net issuance of Additional Tier 1 and T2 Instruments with a trigger at or above bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0
Net issuance of Additional Tier 1 and T2 Instrument with a trigger below bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0

Realised losses 01 January to 31 March 2023	
Realised fines/litigation costs (net of provisions) (-)	0
Other material losses and provisions (-)	0