2021 EU-wide Stress Test

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

2021 EU-wide Stress Test: Summary

DZ BANK AG Deutsche Zentral-Genossenschaftsbank

Row Num	(mln EUR, %)	1	2	3	4	5	6	7
		Actual	Baseline Scenario			Adverse Scenario		
		31/12/2020	31/12/2021	31/12/2022	31/12/2023	31/12/2021	31/12/2022	31/12/2023
1	Net interest income	2,730	2,331	2,434	2,434	1,904	1,850	1,772
2	Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	298	617	617	617	-572	215	205
3	Impairment (-) or reversal of impairment (+) on financial assets not measured at fair value through profit or loss	-632	-457	-422	-403	-1,515	-877	-776
4	**Profit or (-) loss for the year**	**991**	**861**	**958**	**995**	**-2,556**	**-755**	**-489**
5	Coverage ratio: non-performing exposure (%)	44.76%	37.40%	33.71%	31.60%	41.40%	36.65%	34.28%
6	Common Equity Tier 1 capital	22,476	22,812	23,333	23,790	18,631	17,746	16,990
7	Total Risk exposure amount (all transitional adjustments included)	147,252	154,612	153,229	152,639	166,297	164,621	165,376
8	**Common Equity Tier 1 ratio, %**	**15.26%**	**14.75%**	**15.23%**	**15.59%**	**11.20%**	**10.78%**	**10.27%**
9	**Fully loaded Common Equity Tier 1 ratio, %**	**15.10%**	**14.73%**	**15.22%**	**15.58%**	**10.99%**	**10.63%**	**10.21%**
10	Tier 1 capital	25,078	25,168	25,443	25,899	20,987	19,856	19,100
11	Total leverage ratio exposures	435,307	435,307	435,307	435,307	435,307	435,307	435,307
12	**Leverage ratio, %**	**5.76%**	**5.78%**	**5.84%**	**5.95%**	**4.82%**	**4.56%**	**4.39%**
13	**Fully loaded leverage ratio, %**	**5.59%**	**5.72%**	**5.84%**	**5.95%**	**4.68%**	**4.50%**	**4.36%**
	Memorandum items							
14	Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2021-2023 period (cumulative conversions)[1]		0	0	0	0	0	0
15	Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event[2]		2,150	2,150	2,150	2,150	2,150	2,150
16	Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario[2]		0	0	0	0	0	0

[1] Conversions not considered for CET1 computation

[2] Excluding instruments with mandatory conversion into ordinary shares upon a fixed date in the 2021-2023 period

17	**IFRS 9 transitional arrangements?**	Yes (dynamic only)

18	**New definition of default?**	Yes

2021 EU-wide Stress Test: Credit risk IRB

DZ BANK AG Deutsche Zentral-Genossenschaftsbank

			1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
			Actual														
			31/12/2020														
			Exposure values				Risk exposure amounts										
			A-IRB		F-IRB		A-IRB		F-IRB								
RowNum		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	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
1	DZ BANK AG Deutsche Zentral-Genossenschaftsbank	**Central banks**	0	0	5,546	0	0	0	448	0	5,503	0	0	0	0	0	-
2		**Central governments**	0	0	2,211	0	0	0	219	0	941	54	0	0	0	0	-
3		**Institutions**	0	0	43,048	2,802	0	0	7,900	0	22,312	630	104	11	5	8	8.15%
4		**Corporates**	2,954	890	90,776	1,105	646	0	43,216	0	80,005	8,429	1,935	118	133	1,055	54.56%
5		Corporates - Of Which: Specialised Lending	0	0	32,742	187	0	0	14,712	0	29,382	3,030	176	35	38	93	52.98%
6		Corporates - Of Which: SME	0	0	9,071	0	0	0	2,544	0	8,478	537	0	10	12	0	-
7		**Retail**	83,050	969	0	0	14,709	351	0	0	76,101	6,948	969	95	160	260	26.82%
8		**Retail - Secured on real estate property**	69,253	604	0	0	9,538	183	0	0	63,523	5,730	604	39	63	64	10.51%
9		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
10		Retail - Secured on real estate property - Of Which: non-SME	69,253	604	0	0	9,538	183	0	0	63,522	5,730	604	39	63	64	10.51%
11		**Retail - Qualifying Revolving**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
12		**Retail - Other Retail**	13,796	365	0	0	5,171	168	0	0	12,578	1,218	365	56	97	196	53.83%
13		Retail - Other Retail - Of Which: SME	9	0	0	0	1	0	0	0	9	0	0	0	0	0	-
14		Retail - Other Retail - Of Which: non-SME	13,788	365	0	0	5,170	168	0	0	12,569	1,218	365	56	97	196	53.83%
15		**Equity**	0	0			2	0			7,449	0	0	0	0	0	-
16		**Securitisation**															
17		**Other non-credit obligation assets**	755	0			755	0			1,711	0	0	0	0	0	-
18		**IRB TOTAL**	**86,759**	**1,859**	**141,582**	**3,907**	**16,112**	**351**	**51,784**	**0**	**194,021**	**16,062**	**3,008**	**224**	**298**	**1,324**	**44.02%**

			Actual														
			31/12/2020														
			Exposure values				Risk exposure amounts										
			A-IRB		F-IRB		A-IRB		F-IRB								
RowNum		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	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
19	GERMANY	**Central banks**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
20		**Central governments**	0	0	8	0	0	0	21	0	8	0	0	0	0	0	-
21		**Institutions**	0	0	11,256	0	0	0	2,128	0	4,994	377	0	2	3	0	-
22		**Corporates**	82	0	71,358	902	1	0	32,899	0	63,232	6,303	864	99	91	527	61.01%
23		Corporates - Of Which: Specialised Lending	0	0	22,481	94	0	0	9,460	0	20,247	2,087	77	28	21	46	60.33%
24		Corporates - Of Which: SME	0	0	8,879	0	0	0	2,485	0	8,289	534	0	9	12	0	-
25		**Retail**	82,560	960	0	0	14,618	348	0	0	75,662	6,897	961	95	159	259	26.95%
26		**Retail - Secured on real estate property**	68,890	596	0	0	9,457	180	0	0	63,209	5,680	597	39	62	63	10.49%
27		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
28		Retail - Secured on real estate property - Of Which: non-SME	68,890	596	0	0	9,457	180	0	0	63,209	5,680	597	39	62	63	10.49%
29		**Retail - Qualifying Revolving**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
30		**Retail - Other Retail**	13,669	364	0	0	5,161	167	0	0	12,453	1,216	364	56	97	196	53.87%
31		Retail - Other Retail - Of Which: SME	8	0	0	0	1	0	0	0	8	0	0	0	0	0	-
32		Retail - Other Retail - Of Which: non-SME	13,661	364	0	0	5,160	167	0	0	12,445	1,216	364	56	97	196	53.87%
33		**Equity**	0	0			2	0			7,315	0	0	0	0	0	-
34		**Securitisation**															
35		**Other non-credit obligation assets**	629	0			629	0			779	0	0	0	0	0	-
36		**IRB TOTAL**	**83,271**	**960**	**82,622**	**902**	**15,250**	**348**	**35,048**	**0**	**151,990**	**13,577**	**1,825**	**195**	**252**	**786**	**43.07%**

			Actual														
			31/12/2020														
			Exposure values				Risk exposure amounts										
			A-IRB		F-IRB		A-IRB		F-IRB								
RowNum		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	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
37	UNITED KINGDOM	**Central banks**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
38		**Central governments**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
39		**Institutions**	0	0	8,718	0	0	0	583	0	5,879	6	0	0	0	0	-
40		**Corporates**	1	0	1,288	0	0	0	714	0	911	53	5	1	0	0	1.74%
41		Corporates - Of Which: Specialised Lending	0	0	644	0	0	0	359	0	605	0	5	0	0	0	1.74%
42		Corporates - Of Which: SME	0	0	41	0	0	0	15	0	41	0	0	0	0	0	-
43		**Retail**	28	0	0	0	2	0	0	0	27	1	0	0	0	0	0.76%
44		**Retail - Secured on real estate property**	7	0	0	0	1	0	0	0	6	1	0	0	0	0	0.76%
45		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
46		Retail - Secured on real estate property - Of Which: non-SME	7	0	0	0	1	0	0	0	6	1	0	0	0	0	0.76%
47		**Retail - Qualifying Revolving**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
48		**Retail - Other Retail**	21	0	0	0	2	0	0	0	21	0	0	0	0	0	-
49		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
50		Retail - Other Retail - Of Which: non-SME	21	0	0	0	2	0	0	0	21	0	0	0	0	0	-
51		**Equity**	0	0			0	0			0	0	0	0	0	0	-
52		**Securitisation**															
53		**Other non-credit obligation assets**	5	0			5	0			0	0	0	0	0	0	-
54		**IRB TOTAL**	**34**	**0**	**10,006**	**0**	**7**	**0**	**1,297**	**0**	**6,816**	**60**	**6**	**1**	**0**	**0**	**1.73%**

			Actual														
			31/12/2020														
			Exposure values				Risk exposure amounts										
			A-IRB		F-IRB		A-IRB		F-IRB								
RowNum		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	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
55	SWITZERLAND	**Central banks**	0	0	4,840	0	0	0	386	0	4,840	0	0	0	0	0	-
56		**Central governments**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
57		**Institutions**	0	0	1,859	52	0	0	262	0	1,113	0	52	0	0	1	1.15%
58		**Corporates**	22	0	901	0	35	0	538	0	811	62	0	1	2	0	-
59		Corporates - Of Which: Specialised Lending	0	0	132	0	0	0	50	0	132	0	0	0	0	0	-
60		Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
61		**Retail**	169	1	0	0	28	0	0	0	162	7	1	0	0	0	8.79%
62		**Retail - Secured on real estate property**	99	1	0	0	22	0	0	0	92	7	1	0	0	0	8.92%
63		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
64		Retail - Secured on real estate property - Of Which: non-SME	99	1	0	0	22	0	0	0	92	7	1	0	0	0	8.92%
65		**Retail - Qualifying Revolving**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
66		**Retail - Other Retail**	70	0	0	0	5	0	0	0	70	0	0	0	0	0	8.32%
67		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
68		Retail - Other Retail - Of Which: non-SME	70	0	0	0	5	0	0	0	70	0	0	0	0	0	8.32%
69		**Equity**	0	0			0	0			2	0	0	0	0	0	-
70		**Securitisation**															
71		**Other non-credit obligation assets**	0	0			0	0			0	0	0	0	0	0	-
72		**IRB TOTAL**	**192**	**1**	**7,600**	**52**	**63**	**0**	**1,186**	**0**	**6,928**	**69**	**53**	**1**	**2**	**1**	**1.30%**

2021 EU-wide Stress Test: Credit risk IRB

DZ BANK AG Deutsche Zentral-Genossenschaftsbank

			1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
			Actual														
			31/12/2020														
			Exposure values				Risk exposure amounts										
			A-IRB		F-IRB		A-IRB		F-IRB								
RowNum		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	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
73	FRANCE	**Central banks**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
74		**Central governments**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
75		**Institutions**	0	0	3,955	2,698	0	0	632	0	2,536	0	0	0	0	0	-
76		**Corporates**	36	0	1,719	0	19	0	850	0	1,207	35	0	1	1	0	-
77		Corporates - Of Which: Specialised Lending	0	0	822	0	0	0	437	0	815	0	0	1	0	0	-
78		Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
79		**Retail**	34	2	0	0	5	1	0	0	31	3	2	0	0	0	17.93%
80		**Retail - Secured on real estate property**	27	2	0	0	5	1	0	0	24	3	2	0	0	0	17.42%
81		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
82		Retail - Secured on real estate property - Of Which: non-SME	27	2	0	0	5	1	0	0	24	3	2	0	0	0	17.42%
83		**Retail - Qualifying Revolving**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
84		**Retail - Other Retail**	7	0	0	0	1	0	0	0	7	0	0	0	0	0	38.94%
85		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
86		Retail - Other Retail - Of Which: non-SME	7	0	0	0	1	0	0	0	7	0	0	0	0	0	38.94%
87		**Equity**	0	0			0	0			0	0	0	0	0	0	-
88		**Securitisation**															
89		**Other non-credit obligation assets**	0	0			0	0			0	0	0	0	0	0	-
90		**IRB TOTAL**	**70**	**2**	**5,675**	**2,698**	**25**	**1**	**1,482**	**0**	**3,774**	**38**	**2**	**1**	**1**	**0**	**17.93%**

			Actual														
			31/12/2020														
			Exposure values				Risk exposure amounts										
			A-IRB		F-IRB		A-IRB		F-IRB								
RowNum		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	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
91	LUXEMBOURG	**Central banks**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
92		**Central governments**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
93		**Institutions**	0	0	406	0	0	0	84	0	322	0	0	0	0	0	-
94		**Corporates**	0	0	5,097	0	0	0	1,942	0	4,282	695	0	3	13	0	-
95		Corporates - Of Which: Specialised Lending	0	0	4,559	0	0	0	1,669	0	3,942	617	0	3	12	0	-
96		Corporates - Of Which: SME	0	0	87	0	0	0	25	0	84	3	0	0	0	0	-
97		**Retail**	62	2	0	0	19	1	0	0	51	12	2	0	0	0	11.27%
98		**Retail - Secured on real estate property**	61	2	0	0	18	0	0	0	50	11	2	0	0	0	10.51%
99		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
100		Retail - Secured on real estate property - Of Which: non-SME	61	2	0	0	18	0	0	0	50	11	2	0	0	0	10.51%
101		**Retail - Qualifying Revolving**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
102		**Retail - Other Retail**	2	0	0	0	0	0	0	0	1	0	0	0	0	0	38.62%
103		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
104		Retail - Other Retail - Of Which: non-SME	1	0	0	0	0	0	0	0	1	0	0	0	0	0	38.62%
105		**Equity**	0	0			0	0			0	0	0	0	0	0	-
106		**Securitisation**															
107		**Other non-credit obligation assets**	0	0			0	0			0	0	0	0	0	0	-
108		**IRB TOTAL**	**62**	**2**	**5,503**	**0**	**19**	**1**	**2,026**	**0**	**4,655**	**707**	**2**	**3**	**13**	**0**	**11.27%**

			Actual														
			31/12/2020														
			Exposure values				Risk exposure amounts										
			A-IRB		F-IRB		A-IRB		F-IRB								
RowNum		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	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
109	UNITED STATES	**Central banks**	0	0	552	0	0	0	44	0	552	0	0	0	0	0	-
110		**Central governments**	0	0	9	0	0	0	23	0	9	0	0	0	0	0	-
111		**Institutions**	0	0	2,214	0	0	0	370	0	1,544	0	0	0	0	0	-
112		**Corporates**	39	28	2,563	23	0	0	1,302	0	1,466	60	52	2	1	34	66.68%
113		Corporates - Of Which: Specialised Lending	0	0	465	14	0	0	401	0	431	23	14	1	1	11	79.34%
114		Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
115		**Retail**	16	0	0	0	2	0	0	0	13	2	0	0	0	0	15.21%
116		**Retail - Secured on real estate property**	14	0	0	0	2	0	0	0	12	2	0	0	0	0	13.55%
117		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
118		Retail - Secured on real estate property - Of Which: non-SME	14	0	0	0	2	0	0	0	12	2	0	0	0	0	13.55%
119		**Retail - Qualifying Revolving**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
120		**Retail - Other Retail**	1	0	0	0	0	0	0	0	1	0	0	0	0	0	27.41%
121		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
122		Retail - Other Retail - Of Which: non-SME	1	0	0	0	0	0	0	0	1	0	0	0	0	0	27.41%
123		**Equity**	0	0			0	0			43	0	0	0	0	0	-
124		**Securitisation**															
125		**Other non-credit obligation assets**	0	0			0	0			0	0	0	0	0	0	-
126		**IRB TOTAL**	**55**	**28**	**5,338**	**23**	**3**	**0**	**1,738**	**0**	**3,627**	**63**	**52**	**2**	**1**	**34**	**66.57%**

			Actual														
			31/12/2020														
			Exposure values				Risk exposure amounts										
			A-IRB		F-IRB		A-IRB		F-IRB								
RowNum		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	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
127	NETHERLANDS	**Central banks**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
128		**Central governments**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
129		**Institutions**	0	0	1,654	0	0	0	250	0	714	8	0	0	0	0	-
130		**Corporates**	45	6	2,136	0	56	0	1,168	0	1,520	94	6	2	1	0	0.00%
131		Corporates - Of Which: Specialised Lending	0	0	1,002	0	0	0	500	0	876	94	0	1	1	0	-
132		Corporates - Of Which: SME	0	0	21	0	0	0	4	0	21	0	0	0	0	0	-
133		**Retail**	43	1	0	0	7	0	0	0	37	6	1	0	0	0	11.79%
134		**Retail - Secured on real estate property**	40	1	0	0	7	0	0	0	34	6	1	0	0	0	11.00%
135		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
136		Retail - Secured on real estate property - Of Which: non-SME	40	1	0	0	7	0	0	0	34	6	1	0	0	0	11.00%
137		**Retail - Qualifying Revolving**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
138		**Retail - Other Retail**	3	0	0	0	0	0	0	0	2	0	0	0	0	0	26.60%
139		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
140		Retail - Other Retail - Of Which: non-SME	3	0	0	0	0	0	0	0	2	0	0	0	0	0	26.60%
141		**Equity**	0	0			0	0			0	0	0	0	0	0	-
142		**Securitisation**															
143		**Other non-credit obligation assets**	7	0			7	0			0	0	0	0	0	0	-
144		**IRB TOTAL**	**94**	**8**	**3,790**	**0**	**71**	**0**	**1,418**	**0**	**2,271**	**108**	**8**	**2**	**1**	**0**	**2.13%**

2021 EU-wide Stress Test: Credit risk IRB

DZ BANK AG Deutsche Zentral-Genossenschaftsbank

RowNum		(mln EUR, %)	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
			Actual														
			31/12/2020														
			Exposure values				Risk exposure amounts										
			A-IRB		F-IRB		A-IRB		F-IRB								
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	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
145	AUSTRIA	**Central banks**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
146		**Central governments**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
147		**Institutions**	0	0	1,053	0	0	0	227	0	349	11	0	0	0	0	-
148		**Corporates**	0	0	933	72	0	0	525	0	881	19	66	1	0	19	28.28%
149		Corporates - Of Which: Specialised Lending	0	0	171	0	0	0	52	0	171	0	0	0	0	0	-
150		Corporates - Of Which: SME	0	0	5	0	0	0	1	0	5	0	0	0	0	0	-
151		**Retail**	70	1	0	0	17	0	0	0	59	11	1	0	0	0	9.46%
152		**Retail - Secured on real estate property**	62	1	0	0	16	0	0	0	51	11	1	0	0	0	9.03%
153		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
154		Retail - Secured on real estate property - Of Which: non-SME	62	1	0	0	16	0	0	0	51	11	1	0	0	0	9.03%
155		**Retail - Qualifying Revolving**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
156		**Retail - Other Retail**	8	0	0	0	1	0	0	0	8	0	0	0	0	0	18.78%
157		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
158		Retail - Other Retail - Of Which: non-SME	8	0	0	0	1	0	0	0	8	0	0	0	0	0	18.78%
159		**Equity**	0	0			0	0			0	0	0	0	0	0	-
160		**Securitisation**															
161		**Other non-credit obligation assets**	0	0			0	0			0	0	0	0	0	0	-
162		**IRB TOTAL**	**70**	**1**	**1,986**	**72**	**17**	**0**	**753**	**0**	**1,289**	**41**	**66**	**1**	**0**	**19**	**28.03%**

RowNum		(mln EUR, %)	Actual														
			31/12/2020														
			Exposure values				Risk exposure amounts										
			A-IRB		F-IRB		A-IRB		F-IRB								
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	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
163	MARSHALL ISLANDS	**Central banks**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
164		**Central governments**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
165		**Institutions**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
166		**Corporates**	1,009	158	0	0	287	0	0	0	581	407	142	1	15	28	19.58%
167		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
168		Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
169		**Retail**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
170		**Retail - Secured on real estate property**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
171		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
172		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
173		**Retail - Qualifying Revolving**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
174		**Retail - Other Retail**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
175		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
176		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
177		**Equity**	0	0			0	0			0	0	0	0	0	0	-
178		**Securitisation**															
179		**Other non-credit obligation assets**	80	0			80	0			0	0	0	0	0	0	-
180		**IRB TOTAL**	**1,089**	**158**	**0**	**0**	**367**	**0**	**0**	**0**	**581**	**407**	**142**	**1**	**15**	**28**	**19.58%**

RowNum		(mln EUR, %)	Actual														
			31/12/2020														
			Exposure values				Risk exposure amounts										
			A-IRB		F-IRB		A-IRB		F-IRB								
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	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
181	HUNGARY	**Central banks**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
182		**Central governments**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
183		**Institutions**	0	0	1	0	0	0	1	0	1	0	0	0	0	0	-
184		**Corporates**	0	0	32	0	0	0	20	0	16	0	0	0	0	0	-
185		Corporates - Of Which: Specialised Lending	0	0	32	0	0	0	20	0	15	0	0	0	0	0	-
186		Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
187		**Retail**	1	0	0	0	0	0	0	0	1	0	0	0	0	0	14.08%
188		**Retail - Secured on real estate property**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
189		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
190		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
191		**Retail - Qualifying Revolving**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
192		**Retail - Other Retail**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	14.08%
193		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
194		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	14.08%
195		**Equity**	0	0			0	0			0	0	0	0	0	0	-
196		**Securitisation**															
197		**Other non-credit obligation assets**	0	0			0	0			0	0	0	0	0	0	-
198		**IRB TOTAL**	**1**	**0**	**34**	**0**	**0**	**0**	**21**	**0**	**18**	**0**	**0**	**0**	**0**	**0**	**14.08%**

2021 EU-wide Stress Test: Credit risk IRB

DZ BANK AG Deutsche Zentral-Genossenschaftsbank

			16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36
			Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(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
1	DZ BANK AG Deutsche Zentral-Genossenschaftsbank	**Central banks**	5,503	0	0	0	0	0	32.94%	5,503	0	0	0	0	0	32.94%	5,503	0	0	0	0	0	32.94%
2		**Central governments**	940	54	0	0	0	0	40.00%	940	54	0	0	0	0	40.00%	939	55	0	0	0	0	40.00%
3		**Institutions**	22,567	346	132	8	2	18	13.62%	22,589	292	165	8	2	28	17.12%	22,553	296	197	8	3	38	19.36%
4		**Corporates**	80,548	7,211	2,610	96	83	1,324	50.74%	80,569	6,614	3,185	88	67	1,501	47.12%	80,211	6,482	3,676	88	60	1,647	44.82%
5		Corporates - Of Which: Specialised Lending	29,299	2,966	322	32	31	142	43.91%	29,208	2,921	459	32	27	185	40.33%	29,090	2,900	598	32	23	228	38.08%
6		Corporates - Of Which: SME	8,568	415	31	7	7	13	39.98%	8,562	394	58	6	6	23	39.36%	8,541	392	82	6	5	32	38.29%
7		**Retail**	75,576	6,039	2,403	110	95	473	19.67%	74,789	5,602	3,627	116	69	650	17.92%	73,969	5,281	4,769	115	53	819	17.17%
8		**Retail - Secured on real estate property**	62,970	5,084	1,803	38	44	162	8.96%	62,312	4,725	2,820	40	34	239	8.47%	61,638	4,454	3,766	39	26	310	8.24%
9		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	11.67%	0	0	0	0	0	0	11.68%	0	0	0	0	0	0	11.67%
10		Retail - Secured on real estate property - Of Which: non-SME	62,970	5,084	1,803	38	44	162	8.96%	62,311	4,725	2,820	40	34	239	8.47%	61,638	4,454	3,766	39	26	310	8.24%
11		**Retail - Qualifying Revolving**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
12		**Retail - Other Retail**	12,606	955	600	72	51	311	51.83%	12,478	877	806	77	35	411	50.96%	12,331	827	1,004	76	27	508	50.67%
13		Retail - Other Retail - Of Which: SME	9	0	0	0	0	0	26.06%	9	0	0	0	0	0	26.07%	9	0	0	0	0	0	26.07%
14		Retail - Other Retail - Of Which: non-SME	12,598	955	600	72	51	311	51.83%	12,469	877	806	77	35	411	50.96%	12,322	827	1,004	76	27	508	50.67%
15		**Equity**	7,444	2	2	0	0	0	0.03%	7,440	4	4	0	0	0	0.03%	7,435	7	7	0	0	0	0.03%
16		**Securitisation**																					
17		**Other non-credit obligation assets**	1,711	0	0	0	0	0	-	1,711	0	0	0	0	0	-	1,711	0	0	0	0	0	-
18		**IRB TOTAL**	**194,290**	**13,652**	**5,148**	**214**	**181**	**1,815**	**35.26%**	**193,541**	**12,567**	**6,982**	**212**	**137**	**2,179**	**31.21%**	**192,322**	**12,120**	**8,649**	**210**	**117**	**2,505**	**28.96%**

			Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(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
19	GERMANY	**Central banks**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
20		**Central governments**	8	0	0	0	0	0	40.00%	8	0	0	0	0	0	40.00%	8	0	0	0	0	0	40.00%
21		**Institutions**	5,265	100	6	1	1	2	43.36%	5,312	47	12	1	1	5	39.11%	5,305	47	19	1	2	7	37.72%
22		**Corporates**	63,874	5,244	1,281	78	49	724	56.46%	64,017	4,776	1,606	72	39	868	54.01%	63,810	4,700	1,890	71	37	986	52.19%
23		Corporates - Of Which: Specialised Lending	20,202	2,039	170	25	17	84	49.12%	20,146	2,007	258	26	14	117	45.26%	20,065	1,997	349	25	13	149	42.72%
24		Corporates - Of Which: SME	8,381	412	31	7	7	12	40.44%	8,375	391	57	6	6	23	39.84%	8,354	388	80	6	5	31	38.81%
25		**Retail**	75,142	5,994	2,384	109	95	471	19.74%	74,361	5,561	3,598	116	68	647	17.98%	73,545	5,243	4,732	115	53	815	17.22%
26		**Retail - Secured on real estate property**	62,661	5,040	1,784	37	44	160	8.94%	62,008	4,685	2,793	39	33	236	8.45%	61,340	4,417	3,730	39	26	307	8.22%
27		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	11.67%	0	0	0	0	0	0	11.68%	0	0	0	0	0	0	11.67%
28		Retail - Secured on real estate property - Of Which: non-SME	62,661	5,040	1,784	37	44	160	8.94%	62,008	4,685	2,793	39	33	236	8.45%	61,339	4,417	3,730	39	26	307	8.22%
29		**Retail - Qualifying Revolving**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
30		**Retail - Other Retail**	12,481	953	600	72	51	311	51.87%	12,353	876	805	77	35	411	51.01%	12,206	826	1,002	76	27	508	50.71%
31		Retail - Other Retail - Of Which: SME	8	0	0	0	0	0	26.10%	8	0	0	0	0	0	26.10%	8	0	0	0	0	0	26.10%
32		Retail - Other Retail - Of Which: non-SME	12,473	953	600	72	51	311	51.87%	12,344	876	805	77	35	411	51.01%	12,197	826	1,002	76	27	508	50.71%
33		**Equity**	7,310	2	2	0	0	0	0.03%	7,306	4	4	0	0	0	0.03%	7,301	7	7	0	0	0	0.03%
34		**Securitisation**																					
35		**Other non-credit obligation assets**	779	0	0	0	0	0	-	779	0	0	0	0	0	-	779	0	0	0	0	0	-
36		**IRB TOTAL**	**152,379**	**11,340**	**3,673**	**189**	**145**	**1,197**	**32.57%**	**151,782**	**10,389**	**5,221**	**189**	**108**	**1,519**	**29.10%**	**150,749**	**9,996**	**6,647**	**187**	**92**	**1,808**	**27.20%**

			Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(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
37	UNITED KINGDOM	**Central banks**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
38		**Central governments**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
39		**Institutions**	5,883	2	0	0	0	0	23.74%	5,881	4	0	0	0	0	23.89%	5,879	5	0	0	0	0	24.00%
40		**Corporates**	909	51	10	0	0	1	7.26%	907	50	13	0	0	1	9.28%	905	49	16	0	0	2	10.39%
41		Corporates - Of Which: Specialised Lending	604	0	6	0	0	0	4.56%	603	0	7	0	0	0	6.57%	602	1	7	0	0	1	8.13%
42		Corporates - Of Which: SME	41	0	0	0	0	0	17.85%	40	0	0	0	0	0	17.79%	40	0	0	0	0	0	17.73%
43		**Retail**	26	1	0	0	0	0	4.80%	26	1	0	0	0	0	5.87%	26	1	0	0	0	0	6.35%
44		**Retail - Secured on real estate property**	6	1	0	0	0	0	4.33%	6	1	0	0	0	0	5.29%	6	1	0	0	0	0	5.73%
45		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	-
46		Retail - Secured on real estate property - Of Which: non-SME	6	1	0	0	0	0	4.33%	6	1	0	0	0	0	5.29%	6	1	0	0	0	0	5.73%
47		**Retail - Qualifying Revolving**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
48		**Retail - Other Retail**	21	0	0	0	0	0	24.97%	21	0	0	0	0	0	24.89%	21	0	0	0	0	0	24.79%
49		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
50		Retail - Other Retail - Of Which: non-SME	21	0	0	0	0	0	24.97%	21	0	0	0	0	0	24.89%	21	0	0	0	0	0	24.79%
51		**Equity**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
52		**Securitisation**																					
53		**Other non-credit obligation assets**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
54		**IRB TOTAL**	**6,818**	**54**	**10**	**1**	**0**	**1**	**7.43%**	**6,814**	**55**	**14**	**0**	**0**	**1**	**9.50%**	**6,810**	**55**	**17**	**0**	**0**	**2**	**10.63%**

			Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(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
55	SWITZERLAND	**Central banks**	4,840	0	0	0	0	0	31.53%	4,840	0	0	0	0	0	31.53%	4,840	0	0	0	0	0	31.53%
56		**Central governments**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
57		**Institutions**	1,113	0	52	0	0	1	1.18%	1,112	1	52	0	0	1	1.20%	1,112	1	52	0	0	1	1.22%
58		**Corporates**	808	60	4	1	1	2	40.60%	805	59	9	1	1	3	40.66%	803	57	12	1	1	5	40.33%
59		Corporates - Of Which: Specialised Lending	132	0	0	0	0	0	5.20%	131	0	1	0	0	0	5.45%	131	0	1	0	0	0	5.76%
60		Corporates - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
61		**Retail**	161	6	3	0	0	0	10.04%	160	6	5	0	0	1	10.07%	158	5	7	0	0	1	10.08%
62		**Retail - Secured on real estate property**	91	6	3	0	0	0	10.00%	90	5	5	0	0	0	9.99%	89	5	6	0	0	1	9.98%
63		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	-
64		Retail - Secured on real estate property - Of Which: non-SME	91	6	3	0	0	0	10.00%	90	5	5	0	0	0	9.99%	89	5	6	0	0	1	9.98%
65		**Retail - Qualifying Revolving**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
66		**Retail - Other Retail**	70	0	0	0	0	0	10.56%	70	0	0	0	0	0	11.34%	70	0	0	0	0	0	11.92%
67		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
68		Retail - Other Retail - Of Which: non-SME	70	0	0	0	0	0	10.56%	70	0	0	0	0	0	11.34%	70	0	0	0	0	0	11.92%
69		**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%
70		**Securitisation**																					
71		**Other non-credit obligation assets**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
72		**IRB TOTAL**	**6,924**	**67**	**60**	**1**	**1**	**3**	**4.53%**	**6,920**	**65**	**66**	**1**	**1**	**5**	**7.03%**	**6,916**	**64**	**71**	**1**	**1**	**6**	**8.70%**

2021 EU-wide Stress Test: Credit risk IRB

DZ BANK AG Deutsche Zentral-Genossenschaftsbank

			16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36
			Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(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
73	FRANCE	**Central banks**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
74		**Central governments**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
75		**Institutions**	2,526	1	10	0	0	0	0.25%	2,514	2	21	0	0	0	0.25%	2,502	2	32	0	0	0	0.25%
76		**Corporates**	1,204	34	4	1	1	1	24.68%	1,201	33	8	1	1	2	24.86%	1,197	32	13	1	1	3	24.70%
77		Corporates - Of Which: Specialised Lending	812	0	3	1	0	1	22.73%	809	0	5	1	0	1	22.61%	806	1	8	1	0	2	22.47%
78		Corporates - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
79		**Retail**	31	3	3	0	0	0	16.60%	30	2	4	0	0	1	14.94%	30	2	4	0	0	1	13.84%
80		**Retail - Secured on real estate property**	24	2	3	0	0	0	16.12%	23	2	3	0	0	0	14.47%	23	2	4	0	0	1	13.38%
81		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	-
82		Retail - Secured on real estate property - Of Which: non-SME	24	2	3	0	0	0	16.12%	23	2	3	0	0	0	14.47%	23	2	4	0	0	1	13.38%
83		**Retail - Qualifying Revolving**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
84		**Retail - Other Retail**	7	0	0	0	0	0	29.16%	7	0	0	0	0	0	25.80%	7	0	0	0	0	0	24.19%
85		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
86		Retail - Other Retail - Of Which: non-SME	7	0	0	0	0	0	29.16%	7	0	0	0	0	0	25.80%	7	0	0	0	0	0	24.19%
87		**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%
88		**Securitisation**																					
89		**Other non-credit obligation assets**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
90		**IRB TOTAL**	**3,760**	**38**	**16**	**1**	**2**	**1**	**8.71%**	**3,744**	**37**	**33**	**1**	**1**	**3**	**8.05%**	**3,728**	**37**	**49**	**1**	**1**	**4**	**7.81%**

			Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(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
91	LUXEMBOURG	**Central banks**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
92		**Central governments**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
93		**Institutions**	321	0	0	0	0	0	24.48%	321	0	0	0	0	0	24.40%	321	0	1	0	0	0	24.35%
94		**Corporates**	4,300	658	19	3	11	5	27.19%	4,287	653	37	3	10	10	26.89%	4,271	648	58	3	8	15	26.57%
95		Corporates - Of Which: Specialised Lending	3,930	612	18	3	11	5	27.32%	3,918	607	35	3	9	9	27.01%	3,903	602	54	3	8	14	26.70%
96		Corporates - Of Which: SME	84	3	0	0	0	0	15.57%	83	3	1	0	0	0	15.55%	83	3	1	0	0	0	15.53%
97		**Retail**	50	9	5	0	0	1	11.11%	48	8	8	0	0	1	10.82%	47	7	10	0	0	1	10.65%
98		**Retail - Secured on real estate property**	49	9	5	0	0	1	10.74%	47	7	7	0	0	1	10.53%	46	7	10	0	0	1	10.39%
99		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	-
100		Retail - Secured on real estate property - Of Which: non-SME	49	9	5	0	0	1	10.74%	47	7	7	0	0	1	10.53%	46	7	10	0	0	1	10.39%
101		**Retail - Qualifying Revolving**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
102		**Retail - Other Retail**	1	0	0	0	0	0	24.47%	1	0	0	0	0	0	22.03%	1	0	0	0	0	0	21.16%
103		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0.83%	0	0	0	0	0	0	0.83%	0	0	0	0	0	0	0.83%
104		Retail - Other Retail - Of Which: non-SME	1	0	0	0	0	0	24.47%	1	0	0	0	0	0	22.03%	1	0	0	0	0	0	21.16%
105		**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%
106		**Securitisation**																					
107		**Other non-credit obligation assets**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
108		**IRB TOTAL**	**4,672**	**667**	**24**	**3**	**11**	**6**	**23.78%**	**4,657**	**661**	**46**	**3**	**10**	**11**	**24.16%**	**4,640**	**655**	**68**	**3**	**8**	**17**	**24.26%**

			Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(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
109	UNITED STATES	**Central banks**	552	0	0	0	0	0	58.92%	552	0	0	0	0	0	58.92%	552	0	0	0	0	0	58.92%
110		**Central governments**	9	0	0	0	0	0	40.00%	9	0	0	0	0	0	40.00%	9	0	0	0	0	0	40.00%
111		**Institutions**	1,543	0	0	0	0	0	48.63%	1,543	1	0	0	0	0	48.49%	1,542	1	0	0	0	0	48.39%
112		**Corporates**	1,467	52	59	1	1	38	65.40%	1,462	51	65	1	1	41	62.32%	1,458	50	70	1	1	42	60.09%
113		Corporates - Of Which: Specialised Lending	428	22	18	1	0	12	68.12%	425	20	22	1	0	14	62.20%	423	19	25	1	0	15	58.44%
114		Corporates - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
115		**Retail**	13	2	0	0	0	0	8.72%	13	2	1	0	0	0	7.68%	13	2	1	0	0	0	7.31%
116		**Retail - Secured on real estate property**	12	2	0	0	0	0	7.96%	12	2	1	0	0	0	7.18%	11	2	1	0	0	0	6.92%
117		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	-
118		Retail - Secured on real estate property - Of Which: non-SME	12	2	0	0	0	0	7.96%	12	2	1	0	0	0	7.18%	11	2	1	0	0	0	6.92%
119		**Retail - Qualifying Revolving**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
120		**Retail - Other Retail**	1	0	0	0	0	0	29.91%	1	0	0	0	0	0	29.49%	1	0	0	0	0	0	29.10%
121		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
122		Retail - Other Retail - Of Which: non-SME	1	0	0	0	0	0	29.91%	1	0	0	0	0	0	29.49%	1	0	0	0	0	0	29.10%
123		**Equity**	43	0	0	0	0	0	0.03%	43	0	0	0	0	0	0.03%	43	0	0	0	0	0	0.03%
124		**Securitisation**																					
125		**Other non-credit obligation assets**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
126		**IRB TOTAL**	**3,627**	**55**	**59**	**2**	**1**	**39**	**64.95%**	**3,621**	**54**	**66**	**1**	**1**	**41**	**61.67%**	**3,616**	**53**	**72**	**1**	**1**	**43**	**59.29%**

			Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(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
127	NETHERLANDS	**Central banks**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
128		**Central governments**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
129		**Institutions**	714	7	0	0	0	0	14.32%	714	7	0	0	0	0	14.50%	714	7	0	0	0	0	14.63%
130		**Corporates**	1,514	94	12	1	1	2	15.30%	1,509	94	18	1	1	4	19.88%	1,504	94	23	1	0	5	21.95%
131		Corporates - Of Which: Specialised Lending	873	94	3	1	1	1	24.24%	870	94	6	1	1	2	24.10%	867	93	10	1	0	2	23.94%
132		Corporates - Of Which: SME	21	0	0	0	0	0	16.28%	21	0	0	0	0	0	16.35%	21	0	0	0	0	0	16.41%
133		**Retail**	36	5	2	0	0	0	10.81%	36	5	3	0	0	0	9.92%	35	5	4	0	0	0	9.41%
134		**Retail - Secured on real estate property**	34	5	2	0	0	0	10.16%	33	5	3	0	0	0	9.38%	33	5	4	0	0	0	8.95%
135		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	-
136		Retail - Secured on real estate property - Of Which: non-SME	34	5	2	0	0	0	10.16%	33	5	3	0	0	0	9.38%	33	5	4	0	0	0	8.95%
137		**Retail - Qualifying Revolving**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
138		**Retail - Other Retail**	2	0	0	0	0	0	24.69%	2	0	0	0	0	0	22.53%	2	0	0	0	0	0	21.14%
139		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
140		Retail - Other Retail - Of Which: non-SME	2	0	0	0	0	0	24.69%	2	0	0	0	0	0	22.53%	2	0	0	0	0	0	21.14%
141		**Equity**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
142		**Securitisation**																					
143		**Other non-credit obligation assets**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
144		**IRB TOTAL**	**2,265**	**106**	**15**	**1**	**1**	**2**	**14.60%**	**2,259**	**106**	**21**	**1**	**1**	**4**	**18.37%**	**2,253**	**106**	**28**	**1**	**0**	**6**	**20.10%**

2021 EU-wide Stress Test: Credit risk IRB

DZ BANK AG Deutsche Zentral-Genossenschaftsbank

			16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36
			Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(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
145	AUSTRIA	**Central banks**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
146		**Central governments**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
147		**Institutions**	348	11	0	0	0	0	20.97%	349	10	0	0	0	0	21.02%	349	10	1	0	0	0	21.06%
148		**Corporates**	897	0	68	1	0	19	28.45%	894	1	71	1	0	20	28.56%	891	1	73	1	0	21	28.63%
149		Corporates - Of Which: Specialised Lending	171	0	0	0	0	0	22.05%	170	0	1	0	0	0	21.81%	170	0	2	0	0	0	21.57%
150		Corporates - Of Which: SME	5	0	0	0	0	0	15.37%	5	0	0	0	0	0	15.37%	5	0	0	0	0	0	15.37%
151		**Retail**	58	11	3	0	0	0	10.16%	57	10	4	0	0	0	10.10%	56	10	6	0	0	1	10.07%
152		**Retail - Secured on real estate property**	50	10	3	0	0	0	10.03%	49	10	4	0	0	0	10.03%	48	9	6	0	0	1	10.04%
153		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	-
154		Retail - Secured on real estate property - Of Which: non-SME	50	10	3	0	0	0	10.03%	49	10	4	0	0	0	10.03%	48	9	6	0	0	1	10.04%
155		**Retail - Qualifying Revolving**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
156		**Retail - Other Retail**	8	0	0	0	0	0	14.71%	8	0	0	0	0	0	12.54%	8	0	0	0	0	0	11.33%
157		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
158		Retail - Other Retail - Of Which: non-SME	8	0	0	0	0	0	14.71%	8	0	0	0	0	0	12.54%	8	0	0	0	0	0	11.33%
159		**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%
160		**Securitisation**																					
161		**Other non-credit obligation assets**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
162		**IRB TOTAL**	**1,303**	**22**	**71**	**1**	**0**	**20**	**27.74%**	**1,300**	**21**	**76**	**1**	**0**	**21**	**27.49%**	**1,296**	**21**	**79**	**1**	**0**	**22**	**27.25%**

			Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(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
163	MARSHALL ISLANDS	**Central banks**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
164		**Central governments**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
165		**Institutions**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
166		**Corporates**	548	343	239	1	10	40	16.57%	508	308	313	1	7	46	14.79%	477	284	369	1	6	51	13.91%
167		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
168		Corporates - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
169		**Retail**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
170		**Retail - Secured on real estate property**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
171		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	-
172		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	-
173		**Retail - Qualifying Revolving**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
174		**Retail - Other Retail**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
175		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
176		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	-
177		**Equity**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
178		**Securitisation**																					
179		**Other non-credit obligation assets**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
180		**IRB TOTAL**	**548**	**343**	**239**	**1**	**10**	**40**	**16.57%**	**508**	**308**	**313**	**1**	**7**	**46**	**14.79%**	**477**	**284**	**369**	**1**	**6**	**51**	**13.91%**

			Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(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
181	HUNGARY	**Central banks**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
182		**Central governments**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
183		**Institutions**	1	0	0	0	0	0	67.99%	1	0	0	0	0	0	67.99%	1	0	0	0	0	0	67.99%
184		**Corporates**	15	0	0	0	0	0	34.69%	15	0	0	0	0	0	34.69%	15	0	0	0	0	0	34.69%
185		Corporates - Of Which: Specialised Lending	15	0	0	0	0	0	34.58%	15	0	0	0	0	0	34.58%	15	0	0	0	0	0	34.58%
186		Corporates - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
187		**Retail**	1	0	0	0	0	0	7.52%	1	0	0	0	0	0	6.70%	1	0	0	0	0	0	6.49%
188		**Retail - Secured on real estate property**	0	0	0	0	0	0	4.85%	0	0	0	0	0	0	5.05%	0	0	0	0	0	0	5.26%
189		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	-
190		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	4.85%	0	0	0	0	0	0	5.05%	0	0	0	0	0	0	5.26%
191		**Retail - Qualifying Revolving**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
192		**Retail - Other Retail**	0	0	0	0	0	0	15.97%	0	0	0	0	0	0	16.27%	0	0	0	0	0	0	16.52%
193		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
194		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	15.97%	0	0	0	0	0	0	16.27%	0	0	0	0	0	0	16.52%
195		**Equity**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
196		**Securitisation**																					
197		**Other non-credit obligation assets**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
198		**IRB TOTAL**	**17**	**0**	**0**	**0**	**0**	**0**	**36.72%**	**17**	**0**	**0**	**0**	**0**	**0**	**37.18%**	**17**	**0**	**0**	**0**	**0**	**0**	**37.38%**

2021 EU-wide Stress Test: Credit risk IRB

DZ BANK AG Deutsche Zentral-Genossenschaftsbank

			37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57
			Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(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
1	DZ BANK AG Deutsche Zentral-Genossenschaftsbank	**Central banks**	766	4,738	0	0	0	0	34.31%	5,503	0	0	0	0	0	34.31%	5,503	0	0	0	0	0	34.27%
2		**Central governments**	344	650	0	0	0	0	40.00%	344	650	0	0	0	0	40.00%	344	650	0	0	0	0	40.00%
3		**Institutions**	20,357	2,528	161	19	17	30	18.80%	22,369	406	271	9	2	71	26.12%	22,388	351	306	9	3	83	27.09%
4		**Corporates**	75,942	11,782	2,645	167	208	1,491	56.36%	76,534	10,373	3,461	188	167	1,804	52.11%	77,320	8,779	4,270	173	125	2,131	49.91%
5		Corporates - Of Which: Specialised Lending	26,355	5,868	364	60	88	180	49.35%	26,963	5,019	606	67	69	280	46.25%	27,494	4,218	876	62	51	385	43.94%
6		Corporates - Of Which: SME	8,304	672	39	14	17	19	49.20%	8,292	634	88	18	15	43	49.15%	8,333	533	149	16	11	73	48.70%
7		**Retail**	71,048	10,307	2,664	241	233	624	23.42%	70,584	8,665	4,769	271	189	995	20.87%	69,930	7,128	6,960	242	143	1,375	19.76%
8		**Retail - Secured on real estate property**	59,809	8,000	2,049	152	142	256	12.50%	58,948	7,015	3,895	180	114	493	12.65%	58,362	5,660	5,835	155	76	744	12.76%
9		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	26.26%	0	0	0	0	0	0	26.36%	0	0	0	0	0	0	25.24%
10		Retail - Secured on real estate property - Of Which: non-SME	59,808	8,000	2,049	152	142	256	12.50%	58,947	7,015	3,895	180	114	493	12.65%	58,362	5,660	5,835	155	76	744	12.76%
11		**Retail - Qualifying Revolving**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
12		**Retail - Other Retail**	11,239	2,307	615	89	91	368	59.80%	11,637	1,650	874	91	75	502	57.48%	11,568	1,468	1,126	87	66	631	56.04%
13		Retail - Other Retail - Of Which: SME	6	2	0	0	0	0	26.08%	9	0	0	0	0	0	26.09%	9	0	0	0	0	0	26.09%
14		Retail - Other Retail - Of Which: non-SME	11,233	2,305	615	89	91	368	59.80%	11,628	1,650	874	91	75	502	57.48%	11,559	1,468	1,126	87	66	631	56.04%
15		**Equity**	7,444	2	2	0	0	0	0.03%	7,440	4	4	0	0	0	0.03%	7,435	7	7	0	0	0	0.03%
16		**Securitisation**																					
17		**Other non-credit obligation assets**	1,711	0	0	0	0	0	-	1,711	0	0	0	0	0	-	1,711	0	0	0	0	0	-
18		**IRB TOTAL**	**177,611**	**30,006**	**5,473**	**427**	**458**	**2,145**	**39.19%**	**184,485**	**20,099**	**8,506**	**468**	**358**	**2,870**	**33.74%**	**184,631**	**16,915**	**11,544**	**423**	**271**	**3,589**	**31.09%**

			Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(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
19	GERMANY	**Central banks**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
20		**Central governments**	8	0	0	0	0	0	40.00%	8	0	0	0	0	0	40.00%	8	0	0	0	0	0	40.00%
21		**Institutions**	4,403	957	12	4	4	5	46.21%	5,166	170	35	2	1	16	47.44%	5,214	115	42	1	2	19	45.96%
22		**Corporates**	59,891	9,251	1,258	134	145	758	60.30%	60,435	8,233	1,731	156	119	1,012	58.46%	61,288	6,848	2,263	144	89	1,287	56.88%
23		Corporates - Of Which: Specialised Lending	17,706	4,508	197	45	56	109	55.69%	18,152	3,906	353	49	44	185	52.46%	18,653	3,226	532	46	33	263	49.47%
24		Corporates - Of Which: SME	8,124	661	38	14	17	19	49.64%	8,114	623	86	18	15	43	49.62%	8,154	524	145	16	11	71	49.19%
25		**Retail**	70,657	10,221	2,642	240	232	621	23.50%	70,187	8,602	4,731	270	189	990	20.93%	69,537	7,077	6,906	241	142	1,369	19.82%
26		**Retail - Secured on real estate property**	59,527	7,931	2,028	151	141	253	12.50%	58,674	6,954	3,859	179	114	488	12.65%	58,093	5,611	5,782	154	76	738	12.77%
27		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	26.26%	0	0	0	0	0	0	26.36%	0	0	0	0	0	0	25.24%
28		Retail - Secured on real estate property - Of Which: non-SME	59,527	7,931	2,028	151	141	253	12.50%	58,673	6,954	3,859	179	114	488	12.65%	58,093	5,611	5,782	154	76	738	12.77%
29		**Retail - Qualifying Revolving**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
30		**Retail - Other Retail**	11,130	2,290	614	89	91	367	59.85%	11,513	1,648	873	91	75	502	57.53%	11,444	1,466	1,124	87	66	630	56.09%
31		Retail - Other Retail - Of Which: SME	6	2	0	0	0	0	26.10%	8	0	0	0	0	0	26.10%	8	0	0	0	0	0	26.10%
32		Retail - Other Retail - Of Which: non-SME	11,124	2,288	614	89	91	367	59.85%	11,504	1,648	873	91	75	502	57.53%	11,435	1,466	1,124	87	66	630	56.09%
33		**Equity**	7,310	2	2	0	0	0	0.03%	7,306	4	4	0	0	0	0.03%	7,301	7	7	0	0	0	0.03%
34		**Securitisation**																					
35		**Other non-credit obligation assets**	779	0	0	0	0	0	-	779	0	0	0	0	0	-	779	0	0	0	0	0	-
36		**IRB TOTAL**	**143,047**	**20,431**	**3,914**	**378**	**380**	**1,385**	**35.38%**	**143,881**	**17,010**	**6,502**	**428**	**309**	**2,019**	**31.05%**	**144,127**	**14,047**	**9,218**	**386**	**233**	**2,675**	**29.02%**

			Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(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
37	UNITED KINGDOM	**Central banks**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
38		**Central governments**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
39		**Institutions**	5,781	103	0	0	0	0	27.54%	5,883	2	1	0	0	0	27.80%	5,882	2	1	0	0	0	27.68%
40		**Corporates**	884	75	10	1	1	1	9.23%	881	73	15	1	1	2	12.22%	879	71	20	1	1	3	13.74%
41		Corporates - Of Which: Specialised Lending	579	25	6	0	0	0	5.97%	579	24	7	0	0	1	9.74%	578	24	8	0	0	1	12.37%
42		Corporates - Of Which: SME	40	0	0	0	0	0	28.00%	40	0	0	0	0	0	27.98%	40	0	1	0	0	0	27.34%
43		**Retail**	24	4	0	0	0	0	7.13%	26	2	0	0	0	0	9.42%	26	2	1	0	0	0	9.87%
44		**Retail - Secured on real estate property**	5	2	0	0	0	0	6.39%	5	2	0	0	0	0	8.50%	5	2	1	0	0	0	9.16%
45		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	-
46		Retail - Secured on real estate property - Of Which: non-SME	5	2	0	0	0	0	6.39%	5	2	0	0	0	0	8.50%	5	2	1	0	0	0	9.16%
47		**Retail - Qualifying Revolving**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
48		**Retail - Other Retail**	18	2	0	0	0	0	25.55%	21	0	0	0	0	0	25.56%	21	0	0	0	0	0	25.46%
49		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
50		Retail - Other Retail - Of Which: non-SME	18	2	0	0	0	0	25.55%	21	0	0	0	0	0	25.56%	21	0	0	0	0	0	25.46%
51		**Equity**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
52		**Securitisation**																					
53		**Other non-credit obligation assets**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
54		**IRB TOTAL**	**6,689**	**183**	**11**	**1**	**1**	**1**	**9.62%**	**6,790**	**76**	**16**	**1**	**1**	**2**	**12.86%**	**6,787**	**74**	**21**	**1**	**1**	**3**	**14.23%**

			Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(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
55	SWITZERLAND	**Central banks**	102	4,738	0	0	0	0	32.51%	4,840	0	0	0	0	0	32.51%	4,840	0	0	0	0	0	32.48%
56		**Central governments**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
57		**Institutions**	1,113	0	52	0	0	1	1.26%	1,113	0	52	0	0	1	1.36%	1,112	1	52	0	0	1	1.39%
58		**Corporates**	805	62	5	1	2	3	48.40%	802	60	11	1	2	5	47.98%	799	58	16	1	1	7	46.88%
59		Corporates - Of Which: Specialised Lending	132	0	0	0	0	0	7.76%	131	0	1	0	0	0	8.33%	130	0	2	0	0	0	8.94%
60		Corporates - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
61		**Retail**	148	18	4	0	0	0	12.85%	154	10	7	0	0	1	13.55%	152	8	11	0	0	1	13.79%
62		**Retail - Secured on real estate property**	86	11	3	0	0	0	12.87%	84	9	7	0	0	1	13.53%	83	7	10	0	0	1	13.76%
63		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	-
64		Retail - Secured on real estate property - Of Which: non-SME	86	11	3	0	0	0	12.87%	84	9	7	0	0	1	13.53%	83	7	10	0	0	1	13.76%
65		**Retail - Qualifying Revolving**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
66		**Retail - Other Retail**	62	8	0	0	0	0	12.62%	70	0	0	0	0	0	14.04%	70	0	0	0	0	0	14.65%
67		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
68		Retail - Other Retail - Of Which: non-SME	62	8	0	0	0	0	12.62%	70	0	0	0	0	0	14.04%	70	0	0	0	0	0	14.65%
69		**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%
70		**Securitisation**																					
71		**Other non-credit obligation assets**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
72		**IRB TOTAL**	**2,171**	**4,819**	**61**	**2**	**2**	**4**	**6.10%**	**6,910**	**70**	**70**	**1**	**2**	**7**	**9.90%**	**6,905**	**67**	**79**	**1**	**1**	**10**	**12.13%**

2021 EU-wide Stress Test: Credit risk IRB

DZ BANK AG Deutsche Zentral-Genossenschaftsbank

			37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57
			Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(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
73	FRANCE	**Central banks**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
74		**Central governments**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
75		**Institutions**	2,243	273	20	0	0	0	0.55%	2,476	1	59	0	0	0	0.55%	2,463	1	72	0	0	0	0.55%
76		**Corporates**	1,146	91	5	2	3	2	34.86%	1,166	64	12	2	2	4	34.77%	1,173	49	20	2	1	7	34.10%
77		Corporates - Of Which: Specialised Lending	788	23	3	1	1	1	35.13%	807	0	8	2	0	3	35.05%	801	0	13	2	0	5	34.21%
78		Corporates - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
79		**Retail**	29	4	3	0	0	1	18.87%	28	4	4	0	0	1	16.08%	28	3	6	0	0	1	14.35%
80		**Retail - Secured on real estate property**	22	4	3	0	0	1	18.32%	22	3	4	0	0	1	15.55%	21	2	5	0	0	1	13.84%
81		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	-
82		Retail - Secured on real estate property - Of Which: non-SME	22	4	3	0	0	1	18.32%	22	3	4	0	0	1	15.55%	21	2	5	0	0	1	13.84%
83		**Retail - Qualifying Revolving**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
84		**Retail - Other Retail**	7	1	0	0	0	0	32.80%	7	0	0	0	0	0	28.06%	7	0	0	0	0	0	25.87%
85		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
86		Retail - Other Retail - Of Which: non-SME	7	1	0	0	0	0	32.80%	7	0	0	0	0	0	28.06%	7	0	0	0	0	0	25.87%
87		**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%
88		**Securitisation**																					
89		**Other non-credit obligation assets**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
90		**IRB TOTAL**	**3,419**	**368**	**28**	**2**	**3**	**2**	**8.50%**	**3,671**	**68**	**76**	**2**	**2**	**5**	**6.93%**	**3,664**	**53**	**98**	**2**	**1**	**8**	**8.30%**

			Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(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
91	LUXEMBOURG	**Central banks**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
92		**Central governments**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
93		**Institutions**	321	0	0	0	0	0	28.04%	320	0	1	0	0	0	27.90%	320	0	1	0	0	0	27.78%
94		**Corporates**	4,119	834	24	7	25	10	39.92%	4,175	744	58	9	20	23	39.56%	4,161	718	99	8	15	38	38.42%
95		Corporates - Of Which: Specialised Lending	3,794	742	23	7	24	9	40.41%	3,821	684	54	9	19	22	40.00%	3,808	658	93	8	14	36	38.82%
96		Corporates - Of Which: SME	78	9	0	0	0	0	26.97%	77	9	1	0	0	0	26.92%	76	9	2	0	0	0	26.19%
97		**Retail**	45	13	6	0	0	1	12.86%	43	11	10	0	0	1	12.42%	41	9	14	0	0	2	12.11%
98		**Retail - Secured on real estate property**	44	13	6	0	0	1	12.46%	42	11	10	0	0	1	12.12%	40	8	13	0	0	2	11.85%
99		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	-
100		Retail - Secured on real estate property - Of Which: non-SME	44	13	6	0	0	1	12.46%	42	11	10	0	0	1	12.12%	40	8	13	0	0	2	11.85%
101		**Retail - Qualifying Revolving**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
102		**Retail - Other Retail**	1	1	0	0	0	0	27.69%	1	0	0	0	0	0	24.75%	1	0	0	0	0	0	23.87%
103		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0.91%	0	0	0	0	0	0	0.91%	0	0	0	0	0	0	0.90%
104		Retail - Other Retail - Of Which: non-SME	1	1	0	0	0	0	27.69%	1	0	0	0	0	0	24.75%	1	0	0	0	0	0	23.87%
105		**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%
106		**Securitisation**																					
107		**Other non-credit obligation assets**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
108		**IRB TOTAL**	**4,486**	**847**	**30**	**8**	**25**	**11**	**34.70%**	**4,539**	**755**	**69**	**9**	**20**	**24**	**35.43%**	**4,522**	**727**	**114**	**8**	**15**	**40**	**35.11%**

			Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(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
109	UNITED STATES	**Central banks**	552	0	0	0	0	0	67.53%	552	0	0	0	0	0	67.53%	552	0	0	0	0	0	67.28%
110		**Central governments**	9	0	0	0	0	0	40.00%	9	0	0	0	0	0	40.00%	9	0	0	0	0	0	40.00%
111		**Institutions**	1,410	134	0	0	0	0	55.74%	1,543	0	1	0	0	0	55.55%	1,542	0	1	0	0	1	55.32%
112		**Corporates**	1,405	112	61	2	1	45	74.09%	1,432	75	70	2	1	49	69.20%	1,445	55	79	2	1	52	65.85%
113		Corporates - Of Which: Specialised Lending	386	63	19	2	1	13	70.03%	402	40	26	1	1	16	62.21%	415	22	31	1	1	18	57.87%
114		Corporates - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
115		**Retail**	11	4	0	0	0	0	9.98%	11	3	1	0	0	0	8.84%	11	3	2	0	0	0	8.49%
116		**Retail - Secured on real estate property**	10	4	0	0	0	0	9.19%	10	3	1	0	0	0	8.41%	10	3	2	0	0	0	8.19%
117		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	-
118		Retail - Secured on real estate property - Of Which: non-SME	10	4	0	0	0	0	9.19%	10	3	1	0	0	0	8.41%	10	3	2	0	0	0	8.19%
119		**Retail - Qualifying Revolving**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
120		**Retail - Other Retail**	1	0	0	0	0	0	34.60%	1	0	0	0	0	0	33.45%	1	0	0	0	0	0	32.61%
121		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
122		Retail - Other Retail - Of Which: non-SME	1	0	0	0	0	0	34.60%	1	0	0	0	0	0	33.45%	1	0	0	0	0	0	32.61%
123		**Equity**	43	0	0	0	0	0	0.03%	43	0	0	0	0	0	0.03%	43	0	0	0	0	0	0.03%
124		**Securitisation**																					
125		**Other non-credit obligation assets**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
126		**IRB TOTAL**	**3,430**	**250**	**61**	**3**	**2**	**45**	**73.49%**	**3,590**	**79**	**72**	**2**	**1**	**49**	**68.19%**	**3,602**	**58**	**81**	**2**	**1**	**53**	**64.59%**

			Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(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
127	NETHERLANDS	**Central banks**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
128		**Central governments**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
129		**Institutions**	601	120	0	0	0	0	16.07%	714	7	1	0	0	0	16.32%	713	7	1	0	0	0	16.33%
130		**Corporates**	1,513	94	14	3	1	3	21.78%	1,505	93	23	3	1	6	28.30%	1,496	92	32	3	1	10	30.72%
131		Corporates - Of Which: Specialised Lending	872	94	4	1	1	1	35.98%	868	93	10	2	1	3	35.97%	862	92	17	2	1	6	35.22%
132		Corporates - Of Which: SME	21	0	0	0	0	0	27.68%	21	0	0	0	0	0	27.82%	21	0	0	0	0	0	27.18%
133		**Retail**	33	9	2	0	0	0	12.39%	32	8	4	0	0	0	11.12%	32	7	6	0	0	1	10.43%
134		**Retail - Secured on real estate property**	30	8	2	0	0	0	11.68%	30	8	4	0	0	0	10.61%	29	7	5	0	0	1	10.04%
135		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	-
136		Retail - Secured on real estate property - Of Which: non-SME	30	8	2	0	0	0	11.68%	30	8	4	0	0	0	10.61%	29	7	5	0	0	1	10.04%
137		**Retail - Qualifying Revolving**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
138		**Retail - Other Retail**	2	0	0	0	0	0	28.08%	2	0	0	0	0	0	24.46%	2	0	0	0	0	0	22.23%
139		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
140		Retail - Other Retail - Of Which: non-SME	2	0	0	0	0	0	28.08%	2	0	0	0	0	0	24.46%	2	0	0	0	0	0	22.23%
141		**Equity**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
142		**Securitisation**																					
143		**Other non-credit obligation assets**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
144		**IRB TOTAL**	**2,147**	**223**	**17**	**3**	**1**	**3**	**20.30%**	**2,251**	**108**	**27**	**3**	**1**	**7**	**25.50%**	**2,241**	**106**	**39**	**3**	**1**	**11**	**27.50%**

2021 EU-wide Stress Test: Credit risk IRB

DZ BANK AG Deutsche Zentral-Genossenschaftsbank

			37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57
			Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(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
145	AUSTRIA	**Central banks**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
146		**Central governments**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
147		**Institutions**	287	72	0	0	0	0	24.04%	347	11	1	0	0	0	24.11%	347	11	2	0	0	0	24.05%
148		**Corporates**	877	19	69	1	0	21	30.05%	892	0	73	1	0	22	30.42%	888	1	76	1	0	23	30.69%
149		Corporates - Of Which: Specialised Lending	171	0	1	0	0	0	33.92%	170	0	2	0	0	1	33.49%	168	0	3	0	0	1	32.35%
150		Corporates - Of Which: SME	5	0	0	0	0	0	27.02%	5	0	0	0	0	0	27.02%	5	0	0	0	0	0	26.27%
151		**Retail**	49	19	3	0	0	0	11.89%	49	16	6	0	0	1	11.84%	49	13	9	0	0	1	11.73%
152		**Retail - Secured on real estate property**	42	18	3	0	0	0	11.76%	41	16	6	0	0	1	11.81%	41	13	9	0	0	1	11.74%
153		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	-
154		Retail - Secured on real estate property - Of Which: non-SME	42	18	3	0	0	0	11.76%	41	16	6	0	0	1	11.81%	41	13	9	0	0	1	11.74%
155		**Retail - Qualifying Revolving**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
156		**Retail - Other Retail**	7	1	0	0	0	0	16.35%	8	0	0	0	0	0	13.02%	8	0	0	0	0	0	11.30%
157		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
158		Retail - Other Retail - Of Which: non-SME	7	1	0	0	0	0	16.35%	8	0	0	0	0	0	13.02%	8	0	0	0	0	0	11.30%
159		**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%
160		**Securitisation**																					
161		**Other non-credit obligation assets**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
162		**IRB TOTAL**	**1,214**	**110**	**72**	**2**	**0**	**21**	**29.25%**	**1,289**	**27**	**80**	**2**	**0**	**23**	**28.96%**	**1,285**	**25**	**87**	**1**	**0**	**25**	**28.64%**

			Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(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
163	MARSHALL ISLANDS	**Central banks**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
164		**Central governments**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
165		**Institutions**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
166		**Corporates**	540	333	257	2	15	51	19.70%	489	291	350	1	9	61	17.42%	453	265	412	1	8	67	16.39%
167		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
168		Corporates - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
169		**Retail**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
170		**Retail - Secured on real estate property**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
171		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	-
172		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	-
173		**Retail - Qualifying Revolving**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
174		**Retail - Other Retail**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
175		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
176		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	-
177		**Equity**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
178		**Securitisation**																					
179		**Other non-credit obligation assets**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
180		**IRB TOTAL**	**540**	**333**	**257**	**2**	**15**	**51**	**19.70%**	**489**	**291**	**350**	**1**	**9**	**61**	**17.42%**	**453**	**265**	**412**	**1**	**8**	**67**	**16.39%**

			Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(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
181	HUNGARY	**Central banks**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
182		**Central governments**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
183		**Institutions**	1	0	0	0	0	0	77.92%	1	0	0	0	0	0	77.43%	1	0	0	0	0	0	77.27%
184		**Corporates**	15	0	0	0	0	0	39.76%	15	0	0	0	0	0	39.74%	15	0	0	0	0	0	39.49%
185		Corporates - Of Which: Specialised Lending	15	0	0	0	0	0	39.64%	15	0	0	0	0	0	39.64%	15	0	0	0	0	0	39.40%
186		Corporates - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
187		**Retail**	0	0	0	0	0	0	10.97%	0	0	0	0	0	0	10.68%	1	0	0	0	0	0	10.71%
188		**Retail - Secured on real estate property**	0	0	0	0	0	0	8.93%	0	0	0	0	0	0	9.62%	0	0	0	0	0	0	9.97%
189		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	-
190		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	8.93%	0	0	0	0	0	0	9.62%	0	0	0	0	0	0	9.97%
191		**Retail - Qualifying Revolving**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
192		**Retail - Other Retail**	0	0	0	0	0	0	18.72%	0	0	0	0	0	0	19.34%	0	0	0	0	0	0	19.60%
193		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
194		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	18.72%	0	0	0	0	0	0	19.34%	0	0	0	0	0	0	19.60%
195		**Equity**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
196		**Securitisation**																					
197		**Other non-credit obligation assets**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
198		**IRB TOTAL**	**17**	**0**	**0**	**0**	**0**	**0**	**44.22%**	**17**	**0**	**0**	**0**	**0**	**0**	**45.70%**	**17**	**0**	**0**	**0**	**0**	**0**	**44.13%**

2021 EU-wide Stress Test: Credit risk STA

DZ BANK AG Deutsche Zentral-Genossenschaftsbank

			1	2	3	4	5	6	7	8	9	10	11
			Actual										
			31/12/2020										
			Exposure values		Risk exposure amounts								
RowNum		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	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
1	DZ BANK AG Deutsche Zentral-Genossenschaftsbank	**Central banks**	62,732	0	0	0	63,074	0	0	0	0	0	0.00%
2		**Central governments**	11,733	0	859	0	4,863	331	7	2	0	0	2.09%
3		**Regional governments or local authorities**	31,002	15	275	23	17,296	397	15	2	21	0	0.25%
4		**Public sector entities**	9,401	0	158	0	4,537	3	0	0	0	0	0.00%
5		**Multilateral Development Banks**	53	0	0	0	53	0	0	0	0	0	0.00%
6		**International Organisations**	737	0	0	0	307	0	0	0	0	0	0.00%
7		**Institutions**	94,301	0	594	0	87,934	67	0	6	0	0	0.00%
8		**Corporates**	13,328	318	11,742	392	10,786	969	704	35	39	330	46.86%
9		of which: SME	1,471	45	1,246	56	1,193	253	77	4	8	43	56.04%
10		**Retail**	5,037	89	3,575	102	4,265	866	222	35	57	116	52.25%
11		of which: SME	1,780	37	1,133	44	1,238	575	94	8	29	45	47.35%
12		**Secured by mortgages on immovable property**	3,143	3	1,395	3	3,212	179	11	15	2	6	52.21%
13		of which: SME	43	0	18	0	27	25	0	0	0	0	0.00%
14		**Items associated with particularly high risk**	649	0	861	0	630	20	0	1	0	0	0.00%
15		**Covered bonds**	1,012	0	40	0	496	0	0	0	0	0	0.00%
16		**Claims on institutions and corporates with a ST credit assessment**	0	0	0	0	0	0	0	0	0	0	0.00%
17		**Collective investments undertakings (CIU)**	3,840	0	2,601	0	1,860	0	0	0	0	0	0.00%
18		**Equity**	62	0	64	0	61	0	0	0	0	0	0.00%
19		**Securitisation**											
20		**Other exposures**	1,118	0	2,356	0	1,102	15	2	0	0	1	28.90%
21		**Standardised Total**	**238,148**	**426**	**24,521**	**520**	**200,477**	**2,847**	**962**	**96**	**120**	**453**	**47.06%**

			Actual										
			31/12/2020										
			Exposure values		Risk exposure amounts								
RowNum		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	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
22	GERMANY	**Central banks**	60,267	0	0	0	60,253	0	0	0	0	0	0.00%
23		**Central governments**	2,250	0	772	0	1,965	178	0	0	0	0	0.00%
24		**Regional governments or local authorities**	27,619	0	2	0	16,856	55	0	1	0	0	24.02%
25		**Public sector entities**	8,772	0	89	0	4,336	2	0	0	0	0	0.00%
26		**Multilateral Development Banks**	0	0	0	0	0	0	0	0	0	0	0.00%
27		**International Organisations**	104	0	0	0	0	0	0	0	0	0	0.00%
28		**Institutions**	93,603	0	428	0	87,551	66	0	6	0	0	0.00%
29		**Corporates**	8,720	230	7,876	278	7,966	678	552	23	29	257	46.45%
30		of which: SME	1,431	45	1,211	56	1,170	248	77	4	8	43	56.04%
31		**Retail**	3,138	53	2,151	63	2,478	722	143	19	42	73	50.86%
32		of which: SME	1,780	37	1,133	44	1,238	575	94	8	29	45	47.31%
33		**Secured by mortgages on immovable property**	1,626	0	861	0	1,755	103	3	0	1	0	0.00%
34		of which: SME	43	0	18	0	27	25	0	0	0	0	0.00%
35		**Items associated with particularly high risk**	576	0	753	0	557	20	0	1	0	0	0.00%
36		**Covered bonds**	854	0	8	0	338	0	0	0	0	0	0.00%
37		**Claims on institutions and corporates with a ST credit assessment**	0	0	0	0	0	0	0	0	0	0	0.00%
38		**Collective investments undertakings (CIU)**	450	0	269	0	183	0	0	0	0	0	0.00%
39		**Equity**	57	0	59	0	56	0	0	0	0	0	0.00%
40		**Securitisation**											
41		**Other exposures**	832	0	2,191	0	826	0	0	0	0	0	0.00%
42		**Standardised Total**	**208,866**	**284**	**15,459**	**341**	**185,121**	**1,825**	**699**	**50**	**71**	**330**	**47.18%**

			Actual										
			31/12/2020										
			Exposure values		Risk exposure amounts								
RowNum		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	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
43	UNITED KINGDOM	**Central banks**	861	0	0	0	861	0	0	0	0	0	0.00%
44		**Central governments**	0	0	0	0	0	0	0	0	0	0	0.00%
45		**Regional governments or local authorities**	0	0	0	0	0	0	0	0	0	0	0.00%
46		**Public sector entities**	0	0	0	0	0	0	0	0	0	0	0.00%
47		**Multilateral Development Banks**	0	0	0	0	0	0	0	0	0	0	0.00%
48		**International Organisations**	0	0	0	0	0	0	0	0	0	0	0.00%
49		**Institutions**	16	0	3	0	12	0	0	0	0	0	0.00%
50		**Corporates**	280	22	178	32	107	9	22	0	0	0	0.00%
51		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
52		**Retail**	0	0	0	0	0	0	0	0	0	0	0.00%
53		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
54		**Secured by mortgages on immovable property**	0	0	0	0	0	0	0	0	0	0	0.00%
55		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
56		**Items associated with particularly high risk**	0	0	0	0	0	0	0	0	0	0	0.00%
57		**Covered bonds**	25	0	5	0	25	0	0	0	0	0	0.00%
58		**Claims on institutions and corporates with a ST credit assessment**	0	0	0	0	0	0	0	0	0	0	0.00%
59		**Collective investments undertakings (CIU)**	296	0	229	0	82	0	0	0	0	0	0.00%
60		**Equity**	0	0	0	0	0	0	0	0	0	0	0.00%
61		**Securitisation**											
62		**Other exposures**	0	0	0	0	0	0	0	0	0	0	0.00%
63		**Standardised Total**	**1,478**	**22**	**416**	**32**	**1,087**	**9**	**22**	**0**	**0**	**0**	**0.00%**

			Actual										
			31/12/2020										
			Exposure values		Risk exposure amounts								
RowNum		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	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
64	SWITZERLAND	**Central banks**	0	0	0	0	0	0	0	0	0	0	0.00%
65		**Central governments**	267	0	0	0	268	0	0	0	0	0	0.00%
66		**Regional governments or local authorities**	289	0	58	0	117	0	0	0	0	0	0.00%
67		**Public sector entities**	0	0	0	0	0	0	0	0	0	0	0.00%
68		**Multilateral Development Banks**	0	0	0	0	0	0	0	0	0	0	0.00%
69		**International Organisations**	0	0	0	0	0	0	0	0	0	0	0.00%
70		**Institutions**	37	0	8	0	37	0	0	0	0	0	0.00%
71		**Corporates**	149	0	141	0	89	42	0	1	0	0	0.00%
72		of which: SME	0	0	0	0	0	3	0	0	0	0	0.00%
73		**Retail**	4	0	3	0	4	0	0	0	0	0	100.00%
74		of which: SME	0	0	0	0	0	0	0	0	0	0	100.00%
75		**Secured by mortgages on immovable property**	0	0	0	0	0	0	0	0	0	0	0.00%
76		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
77		**Items associated with particularly high risk**	51	0	75	0	51	0	0	0	0	0	0.00%
78		**Covered bonds**	65	0	13	0	65	0	0	0	0	0	0.00%
79		**Claims on institutions and corporates with a ST credit assessment**	0	0	0	0	0	0	0	0	0	0	0.00%
80		**Collective investments undertakings (CIU)**	98	0	37	0	47	0	0	0	0	0	0.00%
81		**Equity**	0	0	0	0	0	0	0	0	0	0	0.00%
82		**Securitisation**											
83		**Other exposures**	41	0	17	0	41	0	0	0	0	0	0.00%
84		**Standardised Total**	**1,002**	**0**	**352**	**0**	**719**	**42**	**0**	**1**	**0**	**0**	**100.00%**

2021 EU-wide Stress Test: Credit risk STA

DZ BANK AG Deutsche Zentral-Genossenschaftsbank

			1	2	3	4	5	6	7	8	9	10	11
			Actual										
			31/12/2020										
			Exposure values		Risk exposure amounts								
RowNum		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	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
85	FRANCE	**Central banks**	0	0	0	0	0	0	0	0	0	0	0.00%
86		**Central governments**	1,196	0	0	0	112	9	0	0	0	0	0.00%
87		**Regional governments or local authorities**	100	0	20	0	0	0	0	0	0	0	0.00%
88		**Public sector entities**	474	0	0	0	117	0	0	0	0	0	0.00%
89		**Multilateral Development Banks**	0	0	0	0	0	0	0	0	0	0	0.00%
90		**International Organisations**	0	0	0	0	0	0	0	0	0	0	0.00%
91		**Institutions**	294	0	59	0	0	0	0	0	0	0	0.00%
92		**Corporates**	172	0	153	0	42	33	0	0	0	0	0.00%
93		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
94		**Retail**	2	0	1	1	1	1	0	0	0	0	16.10%
95		of which: SME	0	0	0	0	0	0	0	0	0	0	82.34%
96		**Secured by mortgages on immovable property**	0	0	0	0	0	0	0	0	0	0	0.00%
97		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
98		**Items associated with particularly high risk**	1	0	2	0	1	0	0	0	0	0	0.00%
99		**Covered bonds**	0	0	0	0	0	0	0	0	0	0	0.00%
100		**Claims on institutions and corporates with a ST credit assessment**	0	0	0	0	0	0	0	0	0	0	0.00%
101		**Collective investments undertakings (CIU)**	758	0	497	0	331	0	0	0	0	0	0.00%
102		**Equity**	0	0	0	0	0	0	0	0	0	0	0.00%
103		**Securitisation**											
104		**Other exposures**	0	0	0	0	0	0	0	0	0	0	0.00%
105		**Standardised Total**	**2,997**	**0**	**732**	**1**	**604**	**42**	**0**	**0**	**0**	**0**	**16.10%**

			Actual										
			31/12/2020										
			Exposure values		Risk exposure amounts								
RowNum		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	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
106	LUXEMBOURG	**Central banks**	1,229	0	0	0	1,607	0	0	0	0	0	0.00%
107		**Central governments**	122	0	0	0	114	0	0	0	0	0	0.00%
108		**Regional governments or local authorities**	0	0	0	0	0	0	0	0	0	0	0.00%
109		**Public sector entities**	6	0	0	0	6	0	0	0	0	0	0.00%
110		**Multilateral Development Banks**	0	0	0	0	0	0	0	0	0	0	0.00%
111		**International Organisations**	0	0	0	0	0	0	0	0	0	0	0.00%
112		**Institutions**	17	0	4	0	18	0	0	0	0	0	0.00%
113		**Corporates**	978	0	974	0	558	28	3	0	0	3	99.57%
114		of which: SME	8	0	7	0	18	0	0	0	0	0	0.00%
115		**Retail**	0	0	0	0	0	0	0	0	0	0	0.00%
116		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
117		**Secured by mortgages on immovable property**	9	0	5	0	10	0	0	0	0	0	0.00%
118		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
119		**Items associated with particularly high risk**	10	0	15	0	10	0	0	0	0	0	0.00%
120		**Covered bonds**	20	0	4	0	20	0	0	0	0	0	0.00%
121		**Claims on institutions and corporates with a ST credit assessment**	0	0	0	0	0	0	0	0	0	0	0.00%
122		**Collective investments undertakings (CIU)**	154	0	123	0	106	0	0	0	0	0	0.00%
123		**Equity**	0	0	0	0	0	0	0	0	0	0	0.00%
124		**Securitisation**											
125		**Other exposures**	13	0	86	0	13	0	0	0	0	0	0.00%
126		**Standardised Total**	**2,560**	**0**	**1,210**	**0**	**2,462**	**29**	**3**	**0**	**0**	**3**	**99.27%**

			Actual										
			31/12/2020										
			Exposure values		Risk exposure amounts								
RowNum		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	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
127	UNITED STATES	**Central banks**	0	0	0	0	0	0	0	0	0	0	0.00%
128		**Central governments**	351	0	0	0	103	0	0	0	0	0	0.00%
129		**Regional governments or local authorities**	162	15	74	23	23	36	15	0	2	0	0.00%
130		**Public sector entities**	0	0	0	0	0	0	0	0	0	0	0.00%
131		**Multilateral Development Banks**	0	0	0	0	0	0	0	0	0	0	0.00%
132		**International Organisations**	0	0	0	0	0	0	0	0	0	0	0.00%
133		**Institutions**	120	0	24	0	120	0	0	0	0	0	0.00%
134		**Corporates**	480	5	407	6	351	12	8	1	0	3	32.31%
135		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
136		**Retail**	1	0	0	0	1	0	0	0	0	0	0.00%
137		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
138		**Secured by mortgages on immovable property**	0	0	0	0	0	0	0	0	0	0	0.00%
139		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
140		**Items associated with particularly high risk**	0	0	0	0	0	0	0	0	0	0	0.00%
141		**Covered bonds**	0	0	0	0	0	0	0	0	0	0	0.00%
142		**Claims on institutions and corporates with a ST credit assessment**	0	0	0	0	0	0	0	0	0	0	0.00%
143		**Collective investments undertakings (CIU)**	396	0	234	0	364	0	0	0	0	0	0.00%
144		**Equity**	0	0	0	0	0	0	0	0	0	0	0.00%
145		**Securitisation**											
146		**Other exposures**	0	0	0	0	0	0	0	0	0	0	0.00%
147		**Standardised Total**	**1,511**	**21**	**739**	**28**	**963**	**48**	**23**	**1**	**2**	**3**	**11.06%**

			Actual										
			31/12/2020										
			Exposure values		Risk exposure amounts								
RowNum		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	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
148	NETHERLANDS	**Central banks**	0	0	0	0	0	0	0	0	0	0	0.00%
149		**Central governments**	91	0	0	0	84	4	0	0	0	0	0.00%
150		**Regional governments or local authorities**	0	0	0	0	0	0	0	0	0	0	0.00%
151		**Public sector entities**	2	0	0	0	2	0	0	0	0	0	0.00%
152		**Multilateral Development Banks**	0	0	0	0	0	0	0	0	0	0	0.00%
153		**International Organisations**	0	0	0	0	0	0	0	0	0	0	0.00%
154		**Institutions**	28	0	10	0	17	0	0	0	0	0	0.00%
155		**Corporates**	843	6	807	7	710	40	16	3	1	11	65.85%
156		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
157		**Retail**	0	0	0	0	1	0	0	0	0	0	0.00%
158		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
159		**Secured by mortgages on immovable property**	0	0	0	0	0	0	0	0	0	0	0.00%
160		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
161		**Items associated with particularly high risk**	0	0	0	0	0	0	0	0	0	0	0.00%
162		**Covered bonds**	0	0	0	0	0	0	0	0	0	0	0.00%
163		**Claims on institutions and corporates with a ST credit assessment**	0	0	0	0	0	0	0	0	0	0	0.00%
164		**Collective investments undertakings (CIU)**	371	0	265	0	198	0	0	0	0	0	0.00%
165		**Equity**	0	0	0	0	0	0	0	0	0	0	0.00%
166		**Securitisation**											
167		**Other exposures**	0	0	0	0	0	0	0	0	0	0	0.00%
168		**Standardised Total**	**1,336**	**6**	**1,083**	**7**	**1,013**	**44**	**16**	**3**	**1**	**11**	**65.85%**

2021 EU-wide Stress Test: Credit risk STA

DZ BANK AG Deutsche Zentral-Genossenschaftsbank

			1	2	3	4	5	6	7	8	9	10	11
			Actual										
			31/12/2020										
			Exposure values		Risk exposure amounts								
RowNum		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	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
169	AUSTRIA	**Central banks**	0	0	0	0	0	0	0	0	0	0	0.00%
170		**Central governments**	1,005	0	0	0	246	0	0	0	0	0	0.00%
171		**Regional governments or local authorities**	41	0	0	0	0	0	0	0	0	0	0.00%
172		**Public sector entities**	0	0	0	0	0	0	0	0	0	0	0.00%
173		**Multilateral Development Banks**	0	0	0	0	0	0	0	0	0	0	0.00%
174		**International Organisations**	0	0	0	0	0	0	0	0	0	0	0.00%
175		**Institutions**	6	0	1	0	6	0	0	0	0	0	0.00%
176		**Corporates**	242	0	159	0	143	9	0	0	0	0	0.00%
177		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
178		**Retail**	1,008	11	756	12	949	79	31	10	12	20	65.31%
179		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
180		**Secured by mortgages on immovable property**	0	0	0	0	0	0	0	0	0	0	0.00%
181		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
182		**Items associated with particularly high risk**	10	0	16	0	10	0	0	0	0	0	0.00%
183		**Covered bonds**	0	0	0	0	0	0	0	0	0	0	0.00%
184		**Claims on institutions and corporates with a ST credit assessment**	0	0	0	0	0	0	0	0	0	0	0.00%
185		**Collective investments undertakings (CIU)**	144	0	117	0	14	0	0	0	0	0	0.00%
186		**Equity**	0	0	0	0	0	0	0	0	0	0	0.00%
187		**Securitisation**											
188		**Other exposures**	2	0	2	0	2	0	0	0	0	0	0.00%
189		**Standardised Total**	**2,459**	**11**	**1,052**	**12**	**1,371**	**88**	**31**	**10**	**12**	**20**	**64.67%**

			Actual										
			31/12/2020										
			Exposure values		Risk exposure amounts								
RowNum		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	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
190	MARSHALL ISLANDS	**Central banks**	0	0	0	0	0	0	0	0	0	0	0.00%
191		**Central governments**	0	0	0	0	0	0	0	0	0	0	0.00%
192		**Regional governments or local authorities**	0	0	0	0	0	0	0	0	0	0	0.00%
193		**Public sector entities**	0	0	0	0	0	0	0	0	0	0	0.00%
194		**Multilateral Development Banks**	0	0	0	0	0	0	0	0	0	0	0.00%
195		**International Organisations**	0	0	0	0	0	0	0	0	0	0	0.00%
196		**Institutions**	0	0	0	0	0	0	0	0	0	0	0.00%
197		**Corporates**	5	0	5	0	5	0	0	0	0	0	99.03%
198		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
199		**Retail**	0	0	0	0	0	0	0	0	0	0	0.00%
200		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
201		**Secured by mortgages on immovable property**	0	0	0	0	0	0	0	0	0	0	0.00%
202		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
203		**Items associated with particularly high risk**	0	0	0	0	0	0	0	0	0	0	0.00%
204		**Covered bonds**	0	0	0	0	0	0	0	0	0	0	0.00%
205		**Claims on institutions and corporates with a ST credit assessment**	0	0	0	0	0	0	0	0	0	0	0.00%
206		**Collective investments undertakings (CIU)**	0	0	0	0	0	0	0	0	0	0	0.00%
207		**Equity**	0	0	0	0	0	0	0	0	0	0	0.00%
208		**Securitisation**											
209		**Other exposures**	0	0	0	0	0	0	0	0	0	0	0.00%
210		**Standardised Total**	**5**	**0**	**5**	**0**	**5**	**0**	**0**	**0**	**0**	**0**	**99.03%**

			Actual										
			31/12/2020										
			Exposure values		Risk exposure amounts								
RowNum		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	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
211	HUNGARY	**Central banks**	148	0	0	0	148	0	0	0	0	0	0.00%
212		**Central governments**	378	0	0	0	378	0	0	0	0	0	0.00%
213		**Regional governments or local authorities**	1	0	1	0	1	0	0	0	0	0	0.00%
214		**Public sector entities**	0	0	0	0	0	0	0	0	0	0	0.00%
215		**Multilateral Development Banks**	0	0	0	0	0	0	0	0	0	0	0.00%
216		**International Organisations**	0	0	0	0	0	0	0	0	0	0	0.00%
217		**Institutions**	19	0	4	0	19	0	0	0	0	0	0.00%
218		**Corporates**	28	0	28	0	23	5	1	0	0	0	65.82%
219		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
220		**Retail**	218	2	163	2	198	21	6	2	0	3	59.73%
221		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
222		**Secured by mortgages on immovable property**	897	3	316	3	834	71	8	7	1	6	68.05%
223		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
224		**Items associated with particularly high risk**	0	0	0	0	0	0	0	0	0	0	0.00%
225		**Covered bonds**	8	0	2	0	8	0	0	0	0	0	0.00%
226		**Claims on institutions and corporates with a ST credit assessment**	0	0	0	0	0	0	0	0	0	0	0.00%
227		**Collective investments undertakings (CIU)**	1	0	0	0	1	0	0	0	0	0	0.00%
228		**Equity**	0	0	0	0	0	0	0	0	0	0	0.00%
229		**Securitisation**											
230		**Other exposures**	198	0	28	0	181	15	1	0	0	0	0.00%
231		**Standardised Total**	**1,896**	**5**	**542**	**6**	**1,793**	**112**	**16**	**9**	**1**	**10**	**59.58%**

2021 EU-wide Stress Test: Credit risk STA

DZ BANK AG Deutsche Zentral-Genossenschaftsbank

			12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32
			Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(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
1	DZ BANK AG Deutsche Zentral-Genossenschaftsbank	Central banks	63,074	0	0	0	0	0	46.99%	63,074	0	0	0	0	0	47.01%	63,074	0	0	0	0	0	47.02%
2		Central governments	4,859	333	10	1	0	4	40.00%	4,855	334	12	1	0	5	40.00%	4,851	336	15	1	0	6	40.00%
3		Regional governments or local authorities	17,290	401	17	1	0	7	40.00%	17,283	406	19	1	0	8	40.00%	17,276	411	21	1	0	8	40.00%
4		Public sector entities	4,535	5	1	0	0	0	33.16%	4,532	6	1	0	0	0	32.06%	4,530	7	2	0	0	1	31.54%
5		Multilateral Development Banks	53	0	0	0	0	0	0.03%	53	0	0	0	0	0	0.03%	53	0	0	0	0	0	0.03%
6		International Organisations	307	0	0	0	0	0	100.00%	307	0	0	0	0	0	100.00%	307	0	0	0	0	0	100.00%
7		Institutions	87,869	90	42	4	0	4	9.55%	87,801	116	84	4	0	8	9.42%	87,736	142	123	4	0	11	9.35%
8		Corporates	10,887	772	800	24	28	373	46.64%	10,858	719	882	21	24	410	46.48%	10,804	705	950	21	23	441	46.42%
9		of which: SME	1,258	172	93	4	4	50	53.86%	1,268	148	106	3	3	56	52.34%	1,261	146	116	3	2	60	51.63%
10		Retail	4,384	626	342	43	27	178	52.07%	4,373	522	458	40	17	237	51.73%	4,298	503	552	39	15	286	51.79%
11		of which: SME	1,385	384	139	11	12	64	46.02%	1,426	299	183	8	7	84	46.15%	1,409	290	209	8	6	97	46.29%
12		Secured by mortgages on immovable property	3,171	178	54	14	2	21	39.07%	3,131	177	95	14	2	35	37.27%	3,090	176	137	14	2	50	36.64%
13		of which: SME	27	25	1	0	0	0	17.75%	27	24	1	0	0	0	17.75%	27	24	2	0	0	0	17.72%
14		Items associated with particularly high risk	646	2	2	1	0	1	58.49%	645	2	3	1	0	2	60.24%	643	2	4	1	0	3	61.97%
15		Covered bonds	491	0	5	0	0	0	0.87%	487	0	9	0	0	0	0.88%	482	0	14	0	0	0	0.89%
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%
17		Collective investments undertakings (CIU)	1,859	1	1	0	0	0	0.03%	1,857	1	1	0	0	0	0.03%	1,856	2	2	0	0	0	0.03%
18		Equity	61	0	0	0	0	0	0.03%	61	0	0	0	0	0	0.03%	61	0	0	0	0	0	0.03%
19		Securitisation																					
20		Other exposures	1,096	15	8	0	0	1	8.07%	1,092	15	11	0	0	1	6.01%	1,090	15	13	0	0	1	5.29%
21		Standardised Total	**200,583**	**2,422**	**1,280**	**88**	**57**	**589**	**46.01%**	**200,411**	**2,299**	**1,576**	**82**	**43**	**706**	**44.78%**	**200,153**	**2,300**	**1,832**	**80**	**39**	**807**	**44.04%**

			Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(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
22	GERMANY	Central banks	60,253	0	0	0	0	0	47.93%	60,253	0	0	0	0	0	47.93%	60,253	0	0	0	0	0	47.93%
23		Central governments	1,965	179	0	0	0	0	40.00%	1,964	179	0	0	0	0	40.00%	1,963	180	1	0	0	0	40.00%
24		Regional governments or local authorities	16,850	60	2	1	0	1	40.00%	16,843	65	3	1	0	1	40.00%	16,837	70	4	1	0	2	40.00%
25		Public sector entities	4,335	4	0	0	0	0	27.97%	4,333	5	1	0	0	0	27.11%	4,331	6	2	0	0	0	26.58%
26		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%
27		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%
28		Institutions	87,488	89	40	4	0	4	9.81%	87,422	116	79	3	0	8	9.69%	87,359	142	116	3	0	11	9.63%
29		Corporates	7,987	588	621	17	20	289	46.48%	7,974	542	680	15	16	316	46.47%	7,939	530	728	15	15	339	46.51%
30		of which: SME	1,235	167	92	4	4	50	53.95%	1,246	143	106	3	3	56	52.47%	1,239	140	116	3	2	60	51.79%
31		Retail	2,624	498	222	24	18	109	49.37%	2,646	402	296	20	10	146	49.17%	2,607	388	349	19	9	172	49.31%
32		of which: SME	1,385	384	139	11	12	64	45.99%	1,426	299	183	8	7	84	46.13%	1,409	290	209	8	6	97	46.27%
33		Secured by mortgages on immovable property	1,754	102	5	0	1	0	7.42%	1,751	102	8	0	0	1	9.62%	1,748	101	11	0	0	1	10.70%
34		of which: SME	27	25	1	0	0	0	17.75%	27	24	1	0	0	0	17.75%	27	24	2	0	0	0	17.72%
35		Items associated with particularly high risk	574	2	2	1	0	1	58.26%	572	2	3	1	0	2	60.07%	571	2	4	1	0	3	61.83%
36		Covered bonds	334	0	4	0	0	0	0.37%	330	0	8	0	0	0	0.37%	326	0	12	0	0	0	0.37%
37		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%
38		Collective investments undertakings (CIU)	183	0	0	0	0	0	0.03%	182	0	0	0	0	0	0.03%	182	0	0	0	0	0	0.03%
39		Equity	56	0	0	0	0	0	0.03%	56	0	0	0	0	0	0.03%	56	0	0	0	0	0	0.03%
40		Securitisation																					
41		Other exposures	826	0	0	0	0	0	0.00%	826	0	0	0	0	0	0.00%	826	0	0	0	0	0	0.00%
42		Standardised Total	**185,227**	**1,522**	**896**	**46**	**38**	**404**	**45.11%**	**185,153**	**1,413**	**1,079**	**40**	**27**	**473**	**43.87%**	**184,998**	**1,419**	**1,228**	**39**	**24**	**528**	**43.03%**

			Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(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
43	UNITED KINGDOM	Central banks	861	0	0	0	0	0	27.96%	861	0	0	0	0	0	27.96%	861	0	0	0	0	0	27.96%
44		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%
45		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%
46		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%
47		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%
48		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%
49		Institutions	12	0	0	0	0	0	4.10%	12	0	0	0	0	0	4.10%	12	0	0	0	0	0	4.10%
50		Corporates	106	9	22	0	0	0	1.47%	105	9	23	0	0	1	2.46%	105	9	24	0	0	1	3.15%
51		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%
52		Retail	0	0	0	0	0	0	47.58%	0	0	0	0	0	0	47.58%	0	0	0	0	0	0	47.58%
53		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%
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%
55		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%
56		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%
57		Covered bonds	25	0	0	0	0	0	0.03%	25	0	0	0	0	0	0.03%	25	0	0	0	0	0	0.03%
58		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%
59		Collective investments undertakings (CIU)	82	0	0	0	0	0	0.03%	82	0	0	0	0	0	0.03%	82	0	0	0	0	0	0.03%
60		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%
61		Securitisation																					
62		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%
63		Standardised Total	**1,086**	**9**	**22**	**0**	**0**	**0**	**1.47%**	**1,085**	**9**	**23**	**0**	**0**	**1**	**2.47%**	**1,084**	**9**	**24**	**0**	**0**	**1**	**3.15%**

			Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(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
64	SWITZERLAND	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%
65		Central governments	268	0	0	0	0	0	40.00%	268	0	0	0	0	0	40.00%	267	0	0	0	0	0	40.00%
66		Regional governments or local authorities	117	0	0	0	0	0	40.00%	117	0	0	0	0	0	40.00%	116	0	0	0	0	0	40.00%
67		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%
68		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%
69		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%
70		Institutions	37	0	0	0	0	0	4.13%	37	0	0	0	0	0	4.13%	37	0	0	0	0	0	4.13%
71		Corporates	127	4	1	0	0	0	63.03%	127	4	1	0	0	1	62.97%	126	4	2	0	0	1	62.92%
72		of which: SME	0	3	0	0	0	0	0.03%	0	3	0	0	0	0	0.03%	0	3	0	0	0	0	0.03%
73		Retail	4	0	0	0	0	0	69.18%	4	0	0	0	0	0	53.34%	4	0	0	0	0	0	43.39%
74		of which: SME	0	0	0	0	0	0	100.00%	0	0	0	0	0	0	100.00%	0	0	0	0	0	0	100.00%
75		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%
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%
77		Items associated with particularly high risk	51	0	0	0	0	0	91.85%	51	0	0	0	0	0	91.85%	51	0	0	0	0	0	91.85%
78		Covered bonds	65	0	0	0	0	0	0.03%	64	0	0	0	0	0	0.03%	64	0	0	0	0	0	0.03%
79		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%
80		Collective investments undertakings (CIU)	47	0	0	0	0	0	0.03%	47	0	0	0	0	0	0.03%	47	0	0	0	0	0	0.03%
81		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%
82		Securitisation																					
83		Other exposures	41	0	0	0	0	0	0.00%	41	0	0	0	0	0	0.00%	41	0	0	0	0	0	0.00%
84		Standardised Total	**757**	**4**	**1**	**0**	**0**	**1**	**60.57%**	**756**	**4**	**2**	**0**	**0**	**1**	**59.77%**	**755**	**4**	**2**	**0**	**0**	**1**	**59.22%**

2021 EU-wide Stress Test: Credit risk STA

DZ BANK AG Deutsche Zentral-Genossenschaftsbank

			12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32
			Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(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
85	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%
86		Central governments	112	9	0	0	0	0	40.00%	112	9	0	0	0	0	40.00%	112	9	0	0	0	0	40.00%
87		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%
88		Public sector entities	117	0	0	0	0	0	55.82%	117	0	0	0	0	0	55.82%	117	0	0	0	0	0	55.82%
89		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%
90		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%
91		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%
92		Corporates	41	32	1	0	0	0	36.17%	41	32	1	0	0	0	35.50%	41	32	2	0	0	1	34.97%
93		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%
94		Retail	1	1	0	0	0	0	16.42%	1	1	0	0	0	0	16.54%	1	1	0	0	0	0	16.51%
95		of which: SME	0	0	0	0	0	0	82.34%	0	0	0	0	0	0	82.34%	0	0	0	0	0	0	82.34%
96		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%
97		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%
98		Items associated with particularly high risk	1	0	0	0	0	0	0.03%	1	0	0	0	0	0	0.03%	1	0	0	0	0	0	0.03%
99		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%
100		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%
101		Collective investments undertakings (CIU)	331	0	0	0	0	0	0.03%	330	0	0	0	0	0	0.03%	330	0	0	0	0	0	0.03%
102		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%
103		Securitisation																					
104		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%
105		Standardised Total	**603**	**42**	**1**	**0**	**0**	**0**	**26.75%**	**602**	**42**	**2**	**0**	**0**	**1**	**27.85%**	**602**	**42**	**3**	**0**	**0**	**1**	**27.85%**

			Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(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
106	LUXEMBOURG	Central banks	1,607	0	0	0	0	0	32.57%	1,607	0	0	0	0	0	32.57%	1,607	0	0	0	0	0	32.57%
107		Central governments	114	0	0	0	0	0	40.00%	114	0	0	0	0	0	40.00%	114	0	0	0	0	0	40.00%
108		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%
109		Public sector entities	6	0	0	0	0	0	0.03%	6	0	0	0	0	0	0.03%	6	0	0	0	0	0	0.03%
110		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%
111		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%
112		Institutions	18	0	0	0	0	0	7.95%	18	0	0	0	0	0	7.95%	18	0	0	0	0	0	7.95%
113		Corporates	556	28	5	0	0	3	60.01%	554	29	7	0	0	3	46.62%	552	29	8	0	0	3	40.18%
114		of which: SME	18	0	0	0	0	0	11.64%	17	0	0	0	0	0	11.22%	17	0	0	0	0	0	10.78%
115		Retail	0	0	0	0	0	0	0.03%	0	0	0	0	0	0	0.03%	0	0	0	0	0	0	0.03%
116		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%
117		Secured by mortgages on immovable property	10	0	0	0	0	0	0.03%	10	0	0	0	0	0	0.03%	10	0	0	0	0	0	0.03%
118		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%
119		Items associated with particularly high risk	10	0	0	0	0	0	0.03%	10	0	0	0	0	0	0.03%	10	0	0	0	0	0	0.03%
120		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%
121		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%
122		Collective investments undertakings (CIU)	106	0	0	0	0	0	0.03%	106	0	0	0	0	0	0.03%	106	0	0	0	0	0	0.03%
123		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%
124		Securitisation																					
125		Other exposures	13	0	0	0	0	0	0.00%	13	0	0	0	0	0	0.00%	13	0	0	0	0	0	0.00%
126		Standardised Total	**2,460**	**29**	**5**	**0**	**0**	**3**	**59.04%**	**2,458**	**29**	**7**	**0**	**0**	**3**	**45.62%**	**2,456**	**29**	**8**	**0**	**0**	**3**	**39.17%**

			Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(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
127	UNITED STATES	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%
128		Central governments	103	0	0	0	0	0	40.00%	103	0	0	0	0	0	40.00%	103	0	0	0	0	0	40.00%
129		Regional governments or local authorities	23	36	15	0	0	6	40.00%	23	36	15	0	0	6	40.00%	23	36	15	0	0	6	40.00%
130		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%
131		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%
132		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%
133		Institutions	120	0	0	0	0	0	41.03%	120	0	0	0	0	0	38.22%	120	0	0	0	0	0	36.08%
134		Corporates	348	12	11	1	0	3	31.20%	346	12	13	0	0	4	30.13%	344	11	15	0	0	4	29.18%
135		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%
136		Retail	1	0	0	0	0	0	0.03%	1	0	0	0	0	0	0.03%	1	0	0	0	0	0	0.03%
137		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%
138		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%
139		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%
140		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%
141		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%
142		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%
143		Collective investments undertakings (CIU)	364	0	0	0	0	0	0.03%	364	0	0	0	0	0	0.03%	364	0	0	0	0	0	0.03%
144		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%
145		Securitisation																					
146		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%
147		Standardised Total	**960**	**48**	**26**	**1**	**0**	**9**	**36.25%**	**957**	**48**	**29**	**0**	**0**	**10**	**35.20%**	**955**	**48**	**31**	**0**	**0**	**11**	**34.25%**

			Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(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
148	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%
149		Central governments	84	4	0	0	0	0	40.00%	84	4	0	0	0	0	40.00%	84	4	0	0	0	0	40.00%
150		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%
151		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%
152		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%
153		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%
154		Institutions	17	0	0	0	0	0	6.32%	17	0	0	0	0	0	6.32%	17	0	0	0	0	0	6.32%
155		Corporates	706	39	22	2	0	14	63.97%	701	39	27	2	0	17	62.79%	697	38	31	2	1	19	61.98%
156		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%
157		Retail	1	0	0	0	0	0	0.50%	1	0	0	0	0	0	0.50%	1	0	0	0	0	0	0.50%
158		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%
159		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%
160		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%
161		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%
162		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%
163		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%
164		Collective investments undertakings (CIU)	198	0	0	0	0	0	0.03%	198	0	0	0	0	0	0.03%	198	0	0	0	0	0	0.03%
165		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%
166		Securitisation																					
167		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%
168		Standardised Total	**1,008**	**43**	**22**	**2**	**0**	**14**	**63.69%**	**1,003**	**43**	**27**	**2**	**0**	**17**	**62.33%**	**999**	**42**	**32**	**2**	**1**	**19**	**61.40%**

2021 EU-wide Stress Test: Credit risk STA

DZ BANK AG Deutsche Zentral-Genossenschaftsban

			12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32
			Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(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
169	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%
170		Central governments	246	0	0	0	0	0	40.00%	245	0	0	0	0	0	40.00%	245	0	0	0	0	0	40.00%
171		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%
172		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%
173		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%
174		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%
175		Institutions	6	0	0	0	0	0	64.73%	6	0	0	0	0	0	64.73%	6	0	0	0	0	0	64.73%
176		Corporates	146	5	1	0	0	0	30.19%	150	0	2	0	0	1	31.81%	149	0	3	0	0	1	31.07%
177		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%
178		Retail	938	64	57	13	6	36	63.47%	919	57	83	13	4	52	62.49%	897	53	109	13	3	67	61.98%
179		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%
180		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%
181		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%
182		Items associated with particularly high risk	10	0	0	0	0	0	0.03%	10	0	0	0	0	0	0.03%	10	0	0	0	0	0	0.03%
183		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%
184		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%
185		Collective investments undertakings (CIU)	14	0	0	0	0	0	0.03%	14	0	0	0	0	0	0.03%	14	0	0	0	0	0	0.03%
186		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%
187		Securitisation																					
188		Other exposures	2	0	0	0	0	0	0.00%	2	0	0	0	0	0	0.00%	2	0	0	0	0	0	0.00%
189		Standardised Total	**1,362**	**69**	**59**	**13**	**6**	**37**	**62.70%**	**1,348**	**57**	**85**	**14**	**4**	**53**	**61.69%**	**1,325**	**54**	**112**	**13**	**3**	**68**	**61.15%**

			Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(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
190	MARSHALL ISLANDS	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%
191		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%
192		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%
193		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%
194		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%
195		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%
196		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%
197		Corporates	5	0	0	0	0	0	99.03%	5	0	0	0	0	0	99.03%	5	0	0	0	0	0	99.03%
198		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%
199		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%
200		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%
201		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%
202		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%
203		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%
204		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%
205		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%
206		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%
207		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%
208		Securitisation																					
209		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%
210		Standardised Total	**5**	**0**	**0**	**0**	**0**	**0**	**99.03%**	**5**	**0**	**0**	**0**	**0**	**0**	**99.03%**	**5**	**0**	**0**	**0**	**0**	**0**	**99.03%**

			Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(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
211	HUNGARY	Central banks	148	0	0	0	0	0	0.00%	148	0	0	0	0	0	0.00%	148	0	0	0	0	0	0.00%
212		Central governments	377	0	1	0	0	0	40.00%	376	0	1	0	0	1	40.00%	376	0	2	0	0	1	40.00%
213		Regional governments or local authorities	1	0	0	0	0	0	40.00%	1	0	0	0	0	0	40.00%	1	0	0	0	0	0	40.00%
214		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%
215		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%
216		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%
217		Institutions	17	0	2	0	0	0	1.25%	15	0	3	0	0	0	1.26%	14	0	5	0	0	0	1.26%
218		Corporates	23	5	1	0	0	1	50.58%	22	5	2	0	0	1	44.48%	22	5	3	0	0	1	41.70%
219		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%
220		Retail	195	21	9	2	0	6	62.16%	192	21	12	2	0	7	60.27%	189	20	16	2	0	9	59.13%
221		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%
222		Secured by mortgages on immovable property	826	70	17	7	1	13	75.33%	818	70	26	7	1	20	76.23%	809	70	35	7	1	27	76.69%
223		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%
224		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%
225		Covered bonds	8	0	0	0	0	0	0.41%	8	0	0	0	0	0	0.41%	8	0	0	0	0	0	0.41%
226		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%
227		Collective investments undertakings (CIU)	1	0	0	0	0	0	0.03%	1	0	0	0	0	0	0.03%	1	0	0	0	0	0	0.03%
228		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%
229		Securitisation																					
230		Other exposures	181	15	1	0	0	0	0.03%	181	15	1	0	0	0	0.03%	181	15	1	0	0	0	0.03%
231		Standardised Total	**1,778**	**111**	**31**	**9**	**1**	**20**	**62.16%**	**1,763**	**111**	**47**	**9**	**1**	**29**	**61.31%**	**1,749**	**110**	**62**	**9**	**1**	**38**	**61.32%**

2021 EU-wide Stress Test: Credit risk STA

DZ BANK AG Deutsche Zentral-Genossenschaftsbank

			33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53
			Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(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
1	DZ BANK AG Deutsche Zentral-Genossenschaftsbank	Central banks	63,074	0	0	0	0	0	53.76%	63,074	0	0	0	0	0	53.79%	63,074	0	0	0	0	0	53.60%
2		Central governments	4,858	333	11	2	0	5	40.00%	4,851	334	16	2	0	7	40.00%	4,844	335	22	2	0	9	40.00%
3		Regional governments or local authorities	17,287	403	18	1	0	7	40.00%	17,280	407	21	1	0	8	40.00%	17,272	412	25	1	0	10	40.00%
4		Public sector entities	4,360	179	1	1	0	0	32.37%	4,531	5	3	0	0	1	30.60%	4,530	6	4	0	0	1	31.92%
5		Multilateral Development Banks	53	0	0	0	0	0	0.03%	53	0	0	0	0	0	0.03%	53	0	0	0	0	0	0.03%
6		International Organisations	307	0	0	0	0	0	100.00%	307	0	0	0	0	0	100.00%	307	0	0	0	0	0	100.00%
7		Institutions	87,876	81	44	5	0	5	10.63%	87,817	94	90	4	0	9	10.38%	87,752	120	129	4	0	13	10.45%
8		Corporates	9,793	1,846	820	42	60	405	49.42%	10,272	1,233	954	50	47	479	50.27%	10,398	967	1,094	46	36	558	50.99%
9		of which: SME	987	440	95	6	16	57	60.03%	1,017	386	121	8	12	71	59.05%	1,092	283	148	7	8	87	58.64%
10		Retail	3,570	1,427	358	57	104	219	61.46%	3,523	1,292	537	60	82	334	62.27%	3,557	1,081	715	55	60	445	62.21%
11		of which: SME	695	1,066	146	8	73	82	56.28%	734	946	227	10	55	137	60.36%	845	762	301	10	37	186	61.87%
12		Secured by mortgages on immovable property	3,159	180	64	32	4	29	44.71%	3,085	175	143	36	4	62	43.24%	3,000	172	231	30	3	99	42.79%
13		of which: SME	25	27	1	0	1	0	31.34%	27	24	1	0	1	0	31.41%	27	24	2	0	1	1	31.02%
14		Items associated with particularly high risk	595	53	2	1	4	1	74.02%	640	5	4	2	0	3	77.82%	638	5	6	2	0	5	79.03%
15		Covered bonds	491	0	5	0	0	0	1.15%	486	0	10	0	0	0	1.28%	481	0	15	0	0	0	1.33%
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%
17		Collective investments undertakings (CIU)	1,859	1	1	0	0	0	0.03%	1,857	1	1	0	0	0	0.03%	1,856	2	2	0	0	0	0.03%
18		Equity	61	0	0	0	0	0	0.03%	61	0	0	0	0	0	0.03%	61	0	0	0	0	0	0.03%
19		Securitisation																					
20		Other exposures	1,095	15	8	0	0	1	7.65%	1,091	15	13	0	0	1	5.59%	1,089	15	15	0	0	1	5.05%
21		Standardised Total	**198,437**	**4,518**	**1,330**	**140**	**172**	**672**	**50.49%**	**198,929**	**3,563**	**1,793**	**156**	**132**	**905**	**50.49%**	**198,912**	**3,116**	**2,258**	**141**	**100**	**1,141**	**50.54%**

			Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(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
22	GERMANY	Central banks	60,253	0	0	0	0	0	54.93%	60,253	0	0	0	0	0	54.94%	60,253	0	0	0	0	0	54.74%
23		Central governments	1,965	179	0	0	0	0	40.00%	1,964	179	0	0	0	0	40.00%	1,963	180	1	0	0	0	40.00%
24		Regional governments or local authorities	16,848	62	2	1	0	1	40.00%	16,841	67	4	1	0	2	40.00%	16,834	72	6	1	0	3	40.00%
25		Public sector entities	4,160	178	1	0	0	0	29.65%	4,332	4	3	0	0	1	28.74%	4,330	5	4	0	0	1	29.76%
26		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%
27		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%
28		Institutions	87,501	76	40	4	0	4	11.28%	87,448	89	80	4	0	9	11.19%	87,385	115	116	4	0	13	11.03%
29		Corporates	7,227	1,334	636	31	48	315	49.53%	7,561	901	734	37	37	373	50.76%	7,638	721	838	33	27	434	51.77%
30		of which: SME	965	435	95	6	16	57	60.12%	994	380	120	8	12	71	59.18%	1,069	278	148	7	8	87	58.79%
31		Retail	1,840	1,272	232	26	85	137	58.95%	1,853	1,137	353	27	65	216	61.05%	1,944	932	467	26	46	288	61.63%
32		of which: SME	695	1,066	146	8	73	82	56.26%	734	946	227	10	55	137	60.35%	845	762	301	10	37	186	61.86%
33		Secured by mortgages on immovable property	1,750	105	6	1	1	1	13.74%	1,750	101	11	1	1	2	17.76%	1,745	100	16	1	1	3	19.16%
34		of which: SME	25	27	1	0	1	0	31.34%	27	24	1	0	1	0	31.41%	27	24	2	0	1	1	31.02%
35		Items associated with particularly high risk	522	53	2	1	4	1	73.89%	568	5	4	2	0	3	77.73%	566	5	6	2	0	5	78.95%
36		Covered bonds	334	0	4	0	0	0	0.47%	330	0	8	0	0	0	0.52%	326	0	12	0	0	0	0.49%
37		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%
38		Collective investments undertakings (CIU)	183	0	0	0	0	0	0.03%	182	0	0	0	0	0	0.03%	182	0	0	0	0	0	0.03%
39		Equity	56	0	0	0	0	0	0.03%	56	0	0	0	0	0	0.03%	56	0	0	0	0	0	0.03%
40		Securitisation																					
41		Other exposures	826	0	0	0	0	0	0.00%	826	0	0	0	0	0	0.00%	826	0	0	0	0	0	0.00%
42		Standardised Total	**183,464**	**3,258**	**923**	**64**	**138**	**459**	**49.79%**	**183,962**	**2,484**	**1,199**	**72**	**104**	**605**	**50.51%**	**184,047**	**2,130**	**1,468**	**67**	**74**	**747**	**50.89%**

			Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(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
43	UNITED KINGDOM	Central banks	861	0	0	0	0	0	27.96%	861	0	0	0	0	0	27.96%	861	0	0	0	0	0	27.96%
44		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%
45		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%
46		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%
47		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%
48		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%
49		Institutions	12	0	0	0	0	0	4.70%	12	0	0	0	0	0	4.70%	12	0	0	0	0	0	4.69%
50		Corporates	106	9	23	1	0	0	1.98%	104	9	24	1	0	1	4.09%	103	9	25	1	0	2	6.23%
51		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%
52		Retail	0	0	0	0	0	0	54.53%	0	0	0	0	0	0	54.53%	0	0	0	0	0	0	54.26%
53		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%
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%
55		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%
56		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%
57		Covered bonds	25	0	0	0	0	0	0.03%	25	0	0	0	0	0	0.03%	25	0	0	0	0	0	0.03%
58		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%
59		Collective investments undertakings (CIU)	82	0	0	0	0	0	0.03%	82	0	0	0	0	0	0.03%	82	0	0	0	0	0	0.03%
60		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%
61		Securitisation																					
62		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%
63		Standardised Total	**1,086**	**9**	**23**	**1**	**0**	**0**	**1.99%**	**1,084**	**9**	**24**	**1**	**0**	**1**	**4.10%**	**1,083**	**9**	**25**	**1**	**0**	**2**	**6.23%**

			Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(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
64	SWITZERLAND	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%
65		Central governments	268	0	0	0	0	0	40.00%	268	0	0	0	0	0	40.00%	267	0	0	0	0	0	40.00%
66		Regional governments or local authorities	117	0	0	0	0	0	40.00%	117	0	0	0	0	0	40.00%	116	0	0	0	0	0	40.00%
67		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%
68		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%
69		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%
70		Institutions	37	0	0	0	0	0	4.73%	37	0	0	0	0	0	4.73%	37	0	0	0	0	0	4.72%
71		Corporates	88	43	1	1	0	1	72.25%	87	43	2	1	0	1	72.23%	86	42	3	1	0	2	71.72%
72		of which: SME	0	3	0	0	0	0	0.03%	0	3	0	0	0	0	0.03%	0	3	0	0	0	0	0.03%
73		Retail	4	0	0	0	0	0	64.46%	4	0	0	0	0	0	42.07%	4	0	0	0	0	0	30.48%
74		of which: SME	0	0	0	0	0	0	100.00%	0	0	0	0	0	0	100.00%	0	0	0	0	0	0	100.00%
75		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%
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%
77		Items associated with particularly high risk	51	0	0	0	0	0	100.00%	51	0	0	0	0	0	100.00%	51	0	0	0	0	0	100.00%
78		Covered bonds	65	0	0	0	0	0	0.03%	64	0	0	0	0	0	0.03%	64	0	0	0	0	0	0.03%
79		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%
80		Collective investments undertakings (CIU)	47	0	0	0	0	0	0.03%	47	0	0	0	0	0	0.03%	47	0	0	0	0	0	0.03%
81		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%
82		Securitisation																					
83		Other exposures	41	0	0	0	0	0	0.00%	41	0	0	0	0	0	0.00%	41	0	0	0	0	0	0.00%
84		Standardised Total	**717**	**43**	**1**	**1**	**0**	**1**	**69.07%**	**716**	**43**	**2**	**1**	**0**	**2**	**68.90%**	**715**	**42**	**4**	**1**	**0**	**3**	**68.52%**

2021 EU-wide Stress Test: Credit risk STA

DZ BANK AG Deutsche Zentral-Genossenschaftsbank

			33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53
			Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(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
85	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%
86		Central governments	112	9	0	0	0	0	40.00%	112	9	0	0	0	0	40.00%	112	9	0	0	0	0	40.00%
87		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%
88		Public sector entities	117	0	0	0	0	0	55.82%	117	0	0	0	0	0	55.82%	117	0	0	0	0	0	55.82%
89		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%
90		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%
91		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%
92		Corporates	41	32	1	0	0	0	42.88%	41	32	2	0	0	1	44.77%	40	32	3	0	0	1	46.29%
93		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%
94		Retail	1	1	0	0	0	0	17.18%	1	1	0	0	0	0	17.22%	1	1	1	0	0	0	17.01%
95		of which: SME	0	0	0	0	0	0	85.33%	0	0	0	0	0	0	85.33%	0	0	0	0	0	0	85.33%
96		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%
97		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%
98		Items associated with particularly high risk	1	0	0	0	0	0	0.03%	1	0	0	0	0	0	0.03%	1	0	0	0	0	0	0.03%
99		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%
100		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%
101		Collective investments undertakings (CIU)	331	0	0	0	0	0	0.03%	330	0	0	0	0	0	0.03%	330	0	0	0	0	0	0.03%
102		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%
103		Securitisation																					
104		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%
105		Standardised Total	**603**	**42**	**1**	**0**	**0**	**0**	**31.86%**	**602**	**42**	**2**	**0**	**0**	**1**	**35.71%**	**601**	**42**	**4**	**0**	**0**	**1**	**37.94%**

			Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(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
106	LUXEMBOURG	Central banks	1,607	0	0	0	0	0	37.32%	1,607	0	0	0	0	0	37.32%	1,607	0	0	0	0	0	37.20%
107		Central governments	114	0	0	0	0	0	40.00%	114	0	0	0	0	0	40.00%	114	0	0	0	0	0	40.00%
108		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%
109		Public sector entities	6	0	0	0	0	0	0.03%	6	0	0	0	0	0	0.03%	6	0	0	0	0	0	0.03%
110		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%
111		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%
112		Institutions	18	0	0	0	0	0	8.65%	18	0	0	0	0	0	8.65%	18	0	0	0	0	0	8.62%
113		Corporates	555	28	5	0	0	3	57.24%	552	28	8	0	0	3	40.01%	548	29	12	0	0	4	30.99%
114		of which: SME	18	0	0	0	0	0	12.66%	17	0	0	0	0	0	12.13%	17	0	0	0	0	0	11.57%
115		Retail	0	0	0	0	0	0	0.03%	0	0	0	0	0	0	0.03%	0	0	0	0	0	0	0.03%
116		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%
117		Secured by mortgages on immovable property	10	0	0	0	0	0	100.00%	10	0	0	0	0	0	100.00%	9	0	0	0	0	0	100.00%
118		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%
119		Items associated with particularly high risk	10	0	0	0	0	0	0.03%	10	0	0	0	0	0	0.03%	10	0	0	0	0	0	0.03%
120		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%
121		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%
122		Collective investments undertakings (CIU)	106	0	0	0	0	0	0.03%	106	0	0	0	0	0	0.03%	106	0	0	0	0	0	0.03%
123		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%
124		Securitisation																					
125		Other exposures	13	0	0	0	0	0	0.00%	13	0	0	0	0	0	0.00%	13	0	0	0	0	0	0.00%
126		Standardised Total	**2,460**	**29**	**5**	**0**	**0**	**3**	**56.87%**	**2,456**	**29**	**9**	**0**	**0**	**3**	**40.08%**	**2,452**	**29**	**12**	**0**	**0**	**4**	**31.34%**

			Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(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
127	UNITED STATES	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%
128		Central governments	103	0	0	0	0	0	40.00%	103	0	0	0	0	0	40.00%	103	0	0	0	0	0	40.00%
129		Regional governments or local authorities	23	36	15	0	0	6	40.00%	23	36	15	0	0	6	40.00%	23	36	15	0	0	6	40.00%
130		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%
131		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%
132		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%
133		Institutions	120	0	0	0	0	0	38.67%	120	0	1	0	0	0	33.78%	120	0	1	0	0	0	38.69%
134		Corporates	348	12	11	1	0	4	33.04%	344	11	16	1	0	5	32.21%	339	11	20	1	0	7	31.83%
135		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%
136		Retail	1	0	0	0	0	0	0.03%	1	0	0	0	0	0	0.03%	1	0	0	0	0	0	0.03%
137		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%
138		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%
139		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%
140		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%
141		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%
142		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%
143		Collective investments undertakings (CIU)	364	0	0	0	0	0	0.03%	364	0	0	0	0	0	0.03%	364	0	0	0	0	0	0.03%
144		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%
145		Securitisation																					
146		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%
147		Standardised Total	**959**	**48**	**27**	**1**	**0**	**10**	**36.90%**	**954**	**47**	**32**	**1**	**0**	**11**	**35.76%**	**949**	**47**	**37**	**1**	**0**	**13**	**35.07%**

			Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(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
148	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%
149		Central governments	84	4	0	0	0	0	40.00%	84	4	0	0	0	0	40.00%	84	4	0	0	0	0	40.00%
150		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%
151		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%
152		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%
153		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%
154		Institutions	17	0	0	0	0	0	7.24%	17	0	0	0	0	0	7.24%	17	0	0	0	0	0	7.22%
155		Corporates	545	198	23	4	2	16	68.30%	698	37	32	5	1	21	67.70%	690	36	41	5	1	27	67.07%
156		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%
157		Retail	1	0	0	0	0	0	0.59%	1	0	0	0	0	0	0.59%	1	0	0	0	0	0	0.58%
158		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%
159		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%
160		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%
161		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%
162		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%
163		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%
164		Collective investments undertakings (CIU)	198	0	0	0	0	0	0.03%	198	0	0	0	0	0	0.03%	198	0	0	0	0	0	0.03%
165		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%
166		Securitisation																					
167		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%
168		Standardised Total	**847**	**203**	**23**	**4**	**2**	**16**	**67.91%**	**999**	**42**	**32**	**5**	**1**	**21**	**67.01%**	**991**	**40**	**41**	**5**	**1**	**27**	**66.37%**

2021 EU-wide Stress Test: Credit risk STA

DZ BANK AG Deutsche Zentral-Genossenschaftsbank

			33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53
			Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(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
169	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%
170		Central governments	246	0	0	0	0	0	40.00%	245	0	0	0	0	0	40.00%	245	0	0	0	0	0	40.00%
171		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%
172		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%
173		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%
174		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%
175		Institutions	6	0	0	0	0	0	74.19%	6	0	0	0	0	0	74.19%	6	0	0	0	0	0	73.80%
176		Corporates	139	12	1	0	0	1	38.21%	138	11	3	1	0	1	44.87%	140	8	4	1	0	2	48.23%
177		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%
178		Retail	910	91	58	15	12	43	74.04%	880	93	86	15	10	63	72.99%	857	88	114	15	9	82	72.09%
179		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%
180		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%
181		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%
182		Items associated with particularly high risk	10	0	0	0	0	0	0.03%	10	0	0	0	0	0	0.03%	10	0	0	0	0	0	0.03%
183		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%
184		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%
185		Collective investments undertakings (CIU)	14	0	0	0	0	0	0.03%	14	0	0	0	0	0	0.03%	14	0	0	0	0	0	0.03%
186		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%
187		Securitisation																					
188		Other exposures	2	0	0	0	0	0	0.00%	2	0	0	0	0	0	0.00%	2	0	0	0	0	0	0.00%
189		Standardised Total	**1,328**	**103**	**59**	**16**	**12**	**43**	**73.14%**	**1,297**	**104**	**89**	**16**	**10**	**64**	**72.09%**	**1,275**	**97**	**119**	**15**	**9**	**84**	**71.22%**

			Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(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
190	MARSHALL ISLANDS	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%
191		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%
192		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%
193		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%
194		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%
195		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%
196		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%
197		Corporates	5	0	0	0	0	0	100.00%	5	0	0	0	0	0	100.00%	5	0	0	0	0	0	100.00%
198		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%
199		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%
200		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%
201		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%
202		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%
203		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%
204		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%
205		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%
206		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%
207		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%
208		Securitisation																					
209		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%
210		Standardised Total	**5**	**0**	**0**	**0**	**0**	**0**	**100.00%**	**5**	**0**	**0**	**0**	**0**	**0**	**100.00%**	**5**	**0**	**0**	**0**	**0**	**0**	**100.00%**

			Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(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
211	HUNGARY	Central banks	148	0	0	0	0	0	0.00%	148	0	0	0	0	0	0.00%	148	0	0	0	0	0	0.00%
212		Central governments	377	0	1	0	0	0	40.00%	375	0	2	1	0	1	40.00%	374	0	4	0	0	2	40.00%
213		Regional governments or local authorities	1	0	0	0	0	0	40.00%	1	0	0	0	0	0	40.00%	1	0	0	0	0	0	40.00%
214		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%
215		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%
216		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%
217		Institutions	15	0	3	0	0	0	1.43%	11	0	8	0	0	0	1.44%	10	0	9	0	0	0	1.44%
218		Corporates	23	5	2	0	0	1	56.51%	22	5	2	0	0	1	49.30%	21	5	3	0	0	1	45.95%
219		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%
220		Retail	195	21	10	4	1	7	71.82%	189	20	16	4	0	11	68.78%	182	19	24	4	0	16	66.88%
221		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%
222		Secured by mortgages on immovable property	824	70	19	15	2	17	86.30%	808	69	37	18	2	33	88.55%	788	68	58	16	2	51	88.76%
223		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%
224		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%
225		Covered bonds	8	0	0	0	0	0	0.41%	8	0	1	0	0	0	0.41%	7	0	1	0	0	0	0.41%
226		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%
227		Collective investments undertakings (CIU)	1	0	0	0	0	0	0.03%	1	0	0	0	0	0	0.03%	1	0	0	0	0	0	0.03%
228		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%
229		Securitisation																					
230		Other exposures	181	15	1	0	0	0	0.03%	181	15	1	0	0	0	0.03%	181	15	1	0	0	0	0.03%
231		Standardised Total	**1,773**	**111**	**37**	**20**	**2**	**25**	**68.53%**	**1,744**	**109**	**68**	**23**	**2**	**46**	**67.94%**	**1,713**	**107**	**100**	**20**	**2**	**71**	**70.46%**

2021 EU-wide Stress Test: Credit risk COVID-19 IRB

DZ BANK AG Deutsche Zentral-Genossenschaftsbank

		1	2	3	4	5	6	7	8	9	10	11	12	13	14
		Moratoria - Actual													
		31/12/2020													
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Row Num	(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB										
1	**Central banks**														
2	**Central governments**														
3	**Institutions**														
4	**Corporates**	0	3	0	2	3	3	0	0	0	0	0	0	0	-
5	Corporates - Of Which: Specialised Lending														
6	Corporates - Of Which: SME														
7	**Retail**	1,194	0	320	0	769	662	369	304	59	47	1	9	4	7.19%
8	**Retail - Secured on real estate property**														
9	Retail - Secured on real estate property - Of Which: SME														
10	Retail - Secured on real estate property - Of Which: non-SME	1,133	0	294	0	738	635	346	284	53	42	1	7	2	4.50%
11	**Retail - Qualifying Revolving**														
12	**Retail - Other Retail**														
13	Retail - Other Retail - Of Which: SME														
14	Retail - Other Retail - Of Which: non-SME														
15	**Equity**														
16	**Securitisation**														
17	**Other non-credit obligation assets**														
18	**IRB TOTAL**	**1,194**	**3**	**320**	**2**	**772**	**665**	**369**	**304**	**59**	**47**	**1**	**9**	**4**	**7.19%**

DZ BANK AG Deutsche Zentral-Genossenschaftsbank

		1	2	3	4	5	6	7	8	9	10	11	12	13	14
		Moratoria - Actual													
		31/12/2020													
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Row Num	(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB										
19	**Central banks**														
20	**Central governments**														
21	**Institutions**														
22	**Corporates**	0	3	0	2	3	3	0	0	0	0	0	0	0	-
23	Corporates - Of Which: Specialised Lending														
24	Corporates - Of Which: SME														
25	**Retail**	1,189	0	319	0	767	661	367	303	58	46	1	9	4	7.12%
26	**Retail - Secured on real estate property**														
27	Retail - Secured on real estate property - Of Which: SME														
28	Retail - Secured on real estate property - Of Which: non-SME	1,128	0	292	0	736	634	344	283	52	41	1	7	2	4.40%
29	**Retail - Qualifying Revolving**														
30	**Retail - Other Retail**														
31	Retail - Other Retail - Of Which: SME														
32	Retail - Other Retail - Of Which: non-SME														
33	**Equity**														
34	**Securitisation**														
35	**Other non-credit obligation assets**														
36	**IRB TOTAL**	**1,189**	**3**	**319**	**2**	**770**	**664**	**367**	**303**	**58**	**46**	**1**	**9**	**4**	7.12%

GERMANY

		1	2	3	4	5	6	7	8	9	10	11	12	13	14
		Moratoria - Actual													
		31/12/2020													
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Row Num	(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB										
37	**Central banks**														
38	**Central governments**														
39	**Institutions**														
40	**Corporates**	0	0	0	0	0	0	0	0	0	0	0	0	0	-
41	Corporates - Of Which: Specialised Lending														
42	Corporates - Of Which: SME														
43	**Retail**	0	0	0	0	0	0	0	0	0	0	0	0	0	-
44	**Retail - Secured on real estate property**														
45	Retail - Secured on real estate property - Of Which: SME														
46	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
47	**Retail - Qualifying Revolving**														
48	**Retail - Other Retail**														
49	Retail - Other Retail - Of Which: SME														
50	Retail - Other Retail - Of Which: non-SME														
51	**Equity**														
52	**Securitisation**														
53	**Other non-credit obligation assets**														
54	**IRB TOTAL**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-

UNITED KINGDOM

		1	2	3	4	5	6	7	8	9	10	11	12	13	14
		Moratoria - Actual													
		31/12/2020													
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Row Num	(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB										
55	**Central banks**														
56	**Central governments**														
57	**Institutions**														
58	**Corporates**	0	0	0	0	0	0	0	0	0	0	0	0	0	-
59	Corporates - Of Which: Specialised Lending														
60	Corporates - Of Which: SME														
61	**Retail**	1	0	0	0	0	0	0	0	0	0	0	0	0	-
62	**Retail - Secured on real estate property**														
63	Retail - Secured on real estate property - Of Which: SME														
64	Retail - Secured on real estate property - Of Which: non-SME	1	0	0	0	0	0	0	0	0	0	0	0	0	-
65	**Retail - Qualifying Revolving**														
66	**Retail - Other Retail**														
67	Retail - Other Retail - Of Which: SME														
68	Retail - Other Retail - Of Which: non-SME														
69	**Equity**														
70	**Securitisation**														
71	**Other non-credit obligation assets**														
72	**IRB TOTAL**	**1**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-

SWITZERLAND

		1	2	3	4	5	6	7	8	9	10	11	12	13	14
		Moratoria - Actual													
		31/12/2020													
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Row Num	(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB										
73	**Central banks**														
74	**Central governments**														
75	**Institutions**														
76	**Corporates**	0	0	0	0	0	0	0	0	0	0	0	0	0	-
77	Corporates - Of Which: Specialised Lending														
78	Corporates - Of Which: SME														
79	**Retail**	1	0	0	0	0	0	1	0	0	0	0	0	0	-
80	**Retail - Secured on real estate property**														
81	Retail - Secured on real estate property - Of Which: SME														
82	Retail - Secured on real estate property - Of Which: non-SME	1	0	0	0	0	0	1	0	0	0	0	0	0	-
83	**Retail - Qualifying Revolving**														
84	**Retail - Other Retail**														
85	Retail - Other Retail - Of Which: SME														
86	Retail - Other Retail - Of Which: non-SME														
87	**Equity**														
88	**Securitisation**														
89	**Other non-credit obligation assets**														
90	**IRB TOTAL**	**1**	**0**	**0**	**0**	**0**	**0**	**1**	**0**	**0**	**0**	**0**	**0**	**0**	-

FRANCE

		1	2	3	4	5	6	7	8	9	10	11	12	13	14
		Moratoria - Actual													
		31/12/2020													
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Row Num	(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB										
91	**Central banks**														
92	**Central governments**														
93	**Institutions**														
94	**Corporates**	0	0	0	0	0	0	0	0	0	0	0	0	0	-
95	Corporates - Of Which: Specialised Lending														
96	Corporates - Of Which: SME														
97	**Retail**	1	0	0	0	0	0	0	0	1	1	0	0	0	11.80%
98	**Retail - Secured on real estate property**														
99	Retail - Secured on real estate property - Of Which: SME														
100	Retail - Secured on real estate property - Of Which: non-SME	1	0	0	0	0	0	0	0	1	1	0	0	0	11.80%
101	**Retail - Qualifying Revolving**														
102	**Retail - Other Retail**														
103	Retail - Other Retail - Of Which: SME														
104	Retail - Other Retail - Of Which: non-SME														
105	**Equity**														
106	**Securitisation**														
107	**Other non-credit obligation assets**														
108	**IRB TOTAL**	**1**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**1**	**1**	**0**	**0**	**0**	11.80%

LUXEMBOURG

2021 EU-wide Stress Test: Credit risk COVID-19 IRB

DZ BANK AG Deutsche Zentral-Genossenschaftsbank

			1	2	3	4	5	6	7	8	9	10	11	12	13	14
			Moratoria - Actual													
			31/12/2020													
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Row Num		(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB										
109	UNITED STATES	**Central banks**														
110		**Central governments**														
111		**Institutions**														
112		**Corporates**	0	0	0	0	0	0	0	0	0	0	0	0	0	-
113		Corporates - Of Which: Specialised Lending														
114		Corporates - Of Which: SME														
115		**Retail**	0	0	0	0	0	0	0	0	0	0	0	0	0	-
116		**Retail - Secured on real estate property**														
117		Retail - Secured on real estate property - Of Which: SME														
118		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
119		**Retail - Qualifying Revolving**														
120		**Retail - Other Retail**														
121		Retail - Other Retail - Of Which: SME														
122		Retail - Other Retail - Of Which: non-SME														
123		**Equity**														
124		**Securitisation**														
125		**Other non-credit obligation assets**														
126		**IRB TOTAL**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-

			Moratoria - Actual													
			31/12/2020													
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Row Num		(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB										
127	NETHERLANDS	**Central banks**														
128		**Central governments**														
129		**Institutions**														
130		**Corporates**	0	0	0	0	0	0	0	0	0	0	0	0	0	-
131		Corporates - Of Which: Specialised Lending														
132		Corporates - Of Which: SME														
133		**Retail**	1	0	0	0	0	0	1	1	0	0	0	0	0	-
134		**Retail - Secured on real estate property**														
135		Retail - Secured on real estate property - Of Which: SME														
136		Retail - Secured on real estate property - Of Which: non-SME	1	0	0	0	0	0	0	0	0	0	0	0	0	-
137		**Retail - Qualifying Revolving**														
138		**Retail - Other Retail**														
139		Retail - Other Retail - Of Which: SME														
140		Retail - Other Retail - Of Which: non-SME														
141		**Equity**														
142		**Securitisation**														
143		**Other non-credit obligation assets**														
144		**IRB TOTAL**	**1**	**0**	**0**	**0**	**0**	**0**	**1**	**1**	**0**	**0**	**0**	**0**	**0**	-

			Moratoria - Actual													
			31/12/2020													
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Row Num		(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB										
145	AUSTRIA	**Central banks**														
146		**Central governments**														
147		**Institutions**														
148		**Corporates**	0	0	0	0	0	0	0	0	0	0	0	0	0	-
149		Corporates - Of Which: Specialised Lending														
150		Corporates - Of Which: SME														
151		**Retail**	1	0	0	0	1	0	0	0	0	0	0	0	0	16.33%
152		**Retail - Secured on real estate property**														
153		Retail - Secured on real estate property - Of Which: SME														
154		Retail - Secured on real estate property - Of Which: non-SME	1	0	0	0	1	0	0	0	0	0	0	0	0	-
155		**Retail - Qualifying Revolving**														
156		**Retail - Other Retail**														
157		Retail - Other Retail - Of Which: SME														
158		Retail - Other Retail - Of Which: non-SME														
159		**Equity**														
160		**Securitisation**														
161		**Other non-credit obligation assets**														
162		**IRB TOTAL**	**1**	**0**	**0**	**0**	**1**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	16.33%

			Moratoria - Actual													
			31/12/2020													
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Row Num		(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB										
163	MARSHALL ISLANDS	**Central banks**														
164		**Central governments**														
165		**Institutions**														
166		**Corporates**	0	0	0	0	0	0	0	0	0	0	0	0	0	-
167		Corporates - Of Which: Specialised Lending														
168		Corporates - Of Which: SME														
169		**Retail**	0	0	0	0	0	0	0	0	0	0	0	0	0	-
170		**Retail - Secured on real estate property**														
171		Retail - Secured on real estate property - Of Which: SME														
172		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
173		**Retail - Qualifying Revolving**														
174		**Retail - Other Retail**														
175		Retail - Other Retail - Of Which: SME														
176		Retail - Other Retail - Of Which: non-SME														
177		**Equity**														
178		**Securitisation**														
179		**Other non-credit obligation assets**														
180		**IRB TOTAL**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-

			Moratoria - Actual													
			31/12/2020													
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Row Num		(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB										
181	HUNGARY	**Central banks**														
182		**Central governments**														
183		**Institutions**														
184		**Corporates**	0	0	0	0	0	0	0	0	0	0	0	0	0	-
185		Corporates - Of Which: Specialised Lending														
186		Corporates - Of Which: SME														
187		**Retail**	0	0	0	0	0	0	0	0	0	0	0	0	0	-
188		**Retail - Secured on real estate property**														
189		Retail - Secured on real estate property - Of Which: SME														
190		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
191		**Retail - Qualifying Revolving**														
192		**Retail - Other Retail**														
193		Retail - Other Retail - Of Which: SME														
194		Retail - Other Retail - Of Which: non-SME														
195		**Equity**														
196		**Securitisation**														
197		**Other non-credit obligation assets**														
198		**IRB TOTAL**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-

2021 EU-wide Stress Test: Credit risk COVID-19 IRB

DZ BANK AG Deutsche Zentral-Genossenschaftsbank

Row Num		(mln EUR, %)	15	16	17	18	19	20	21	22	23	24	25	26	27	28
			Public guarantees - Actual													
			31/12/2020													
			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
			A-IRB	F-IRB	A-IRB	F-IRB										
1	DZ BANK AG Deutsche Zentral-Genossenschaftsbank	**Central banks**														
2		**Central governments**														
3		**Institutions**														
4		**Corporates**	0	157	0	121	402	330	199	161	6	5	3	7	1	8.69%
5		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	-
6		Corporates - Of Which: SME	0	14	0	9	74	66	25	22	0	0	1	1	0	-
7		**Retail**	0	0	0	0	0	0	0	0	0	0	0	0	0	-
8		**Retail - Secured on real estate property**	0	0	0	0	0	0	0	0	0	0	0	0	0	-
9		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
10		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
11		**Retail - Qualifying Revolving**	0	0	0	0	0	0	0	0	0	0	0	0	0	-
12		**Retail - Other Retail**	0	0	0	0	0	0	0	0	0	0	0	0	0	-
13		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
14		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
15		**Equity**														
16		**Securitisation**														
17		**Other non-credit obligation assets**														
18		**IRB TOTAL**	**0**	**157**	**0**	**121**	**402**	**330**	**199**	**161**	**6**	**5**	**3**	**7**	**1**	**8.69%**

Row Num		(mln EUR, %)	Public guarantees - Actual													
			31/12/2020													
			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
			A-IRB	F-IRB	A-IRB	F-IRB										
19	GERMANY	**Central banks**														
20		**Central governments**														
21		**Institutions**														
22		**Corporates**	0	157	0	121	402	330	199	161	6	5	3	7	1	8.69%
23		Corporates - Of Which: Specialised Lending														
24		Corporates - Of Which: SME														
25		**Retail**	0	0	0	0	0	0	0	0	0	0	0	0	0	-
26		**Retail - Secured on real estate property**														
27		Retail - Secured on real estate property - Of Which: SME														
28		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
29		**Retail - Qualifying Revolving**														
30		**Retail - Other Retail**														
31		Retail - Other Retail - Of Which: SME														
32		Retail - Other Retail - Of Which: non-SME														
33		**Equity**														
34		**Securitisation**														
35		**Other non-credit obligation assets**														
36		**IRB TOTAL**	**0**	**157**	**0**	**121**	**402**	**330**	**199**	**161**	**6**	**5**	**3**	**7**	**1**	8.69%

Row Num		(mln EUR, %)	Public guarantees - Actual													
			31/12/2020													
			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
			A-IRB	F-IRB	A-IRB	F-IRB										
37	UNITED KINGDOM	**Central banks**														
38		**Central governments**														
39		**Institutions**														
40		**Corporates**	0	0	0	0	0	0	0	0	0	0	0	0	0	-
41		Corporates - Of Which: Specialised Lending														
42		Corporates - Of Which: SME														
43		**Retail**	0	0	0	0	0	0	0	0	0	0	0	0	0	-
44		**Retail - Secured on real estate property**														
45		Retail - Secured on real estate property - Of Which: SME														
46		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
47		**Retail - Qualifying Revolving**														
48		**Retail - Other Retail**														
49		Retail - Other Retail - Of Which: SME														
50		Retail - Other Retail - Of Which: non-SME														
51		**Equity**														
52		**Securitisation**														
53		**Other non-credit obligation assets**														
54		**IRB TOTAL**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-

Row Num		(mln EUR, %)	Public guarantees - Actual													
			31/12/2020													
			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
			A-IRB	F-IRB	A-IRB	F-IRB										
55	SWITZERLAND	**Central banks**														
56		**Central governments**														
57		**Institutions**														
58		**Corporates**	0	0	0	0	0	0	0	0	0	0	0	0	0	-
59		Corporates - Of Which: Specialised Lending														
60		Corporates - Of Which: SME														
61		**Retail**	0	0	0	0	0	0	0	0	0	0	0	0	0	-
62		**Retail - Secured on real estate property**														
63		Retail - Secured on real estate property - Of Which: SME														
64		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
65		**Retail - Qualifying Revolving**														
66		**Retail - Other Retail**														
67		Retail - Other Retail - Of Which: SME														
68		Retail - Other Retail - Of Which: non-SME														
69		**Equity**														
70		**Securitisation**														
71		**Other non-credit obligation assets**														
72		**IRB TOTAL**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-

Row Num		(mln EUR, %)	Public guarantees - Actual													
			31/12/2020													
			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
			A-IRB	F-IRB	A-IRB	F-IRB										
73	FRANCE	**Central banks**														
74		**Central governments**														
75		**Institutions**														
76		**Corporates**	0	0	0	0	0	0	0	0	0	0	0	0	0	-
77		Corporates - Of Which: Specialised Lending														
78		Corporates - Of Which: SME														
79		**Retail**	0	0	0	0	0	0	0	0	0	0	0	0	0	-
80		**Retail - Secured on real estate property**														
81		Retail - Secured on real estate property - Of Which: SME														
82		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
83		**Retail - Qualifying Revolving**														
84		**Retail - Other Retail**														
85		Retail - Other Retail - Of Which: SME														
86		Retail - Other Retail - Of Which: non-SME														
87		**Equity**														
88		**Securitisation**														
89		**Other non-credit obligation assets**														
90		**IRB TOTAL**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-

Row Num		(mln EUR, %)	Public guarantees - Actual													
			31/12/2020													
			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
			A-IRB	F-IRB	A-IRB	F-IRB										
91	LUXEMBOURG	**Central banks**														
92		**Central governments**														
93		**Institutions**														
94		**Corporates**	0	0	0	0	0	0	0	0	0	0	0	0	0	-
95		Corporates - Of Which: Specialised Lending														
96		Corporates - Of Which: SME														
97		**Retail**	0	0	0	0	0	0	0	0	0	0	0	0	0	-
98		**Retail - Secured on real estate property**														
99		Retail - Secured on real estate property - Of Which: SME														
100		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
101		**Retail - Qualifying Revolving**														
102		**Retail - Other Retail**														
103		Retail - Other Retail - Of Which: SME														
104		Retail - Other Retail - Of Which: non-SME														
105		**Equity**														
106		**Securitisation**														
107		**Other non-credit obligation assets**														
108		**IRB TOTAL**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-

2021 EU-wide Stress Test: Credit risk COVID-19 IRB

DZ BANK AG Deutsche Zentral-Genossenschaftsbank

			15	16	17	18	19	20	21	22	23	24	25	26	27	28
			Public guarantees - Actual													
			31/12/2020													
			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
Row Num		(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB										
108	UNITED STATES	**Central banks**														
110		**Central governments**														
111		**Institutions**														
112		**Corporates**	0	0	0	0	0	0	0	0	0	0	0	0	0	-
113		Corporates - Of Which: Specialised Lending														
114		Corporates - Of Which: SME														
115		**Retail**	0	0	0	0	0	0	0	0	0	0	0	0	0	-
116		**Retail - Secured on real estate property**														
117		Retail - Secured on real estate property - Of Which: SME														
118		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
119		**Retail - Qualifying Revolving**														
120		**Retail - Other Retail**														
121		Retail - Other Retail - Of Which: SME														
122		Retail - Other Retail - Of Which: non-SME														
123		**Equity**														
124		**Securitisation**														
125		**Other non-credit obligation assets**														
126		**IRB TOTAL**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-

			Public guarantees - Actual													
			31/12/2020													
			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
Row Num		(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB										
127	NETHERLANDS	**Central banks**														
128		**Central governments**														
129		**Institutions**														
130		**Corporates**	0	0	0	0	0	0	0	0	0	0	0	0	0	-
131		Corporates - Of Which: Specialised Lending														
132		Corporates - Of Which: SME														
133		**Retail**	0	0	0	0	0	0	0	0	0	0	0	0	0	-
134		**Retail - Secured on real estate property**														
135		Retail - Secured on real estate property - Of Which: SME														
136		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
137		**Retail - Qualifying Revolving**														
138		**Retail - Other Retail**														
139		Retail - Other Retail - Of Which: SME														
140		Retail - Other Retail - Of Which: non-SME														
141		**Equity**														
142		**Securitisation**														
143		**Other non-credit obligation assets**														
144		**IRB TOTAL**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-

			Public guarantees - Actual													
			31/12/2020													
			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
Row Num		(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB										
145	AUSTRIA	**Central banks**														
146		**Central governments**														
147		**Institutions**														
148		**Corporates**	0	0	0	0	0	0	0	0	0	0	0	0	0	-
149		Corporates - Of Which: Specialised Lending														
150		Corporates - Of Which: SME														
151		**Retail**	0	0	0	0	0	0	0	0	0	0	0	0	0	-
152		**Retail - Secured on real estate property**														
153		Retail - Secured on real estate property - Of Which: SME														
154		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
155		**Retail - Qualifying Revolving**														
156		**Retail - Other Retail**														
157		Retail - Other Retail - Of Which: SME														
158		Retail - Other Retail - Of Which: non-SME														
159		**Equity**														
160		**Securitisation**														
161		**Other non-credit obligation assets**														
162		**IRB TOTAL**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-

			Public guarantees - Actual													
			31/12/2020													
			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
Row Num		(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB										
163	MARSHALL ISLANDS	**Central banks**														
164		**Central governments**														
165		**Institutions**														
166		**Corporates**	0	0	0	0	0	0	0	0	0	0	0	0	0	-
167		Corporates - Of Which: Specialised Lending														
168		Corporates - Of Which: SME														
169		**Retail**	0	0	0	0	0	0	0	0	0	0	0	0	0	-
170		**Retail - Secured on real estate property**														
171		Retail - Secured on real estate property - Of Which: SME														
172		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
173		**Retail - Qualifying Revolving**														
174		**Retail - Other Retail**														
175		Retail - Other Retail - Of Which: SME														
176		Retail - Other Retail - Of Which: non-SME														
177		**Equity**														
178		**Securitisation**														
179		**Other non-credit obligation assets**														
180		**IRB TOTAL**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-

			Public guarantees - Actual													
			31/12/2020													
			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
Row Num		(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB										
181	HUNGARY	**Central banks**														
182		**Central governments**														
183		**Institutions**														
184		**Corporates**	0	0	0	0	0	0	0	0	0	0	0	0	0	-
185		Corporates - Of Which: Specialised Lending														
186		Corporates - Of Which: SME														
187		**Retail**	0	0	0	0	0	0	0	0	0	0	0	0	0	-
188		**Retail - Secured on real estate property**														
189		Retail - Secured on real estate property - Of Which: SME														
190		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
191		**Retail - Qualifying Revolving**														
192		**Retail - Other Retail**														
193		Retail - Other Retail - Of Which: SME														
194		Retail - Other Retail - Of Which: non-SME														
195		**Equity**														
196		**Securitisation**														
197		**Other non-credit obligation assets**														
198		**IRB TOTAL**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-

2021 EU-wide Stress Test: Credit risk COVID-19 IRB

DZ BANK AG Deutsche Zentral-Genossenschaftsbank

			29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49
			Moratoria - Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(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
1	DZ BANK AG Deutsche Zentral-Genossenschaftsbank	**Central banks**																					
2		**Central governments**																					
3		**Institutions**																					
4		**Corporates**	3	0	0	0	0	0	17.01%	3	0	0	0	0	0	17.06%	3	0	0	0	0	0	17.11%
5		Corporates - Of Which: Specialised Lending																					
6		Corporates - Of Which: SME																					
7		**Retail**	755	306	135	1	6	14	10.03%	742	267	189	1	5	20	10.64%	728	239	230	1	4	25	11.05%
8		**Retail - Secured on real estate property**																					
9		Retail - Secured on real estate property - Of Which: SME																					
10		Retail - Secured on real estate property - Of Which: non-SME	724	288	124	1	5	10	8.08%	711	251	175	1	4	16	8.94%	698	225	214	1	3	20	9.46%
11		**Retail - Qualifying Revolving**																					
12		**Retail - Other Retail**																					
13		Retail - Other Retail - Of Which: SME																					
14		Retail - Other Retail - Of Which: non-SME																					
15		**Equity**																					
16		**Securitisation**																					
17		**Other non-credit obligation assets**																					
18		**IRB TOTAL**	**758**	**306**	**135**	**1**	**6**	**14**	**10.03%**	**745**	**267**	**189**	**1**	**5**	**20**	**10.64%**	**731**	**239**	**230**	**1**	**4**	**25**	**11.06%**

			Moratoria - Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(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
19	GERMANY	**Central banks**																					
20		**Central governments**																					
21		**Institutions**																					
22		**Corporates**	3	0	0	0	0	0	17.01%	3	0	0	0	0	0	17.06%	3	0	0	0	0	0	17.11%
23		Corporates - Of Which: Specialised Lending																					
24		Corporates - Of Which: SME																					
25		**Retail**	753	305	134	1	6	13	10.01%	739	265	187	1	5	20	10.64%	726	237	229	1	4	25	11.05%
26		**Retail - Secured on real estate property**																					
27		Retail - Secured on real estate property - Of Which: SME																					
28		Retail - Secured on real estate property - Of Which: non-SME	722	287	123	1	5	10	8.05%	709	250	173	1	4	15	8.93%	696	223	213	1	3	20	9.45%
29		**Retail - Qualifying Revolving**																					
30		**Retail - Other Retail**																					
31		Retail - Other Retail - Of Which: SME																					
32		Retail - Other Retail - Of Which: non-SME																					
33		**Equity**																					
34		**Securitisation**																					
35		**Other non-credit obligation assets**																					
36		**IRB TOTAL**	**756**	**305**	**134**	**1**	**6**	**13**	10.02%	**742**	**265**	**188**	**1**	**5**	**20**	10.64%	**729**	**237**	**229**	**1**	**4**	**25**	11.06%

			Moratoria - Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(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
37	UNITED KINGDOM	**Central banks**																					
38		**Central governments**																					
39		**Institutions**																					
40		**Corporates**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
41		Corporates - Of Which: Specialised Lending																					
42		Corporates - Of Which: SME																					
43		**Retail**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
44		**Retail - Secured on real estate property**																					
45		Retail - Secured on real estate property - Of Which: SME																					
46		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	-
47		**Retail - Qualifying Revolving**																					
48		**Retail - Other Retail**																					
49		Retail - Other Retail - Of Which: SME																					
50		Retail - Other Retail - Of Which: non-SME																					
51		**Equity**																					
52		**Securitisation**																					
53		**Other non-credit obligation assets**																					
54		**IRB TOTAL**	**0**	**0**	**0**	**0**	**0**	**0**	-	**0**	**0**	**0**	**0**	**0**	**0**	-	**0**	**0**	**0**	**0**	**0**	**0**	-

			Moratoria - Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(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
55	SWITZERLAND	**Central banks**																					
56		**Central governments**																					
57		**Institutions**																					
58		**Corporates**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
59		Corporates - Of Which: Specialised Lending																					
60		Corporates - Of Which: SME																					
61		**Retail**	0	0	0	0	0	0	2.47%	0	0	0	0	0	0	2.47%	0	0	0	0	0	0	2.48%
62		**Retail - Secured on real estate property**																					
63		Retail - Secured on real estate property - Of Which: SME																					
64		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	2.47%	0	0	0	0	0	0	2.47%	0	0	0	0	0	0	2.48%
65		**Retail - Qualifying Revolving**																					
66		**Retail - Other Retail**																					
67		Retail - Other Retail - Of Which: SME																					
68		Retail - Other Retail - Of Which: non-SME																					
69		**Equity**																					
70		**Securitisation**																					
71		**Other non-credit obligation assets**																					
72		**IRB TOTAL**	**0**	**0**	**0**	**0**	**0**	**0**	2.47%	**0**	**0**	**0**	**0**	**0**	**0**	2.47%	**0**	**0**	**0**	**0**	**0**	**0**	2.48%

			Moratoria - Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(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
73	FRANCE	**Central banks**																					
74		**Central governments**																					
75		**Institutions**																					
76		**Corporates**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
77		Corporates - Of Which: Specialised Lending																					
78		Corporates - Of Which: SME																					
79		**Retail**	0	1	0	0	0	0	8.87%	0	1	0	0	0	0	8.85%	0	1	0	0	0	0	8.84%
80		**Retail - Secured on real estate property**																					
81		Retail - Secured on real estate property - Of Which: SME																					
82		Retail - Secured on real estate property - Of Which: non-SME	0	1	0	0	0	0	8.87%	0	1	0	0	0	0	8.85%	0	1	0	0	0	0	8.83%
83		**Retail - Qualifying Revolving**																					
84		**Retail - Other Retail**																					
85		Retail - Other Retail - Of Which: SME																					
86		Retail - Other Retail - Of Which: non-SME																					
87		**Equity**																					
88		**Securitisation**																					
89		**Other non-credit obligation assets**																					
90		**IRB TOTAL**	**0**	**1**	**0**	**0**	**0**	**0**	8.87%	**0**	**1**	**0**	**0**	**0**	**0**	8.85%	**0**	**1**	**0**	**0**	**0**	**0**	8.84%

			Moratoria - Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(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
91	LUXEMBOURG	**Central banks**																					
92		**Central governments**																					
93		**Institutions**																					
94		**Corporates**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
95		Corporates - Of Which: Specialised Lending																					
96		Corporates - Of Which: SME																					
97		**Retail**	0	0	1	0	0	0	13.08%	0	0	1	0	0	0	13.07%	0	0	1	0	0	0	13.06%
98		**Retail - Secured on real estate property**																					
99		Retail - Secured on real estate property - Of Which: SME																					
100		Retail - Secured on real estate property - Of Which: non-SME	0	0	1	0	0	0	13.05%	0	0	1	0	0	0	13.01%	0	0	1	0	0	0	12.98%
101		**Retail - Qualifying Revolving**																					
102		**Retail - Other Retail**																					
103		Retail - Other Retail - Of Which: SME																					
104		Retail - Other Retail - Of Which: non-SME																					
105		**Equity**																					
106		**Securitisation**																					
107		**Other non-credit obligation assets**																					
108		**IRB TOTAL**	**0**	**0**	**1**	**0**	**0**	**0**	13.08%	**0**	**0**	**1**	**0**	**0**	**0**	13.07%	**0**	**0**	**1**	**0**	**0**	**0**	13.06%

2021 EU-wide Stress Test: Credit risk COVID-19 IRB

DZ BANK AG Deutsche Zentral-Genossenschaftsbank

			29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49
			Moratoria - Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(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
108	UNITED STATES	**Central banks**																					
110		**Central governments**																					
111		**Institutions**																					
112		**Corporates**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
113		Corporates - Of Which: Specialised Lending																					
114		Corporates - Of Which: SME																					
115		**Retail**	0	0	0	0	0	0	4.93%	0	0	0	0	0	0	4.94%	0	0	0	0	0	0	4.96%
116		**Retail - Secured on real estate property**																					
117		Retail - Secured on real estate property - Of Which: SME																					
119		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	4.93%	0	0	0	0	0	0	4.94%	0	0	0	0	0	0	4.96%
119		**Retail - Qualifying Revolving**																					
120		**Retail - Other Retail**																					
121		Retail - Other Retail - Of Which: SME																					
122		Retail - Other Retail - Of Which: non-SME																					
123		**Equity**																					
124		**Securitisation**																					
125		**Other non-credit obligation assets**																					
126		**IRB TOTAL**	**0**	**0**	**0**	**0**	**0**	**0**	4.93%	**0**	**0**	**0**	**0**	**0**	**0**	4.94%	**0**	**0**	**0**	**0**	**0**	**0**	4.96%

			Moratoria - Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(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
127	NETHERLANDS	**Central banks**																					
128		**Central governments**																					
129		**Institutions**																					
130		**Corporates**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
131		Corporates - Of Which: Specialised Lending																					
132		Corporates - Of Which: SME																					
133		**Retail**	0	1	0	0	0	0	9.36%	0	0	0	0	0	0	9.37%	0	0	0	0	0	0	9.40%
134		**Retail - Secured on real estate property**																					
135		Retail - Secured on real estate property - Of Which: SME																					
136		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	8.89%	0	0	0	0	0	0	8.90%	0	0	0	0	0	0	8.92%
137		**Retail - Qualifying Revolving**																					
138		**Retail - Other Retail**																					
139		Retail - Other Retail - Of Which: SME																					
140		Retail - Other Retail - Of Which: non-SME																					
141		**Equity**																					
142		**Securitisation**																					
143		**Other non-credit obligation assets**																					
144		**IRB TOTAL**	**0**	**1**	**0**	**0**	**0**	**0**	9.36%	**0**	**0**	**0**	**0**	**0**	**0**	9.37%	**0**	**0**	**0**	**0**	**0**	**0**	9.40%

			Moratoria - Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(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
145	AUSTRIA	**Central banks**																					
146		**Central governments**																					
147		**Institutions**																					
148		**Corporates**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
149		Corporates - Of Which: Specialised Lending																					
150		Corporates - Of Which: SME																					
151		**Retail**	1	0	0	0	0	0	11.77%	1	0	0	0	0	0	9.73%	1	0	0	0	0	0	8.71%
152		**Retail - Secured on real estate property**																					
153		Retail - Secured on real estate property - Of Which: SME																					
154		Retail - Secured on real estate property - Of Which: non-SME	1	0	0	0	0	0	5.50%	1	0	0	0	0	0	5.52%	1	0	0	0	0	0	5.55%
155		**Retail - Qualifying Revolving**																					
156		**Retail - Other Retail**																					
157		Retail - Other Retail - Of Which: SME																					
158		Retail - Other Retail - Of Which: non-SME																					
159		**Equity**																					
160		**Securitisation**																					
161		**Other non-credit obligation assets**																					
162		**IRB TOTAL**	**1**	**0**	**0**	**0**	**0**	**0**	11.77%	**1**	**0**	**0**	**0**	**0**	**0**	9.73%	**1**	**0**	**0**	**0**	**0**	**0**	8.71%

			Moratoria - Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(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
163	MARSHALL ISLANDS	**Central banks**																					
164		**Central governments**																					
165		**Institutions**																					
166		**Corporates**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
167		Corporates - Of Which: Specialised Lending																					
168		Corporates - Of Which: SME																					
169		**Retail**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
170		**Retail - Secured on real estate property**																					
171		Retail - Secured on real estate property - Of Which: SME																					
172		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	-
173		**Retail - Qualifying Revolving**																					
174		**Retail - Other Retail**																					
175		Retail - Other Retail - Of Which: SME																					
176		Retail - Other Retail - Of Which: non-SME																					
177		**Equity**																					
178		**Securitisation**																					
179		**Other non-credit obligation assets**																					
180		**IRB TOTAL**	**0**	**0**	**0**	**0**	**0**	**0**	-	**0**	**0**	**0**	**0**	**0**	**0**	-	**0**	**0**	**0**	**0**	**0**	**0**	-

			Moratoria - Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(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
181	HUNGARY	**Central banks**																					
182		**Central governments**																					
183		**Institutions**																					
184		**Corporates**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
185		Corporates - Of Which: Specialised Lending																					
186		Corporates - Of Which: SME																					
187		**Retail**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
188		**Retail - Secured on real estate property**																					
189		Retail - Secured on real estate property - Of Which: SME																					
190		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	-
191		**Retail - Qualifying Revolving**																					
192		**Retail - Other Retail**																					
193		Retail - Other Retail - Of Which: SME																					
194		Retail - Other Retail - Of Which: non-SME																					
195		**Equity**																					
196		**Securitisation**																					
197		**Other non-credit obligation assets**																					
198		**IRB TOTAL**	**0**	**0**	**0**	**0**	**0**	**0**	-	**0**	**0**	**0**	**0**	**0**	**0**	-	**0**	**0**	**0**	**0**	**0**	**0**	-

2021 EU-wide Stress Test: Credit risk COVID-19 IRB

DZ BANK AG Deutsche Zentral-Genossenschaftsbank

			Public guarantees - Baseline Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(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
			50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79
1	DZ BANK AG Deutsche Zentral-Genossenschaftsbank	**Central banks**																														
2		**Central governments**																														
3		**Institutions**																														
4		**Corporates**	401	328	191	154	16	13	2	4	6	38.11%	397	325	186	151	24	19	2	3	11	44.24%	394	323	183	148	30	25	2	3	14	46.95%
5		Corporates - Of Which: Specialised Lending																														
6		Corporates - Of Which: SME																														
7		**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	-
8		**Retail - Secured on real estate property**																														
9		Retail - Secured on real estate property - Of Which: SME																														
10		Retail - Secured on real estate property - Of Which: non-SME																														
11		**Retail - Qualifying Revolving**																														
12		**Retail - Other Retail**																														
13		Retail - Other Retail - Of Which: SME																														
14		Retail - Other Retail - Of Which: non-SME																														
15		**Equity**																														
16		**Securitisation**																														
17		**Other non-credit obligation assets**																														
18		**IRB TOTAL**	**401**	**328**	**191**	**154**	**16**	**13**	**2**	**4**	**6**	**37.82%**	**397**	**325**	**186**	**151**	**24**	**19**	**2**	**3**	**11**	**44.10%**	**394**	**323**	**183**	**148**	**30**	**25**	**2**	**3**	**14**	**46.87%**

			Public guarantees - Baseline Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(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
19	GERMANY	**Central banks**																														
20		**Central governments**																														
21		**Institutions**																														
22		**Corporates**	401	328	191	154	16	13	2	4	6	38.11%	397	325	186	151	24	19	2	3	11	44.24%	394	323	183	148	30	25	2	3	14	46.95%
23		Corporates - Of Which: Specialised Lending																														
24		Corporates - Of Which: SME																														
25		**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	-
26		**Retail - Secured on real estate property**																														
27		Retail - Secured on real estate property - Of Which: SME																														
28		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	-	0	0	0	0	0	0	0	0	0	-
29		**Retail - Qualifying Revolving**																														
30		**Retail - Other Retail**																														
31		Retail - Other Retail - Of Which: SME																														
32		Retail - Other Retail - Of Which: non-SME																														
33		**Equity**																														
34		**Securitisation**																														
35		**Other non-credit obligation assets**																														
36		**IRB TOTAL**	**401**	**328**	**191**	**154**	**16**	**13**	**2**	**4**	**6**	37.82%	**397**	**325**	**186**	**151**	**24**	**19**	**2**	**3**	**11**	44.10%	**394**	**323**	**183**	**148**	**30**	**25**	**2**	**3**	**14**	46.87%

			Public guarantees - Baseline Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(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
37	UNITED KINGDOM	**Central banks**																														
38		**Central governments**																														
39		**Institutions**																														
40		**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	-
41		Corporates - Of Which: Specialised Lending																														
42		Corporates - Of Which: SME																														
43		**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	-
44		**Retail - Secured on real estate property**																														
45		Retail - Secured on real estate property - Of Which: SME																														
46		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	-	0	0	0	0	0	0	0	0	0	-
47		**Retail - Qualifying Revolving**																														
48		**Retail - Other Retail**																														
49		Retail - Other Retail - Of Which: SME																														
50		Retail - Other Retail - Of Which: non-SME																														
51		**Equity**																														
52		**Securitisation**																														
53		**Other non-credit obligation assets**																														
54		**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																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(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
55	SWITZERLAND	**Central banks**																														
56		**Central governments**																														
57		**Institutions**																														
58		**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	-
59		Corporates - Of Which: Specialised Lending																														
60		Corporates - Of Which: SME																														
61		**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	-
62		**Retail - Secured on real estate property**																														
63		Retail - Secured on real estate property - Of Which: SME																														
64		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	-	0	0	0	0	0	0	0	0	0	-
65		**Retail - Qualifying Revolving**																														
66		**Retail - Other Retail**																														
67		Retail - Other Retail - Of Which: SME																														
68		Retail - Other Retail - Of Which: non-SME																														
69		**Equity**																														
70		**Securitisation**																														
71		**Other non-credit obligation assets**																														
72		**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																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(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
73	FRANCE	**Central banks**																														
74		**Central governments**																														
75		**Institutions**																														
76		**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	-
77		Corporates - Of Which: Specialised Lending																														
78		Corporates - Of Which: SME																														
79		**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	-
80		**Retail - Secured on real estate property**																														
81		Retail - Secured on real estate property - Of Which: SME																														
82		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	-	0	0	0	0	0	0	0	0	0	-
83		**Retail - Qualifying Revolving**																														
84		**Retail - Other Retail**																														
85		Retail - Other Retail - Of Which: SME																														
86		Retail - Other Retail - Of Which: non-SME																														
87		**Equity**																														
88		**Securitisation**																														
89		**Other non-credit obligation assets**																														
90		**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																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(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
91	LUXEMBOURG	**Central banks**																														
92		**Central governments**																														
93		**Institutions**																														
94		**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	-
95		Corporates - Of Which: Specialised Lending																														
96		Corporates - Of Which: SME																														
97		**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	-
98		**Retail - Secured on real estate property**																														
99		Retail - Secured on real estate property - Of Which: SME																														
100		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	-	0	0	0	0	0	0	0	0	0	-
101		**Retail - Qualifying Revolving**																														
102		**Retail - Other Retail**																														
103		Retail - Other Retail - Of Which: SME																														
104		Retail - Other Retail - Of Which: non-SME																														
105		**Equity**																														
106		**Securitisation**																														
107		**Other non-credit obligation assets**																														
108		**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**	-

2021 EU-wide Stress Test: Credit risk COVID-19 IRB

DZ BANK AG Deutsche Zentral-Genossenschaftsbank

Row Num		(mln EUR, %)	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79
			Public guarantees - Baseline Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
			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
108	UNITED STATES	Central banks																														
110		Central governments																														
111		Institutions																														
112		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	-
113		Corporates - Of Which: Specialised Lending																														
114		Corporates - Of Which: SME																														
115		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	-
116		Retail - Secured on real estate property																														
117		Retail - Secured on real estate property - Of Which: SME																														
119		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	-	0	0	0	0	0	0	0	0	0	-
119		Retail - Qualifying Revolving																														
120		Retail - Other Retail																														
121		Retail - Other Retail - Of Which: SME																														
122		Retail - Other Retail - Of Which: non-SME																														
123		Equity																														
124		Securitisation																														
125		Other non-credit obligation assets																														
126		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	-

Row Num		(mln EUR, %)	Public guarantees - Baseline Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
			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
127	NETHERLANDS	Central banks																														
128		Central governments																														
129		Institutions																														
130		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	-
131		Corporates - Of Which: Specialised Lending																														
132		Corporates - Of Which: SME																														
133		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	-
134		Retail - Secured on real estate property																														
135		Retail - Secured on real estate property - Of Which: SME																														
136		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	-	0	0	0	0	0	0	0	0	0	-
137		Retail - Qualifying Revolving																														
138		Retail - Other Retail																														
139		Retail - Other Retail - Of Which: SME																														
140		Retail - Other Retail - Of Which: non-SME																														
141		Equity																														
142		Securitisation																														
143		Other non-credit obligation assets																														
144		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	-

Row Num		(mln EUR, %)	Public guarantees - Baseline Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
			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
145	AUSTRIA	Central banks																														
146		Central governments																														
147		Institutions																														
148		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	-
149		Corporates - Of Which: Specialised Lending																														
150		Corporates - Of Which: SME																														
151		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	-
152		Retail - Secured on real estate property																														
153		Retail - Secured on real estate property - Of Which: SME																														
154		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	-	0	0	0	0	0	0	0	0	0	-
155		Retail - Qualifying Revolving																														
156		Retail - Other Retail																														
157		Retail - Other Retail - Of Which: SME																														
158		Retail - Other Retail - Of Which: non-SME																														
159		Equity																														
160		Securitisation																														
161		Other non-credit obligation assets																														
162		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	-

Row Num		(mln EUR, %)	Public guarantees - Baseline Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
			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
163	MARSHALL ISLANDS	Central banks																														
164		Central governments																														
165		Institutions																														
166		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	-
167		Corporates - Of Which: Specialised Lending																														
168		Corporates - Of Which: SME																														
169		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	-
170		Retail - Secured on real estate property																														
171		Retail - Secured on real estate property - Of Which: SME																														
172		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	-	0	0	0	0	0	0	0	0	0	-
173		Retail - Qualifying Revolving																														
174		Retail - Other Retail																														
175		Retail - Other Retail - Of Which: SME																														
176		Retail - Other Retail - Of Which: non-SME																														
177		Equity																														
178		Securitisation																														
179		Other non-credit obligation assets																														
180		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	-

Row Num		(mln EUR, %)	Public guarantees - Baseline Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
			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
181	HUNGARY	Central banks																														
182		Central governments																														
183		Institutions																														
184		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	-
185		Corporates - Of Which: Specialised Lending																														
186		Corporates - Of Which: SME																														
187		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	-
188		Retail - Secured on real estate property																														
189		Retail - Secured on real estate property - Of Which: SME																														
190		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	-	0	0	0	0	0	0	0	0	0	-
191		Retail - Qualifying Revolving																														
192		Retail - Other Retail																														
193		Retail - Other Retail - Of Which: SME																														
194		Retail - Other Retail - Of Which: non-SME																														
195		Equity																														
196		Securitisation																														
197		Other non-credit obligation assets																														
198		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	-

2021 EU-wide Stress Test: Credit risk COVID-19 IRB

DZ BANK AG Deutsche Zentral-Genossenschaftsbank

Row Num		(mln EUR, %)	80	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	100
			Moratoria - Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			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
1	DZ BANK AG Deutsche Zentral-Genossenschaftsbank	**Central banks**																					
2		**Central governments**																					
3		**Institutions**																					
4		**Corporates**	3	0	0	0	0	0	28.58%	3	0	0	0	0	0	28.66%	3	0	0	0	0	0	28.13%
5		Corporates - Of Which: Specialised Lending																					
6		Corporates - Of Which: SME																					
7		**Retail**	713	336	148	2	9	18	11.97%	694	271	232	2	6	30	12.95%	674	222	301	2	5	41	13.48%
8		**Retail - Secured on real estate property**																					
9		Retail - Secured on real estate property - Of Which: SME																					
10		Retail - Secured on real estate property - Of Which: non-SME	687	314	136	2	8	13	9.88%	668	253	216	2	5	24	11.29%	650	206	282	2	3	34	12.00%
11		**Retail - Qualifying Revolving**																					
12		**Retail - Other Retail**																					
13		Retail - Other Retail - Of Which: SME																					
14		Retail - Other Retail - Of Which: non-SME																					
15		**Equity**																					
16		**Securitisation**																					
17		**Other non-credit obligation assets**																					
18		**IRB TOTAL**	**716**	**336**	**148**	**2**	**9**	**18**	**11.98%**	**697**	**271**	**232**	**2**	**6**	**30**	**12.96%**	**677**	**222**	**301**	**2**	**5**	**41**	**13.49%**

Row Num		(mln EUR, %)	Moratoria - Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			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
19	GERMANY	**Central banks**																					
20		**Central governments**																					
21		**Institutions**																					
22		**Corporates**	3	0	0	0	0	0	28.58%	3	0	0	0	0	0	28.66%	3	0	0	0	0	0	28.13%
23		Corporates - Of Which: Specialised Lending																					
24		Corporates - Of Which: SME																					
25		**Retail**	711	333	147	2	9	18	11.96%	692	269	231	2	6	30	12.95%	673	220	299	2	5	40	13.49%
26		**Retail - Secured on real estate property**																					
27		Retail - Secured on real estate property - Of Which: SME																					
28		Retail - Secured on real estate property - Of Which: non-SME	685	312	135	2	7	13	9.85%	667	251	215	2	5	24	11.28%	648	204	280	2	3	34	12.00%
29		**Retail - Qualifying Revolving**																					
30		**Retail - Other Retail**																					
31		Retail - Other Retail - Of Which: SME																					
32		Retail - Other Retail - Of Which: non-SME																					
33		**Equity**																					
34		**Securitisation**																					
35		**Other non-credit obligation assets**																					
36		**IRB TOTAL**	**714**	**334**	**147**	**2**	**9**	**18**	11.97%	**695**	**269**	**231**	**2**	**6**	**30**	12.96%	**675**	**220**	**299**	**2**	**5**	**40**	13.50%

Row Num		(mln EUR, %)	Moratoria - Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			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
37	UNITED KINGDOM	**Central banks**																					
38		**Central governments**																					
39		**Institutions**																					
40		**Corporates**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
41		Corporates - Of Which: Specialised Lending																					
42		Corporates - Of Which: SME																					
43		**Retail**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
44		**Retail - Secured on real estate property**																					
45		Retail - Secured on real estate property - Of Which: SME																					
46		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	-
47		**Retail - Qualifying Revolving**																					
48		**Retail - Other Retail**																					
49		Retail - Other Retail - Of Which: SME																					
50		Retail - Other Retail - Of Which: non-SME																					
51		**Equity**																					
52		**Securitisation**																					
53		**Other non-credit obligation assets**																					
54		**IRB TOTAL**	**0**	**0**	**0**	**0**	**0**	**0**	-	**0**	**0**	**0**	**0**	**0**	**0**	-	**0**	**0**	**0**	**0**	**0**	**0**	-

Row Num		(mln EUR, %)	Moratoria - Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			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
55	SWITZERLAND	**Central banks**																					
56		**Central governments**																					
57		**Institutions**																					
58		**Corporates**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
59		Corporates - Of Which: Specialised Lending																					
60		Corporates - Of Which: SME																					
61		**Retail**	0	1	0	0	0	0	2.88%	0	0	0	0	0	0	2.90%	0	0	0	0	0	0	2.89%
62		**Retail - Secured on real estate property**																					
63		Retail - Secured on real estate property - Of Which: SME																					
64		Retail - Secured on real estate property - Of Which: non-SME	0	1	0	0	0	0	2.88%	0	0	0	0	0	0	2.90%	0	0	0	0	0	0	2.89%
65		**Retail - Qualifying Revolving**																					
66		**Retail - Other Retail**																					
67		Retail - Other Retail - Of Which: SME																					
68		Retail - Other Retail - Of Which: non-SME																					
69		**Equity**																					
70		**Securitisation**																					
71		**Other non-credit obligation assets**																					
72		**IRB TOTAL**	**0**	**1**	**0**	**0**	**0**	**0**	2.88%	**0**	**0**	**0**	**0**	**0**	**0**	2.90%	**0**	**0**	**0**	**0**	**0**	**0**	2.89%

Row Num		(mln EUR, %)	Moratoria - Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			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
73	FRANCE	**Central banks**																					
74		**Central governments**																					
75		**Institutions**																					
76		**Corporates**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
77		Corporates - Of Which: Specialised Lending																					
78		Corporates - Of Which: SME																					
79		**Retail**	0	1	0	0	0	0	10.34%	0	1	0	0	0	0	10.28%	0	0	0	0	0	0	10.16%
80		**Retail - Secured on real estate property**																					
81		Retail - Secured on real estate property - Of Which: SME																					
82		Retail - Secured on real estate property - Of Which: non-SME	0	1	0	0	0	0	10.33%	0	1	0	0	0	0	10.28%	0	0	0	0	0	0	10.15%
83		**Retail - Qualifying Revolving**																					
84		**Retail - Other Retail**																					
85		Retail - Other Retail - Of Which: SME																					
86		Retail - Other Retail - Of Which: non-SME																					
87		**Equity**																					
88		**Securitisation**																					
89		**Other non-credit obligation assets**																					
90		**IRB TOTAL**	**0**	**1**	**0**	**0**	**0**	**0**	10.34%	**0**	**1**	**0**	**0**	**0**	**0**	10.28%	**0**	**0**	**0**	**0**	**0**	**0**	10.16%

Row Num		(mln EUR, %)	Moratoria - Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			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
91	LUXEMBOURG	**Central banks**																					
92		**Central governments**																					
93		**Institutions**																					
94		**Corporates**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
95		Corporates - Of Which: Specialised Lending																					
96		Corporates - Of Which: SME																					
97		**Retail**	0	0	1	0	0	0	15.26%	0	0	1	0	0	0	15.23%	0	0	1	0	0	0	15.18%
98		**Retail - Secured on real estate property**																					
99		Retail - Secured on real estate property - Of Which: SME																					
100		Retail - Secured on real estate property - Of Which: non-SME	0	0	1	0	0	0	15.21%	0	0	1	0	0	0	15.14%	0	0	1	0	0	0	15.05%
101		**Retail - Qualifying Revolving**																					
102		**Retail - Other Retail**																					
103		Retail - Other Retail - Of Which: SME																					
104		Retail - Other Retail - Of Which: non-SME																					
105		**Equity**																					
106		**Securitisation**																					
107		**Other non-credit obligation assets**																					
108		**IRB TOTAL**	**0**	**0**	**1**	**0**	**0**	**0**	15.26%	**0**	**0**	**1**	**0**	**0**	**0**	15.23%	**0**	**0**	**1**	**0**	**0**	**0**	15.18%

2021 EU-wide Stress Test: Credit risk COVID-19 IRB

DZ BANK AG Deutsche Zentral-Genossenschaftsbank

			80	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	100
			Moratoria - Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(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
108	UNITED STATES	**Central banks**																					
110		**Central governments**																					
111		**Institutions**																					
112		**Corporates**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
113		Corporates - Of Which: Specialised Lending																					
114		Corporates - Of Which: SME																					
115		**Retail**	0	0	0	0	0	0	5.76%	0	0	0	0	0	0	5.79%	0	0	0	0	0	0	5.79%
116		**Retail - Secured on real estate property**																					
117		Retail - Secured on real estate property - Of Which: SME																					
119		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	5.76%	0	0	0	0	0	0	5.79%	0	0	0	0	0	0	5.79%
119		**Retail - Qualifying Revolving**																					
120		**Retail - Other Retail**																					
121		Retail - Other Retail - Of Which: SME																					
122		Retail - Other Retail - Of Which: non-SME																					
123		**Equity**																					
124		**Securitisation**																					
125		**Other non-credit obligation assets**																					
126		**IRB TOTAL**	**0**	**0**	**0**	**0**	**0**	**0**	5.76%	**0**	**0**	**0**	**0**	**0**	**0**	5.79%	**0**	**0**	**0**	**0**	**0**	**0**	5.79%

			Moratoria - Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(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
127	NETHERLANDS	**Central banks**																					
128		**Central governments**																					
129		**Institutions**																					
130		**Corporates**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
131		Corporates - Of Which: Specialised Lending																					
132		Corporates - Of Which: SME																					
133		**Retail**	0	1	0	0	0	0	10.93%	0	1	0	0	0	0	10.97%	0	1	0	0	0	0	10.93%
134		**Retail - Secured on real estate property**																					
135		Retail - Secured on real estate property - Of Which: SME																					
136		Retail - Secured on real estate property - Of Which: non-SME	0	1	0	0	0	0	10.38%	0	0	0	0	0	0	10.41%	0	0	0	0	0	0	10.37%
137		**Retail - Qualifying Revolving**																					
138		**Retail - Other Retail**																					
139		Retail - Other Retail - Of Which: SME																					
140		Retail - Other Retail - Of Which: non-SME																					
141		**Equity**																					
142		**Securitisation**																					
143		**Other non-credit obligation assets**																					
144		**IRB TOTAL**	**0**	**1**	**0**	**0**	**0**	**0**	10.93%	**0**	**1**	**0**	**0**	**0**	**0**	10.97%	**0**	**1**	**0**	**0**	**0**	**0**	10.93%

			Moratoria - Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(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
145	AUSTRIA	**Central banks**																					
146		**Central governments**																					
147		**Institutions**																					
148		**Corporates**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
149		Corporates - Of Which: Specialised Lending																					
150		Corporates - Of Which: SME																					
151		**Retail**	0	1	0	0	0	0	12.94%	1	0	0	0	0	0	10.01%	1	0	0	0	0	0	8.83%
152		**Retail - Secured on real estate property**																					
153		Retail - Secured on real estate property - Of Which: SME																					
154		Retail - Secured on real estate property - Of Which: non-SME	0	1	0	0	0	0	6.43%	1	0	0	0	0	0	6.50%	1	0	0	0	0	0	6.52%
155		**Retail - Qualifying Revolving**																					
156		**Retail - Other Retail**																					
157		Retail - Other Retail - Of Which: SME																					
158		Retail - Other Retail - Of Which: non-SME																					
159		**Equity**																					
160		**Securitisation**																					
161		**Other non-credit obligation assets**																					
162		**IRB TOTAL**	**0**	**1**	**0**	**0**	**0**	**0**	12.94%	**1**	**0**	**0**	**0**	**0**	**0**	10.01%	**1**	**0**	**0**	**0**	**0**	**0**	8.83%

			Moratoria - Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(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
163	MARSHALL ISLANDS	**Central banks**																					
164		**Central governments**																					
165		**Institutions**																					
166		**Corporates**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
167		Corporates - Of Which: Specialised Lending																					
168		Corporates - Of Which: SME																					
169		**Retail**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
170		**Retail - Secured on real estate property**																					
171		Retail - Secured on real estate property - Of Which: SME																					
172		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	-
173		**Retail - Qualifying Revolving**																					
174		**Retail - Other Retail**																					
175		Retail - Other Retail - Of Which: SME																					
176		Retail - Other Retail - Of Which: non-SME																					
177		**Equity**																					
178		**Securitisation**																					
179		**Other non-credit obligation assets**																					
180		**IRB TOTAL**	**0**	**0**	**0**	**0**	**0**	**0**	-	**0**	**0**	**0**	**0**	**0**	**0**	-	**0**	**0**	**0**	**0**	**0**	**0**	-

			Moratoria - Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(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
181	HUNGARY	**Central banks**																					
182		**Central governments**																					
183		**Institutions**																					
184		**Corporates**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
185		Corporates - Of Which: Specialised Lending																					
186		Corporates - Of Which: SME																					
187		**Retail**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
188		**Retail - Secured on real estate property**																					
189		Retail - Secured on real estate property - Of Which: SME																					
190		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	-
191		**Retail - Qualifying Revolving**																					
192		**Retail - Other Retail**																					
193		Retail - Other Retail - Of Which: SME																					
194		Retail - Other Retail - Of Which: non-SME																					
195		**Equity**																					
196		**Securitisation**																					
197		**Other non-credit obligation assets**																					
198		**IRB TOTAL**	**0**	**0**	**0**	**0**	**0**	**0**	-	**0**	**0**	**0**	**0**	**0**	**0**	-	**0**	**0**	**0**	**0**	**0**	**0**	-

2021 EU-wide Stress Test: Credit risk COVID-19 IRB

DZ BANK AG Deutsche Zentral-Genossenschaftsbank

			101	102	103	104	105	106	107	108	109	110	111	112	113	114	115	116	117	118	119	120	121	122	123	124	125	126	127	128	129	130
			Public guarantees - Adverse Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(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
1	DZ BANK AG Deutsche Zentral-Genossenschaftsbank	Central banks																														
2		Central governments																														
3		Institutions																														
4		Corporates	390	320	199	161	18	14	5	6	8	45.61%	390	319	187	152	30	25	5	5	16	52.60%	382	313	181	146	44	36	5	4	24	54.84%
5		Corporates - Of Which: Specialised Lending																														
6		Corporates - Of Which: SME																														
7		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	-
8		Retail - Secured on real estate property																														
9		Retail - Secured on real estate property - Of Which: SME																														
10		Retail - Secured on real estate property - Of Which: non-SME																														
11		Retail - Qualifying Revolving																														
12		Retail - Other Retail																														
13		Retail - Other Retail - Of Which: SME																														
14		Retail - Other Retail - Of Which: non-SME																														
15		Equity																														
16		Securitisation																														
17		Other non-credit obligation assets																														
18		IRB TOTAL	390	320	199	161	18	14	5	6	8	45.62%	390	319	187	152	30	25	5	5	16	52.55%	382	313	181	146	44	36	5	4	24	54.72%

			Public guarantees - Adverse Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(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
19	GERMANY	Central banks																														
20		Central governments																														
21		Institutions																														
22		Corporates	390	320	199	161	18	14	5	6	8	45.61%	390	319	187	152	30	25	5	5	16	52.60%	382	313	181	146	44	36	5	4	24	54.84%
23		Corporates - Of Which: Specialised Lending																														
24		Corporates - Of Which: SME																														
25		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	-
26		Retail - Secured on real estate property																														
27		Retail - Secured on real estate property - Of Which: SME																														
28		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	-	0	0	0	0	0	0	0	0	0	-
29		Retail - Qualifying Revolving																														
30		Retail - Other Retail																														
31		Retail - Other Retail - Of Which: SME																														
32		Retail - Other Retail - Of Which: non-SME																														
33		Equity																														
34		Securitisation																														
35		Other non-credit obligation assets																														
36		IRB TOTAL	390	320	199	161	18	14	5	6	8	45.62%	390	319	187	152	30	25	5	5	16	52.55%	382	313	181	146	44	36	5	4	24	54.72%

			Public guarantees - Adverse Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(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
37	UNITED KINGDOM	Central banks																														
38		Central governments																														
39		Institutions																														
40		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	-
41		Corporates - Of Which: Specialised Lending																														
42		Corporates - Of Which: SME																														
43		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	-
44		Retail - Secured on real estate property																														
45		Retail - Secured on real estate property - Of Which: SME																														
46		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	-	0	0	0	0	0	0	0	0	0	-
47		Retail - Qualifying Revolving																														
48		Retail - Other Retail																														
49		Retail - Other Retail - Of Which: SME																														
50		Retail - Other Retail - Of Which: non-SME																														
51		Equity																														
52		Securitisation																														
53		Other non-credit obligation assets																														
54		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																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(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
55	SWITZERLAND	Central banks																														
56		Central governments																														
57		Institutions																														
58		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	-
59		Corporates - Of Which: Specialised Lending																														
60		Corporates - Of Which: SME																														
61		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	-
62		Retail - Secured on real estate property																														
63		Retail - Secured on real estate property - Of Which: SME																														
64		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	-	0	0	0	0	0	0	0	0	0	-
65		Retail - Qualifying Revolving																														
66		Retail - Other Retail																														
67		Retail - Other Retail - Of Which: SME																														
68		Retail - Other Retail - Of Which: non-SME																														
69		Equity																														
70		Securitisation																														
71		Other non-credit obligation assets																														
72		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																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(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
73	FRANCE	Central banks																														
74		Central governments																														
75		Institutions																														
76		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	-
77		Corporates - Of Which: Specialised Lending																														
78		Corporates - Of Which: SME																														
79		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	-
80		Retail - Secured on real estate property																														
81		Retail - Secured on real estate property - Of Which: SME																														
82		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	-	0	0	0	0	0	0	0	0	0	-
83		Retail - Qualifying Revolving																														
84		Retail - Other Retail																														
85		Retail - Other Retail - Of Which: SME																														
86		Retail - Other Retail - Of Which: non-SME																														
87		Equity																														
88		Securitisation																														
89		Other non-credit obligation assets																														
90		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																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(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
91	LUXEMBOURG	Central banks																														
92		Central governments																														
93		Institutions																														
94		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	-
95		Corporates - Of Which: Specialised Lending																														
96		Corporates - Of Which: SME																														
97		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	-
98		Retail - Secured on real estate property																														
99		Retail - Secured on real estate property - Of Which: SME																														
100		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	-	0	0	0	0	0	0	0	0	0	-
101		Retail - Qualifying Revolving																														
102		Retail - Other Retail																														
103		Retail - Other Retail - Of Which: SME																														
104		Retail - Other Retail - Of Which: non-SME																														
105		Equity																														
106		Securitisation																														
107		Other non-credit obligation assets																														
108		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	-

2021 EU-wide Stress Test: Credit risk COVID-19 IRB

DZ BANK AG Deutsche Zentral-Genossenschaftsbank

			Public guarantees - Adverse Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(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
			101	102	103	104	105	106	107	108	109	110	111	112	113	114	115	116	117	118	119	120	121	122	123	124	125	126	127	128	129	130
108	UNITED STATES	**Central banks**																														
110		**Central governments**																														
111		**Institutions**																														
112		**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	-
113		Corporates - Of Which: Specialised Lending																														
114		Corporates - Of Which: SME																														
115		**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	-
116		**Retail - Secured on real estate property**																														
117		Retail - Secured on real estate property - Of Which: SME																														
119		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	-	0	0	0	0	0	0	0	0	0	-
119		**Retail - Qualifying Revolving**																														
120		**Retail - Other Retail**																														
121		Retail - Other Retail - Of Which: SME																														
122		Retail - Other Retail - Of Which: non-SME																														
123		**Equity**																														
124		**Securitisation**																														
125		**Other non-credit obligation assets**																														
126		**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																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(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
127	NETHERLANDS	**Central banks**																														
128		**Central governments**																														
129		**Institutions**																														
130		**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	-
131		Corporates - Of Which: Specialised Lending																														
132		Corporates - Of Which: SME																														
133		**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	-
134		**Retail - Secured on real estate property**																														
135		Retail - Secured on real estate property - Of Which: SME																														
136		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	-	0	0	0	0	0	0	0	0	0	-
137		**Retail - Qualifying Revolving**																														
138		**Retail - Other Retail**																														
139		Retail - Other Retail - Of Which: SME																														
140		Retail - Other Retail - Of Which: non-SME																														
141		**Equity**																														
142		**Securitisation**																														
143		**Other non-credit obligation assets**																														
144		**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																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(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
145	AUSTRIA	**Central banks**																														
146		**Central governments**																														
147		**Institutions**																														
148		**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	-
149		Corporates - Of Which: Specialised Lending																														
150		Corporates - Of Which: SME																														
151		**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	-
152		**Retail - Secured on real estate property**																														
153		Retail - Secured on real estate property - Of Which: SME																														
154		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	-	0	0	0	0	0	0	0	0	0	-
155		**Retail - Qualifying Revolving**																														
156		**Retail - Other Retail**																														
157		Retail - Other Retail - Of Which: SME																														
158		Retail - Other Retail - Of Which: non-SME																														
159		**Equity**																														
160		**Securitisation**																														
161		**Other non-credit obligation assets**																														
162		**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																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(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
163	MARSHALL ISLANDS	**Central banks**																														
164		**Central governments**																														
165		**Institutions**																														
166		**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	-
167		Corporates - Of Which: Specialised Lending																														
168		Corporates - Of Which: SME																														
169		**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	-
170		**Retail - Secured on real estate property**																														
171		Retail - Secured on real estate property - Of Which: SME																														
172		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	-	0	0	0	0	0	0	0	0	0	-
173		**Retail - Qualifying Revolving**																														
174		**Retail - Other Retail**																														
175		Retail - Other Retail - Of Which: SME																														
176		Retail - Other Retail - Of Which: non-SME																														
177		**Equity**																														
178		**Securitisation**																														
179		**Other non-credit obligation assets**																														
180		**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																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(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
181	HUNGARY	**Central banks**																														
182		**Central governments**																														
183		**Institutions**																														
184		**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	-
185		Corporates - Of Which: Specialised Lending																														
186		Corporates - Of Which: SME																														
187		**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	-
188		**Retail - Secured on real estate property**																														
189		Retail - Secured on real estate property - Of Which: SME																														
190		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	-	0	0	0	0	0	0	0	0	0	-
191		**Retail - Qualifying Revolving**																														
192		**Retail - Other Retail**																														
193		Retail - Other Retail - Of Which: SME																														
194		Retail - Other Retail - Of Which: non-SME																														
195		**Equity**																														
196		**Securitisation**																														
197		**Other non-credit obligation assets**																														
198		**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**	-

2021 EU-wide Stress Test: Credit risk COVID-19 STA

DZ BANK AG Deutsche Zentral-Genossenschaftsbank

			1	2	3	4	5	6	7	8	9	10	11	12
			Moratoria - Actual											
			31/12/2020											
Row Num		(mln EUR, %)	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1	DZ BANK AG Deutsche Zentral-Genossenschaftsbank	Central banks												
2		Central governments												
3		Regional governments or local authorities												
4		Public sector entities												
5		Multilateral Development Banks												
6		International Organisations												
7		Institutions												
8		Corporates	8	8	6	1	3	1	0	0	0	0	0	-
9		of which: SME												
10		Retail	140	99	122	28	34	10	6	1	2	2	4	62.77%
11		of which: SME												
12		Secured by mortgages on immovable property												
13		of which: non-SME	296	107	265	3	62	1	6	0	2	1	3	54.83%
14		Items associated with particularly high risk												
15		Covered bonds												
16		Claims on institutions and corporates with a ST credit assessment												
17		Collective investments undertakings (CIU)												
18		Equity												
19		Securitisation												
20		Other exposures												
21		Standardised Total	444	214	395	31	98	11	12	1	5	3	7	58.68%

	13	14	15	16	17	18	19	20	21	22	23	24
	Public guarantees - Actual											
	31/12/2020											
Row Num	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
1												
2												
3												
4												
5												
6												
7												
8	19	13	15	13	62	50	0	0	0	2	0	-
9	0	0	2	2	1	1	0	0	0	0	0	-
10	55	32	464	417	44	40	1	1	1	0	0	7.87%
11	55	32	461	415	44	40	1	1	1	0	0	7.87%
12	0	0	0	0	0	0	0	0	0	0	0	-
13	0	0	0	0	0	0	0	0	0	0	0	-
14												
15												
16												
17												
18												
19												
20												
21	75	45	481	432	106	90	1	1	1	2	0	7.87%

			1	2	3	4	5	6	7	8	9	10	11	12
			Moratoria - Actual											
			31/12/2020											
Row Num		(mln EUR, %)	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
22	GERMANY	Central banks												
23		Central governments												
24		Regional governments or local authorities												
25		Public sector entities												
26		Multilateral Development Banks												
27		International Organisations												
28		Institutions												
29		Corporates	1	1	1	1	1	1	0	0	0	0	0	-
30		of which: SME												
31		Retail	3	2	3	3	1	1	0	0	0	0	0	63.66%
32		of which: SME												
33		Secured by mortgages on immovable property												
34		of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	-
35		Items associated with particularly high risk												
36		Covered bonds												
37		Claims on institutions and corporates with a ST credit assessment												
38		Collective investments undertakings (CIU)												
39		Equity												
40		Securitisation												
41		Other exposures												
42		Standardised Total	4	3	4	3	2	2	0	0	0	0	0	63.66%

	13	14	15	16	17	18	19	20	21	22	23	24
	Public guarantees - Actual											
	31/12/2020											
Row Num	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
22												
23												
24												
25												
26												
27												
28												
29	18	12	13	11	62	50	0	0	0	2	0	-
30	0	0	2	2	1	1	0	0	0	0	0	-
31	55	32	464	417	44	40	1	1	1	0	0	7.87%
32	55	32	461	415	44	40	1	1	1	0	0	7.87%
33	0	0	0	0	0	0	0	0	0	0	0	-
34	0	0	0	0	0	0	0	0	0	0	0	-
35												
36												
37												
38												
39												
40												
41												
42	74	44	478	430	106	90	1	1	1	2	0	7.87%

			1	2	3	4	5	6	7	8	9	10	11	12
			Moratoria - Actual											
			31/12/2020											
Row Num		(mln EUR, %)	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
43	UNITED KINGDOM	Central banks												
44		Central governments												
45		Regional governments or local authorities												
46		Public sector entities												
47		Multilateral Development Banks												
48		International Organisations												
49		Institutions												
50		Corporates	0	0	0	0	0	0	0	0	0	0	0	-
51		of which: SME												
52		Retail	0	0	0	0	0	0	0	0	0	0	0	-
53		of which: SME												
54		Secured by mortgages on immovable property												
55		of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	-
56		Items associated with particularly high risk												
57		Covered bonds												
58		Claims on institutions and corporates with a ST credit assessment												
59		Collective investments undertakings (CIU)												
60		Equity												
61		Securitisation												
62		Other exposures												
63		Standardised Total	0	0	0	0	0	0	0	0	0	0	0	-

	13	14	15	16	17	18	19	20	21	22	23	24
	Public guarantees - Actual											
	31/12/2020											
Row Num	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
43												
44												
45												
46												
47												
48												
49												
50	0	0	0	0	0	0	0	0	0	0	0	-
51	0	0	0	0	0	0	0	0	0	0	0	-
52	0	0	0	0	0	0	0	0	0	0	0	-
53	0	0	0	0	0	0	0	0	0	0	0	-
54	0	0	0	0	0	0	0	0	0	0	0	-
55	0	0	0	0	0	0	0	0	0	0	0	-
56												
57												
58												
59												
60												
61												
62												
63												
64	0	0	0	0	0	0	0	0	0	0	0	-

			1	2	3	4	5	6	7	8	9	10	11	12
			Moratoria - Actual											
			31/12/2020											
Row Num		(mln EUR, %)	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
64	SWITZERLAND	Central banks												
65		Central governments												
66		Regional governments or local authorities												
67		Public sector entities												
68		Multilateral Development Banks												
69		International Organisations												
70		Institutions												
71		Corporates	0	0	0	0	0	0	0	0	0	0	0	-
72		of which: SME												
73		Retail	0	0	0	0	0	0	0	0	0	0	0	-
74		of which: SME												
75		Secured by mortgages on immovable property												
76		of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	-
77		Items associated with particularly high risk												
78		Covered bonds												
79		Claims on institutions and corporates with a ST credit assessment												
80		Collective investments undertakings (CIU)												
81		Equity												
82		Securitisation												
83		Other exposures												
84		Standardised Total	0	0	0	0	0	0	0	0	0	0	0	-

	13	14	15	16	17	18	19	20	21	22	23	24
	Public guarantees - Actual											
	31/12/2020											
Row Num	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
64												
65												
66												
67												
68												
69												
70												
71	1	0	2	2	0	0	0	0	0	0	0	-
72	0	0	0	0	0	0	0	0	0	0	0	-
73	0	0	0	0	0	0	0	0	0	0	0	-
74	0	0	0	0	0	0	0	0	0	0	0	-
75	0	0	0	0	0	0	0	0	0	0	0	-
76	0	0	0	0	0	0	0	0	0	0	0	-
77												
78												
79												
80												
81												
82												
83												
84	1	0	2	2	0	0	0	0	0	0	0	-

			1	2	3	4	5	6	7	8	9	10	11	12
			Moratoria - Actual											
			31/12/2020											
Row Num		(mln EUR, %)	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
85	FRANCE	Central banks												
86		Central governments												
87		Regional governments or local authorities												
88		Public sector entities												
89		Multilateral Development Banks												
90		International Organisations												
91		Institutions												
92		Corporates	0	0	0	0	0	0	0	0	0	0	0	-
93		of which: SME												
94		Retail	0	0	0	0	0	0	0	0	0	0	0	-
95		of which: SME												
96		Secured by mortgages on immovable property												
97		of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	-
98		Items associated with particularly high risk												
99		Covered bonds												
100		Claims on institutions and corporates with a ST credit assessment												
101		Collective investments undertakings (CIU)												
102		Equity												
103		Securitisation												
104		Other exposures												
105		Standardised Total	0	0	0	0	0	0	0	0	0	0	0	-

	13	14	15	16	17	18	19	20	21	22	23	24
	Public guarantees - Actual											
	31/12/2020											
Row Num	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
85												
86												
87												
88												
89												
90												
91												
92	0	0	0	0	0	0	0	0	0	0	0	-
93	0	0	0	0	0	0	0	0	0	0	0	-
94	0	0	0	0	0	0	0	0	0	0	0	-
95	0	0	0	0	0	0	0	0	0	0	0	-
96	0	0	0	0	0	0	0	0	0	0	0	-
97	0	0	0	0	0	0	0	0	0	0	0	-
98												
99												
100												
101												
102												
103												
104												
105	0	0	0	0	0	0	0	0	0	0	0	-

2021 EU-wide Stress Test: Credit risk COVID-19 STA

DZ BANK AG Deutsche Zentral-Genossenschaftsbank

			1	2	3	4	5	6	7	8	9	10	11	12
			Moratoria - Actual											
			31/12/2020											
Row Num		(mln EUR, %)	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
106	LUXEMBOURG	Central banks												
107		Central governments												
108		Regional governments or local authorities												
109		Public sector entities												
110		Multilateral Development Banks												
111		International Organisations												
112		Institutions												
113		Corporates	0	0	0	0	0	0	0	0	0	0	0	-
114		of which: SME												
115		Retail	0	0	0	0	0	0	0	0	0	0	0	-
116		of which: SME												
117		Secured by mortgages on immovable property												
118		of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	-
119		Items associated with particularly high risk												
120		Covered bonds												
121		Claims on institutions and corporates with a ST credit assessment												
122		Collective investments undertakings (CIU)												
123		Equity												
124		Securitisation												
125		Other exposures												
126		Standardised Total	0	0	0	0	0	0	0	0	0	0	0	-

			Moratoria - Actual											
			31/12/2020											
Row Num		(mln EUR, %)	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
129	UNITED STATES	Central banks												
130		Central governments												
131		Regional governments or local authorities												
132		Public sector entities												
133		Multilateral Development Banks												
134		International Organisations												
135		Institutions												
136		Corporates	0	0	0	0	0	0	0	0	0	0	0	-
137		of which: SME												
138		Retail	0	0	0	0	0	0	0	0	0	0	0	-
139		of which: SME												
140		Secured by mortgages on immovable property												
141		of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	-
142		Items associated with particularly high risk												
143		Covered bonds												
144		Claims on institutions and corporates with a ST credit assessment												
145		Collective investments undertakings (CIU)												
146		Equity												
147		Securitisation												
148		Other exposures												
149		Standardised Total	0	0	0	0	0	0	0	0	0	0	0	-

			Moratoria - Actual											
			31/12/2020											
Row Num		(mln EUR, %)	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
168	NETHERLANDS	Central banks												
169		Central governments												
170		Regional governments or local authorities												
171		Public sector entities												
172		Multilateral Development Banks												
173		International Organisations												
174		Institutions												
175		Corporates	0	0	0	0	0	0	0	0	0	0	0	-
176		of which: SME												
177		Retail	0	0	0	0	0	0	0	0	0	0	0	-
178		of which: SME												
179		Secured by mortgages on immovable property												
180		of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	-
181		Items associated with particularly high risk												
182		Covered bonds												
183		Claims on institutions and corporates with a ST credit assessment												
184		Collective investments undertakings (CIU)												
185		Equity												
186		Securitisation												
187		Other exposures												
188		Standardised Total	0	0	0	0	0	0	0	0	0	0	0	-

			Moratoria - Actual											
			31/12/2020											
Row Num		(mln EUR, %)	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
189	AUSTRIA	Central banks												
190		Central governments												
191		Regional governments or local authorities												
192		Public sector entities												
193		Multilateral Development Banks												
194		International Organisations												
195		Institutions												
196		Corporates	0	0	0	0	0	0	0	0	0	0	0	-
197		of which: SME												
198		Retail	13	9	8	7	4	3	1	0	0	1	0	68.86%
199		of which: SME												
200		Secured by mortgages on immovable property												
201		of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	-
202		Items associated with particularly high risk												
203		Covered bonds												
204		Claims on institutions and corporates with a ST credit assessment												
205		Collective investments undertakings (CIU)												
206		Equity												
207		Securitisation												
208		Other exposures												
209		Standardised Total	13	9	8	7	4	3	1	0	0	1	0	68.86%

			Moratoria - Actual											
			31/12/2020											
Row Num		(mln EUR, %)	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
210	MARSHALL ISLANDS	Central banks												
211		Central governments												
212		Regional governments or local authorities												
213		Public sector entities												
214		Multilateral Development Banks												
215		International Organisations												
216		Institutions												
217		Corporates	0	0	0	0	0	0	0	0	0	0	0	-
218		of which: SME												
219		Retail	0	0	0	0	0	0	0	0	0	0	0	-
220		of which: SME												
221		Secured by mortgages on immovable property												
222		of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	-
223		Items associated with particularly high risk												
224		Covered bonds												
225		Claims on institutions and corporates with a ST credit assessment												
226		Collective investments undertakings (CIU)												
227		Equity												
228		Securitisation												
229		Other exposures												
230		Standardised Total	0	0	0	0	0	0	0	0	0	0	0	-

			Moratoria - Actual											
			31/12/2020											
Row Num		(mln EUR, %)	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
231	HUNGARY	Central banks												
232		Central governments												
233		Regional governments or local authorities												
234		Public sector entities												
235		Multilateral Development Banks												
236		International Organisations												
237		Institutions												
238		Corporates	7	7	6	0	2	0	0	0	0	0	0	-
239		of which: SME												
240		Retail	64	48	60	0	16	0	5	0	0	0	3	62.62%
241		of which: SME												
242		Secured by mortgages on immovable property												
243		of which: non-SME	287	104	257	0	60	0	6	0	2	1	3	54.83%
244		Items associated with particularly high risk												
245		Covered bonds												
246		Claims on institutions and corporates with a ST credit assessment												
247		Collective investments undertakings (CIU)												
248		Equity												
249		Securitisation												
250		Other exposures												
251		Standardised Total	358	159	323	0	78	0	12	0	3	1	7	58.35%

	13	14	15	16	17	18	19	20	21	22	23	24
	Public guarantees - Actual											
	31/12/2020											
Row Num	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
106												
107												
108												
109												
110												
111												
112												
113	0	0	0	0	0	0	0	0	0	0	0	-
114	0	0	0	0	0	0	0	0	0	0	0	-
115	0	0	0	0	0	0	0	0	0	0	0	-
116	0	0	0	0	0	0	0	0	0	0	0	-
117	0	0	0	0	0	0	0	0	0	0	0	-
118	0	0	0	0	0	0	0	0	0	0	0	-
119												
120												
121												
122												
123												
124												
125												
126	0	0	0	0	0	0	0	0	0	0	0	-

	13	14	15	16	17	18	19	20	21	22	23	24
	Public guarantees - Actual											
	31/12/2020											
Row Num	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
129												
130												
131												
132												
133												
134												
135												
136	0	0	0	0	0	0	0	0	0	0	0	-
137	0	0	0	0	0	0	0	0	0	0	0	-
138	0	0	0	0	0	0	0	0	0	0	0	-
139	0	0	0	0	0	0	0	0	0	0	0	-
140	0	0	0	0	0	0	0	0	0	0	0	-
141	0	0	0	0	0	0	0	0	0	0	0	-
142												
143												
144												
145												
146												
147												
148												
149	0	0	0	0	0	0	0	0	0	0	0	-

	13	14	15	16	17	18	19	20	21	22	23	24
	Public guarantees - Actual											
	31/12/2020											
Row Num	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
168												
169												
170												
171												
172												
173												
174												
175	0	0	0	0	0	0	0	0	0	0	0	-
176	0	0	0	0	0	0	0	0	0	0	0	-
177	0	0	0	0	0	0	0	0	0	0	0	-
178	0	0	0	0	0	0	0	0	0	0	0	-
179	0	0	0	0	0	0	0	0	0	0	0	-
180	0	0	0	0	0	0	0	0	0	0	0	-
181												
182												
183												
184												
185												
186												
187												
188												
189	0	0	0	0	0	0	0	0	0	0	0	-

	13	14	15	16	17	18	19	20	21	22	23	24
	Public guarantees - Actual											
	31/12/2020											
Row Num	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
190												
191												
192												
193												
194												
195												
196												
197	0	0	0	0	0	0	0	0	0	0	0	-
198	0	0	0	0	0	0	0	0	0	0	0	-
199	0	0	0	0	0	0	0	0	0	0	0	-
200	0	0	0	0	0	0	0	0	0	0	0	-
201	0	0	0	0	0	0	0	0	0	0	0	-
202	0	0	0	0	0	0	0	0	0	0	0	-
203												
204												
205												
206												
207												
208												
209												
210	0	0	0	0	0	0	0	0	0	0	0	-

	13	14	15	16	17	18	19	20	21	22	23	24
	Public guarantees - Actual											
	31/12/2020											
Row Num	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
211												
212												
213												
214												
215												
216												
217												
218	0	0	0	0	0	0	0	0	0	0	0	-
219	0	0	0	0	0	0	0	0	0	0	0	-
220	0	0	0	0	0	0	0	0	0	0	0	-
221	0	0	0	0	0	0	0	0	0	0	0	-
222	0	0	0	0	0	0	0	0	0	0	0	-
223	0	0	0	0	0	0	0	0	0	0	0	-
224												
225												
226												
227												
228												
229												
230												
231	0	0	0	0	0	0	0	0	0	0	0	-

2021 EU-wide Stress Test: Credit risk COVID-19 STA

DZ BANK AG Deutsche Zentral-Genossenschaftsbank

			25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45
			Moratoria - Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(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
1	DZ BANK AG Deutsche Zentral-Genossenschaftsbank	Central banks																					
2		Central governments																					
3		Regional governments or local authorities																					
4		Public sector entities																					
5		Multilateral Development Banks																					
6		International Organisations																					
7		Institutions																					
8		Corporates	6	3	0	0	0	0	23.59%	6	2	0	0	0	0	23.61%	6	2	1	0	0	0	23.62%
9		of which: SME																					
10		Retail	120	32	9	2	2	7	77.30%	119	31	12	2	1	10	82.00%	117	30	15	2	1	13	85.23%
11		of which: SME																					
12		Secured by mortgages on immovable property																					
13		of which: non-SME	263	61	10	2	1	6	62.61%	260	60	13	2	1	8	63.77%	257	60	17	2	1	11	64.60%
14		Items associated with particularly high risk																					
15		Covered bonds																					
16		Claims on institutions and corporates with a ST credit assessment																					
17		Collective investments undertakings (CIU)																					
18		Equity																					
19		Securitisation																					
20		Other exposures																					
21		Standardised Total	390	96	19	4	2	13	69.21%	385	94	26	5	2	18	71.71%	380	93	32	4	2	24	73.45%

			Moratoria - Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(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
22	GERMANY	Central banks																					
23		Central governments																					
24		Regional governments or local authorities																					
25		Public sector entities																					
26		Multilateral Development Banks																					
27		International Organisations																					
28		Institutions																					
29		Corporates	1	1	0	0	0	0	7.44%	1	0	0	0	0	0	7.44%	1	0	0	0	0	0	7.44%
30		of which: SME																					
31		Retail	3	0	0	0	0	0	53.09%	3	0	1	0	0	0	48.06%	3	0	1	0	0	0	44.65%
32		of which: SME																					
33		Secured by mortgages on immovable property																					
34		of which: non-SME	0	0	0	0	0	0	8.57%	0	0	0	0	0	0	8.57%	0	0	0	0	0	0	8.57%
35		Items associated with particularly high risk																					
36		Covered bonds																					
37		Claims on institutions and corporates with a ST credit assessment																					
38		Collective investments undertakings (CIU)																					
39		Equity																					
40		Securitisation																					
41		Other exposures																					
42		Standardised Total	4	1	1	0	0	0	39.59%	4	1	1	0	0	0	34.49%	4	1	1	0	0	0	32.10%

			Moratoria - Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(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
43	UNITED KINGDOM	Central banks																					
44		Central governments																					
45		Regional governments or local authorities																					
46		Public sector entities																					
47		Multilateral Development Banks																					
48		International Organisations																					
49		Institutions																					
50		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
51		of which: SME																					
52		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
53		of which: SME																					
54		Secured by mortgages on immovable property																					
55		of which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
56		Items associated with particularly high risk																					
57		Covered bonds																					
58		Claims on institutions and corporates with a ST credit assessment																					
59		Collective investments undertakings (CIU)																					
60		Equity																					
61		Securitisation																					
62		Other exposures																					
63		Standardised Total	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-

			Moratoria - Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(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
64	SWITZERLAND	Central banks																					
65		Central governments																					
66		Regional governments or local authorities																					
67		Public sector entities																					
68		Multilateral Development Banks																					
69		International Organisations																					
70		Institutions																					
71		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
72		of which: SME																					
73		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
74		of which: SME																					
75		Secured by mortgages on immovable property																					
76		of which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
77		Items associated with particularly high risk																					
78		Covered bonds																					
79		Claims on institutions and corporates with a ST credit assessment																					
80		Collective investments undertakings (CIU)																					
81		Equity																					
82		Securitisation																					
83		Other exposures																					
84		Standardised Total	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-

			Moratoria - Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(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
85	FRANCE	Central banks																					
86		Central governments																					
87		Regional governments or local authorities																					
88		Public sector entities																					
89		Multilateral Development Banks																					
90		International Organisations																					
91		Institutions																					
92		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
93		of which: SME																					
94		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
95		of which: SME																					
96		Secured by mortgages on immovable property																					
97		of which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
98		Items associated with particularly high risk																					
99		Covered bonds																					
100		Claims on institutions and corporates with a ST credit assessment																					
101		Collective investments undertakings (CIU)																					
102		Equity																					
103		Securitisation																					
104		Other exposures																					
105		Standardised Total	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-

2021 EU-wide Stress Test: Credit risk COVID-19 STA

DZ BANK AG Deutsche Zentral-Genossenschaftsbank

			25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45
			Moratoria - Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(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
106	LUXEMBOURG	Central banks																					
107		Central governments																					
108		Regional governments or local authorities																					
109		Public sector entities																					
110		Multilateral Development Banks																					
111		International Organisations																					
112		Institutions																					
113		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
114		of which: SME																					
115		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
116		of which: SME																					
117		Secured by mortgages on immovable property																					
118		of which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
119		Items associated with particularly high risk																					
120		Covered bonds																					
121		Claims on institutions and corporates with a ST credit assessment																					
122		Collective investments undertakings (CIU)																					
123		Equity																					
124		Securitisation																					
125		Other exposures																					
126		Standardised Total	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-

			Moratoria - Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(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
127	UNITED STATES	Central banks																					
128		Central governments																					
129		Regional governments or local authorities																					
130		Public sector entities																					
131		Multilateral Development Banks																					
132		International Organisations																					
133		Institutions																					
134		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
135		of which: SME																					
136		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
137		of which: SME																					
138		Secured by mortgages on immovable property																					
139		of which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
140		Items associated with particularly high risk																					
141		Covered bonds																					
142		Claims on institutions and corporates with a ST credit assessment																					
143		Collective investments undertakings (CIU)																					
144		Equity																					
145		Securitisation																					
146		Other exposures																					
147		Standardised Total	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-

			Moratoria - Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(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
148	NETHERLANDS	Central banks																					
149		Central governments																					
150		Regional governments or local authorities																					
151		Public sector entities																					
152		Multilateral Development Banks																					
153		International Organisations																					
154		Institutions																					
155		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
156		of which: SME																					
157		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
158		of which: SME																					
159		Secured by mortgages on immovable property																					
160		of which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
161		Items associated with particularly high risk																					
162		Covered bonds																					
163		Claims on institutions and corporates with a ST credit assessment																					
164		Collective investments undertakings (CIU)																					
165		Equity																					
166		Securitisation																					
167		Other exposures																					
168		Standardised Total	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-

			Moratoria - Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(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
169	AUSTRIA	Central banks																					
170		Central governments																					
171		Regional governments or local authorities																					
172		Public sector entities																					
173		Multilateral Development Banks																					
174		International Organisations																					
175		Institutions																					
176		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
177		of which: SME																					
178		Retail	8	3	2	0	0	1	65.15%	8	3	2	0	0	1	64.38%	7	3	3	0	0	2	63.99%
179		of which: SME																					
180		Secured by mortgages on immovable property																					
181		of which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
182		Items associated with particularly high risk																					
183		Covered bonds																					
184		Claims on institutions and corporates with a ST credit assessment																					
185		Collective investments undertakings (CIU)																					
186		Equity																					
187		Securitisation																					
188		Other exposures																					
189		Standardised Total	8	3	2	0	0	1	65.15%	8	3	2	0	0	1	64.38%	7	3	3	0	0	2	63.99%

			Moratoria - Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(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
190	MARSHALL ISLANDS	Central banks																					
191		Central governments																					
192		Regional governments or local authorities																					
193		Public sector entities																					
194		Multilateral Development Banks																					
195		International Organisations																					
196		Institutions																					
197		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
198		of which: SME																					
199		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
200		of which: SME																					
201		Secured by mortgages on immovable property																					
202		of which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
203		Items associated with particularly high risk																					
204		Covered bonds																					
205		Claims on institutions and corporates with a ST credit assessment																					
206		Collective investments undertakings (CIU)																					
207		Equity																					
208		Securitisation																					
209		Other exposures																					
210		Standardised Total	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-

			Moratoria - Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(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
211	HUNGARY	Central banks																					
212		Central governments																					
213		Regional governments or local authorities																					
214		Public sector entities																					
215		Multilateral Development Banks																					
216		International Organisations																					
217		Institutions																					
218		Corporates	5	2	0	0	0	0	27.16%	5	2	0	0	0	0	27.16%	5	2	1	0	0	0	27.16%
219		of which: SME																					
220		Retail	60	16	6	0	0	4	66.13%	59	15	8	0	0	5	63.83%	58	15	9	0	0	5	62.08%
221		of which: SME																					
222		Secured by mortgages on immovable property																					
223		of which: non-SME	255	60	9	2	1	6	64.25%	253	59	12	2	1	8	66.02%	250	59	16	2	1	11	67.14%
224		Items associated with particularly high risk																					
225		Covered bonds																					
226		Claims on institutions and corporates with a ST credit assessment																					
227		Collective investments undertakings (CIU)																					
228		Equity																					
229		Securitisation																					
230		Other exposures																					
231		Standardised Total	320	77	16	2	1	10	64.53%	316	77	20	3	1	13	64.51%	313	76	25	3	1	16	64.55%

2021 EU-wide Stress Test: Credit risk COVID-19 STA

DZ BANK AG Deutsche Zentral-Genossenschaftsbank

Row Num		(mln EUR, %)	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75
			Public guarantees - Baseline Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
			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
1	DZ BANK AG Deutsche Zentral-Genossenschaftsbank	Central banks																														
2		Central governments																														
3		Regional governments or local authorities																														
4		Public sector entities																														
5		Multilateral Development Banks																														
6		International Organisations																														
7		Institutions																														
8		Corporates	15	13	60	48	3	2	0	1	1	42,26%	16	13	57	46	4	4	0	1	2	42,78%	15	12	56	45	6	5	0	1	3	43,46%
9		of which: SME																														
10		Retail	473	426	20	18	15	14	1	0	1	4,71%	467	420	11	10	31	28	0	0	1	4,61%	457	412	11	10	41	36	0	0	2	4,61%
11		of which: SME																														
12		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	-
13		of which: non-SME																														
14		Items associated with particularly high risk																														
15		Covered bonds																														
16		Claims on institutions and corporates with a ST credit assessment																														
17		Collective investments undertakings (CIU)																														
18		Equity																														
19		Securitisation																														
20		Other exposures																														
21		Standardised Total	491	441	80	66	18	16	1	1	2	10,14%	484	435	69	56	35	31	1	1	3	9,46%	474	426	67	55	46	41	1	1	4	9,59%

Row Num		(mln EUR, %)	Public guarantees - Baseline Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
			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
22	GERMANY	Central banks																														
23		Central governments																														
24		Regional governments or local authorities																														
25		Public sector entities																														
26		Multilateral Development Banks																														
27		International Organisations																														
28		Institutions																														
29		Corporates	13	11	60	48	3	2	0	1	1	42,33%	13	11	57	46	4	4	0	1	2	42,85%	13	11	56	45	6	5	0	1	3	43,54%
30		of which: SME																														
31		Retail	473	426	20	18	15	14	1	0	1	4,71%	467	420	11	10	31	28	0	0	1	4,61%	457	412	11	10	41	36	0	0	2	4,61%
32		of which: SME																														
33		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	-
34		of which: non-SME																														
35		Items associated with particularly high risk																														
36		Covered bonds																														
37		Claims on institutions and corporates with a ST credit assessment																														
38		Collective investments undertakings (CIU)																														
39		Equity																														
40		Securitisation																														
41		Other exposures																														
42		Standardised Total	488	439	80	66	18	16	1	1	2	10,12%	482	433	69	56	35	31	1	1	3	9,44%	472	424	67	55	46	41	1	1	4	9,58%

Row Num		(mln EUR, %)	Public guarantees - Baseline Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
			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
43	UNITED KINGDOM	Central banks																														
44		Central governments																														
45		Regional governments or local authorities																														
46		Public sector entities																														
47		Multilateral Development Banks																														
48		International Organisations																														
49		Institutions																														
50		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	-
51		of which: SME																														
52		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	-
53		of which: SME																														
54		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	-
55		of which: non-SME																														
56		Items associated with particularly high risk																														
57		Covered bonds																														
58		Claims on institutions and corporates with a ST credit assessment																														
59		Collective investments undertakings (CIU)																														
60		Equity																														
61		Securitisation																														
62		Other exposures																														
63		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	-

Row Num		(mln EUR, %)	Public guarantees - Baseline Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
			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
64	SWITZERLAND	Central banks																														
65		Central governments																														
66		Regional governments or local authorities																														
67		Public sector entities																														
68		Multilateral Development Banks																														
69		International Organisations																														
70		Institutions																														
71		Corporates	2	2	0	0	0	0	0	0	0	32,16%	2	2	0	0	0	0	0	0	0	32,16%	2	2	0	0	0	0	0	0	0	32,16%
72		of which: SME																														
73		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	-
74		of which: SME																														
75		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	-
76		of which: non-SME																														
77		Items associated with particularly high risk																														
78		Covered bonds																														
79		Claims on institutions and corporates with a ST credit assessment																														
80		Collective investments undertakings (CIU)																														
81		Equity																														
82		Securitisation																														
83		Other exposures																														
84		Standardised Total	2	2	0	0	0	0	0	0	0	32,16%	2	2	0	0	0	0	0	0	0	32,16%	2	2	0	0	0	0	0	0	0	32,16%

Row Num		(mln EUR, %)	Public guarantees - Baseline Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
			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
85	FRANCE	Central banks																														
86		Central governments																														
87		Regional governments or local authorities																														
88		Public sector entities																														
89		Multilateral Development Banks																														
90		International Organisations																														
91		Institutions																														
92		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	-
93		of which: SME																														
94		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	-
95		of which: SME																														
96		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	-
97		of which: non-SME																														
98		Items associated with particularly high risk																														
99		Covered bonds																														
100		Claims on institutions and corporates with a ST credit assessment																														
101		Collective investments undertakings (CIU)																														
102		Equity																														
103		Securitisation																														
104		Other exposures																														
105		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	-

2021 EU-wide Stress Test: Credit risk COVID-19 STA

DZ BANK AG Deutsche Zentral-Genossenschaftsbank

			46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75
			Public guarantees - Baseline Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(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
106	LUXEMBOURG	Central banks																														
107		Central governments																														
108		Regional governments or local authorities																														
109		Public sector entities																														
110		Multilateral Development Banks																														
111		International Organisations																														
112		Institutions																														
113		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	-
114		of which: SME																														
115		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	-
116		of which: SME																														
117		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	-
118		of which: non-SME																														
119		Items associated with particularly high risk																														
120		Covered bonds																														
121		Claims on institutions and corporates with a ST credit assessment																														
122		Collective investments undertakings (CIU)																														
123		Equity																														
124		Securitisation																														
125		Other exposures																														
126		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 - Baseline Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(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
127	UNITED STATES	Central banks																														
128		Central governments																														
129		Regional governments or local authorities																														
130		Public sector entities																														
131		Multilateral Development Banks																														
132		International Organisations																														
133		Institutions																														
134		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	-
135		of which: SME																														
136		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	-
137		of which: SME																														
138		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	-
139		of which: non-SME																														
140		Items associated with particularly high risk																														
141		Covered bonds																														
142		Claims on institutions and corporates with a ST credit assessment																														
143		Collective investments undertakings (CIU)																														
144		Equity																														
145		Securitisation																														
146		Other exposures																														
147		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 - Baseline Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(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
148	NETHERLANDS	Central banks																														
149		Central governments																														
150		Regional governments or local authorities																														
151		Public sector entities																														
152		Multilateral Development Banks																														
153		International Organisations																														
154		Institutions																														
155		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	-
156		of which: SME																														
157		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	-
158		of which: SME																														
159		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	-
160		of which: non-SME																														
161		Items associated with particularly high risk																														
162		Covered bonds																														
163		Claims on institutions and corporates with a ST credit assessment																														
164		Collective investments undertakings (CIU)																														
165		Equity																														
166		Securitisation																														
167		Other exposures																														
168		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 - Baseline Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(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
169	AUSTRIA	Central banks																														
170		Central governments																														
171		Regional governments or local authorities																														
172		Public sector entities																														
173		Multilateral Development Banks																														
174		International Organisations																														
175		Institutions																														
176		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	-
177		of which: SME																														
178		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	-
179		of which: SME																														
180		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	-
181		of which: non-SME																														
182		Items associated with particularly high risk																														
183		Covered bonds																														
184		Claims on institutions and corporates with a ST credit assessment																														
185		Collective investments undertakings (CIU)																														
186		Equity																														
187		Securitisation																														
188		Other exposures																														
189		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 - Baseline Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(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
190	MARSHALL ISLANDS	Central banks																														
191		Central governments																														
192		Regional governments or local authorities																														
193		Public sector entities																														
194		Multilateral Development Banks																														
195		International Organisations																														
196		Institutions																														
197		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	-
198		of which: SME																														
199		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	-
200		of which: SME																														
201		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	-
202		of which: non-SME																														
203		Items associated with particularly high risk																														
204		Covered bonds																														
205		Claims on institutions and corporates with a ST credit assessment																														
206		Collective investments undertakings (CIU)																														
207		Equity																														
208		Securitisation																														
209		Other exposures																														
210		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 - Baseline Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(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
211	HUNGARY	Central banks																														
212		Central governments																														
213		Regional governments or local authorities																														
214		Public sector entities																														
215		Multilateral Development Banks																														
216		International Organisations																														
217		Institutions																														
218		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	-
219		of which: SME																														
220		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	-
221		of which: SME																														
222		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	-
223		of which: non-SME																														
224		Items associated with particularly high risk																														
225		Covered bonds																														
226		Claims on institutions and corporates with a ST credit assessment																														
227		Collective investments undertakings (CIU)																														
228		Equity																														
229		Securitisation																														
230		Other exposures																														
231		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	-

2021 EU-wide Stress Test: Credit risk COVID-19 STA

DZ BANK AG Deutsche Zentral-Genossenschaftsbank

			76	77	78	79	80	81	82	63	84	85	86	87	88	89	90	91	92	93	94	95	96
			Moratoria - Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(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
1	DZ BANK AG Deutsche Zentral-Genossenschaftsbank	Central banks																					
2		Central governments																					
3		Regional governments or local authorities																					
4		Public sector entities																					
5		Multilateral Development Banks																					
6		International Organisations																					
7		Institutions																					
8		Corporates	6	3	0	0	0	0	27,04%	6	2	1	0	0	0	27,06%	6	2	1	0	0	0	26,94%
9		of which: SME																					
10		Retail	119	33	10	5	3	9	92,26%	115	32	15	6	3	15	101,32%	111	31	21	5	2	22	106,16%
11		of which: SME																					
12		Secured by mortgages on immovable property																					
13		of which: non-SME	262	61	11	5	1	8	73,45%	257	60	17	6	1	13	75,52%	250	58	25	5	1	19	76,28%
14		Items associated with particularly high risk																					
15		Covered bonds																					
16		Claims on institutions and corporates with a ST credit assessment																					
17		Collective investments undertakings (CIU)																					
18		Equity																					
19		Securitisation																					
20		Other exposures																					
21		Standardised Total	387	97	21	10	5	17	81,75%	378	94	33	12	4	28	86,49%	367	91	47	10	4	41	88,72%

			Moratoria - Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(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
22	GERMANY	Central banks																					
23		Central governments																					
24		Regional governments or local authorities																					
25		Public sector entities																					
26		Multilateral Development Banks																					
27		International Organisations																					
28		Institutions																					
29		Corporates	1	0	0	0	0	0	8,52%	1	0	0	0	0	0	8,52%	1	0	0	0	0	0	8,48%
30		of which: SME																					
31		Retail	3	0	0	0	0	0	60,16%	3	0	1	0	0	0	50,29%	3	0	1	0	0	0	43,96%
32		of which: SME																					
33		Secured by mortgages on immovable property																					
34		of which: non-SME	0	0	0	0	0	0	10,00%	0	0	0	0	0	0	10,00%	0	0	0	0	0	0	9,96%
35		Items associated with particularly high risk																					
36		Covered bonds																					
37		Claims on institutions and corporates with a ST credit assessment																					
38		Collective investments undertakings (CIU)																					
39		Equity																					
40		Securitisation																					
41		Other exposures																					
42		Standardised Total	4	1	1	0	0	0	43,78%	4	1	1	0	0	0	35,83%	4	1	1	0	0	0	32,19%

			Moratoria - Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(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
43	UNITED KINGDOM	Central banks																					
44		Central governments																					
45		Regional governments or local authorities																					
46		Public sector entities																					
47		Multilateral Development Banks																					
48		International Organisations																					
49		Institutions																					
50		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
51		of which: SME																					
52		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
53		of which: SME																					
54		Secured by mortgages on immovable property																					
55		of which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
56		Items associated with particularly high risk																					
57		Covered bonds																					
58		Claims on institutions and corporates with a ST credit assessment																					
59		Collective investments undertakings (CIU)																					
60		Equity																					
61		Securitisation																					
62		Other exposures																					
63		Standardised Total	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-

			Moratoria - Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(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
64	SWITZERLAND	Central banks																					
65		Central governments																					
66		Regional governments or local authorities																					
67		Public sector entities																					
68		Multilateral Development Banks																					
69		International Organisations																					
70		Institutions																					
71		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
72		of which: SME																					
73		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
74		of which: SME																					
75		Secured by mortgages on immovable property																					
76		of which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
77		Items associated with particularly high risk																					
78		Covered bonds																					
79		Claims on institutions and corporates with a ST credit assessment																					
80		Collective investments undertakings (CIU)																					
81		Equity																					
82		Securitisation																					
83		Other exposures																					
84		Standardised Total	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-

			Moratoria - Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(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
85	FRANCE	Central banks																					
86		Central governments																					
87		Regional governments or local authorities																					
88		Public sector entities																					
89		Multilateral Development Banks																					
90		International Organisations																					
91		Institutions																					
92		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
93		of which: SME																					
94		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
95		of which: SME																					
96		Secured by mortgages on immovable property																					
97		of which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
98		Items associated with particularly high risk																					
99		Covered bonds																					
100		Claims on institutions and corporates with a ST credit assessment																					
101		Collective investments undertakings (CIU)																					
102		Equity																					
103		Securitisation																					
104		Other exposures																					
105		Standardised Total	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-

2021 EU-wide Stress Test: Credit risk COVID-19 STA

DZ BANK AG Deutsche Zentral-Genossenschaftsbank

			76	77	78	79	80	81	82	63	84	85	86	87	88	89	90	91	92	93	94	95	96
			Moratoria - Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(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
106	LUXEMBOURG	Central banks																					
107		Central governments																					
108		Regional governments or local authorities																					
109		Public sector entities																					
110		Multilateral Development Banks																					
111		International Organisations																					
112		Institutions																					
113		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
114		of which: SME																					
115		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
116		of which: SME																					
117		Secured by mortgages on immovable property																					
118		of which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
119		Items associated with particularly high risk																					
120		Covered bonds																					
121		Claims on institutions and corporates with a ST credit assessment																					
122		Collective investments undertakings (CIU)																					
123		Equity																					
124		Securitisation																					
125		Other exposures																					
126		Standardised Total	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-

			Moratoria - Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(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
127	UNITED STATES	Central banks																					
128		Central governments																					
129		Regional governments or local authorities																					
130		Public sector entities																					
131		Multilateral Development Banks																					
132		International Organisations																					
133		Institutions																					
134		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
135		of which: SME																					
136		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
137		of which: SME																					
138		Secured by mortgages on immovable property																					
139		of which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
140		Items associated with particularly high risk																					
141		Covered bonds																					
142		Claims on institutions and corporates with a ST credit assessment																					
143		Collective investments undertakings (CIU)																					
144		Equity																					
145		Securitisation																					
146		Other exposures																					
147		Standardised Total	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-

			Moratoria - Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(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
148	NETHERLANDS	Central banks																					
149		Central governments																					
150		Regional governments or local authorities																					
151		Public sector entities																					
152		Multilateral Development Banks																					
153		International Organisations																					
154		Institutions																					
155		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
156		of which: SME																					
157		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
158		of which: SME																					
159		Secured by mortgages on immovable property																					
160		of which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
161		Items associated with particularly high risk																					
162		Covered bonds																					
163		Claims on institutions and corporates with a ST credit assessment																					
164		Collective investments undertakings (CIU)																					
165		Equity																					
166		Securitisation																					
167		Other exposures																					
168		Standardised Total	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-

			Moratoria - Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(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
169	AUSTRIA	Central banks																					
170		Central governments																					
171		Regional governments or local authorities																					
172		Public sector entities																					
173		Multilateral Development Banks																					
174		International Organisations																					
175		Institutions																					
176		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
177		of which: SME																					
178		Retail	7	4	2	0	1	1	76.35%	6	4	2	0	1	2	75.44%	6	4	3	0	1	2	74.69%
179		of which: SME																					
180		Secured by mortgages on immovable property																					
181		of which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
182		Items associated with particularly high risk																					
183		Covered bonds																					
184		Claims on institutions and corporates with a ST credit assessment																					
185		Collective investments undertakings (CIU)																					
186		Equity																					
187		Securitisation																					
188		Other exposures																					
189		Standardised Total	7	4	2	0	1	1	76.35%	6	4	2	0	1	2	75.44%	6	4	3	0	1	2	74.69%

			Moratoria - Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(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
190	MARSHALL ISLANDS	Central banks																					
191		Central governments																					
192		Regional governments or local authorities																					
193		Public sector entities																					
194		Multilateral Development Banks																					
195		International Organisations																					
196		Institutions																					
197		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
198		of which: SME																					
199		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
200		of which: SME																					
201		Secured by mortgages on immovable property																					
202		of which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
203		Items associated with particularly high risk																					
204		Covered bonds																					
205		Claims on institutions and corporates with a ST credit assessment																					
206		Collective investments undertakings (CIU)																					
207		Equity																					
208		Securitisation																					
209		Other exposures																					
210		Standardised Total	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-

			Moratoria - Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(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
211	HUNGARY	Central banks																					
212		Central governments																					
213		Regional governments or local authorities																					
214		Public sector entities																					
215		Multilateral Development Banks																					
216		International Organisations																					
217		Institutions																					
218		Corporates	5	2	0	0	0	0	31.12%	5	2	0	0	0	0	31.12%	5	2	1	0	0	0	30.96%
219		of which: SME																					
220		Retail	59	16	7	1	0	5	76.38%	58	15	9	1	0	6	72.05%	55	15	12	1	0	8	68.83%
221		of which: SME																					
222		Secured by mortgages on immovable property																					
223		of which: non-SME	254	60	10	5	1	8	75.60%	249	58	16	6	1	13	78.54%	243	57	24	5	1	19	79.53%
224		Items associated with particularly high risk																					
225		Covered bonds																					
226		Claims on institutions and corporates with a ST credit assessment																					
227		Collective investments undertakings (CIU)																					
228		Equity																					
229		Securitisation																					
230		Other exposures																					
231		Standardised Total	319	77	17	6	2	13	75.28%	312	76	26	7	2	19	75.45%	304	73	36	6	2	27	75.22%

2021 EU-wide Stress Test: Credit risk COVID-19 STA

DZ BANK AG Deutsche Zentral-Genossenschaftsbank

Row Num		(mln EUR, %)	97	98	99	100	101	102	103	104	105	106	107	108	109	110	111	112	113	114	115	116	117	118	119	120	121	122	123	124	125	126
			Public guarantees - Adverse Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
			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
1	DZ BANK AG Deutsche Zentral-Genossenschaftsbank	Central banks																														
2		Central governments																														
3		Regional governments or local authorities																														
4		Public sector entities																														
5		Multilateral Development Banks																														
6		International Organisations																														
7		Institutions																														
8		Corporates	14	12	60	48	3	2	0	2	1	47.45%	14	12	57	46	7	5	0	3	3	47.58%	13	11	53	43	11	9	0	2	5	47.37%
9		of which: SME																														
10		Retail	313	282	178	160	18	16	1	2	1	6.55%	308	277	153	138	48	43	1	1	3	6.63%	317	285	116	104	77	69	1	1	5	6.55%
11		of which: SME																														
12		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	-
13		of which: non-SME																														
14		Items associated with particularly high risk																														
15		Covered bonds																														
16		Claims on institutions and corporates with a ST credit assessment																														
17		Collective investments undertakings (CIU)																														
18		Equity																														
19		Securitisation																														
20		Other exposures																														
21		Standardised Total	329	295	238	209	21	18	2	4	3	12.76%	324	291	210	183	54	48	2	4	6	11.80%	332	298	169	147	87	77	1	3	10	11.71%

Row Num		(mln EUR, %)	Public guarantees - Adverse Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
			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
22	GERMANY	Central banks																														
23		Central governments																														
24		Regional governments or local authorities																														
25		Public sector entities																														
26		Multilateral Development Banks																														
27		International Organisations																														
28		Institutions																														
29		Corporates	12	10	60	48	3	2	0	2	1	47.53%	11	10	57	46	7	5	0	3	3	47.66%	11	9	53	43	11	8	0	2	5	47.44%
30		of which: SME																														
31		Retail	313	282	178	160	18	16	1	2	1	6.55%	308	277	153	138	48	43	1	1	3	6.63%	317	285	116	104	77	69	1	1	5	6.55%
32		of which: SME																														
33		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	-
34		of which: non-SME																														
35		Items associated with particularly high risk																														
36		Covered bonds																														
37		Claims on institutions and corporates with a ST credit assessment																														
38		Collective investments undertakings (CIU)																														
39		Equity																														
40		Securitisation																														
41		Other exposures																														
42		Standardised Total	327	294	238	209	21	18	2	4	3	12.74%	322	289	210	183	54	48	2	4	6	11.78%	330	296	169	147	87	77	1	3	10	11.69%

Row Num		(mln EUR, %)	Public guarantees - Adverse Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
			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
43	UNITED KINGDOM	Central banks																														
44		Central governments																														
45		Regional governments or local authorities																														
46		Public sector entities																														
47		Multilateral Development Banks																														
48		International Organisations																														
49		Institutions																														
50		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	-
51		of which: SME																														
52		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	-
53		of which: SME																														
54		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	-
55		of which: non-SME																														
56		Items associated with particularly high risk																														
57		Covered bonds																														
58		Claims on institutions and corporates with a ST credit assessment																														
59		Collective investments undertakings (CIU)																														
60		Equity																														
61		Securitisation																														
62		Other exposures																														
63		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	-

Row Num		(mln EUR, %)	Public guarantees - Adverse Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
			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
64	SWITZERLAND	Central banks																														
65		Central governments																														
66		Regional governments or local authorities																														
67		Public sector entities																														
68		Multilateral Development Banks																														
69		International Organisations																														
70		Institutions																														
71		Corporates	2	2	0	0	0	0	0	0	0	36.85%	2	2	0	0	0	0	0	0	0	36.85%	2	2	0	0	0	0	0	0	0	36.59%
72		of which: SME																														
73		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	-
74		of which: SME																														
75		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	-
76		of which: non-SME																														
77		Items associated with particularly high risk																														
78		Covered bonds																														
79		Claims on institutions and corporates with a ST credit assessment																														
80		Collective investments undertakings (CIU)																														
81		Equity																														
82		Securitisation																														
83		Other exposures																														
84		Standardised Total	2	2	0	0	0	0	0	0	0	36.85%	2	2	0	0	0	0	0	0	0	36.85%	2	2	0	0	0	0	0	0	0	36.59%

Row Num		(mln EUR, %)	Public guarantees - Adverse Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
			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
85	FRANCE	Central banks																														
86		Central governments																														
87		Regional governments or local authorities																														
88		Public sector entities																														
89		Multilateral Development Banks																														
90		International Organisations																														
91		Institutions																														
92		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	-
93		of which: SME																														
94		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	-
95		of which: SME																														
96		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	-
97		of which: non-SME																														
98		Items associated with particularly high risk																														
99		Covered bonds																														
100		Claims on institutions and corporates with a ST credit assessment																														
101		Collective investments undertakings (CIU)																														
102		Equity																														
103		Securitisation																														
104		Other exposures																														
105		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	-

2021 EU-wide Stress Test: Credit risk COVID-19 STA

DZ BANK AG Deutsche Zentral-Genossenschaftsbank

			97	98	99	100	101	102	103	104	105	106	107	108	109	110	111	112	113	114	115	116	117	118	119	120	121	122	123	124	125	126
			Public guarantees - Adverse Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(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
106	LUXEMBOURG	Central banks																														
107		Central governments																														
108		Regional governments or local authorities																														
109		Public sector entities																														
110		Multilateral Development Banks																														
111		International Organisations																														
112		Institutions																														
113		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	-
114		of which: SME																														
115		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	-
116		of which: SME																														
117		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	-
118		of which: non-SME																														
119		Items associated with particularly high risk																														
120		Covered bonds																														
121		Claims on institutions and corporates with a ST credit assessment																														
122		Collective investments undertakings (CIU)																														
123		Equity																														
124		Securitisation																														
125		Other exposures																														
126		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																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(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
127	UNITED STATES	Central banks																														
128		Central governments																														
129		Regional governments or local authorities																														
130		Public sector entities																														
131		Multilateral Development Banks																														
132		International Organisations																														
133		Institutions																														
134		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	-
135		of which: SME																														
136		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	-
137		of which: SME																														
138		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	-
139		of which: non-SME																														
140		Items associated with particularly high risk																														
141		Covered bonds																														
142		Claims on institutions and corporates with a ST credit assessment																														
143		Collective investments undertakings (CIU)																														
144		Equity																														
145		Securitisation																														
146		Other exposures																														
147		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																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(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
148	NETHERLANDS	Central banks																														
149		Central governments																														
150		Regional governments or local authorities																														
151		Public sector entities																														
152		Multilateral Development Banks																														
153		International Organisations																														
154		Institutions																														
155		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	-
156		of which: SME																														
157		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	-
158		of which: SME																														
159		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	-
160		of which: non-SME																														
161		Items associated with particularly high risk																														
162		Covered bonds																														
163		Claims on institutions and corporates with a ST credit assessment																														
164		Collective investments undertakings (CIU)																														
165		Equity																														
166		Securitisation																														
167		Other exposures																														
168		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																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(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
169	AUSTRIA	Central banks																														
170		Central governments																														
171		Regional governments or local authorities																														
172		Public sector entities																														
173		Multilateral Development Banks																														
174		International Organisations																														
175		Institutions																														
176		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	-
177		of which: SME																														
178		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	-
179		of which: SME																														
180		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	-
181		of which: non-SME																														
182		Items associated with particularly high risk																														
183		Covered bonds																														
184		Claims on institutions and corporates with a ST credit assessment																														
185		Collective investments undertakings (CIU)																														
186		Equity																														
187		Securitisation																														
188		Other exposures																														
189		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																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(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
190	MARSHALL ISLANDS	Central banks																														
191		Central governments																														
192		Regional governments or local authorities																														
193		Public sector entities																														
194		Multilateral Development Banks																														
195		International Organisations																														
196		Institutions																														
197		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	-
198		of which: SME																														
199		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	-
200		of which: SME																														
201		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	-
202		of which: non-SME																														
203		Items associated with particularly high risk																														
204		Covered bonds																														
205		Claims on institutions and corporates with a ST credit assessment																														
206		Collective investments undertakings (CIU)																														
207		Equity																														
208		Securitisation																														
209		Other exposures																														
210		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																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(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
211	HUNGARY	Central banks																														
212		Central governments																														
213		Regional governments or local authorities																														
214		Public sector entities																														
215		Multilateral Development Banks																														
216		International Organisations																														
217		Institutions																														
218		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	-
219		of which: SME																														
220		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	-
221		of which: SME																														
222		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	-
223		of which: non-SME																														
224		Items associated with particularly high risk																														
225		Covered bonds																														
226		Claims on institutions and corporates with a ST credit assessment																														
227		Collective investments undertakings (CIU)																														
228		Equity																														
229		Securitisation																														
230		Other exposures																														
231		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	-

2021 EU-wide Stress Test: Securitisations

DZ BANK AG Deutsche Zentral-Genossenschaftsbank

			1	2	3	4	5	6	7
			Actual	Baseline Scenario			Adverse Scenario		
Row Num		(mln EUR)	31/12/2020	31/12/2021	31/12/2022	31/12/2023	31/12/2021	31/12/2022	31/12/2023
1	Exposure values	SEC-IRBA	0						
2		SEC-SA	1,149						
3		SEC-ERBA	1,550						
4		SEC-IAA	4,744						
5		**Total**	**7,444**						
6	REA	SEC-IRBA	0	0	0	0	0	0	0
7		SEC-SA	629	672	750	796	868	1,277	1,396
8		SEC-ERBA	853	1,010	1,045	1,078	1,437	1,840	2,055
9		SEC-IAA	2,748	3,364	3,346	3,524	4,320	6,176	6,973
10		Additional risk exposure amounts	0	0	0	0	0	0	0
11		**Total**	**4,231**	**5,046**	**5,140**	**5,398**	**6,625**	**9,293**	**10,425**
12	**Impairments**	**Total banking book others than assessed at fair value**		**9**	**0**	**2**	**16**	**1**	**0**

2021 EU-wide Stress Test: Risk exposure amounts

DZ BANK AG Deutsche Zentral-Genossenschaftsbank

		1	2	3	4	5	6	7
		Actual	Baseline scenario			Adverse scenario		
RowNum	(mln EUR)	31/12/2020	31/12/2021	31/12/2022	31/12/2023	31/12/2021	31/12/2022	31/12/2023
1	Risk exposure amount for credit risk	126,070	133,467	132,108	131,528	144,981	143,462	144,287
2	Risk exposure amount for securitisations and re-securitisations	4,231	5,046	5,140	5,398	6,625	9,293	10,425
3	Risk exposure amount other credit risk	121,840	128,421	126,968	126,131	138,356	134,169	133,863
4	Risk exposure amount for market risk	9,376	9,376	9,376	9,376	9,447	9,341	9,321
5	Risk exposure amount for operational risk	10,608	10,608	10,608	10,608	10,608	10,608	10,608
6	Other risk exposure amounts	1,119	1,119	1,119	1,119	1,119	1,119	1,119
7	**Total risk exposure amount**	**147,173**	**154,570**	**153,211**	**152,631**	**166,155**	**164,529**	**165,335**
8	**Total Risk exposure amount (transitional)**	**147,252**	**154,612**	**153,229**	**152,639**	**166,297**	**164,621**	**165,376**
9	**Total Risk exposure amount (fully loaded)**	**147,173**	**154,570**	**153,211**	**152,631**	**166,155**	**164,529**	**165,335**

2021 EU-wide Stress Test: Capital

DZ BANK AG Deutsche Zentral-Genossenschaftsbank

RowNum			(mln EUR,%)	1	2	3	4	5	6	7	8
				IFRS 9 first implementation	Actual	Baseline Scenario			Adverse Scenario		
				01/01/2018	31/12/2020	2021	2022	2023	2021	2022	2023
1		A	**OWN FUNDS**		**28,669**	**28,955**	**28,069**	**28,537**	**24,812**	**22,521**	**21,825**
2		A.1	**COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)**		**22,476**	**22,812**	**23,333**	**23,790**	**18,631**	**17,746**	**16,990**
3		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
4		A.1.1.1	Of which: CET1 instruments subscribed by Government		0	0	0	0	0	0	0
5		A.1.2	Retained earnings		8,560	9,057	9,621	10,211	6,001	5,228	4,720
6		A.1.3	Accumulated other comprehensive income		1,487	1,487	1,487	1,487	513	513	513
7		A.1.3.1	Arising from full revaluation, cash flow hedge and liquidity reserves		2,264	2,264	2,264	2,264	1,348	1,348	1,348
8		A.1.3.2	OCI Impact of defined benefit pension plans [gain or (-) loss]		-777	-777	-777	-777	-835	-835	-835
9		A.1.3.3	Other OCI contributions		0	0	0	0	0	0	0
10		A.1.4	Other Reserves		2,586	2,586	2,586	2,586	2,586	2,586	2,586
11		A.1.5	Funds for general banking risk		0	0	0	0	0	0	0
12		A.1.6	Minority interest given recognition in CET1 capital		28	28	28	28	28	28	28
13		A.1.7	Adjustments to CET1 due to prudential filters		-120	-120	-120	-120	-130	-130	-130
14		A.1.7.1	(-) Value adjustments due to the requirements for prudent valuation (AVA)		-254	-254	-254	-254	-264	-264	-264
15		A.1.7.2	Cash flow hedge reserve		0	0	0	0	0	0	0
16		A.1.7.3	Other adjustments		134	134	134	134	134	134	134
17		A.1.8	(-) Intangible assets (including Goodwill)		-480	-412	-344	-275	-412	-344	-275
18		A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs		-11	-11	-11	-11	-486	-486	-486
19		A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses		-174	-174	-201	-218	-174	-174	-174
20		A.1.11	(-) Deduction due to the application of Regulation (EU) No 2019/630 amending Regulation (EU) No 575/2013 as regards minimum loss coverage for non-performing exposures ("NPL calendar")		0	-3	-46	-201	-3	-42	-195
21		A.1.12	(-) Defined benefit pension fund assets		0	0	0	0	0	0	0
22		A.1.13	(-) Reciprocal cross holdings in CET1 Capital		-2	-2	-2	-2	-2	-2	-2
23		A.1.14	(-) Excess deduction from AT1 items over AT1 Capital		0	0	0	0	0	0	0
24		A.1.15	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight		-38	-38	-38	-38	-38	-38	-38
25		A.1.15.1	Of which: from securitisation positions (-)		-38	-38	-38	-38	-38	-38	-38
26		A.1.16	(-) 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
27		A.1.17	(-) Deductible DTAs that rely on future profitability and arise from temporary differences		0	0	0	0	0	0	0
28		A.1.18	(-) CET1 instruments of financial sector entities where the institution has a significant investment		0	0	0	0	0	0	0
29		A.1.19	(-) Amount exceeding the 17.65% threshold		0	0	0	0	0	0	0
30	**OWN FUNDS**	A.1.20	(-) Additional deductions of CET1 Capital due to Article 3 CRR		0	0	0	0	0	0	0
31		A.1.21	CET1 capital elements or deductions - other		-88	-106	-124	-142	-106	-124	-142
32		A.1.22	Amount subject to IFRS 9 transitional arrangements		-141	-52	-37	-34	-385	-350	-233
33		A.1.22.1	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
34		A.1.22.2	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
35		A.1.22.3	Increase of CET1 capital due to the tax deductibility of the amounts above ("static part + old dynamic part")		9	9	9	9	9	9	9
36		A.1.22.4	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")		179	48	27	22	533	483	311
37		A.1.22.4.1	Increase of CET1 capital due to the tax deductibility of the amounts above ("new dynamic part")		56	15	9	7	167	151	97
38		A.1.23	Transitional adjustments		250	42	19	8	376	253	107
39		A.1.23.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)		0	0	0	0	0	0	0
40		A.1.23.2	Transitional adjustments due to additional minority interests (+/-)		114	0	0	0	0	0	0
41		A.1.23.3	Adjustments due to IFRS 9 transitional arrangements		136	42	19	8	376	253	107
42		A.1.23.3.1	From the increased IFRS 9 ECL provisions net of EL		136	42	19	8	376	253	107
43		A.1.23.3.2	From the amount of DTAs that is deducted from CET1 capital		0	0	0	0	0	0	0
44		A.1.23.4	Other transitional adjustments to CET1 Capital		0	0	0	0	0	0	0
45		A.1.23.4.1	Of which: due to DTAs that rely on future profitability and do not arise from temporary differences		0	0	0	0	0	0	0
46		A.1.23.4.2	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
47		A.1.23.4.3	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
48		A.2	**ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)**		**2,602**	**2,356**	**2,109**	**2,109**	**2,356**	**2,109**	**2,109**
49		A.2.1	Additional Tier 1 Capital instruments		2,109	2,109	2,109	2,109	2,109	2,109	2,109
50		A.2.2	(-) Excess deduction from T2 items over T2 capital		0	0	0	0	0	0	0
51		A.2.3	Other Additional Tier 1 Capital components and deductions		0	0	0	0	0	0	0
52		A.2.4	Additional Tier 1 transitional adjustments		493	246	0	0	246	0	0
53		A.2.4.1	Of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
54		A.3	**TIER 1 CAPITAL (net of deductions and after transitional adjustments)**		**25,078**	**25,168**	**25,443**	**25,899**	**20,987**	**19,856**	**19,100**
55		A.4	**TIER 2 CAPITAL (net of deductions and after transitional adjustments)**		**3,591**	**3,788**	**2,627**	**2,638**	**3,825**	**2,665**	**2,726**
56		A.4.1	Tier 2 Capital instruments		2,353	2,353	2,353	2,353	2,353	2,353	2,353
57		A.4.2	Other Tier 2 Capital components and deductions		404	271	274	285	649	627	564
58		A.4.3	Tier 2 transitional adjustments		834	1,164	0	0	823	-314	-191
59		A.4.3.1	Of which: adjustments due to IFRS 9 transitional arrangements		-83	0	0	0	-341	-314	-191
60		A.5	**Grandfathered Additional Tier 1 Capital instruments eligible as Tier 2**		1,410	1,410	0	0	1,410	0	0

2021 EU-wide Stress Test: Capital

DZ BANK AG Deutsche Zentral-Genossenschaftsbank

RowNum			(mln EUR,%)	1	2	3	4	5	6	7	8
				IFRS 9 first implementation	Actual	Baseline Scenario			Adverse Scenario		
				01/01/2018	31/12/2020	2021	2022	2023	2021	2022	2023
61	TOTAL RISK EXPOSURE AMOUNT	B	TOTAL RISK EXPOSURE AMOUNT		147,173	154,570	153,211	152,631	166,155	164,529	165,335
62		B.1	Of which: Transitional adjustments included		0	0	0	0	0	0	0
63		B.2	Adjustments due to IFRS 9 transitional arrangements		79	42	19	8	141	91	41
64	CAPITAL RATIOS (%) Transitional period	C.1	Common Equity Tier 1 Capital ratio		15.26%	14.75%	15.23%	15.59%	11.20%	10.78%	10.27%
65		C.2	Tier 1 Capital ratio		17.03%	16.28%	16.60%	16.97%	12.62%	12.06%	11.55%
66		C.3	Total Capital ratio		19.47%	18.73%	18.32%	18.70%	14.92%	13.68%	13.20%
67	Fully loaded CAPITAL	D.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded)		22,225	22,769	23,314	23,782	18,255	17,493	16,883
68		D.2	TIER 1 CAPITAL (fully loaded)		24,335	24,879	25,424	25,892	20,365	19,602	18,993
69		D.3	TOTAL CAPITAL (fully loaded)		28,502	28,913	28,051	28,530	24,777	22,582	21,909
70	CAPITAL RATIOS (%) Fully loaded	E.1	Common Equity Tier 1 Capital ratio		15.10%	14.73%	15.22%	15.58%	10.99%	10.63%	10.21%
71		E.2	Tier 1 Capital ratio		16.53%	16.10%	16.59%	16.96%	12.26%	11.91%	11.49%
72		E.3	Total Capital ratio		19.37%	18.71%	18.31%	18.69%	14.91%	13.72%	13.25%
73	Memorandum items	F	Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2021 - 2023 period (cumulative conversions) (1)		0	0	0	0	0	0	0
74		G	Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event (2)		0	2,150	2,150	2,150	2,150	2,150	2,150
75		G.1	Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario (2)		0	0	0	0	0	0	0
76		H.1	Total leverage ratio exposures (transitional)		435,307	435,307	435,307	435,307	435,307	435,307	435,307
77		H.2	Total leverage ratio exposures (fully loaded)		435,145	435,145	435,145	435,145	435,145	435,145	435,145
78		H.3	Leverage ratio (transitional)		5.76%	5.78%	5.84%	5.95%	4.82%	4.56%	4.39%
79		H.4	Leverage ratio (fully loaded)		5.59%	5.72%	5.84%	5.95%	4.68%	4.50%	4.36%
80	Transitional combined buffer requirements (%)	P.1	Capital conservation buffer		2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
81		P.2	Countercyclical capital buffer		0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%
82		P.3	O-SII buffer		1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
83		P.4	G-SII buffer		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
84		P.5	Systemic risk buffer applied to all exposures according to article 133 (4) of CRD IV		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
85		P.5.1	Systemic risk buffer applied to domestic exposures only according to article 133 (5) of CRD IV		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
86		P.6	Combined buffer		3.51%	3.51%	3.51%	3.51%	3.51%	3.51%	3.51%
87	Pillar 2 (%)	R.1	Pillar 2 capital requirement		1.75%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%
88		R.1.1	Of which: CET1		0.98%	0.98%	0.98%	0.98%	0.98%	0.98%	0.98%
89		R.2	Total SREP capital requirement (applicable requirement to be met at all times - including adverse scenario - according to EBA/GL/2018/03)		9.75%	9.75%	9.75%	9.75%	9.75%	9.75%	9.75%
90		R.2.1	Of which: CET1		5.48%	5.48%	5.48%	5.48%	5.48%	5.48%	5.48%
91		R.3	Overall capital requirement (applicable requirement under the baseline scenario according to EBA/GL/2018/03)		13.26%	13.26%	13.26%	13.26%	13.26%	13.26%	13.26%
92		R.3.1	Of which: CET1 (relevant input for maximum distributable amount calculation according to Art 141 CRD)		9.00%	9.00%	9.00%	9.00%	9.00%	9.00%	9.00%

2021 EU-wide Stress Test: P&L

DZ BANK AG Deutsche Zentral-Genossenschaftsbank

		1	2	3	4	5	6	7
		Actual	Baseline scenario			Adverse scenario		
RowNum	(mln EUR)	31/12/2020	31/12/2021	31/12/2022	31/12/2023	31/12/2021	31/12/2022	31/12/2023
1	**Net interest income**	2,730	2,331	2,434	2,434	1,904	1,850	1,772
2	Interest income	9,235	5,959	5,626	5,474	5,880	5,462	5,146
3	Interest expense	-6,505	-3,628	-3,192	-3,039	-3,936	-3,549	-3,285
4	**Dividend income**	194	224	224	224	112	123	145
5	**Net fee and commission income**	2,427	2,427	2,427	2,427	2,185	1,963	1,955
6	**Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities**	298	617	617	617	-572	215	205
7	**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**					-531		
8	**Other operating income not listed above, net**	499	263	263	263	180	263	263
9	**Total operating income, net**	6,148	5,862	5,965	5,965	3,276	4,415	4,342
10	**Impairment (-) or reversal of impairment (+) on financial assets not measured at fair value through profit or loss**	-632	-457	-422	-403	-1,515	-877	-776
11	**Other income and expenses not listed above, net**	-4,056	-4,175	-4,175	-4,141	-4,792	-4,293	-4,054
12	**Profit or (-) loss before tax from continuing operations**	1,460	1,230	1,368	1,421	-3,031	-755	-489
13	**Tax expenses or (-) income related to profit or loss from continuing operations**	-469	-369	-410	-426	475	0	0
14	**Profit or (-) loss after tax from discontinued operations**	0						
15	**Profit or (-) loss for the year**	**991**	**861**	**958**	**995**	**-2,556**	**-755**	**-489**
16	**Amount of dividends paid and minority interests after MDA-related adjustments**	139	364	393	405	3	18	19
17	**Attributable to owners of the parent net of estimated dividends**	852	497	564	590	-2,559	-773	-508
18	Memo row: Impact of one-off adjustments		29	29	29	29	29	29
19	Total post-tax MDA-related adjustment		0	0	0	0	0	121

2021 EU-wide Stress Test

Major capital measures and realised losses

DZ BANK AG Deutsche Zentral-Genossenschaftsbank

(mln EUR)

RowNum	Issuance of CET 1 Instruments 01 January to 31 March 2021	1 Impact on Common Equity Tier 1
1	Raising of capital instruments eligible as CET1 capital (+)	0
2	Repayment of CET1 capital, buybacks (-)	0
3	Conversion to CET1 of hybrid instruments (+)	0

RowNum	Net issuance of Additional Tier 1 and Tier 2 Instruments 01 January to 31 March 2021	Impact on Additional Tier 1 and Tier 2
4	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
5	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 (+/-)	-1,410

RowNum	Realised losses 01 January to 31 March 2021	
6	Realised fines/litigation costs (net of provisions) (-)	0
7	Other material losses and provisions (-)	0