2018 EU-wide Transparency Exercise

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

2018 EU-wide Transparency Exercise

Capital

DZ BANK AG Deutsche Zentral-Genossenschaftsbank

		(mln EUR, %)	As of 31/12/2017	As of 30/06/2018	COREP CODE	REGULATION
OWN FUNDS Transitional period	**A**	**OWN FUNDS**	**22,611**	**22,786**	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
	A.1	**COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)**	**18,134**	**18,573**	C 01.00 (r020,c010)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	10,478	10,478	C 01.00 (r030,c010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	6,558	6,739	C 01.00 (r130,c010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l) of CRR
	A.1.3	Accumulated other comprehensive income	1,123	577	C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	969	1,783	C 01.00 (r200,c010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	C 01.00 (r210,c010)	Articles 4(112), 26(1) point (f) and 36 (1) point (l) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	106	127	C 01.00 (r230,c010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-332	-315	C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (l) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-651	-642	C 01.00 (r300,c010) + C 01.00 (r340,c010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-6	-6	C 01.00 (r370,c010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-137	-142	C 01.00 (r380,c010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	C 01.00 (r390,c010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	-2	-2	C 01.00 (r430,c010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	C 01.00 (r440,c010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	C 01.00 (r450,c010) + C 01.00 (r460,c010) + C 01.00 (r470,c010) + C 01.00 (r471,c010)+ C 01.00 (r472,c010)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point k) (iii) and 379(3) of CRR; Articles 36(1) point k) (iv) and 153(8) of CRR and Articles 36(1) point k) (v) and 155(4) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	C 01.00 (r460,c010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	C 01.00 (r480,c010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	C 01.00 (r490,c010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	C 01.00 (r500,c010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	C 01.00 (r510,c010)	Article 48 of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	C 01.00 (r524,c010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-11	-24	C 01.00 (r529,c010)	-
	A.1.21	Transitional adjustments	39	0	CA1 {1.1.1.6 + 1.1.1.8 + 1.1.1.26}	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	C 01.00 (r220,c010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	93	0	C 01.00 (r240,c010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	-54	0	C 01.00 (r520,c010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	**1,790**	**1,693**	C 01.00 (r530,c010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	706	707	C 01.00 (r540,c010) + C 01.00 (r670,c010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	C 01.00 (r720,c010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	C 01.00 (r690,c010) + C 01.00 (r700,c010) + C 01.00 (r710,c010) + C 01.00 (r740,c010) + C 01.00 (r744,c010) + C 01.00 (r748,c010)	
	A.2.4	Additional Tier 1 transitional adjustments	1,084	986	C 01.00 (r660,c010) + C 01.00 (r680,c010) + C 01.00 (r730,c010)	
	A.3	**TIER 1 CAPITAL (net of deductions and after transitional adjustments)**	**19,923**	**20,266**	C 01.00 (r015,c010)	Article 25 of CRR
	A.4	**TIER 2 CAPITAL (net of deductions and after transitional adjustments)**	**2,687**	**2,520**	C 01.00 (r750,c010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	3,400	3,158	C 01.00 (r760,c010) + C 01.00 (r890,c010)	
	A.4.2	Other Tier 2 Capital components and deductions	502	345	C 01.00 (r910,c010) + C 01.00 (r920,c010) + C 01.00 (r930,c010) + C 01.00 (r940,c010) + C 01.00 (r950,c010) + C 01.00 (r970,c010) + C 01.00 (r974,c010) + C 01.00 (r978,c010)	
	A.4.3	Tier 2 transitional adjustments	-1,214	-982	C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)	
OWN FUNDS REQUIREMENTS	**B**	**TOTAL RISK EXPOSURE AMOUNT**	131,345	135,524	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	-354	0	C 05.01 (r010;c040)	
CAPITAL RATIOS (%) Transitional period	**C.1**	**COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)**	**13.81%**	**13.70%**	**CA3 {1}**	-
	C.2	**TIER 1 CAPITAL RATIO (transitional period)**	**15.17%**	**14.95%**	**CA3 {3}**	-
	C.3	**TOTAL CAPITAL RATIO (transitional period)**	**17.21%**	**16.81%**	**CA3 {5}**	-
CET1 Capital Fully loaded	**D**	**COMMON EQUITY TIER 1 CAPITAL (fully loaded)**	**18,095**	**18,573**	**[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13-A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3,0),0)]**	-
CET1 RATIO (%) Fully loaded[1]	**E**	**COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)**	**13.74%**	**13.70%**	**[D.1]/[B-B.1]**	-
Memo items	**F**	**Adjustments to CET1 due to IFRS 9 transitional arrangements**		0	C 05.01 (r440,c010)	
	F	**Adjustments to AT1 due to IFRS 9 transitional arrangements**		0	C 05.01 (r440,c020)	
	F	**Adjustments to T2 due to IFRS 9 transitional arrangements**		0	C 05.01 (r440,c030)	
	F	**Adjustments included in RWAs due to IFRS 9 transitional arrangements**		0	C 05.01 (r440,c040)	

(1)The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulatory point of view at the reporting date are not taken into account in this calculation.
Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP CODE" – please note that this might lead to differences to fully loaded CET1 capital ratios published by the participating banks e.g. in their Pillar 3 disclosure

2018 EU-wide Transparency Exercise

Leverage ratio

DZ BANK AG Deutsche Zentral-Genossenschaftsbank

	(mln EUR, %)	As of 31/12/2017	As of 30/06/2018	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	19,923	20,266	C 47.00 (r320,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	18,798	19,280	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	432,030	460,817	C 47.00 (r300,c010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	432,015	460,817	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	4.6%	4.4%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	4.4%	4.2%	C 47.00 (r330,c010)	

2018 EU-wide Transparency Exercise

Risk exposure amounts

DZ BANK AG Deutsche Zentral-Genossenschaftsbank

(mln EUR)	As of 31/12/2017	as of 30/06/2018
Risk exposure amounts for credit risk	111,060	114,856
Risk exposure amount for securitisation and re-securitisations in the banking book	5,978	6,943
Risk exposure amount for contributions to the default fund of a CCP	237	173
Risk exposure amount Other credit risk	104,846	107,740
Risk exposure amount for position, foreign exchange and commodities (Market risk)	6,778	7,138
of which: Risk exposure amount for securitisation and re-securitisations in the trading book[1]	97	64
Risk exposure amount for Credit Valuation Adjustment	1,423	1,323
Risk exposure amount for operational risk	11,046	10,623
Other risk exposure amounts	1,037	1,583
Total Risk Exposure Amount	**131,345**	**135,524**

(1) May include hedges, which are not securitisation positions, as per Article 338.3 of CRR

2018 EU-wide Transparency Exercise

P&L

DZ BANK AG Deutsche Zentral-Genossenschaftsbank

(mln EUR)	As of 31/12/2017	As of 30/06/2018
Interest income	12,737	6,478
Of which debt securities income	627	314
Of which loans and advances income	6,134	2,913
Interest expenses	9,658	5,036
(Of which deposits expenses)	3,164	1,664
(Of which debt securities issued expenses)	662	280
(Expenses on share capital repayable on demand)	9	1
Dividend income	19	37
Net Fee and commission income	2,167	1,119
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	70	105
Gains or (-) losses on financial assets and liabilities held for trading, net	509	157
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	284	-74
Gains or (-) losses from hedge accounting, net	-27	-6
Exchange differences [gain or (-) loss], net	-84	11
Net other operating income /(expenses)	14	143
TOTAL OPERATING INCOME, NET	6,022	2,935
(Administrative expenses)	3,918	1,996
(Depreciation)	213	99
Modification gains or (-) losses, net	n.a.	0
(Provisions or (-) reversal of provisions)	21	-68
(Commitments and guarantees given)	-20	-43
(Other provisions)	41	-24
Of which pending legal issues and tax litigation[1]	-2	
Of which restructuring[1]	19	
(Increases or (-) decreases of the fund for general banking risks, net)[2]	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	927	5
(Financial assets at fair value through other comprehensive income)	n.a.	-5
(Financial assets at amortised cost)	n.a.	10
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	9	-6
(of which Goodwill)	2	0
Negative goodwill recognised in profit or loss	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	537	126
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	126	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	1,597	1,034
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	1,062	694
Profit or (-) loss after tax from discontinued operations	0	0
PROFIT OR (-) LOSS FOR THE YEAR	**1,062**	**694**
Of which attributable to owners of the parent	988	656

(1) Information available only as of end of the year

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

2018 EU-wide Transparency Exercise

Market Risk

DZ BANK AG Deutsche Zentral-Genossenschaftsbank

	SA		IM											IM										
	As of 31/12/2017	As of 30/06/2018	As of 31/12/2017											As of 30/06/2018										
			VaR *(Memorandum item)*		STRESSED VaR *(Memorandum item)*		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP					VaR *(Memorandum item)*		STRESSED VaR *(Memorandum item)*		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP				
(mln EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT		MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	
Traded Debt Instruments	98	64	20	4	323	75								47	17	367	107							
Of which: General risk	0	0	20	5	299	67								46	15	336	97							
Of which: Specific risk	98	64	6	1	51	12								8	3	55	16							
Equities	1	0	39	11	135	23								26	7	92	17							
Of which: General risk	0	0	17	5	113	16								8	3	74	13							
Of which: Specific risk	0	0	22	7	22	7								18	4	18	4							
Foreign exchange risk	1,354	1,481	23	4	84	9								23	7	71	27							
Commodities risk	10	16	3	1	16	4								2	1	11	4							
Total	**1,463**	**1,562**	**50**	**14**	**302**	**78**	**71**	**66**	**0**	**0**	**0**	**5,287**		**60**	**19**	**281**	**95**	**74**	**96**	**0**	**0**	**0**	**5,458**	

2018 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

DZ BANK AG Deutsche Zentral-Genossenschaftsbank

	(mln EUR, %)	Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions
Consolidated data	Central governments or central banks	45.369	47.848	1.162		63.397	65.727	1.398	
	Regional governments or local authorities	39.693	39.742	229		34.878	34.901	247	
	Public sector entities	11.214	10.385	73		10.911	9.918	71	
	Multilateral Development Banks	426	426	0		419	419	3	
	International Organisations	899	899	0		606	606	0	
	Institutions	95.625	81.123	651		99.056	81.480	398	
	Corporates	16.961	10.557	9.076		17.363	11.566	10.066	
	of which: SME	2.409	2.014	1.988		2.504	2.105	2.078	
	Retail	7.283	4.275	2.813		8.658	4.658	3.190	
	of which: SME	1.279	1.221	698		1.735	1.698	970	
	Secured by mortgages on immovable property	5,546	5,335	2,439		5,609	5,420	2,487	
	of which: SME	2,736	2,702	1,234		2,726	2,697	1,238	
	Exposures in default	799	215	271	569	726	229	276	486
	Items associated with particularly high risk	1,238	920	1,380		634	485	728	
	Covered bonds	197	197	39		523	523	53	
	Claims on institutions and corporates with a ST credit assessment	20	20	0		21	21	0	
	Collective investments undertakings (CIU)	2,662	2,662	1,853		2,390	2,390	1,681	
	Equity	441	441	800		88	88	95	
	Securitisation	2,354	2,300	3,106		2,172	2,100	2,805	
	Other exposures	564	564	1,459		479	628	1,355	
	Standardised Total	**231,290**	**207,908**	**25,352**	**780**	**247,928**	**221,159**	**24,853**	**751**

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

	(mln EUR, %)	Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]
GERMANY	Central governments or central banks	37.667	39.028	1.128		53.319	54.464	1.319	
	Regional governments or local authorities	36.690	36.662	2		31.817	31.807	2	
	Public sector entities	10.298	9.954	16		10.055	9.634	14	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	93,135	78,646	140		97,755	80,217	125	
	Corporates	11,774	6,854	6,115		11,821	7,423	6,626	
	of which: SME	2,259	1,919	1,893		2,351	1,994	1,968	
	Retail	5,501	2,528	1,678		6,709	3,034	1,972	
	of which: SME	1,266	1,220	697		1,726	1,697	970	
	Secured by mortgages on immovable property	3,905	3,815	1,878		3,890	3,827	1,896	
	of which: SME	2,537	2,503	1,140		2,540	2,512	1,150	
	Exposures in default	575	118	146	438	475	134	165	329
	Items associated with particularly high risk	1,176	858	1,287		572	423	635	
	Covered bonds	27	27	5		271	271	6	
	Claims on institutions and corporates with a ST credit assessment	20	20	0		21	21	0	
	Collective investments undertakings (CIU)	355	355	202		270	270	157	
	Equity	172	172	313		80	80	86	
	Securitisation								
	Other exposures	392	392	1,043		372	372	1,018	
	Standardised Total[2]				**520**				**412**

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

	(mln EUR, %)	Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]
UNITED STATES	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	236	236	100		239	237	100	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	13	13	0		13	13	3	
	International Organisations	0	0	0		0	0	0	
	Institutions	102	98	20		96	96	19	
	Corporates	425	423	333		361	354	263	
	of which: SME	5	1	1		5	1	1	
	Retail	0	0	0		2	2	1	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	35	16	23	19	35	16	24	19
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	191	191	103		178	178	96	
	Equity	47	47	50		0	0	0	
	Securitisation								
	Other exposures	0	0	0		0	0	0	
	Standardised Total[2]				**20**				**22**

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

	(mln EUR, %)	Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]
UNITED KINGDOM	Central governments or central banks	210	215	0		2.726	2.731	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,569	1,569	314		914	914	183	
	Corporates	1,124	653	353		818	500	263	
	of which: SME	3	3	3		3	3	3	
	Retail	2	2	1		2	2	1	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	35	35	12		33	33	11	
	of which: SME	4	4	1		4	4	1	
	Exposures in default	1	0	0	1	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	32	32	6		55	55	8	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	391	391	266		347	347	238	
	Equity	0	0	0		0	0	0	
	Securitisation								
	Other exposures	0	0	0		0	0	0	
	Standardised Total[2]				**3**				**0**

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

2018 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

DZ BANK AG Deutsche Zentral-Genossenschaftsbank

	(mln EUR, %)	Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]
SWITZERLAND	Central governments or central banks	207	207	0		212	223	0	
	Regional governments or local authorities	247	247	49		299	299	60	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	462	461	99		49	49	12	
	Corporates	129	75	67		138	90	74	
	of which: SME	2	2	2		5	5	5	
	Retail	3	3	2		3	3	2	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	37	37	19		39	39	19	
	of which: SME	37	37	19		39	39	19	
	Exposures in default	1	1	1	0	1	0	0	0
	Items associated with particularly high risk	50	50	75		50	50	75	
	Covered bonds	37	37	7		49	49	10	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	80	80	53		81	81	59	
	Equity	2	2	2		0	0	0	
	Securitisation								
	Other exposures	18	18	12		21	21	13	
	Standardised Total[2]				0				0

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

	(mln EUR, %)	Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]
LUXEMBOURG	Central governments or central banks	393	393	0		827	827	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	16	16	0		15	15	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	9	10	2		6	6	1	
	Corporates	1,074	915	880		1,501	1,347	1,307	
	of which: SME	6	5	5		15	15	15	
	Retail	1	1	1		3	1	1	
	of which: SME	0	0	0		2	0	0	
	Secured by mortgages on immovable property	128	126	63		159	150	70	
	of which: SME	103	103	51		93	92	46	
	Exposures in default	4	0	0	3	3	0	0	3
	Items associated with particularly high risk	10	10	16		10	10	16	
	Covered bonds	20	20	4		20	20	4	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	92	92	71		128	128	97	
	Equity	0	0	0		0	0	0	
	Securitisation								
	Other exposures	43	43	297		26	26	268	
	Standardised Total[2]				3				3

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

	(mln EUR, %)	Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]
FRANCE	Central governments or central banks	601	771	0		543	710	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	167	170	0		92	95	1	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	152	136	83		136	125	80	
	of which: SME	0	0	0		0	0	0	
	Retail	4	3	2		3	2	2	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	35	35	52	0	35	19	19	17
	Items associated with particularly high risk	1	1	2		0	0	0	
	Covered bonds	13	13	3		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	359	359	238		403	403	294	
	Equity	0	0	0		0	0	0	
	Securitisation								
	Other exposures	0	0	0		0	0	0	
	Standardised Total[2]				1				17

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

	(mln EUR, %)	Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]
NETHERLANDS	Central governments or central banks	6	138	0		7	135	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	25	27	6		15	15	3	
	Corporates	731	614	576		807	678	627	
	of which: SME	6	4	4		8	7	6	
	Retail	0	0	0		1	1	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	28	28	10		38	38	16	
	of which: SME	28	28	10		25	25	9	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	9	9	2		9	9	2	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	212	212	150		181	181	137	
	Equity	144	144	360		0	0	0	
	Securitisation								
	Other exposures	0	0	0		0	0	0	
	Standardised Total[2]				1				2

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

2018 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

DZ BANK AG Deutsche Zentral-Genossenschaftsbank

	(mln EUR, %)	Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]
AUSTRIA	Central governments or central banks	1.037	1.082	0		1.031	1.075	0	
	Regional governments or local authorities	36	38	0		35	37	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	39	39	8		39	39	8	
	Corporates	146	73	49		166	83	59	
	of which: SME	3	1	1		2	1	1	
	Retail	710	603	452		833	680	510	
	of which: SME	3	0	0		3	0	0	
	Secured by mortgages on immovable property	18	18	9		18	18	9	
	of which: SME	18	18	9		18	18	9	
	Exposures in default	18	5	6	13	17	3	4	13
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	27	27	25		38	38	40	
	Equity	0	0	0		0	0	0	
	Securitisation								
	Other exposures	0	0	0		0	0	0	
	Standardised Total[2]				22				24

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

	(mln EUR, %)	Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]
MARSHALL ISLANDS	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	64	28	28		30	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Securitisation								
	Other exposures	0	0	0		0	0	0	
	Standardised Total[2]				1				0

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

	(mln EUR, %)	Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]
SPAIN	Central governments or central banks	116	116	0		75	75	0	
	Regional governments or local authorities	1,973	1,996	0		1,926	1,918	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1	1	1		1	1	0	
	Corporates	45	18	18		61	35	35	
	of which: SME	0	0	0		0	0	0	
	Retail	1	1	1		1	1	1	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		28	28	14	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	16	16	3		14	14	2	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	178	178	140		219	219	226	
	Equity	0	0	0		0	0	0	
	Securitisation								
	Other exposures	0	0	0		0	0	0	
	Standardised Total[2]				2				32

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

EBA EUROPEAN BANKING AUTHORITY

2018 EU-wide Transparency Exercise

Credit Risk - IRB Approach

DZ BANK AG Deutsche Zentral-Genossenschaftsbank

		IRB Approach											
		As of 31/12/2017						As of 30/06/2018					
		Original Exposure[1]		Exposure Value[1]	Risk exposure amount		Value adjustments and provisions	Original Exposure[1]		Exposure Value[1]	Risk exposure amount		Value adjustments and provisions
	(mln EUR, %)		Of which: defaulted[(2)]			Of which: defaulted			Of which: defaulted			Of which: defaulted	
Consolidated data	Central banks and central governments	9.066	0	9.418	990	0	14	16.683	0	17.001	1.491	0	3
	Institutions	36.863	89	35.866	7.592	1	94	38.062	89	37.033	7.403	0	73
	Corporates	106.853	4.728	93.737	38.071	0	2.517	107.515	3.897	94.374	38.327	0	1.679
	Corporates - Of Which: Specialised Lending	27,830	572	25,732	13,562	0	380	27,407	544	25,381	13,306	0	269
	Corporates - Of Which: SME	8,806	80	7,782	2,437	0	57	8,957	47	7,944	2,477	0	33
	Retail	68,834	977	68,322	12,583	548	586	71,823	955	71,242	12,982	681	538
	Retail - Secured on real estate property	54,233	585	53,755	7,575	269	173	57,047	634	56,507	7,942	340	175
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-	54,233	585	53,755	7,575	269	173	57,047	634	56,507	7,942	340	175
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	14,601	391	14,567	5,007	278	413	14,776	322	14,735	5,039	340	364
	Retail - Other Retail - Of Which: SME	2	0	2	0	0	0	2	0	2	0	0	0
	Retail - Other Retail - Of Which: non-SME	14.599	391	14.564	5.007	278	413	14.774	322	14.733	5.039	340	364
	Equity	5.759	0	5.759	21.335	0		5.991	0	5.973	23.058	0	
	Securitisation	4.252		4.194	2.872		3	4.162		4.102	4.138		3
	Other non credit-obligation assets				2.029						2.431		
	IRB Total				85.472						89.830		

[(1)] Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
[(2)] For corporate – specialised lending, original values reported in December 2017 at consolidated level include all specialised lending exposures, while the corresponding "of which defaulted" exclude those subject to the slotting criteria approach.

		IRB Approach											
		As of 31/12/2017						As of 30/06/2018					
		Original Exposure[1]		Exposure Value[1]	Risk exposure amount		Value adjustments and provisions	Original Exposure[1]		Exposure Value[1]	Risk exposure amount		Value adjustments and provisions
	(mln EUR, %)		Of which: defaulted			Of which: defaulted			Of which: defaulted			Of which: defaulted	
GERMANY	Central banks and central governments	203	0	203	14	0	0	152	0	152	11	0	0
	Institutions	12.757	0	12.632	2.906	0	3	12.177	0	12.009	2.508	0	3
	Corporates	71.064	1.660	61.141	28.615	0	1.244	72.817	1.129	62.763	29.206	0	615
	Corporates - Of Which: Specialised Lending	17.951	492	16.692	7.934	0	319	20.252	451	18.569	9.954	0	213
	Corporates - Of Which: SME	8.783	80	7.764	2.428	0	57	8.936	47	7.929	2.468	0	33
	Retail	66.351	900	65.841	12.097	461	544	69.338	850	68.766	12.384	494	492
	Retail - Secured on real estate property	52.308	535	51.832	7.179	201	148	55.188	559	54.657	7.477	198	146
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-	52,308	535	51,832	7,179	201	148	55,188	559	54,657	7,477	198	146
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	14.043	365	14.009	4.919	260	395	14.150	291	14.109	4.907	296	346
	Retail - Other Retail - Of Which: SME	2	0	2	0	0	0	2	0	2	0	0	0
	Retail - Other Retail - Of Which: non-SME	14,041	365	14,007	4,919	260	395	14,148	291	14,107	4,907	296	346
	Equity	5,736	0	5,736	21,208	0	0	5,825	0	5,807	21,815	0	0
	Securitisation												
	Other non credit-obligation assets												
	IRB Total												

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

		IRB Approach											
		As of 31/12/2017						As of 30/06/2018					
		Original Exposure[1]		Exposure Value[1]	Risk exposure amount		Value adjustments and provisions	Original Exposure[1]		Exposure Value[1]	Risk exposure amount		Value adjustments and provisions
	(mln EUR, %)		Of which: defaulted			Of which: defaulted			Of which: defaulted			Of which: defaulted	
UNITED STATES	Central banks and central governments	535	0	557	48	0	0	6.602	0	6.608	528	0	0
	Institutions	1.679	0	1.679	424	0	0	1.530	0	1.530	331	0	0
	Corporates	4.830	28	4.320	1.152	0	22	4.853	20	4.499	1.381	0	14
	Corporates - Of Which: Specialised Lending	587	13	525	379	0	9	609	13	535	419	0	8
	Corporates - Of Which: SME	1	0	0	0	0	0	1	0	0	0	0	0
	Retail	18	0	18	3	0	0	19	0	19	3	0	0
	Retail - Secured on real estate property	17	0	16	2	0	0	17	0	17	2	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-	17	0	16	2	0	0	17	0	17	2	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	2	0	2	0	0	0	2	0	2	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	2	0	2	0	0	0	2	0	2	0	0	0
	Equity	0	0	0	0	0	0	53	0	53	202	0	0
	Securitisation												
	Other non credit-obligation assets												
	IRB Total												

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

		IRB Approach											
		As of 31/12/2017						As of 30/06/2018					
		Original Exposure[1]		Exposure Value[1]	Risk exposure amount		Value adjustments and provisions	Original Exposure[1]		Exposure Value[1]	Risk exposure amount		Value adjustments and provisions
	(mln EUR, %)		Of which: defaulted			Of which: defaulted			Of which: defaulted			Of which: defaulted	
UNITED KINGDOM	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	5.891	0	5.758	712	1	1	6.947	0	6.814	778	0	0
	Corporates	1.864	105	1.595	679	0	21	1.937	121	1.616	629	0	37
	Corporates - Of Which: Specialised Lending	523	7	493	279	0	3	570	19	530	270	0	13
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	15	1	15	2	0	0	16	0	16	2	0	0
	Retail - Secured on real estate property	12	0	12	2	0	0	11	0	11	1	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-	12	0	12	2	0	0	11	0	11	1	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	3	0	3	1	0	0	5	0	5	1	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	3	0	3	1	0	0	5	0	5	1	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation												
	Other non credit-obligation assets												
	IRB Total												

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

2018 EU-wide Transparency Exercise

Credit Risk - IRB Approach

DZ BANK AG Deutsche Zentral-Genossenschaftsbank

(mln EUR, %)		IRB Approach											
		As of 31/12/2017						As of 30/06/2018					
		Original Exposure[1]	Of which: defaulted	Exposure Value[1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions	Original Exposure[1]	Of which: defaulted	Exposure Value[1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions
SWITZERLAND	Central banks and central governments	5.527	0	5.533	444	0	0	6.311	0	6.352	507	0	0
	Institutions	1.787	52	1.785	454	0	32	2.219	52	2.208	472	0	24
	Corporates	750	0	473	243	0	1	825	0	584	317	0	0
	Corporates - Of Which: Specialised Lending	128	0	49	24	0	0	123	0	37	20	0	0
	Corporates - Of Which: SME	6	0	4	2	0	0	3	0	0	0	0	0
	Retail	119	2	119	18	1	1	142	1	135	22	1	1
	Retail - Secured on real estate property	55	1	54	10	0	0	79	0	72	15	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-	55	1	54	10	0	0	79	0	72	15	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	65	1	65	8	1	1	63	1	62	8	0	1
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	65	1	65	8	1	1	63	1	62	8	0	1
	Equity	0	0	0	0	0	0	2	0	2	9	0	0
	Securitisation												
	Other non credit-obligation assets												
	IRB Total												

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

(mln EUR, %)		IRB Approach											
		As of 31/12/2017						As of 30/06/2018					
		Original Exposure[1]	Of which: defaulted	Exposure Value[1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions	Original Exposure[1]	Of which: defaulted	Exposure Value[1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions
LUXEMBOURG	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	400	0	395	82	0	0	415	0	415	149	0	0
	Corporates	3,153	13	3,101	1,345	0	12	3,260	13	3,204	1,357	0	14
	Corporates - Of Which: Specialised Lending	2,587	0	2,550	1,115	0	2	2,692	0	2,445	1,125	0	2
	Corporates - Of Which: SME	0	0	0	0	0	0	1	0	1	1	0	0
	Retail	22	1	21	5	0	0	22	1	21	5	0	0
	Retail - Secured on real estate property	19	1	18	5	0	0	19	0	19	4	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-	19	1	18	5	0	0	19	0	19	4	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	3	0	3	1	0	0	3	0	3	1	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	3	0	3	1	0	0	3	0	3	1	0	0
	Equity	11	0	11	15	0	0	11	0	11	15	0	0
	Securitisation												
	Other non credit-obligation assets												
	IRB Total												

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

(mln EUR, %)		IRB Approach											
		As of 31/12/2017						As of 30/06/2018					
		Original Exposure[1]	Of which: defaulted	Exposure Value[1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions	Original Exposure[1]	Of which: defaulted	Exposure Value[1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions
FRANCE	Central banks and central governments	32	0	32	3	0	0	0	0	0	0	0	0
	Institutions	3.511	0	3.505	429	0	0	3.178	0	3.176	318	0	0
	Corporates	1.200	0	1.131	461	0	3	1.157	16	1.167	448	0	4
	Corporates - Of Which: Specialised Lending	309	0	240	128	0	1	317	0	251	130	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	49	2	49	9	1	0	41	2	41	9	1	1
	Retail - Secured on real estate property	42	2	42	8	1	0	34	2	34	7	1	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-	42	2	42	8	1	0	34	2	34	7	1	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	7	0	7	1	0	0	7	0	7	1	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	7	0	7	1	0	0	7	0	7	1	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation												
	Other non credit-obligation assets												
	IRB Total												

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

(mln EUR, %)		IRB Approach											
		As of 31/12/2017						As of 30/06/2018					
		Original Exposure[1]	Of which: defaulted	Exposure Value[1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions	Original Exposure[1]	Of which: defaulted	Exposure Value[1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions
NETHERLANDS	Central banks and central governments	75	0	75	12	0	0	48	0	48	8	0	0
	Institutions	1.006	0	1.009	232	0	0	1.043	0	1.043	221	0	0
	Corporates	2.030	115	1.896	916	0	61	2.032	92	1.904	962	0	48
	Corporates - Of Which: Specialised Lending	504	20	474	196	0	12	677	20	634	331	0	12
	Corporates - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0
	Retail	45	2	45	9	1	1	45	2	45	9	1	0
	Retail - Secured on real estate property	40	2	39	8	1	0	42	1	41	8	1	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-	40	2	39	8	1	0	42	1	41	8	1	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	5	0	5	1	0	0	4	0	4	1	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	5	0	5	1	0	0	4	0	4	1	0	0
	Equity	0	0	0	0	0	0	0	0	0	606	0	0
	Securitisation												
	Other non credit-obligation assets												
	IRB Total												

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

2018 EU-wide Transparency Exercise

Credit Risk - IRB Approach

DZ BANK AG Deutsche Zentral-Genossenschaftsbank

		IRB Approach											
		As of 31/12/2017						As of 30/06/2018					
		Original Exposure[1]		Exposure Value[1]	Risk exposure amount		Value adjustments and provisions	Original Exposure[1]		Exposure Value[1]	Risk exposure amount		Value adjustments and provisions
	(mln EUR, %)		Of which: defaulted			Of which: defaulted			Of which: defaulted			Of which: defaulted	
AUSTRIA	**Central banks and central governments**	183	0	183	15	0	0	172	0	172	14	0	0
	Institutions	611	0	602	108	0	0	643	0	641	109	0	0
	Corporates	1.032	134	759	288	0	45	924	18	665	290	0	19
	Corporates - Of Which: Specialised Lending	195	0	163	56	0	1	192	0	162	55	0	0
	Corporates - Of Which: SME	8	0	8	3	0	0	8	0	7	3	0	0
	Retail	55	1	55	11	1	0	61	1	61	15	1	1
	Retail - Secured on real estate property	47	1	47	9	0	0	53	1	53	13	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-	47	1	47	9	0	0	53	1	53	13	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	8	0	8	2	0	0	8	0	8	2	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	8	0	8	2	0	0	8	0	8	2	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation												
	Other non credit-obligation assets												
	IRB Total												

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

		IRB Approach											
		As of 31/12/2017						As of 30/06/2018					
		Original Exposure[1]		Exposure Value[1]	Risk exposure amount		Value adjustments and provisions	Original Exposure[1]		Exposure Value[1]	Risk exposure amount		Value adjustments and provisions
	(mln EUR, %)		Of which: defaulted			Of which: defaulted			Of which: defaulted			Of which: defaulted	
MARSHALL ISLANDS	**Central banks and central governments**	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	3.902	952	3.864	364	0	430	3.488	721	3.462	386	0	294
	Corporates - Of Which: Specialised Lending	29	0	3	5	0	3	29	0	4	5	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation												
	Other non credit-obligation assets												
	IRB Total												

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

		IRB Approach											
		As of 31/12/2017						As of 30/06/2018					
		Original Exposure[1]		Exposure Value[1]	Risk exposure amount		Value adjustments and provisions	Original Exposure[1]		Exposure Value[1]	Risk exposure amount		Value adjustments and provisions
	(mln EUR, %)		Of which: defaulted			Of which: defaulted			Of which: defaulted			Of which: defaulted	
SPAIN	**Central banks and central governments**	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	630	0	630	150	0	0	641	0	640	170	0	3
	Corporates	142	0	121	54	0	0	216	0	183	76	0	0
	Corporates - Of Which: Specialised Lending	9	0	9	2	0	0	1	0	1	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	7	0	7	1	0	0	8	1	8	1	0	0
	Retail - Secured on real estate property	3	0	3	0	0	0	4	0	4	1	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-	3	0	3	0	0	0	4	0	4	1	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	4	0	4	0	0	0	4	0	4	1	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	4	0	4	0	0	0	4	0	4	1	0	0
	Equity	0	0	0	66	0	0	0	0	0	66	0	0
	Securitisation												
	Other non credit-obligation assets												
	IRB Total												

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

EBA EUROPEAN BANKING AUTHORITY

2018 EU-wide Transparency Exercise

Sovereign Exposure

DZ BANK AG Deutsche Zentral-Genossenschaftsbank

(mln EUR)	As of 31/12/2017																	
Country / Region	Financial assets: Carrying Amount			Memo: breakdown by accounting portfolio														
		of which: loans and advances	of which: debt securities	Held for trading[1]	of which: Loans and advances	of which: Debt securities	Designated at fair value through profit or loss[2]	of which: Loans and advances	of which: Debt securities	Available-for-sale[3]	of which: Loans and advances	of which: Debt securities	Loans and Receivables[4]	of which: Loans and advances	of which: Debt securities	Held-to-maturity investments	of which: Loans and advances	of which: Debt securities
TOTAL - ALL COUNTRIES	**51,382.3**	22,126.2	29,256.1	**2,156.5**	173.2	1,983.3	**7,616.6**	2,456.8	5,159.8	**20,988.0**	0.0	20,988.0	**19,668.4**	19,496.2	172.2	**952.8**	0.0	952.8
Austria	**1,169.0**	638.2	530.9															
Belgium	**744.9**	33.8	711.1															
Bulgaria	**0.0**	0.0	0.0															
Croatia	**3.0**	0.0	3.0															
Cyprus	**0.0**	0.0	0.0															
Czech Republic	**162.3**	0.2	162.1															
Denmark	**0.1**	0.0	0.1															
Estonia	**0.0**	0.0	0.0															
Finland	**103.8**	4.4	99.4															
France	**908.8**	0.0	908.8															
Germany	**39,001.4**	20,543.0	18,458.4															
Greece	**0.0**	0.0	0.0															
Hungary	**454.5**	0.0	454.5															
Ireland	**0.0**	0.0	0.0															
Italy	**2,841.2**	0.0	2,841.2															
Latvia	**18.3**	0.0	18.3															
Lithuania	**28.3**	0.0	28.3															
Luxembourg	**41.1**	0.0	41.1															
Malta	**0.0**	0.0	0.0															
Netherlands	**6.1**	0.0	6.1															
Poland	**371.6**	0.0	371.6															
Portugal	**858.1**	199.0	659.1															
Romania	**0.1**	0.0	0.1															
Slovakia	**245.8**	0.0	245.8															
Slovenia	**37.9**	0.0	37.9															
Spain	**2,317.2**	406.5	1,910.7															
Sweden	**0.3**	0.0	0.3															
United Kingdom	**23.6**	0.0	23.6															
Iceland	**0.0**	0.0	0.0															
Liechtenstein	**0.0**	0.0	0.0															
Norway	**12.5**	0.0	12.5															
Switzerland	**246.7**	220.0	26.7															
Australia	**16.2**	16.2	0.0															
Canada	**539.3**	0.0	539.3															
China	**0.0**	0.0	0.0															
Hong Kong	**5.2**	0.0	5.2															
Japan	**103.8**	0.0	103.8															
U.S.	**366.0**	0.0	366.0															
Other advanced economies non EEA	**27.5**	0.0	27.5															
Other Central and eastern Europe countries non EEA	**2.3**	2.3	0.0															
Middle East	**0.0**	0.0	0.0															
Latin America and the Caribbean	**46.7**	1.2	45.5															
Africa	**0.0**	0.0	0.0															
Others	**678.7**	61.4	617.3															

Note:
Information disclosed in this template is sourced from FINREP templates F 20 and F 04.
The information reported covers all exposures to "General governments" as defined in paragraph 41 (b) of Annex V of ITS on Supervisory reporting: "central governments, state or regional governments, and local governments, including administrative bodies and non-commercial undertakings, but excluding public companies and private companies held by these administrations that have a commercial activity (which shall be reported under "non-financial corporations"); social security funds; and international organisations, such as the European Community, the International Monetary Fund and the Bank for International Settlements.

Regions:
Other advanced non EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.
Other CEE non EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey.
Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.
Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela,Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).
Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, Congo, The Democratic Republic Of The, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, Tanzania, United Republic Of, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

(1) Includes "Trading financial assets" portfolio for banks reporting under GAAP
(2) Includes "Non-trading non-derivative financial assets measured at fair value through profit or loss" portfolio for banks reporting under GAAP
(3) Includes "Non-trading non-derivative financial assets measured at fair value to equity" portfolio for banks reporting under GAAP
(4) Includes "Non-trading debt instruments measured at a cost-based method" and "Other non-trading non-derivative financial assets" portfolio for banks reporting under GAAP

2018 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

DZ BANK AG Deutsche Zentral-Genossenschaftsbank

(mln EUR)

		As of 30/06/2018												
		Direct exposures												
		On balance sheet						Derivatives				Off balance sheet		
								Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [	Austria	0	0	0	0	0	0	0	3	0	0	0	0	
[3M - 1Y [		1	1	0	0	0	1	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		2	2	0	0	2	0	0	11	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		178	178	0	0	0	178	0	27	0	0	0	0	
[10Y - more		573	573	213	217	0	144	0	0	0	0	0	0	
Total		**755**	**755**	**213**	**217**	**2**	**324**	**0**	**41**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Belgium	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		38	38	0	0	0	38	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		50	50	0	50	0	0	0	0	0	0	0	0	
[10Y - more		424	424	124	0	239	61	0	0	0	0	0	0	
Total		**512**	**512**	**124**	**50**	**239**	**99**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Bulgaria	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Cyprus													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Czech Republic	13	13	0	0	5	8	0	0	0	0	0	0	
[3M - 1Y [		13	13	0	0	5	8	0	0	0	0	0	0	
[1Y - 2Y [		17	17	0	16	0	0	0	0	0	0	0	0	
[2Y - 3Y [		14	14	1	0	5	8	0	0	0	0	0	0	
[3Y - 5Y [		34	34	0	0	14	20	0	0	0	0	0	0	
[5Y - 10Y [		45	45	0	0	18	28	0	0	0	0	0	0	
[10Y - more		21	21	0	0	10	11	0	0	0	0	0	0	
Total		**155**	**155**	**1**	**16**	**55**	**82**	**0**	**0**	**0**	**0**	**0**	**0**	**19**
[0 - 3M [	Denmark	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Estonia													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														

2018 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

DZ BANK AG Deutsche Zentral-Genossenschaftsbank

(mln EUR)

		As of 30/06/2018												
		Direct exposures												Risk weighted exposure amount
		On balance sheet						Derivatives				Off balance sheet		
								Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [	Finland	25	25	25	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		11	11	0	0	0	11	0	0	0	0	0	0	
[3Y - 5Y [		24	24	0	0	0	24	0	0	0	0	0	0	
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more		7	7	4	3	0	0	0	0	0	0	0	0	
Total		**67**	**67**	**30**	**3**	**0**	**35**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	France	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		2	2	0	2	0	0	0	0	0	0	0	0	
[1Y - 2Y [		14	14	1	2	0	11	0	0	0	0	0	0	
[2Y - 3Y [		57	57	1	0	56	0	0	0	0	0	0	0	
[3Y - 5Y [		36	36	0	0	0	36	0	0	0	0	0	0	
[5Y - 10Y [		11	11	9	2	0	0	0	0	0	0	0	0	
[10Y - more		640	640	104	5	531	0	0	0	0	0	0	0	
Total		**759**	**759**	**115**	**11**	**587**	**47**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Germany	1,355	1,355	3	194	52	1,106	13	933	-1	2.619	87	0	
[3M - 1Y [		3,902	3,902	1,619	369	415	1,498	21	2.396	0	1.106	150	0	
[1Y - 2Y [		3,501	3,501	493	569	669	1,770	9	2.332	0	1.823	1	0	
[2Y - 3Y [		3,042	3,041	75	95	682	2,190	2	1.702	-12	706	0	0	
[3Y - 5Y [		4,304	4,304	429	115	1,057	2,703	11	1.991	-66	3.127	9	0	
[5Y - 10Y [		6,264	6,264	448	2,251	1,099	2,466	4	5.779	0	4.912	11	0	
[10Y - more		5,468	5,468	212	44	864	4,348	69	2.340	0	2.464	7	0	
Total		**27,835**	**27,834**	**3,279**	**3,637**	**4,837**	**16,082**	**130**	**17,474**	**-79**	**16,757**	**265**	**0**	**158**
[0 - 3M [	Croatia	3	3	3	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		1	1	1	0	0	0	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**4**	**4**	**4**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Greece	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Hungary	77	77	0	0	0	77	0	0	0	0	0	0	
[3M - 1Y [		85	85	0	0	0	85	0	0	0	0	0	0	
[1Y - 2Y [		32	32	0	32	0	0	0	0	0	0	0	0	
[2Y - 3Y [		46	45	0	0	0	45	0	0	0	0	0	0	
[3Y - 5Y [		41	41	0	0	0	41	0	0	0	0	0	0	
[5Y - 10Y [		86	86	0	0	0	86	0	0	0	0	0	0	
[10Y - more		63	63	0	0	0	63	0	0	0	0	0	0	
Total		**430**	**430**	**0**	**32**	**0**	**397**	**0**	**0**	**0**	**0**	**0**	**0**	**28**
[0 - 3M [	Ireland	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**

2018 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

DZ BANK AG Deutsche Zentral-Genossenschaftsbank

(mln EUR)

		As of 30/06/2018												
		Direct exposures												Risk weighted exposure amount
		On balance sheet						Derivatives				Off balance sheet		
								Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [	Italy	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		2	2	0	2	0	0	0	0	0	0	0	0	
[1Y - 2Y [		35	35	0	35	0	0	0	0	0	0	0	0	
[2Y - 3Y [		15	15	0	15	0	0	0	0	0	0	0	0	
[3Y - 5Y [		216	215	0	0	12	204	0	0	0	0	0	0	
[5Y - 10Y [		169	169	0	154	15	0	0	0	0	0	0	0	
[10Y - more		1,462	1,451	19	918	87	428	0	0	0	0	0	0	
Total		**1,900**	**1,889**	**19**	**1,124**	**114**	**632**	**0**	**0**	**0**	**0**	**0**	**0**	**57**
[0 - 3M [	Latvia	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		5	5	5	0	0	0	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**6**	**6**	**5**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Lithuania	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more		13	13	13	0	0	0	0	0	0	0	0	0	
Total		**13**	**13**	**13**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Luxembourg	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		1	1	1	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		17	17	0	0	0	16	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**17**	**17**	**1**	**0**	**0**	**17**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Malta													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Netherlands	5	5	0	5	0	0	0	0	0	0	0	0	
[3M - 1Y [		1	1	1	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		7	7	0	0	7	0	0	0	0	0	0	0	
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**12**	**12**	**1**	**5**	**7**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Poland	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		7	7	2	0	5	0	0	0	0	0	0	0	
[1Y - 2Y [		63	63	0	22	0	41	0	0	0	0	0	0	
[2Y - 3Y [		55	55	1	0	0	55	0	0	0	0	0	0	
[3Y - 5Y [		166	166	2	0	0	163	0	0	0	0	0	0	
[5Y - 10Y [		1	1	1	0	0	0	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**292**	**292**	**6**	**22**	**5**	**259**	**0**	**0**	**0**	**0**	**0**	**0**	**61**

2018 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

DZ BANK AG Deutsche Zentral-Genossenschaftsbank

(mln EUR)

		As of 30/06/2018												
		Direct exposures												Risk weighted exposure amount
		On balance sheet						Derivatives				Off balance sheet		
								Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [	Portugal	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		577	576	0	0	518	58	0	0	0	0	0	0	
[10Y - more		61	61	0	61	0	0	0	0	0	0	0	0	
Total		**638**	**637**	**0**	**61**	**518**	**58**	**0**	**0**	**0**	**0**	**0**	**0**	**91**
[0 - 3M [	Romania	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Slovakia	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		33	33	1	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		17	17	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		3	3	3	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		21	21	1	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		107	107	17	0	0	0	0	0	0	0	0	0	
[10Y - more		44	44	20	1	0	0	0	0	0	0	0	0	
Total		**224**	**224**	**42**	**1**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Slovenia	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		1	1	1	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		28	28	5	0	0	24	0	0	0	0	0	0	
[10Y - more		1	1	1	0	0	0	0	0	0	0	0	0	
Total		**31**	**31**	**7**	**0**	**0**	**24**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Spain	53	53	0	0	53	0	0	0	0	0	0	0	
[3M - 1Y [		34	34	0	34	0	0	0	0	0	0	0	0	
[1Y - 2Y [		14	14	0	1	0	13	0	0	0	0	13	0	
[2Y - 3Y [		77	76	0	1	76	0	0	0	0	0	0	0	
[3Y - 5Y [		361	358	0	177	98	83	0	0	0	0	0	0	
[5Y - 10Y [		123	122	0	40	82	0	0	0	0	0	0	0	
[10Y - more		1,117	1,089	141	697	53	197	0	0	0	0	0	0	
Total		**1,778**	**1,747**	**141**	**950**	**362**	**293**	**0**	**0**	**0**	**0**	**13**	**0**	**5**
[0 - 3M [	Sweden	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	United Kingdom	23	23	0	0	0	23	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**23**	**23**	**0**	**0**	**0**	**23**	**0**	**0**	**0**	**0**	**0**	**0**	**0**

2018 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

DZ BANK AG Deutsche Zentral-Genossenschaftsbank

(mln EUR)

		As of 30/06/2018												
		Direct exposures												
		On balance sheet						Derivatives				Off balance sheet		
								Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [	Iceland													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Liechtenstein													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Norway	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		1	1	1	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		1	1	1	0	0	0	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**2**	**2**	**2**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Australia	0	0	0	0	0	0	0	0	0	0	3	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		3	3	0	0	0	3	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**3**	**3**	**0**	**0**	**0**	**3**	**0**	**0**	**0**	**0**	**3**	**0**	**2**
[0 - 3M [	Canada	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		22	22	0	0	0	22	0	0	0	0	0	0	
[1Y - 2Y [		17	17	0	17	0	0	0	0	0	0	0	0	
[2Y - 3Y [		5	5	0	5	0	0	0	0	0	0	0	0	
[3Y - 5Y [		5	5	0	5	0	0	0	0	0	0	0	0	
[5Y - 10Y [		363	363	6	292	17	48	0	0	0	0	0	0	
[10Y - more		127	127	0	100	0	27	0	0	0	0	0	0	
Total		**539**	**539**	**6**	**419**	**17**	**97**	**0**	**0**	**0**	**0**	**0**	**0**	**27**
[0 - 3M [	Hong Kong	5	5	0	0	0	5	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**5**	**5**	**0**	**0**	**0**	**5**	**0**	**0**	**0**	**0**	**0**	**0**	**1**
[0 - 3M [	Japan	47	47	47	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		109	109	109	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**155**	**155**	**155**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**

2018 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

DZ BANK AG Deutsche Zentral-Genossenschaftsbank

(mln EUR)

Residual Maturity	Country / Region	As of 30/06/2018												
		Direct exposures												Risk weighted exposure amount
		On balance sheet						Derivatives				Off balance sheet		
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)					Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [	U.S.	39	39	0	0	39	0	0	0	0	0	0	0	
[3M - 1Y [		36	36	0	0	36	0	0	0	0	0	0	0	
[1Y - 2Y [		136	136	3	90	0	43	0	0	0	0	0	0	
[2Y - 3Y [		16	16	1	16	0	0	0	0	0	0	0	0	
[3Y - 5Y [		201	201	17	184	0	0	0	0	0	0	0	0	
[5Y - 10Y [		17	17	0	17	0	0	0	0	0	0	0	0	
[10Y - more		125	122	43	44	0	35	0	0	0	0	0	0	
Total		**570**	**567**	**63**	**351**	**74**	**78**	**0**	**0**	**0**	**0**	**0**	**0**	**97**
[0 - 3M [	China	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Switzerland	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		65	65	0	65	0	0	0	0	0	0	0	0	
[2Y - 3Y [		68	68	0	0	0	68	0	0	0	0	0	0	
[3Y - 5Y [		327	327	0	35	0	292	0	0	0	0	0	0	
[5Y - 10Y [		157	157	0	157	0	0	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**616**	**616**	**0**	**256**	**0**	**360**	**0**	**0**	**0**	**0**	**0**	**0**	**51**
[0 - 3M [	Other advanced economies non EEA	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		17	17	0	0	17	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		2	2	2	0	0	0	0	0	0	0	0	0	
[10Y - more		2	2	0	0	0	2	0	0	0	0	0	0	
Total		**21**	**21**	**2**	**0**	**17**	**2**	**0**	**0**	**0**	**0**	**0**	**0**	**6**
[0 - 3M [	Other Central and eastern Europe countries non EEA	0	0	0	0	0	0	0	0	0	0	2	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		2	2	0	0	0	2	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**2**	**2**	**0**	**0**	**0**	**2**	**0**	**0**	**0**	**0**	**2**	**0**	**1**
[0 - 3M [	Middle East	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Latin America and the Caribbean	0	0	0	0	0	0	0	0	0	0	1	0	
[3M - 1Y [		1	1	0	0	0	1	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		10	10	0	0	10	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		3	3	2	0	1	0	0	0	0	0	0	0	
[10Y - more		25	25	14	0	0	6	0	0	0	0	0	0	
Total		**39**	**39**	**16**	**0**	**11**	**6**	**0**	**0**	**0**	**0**	**1**	**0**	**7**

2018 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

DZ BANK AG Deutsche Zentral-Genossenschaftsbank

(mln EUR)

		As of 30/06/2018												
		Direct exposures												
		On balance sheet						Derivatives				Off balance sheet		
								Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [	Africa	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**1**
[0 - 3M [	Others	22	22	21	0	0	1	0	86	0	50	19	0	
[3M - 1Y [		174	174	88	0	0	85	0	0	0	141	0	0	
[1Y - 2Y [		88	88	23	0	0	64	0	0	0	268	0	0	
[2Y - 3Y [		129	129	89	4	9	26	0	0	0	52	0	0	
[3Y - 5Y [		206	206	113	7	45	41	0	10	0	109	0	0	
[5Y - 10Y [		563	562	143	12	172	236	6	0	0	491	0	0	
[10Y - more		885	885	557	0	0	328	0	1.715	0	912	0	0	
Total		**2,066**	**2,066**	**1,035**	**22**	**226**	**782**	**6**	**1,811**	**0**	**2,022**	**19**	**0**	**49**

Notes and definitions

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

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

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

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

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

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

Regions:

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

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

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

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

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

2018 EU-wide Transparency Exercise

Performing and non-performing exposures

DZ BANK AG Deutsche Zentral-Genossenschaftsbank

(mln EUR)	As of 31/12/2017							As of 30/06/2018						
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions[4]		Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions[4]		Collaterals and financial guarantees received on non-performing exposures
		Of which performing but past due >30 days and <=90 days	Of which non-performing[1]		On performing exposures[2]	On non-performing exposures[3]			Of which performing but past due >30 days and <=90 days	Of which non-performing[1]		On performing exposures[2]	On non-performing exposures[3]	
				Of which: defaulted							Of which: defaulted			
Debt securities (including at amortised cost and fair value)	**53,604**	**0**	**123**	**59**	**598**	**34**	**0**	**45,445**	**0**	**213**	**99**	**62**	**69**	**0**
Central banks	211	0	0	0	0	0	0	213	0	0	0	0	0	0
General governments	27,823	0	0	0	550	0	0	23,320	0	0	0	45	0	0
Credit institutions	18,263	0	0	0	20	0	0	15,157	0	9	0	5	9	0
Other financial corporations	4,147	0	123	59	16	34	0	3,770	0	204	99	11	60	0
Non-financial corporations	3,160	0	0	0	11	0	0	2,984	0	0	0	1	0	0
Loans and advances(including at amortised cost and fair value)	**313,444**	**326**	**6,378**	**5,982**	**484**	**2,466**	**3,097**	**344,950**	**140**	**5,858**	**5,667**	**411**	**2,311**	**2,910**
Central banks	44,225	0	0	0	0	0	0	69,189	0	0	0	0	0	0
General governments	21,950	0	0	0	-3	0	0	21,312	0	0	0	6	0	0
Credit institutions	88,074	3	23	22	13	2	20	92,025	1	22	22	8	2	12
Other financial corporations	12,457	42	430	427	10	158	77	12,377	1	459	456	11	134	36
Non-financial corporations	77,686	129	4,461	4,369	182	1,857	2,161	78,724	74	4,008	3,848	135	1,769	2,002
of which: small and medium-sized enterprises at amortised cost	13,308	15	199	184	36	95	40	13,435	26	166	110	20	84	57
Households	69,052	152	1,463	1,164	281	450	839	71,323	64	1,369	1,342	251	407	860
DEBT INSTRUMENTS other than HFT	**367,048**	**326**	**6,501**	**6,041**	**1,082**	**2,500**	**3,097**	**390,395**	**140**	**6,071**	**5,766**	**473**	**2,380**	**2,910**
OFF-BALANCE SHEET EXPOSURES	**58,014**		**446**	**334**	**64**	**170**	**37**	**63,281**		**253**	**228**	**41**	**113**	**33**

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

(2) Insitutions report here collective allowances for incurrred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)

(3) Insitutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)

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

2018 EU-wide Transparency Exercise

Forborne exposures

DZ BANK AG Deutsche Zentral-Genossenschaftsbank

(mln EUR)	As of 31/12/2017					As of 30/06/2018				
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures[2]		Collateral and financial guarantees received on exposures with forbearance measures	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures[2]		Collateral and financial guarantees received on exposures with forbearance measures
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures			Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures	
Debt securities (including at amortised cost and fair value)	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	0	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	**5,268**	**3,916**	**1,531**	**1,514**	**2,433**	**4,777**	**3,765**	**1,457**	**1,426**	**2,038**
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	8	0	0	0	0	7	0	0	0	0
Credit institutions	22	22	2	2	20	22	22	2	2	12
Other financial corporations	269	239	108	108	28	292	261	94	94	9
Non-financial corporations	3,929	3,125	1,291	1,285	1,945	3,398	2,754	1,217	1,201	1,461
of which: small and medium-sized enterprises at amortised cost	142	97	48	48	17	125	67	44	41	26
Households	1,040	529	130	119	440	1,058	728	144	129	556
DEBT INSTRUMENTS other than HFT	**5,268**	**3,916**	**1,531**	**1,514**	**2,433**	**4,777**	**3,765**	**1,457**	**1,426**	**2,038**
Loan commitments given	**65**	**57**	**22**	**21**	**13**	**101**	**33**	**17**	**16**	**7**

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

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