



2018 EU-wide Stress Test

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

2018 EU-wide Stress Test: Summary

DZ BANK AG Deutsche Zentral-Genossenschaftsbank

	Actual	Restated	Baseline Scenario			Adverse Scenario		
	(starting year)	(starting year)	31/12/2018	31/12/2019	31/12/2020	31/12/2018	31/12/2019	31/12/2020
(min EUR, %)	31/12/2017	31/12/2017						
Net interest income	2,788		2,501	2,416	2,259	2,134	1,987	1,827
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	775		332	332	332	-992	216	216
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-927		-478	-409	-419	-1,791	-784	-652
Profit or (-) loss for the year	1,062		680	682	565	-2,653	-209	-305
Coverage ratio: non-performing exposure (%)	47.12%	38.81%	33.53%	30.39%	28.67%	38.22%	33.99%	32.40%
Common Equity Tier 1 capital	18,134	18,247	18,504	18,883	19,193	14,276	14,031	13,691
Total Risk exposure amount (all transitional adjustments included)	131,345	132,468	133,512	133,790	133,974	146,246	151,620	152,704
Common Equity Tier 1 ratio, %	13.81%	13.77%	13.86%	14.11%	14.33%	9.76%	9.25%	8.97%
Fully loaded Common Equity Tier 1 ratio, %	13.74%	13.64%	13.86%	14.11%	14.33%	9.76%	9.25%	8.97%
Tier 1 capital	19,923	20,036	20,196	20,328	20,392	15,968	15,477	14,890
Total leverage ratio exposures	432,030	432,413	432,413	432,413	432,413	432,413	432,413	432,413
Leverage ratio, %	4.61%	4.63%	4.67%	4.70%	4.72%	3.69%	3.58%	3.44%
Fully loaded leverage ratio, %	4.35%	4.35%	4.44%	4.53%	4.60%	3.46%	3.41%	3.33%
Memorandum items								
Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2018-2020 period (cumulative conversions) ¹			0	0	0	0	0	0
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			750	750	750	750	750	750
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 2018-2020 period

2018 EU-wide Stress Test: Credit risk IRB
DZ BANK AG Deutsche Zentral-Genossenschaftsbank

		Restated 31/12/2017												
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		A-IRB		F-IRB		A-IRB		F-IRB						
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted					
DZ BANK AG Deutsche Zentral-Genossenschaftsbank	(min EUR, %)													
	Central banks and central governments	0	0	9,783	0	0	0	1,013	0	9,271	0	4	0	-
	Institutions	845	0	34,955	30	321	0	7,249	0	20,083	35	27	22	61.7%
	Corporates	16,993	2,689	72,461	1,483	2,574	0	35,507	0	84,857	4,579	1,971	1,846	40.3%
	Corporates - Of Which: Specialised Lending	0	0	25,286	569	0	0	13,567	0	24,829	463	339	303	65.4%
	Corporates - Of Which: SME	0	0	7,693	73	0	0	2,427	0	7,940	77	32	25	32.8%
	Retail	67,265	982	0	0	12,002	700	0	0	66,346	1,246	560	342	27.4%
	Retail - Secured on real estate property	53,099	645	0	0	7,276	423	0	0	52,617	872	182	106	12.1%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	53,099	645	0	0	7,276	423	0	0	52,617	872	182	106	12.1%
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	14,166	337	0	0	4,726	277	0	0	13,729	374	378	236	63.2%
	Retail - Other Retail - Of Which: SME	2	0	0	0	0	0	0	0	2	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	14,164	337	0	0	4,726	277	0	0	13,727	374	378	236	63.2%
	Equity									3,137	0	0	0	-
Securitisation														
Other non-credit obligation assets										2,708	0	0	0.0%	
IRB TOTAL		85,103	3,670	117,198	1,513	14,897	700	43,749	0	186,402	5,860	2,563	2,210	37.7%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated 31/12/2017												
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		A-IRB		F-IRB		A-IRB		F-IRB						
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted					
Germany	(min EUR, %)													
	Central banks and central governments	0	0	203	0	0	0	14	0	203	0	0	0	-
	Institutions	581	0	12,059	0	203	0	2,670	0	7,894	0	2	0	0.0%
	Corporates	602	0	59,117	1,246	46	0	28,574	0	56,324	1,317	740	669	50.8%
	Corporates - Of Which: Specialised Lending	0	0	18,537	485	0	0	10,120	0	18,094	379	285	256	67.5%
	Corporates - Of Which: SME	0	0	7,625	73	0	0	2,418	0	7,818	77	32	25	32.8%
	Retail	64,916	865	0	0	11,637	418	0	0	64,033	1,129	516	304	26.9%
	Retail - Secured on real estate property	51,273	559	0	0	6,978	200	0	0	50,794	784	152	80	10.2%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	51,273	559	0	0	6,978	200	0	0	50,794	784	152	80	10.2%
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	13,643	306	0	0	4,659	217	0	0	13,239	345	364	223	64.7%
	Retail - Other Retail - Of Which: SME	2	0	0	0	0	0	0	0	2	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	13,641	306	0	0	4,658	217	0	0	13,237	345	364	223	64.7%
	Equity									3,130	0	0	0	-
Securitisation														
Other non-credit obligation assets										572	0	0	0	
IRB TOTAL		66,099	865	71,379	1,246	11,886	418	31,258	0	132,156	2,447	1,257	973	39.7%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated 31/12/2017												
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		A-IRB		F-IRB		A-IRB		F-IRB						
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted					
United States	(min EUR, %)													
	Central banks and central governments	0	0	557	0	0	0	48	0	511	0	0	0	-
	Institutions	0	0	1,679	0	0	0	424	0	977	0	0	0	-
	Corporates	2,231	15	2,060	13	171	0	981	0	3,805	38	16	14	36.1%
	Corporates - Of Which: Specialised Lending	0	0	513	13	0	0	379	0	507	13	8	7	54.1%
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail	17	0	0	0	2	0	0	0	17	1	0	0	8.7%
	Retail - Secured on real estate property	16	0	0	0	2	0	0	0	15	1	0	0	8.6%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	16	0	0	0	2	0	0	0	15	1	0	0	8.6%
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	2	0	0	0	0	0	0	0	1	0	0	0	13.9%
	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	0	0	0	0	0	0	1	0	0	0	13.9%
	Equity									1	0	0	0	-
Securitisation														
Other non-credit obligation assets										0	0	0	0	
IRB TOTAL		2,249	16	4,296	13	174	0	1,452	0	5,309	39	16	14	35.6%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk IRB

DZ BANK AG Deutsche Zentral-Genossenschaftsbank

		Restated 31/12/2017													
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	
		A-IRB		F-IRB		A-IRB		F-IRB							
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted						
(mln EUR, %)															
United Kingdom	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	81	0	5,669	0	45	0	669	0	2,767	3	0	0	0	0.0%
	Corporates	324	98	1,166	9	33	0	646	0	1,385	108	19	18	16.3%	
	Corporates - Of Which: Specialised Lending	0	0	541	9	0	0	317	0	529	10	2	2	16.3%	
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	14	1	0	0	2	0	0	0	14	0	0	0	0	35.5%
	Retail - Secured on real estate property	11	0	0	0	1	0	0	0	11	0	0	0	0	34.9%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	11	0	0	0	1	0	0	0	11	0	0	0	0	34.9%
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	3	0	0	0	0	0	0	0	3	0	0	0	0	41.8%
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	3	0	0	0	0	0	0	0	3	0	0	0	0	41.8%
	Equity									0	0	0	0	0	0
	Securitisation														
Other non-credit obligation assets									0	0	0	0	0	0	
IRB TOTAL		419	99	6,835	9	80	0	1,315	0	4,167	111	19	18	16.0%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated 31/12/2017													
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	
		A-IRB		F-IRB		A-IRB		F-IRB							
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted						
(mln EUR, %)															
Switzerland	Central banks and central governments	0	0	5,936	0	0	0	476	0	5,936	0	0	0	0	0
	Institutions	0	0	1,740	28	0	0	454	0	685	28	20	20	71.8%	
	Corporates	97	0	376	0	19	0	224	0	497	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	49	0	0	0	24	0	123	0	0	0	0	0
	Corporates - Of Which: SME	0	0	4	0	0	0	2	0	6	0	0	0	0	0
	Retail	117	1	0	0	17	1	0	0	92	1	0	0	0	18.5%
	Retail - Secured on real estate property	54	1	0	0	10	0	0	0	53	1	0	0	0	22.0%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	54	1	0	0	10	0	0	0	53	1	0	0	0	22.0%
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	64	1	0	0	7	1	0	0	39	0	0	0	0	11.6%
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	64	1	0	0	7	1	0	0	39	0	0	0	0	11.6%
	Equity									0	0	0	0	0	0
	Securitisation														
Other non-credit obligation assets									0	0	0	0	0	0	
IRB TOTAL		214	1	8,052	28	36	1	1,154	0	7,210	29	21	20	69.6%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated 31/12/2017													
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	
		A-IRB		F-IRB		A-IRB		F-IRB							
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted						
(mln EUR, %)															
France	Central banks and central governments	0	0	32	0	0	0	3	0	0	0	0	0	0	0
	Institutions	64	0	3,531	0	13	0	443	0	1,784	0	0	0	0	0
	Corporates	157	0	969	0	28	0	426	0	812	17	3	2	13.9%	
	Corporates - Of Which: Specialised Lending	0	0	235	0	0	0	121	0	296	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	47	2	0	0	9	1	0	0	44	3	0	0	0	10.2%
	Retail - Secured on real estate property	40	2	0	0	7	1	0	0	39	3	0	0	0	9.8%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	40	2	0	0	7	1	0	0	39	3	0	0	0	9.8%
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	7	0	0	0	1	0	0	0	5	0	0	0	0	22.9%
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	7	0	0	0	1	0	0	0	5	0	0	0	0	22.9%
	Equity									0	0	0	0	0	0
	Securitisation														
Other non-credit obligation assets									0	0	0	0	0	0	
IRB TOTAL		268	2	4,531	0	49	1	872	0	2,641	20	3	3	13.4%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk IRB
DZ BANK AG Deutsche Zentral-Genossenschaftsbank

		Restated 31/12/2017													
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	
		A-IRB		F-IRB		A-IRB		F-IRB							
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted						
(mln EUR, %)															
Luxembourg	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	394	0	0	0	82	0	271	0	0	0	0	0
	Corporates	106	13	3,016	0	16	0	1,345	0	2,875	13	11	9	69.0%	
	Corporates - Of Which: Specialised Lending	0	0	2,599	0	0	0	1,143	0	2,467	0	2	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	20	1	0	0	5	0	0	0	20	1	0	0	10.7%	
	Retail - Secured on real estate property	17	1	0	0	4	0	0	0	17	1	0	0	9.8%	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	17	1	0	0	4	0	0	0	17	1	0	0	9.8%	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	3	0	0	0	0	0	0	0	3	0	0	0	22.0%	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	3	0	0	0	0	0	0	0	3	0	0	0	22.0%	
	Equity									0	0	0	0	0	0
	Securitisation														
Other non-credit obligation assets									0	0	0	0	0	0	
IRB TOTAL	126	14	3,410	0	21	0	1,426	0	3,166	14	11	9	64.3%		

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note

		Restated 31/12/2017													
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	
		A-IRB		F-IRB		A-IRB		F-IRB							
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted						
(mln EUR, %)															
Netherlands	Central banks and central governments	0	0	76	0	0	0	12	0	76	0	0	0	0	0
	Institutions	0	0	1,004	0	0	0	231	0	480	0	0	0	0	0
	Corporates	152	94	1,634	21	70	0	848	0	1,389	114	57	56	48.9%	
	Corporates - Of Which: Specialised Lending	0	0	594	21	0	0	293	0	590	19	12	11	58.4%	
	Corporates - Of Which: SME	0	0	1	0	0	0	0	0	1	0	0	0	0	0
	Retail	43	2	0	0	8	1	0	0	41	2	0	0	14.4%	
	Retail - Secured on real estate property	38	2	0	0	8	1	0	0	37	2	0	0	14.4%	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	38	2	0	0	8	1	0	0	37	2	0	0	14.4%	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	5	0	0	0	1	0	0	0	5	0	0	0	15.9%	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	5	0	0	0	1	0	0	0	5	0	0	0	15.9%	
	Equity									0	0	0	0	0	0
	Securitisation														
Other non-credit obligation assets									0	0	0	0	0	0	
IRB TOTAL	195	96	2,714	21	78	1	1,092	0	1,987	115	57	56	48.4%		

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note

		Restated 31/12/2017													
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	
		A-IRB		F-IRB		A-IRB		F-IRB							
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted						
(mln EUR, %)															
Marshall Islands	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	2,909	952	4	0	358	0	5	0	2,924	937	428	419	44.7%	
	Corporates - Of Which: Specialised Lending	0	0	3	0	0	0	5	0	29	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Equity									0	0	0	0	0	0
	Securitisation														
Other non-credit obligation assets									0	0	0	0	0.0%		
IRB TOTAL	2,909	952	4	0	358	0	5	0	2,924	937	428	419	44.7%		

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note

2018 EU-wide Stress Test: Credit risk IRB

DZ BANK AG Deutsche Zentral-Genossenschaftsbank

		Restated 31/12/2017												
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		A-IRB		F-IRB		A-IRB		F-IRB						
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(mln EUR, %)														
Austria	Central banks and central governments	0	0	178	0	0	0	14	0	172	0	0	0	-
	Institutions	0	0	597	0	0	0	107	0	392	0	0	0	-
	Corporates	140	0	505	147	8	0	282	0	748	151	31	30	20.1%
	Corporates - Of Which: Specialised Lending	0	0	172	0	0	0	58	0	244	0	0	0	-
	Corporates - Of Which: SME	0	0	8	0	0	0	3	0	8	0	0	0	-
	Retail	54	1	0	0	10	0	0	0	52	1	0	0	10.3%
	Retail - Secured on real estate property	46	1	0	0	8	0	0	0	45	1	0	0	10.2%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	46	1	0	0	8	0	0	0	45	1	0	0	10.2%
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	8	0	0	0	2	0	0	0	6	0	0	0	13.1%
	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	8	0	0	0	2	0	0	0	6	0	0	0	13.1%
	Equity									0	0	0	0	-
	Securitisation									0	0	0	0	-
	Other non-credit obligation assets									0	0	0	0	-
IRB TOTAL	194	1	1,280	147	18	0	403	0	1,363	152	31	30	20.0%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note

		Restated 31/12/2017												
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		A-IRB		F-IRB		A-IRB		F-IRB						
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(mln EUR, %)														
Italy	Central banks and central governments	0	0	112	0	0	0	62	0	0	0	0	0	-
	Institutions	0	0	128	0	0	0	60	0	94	0	0	0	-
	Corporates	43	0	72	0	4	0	41	0	64	0	0	0	-
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail	4	0	0	0	1	0	0	0	4	0	0	0	16.7%
	Retail - Secured on real estate property	4	0	0	0	1	0	0	0	4	0	0	0	16.7%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	4	0	0	0	1	0	0	0	4	0	0	0	16.7%
	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	-
	Securitisation									0	0	0	0	-
	Other non-credit obligation assets									0	0	0	0	-
IRB TOTAL	47	0	313	0	5	0	163	0	162	0	0	0	16.7%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note

2018 EU-wide Stress Test: Credit risk IRB

DZ BANK AG Deutsche Zentral-Genossenschaftsbank

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		(mln EUR, %)														
DZ BANK AG Deutsche Zentral-Genossenschaftsbank	Central banks and central governments	9,260	11	8	4	40.0%	9,250	22	12	9	40.0%	9,240	31	16	12	40.0%
	Institutions	20,039	79	36	29	36.5%	20,003	115	43	35	30.7%	19,970	148	56	42	28.6%
	Corporates	83,696	5,740	2,223	2,090	36.4%	82,540	6,896	2,412	2,281	33.1%	81,557	7,879	2,606	2,454	31.2%
	Corporates - Of Which: Specialised Lending	24,724	588	380	342	60.1%	24,609	683	411	373	54.6%	24,490	802	447	405	50.5%
	Corporates - Of Which: SME	7,820	97	39	32	23.0%	7,801	117	46	38	22.4%	7,778	139	54	45	32.1%
	Retail	65,309	2,283	698	503	22.0%	64,422	3,170	822	651	20.5%	63,631	3,961	940	785	19.8%
	Retail - Secured on real estate property	51,810	1,679	219	150	8.9%	51,128	2,361	248	186	7.9%	50,518	2,971	274	220	7.4%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	51,810	1,679	219	150	8.9%	51,128	2,361	248	186	7.9%	50,518	2,971	274	220	7.4%
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	13,497	605	479	354	58.5%	13,294	809	575	464	57.4%	13,113	991	666	565	57.1%
	Retail - Other Retail - Of Which: SME	2	0	0	0	32.9%	2	0	0	0	32.9%	2	0	0	0	32.9%
	Retail - Other Retail - Of Which: non-SME	13,497	605	479	354	58.5%	13,292	809	575	464	57.4%	13,111	991	666	565	57.1%
	Equity	3,136	1	0	0	1.0%	3,135	2	0	0	1.0%	3,134	3	0	0	1.0%
	Securitisation	2,707	1	0	0	9.5%	2,706	2	0	0	9.6%	2,705	2	1	0	9.6%
Other non-credit obligation assets	184,146	8,116	2,967	2,627	32.4%	182,055	10,207	3,290	2,976	29.2%	180,238	12,024	3,619	3,294	27.4%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		(mln EUR, %)														
Germany	Central banks and central governments	203	0	0	0	40.0%	203	0	0	0	40.0%	202	0	0	0	40.0%
	Institutions	7,889	6	4	2	25.5%	7,882	13	6	3	25.9%	7,875	20	11	5	26.0%
	Corporates	56,127	1,514	828	749	49.5%	55,890	1,751	900	816	46.6%	55,632	2,010	1,002	889	44.2%
	Corporates - Of Which: Specialised Lending	18,025	448	316	287	64.1%	17,949	524	341	312	59.6%	17,870	603	369	337	56.0%
	Corporates - Of Which: SME	7,799	36	39	32	33.0%	7,778	117	45	38	32.4%	7,756	138	54	45	32.1%
	Retail	63,040	2,122	649	459	21.6%	62,188	2,975	770	602	20.2%	61,425	3,737	885	733	19.6%
	Retail - Secured on real estate property	50,022	1,557	185	120	7.7%	49,367	2,212	211	153	6.9%	48,780	2,799	235	183	6.6%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	50,022	1,557	185	120	7.7%	49,367	2,212	211	153	6.9%	48,780	2,799	235	183	6.6%
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	13,018	566	464	340	60.0%	12,821	763	559	449	58.9%	12,646	938	649	549	58.6%
	Retail - Other Retail - Of Which: SME	2	0	0	0	32.9%	2	0	0	0	32.9%	2	0	0	0	32.9%
	Retail - Other Retail - Of Which: non-SME	13,016	566	464	340	60.0%	12,819	763	559	449	58.9%	12,644	938	649	549	58.6%
	Equity	3,129	1	0	0	1.0%	3,128	2	0	0	1.0%	3,127	3	0	0	1.0%
	Securitisation	572	0	0	0	41.3%	572	0	0	0	41.7%	572	1	1	1	41.9%
Other non-credit obligation assets	130,959	3,644	1,481	1,210	33.2%	129,862	4,741	1,676	1,421	30.0%	128,833	5,770	1,898	1,627	28.2%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		(mln EUR, %)														
United States	Central banks and central governments	511	0	0	0	40.0%	511	0	0	0	40.0%	511	0	0	0	40.0%
	Institutions	976	0	0	0	55.1%	976	1	1	0	55.2%	975	1	1	1	55.2%
	Corporates	3,722	121	19	16	13.2%	3,638	205	21	18	8.8%	3,569	274	23	20	7.4%
	Corporates - Of Which: Specialised Lending	504	16	9	8	52.0%	502	19	10	9	48.4%	499	21	10	10	45.8%
	Corporates - Of Which: SME	0	0	0	0	35.8%	0	0	0	0	35.7%	0	0	0	0	35.7%
	Retail	17	1	0	0	7.4%	16	1	0	0	6.7%	16	1	0	0	6.2%
	Retail - Secured on real estate property	15	1	0	0	7.4%	15	1	0	0	6.7%	15	1	0	0	6.2%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	15	1	0	0	7.4%	15	1	0	0	6.7%	15	1	0	0	6.2%
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	1	0	0	0	7.2%	1	0	0	0	6.5%	1	0	0	0	6.4%
	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	1	0	0	0	7.2%	1	0	0	0	6.5%	1	0	0	0	6.4%
	Equity	0	0	0	0	1.0%	0	0	0	0	1.0%	0	0	0	0	1.0%
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Other non-credit obligation assets	5,226	122	19	16	13.3%	5,141	207	22	19	9.0%	5,071	277	24	21	7.7%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk IRB
DZ BANK AG Deutsche Zentral-Genossenschaftsbank

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		(mln EUR, %)														
United Kingdom	Central banks and central governments	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Institutions	2,767	3	1	0	9.9%	2,766	4	1	1	15.2%	2,765	5	1	1	18.8%
	Corporates	1,374	120	21	19	16.2%	1,358	136	22	21	15.2%	1,344	150	24	22	14.6%
	Corporates - Of Which: Specialised Lending	527	12	3	2	19.1%	525	14	4	3	20.1%	523	16	4	3	20.8%
	Corporates - Of Which: SME	0	0	0	0	1.0%	0	0	0	0	1.0%	0	0	0	0	1.0%
	Retail	14	1	0	0	22.8%	14	1	0	0	19.1%	14	1	0	0	16.6%
	Retail - Secured on real estate property	11	1	0	0	22.8%	11	1	0	0	18.2%	11	1	0	0	15.8%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	11	1	0	0	22.8%	11	1	0	0	18.2%	11	1	0	0	15.8%
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	3	0	0	0	40.7%	3	0	0	0	39.7%	3	0	0	0	38.8%
	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	0	0	40.7%	3	0	0	0	39.7%	3	0	0	0	38.8%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	
IRB TOTAL	4,155	124	22	20	16.0%	4,137	141	24	21	15.2%	4,122	156	25	23	14.8%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		(mln EUR, %)														
Switzerland	Central banks and central governments	5,934	2	1	1	40.0%	5,933	4	2	1	40.0%	5,931	5	3	2	40.0%
	Institutions	685	28	21	21	75.2%	685	29	21	21	75.1%	685	29	22	22	75.0%
	Corporates	495	2	1	0	18.5%	492	5	2	1	18.4%	488	9	2	2	18.4%
	Corporates - Of Which: Specialised Lending	122	1	0	0	2.3%	121	2	0	0	2.4%	120	2	0	0	2.4%
	Corporates - Of Which: SME	6	0	0	0	30.7%	6	0	0	0	30.7%	6	0	0	0	30.7%
	Retail	91	3	1	0	12.2%	90	4	1	0	10.6%	89	5	1	0	9.8%
	Retail - Secured on real estate property	52	2	0	0	12.4%	51	3	0	0	10.5%	50	4	1	0	9.6%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	52	2	0	0	12.4%	51	3	0	0	10.5%	50	4	1	0	9.6%
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	39	0	0	0	11.6%	39	0	0	0	11.7%	39	1	0	0	11.8%
	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	39	0	0	0	11.6%	39	0	0	0	11.7%	39	1	0	0	11.8%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	
IRB TOTAL	7,205	35	24	23	65.4%	7,199	41	26	24	58.9%	7,192	48	27	26	54.2%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		(mln EUR, %)														
France	Central banks and central governments	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Institutions	1,784	1	0	0	16.1%	1,783	1	0	0	16.1%	1,783	2	0	0	16.1%
	Corporates	806	23	4	3	12.2%	796	33	4	3	9.9%	788	41	4	4	8.9%
	Corporates - Of Which: Specialised Lending	294	2	1	0	9.7%	292	3	1	0	10.0%	290	5	1	1	10.4%
	Corporates - Of Which: SME	0	0	0	0	32.5%	0	0	0	0	32.7%	0	0	0	0	32.7%
	Retail	43	4	0	0	8.3%	42	5	0	0	7.4%	41	6	0	0	7.0%
	Retail - Secured on real estate property	38	4	0	0	8.0%	37	5	0	0	7.1%	36	6	0	0	6.7%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	38	4	0	0	8.0%	37	5	0	0	7.1%	36	6	0	0	6.7%
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	5	0	0	0	18.9%	5	0	0	0	17.1%	5	0	0	0	16.1%
	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	5	0	0	0	18.9%	5	0	0	0	17.1%	5	0	0	0	16.1%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation	0	0	0	0	1.0%	0	0	0	0	1.0%	0	0	0	0	1.0%
Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	
IRB TOTAL	2,633	28	4	3	11.7%	2,622	39	5	4	9.8%	2,612	49	5	4	8.9%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk IRB

DZ BANK AG Deutsche Zentral-Genossenschaftsbank

(mIn EUR, %)		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
Luxembourg	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	271	0	0	0	19.3%	270	1	0	19.3%	270	1	0	0	19.4%	
	Corporates	2,867	20	13	11	52.1%	2,856	32	16	13	39.9%	2,843	45	19	15	33.8%
	Corporates - Of Which: Specialised Lending	2,460	6	3	1	22.3%	2,453	14	5	3	22.3%	2,444	23	7	5	22.1%
	Corporates - Of Which: SME	0	0	0	0	32.7%	0	0	0	0	32.8%	0	0	0	0	32.9%
	Retail	18	2	0	0	7.4%	17	3	0	0	6.5%	17	4	0	0	6.1%
	Retail - Secured on real estate property	16	2	0	0	6.4%	15	3	0	0	5.5%	15	4	0	0	5.1%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	16	2	0	0	6.4%	15	3	0	0	5.5%	15	4	0	0	5.1%
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	2	0	0	0	12.8%	2	1	0	0	11.9%	2	1	0	0	11.6%
	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	0	0	12.8%	2	1	0	0	11.9%	2	1	0	0	11.6%
	Equity	0	0	0	0	30.4%	0	0	0	0	30.4%	0	0	0	0	30.4%
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Other non-credit obligation assets	0	0	0	0	1.0%	0	0	0	0	1.0%	0	0	0	0	1.0%	
IRB TOTAL	3,157	23	13	11	47.0%	3,144	36	16	13	36.4%	3,130	50	19	16	31.2%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

(mIn EUR, %)		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
Netherlands	Central banks and central governments	76	0	0	0	40.0%	76	0	0	0	40.0%	76	0	0	0	40.0%
	Institutions	480	0	0	0	29.9%	480	0	0	0	29.2%	480	1	0	0	29.4%
	Corporates	1,380	123	63	58	47.3%	1,366	136	65	60	44.2%	1,354	149	66	62	41.9%
	Corporates - Of Which: Specialised Lending	588	21	12	12	57.0%	586	23	13	12	53.6%	584	25	13	13	50.4%
	Corporates - Of Which: SME	1	0	0	0	74.7%	1	0	0	0	74.7%	1	0	0	0	74.7%
	Retail	40	3	0	0	11.1%	40	3	0	0	9.8%	39	4	0	0	9.0%
	Retail - Secured on real estate property	36	3	0	0	11.1%	35	3	0	0	9.7%	34	4	0	0	9.0%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	36	3	0	0	11.1%	35	3	0	0	9.7%	34	4	0	0	9.0%
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	5	0	0	0	15.1%	5	0	0	0	14.6%	5	0	0	0	14.3%
	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	0	0	15.1%	5	0	0	0	14.6%	5	0	0	0	14.3%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	
IRB TOTAL	1,976	126	64	59	46.5%	1,962	140	65	61	43.3%	1,949	153	67	63	41.0%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

(mIn EUR, %)		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
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	2,631	1,229	439	434	35.3%	2,428	1,433	442	438	30.6%	2,282	1,579	444	441	27.9%
	Corporates - Of Which: Specialised Lending	28	2	0	0	0.1%	26	3	0	0	0.1%	24	5	0	0	0.1%
	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-SME	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	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Other non-credit obligation assets	0	0	0	0	1.0%	0	0	0	0	1.0%	0	0	0	0	1.0%	
IRB TOTAL	2,631	1,229	439	434	35.3%	2,428	1,433	442	438	30.6%	2,282	1,579	444	441	27.9%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk IRB

DZ BANK AG Deutsche Zentral-Genossenschaftsbank

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(mln EUR, %)																
Austria	Central banks and central governments	172	0	0	0	40.0%	172	0	0	0	40.0%	171	0	0	0	40.0%
	Institutions	392	1	1	0	34.8%	391	1	1	0	33.4%	390	2	3	1	33.0%
	Corporates	736	163	33	32	19.8%	721	178	34	33	18.5%	707	192	34	33	17.4%
	Corporates - Of Which: Specialised Lending	243	1	0	0	6.8%	242	2	0	0	7.2%	241	3	0	0	7.5%
	Corporates - Of Which: SME	8	0	0	0	24.5%	8	0	0	0	24.5%	8	0	0	0	24.5%
	Retail	50	2	0	0	7.6%	50	3	0	0	6.7%	49	4	0	0	6.3%
	Retail - Secured on real estate property	44	2	0	0	7.4%	43	3	0	0	6.5%	43	4	0	0	6.1%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	44	2	0	0	7.4%	43	3	0	0	6.5%	43	4	0	0	6.1%
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	6	0	0	0	12.2%	6	0	0	0	11.7%	6	0	0	0	11.3%
	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	6	0	0	0	12.2%	6	0	0	0	11.7%	6	0	0	0	11.3%
	Equity	0	0	0	0	1.0%	0	0	0	0	1.0%	0	0	0	0	1.0%
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	IRB TOTAL	1,350	165	34	33	19.7%	1,333	182	35	33	18.4%	1,317	198	37	34	17.4%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(mln EUR, %)																
Italy	Central banks and central governments	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Institutions	94	0	0	0	55.8%	94	0	0	0	55.8%	94	1	1	1	55.8%
	Corporates	58	6	0	0	0.6%	54	10	0	0	0.7%	51	12	0	0	0.7%
	Corporates - Of Which: Specialised Lending	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Corporates - Of Which: SME	4	0	0	0	10.1%	4	0	0	0	9.3%	4	0	0	0	9.0%
	Retail	4	0	0	0	10.1%	4	0	0	0	9.3%	4	0	0	0	8.9%
	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	4	0	0	0	10.1%	4	0	0	0	9.3%	4	0	0	0	8.9%
	Retail - Secured on real estate property - Of Which: non-SME	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	10.1%	0	0	0	0	10.0%	0	0	0	0	10.0%
	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	10.1%	0	0	0	0	10.0%	0	0	0	0	10.0%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Other non-credit obligation assets	0	0	0	0	73.7%	0	0	0	0	73.7%	0	0	0	0	73.6%
	IRB TOTAL	156	6	0	0	2.5%	152	10	0	0	3.0%	149	13	1	0	3.5%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note

2018 EU-wide Stress Test: Credit risk IRB

DZ BANK AG Deutsche Zentral-Genossenschaftsbank

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		(mIn EUR, %)														
DZ BANK AG Deutsche Zentral-Genossenschaftsbank	Central banks and central governments	9,257	14	11	6	40.0%	9,244	28	16	11	40.0%	9,231	41	21	16	40.0%
	Institutions	20,012	106	57	35	32.7%	19,919	199	70	55	27.6%	19,881	237	83	65	27.2%
	Corporates	83,202	6,234	3,034	2,751	44.1%	81,496	7,940	3,400	3,123	39.3%	80,077	9,359	3,700	3,435	36.7%
	Corporates - Of Which: Specialised Lending	24,678	614	482	394	62.6%	24,468	824	594	467	56.7%	24,245	1,047	641	554	52.9%
	Corporates - Of Which: SME	7,815	102	49	35	34.3%	7,783	124	59	45	33.9%	7,750	167	70	56	33.7%
	Retail	64,548	3,044	1,029	730	24.0%	62,971	4,621	1,302	1,053	22.8%	61,994	5,598	1,526	1,289	23.0%
	Retail - Secured on real estate property	51,219	2,270	364	241	10.6%	50,019	3,470	409	328	9.4%	49,327	4,161	448	378	9.1%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	51,219	2,270	364	241	10.6%	50,019	3,470	409	328	9.4%	49,327	4,161	448	378	9.1%
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	13,327	774	665	489	63.2%	12,952	1,151	893	725	63.0%	12,667	1,437	1,078	911	63.4%
	Retail - Other Retail - Of Which: SME	2	0	0	0	32.9%	2	0	0	0	32.9%	2	0	0	0	32.9%
	Retail - Other Retail - Of Which: non-SME	13,327	774	665	489	63.2%	12,950	1,151	893	725	63.0%	12,665	1,437	1,078	911	63.4%
	Equity	3,136	1	0	0	1.0%	3,135	2	0	0	1.0%	3,134	3	0	0	1.0%
	Securitisation	2,707	1	0	0	11.0%	2,706	2	0	0	11.3%	2,705	2	1	1	11.3%
	Other non-credit obligation assets	182,862	9,400	4,130	3,521	37.5%	179,471	12,792	4,789	4,242	33.2%	177,022	15,240	5,332	4,805	31.5%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		(mIn EUR, %)														
Germany	Central banks and central governments	203	0	0	0	40.0%	203	0	0	0	40.0%	202	0	0	0	40.0%
	Institutions	7,894	11	10	3	27.5%	7,862	33	13	9	27.7%	7,851	44	20	12	27.7%
	Corporates	56,044	1,997	1,035	858	53.7%	55,618	2,023	1,198	1,009	49.9%	55,174	2,467	1,262	1,165	47.2%
	Corporates - Of Which: Specialised Lending	17,997	476	394	320	67.3%	17,858	645	459	385	62.6%	17,703	770	519	452	58.7%
	Corporates - Of Which: SME	7,793	102	48	35	34.3%	7,762	133	59	45	33.9%	7,738	167	70	56	33.7%
	Retail	62,309	2,854	956	666	23.4%	60,787	4,375	1,224	980	22.4%	59,841	5,322	1,444	1,211	22.8%
	Retail - Secured on real estate property	49,454	2,125	312	197	9.3%	48,297	3,281	354	277	8.4%	47,630	3,948	390	323	8.2%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	49,454	2,125	312	197	9.3%	48,297	3,281	354	277	8.4%	47,630	3,948	390	323	8.2%
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	12,855	729	643	469	64.4%	12,490	1,094	871	704	64.3%	12,211	1,373	1,054	888	64.6%
	Retail - Other Retail - Of Which: SME	2	0	0	0	32.9%	2	0	0	0	32.9%	2	0	0	0	32.9%
	Retail - Other Retail - Of Which: non-SME	12,853	729	643	469	64.4%	12,488	1,094	871	704	64.3%	12,209	1,373	1,054	888	64.6%
	Equity	3,129	1	0	0	1.0%	3,128	2	0	0	1.0%	3,127	3	0	0	1.0%
	Securitisation	572	0	0	0	48.6%	572	0	0	0	49.7%	572	1	1	1	49.7%
	Other non-credit obligation assets	130,140	4,463	2,001	1,527	34.2%	128,169	6,454	2,436	1,999	31.1%	126,767	7,836	2,828	2,389	30.5%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		(mIn EUR, %)														
United States	Central banks and central governments	511	0	0	0	40.0%	511	0	0	0	40.0%	511	0	0	0	40.0%
	Institutions	976	1	1	0	57.3%	975	2	2	1	57.4%	974	3	2	2	57.5%
	Corporates	3,687	156	40	35	22.3%	3,567	276	64	59	21.4%	3,474	369	80	75	20.4%
	Corporates - Of Which: Specialised Lending	503	17	11	9	54.0%	498	22	12	11	48.7%	493	27	13	12	45.7%
	Corporates - Of Which: SME	0	0	0	0	37.4%	0	0	0	0	37.4%	0	0	0	0	37.4%
	Retail	16	1	0	0	9.0%	16	2	0	0	7.9%	16	2	0	0	7.5%
	Retail - Secured on real estate property	15	1	0	0	9.0%	15	2	0	0	7.9%	14	2	0	0	7.5%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	15	1	0	0	9.0%	15	2	0	0	7.9%	14	2	0	0	7.5%
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	1	0	0	0	8.9%	1	0	0	0	8.8%	1	0	0	0	8.9%
	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	1	0	0	0	8.9%	1	0	0	0	8.8%	1	0	0	0	8.9%
	Equity	0	0	0	0	1.0%	0	0	0	0	1.0%	0	0	0	0	1.0%
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Other non-credit obligation assets	5,190	158	41	35	22.4%	5,069	279	66	60	21.6%	4,974	374	82	77	20.6%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk IRB
DZ BANK AG Deutsche Zentral-Genossenschaftsbank

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		(mln EUR, %)														
United Kingdom	Central banks and central governments	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Institutions	2,767	3	1	0	10.3%	2,765	5	1	1	18.9%	2,764	6	2	1	21.6%
	Corporates	1,368	125	45	42	33.8%	1,345	149	51	48	32.4%	1,325	169	54	51	30.3%
	Corporates - Of Which: Specialised Lending	526	13	4	3	21.7%	522	17	5	4	23.4%	519	20	6	5	24.4%
	Corporates - Of Which: SME	0	0	0	0	1.0%	0	0	0	0	1.0%	0	0	0	0	1.0%
	Retail	14	1	0	0	26.3%	14	1	0	0	20.2%	13	1	0	0	19.2%
	Retail - Secured on real estate property	11	1	0	0	25.1%	11	1	0	0	19.2%	10	1	0	0	17.4%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	11	1	0	0	25.1%	11	1	0	0	19.2%	10	1	0	0	17.4%
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	3	0	0	0	52.6%	3	0	0	0	49.5%	3	0	0	0	48.0%
	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	0	0	52.6%	3	0	0	0	49.5%	3	0	0	0	48.0%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	
IRB TOTAL	4,149	129	47	43	33.1%	4,123	155	53	49	31.9%	4,102	176	56	52	29.9%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		(mln EUR, %)														
Switzerland	Central banks and central governments	5,934	2	1	1	40.0%	5,933	4	2	1	40.0%	5,931	5	3	2	40.0%
	Institutions	685	28	22	22	78.3%	685	29	23	22	77.9%	684	29	23	23	77.7%
	Corporates	494	3	2	1	21.0%	488	8	3	2	21.2%	483	14	4	3	19.8%
	Corporates - Of Which: Specialised Lending	121	1	0	0	3.3%	120	3	0	0	3.4%	118	4	0	0	3.8%
	Corporates - Of Which: SME	6	0	0	0	40.6%	6	0	0	0	40.6%	6	0	0	0	40.6%
	Retail	90	4	1	1	14.5%	88	5	1	1	12.7%	87	6	1	1	12.1%
	Retail - Secured on real estate property	51	3	1	0	14.4%	49	5	1	1	12.3%	48	6	1	1	11.8%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	51	3	1	0	14.4%	49	5	1	1	12.3%	48	6	1	1	11.8%
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	39	0	0	0	15.4%	39	1	0	0	15.6%	39	1	0	0	15.7%
	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	39	0	0	0	15.4%	39	1	0	0	15.6%	39	1	0	0	15.7%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	
IRB TOTAL	7,203	37	26	24	65.6%	7,194	46	28	26	57.0%	7,185	54	30	28	51.7%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		(mln EUR, %)														
France	Central banks and central governments	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Institutions	1,784	1	1	0	17.6%	1,782	2	1	0	16.9%	1,781	3	1	1	16.8%
	Corporates	802	26	6	4	15.9%	788	41	7	5	13.3%	776	53	8	6	12.2%
	Corporates - Of Which: Specialised Lending	293	3	2	1	20.5%	289	6	2	1	21.4%	286	9	3	2	21.6%
	Corporates - Of Which: SME	0	0	0	0	32.4%	0	0	0	0	32.7%	0	0	0	0	32.8%
	Retail	42	5	1	0	10.0%	40	7	1	1	8.9%	40	8	1	1	8.5%
	Retail - Secured on real estate property	37	5	1	0	9.6%	36	6	1	1	8.5%	35	7	1	1	8.1%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	37	5	1	0	9.6%	36	6	1	1	8.5%	35	7	1	1	8.1%
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	5	0	0	0	22.9%	5	0	0	0	20.5%	5	0	0	0	19.6%
	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	0	0	22.9%	5	0	0	0	20.5%	5	0	0	0	19.6%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation	0	0	0	0	1.0%	0	0	0	0	1.0%	0	0	0	0	1.0%
Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	
IRB TOTAL	2,628	32	7	5	15.0%	2,610	50	8	6	12.9%	2,597	63	9	8	12.0%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk STA

DZ BANK AG Deutsche Zentral-Genossenschaftsbank

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
Non-defaulted	Defaulted	Non-defaulted	Defaulted							
(min EUR, %)										
DZ BANK AG Deutsche Zentral-Genossenschaftsbank	Central governments or central banks	47,731	0	1,261	0	43,575	2	2	0	0.0%
	Regional governments or local authorities	39,892	0	244	0	24,198	22	35	0	0.0%
	Public sector entities	10,684	0	48	0	6,878	19	0	0	0.0%
	Multilateral Development Banks	427	0	0	0	174	0	0	0	0.0%
	International Organisations	850	0	0	0	239	0	0	0	0.0%
	Institutions	81,243	0	642	0	74,103	7	4	0	1.8%
	Corporates	12,436	164	9,047	217	10,748	448	268	239	53.3%
	of which: SME	2,024	33	1,991	38	1,995	114	80	73	64.0%
	Retail	4,230	65	2,786	80	4,212	131	94	61	46.7%
	of which: SME	1,233	13	704	15	1,233	39	24	19	47.9%
	Secured by mortgages on immovable property	5,055	10	2,311	10	5,699	28	20	9	31.6%
	of which: SME	2,460	0	1,218	0	441	3	3	3	100.0%
	Items associated with particularly high risk	912	8	1,368	12	902	40	31	26	65.0%
	Covered bonds	241	0	48	0	387	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	20	0	0	0	0.0%
	Collective investments undertakings (CIU)	2,661	0	1,852	0	0	0	0	0	0.0%
	Equity			786	0	141	0	0	0	0.0%
	Securitisation									
Other exposures			1,463	0	487	1	1	0	79.9%	
Standardised Total		207,376	250	21,855	320	171,673	698	456	335	48.0%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
Non-defaulted	Defaulted	Non-defaulted	Defaulted							
(min EUR, %)										
Germany	Central governments or central banks	39,084	0	1,227	0	39,693	0	0	0	0.0%
	Regional governments or local authorities	36,711	0	2	0	23,422	6	2	0	0.0%
	Public sector entities	10,275	0	17	0	6,717	4	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	78,811	0	140	0	72,221	7	4	0	1.8%
	Corporates	8,059	112	6,046	144	7,560	328	192	170	51.9%
	of which: SME	1,892	32	1,861	37	1,889	109	75	68	63.0%
	Retail	2,538	24	1,685	29	2,555	69	43	27	39.3%
	of which: SME	1,232	13	704	15	1,232	39	24	19	47.9%
	Secured by mortgages on immovable property	3,940	5	1,753	5	3,972	12	6	4	31.2%
	of which: SME	2,461	0	1,214	0	416	3	3	3	100.0%
	Items associated with particularly high risk	850	8	1,275	12	840	40	31	26	65.0%
	Covered bonds	27	0	5	0	74	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	20	0	0	0	0.0%
	Collective investments undertakings (CIU)	355	0	202	0	0	0	0	0	0.0%
	Equity					138	0	0	0	0.0%
	Securitisation									
Other exposures					329	0	0	0	0.0%	
Standardised Total		180,849	149	13,744	190	157,640	466	278	227	48.7%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
Non-defaulted	Defaulted	Non-defaulted	Defaulted							
(min EUR, %)										
United States	Central governments or central banks	0	0	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	234	0	99	0	97	16	2	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	13	0	0	0	13	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	98	0	20	0	131	0	0	0	0.0%
	Corporates	436	1	346	1	319	7	4	4	63.8%
	of which: SME	1	0	1	0	1	0	0	0	0.0%
	Retail	0	16	0	23	1	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	191	0	103	0	0	0	0	0	0.0%
	Equity					0	0	0	0	0.0%
	Securitisation									
Other exposures					0	0	0	0	0.0%	
Standardised Total		1,018	17	617	25	561	22	6	4	19.3%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note

2018 EU-wide Stress Test: Credit risk STA

DZ BANK AG Deutsche Zentral-Genossenschaftsbank

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
Non-defaulted	Defaulted	Non-defaulted	Defaulted							
(mln EUR, %)										
United Kingdom	Central governments or central banks	215	0	0	0	215	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	1,569	0	314	0	959	0	0	0	0.0%
	Corporates	1,270	1	388	0	777	1	1	1	68.6%
	of which: SME	38	0	38	0	0	0	0	0	0.0%
	Retail	2	0	1	0	2	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	35	0	12	0	35	0	0	0	0.0%
	of which: SME	4	0	1	0	4	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	32	0	6	0	38	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	391	0	266	0	0	0	0	0	0.0%
	Equity					0	0	0	0	0.0%
Securitisation										
Other exposures					0	0	0	0	0.0%	
Standardised Total	3,513	1	987	0	2,025	1	1	1	68.6%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
Non-defaulted	Defaulted	Non-defaulted	Defaulted							
(mln EUR, %)										
Switzerland	Central governments or central banks	207	0	0	0	415	0	0	0	0.0%
	Regional governments or local authorities	247	0	49	0	54	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	461	0	99	0	494	0	0	0	0.0%
	Corporates	78	1	67	1	73	0	0	0	86.3%
	of which: SME	2	0	2	0	0	0	0	0	86.3%
	Retail	3	0	2	0	5	0	0	0	62.6%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	37	0	19	0	40	0	0	0	0.0%
	of which: SME	37	0	19	0	0	0	0	0	0.0%
	Items associated with particularly high risk	50	0	75	0	50	0	0	0	0.0%
	Covered bonds	37	0	7	0	73	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	80	0	53	0	0	0	0	0	0.0%
	Equity					0	0	0	0	0.0%
Securitisation										
Other exposures					28	0	0	0	0.0%	
Standardised Total	1,221	1	386	1	1,232	0	0	0	85.0%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
Non-defaulted	Defaulted	Non-defaulted	Defaulted							
(mln EUR, %)										
France	Central governments or central banks	771	0	0	0	202	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%
	Public sector entities	180	0	11	0	39	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	0	0	0	0	0	0	0	0	0.0%
	Corporates	134	34	81	51	70	26	10	10	39.1%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Retail	3	0	2	1	3	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	13	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	188	0	141	0	0	0	0	0	0.0%
	Equity					0	0	0	0	0.0%
Securitisation										
Other exposures					0	0	0	0	0.0%	
Standardised Total	1,286	35	225	52	327	27	10	10	38.0%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note

2018 EU-wide Stress Test: Credit risk STA

DZ BANK AG Deutsche Zentral-Genossenschaftsbank

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		Non-defaulted	Defaulted	Non-defaulted	Defaulted					
Luxembourg	Central governments or central banks	393	0	0	0	400	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	284	0	0	0	31	0	0	0	0.0%
	International Organisations	152	0	0	0	0	0	0	0	0.0%
	Institutions	10	0	2	0	10	0	0	0	0.0%
	Corporates	927	0	883	0	295	4	3	3	96.7%
	of which: SME	5	0	5	0	1	3	3	3	96.7%
	Retail	1	0	1	0	1	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	120	0	60	0	127	0	0	0	0.0%
	of which: SME	103	0	51	0	0	0	0	0	0.0%
	Items associated with particularly high risk	10	0	16	0	10	0	0	0	0.0%
	Covered bonds	20	0	4	0	20	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	92	0	71	0	0	0	0	0	0.0%
	Equity									
Securitisation										0.0%
Other exposures					43	0	0	0		0.0%
Standardised Total		2,052	0	1,334	0	938	4	3	3	96.7%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		Non-defaulted	Defaulted	Non-defaulted	Defaulted					
Netherlands	Central governments or central banks	138	0	0	0	136	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	27	0	6	0	28	0	2	0	0.0%
	Corporates	624	0	560	0	521	0	2	0	0.0%
	of which: SME	4	0	4	0	4	0	0	0	0.0%
	Retail	0	0	0	0	0	0	0	0	37.5%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	28	0	10	0	28	0	0	0	0.0%
	of which: SME	28	0	10	0	14	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	9	0	2	0	17	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	212	0	150	0	0	0	0	0	0.0%
	Equity									
Securitisation										0.0%
Other exposures					0	0	0	0	0	0.0%
Standardised Total		1,183	0	1,087	0	751	0	2	0	34.3%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		Non-defaulted	Defaulted	Non-defaulted	Defaulted					
Marshall Islands	Central governments or central banks	0	0	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	0	0	0	0	0	0	0	0	0.0%
	Corporates	28	0	28	0	61	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Retail	0	0	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity									
Securitisation										0.0%
Other exposures					0	0	0	0	0	0.0%
Standardised Total		28	0	28	0	61	0	0	0	0.0%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note

2018 EU-wide Stress Test: Credit risk STA

DZ BANK AG Deutsche Zentral-Genossenschaftsbank

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(min EUR, %)										
Austria	Central governments or central banks	1,042	0	0	0	403	0	0	0	0.0%
	Regional governments or local authorities	38	0	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	39	0	8	0	33	0	0	0	0.0%
	Corporates	84	1	48	1	24	2	1	1	61.8%
	of which: SME	1	0	1	0	1	2	1	1	60.4%
	Retail	603	3	454	3	645	15	21	12	79.8%
	of which: SME	1	0	0	0	1	0	0	0	0.0%
	Secured by mortgages on immovable property	18	0	9	0	18	0	0	0	0.0%
	of which: SME	18	0	9	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	27	0	25	0	0	0	0	0	0.0%
	Equity									
Securitisation										0.0%
Other exposures					0	0	0	0	0	0.0%
Standardised Total		1,852	3	547	3	1,093	17	22	13	77.8%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(min EUR, %)										
Italy	Central governments or central banks	2,532	0	20	0	661	2	1	0	0.0%
	Regional governments or local authorities	349	0	70	0	140	0	10	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	0	0	0	0	2	0	0	0	0.0%
	Corporates	34	0	12	0	52	0	0	0	0.0%
	of which: SME	2	0	0	0	2	0	0	0	0.0%
	Retail	0	0	0	0	1	0	0	0	35.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	1	0	0	0	72.5%
	Covered bonds	0	0	0	0	57	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	210	0	232	0	0	0	0	0	0.0%
	Equity					3	0	0	0	0.0%
Securitisation										0.0%
Other exposures					0	0	0	0	0	0.0%
Standardised Total		3,105	0	334	0	918	2	11	0	1.8%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note

2018 EU-wide Stress Test: Credit risk STA

DZ BANK AG Deutsche Zentral-Genossenschaftsbank

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(mln EUR, %)																
DZ BANK AG Deutsche Zentral-Genossenschaftsbank	Central governments or central banks	43,560	17	7	6	34.7%	43,545	32	13	12	37.0%	43,530	47	19	18	37.8%
	Regional governments or local authorities	24,190	30	5	3	11.4%	24,182	38	8	7	17.4%	24,174	46	11	10	21.3%
	Public sector entities	6,876	21	1	1	3.3%	6,874	23	2	1	5.3%	6,872	25	2	2	7.1%
	Multilateral Development Banks	174	0	0	0	37.9%	174	0	0	0	38.9%	174	0	0	0	39.3%
	International Organisations	238	0	0	0	39.9%	238	1	3	0	39.8%	237	1	3	0	39.7%
	Institutions	74,078	32	17	13	42.6%	74,054	56	31	27	48.0%	74,030	80	46	40	50.3%
	Corporates	10,658	59	301	266	49.4%	10,572	625	321	286	45.8%	10,485	712	344	307	43.2%
	of which: SME	1,975	135	88	80	59.4%	1,953	157	94	86	54.9%	1,929	181	100	93	51.3%
	Retail	4,135	207	117	87	42.0%	4,071	271	138	111	40.9%	4,011	331	158	133	40.1%
	of which: SME	1,206	66	28	24	36.4%	1,188	84	31	27	32.8%	1,171	100	34	31	30.6%
	Secured by mortgages on immovable property	5,556	81	30	19	23.9%	5,506	131	40	31	23.2%	5,457	180	57	41	22.9%
	of which: SME	439	4	3	3	65.4%	437	6	5	4	74.7%	436	7	10	6	80.2%
	Items associated with particularly high risk	883	58	34	30	52.1%	867	75	38	34	45.5%	851	91	41	38	41.4%
	Covered bonds	386	0	0	0	33.4%	386	1	0	0	34.0%	386	1	1	0	34.0%
	Claims on institutions and corporates with a ST credit assessment	20	0	0	0	5.3%	20	0	0	0	5.7%	20	0	0	0	5.9%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	141	0	0	0	1.0%	141	0	0	0	1.0%	141	0	0	0	1.0%
Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Other exposures	481	7	1	1	9.3%	478	10	1	1	7.2%	476	12	1	1	6.6%	
Standardised Total	171,378	992	513	427	43.1%	171,107	1,264	594	510	40.3%	170,843	1,528	683	591	38.7%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(mln EUR, %)																
Germany	Central governments or central banks	39,681	12	5	5	40.0%	39,669	24	10	10	40.0%	39,657	36	14	14	40.0%
	Regional governments or local authorities	23,415	13	3	3	20.9%	23,408	21	6	6	27.4%	23,401	28	9	8	30.6%
	Public sector entities	6,715	6	1	1	8.9%	6,713	8	2	1	13.1%	6,711	10	2	2	15.8%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	72,199	29	17	13	45.4%	72,177	51	30	26	51.7%	72,156	72	45	39	54.2%
	Corporates	7,507	381	216	190	49.9%	7,452	436	229	205	47.0%	7,394	494	247	221	44.7%
	of which: SME	1,868	129	83	75	58.3%	1,847	151	88	81	53.8%	1,824	173	94	87	50.3%
	Retail	2,511	114	53	40	35.2%	2,478	146	61	50	34.5%	2,449	175	69	59	33.9%
	of which: SME	1,205	66	28	24	36.4%	1,187	84	31	27	32.8%	1,170	100	34	31	30.6%
	Secured by mortgages on immovable property	3,994	20	7	5	24.8%	3,956	28	9	8	26.8%	3,948	36	17	10	27.8%
	of which: SME	415	4	3	3	66.3%	413	6	5	4	76.3%	412	7	10	6	82.2%
	Items associated with particularly high risk	821	58	34	30	52.1%	805	75	38	34	45.4%	789	91	41	37	41.3%
	Covered bonds	74	0	0	0	3.0%	73	0	0	0	3.1%	73	1	0	0	3.1%
	Claims on institutions and corporates with a ST credit assessment	20	0	0	0	1.0%	20	0	0	0	1.0%	19	0	0	0	1.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	138	0	0	0	1.0%	138	0	0	0	1.0%	138	0	0	0	1.0%
Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Other exposures	328	0	0	0	1.0%	328	0	0	0	1.0%	328	0	0	0	1.0%	
Standardised Total	157,373	633	336	287	45.3%	157,217	789	385	339	43.0%	157,063	943	445	391	41.5%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(mln EUR, %)																
United States	Central governments or central banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Regional governments or local authorities	97	16	0	0	1.0%	97	16	0	0	1.1%	97	16	0	0	1.1%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	13	0	0	0	1.0%	13	0	0	0	1.0%	13	0	0	0	1.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	131	0	0	0	28.2%	131	0	0	0	29.6%	131	0	0	0	29.8%
	Corporates	319	7	5	5	65.0%	318	8	5	5	63.0%	318	8	5	5	61.1%
	of which: SME	1	0	0	0	2.1%	1	0	0	0	2.0%	1	0	0	0	2.0%
	Retail	1	0	0	0	7.7%	1	0	0	0	8.6%	1	0	0	0	8.8%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	16.4%	0	0	0	0	16.4%	0	0	0	0	16.4%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Standardised Total	560	23	5	5	21.3%	560	23	5	5	21.6%	559	24	6	5	21.9%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note

2018 EU-wide Stress Test: Credit risk STA

DZ BANK AG Deutsche Zentral-Genossenschaftsbank

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(mln EUR, %)																
United Kingdom	Central governments or central banks	215	0	0	0	40.0%	215	0	0	0	40.0%	215	0	0	0	40.0%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	1.0%	0	0	0	0	1.0%	0	0	0	0	1.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	959	0	0	0	41.5%	958	1	0	0	41.6%	958	1	0	0	41.6%
	Corporates	776	2	2	1	55.5%	775	3	2	1	49.3%	774	3	2	2	45.4%
	of which: SME	0	0	0	0	1.0%	0	0	0	0	1.0%	0	0	0	0	1.0%
	Retail	2	0	0	0	29.7%	2	0	0	0	32.6%	2	0	0	0	33.3%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Secured by mortgages on immovable property	35	0	0	0	10.8%	35	0	0	0	10.6%	35	0	0	0	10.6%
	of which: SME	4	0	0	0	10.3%	4	0	0	0	10.3%	4	0	0	0	10.3%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	37	0	0	0	2.6%	37	0	0	0	2.2%	37	0	0	0	8.7%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Standardised Total	2,024	2	2	1	52.3%	2,023	4	2	2	46.8%	2,021	5	3	2	43.4%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(mln EUR, %)																
Switzerland	Central governments or central banks	414	0	0	0	1.0%	414	0	0	0	1.0%	414	0	0	0	1.0%
	Regional governments or local authorities	54	0	0	0	20.4%	53	0	0	0	30.2%	53	0	0	0	33.5%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	494	0	0	0	59.1%	494	0	0	0	59.1%	493	0	0	0	51.1%
	Corporates	73	0	0	0	71.2%	73	0	0	0	61.8%	73	1	0	0	55.7%
	of which: SME	0	0	0	0	86.3%	0	0	0	0	86.3%	0	0	0	0	86.3%
	Retail	5	0	0	0	57.3%	5	0	0	0	53.9%	5	0	0	0	47.9%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	1.0%
	Secured by mortgages on immovable property	39	0	0	0	32.7%	39	0	0	0	32.7%	39	0	0	0	32.7%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	50	0	0	0	78.7%	50	0	0	0	78.7%	50	0	0	0	78.7%
	Covered bonds	73	0	0	0	1.7%	73	0	0	0	2.1%	73	0	0	0	2.2%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Other exposures	28	0	0	0	100.0%	28	0	0	0	100.0%	28	0	0	0	100.0%
	Standardised Total	1,231	1	1	0	52.3%	1,231	1	1	1	47.2%	1,230	2	1	1	45.2%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(mln EUR, %)																
France	Central governments or central banks	202	0	0	0	40.0%	202	0	0	0	40.0%	202	0	0	0	40.0%
	Regional governments or local authorities	0	0	0	0	1.0%	0	0	0	0	1.0%	0	0	0	0	1.0%
	Public sector entities	39	0	0	0	2.8%	39	0	0	0	4.5%	39	0	0	0	6.1%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	0	0	0	0	1.0%	0	0	0	0	1.0%	0	0	0	0	1.0%
	Corporates	70	26	10	10	39.1%	70	26	10	10	39.0%	69	26	10	10	38.9%
	of which: SME	0	0	0	0	31.5%	0	0	0	0	31.5%	0	0	0	0	31.5%
	Retail	3	1	0	0	1.5%	3	1	0	0	2.7%	3	1	0	0	3.4%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	13	0	0	0	14.5%	13	0	0	0	14.5%	13	0	0	0	14.5%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Standardised Total	327	27	10	10	37.8%	327	27	10	10	37.6%	326	28	10	10	37.3%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk STA

DZ BANK AG Deutsche Zentral-Genossenschaftsbank

(min EUR, %)		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
Austria	Central governments or central banks	403	0	0	0	40.0%	403	0	0	0	40.0%	403	0	0	0	40.0%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	33	0	0	0	43.2%	33	0	0	0	42.9%	33	0	0	0	42.9%
	Corporates	24	2	2	1	61.0%	24	2	2	1	58.2%	23	2	2	1	55.5%
	of which: SME	1	2	1	1	61.5%	1	2	1	1	61.2%	1	2	1	1	60.8%
	Retail	604	26	29	20	76.6%	593	36	37	29	75.5%	582	49	45	37	75.0%
	of which: SME	1	0	0	0	1.0%	1	0	0	0	1.0%	1	0	0	0	1.0%
	Secured by mortgages on immovable property	17	0	0	0	11.0%	17	0	0	0	11.0%	17	0	0	0	11.0%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective Investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Other exposures	0	0	0	0	1.0%	0	0	0	0	1.0%	0	0	0	0	1.0%	
Standardised Total	1,081	29	31	21	75.2%	1,069	41	39	30	74.1%	1,058	52	47	38	73.6%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note

(min EUR, %)		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
Italy	Central governments or central banks	660	3	1	0	14.3%	659	5	1	1	20.9%	657	6	2	1	24.6%
	Regional governments or local authorities	139	0	0	0	40.0%	139	1	0	0	40.0%	139	1	0	0	40.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	2	0	0	0	1.0%	2	0	0	0	1.0%	2	0	0	0	1.0%
	Corporates	51	1	0	0	1.9%	50	2	0	0	1.9%	49	3	0	0	1.9%
	of which: SME	2	0	0	0	20.0%	2	0	0	0	20.0%	2	0	0	0	20.0%
	Retail	1	0	0	0	34.8%	1	0	0	0	34.7%	1	0	0	0	34.6%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	6.4%	0	0	0	0	6.4%	0	0	0	0	6.4%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	1	0	0	0	68.8%	1	0	0	0	67.6%	1	0	0	0	67.8%
	Covered bonds	57	0	0	0	1.0%	57	0	0	0	1.0%	57	0	0	0	1.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective Investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	3	0	0	0	1.0%	3	0	0	0	1.0%	3	0	0	0	1.0%
Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Standardised Total	916	5	1	1	14.1%	914	7	2	1	17.8%	911	9	2	2	19.3%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note

2018 EU-wide Stress Test: Credit risk STA

DZ BANK AG Deutsche Zentral-Genossenschaftsbank

(mln EUR, %)		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
DZ BANK AG Deutsche Zentral-Genossenschaftsbank	Central governments or central banks	43,560	18	8	6	24.8%	43,544	33	14	12	37.1%	43,528	49	20	19	38.0%
	Regional governments or local authorities	24,190	30	5	4	11.6%	24,182	39	8	7	17.7%	24,173	47	12	10	21.7%
	Public sector entities	6,875	22	3	1	4.3%	6,869	28	4	3	9.3%	6,866	31	4	3	11.1%
	Multilateral Development Banks	174	0	0	0	38.7%	174	0	0	0	41.2%	174	0	0	0	41.0%
	International Organisations	238	0	0	0	39.9%	238	1	3	0	39.8%	236	2	3	1	39.7%
	Institutions	74,077	33	18	14	42.9%	74,050	60	33	28	47.1%	74,025	85	49	43	50.2%
	Corporates	10,626	571	350	292	51.3%	10,488	709	387	329	46.4%	10,365	822	413	363	43.6%
	of which: SME	1,969	141	100	86	61.2%	1,936	174	108	96	55.0%	1,905	205	116	105	51.1%
	Retail	4,106	236	150	104	44.2%	4,007	335	178	139	41.6%	3,929	413	207	170	41.1%
	of which: SME	1,200	72	34	27	37.4%	1,174	97	38	33	33.5%	1,153	119	42	37	31.5%
	Secured by mortgages on immovable property	5,514	123	64	36	29.2%	5,419	218	81	63	28.9%	5,355	282	103	82	29.0%
	of which: SME	436	5	3	4	63.5%	435	8	9	7	95.4%	433	11	14	10	96.1%
	Items associated with particularly high risk	876	66	43	36	54.8%	848	94	49	42	45.2%	824	118	54	48	40.9%
	Covered bonds	386	1	1	0	35.2%	385	2	1	1	31.0%	384	2	1	1	33.0%
	Claims on institutions and corporates with a ST credit assessment	20	0	0	0	8.4%	20	0	0	0	10.0%	20	0	0	0	9.8%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	141	0	0	0	1.0%	141	0	0	0	1.0%	141	0	0	0	1.0%
Securitisation																
Other exposures	479	9	1	1	9.7%	475	12	1	1	8.2%	474	14	1	1	8.0%	
Standardised Total	171,263	1,107	643	494	44.7%	170,838	1,532	759	626	40.9%	170,495	1,875	868	740	39.5%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note

(mln EUR, %)		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
Germany	Central governments or central banks	39,681	12	5	5	40.0%	39,669	24	10	10	40.0%	39,657	36	14	14	40.0%
	Regional governments or local authorities	23,415	13	4	3	20.9%	23,408	21	6	6	27.4%	23,401	28	9	8	30.6%
	Public sector entities	6,714	6	2	1	11.4%	6,708	13	3	2	18.7%	6,705	16	4	3	20.2%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	72,199	29	18	14	47.6%	72,177	51	31	27	54.4%	72,156	72	47	41	57.1%
	Corporates	7,487	401	254	209	52.2%	7,394	495	276	237	47.9%	7,309	579	297	263	45.3%
	of which: SME	1,863	135	94	81	60.2%	1,831	167	103	90	54.2%	1,800	198	110	99	50.3%
	Retail	2,501	123	64	45	36.3%	2,457	168	75	59	35.2%	2,419	206	87	72	34.9%
	of which: SME	1,199	72	34	27	37.4%	1,173	97	38	33	33.5%	1,152	119	42	37	31.5%
	Secured by mortgages on immovable property	3,961	23	15	8	22.5%	3,946	38	19	14	36.5%	3,931	53	30	20	37.7%
	of which: SME	414	5	2	4	68.8%	411	7	9	7	97.6%	409	10	14	10	98.2%
	Items associated with particularly high risk	814	65	43	36	54.7%	786	93	48	42	45.1%	763	117	53	48	40.7%
	Covered bonds	73	0	0	0	3.3%	73	1	0	0	3.3%	72	1	0	0	3.3%
	Claims on institutions and corporates with a ST credit assessment	20	0	0	0	1.0%	20	0	0	0	1.0%	19	0	0	0	1.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	138	0	0	0	1.0%	138	0	0	0	1.0%	138	0	0	0	1.0%
Securitisation																
Other exposures	328	0	0	0	1.0%	328	0	0	0	1.0%	328	0	0	0	1.0%	
Standardised Total	157,332	674	404	320	47.4%	157,103	903	470	397	44.0%	156,898	1,108	544	469	42.3%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note

(mln EUR, %)		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
United States	Central governments or central banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Regional governments or local authorities	97	16	0	0	1.0%	97	16	0	0	1.1%	97	16	0	0	1.1%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	13	0	0	0	1.0%	13	0	0	0	1.0%	13	0	0	0	1.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	131	0	0	0	29.6%	131	0	0	0	30.5%	130	0	0	0	30.7%
	Corporates	319	7	5	5	69.3%	318	8	6	5	66.0%	317	9	6	6	63.4%
	of which: SME	1	0	0	0	2.1%	1	0	0	0	2.1%	1	0	0	0	2.1%
	Retail	1	0	0	0	8.1%	1	0	0	0	6.8%	1	0	0	0	8.8%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	17.2%	0	0	0	0	17.2%	0	0	0	0	17.2%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Securitisation																
Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Standardised Total	560	23	6	5	23.0%	559	24	6	6	23.6%	558	25	6	6	24.1%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note

2018 EU-wide Stress Test: Credit risk STA

DZ BANK AG Deutsche Zentral-Genossenschaftsbank

(mln EUR, %)		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
United Kingdom	Central governments or central banks	215	0	0	0	40.0%	215	0	0	0	40.0%	215	0	0	0	40.0%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	1.0%	0	0	0	0	1.0%	0	0	0	0	1.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	959	0	0	0	43.2%	958	1	0	0	43.3%	958	1	0	0	30.1%
	Corporates	776	2	2	1	53.8%	774	4	6	2	46.7%	773	5	3	2	43.1%
	of which: SME	0	0	0	0	1.0%	0	0	0	0	1.0%	0	0	0	0	1.0%
	Retail	2	0	0	0	33.3%	2	2	0	0	35.9%	2	0	0	0	36.0%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Secured by mortgages on immovable property	35	0	0	0	15.6%	35	0	0	0	15.1%	35	0	0	0	15.1%
	of which: SME	4	0	0	0	15.7%	4	0	0	0	15.7%	4	0	0	0	15.7%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	37	0	0	0	2.7%	37	0	0	0	2.7%	37	0	0	0	9.4%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Standardised Total	2,024	3	2	1	51.2%	2,022	5	7	2	45.0%	2,020	6	3	3	40.1%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

(mln EUR, %)		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
Switzerland	Central governments or central banks	414	0	0	0	1.0%	414	0	0	0	1.0%	414	0	0	0	1.0%
	Regional governments or local authorities	54	0	0	0	20.4%	53	0	0	0	30.2%	53	0	0	0	33.5%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	494	0	0	0	61.5%	494	0	0	0	61.1%	493	0	0	0	42.7%
	Corporates	73	0	0	0	75.3%	73	1	1	0	62.5%	73	1	1	0	56.2%
	of which: SME	0	0	0	0	96.8%	0	0	0	0	96.8%	0	0	0	0	96.8%
	Retail	5	0	0	0	64.2%	5	0	0	0	57.6%	5	0	0	0	51.0%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Secured by mortgages on immovable property	39	0	0	0	47.8%	39	0	0	0	47.8%	39	0	0	0	47.8%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	50	0	0	0	81.9%	50	0	0	0	81.9%	50	0	1	0	81.9%
	Covered bonds	73	0	0	0	1.8%	73	0	0	0	2.3%	73	0	0	0	2.4%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Other exposures	28	0	0	0	100.0%	28	0	0	0	100.0%	28	0	0	0	67.7%	
Standardised Total	1,231	1	1	1	58.1%	1,230	2	1	1	53.0%	1,229	3	2	1	47.7%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

(mln EUR, %)		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
France	Central governments or central banks	202	0	0	0	40.0%	202	0	0	0	40.0%	202	0	0	0	40.0%
	Regional governments or local authorities	0	0	0	0	1.0%	0	0	0	0	1.0%	0	0	0	0	1.0%
	Public sector entities	39	0	0	0	2.8%	39	0	0	0	5.1%	39	0	0	0	7.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	0	0	0	0	1.0%	0	0	0	0	1.0%	0	0	0	0	1.0%
	Corporates	70	26	11	11	41.7%	70	26	11	11	41.6%	69	26	11	11	41.6%
	of which: SME	0	0	0	0	32.9%	0	0	0	0	32.9%	0	0	0	0	32.9%
	Retail	3	1	0	0	3.1%	2	1	0	0	5.0%	2	1	0	0	5.7%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	13	0	0	0	15.7%	13	0	0	0	15.7%	13	0	0	0	15.7%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Standardised Total	327	27	11	11	40.3%	326	28	11	11	39.9%	326	28	11	11	39.6%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk STA

DZ BANK AG Deutsche Zentral-Genossenschaftsbank

(mln EUR, %)		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
Luxembourg	Central governments or central banks	400	0	0	0	40.0%	400	0	0	0	40.0%	400	0	0	0	40.0%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	31	0	0	0	31.5%	31	0	0	0	17.2%	31	0	0	0	19.2%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	10	0	0	0	61.3%	10	0	0	0	61.3%	10	0	0	0	46.0%
	Corporates	295	4	4	4	97.0%	295	4	4	4	93.5%	295	4	4	4	90.8%
	of which: SME	1	4	4	3	99.8%	1	4	4	4	99.8%	1	4	4	4	99.8%
	Retail	1	0	0	0	1.0%	1	1	0	0	1.0%	1	0	0	0	1.0%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Secured by mortgages on immovable property	127	0	0	0	31.8%	127	1	0	0	31.5%	126	1	1	0	31.2%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	10	0	0	0	49.1%	10	0	0	0	49.1%	10	0	0	0	49.1%
	Covered bonds	20	0	0	0	1.0%	20	0	0	0	1.0%	20	0	0	0	1.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Other exposures	42	0	0	0	1.0%	42	0	0	0	1.0%	42	0	0	0	1.0%	
Standardised Total	938	4	4	4	88.6%	937	5	4	4	78.7%	936	6	5	4	71.2%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

(mln EUR, %)		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
Netherlands	Central governments or central banks	136	0	0	0	40.0%	136	0	0	0	40.0%	136	0	0	0	40.0%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	28	0	0	0	60.5%	28	0	0	0	40.1%	28	0	0	0	47.0%
	Corporates	527	5	7	3	99.6%	530	12	13	7	53.3%	523	19	17	11	59.5%
	of which: SME	4	0	0	0	44.8%	4	0	0	0	44.9%	4	0	0	0	45.1%
	Retail	0	0	0	0	42.0%	0	0	0	0	41.7%	0	0	0	0	41.5%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Secured by mortgages on immovable property	28	0	0	0	27.6%	28	0	0	0	27.3%	27	0	0	0	27.3%
	of which: SME	16	0	0	0	31.7%	16	0	0	0	31.7%	16	0	0	0	31.7%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	17	0	0	0	11.4%	17	0	0	0	13.9%	17	0	0	0	14.2%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Standardised Total	746	5	7	3	58.5%	739	12	13	7	58.3%	732	19	18	11	58.6%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

(mln EUR, %)		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
Marshall Islands	Central governments or central banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Corporates	48	13	0	0	0.2%	43	19	0	0	0.2%	39	23	0	0	0.2%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Retail	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Standardised Total	48	13	0	0	0.2%	43	19	0	0	0.2%	39	23	0	0	0.2%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk STA

DZ BANK AG Deutsche Zentral-Genossenschaftsbank

(min EUR, %)		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
Austria	Central governments or central banks	403	0	0	0	40.0%	403	0	0	0	40.0%	403	0	0	0	40.0%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	33	0	0	0	46.5%	33	0	0	0	46.3%	32	0	0	0	46.3%
	Corporates	24	2	2	1	63.2%	23	2	2	1	59.2%	23	3	2	1	55.9%
	of which: SME	1	2	1	1	63.9%	1	2	1	1	63.3%	1	2	1	1	62.8%
	Retail	604	27	33	20	76.5%	590	41	43	31	74.7%	574	56	55	42	73.9%
	of which: SME	1	0	0	0	1.0%	1	0	0	0	1.0%	1	0	0	0	1.0%
	Secured by mortgages on immovable property	17	0	0	0	27.4%	17	0	0	0	27.4%	17	0	0	0	27.4%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Other exposures	0	0	0	0	1.0%	0	0	0	0	1.0%	0	0	0	0	1.0%	
Standardised Total	1,081	29	34	22	75.3%	1,066	44	45	32	73.5%	1,050	60	57	43	72.7%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note

(min EUR, %)		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
Italy	Central governments or central banks	660	3	1	1	15.2%	658	5	2	1	22.6%	657	6	2	2	26.7%
	Regional governments or local authorities	139	0	0	0	40.0%	139	1	0	0	40.0%	139	1	1	0	40.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	2	0	0	0	1.0%	2	0	0	0	1.0%	2	0	0	0	1.0%
	Corporates	51	1	0	0	2.0%	50	2	0	0	2.0%	48	4	0	0	2.0%
	of which: SME	2	0	0	0	22.0%	2	0	0	0	22.0%	2	0	0	0	22.0%
	Retail	1	0	0	0	39.1%	1	0	0	0	39.1%	1	0	0	0	39.1%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	15.8%	0	0	0	0	15.8%	0	0	0	0	15.8%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	1	0	0	0	77.2%	1	0	0	0	77.4%	1	0	0	0	77.6%
	Covered bonds	57	0	0	0	1.0%	57	0	0	0	1.0%	57	0	0	0	1.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	3	0	0	0	1.0%	3	0	0	0	1.0%	3	0	0	0	1.0%
Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Standardised Total	916	5	1	1	14.5%	912	8	2	1	18.1%	909	12	3	2	19.9%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note

2018 EU-wide Stress Test: Securitisations

DZ BANK AG Deutsche Zentral-Genossenschaftsbank

			Actual	Restated	Baseline Scenario			Adverse Scenario		
			31/12/2017	31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/12/2018	31/12/2019	31/12/2020
Exposure values	STA		2,615	2,683						
	IRB		4,343	4,343						
	Total		6,958	7,026						
REA	STA		3,172	3,456	3,682	3,734	3,805	4,005	4,527	4,931
	IRB		2,891	2,888	3,626	3,756	3,870	4,457	5,452	6,279
	Total		6,064	6,344	7,308	7,491	7,676	8,461	9,979	11,210
Impairments	Total	Total banking book others than assessed at fair value	94	81	17	5	1	36	10	0

(min EUR)

2018 EU-wide Stress Test: Risk exposure amounts

DZ BANK AG Deutsche Zentral-Genossenschaftsbank

(mln EUR)	Actual	Restated	Baseline scenario			Adverse scenario		
	31/12/2017	31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/12/2018	31/12/2019	31/12/2020
Risk exposure amount for credit risk	111,146	112,269	113,331	113,605	113,790	122,451	127,605	128,800
Risk exposure amount for securitisations and re-securitisations	6,064	6,344	7,308	7,491	7,676	8,461	9,979	11,210
Risk exposure amount other credit risk	105,082	105,924	106,023	106,115	106,114	113,990	117,626	117,590
Risk exposure amount for market risk	8,115	8,115	8,104	8,104	8,104	11,669	11,849	11,731
Risk exposure amount for operational risk	11,046	11,046	11,046	11,046	11,046	11,046	11,046	11,046
Other risk exposure amounts	1,037	1,037	1,031	1,034	1,034	1,081	1,120	1,127
Total risk exposure amount	131,345	132,468	133,512	133,790	133,974	146,246	151,620	152,704

2018 EU-wide Stress Test: Capital

DZ BANK AG Deutsche Zentral-Genossenschaftsbank

			Actual	Restated	Baseline Scenario			Adverse Scenario			
			31/12/2017	31/12/2017	2018	2019	2020	2018	2019	2020	
(m€ EUR,%)											
OWN FUNDS	A	OWN FUNDS	22,611	22,798	23,011	23,385	23,694	18,941	18,722	18,386	
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	18,134	18,247	18,504	18,883	19,193	14,276	14,031	13,691	
	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	10,478	
	A.1.1.1	Of which: CET1 instruments subscribed by Government	0	0	0	0	0	0	0	0	
	A.1.2	Retained earnings	6,558	6,623	7,022	7,421	7,732	3,959	3,725	3,394	
	A.1.3	Accumulated other comprehensive income	1,123	667	667	667	667	69	69	69	
	A.1.3.1	Arising from full revaluation, cash flow hedge and liquidity reserves	1,645	1,188	1,188	1,188	1,188	-420	420	420	
	A.1.3.2	OCI Impact of defined benefit pension plans (gain or (-) loss)	-522	-522	-522	-522	-522	-351	-351	-351	
	A.1.3.3	Other OCI contributions	0	0	0	0	0	0	0	0	
	A.1.4	Other Reserves	969	1,402	1,402	1,402	1,402	1,402	1,402	1,402	
	A.1.5	Funds for general banking risk	0	0	0	0	0	0	0	0	
	A.1.6	Minority interest given recognition in CET1 capital	106	106	106	106	106	106	106	106	
	A.1.7	Adjustments to CET1 due to prudential filters	-332	-349	-349	-349	-349	-349	-349	-349	
	A.1.8	(-) Intangible assets (including Goodwill)	-651	-651	-651	-651	-651	-651	-651	-651	
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-6	-6	-6	-6	-6	-573	-573	-573	
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-137	-141	-141	-150	-141	-141	-141	-141	
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	0	0	0	0	
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	-2	-2	-2	-2	-2	-2	-2	-2	
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	0	0	0	0	
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	0	0	0	0	
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	0	0	0	0	
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	0	0	0	0	
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	0	0	0	0	
	A.1.17	(-) CET1 instruments of financial sector entities where the institution has a significant investment	0	0	0	0	0	0	0	0	
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	0	0	0	0	
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	0	0	0	0	
	A.1.20	CET1 capital elements or deductions - other	-11	-11	-21	-32	-43	-21	-32	-43	
	A.1.21	Memo item: Gross cumulative IFRS 9 impact on capital (net of taxes)		113							
	A.1.21.1	Of which: subject to transitional arrangements		0	0	0	0	0	0	0	
	A.1.21.1.1	Increase in IFRS 9 ECL provisions net of EL compared to related IAS 39 figures as at 31/12/17		0	0	0	0	0	0	0	
	A.1.21.1.2	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at 01/01/2018		0	0	0	0	0	0	0	
	A.1.21.1.3	Increase of CET1 capital due to the tax deductibility of the amounts above		0	0	0	0	0	0	0	
	A.1.22	Transitional adjustments	39	131	0	0	0	0	0	0	
	A.1.22.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	0	0	0	0	
	A.1.22.2	Transitional adjustments due to additional minority interests (+/-)	93	93	0	0	0	0	0	0	
A.1.22.3	Adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0		
A.1.22.3.1	From the increased IFRS 9 ECL provisions net of EL		0	0	0	0	0	0	0		
A.1.22.3.2	From the amount of DTAs that is deducted from CET1 capital		0	0	0	0	0	0	0		
A.1.22.4	Other transitional adjustments to CET1 Capital	-54	38	0	0	0	0	0	0		
A.1.22.4.1	Of which: due to DTAs that rely on future profitability and do not arise from temporary differences	1	1	0	0	0	0	0	0		
A.1.22.4.2	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	0		
A.1.22.4.3	Of which: Transitional adjustments to CET1 Capital from unrealized gains/losses (+/-)	-24	-123								

2018 EU-wide Stress Test: Capital

DZ BANK AG Deutsche Zentral-Genossenschaftsbank

		Actual	Restated	Baseline Scenario			Adverse Scenario		
		31/12/2017	31/12/2017	2018	2019	2020	2018	2019	2020
		(m€ EUR,%)							
CAPITAL	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)							
	A.2.1	Additional Tier 1 Capital Instruments							
	A.2.2	(-) Excess deduction from T2 items over T2 capital							
	A.2.3	Other Additional Tier 1 Capital components and deductions							
	A.2.4	Additional Tier 1 transitional adjustments							
	A.2.4.1	Of which: adjustments due to IFRS 9 transitional arrangements							
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)							
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)							
	A.4.1	Tier 2 Capital Instruments							
	A.4.2	Other Tier 2 Capital components and deductions							
	A.4.3	Tier 2 transitional adjustments							
	A.4.3.1	Of which: adjustments due to IFRS 9 transitional arrangements							
	A.5	Grandfathered Additional Tier 1 Capital Instruments eligible as Tier 2							
TOTAL RISK EXPOSURE AMOUNT	B	TOTAL RISK EXPOSURE AMOUNT							
	B.1	Of which: Transitional adjustments included							
	B.2	Adjustments due to IFRS 9 transitional arrangements							
CAPITAL RATIOS (%) Transitional period	C.1	Common Equity Tier 1 Capital ratio							
	C.2	Tier 1 Capital ratio							
	C.3	Total Capital ratio							
Fully loaded CAPITAL	D.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded)							
	D.2	TIER 1 CAPITAL (fully loaded)							
	D.3	TOTAL CAPITAL (fully loaded)							
CAPITAL RATIOS (%) Fully loaded	E.1	Common Equity Tier 1 Capital ratio							
	E.2	Tier 1 Capital ratio							
	E.3	Total Capital ratio							
Memorandum Items	F	Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2018-2020 period (cumulative conversions) (1)							
	G	Total Additional Tier 1 and Tier 2 Instruments eligible as regulatory capital under the CRD provisions that convert into Common Equity Tier 1 or are written down upon a trigger event (2)							
	G.1	Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario (2)							
	H.1	Total leverage ratio exposures (transitional)							
	H.2	Total leverage ratio exposures (fully loaded)							
	H.3	Leverage ratio (transitional)							
	H.4	Leverage ratio (fully loaded)							
Transitional combined buffer requirements (%)	P.1	Capital conservation buffer							
	P.2	Countercyclical capital buffer							
	P.3	O-SII buffer							
	P.4	G-SII buffer							
	P.5	Systemic risk buffer applied to all exposures according to article 133 (4) of CRD IV							
	P.5.1	Systemic risk buffer applied to domestic exposures only according to article 133 (5) of CRD IV							
P.6	Combined buffer								

(1) Conversions not considered for CET1 computation

(2) Excluding instruments included in row F

2018 EU-wide Stress Test: P&L

DZ BANK AG Deutsche Zentral-Genossenschaftsbank

	Actual	Baseline scenario			Adverse scenario		
	31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/12/2018	31/12/2019	31/12/2020
(mln EUR)							
Net interest income	2,788	2,501	2,416	2,259	2,134	1,987	1,827
Interest income	12,737	12,409	12,987	14,188	15,071	16,486	17,866
Interest expense	-9,949	-9,907	-10,572	-11,929	-12,916	-14,466	-16,001
Dividend income	43	43	43	43	30	31	34
Net fee and commission income	2,167	2,167	2,167	2,167	2,047	1,818	1,736
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	775	332	332	332	-992	216	216
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					67		
Other operating income not listed above, net	248	21	21	21	64	21	21
Total operating income, net	6,022	5,065	4,979	4,822	3,349	4,074	3,834
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-927	-478	-409	-419	-1,791	-784	-652
Other income and expenses not listed above, net	-3,499	-3,615	-3,595	-3,595	-4,778	-3,499	-3,487
Profit or (-) loss before tax from continuing operations	1,597	971	975	808	-3,219	-209	-305
Tax expenses or (-) income related to profit or loss from continuing operations	-535	-291	-292	-242	567	0	0
Profit or (-) loss after tax from discontinued operations	0						
Profit or (-) loss for the year	1,062	680	682	565	-2,653	-209	-305
Amount of dividends paid and minority interests after MDA-related adjustments	419	281	284	254	12	25	25
Attributable to owners of the parent net of estimated dividends	643	399	398	311	-2,665	-234	-330
Memo row: Impact of one-off adjustments		160	160	160	160	160	160
The results include distribution restrictions for MDA adjustments		No	No	No	No	Yes	Yes

2018 EU-wide Stress Test: Major capital measures and realised losses

DZ BANK AG Deutsche Zentral-Genossenschaftsbank

Issuance of CET 1 Instruments 01 January to 30 June 2018	Impact on Common Equity Tier 1 mln EUR
Raising of capital instruments eligible as CET1 capital (+)	0
Repayment of CET1 capital, buybacks (-)	0
Conversion to CET1 of hybrid instruments (+)	0

Net issuance of Additional Tier 1 and Tier 2 Instruments 01 January to 30 June 2018	Impact on Additional Tier 1 and Tier 2 mln EUR
Net issuance of Additional Tier 1 and T2 Instruments with a trigger at or above bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0
Net issuance of Additional Tier 1 and T2 Instrument with a trigger below bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0

Realised losses 01 January to 30 June 2018	mln EUR
Realised fines/litigation costs (net of provisions) (-)	0
Other material losses and provisions (-)	0

2018 EU-wide Stress Test

Information on performing and non-performing exposures¹

DZ BANK AG Deutsche Zentral-Genossenschaftsbank

	Actual						
	31/12/2017						
	Gross carrying amount		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions			Collaterals and financial guarantees received on non-performing exposures	
Of which performing but past due > 30 days and <= 90 days	Of which non-performing		On performing exposures ²	On non-performing exposures ³			
		Of which: defaulted					
(mln EUR)							
Debt securities (including at amortised cost and fair value)	53,604	0	123	59	598	34	0
Central banks	211	0	0	0	0	0	0
General governments	27,823	0	0	0	550	0	0
Credit institutions	18,263	0	0	0	20	0	0
Other financial corporations	4,147	0	123	59	16	34	0
Non-financial corporations	3,160	0	0	0	11	0	0
Loans and advances (including at amortised cost and fair value)	313,444	326	6,378	5,982	484	2,466	3,097
Central banks	44,225	0	0	0	0	0	0
General governments	21,950	0	0	0	-3	0	0
Credit institutions	88,074	3	23	22	13	2	20
Other financial corporations	12,457	42	430	427	10	158	77
Non-financial corporations	77,686	129	4,461	4,369	182	1,857	2,161
Households	69,052	152	1,463	1,164	281	450	839
DEBT INSTRUMENTS other than HFT	367,048	326	6,501	6,041	1,082	2,500	3,097
OFF-BALANCE SHEET EXPOSURES	58,014		446	334	-64	-170	37

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

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

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

2018 EU-wide Stress Test

Information on performing and forborne exposures¹

DZ BANK AG Deutsche Zentral-Genossenschaftsbank

	Actual				
	31/12/2017				
	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		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		
(mln EUR)					
Debt securities (including at amortised cost and fair value)	0	0	0	0	0
Central banks	0	0	0	0	0
General governments	0	0	0	0	0
Credit institutions	0	0	0	0	0
Other financial corporations	0	0	0	0	0
Non-financial corporations	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
Central banks	0	0	0	0	0
General governments	8	0	0	0	0
Credit institutions	22	22	2	2	20
Other financial corporations	269	239	108	108	28
Non-financial corporations	3,929	3,125	1,291	1,285	1,945
Households	1,040	529	130	119	440
DEBT INSTRUMENTS other than HFT	5,268	3,916	1,531	1,514	2,433
Loan commitments given	65	57	-22	-21	13

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