#### DZ BANK Group

		Instrument 1	Instrument 2	Instrument 3	Instrument 4
1	lssuer	DZ BANK and DZ BANK Group	DZ BANK and DZ BANK Group	DZ BANK and DZ BANK Group	DZ BANK and DZ BANK Group
2	Unique identifier (e. g. CUSIP, ISIN or Bloomberg identifier for private	DE0008343104	DE0008343104	DE0008343104	DE0008343104
2a 3	placement) Public or private placement Governing law(s) of the instrument	Private Predominantly German law	Private Predominantly German law	Private Predominantly German law	Private Predominantly German law
Ba	Contractual recognition of write down and conversion powers of resolution authorities	N/A	N/A	N/A	N/A
	Regulatory treatment				
1	Transitional CRR II rules Post-transitional CRR II rules	Common Equity Tier 1 Common Equity Tier 1	Common Equity Tier 1 Common Equity Tier 1	Common Equity Tier 1 Common Equity Tier 1	Common Equity Tier 1 Common Equity Tier 1
)	Eligible at solo/(sub-)consolidated/solo &				
5	(sub-)consolidated level Instrument type (types to be specified by	Solo and (sub-)consolidated Ordinary share	Solo and (sub-)consolidated Ordinary share	Solo and (sub-)consolidated Ordinary share	Solo and (sub-)consolidated Ordinary share
7	each jurisdiction)	(Art. 28 CRR)	(Art. 28 CRR)	(Art. 28 CRR)	(Art. 28 CRR)
3	Amount recognised in regulatory capital (currency in million, as of most recent reporting date)	In total: AG: €4,926 million Group: €4,926 million			
) Ja Jb	Nominal amount of instrument Issue price Redemption price	In total: €4,926 million €6.11 per share N/A	€7.90 per share N/A	€7.90 per share N/A	€7.90 per share N/A
0	Accounting classification	Shareholders' equity	Shareholders' equity	Shareholders' equity	Shareholders' equity
11	Original date of issuance	2002	2006	2009	2014
12 13	Perpetual or dated Original maturity date	Perpetual N/A	Perpetual N/A	Perpetual N/A	Perpetual N/A
14	Issuer call subject to prior supervisory approval	N/A	N/A N/A	N/A	N/A
15	Optional call date, contingent call dates and redemption amount	N/A	N/A	N/A	N/A
16	Subsequent call dates, if applicable	N/A	N/A	N/A	N/A
17	Fixed or floating dividend/coupon	Floating	Floating	Floating	Floating
18	Coupon rate and any related index	N/A	N/A	N/A	N/A
19	Existence of a dividend stopper	No	No	No	No
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary
21	Existence of a step up or other incentive to redeem	No	No	No	No
22 23	Non-cumulative or cumulative Convertible or non-convertible	N/A Non-convertible	N/A Non-convertible	N/A Non-convertible	N/A Non-convertible
24	If convertible, conversion trigger(s)	N/A	N/A	N/A	N/A
25 26	If convertible, fully or partial If convertible, conversion rate	N/A N/A	N/A N/A	N/A N/A	N/A N/A
.0	If convertible, mandatory or optional	N/A	N/A	N/A	N/A
	conversion If convertible, specify instrument type				
8	convertible into	N/A	N/A	N/A	N/A
9	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	N/A
0	Write-down features If write-down, write-down trigger(s)	No N/A	No N/A	No N/A	No N/A
2	If write-down, full or partial	N/A N/A	N/A N/A	N/A N/A	N/A N/A
3	If write-down, permanent or temporary	N/A	N/A	N/A	N/A
34	If temporary write-down, description of write-up mechanism	N/A	NA	N/A	N/A
34a	Type of subordination (only for eligible liabilities)	N/A	N/A	N/A	N/A
EU- 84b	Ranking of the instrument in normal insolvency proceedings	Rank 1	Rank 1	Rank 1	Rank 1
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	AT1 instruments Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Specifies instrument to which it is most immediately subordinate. Where applicable, banks shall specify the column numbers of the instruments in the completed main features table to which the instrument is most immediately subordinate.	AT1 instruments	AT1 instruments	AT1 instruments
36	Non-compliant	No	No	No	No
37	transitioned features If yes, specify non-compliant features	N/A	N/A	N/A	N/A
	Link to the full terms and conditions of		have the second se	has detailed and the second	
37a	the instrument (signposting)			https://www.dzbank.de/content/dzba nk/de/library/disclaimerlibrary/disclaim er_kapitalinstrumente.html	

## DZ BANK Group

		Instrument 5	Instrument 6	Instrument 7
1	lssuer	DZ BANK	DZ BANK	DZ BANK
2	Unique identifier (e. g. CUSIP, ISIN or Bloomberg identifier for private placement)	DG0AT1	DG0AT2	DG0AT3
2a 3	Public or private placement Governing law(s) of the instrument	Private German law	Private German law	Private German law
3a	Contractual recognition of write down and conversion powers of resolution authorities	No	No	No
4	Regulatory treatment Transitional CRR II rules Post-transitional CRR II rules	Additional Tier 1 capital Additional Tier 1 capital	Additional Tier 1 capital Additional Tier 1 capital	Additional Tier 1 capital Additional Tier 1 capital
6	Eligible at solo/(sub-)consolidated/solo & (sub-)consolidated level	Solo and consolidated	Solo and consolidated	Solo and consolidated
7	Instrument type (types to be specified by each jurisdiction)	AT1 bond (Art. 52 CRR)	AT1 bond (Art. 52 CRR)	AT1 bond (Art. 52 CRR)
8	Amount recognised in regulatory capital (currency in million, as of most recent reporting date)	€221 million	€221 million	€74 million
9 9a	Nominal amount of instrument Issue price	€221 million	€221 million 100%	€74 million 100%
9b	Redemption price	100%	100%	100%
10	Accounting classification	AG: Liability – redemption amount, Group: Other equity instrument issued	AG: Liability – redemption amount, Group: Other equity instrument issued	AG: Liability - redemption amount, Group: Other equity instrument issued
11	Original date of issuance	11/11/2015	11/11/2015	11/11/2015
12 13	Perpetual or dated Original maturity date	Perpetual No maturity	Perpetual No maturity	Perpetual No maturity
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	For the first time on 08/01/2021 upon the occurrence of a tax or regulatory event, redemption at nominal amount (taking into account a potential write-down)	For the first time on 08/01/2021 upon the occurrence of a tax or regulatory event, redemption at nominal amount (taking into account a potential write-down)	For the first time on 08/01/2021 upon the occurrence of a tax or regulatory event, redemption at nominal amount (taking into account a potential write-down)
16	Subsequent call dates, if applicable	As of the annual interest payment date each (08/01)	As of the annual interest payment date each (08/01)	As of the annual interest payment date each (08/01)
17	Fixed or floating dividend/coupon	Floating	Floating	Fixed, transition to floating on 08/01/2021
18	Coupon rate and any related index	12-month Euribor + 420 bps	12-month Euribor + 420 bps	4.85%, from 08/01/2021 12-month Euribor + 420 bps
19	Existence of a dividend stopper	No	No	No
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Fully discretionary	Fully discretionary	Fully discretionary
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Partially discretionary	Partially discretionary	Partially discretionary
21	Existence of a step up or other incentive to redeem	No	No	No
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23 24	Convertible or non-convertible If convertible, conversion trigger(s)	Non-convertible N/A	Non-convertible N/A	Non-convertible N/A
25	If convertible, fully or partial	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down features	Yes	Yes	Yes
31 32	If write-down, write-down trigger(s) If write-down, full or partial	SRB: statutory approach Full or partial	SRB: statutory approach Full or partial	SRB: statutory approach Full or partial
	If write-down, permanent or temporary	Temporary	Temporary	Temporary
34	If temporary write-down, description of write-up mechanism	At the issuer's discretion. To the extent that a corresponding net income (lower of figure reported on solo and consolidated level) is available and therefore the write-up does not result in a net loss or in an increase of a net loss. The trigger may not continue to exist at the date of write-up. Moreover, a write-up is excluded to the extent that this results in the occurrence of the trigger event.		
34a	Type of subordination (only for eligible liabilities)	N/A	N/A	N/A
EU-	Ranking of the instrument in normal	Rank 2	Rank 2	Rank 2
	insolvency proceedings Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Tier 2 instruments	Tier 2 instruments	Tier 2 instruments
36 37	Non-compliant transitioned features If yes, specify non-compliant features	No N/A	No N/A	No N/A

#### DZ BANK Group

		Instrument 8	Instrument 9	Instrument 10
1	lssuer	DZ BANK	DZ BANK	DZ BANK
2	Unique identifier (e. g. CUSIP, ISIN or Bloomberg identifier for private placement)	DG0AT4	DG0AT5	DD5ATA
2a	Public or private placement	Private	Private	Private
3 3a	Governing law(s) of the instrument Contractual recognition of write down and conversion powers of resolution authorities	German law	German law No	German law
	Regulatory treatment			
4	Transitional CRR II rules Post-transitional CRR II rules	Additional Tier 1 capital Additional Tier 1 capital	Additional Tier 1 capital Additional Tier 1 capital	Additional Tier 1 capital Additional Tier 1 capital
6	Eligible at solo/(sub-)consolidated/solo & (sub-)consolidated level	Solo and consolidated	Solo and consolidated	Solo and consolidated
7	Instrument type (types to be specified by each jurisdiction)	AT1 bond (Art. 52 CRR)	AT1 bond (Art. 52 CRR)	AT1 bond (Art. 52 CRR)
8	Amount recognised in regulatory capital (currency in million, as of most recent reporting date)	€134 million	€100 million	€208 million
9	Nominal amount of instrument	€134 million	€100 million	€208 million
9a 9b	Issue price Redemption price	100% 100%	100% 100%	100% 100%
10	Accounting classification	AG: Liability – redemption amount, Group: Other equity instrument issued	AG: Liability – redemption amount, Group: Other equity instrument issued	AG: Liability – redemption amount, Group: Other equity instrument issued
11	Original date of issuance	11/11/2015	11/11/2015	11/19/2019
12 13	Perpetual or dated Original maturity date	Perpetual No maturity	Perpetual No maturity	Perpetual No maturity
14	Issuer call subject to prior supervisory	Yes	Yes	Yes
14	approval	15		165
15	Optional call date, contingent call dates and redemption amount	For the first time on 08/01/2026 upon the occurrence of a tax or regulatory event, redemption at nominal amount (taking into account a potential write-down)	For the first time on 08/01/2021 upon the occurrence of a tax or regulatory event, redemption at nominal amount (taking into account a potential write-down)	For the first time on 08/01/2025 upon the occurrence of a tax or regulatory event, redemption at nominal amount (taking into account a potential write-down)
16	Subsequent call dates, if applicable	As of the annual interest payment date each (08/01)	As of the annual interest payment date each (08/01)	As of the annual interest payment date each (08/01)
17	Fixed or floating dividend/coupon	Fixed, transition to floating on 08/01/2026	Fixed, adjustment on 08/01/2021	Floating
18	Coupon rate and any related index	5.50%, from 08/01/2026 12-month Euribor + 420 bps	4.85%, from 08/01/2021 fixed on the basis of the 5-year euro-mid- swap rate + 440 bps	12-month Euribor + 305 bps
19	Existence of a dividend stopper	No	No	No
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Fully discretionary	Fully discretionary	Fully discretionary
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Partially discretionary	Partially discretionary	Partially discretionary
21	Existence of a step up or other incentive to redeem	No	No	No
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23 24	Convertible or non-convertible If convertible, conversion trigger(s)	Non-convertible N/A	Non-convertible N/A	Non-convertible N/A
25	If convertible, fully or partial	N/A	N/A	N/A
26	If convertible, conversion rate If convertible, mandatory or optional	N/A	N/A	N/A
27	conversion If convertible, specify instrument type	N/A	N/A	N/A
28	convertible into If convertible, specify issuer of instrument	N/A	N/A	N/A
29 30	it converts into Write-down features	N/A Yes	N/A Yes	N/A Yes
30	If write-down, write-down trigger(s)	Yes SRB: statutory approach	SRB: statutory approach	Yes SRB: statutory approach
32	If write-down, full or partial	Full or partial	Full or partial	Full or partial
33	If write-down, permanent or temporary	Temporary	Temporary	Temporary
34	If temporary write-down, description of write-up mechanism	At the issuer's discretion. To the extent that a corresponding net income (lower of figure reported on solo and consolidated level) is available and therefore the write-up does not result in a net loss or in an increase of a net loss. The trigger may not continue to exist at the date of write-up. Moreover, a write-up is excluded to the extent that this results in the occurrence of the trigger event.		At the issuer's discretion. To the extent that a corresponding net income (lower of figure reported on solo and consolidated level) is available and therefore the write-up does not result in a net loss or in an increase of a net loss. The trigger may not continue to exist at the date of write-up. Moreover, a write-up is excluded to the extent that this results in the occurrence of the trigger event.
34a	Type of subordination (only for eligible liabilities)	N/A	N/A	N/A

 Position in subordination hierarchy in

 35
 liquidation (specify instrument type
 Tier 2 instruments

 immediately senior to instrument)
 Tier 2 instruments

 
 36
 Non-compliant transitioned features
 No
 No

 37
 If yes, specify non-compliant features
 N/A
 N/A

 37a
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### DZ BANK Group

		Instrument 11	Instrument 12
1	lssuer	DZ BANK	DZ BANK
	Unique identifier (e. g. CUSIP, ISIN or Bloomberg identifier for private	DD5ATB	DD5ATC
-	placement)		
a	Public or private placement Governing law(s) of the instrument	Private	Private
	Contractual recognition of write down	German law	German law
a	and conversion powers of resolution authorities	No	No
	Regulatory treatment		
1	Transitional CRR II rules	Additional Tier 1 capital	Additional Tier 1 capital
;	Post-transitional CRR II rules Eligible at solo/(sub-)consolidated/solo &	Additional Tier 1 capital Solo and consolidated	Additional Tier 1 capital Solo and consolidated
,	(sub-)consolidated level Instrument type (types to be specified by	AT1 bond	AT1 bond
	each jurisdiction) Amount recognised in regulatory capital	(Art. 52 CRR)	(Art. 52 CRR) €208 million
3	(currency in million, as of most recent reporting date)	€208 million	206 million
1	Nominal amount of instrument	€208 million	€208 million
a b	Issue price Redemption price	100% 100%	100% 100%
10	Accounting classification	AG: Liability – redemption amount, Group: Other equity instrument issued	AG: Liability – redemption amount, Group: Other equity instrument issued
1	Original date of issuance	11/19/2019	11/19/2019
2 3	Perpetual or dated Original maturity date	Perpetual No maturity	Perpetual No maturity
	Issuer call subject to prior supervisory	· · · · · · · · · · · · · · · · · · ·	
4	approval	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	For the first time on 08/01/2025 upon the occurrence of a tax or regulatory event, redemption at nominal amount (taking into account a potential write-down)	For the first time on 08/01/2025 upon the occurrence of a tax or regulatory event, redemption at nominal amount (taking into account a potential write-down)
6	Subsequent call dates, if applicable	As of the annual interest payment date each (08/01)	As of the annual interest payment date each (08/01)
7	Fixed or floating dividend/coupon	Floating	Floating
18	Coupon rate and any related index	12-month Euribor + 305 bps	12-month Euribor + 305 bps
9	Existence of a dividend stopper	No	No
0a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Fully discretionary	Fully discretionary
!0b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Partially discretionary	Partially discretionary
21	Existence of a step up or other incentive to redeem	No	No
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative
3	Convertible or non-convertible	Non-convertible	Non-convertible
4 5	If convertible, conversion trigger(s) If convertible, fully or partial	N/A N/A	N/A N/A
6	If convertible, tully or partial	N/A N/A	N/A N/A
7	If convertible, mandatory or optional	N/A	N/A
8	conversion If convertible, specify instrument type convertible into	N/A	N/A
9	If convertible, specify issuer of instrument it converts into	N/A	N/A
0	Write-down features	Yes	Yes
1	If could a descent could a descent of the descent of the		SRB: statutory approach
	If write-down, write-down trigger(s)	SRB: statutory approach Full or partial	
2	If write-down, full or partial	Full or partial	Full or partial
32			
32 33 34	If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination (only for eligible	Full or partial Temporary At the issuer's discretion. To the extent that a corresponding net income (lower of figure reported on solo and consolidated level) is available and therefore the write-up does not result in a net loss or in an increase of a net loss. The trigger may not continue to exist at the date of write-up. Moreover, a write-up is excluded to the extent that this results in the occurrence of	Full or partial Temporary At the issuer's discretion. To the extent that a corresponding net income (lower of figure reported on solo and consolidated level) is available and therefore the write-up does not result in a net loss or in an increase of a net loss. The trigger may not continue to exist at the date of write-up. Moreover, a write-up is excluded to the extent that this results in the occurrence of
32 333 333 344 EU-	If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism	Full or partial Temporary At the issuer's discretion. To the extent that a corresponding net income (lower of figure reported on solo and consolidated level) is available and therefore the write-up does not result in a net loss or in an increase of a net loss. The trigger may not continue to exist at the date of write-up. Moreover, a write-up is excluded to the extent that this results in the occurrence of the trigger event.	Full or partial Temporary At the issuer's discretion. To the extent that a corresponding net income (lower of figure reported on solo and consolidated leve) is available and therefore the write-up does not result in a net loss or in an increase of a net loss. The trigger may not continue to exist at the date of write-up. Moreover, a write-up is excluded to the extent that this results in the occurrence of the trigger event.

35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Tier 2 instruments	Tier 2 instruments

36	Non-compliant transitioned features	No	No
37	If yes, specify non-compliant features	N/A	N/A
	Character Collectore and a second second second		

 
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 https://www.dzbank.de/content/dzbank/de/library/disclaimerlibr ary/disclaimer kapitalinstrumente.html

### DZ BANK Group

		Instrument 13	Instrument 14
1	lssuer	DZ BANK	DZ BANK
	Unique identifier (e. g. CUSIP, ISIN or Bloomberg identifier for private	DD5ATD	DD5ATE
	placement)		
а	Public or private placement	Private	Private
_	Governing law(s) of the instrument	German law	German law
а	Contractual recognition of write down and conversion powers of resolution authorities	No	No
	Regulatory treatment		
	Transitional CRR II rules	Additional Tier 1 capital	Additional Tier 1 capital
	Post-transitional CRR II rules Eligible at solo/(sub-)consolidated/solo &	Additional Tier 1 capital	Additional Tier 1 capital
	(sub-)consolidated level	Solo and consolidated AT1 bond	Solo and consolidated AT1 bond
	each jurisdiction)	(Art. 52 CRR)	(Art. 52 CRR)
1	Amount recognised in regulatory capital (currency in million, as of most recent reporting date)	€147 million	€191 million
	Nominal amount of instrument	€147 million	€191 million
a	Issue price	100%	100%
b	Redemption price	100%	100%
0	Accounting classification	AG: Liability – redemption amount, Group: Other equity instrument issued	AG: Liability – redemption amount, Group: Other equity instrument issued
1	Original date of issuance	11/19/2019	11/19/2019
2	Perpetual or dated	Perpetual	Perpetual
3	Original maturity date	No maturity	No maturity
4	Issuer call subject to prior supervisory approval	Yes	Yes
5	Optional call date, contingent call dates and redemption amount	For the first time on 08/01/2025 upon the occurrence of a tax or regulatory event, redemption at nominal amount (taking into account a potential write-down)	For the first time on 08/01/2030 upon the occurrence of a tax or regulatory event, redemption at nominal amount (taking into account a potential write-down)
6	Subsequent call dates, if applicable	As of the annual interest payment date each (08/01)	As of the annual interest payment date each (08/01)
7	Fixed or floating dividend/coupon	Fixed, transition to floating on 08/01/2025	Fixed, transition to floating on 08/01/2030
8	Coupon rate and any related index	3.00%, from 08/01/2025 fixed interest swap rate + 305 bps	3.29%, from 08/01/2030 fixed interest swap rate + 305 bps
9	Existence of a dividend stopper	No	No
0a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Fully discretionary	Fully discretionary
0b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Partially discretionary	Partially discretionary
1	Existence of a step up or other incentive to redeem	No	No
2		Non-cumulative	Non cumulativo
2	Non-cumulative or cumulative	Non-convertible	Non-cumulative Non-convertible
4	If convertible, conversion trigger(s)	N/A	N/A
5	If convertible, fully or partial	N/A	N/A
ŝ	If convertible, conversion rate	N/A	N/A
7	If convertible, mandatory or optional conversion	N/A	N/A
8	If convertible, specify instrument type convertible into	N/A	N/A
9	If convertible, specify issuer of instrument	N/A	N/A
0	it converts into		Var
-	Write-down features	Yes	Yes SRB: statutory approach
1			Yes SRB: statutory approach Full or partial
1	Write-down features If write-down, write-down trigger(s)	Yes SRB: statutory approach	SRB: statutory approach
31 32 33	Write-down features If write-down, write-down trigger(s) If write-down, full or partial	Yes SRB: statutory approach Full or partial	SRB: statutory approach Full or partial
4	Write-down features If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of	Yes SRB: statutory approach Full or partial Temporary At the issuer's discretion. To the extent that a corresponding net income (lower of figure reported on solo and consolidated level) is available and therefore the write-up does not result in a net loss or in an increase of a net loss. The trigger may not continue to exist at the date of write-up. Moreover, a write-up is excluded to the extent that this results in the occurrence of	SRB: statutory approach Full or partial Temporary At the issuer's discretion. To the extent that a corresponding net income (lower of figure reported on solo and consolidated level) is available and therefore the write-up does not result in a net loss or in an increase of a net loss. The trigger may not continue to exist at the date of write-up. Moreover, a write-up is excluded to the extent that this results in the occurrence of
80 31 32 33 33 34 84a EU- 34b	Write-down features If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination (only for eligible	Yes SRB: statutory approach Full or partial Temporary At the issuer's discretion. To the extent that a corresponding net income (lower of figure reported on solo and consolidated level) is available and therefore the write-up does not result in a net loss or in an increase of a net loss. The trigger may not continue to exist at the date of write-up. Moreover, a write-up is excluded to the extent that this results in the occurrence of the trigger event.	SRB: statutory approach Full or partial Temporary At the issuer's discretion. To the extent that a corresponding net income (lower of figure reported on solo and consolidated level) is available and therefore the write-up does not result in a net loss or in an increase of a net loss. The trigger may not continue to exist at the date of write-up. Moreover, a write-up is excluded to the extent that this results in the occurrence of the trigger event.

35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Tier 2 instruments	Tier 2 Instruments

36	Non-compliant transitioned features	No	No
37	If yes, specify non-compliant features	N/A	N/A
	النوار معرفات فريال محصب محما محمط فاحمد مؤ		

37a Link to the full terms and con the instrument (signposting)

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### DZ BANK Group

		Instrument 15	Instrument 16	Instrument 17
1	Issuer	DZ BANK	DZ BANK	DZ BANK
2	Unique identifier (e. g. CUSIP, ISIN or Bloomberg identifier for private	DD5ATF	DD5ATG	DG4T32
2a	placement) Public or private placement	Private	Private	Private
3	Governing law(s) of the instrument	German law	German law	German law
3a	Contractual recognition of write down and conversion powers of resolution authorities	No	No	No
	Regulatory treatment			
4	Transitional CRR II rules	Additional Tier 1 capital	Additional Tier 1 capital	Tier 2 capital
5	Post-transitional CRR II rules	Additional Tier 1 capital	Additional Tier 1 capital	Tier 2 capital
6	Eligible at solo/(sub-)consolidated/solo & (sub-)consolidated level	Solo and consolidated	Solo and consolidated	Solo and consolidated
7	Instrument type (types to be specified by each jurisdiction)	AT1 bond (Art. 52 CRR)	AT1 bond (Art. 52 CRR)	Subordinated capital (Art. 63 CRR)
8	Amount recognised in regulatory capital (currency in million, as of most recent reporting date)	€191 million	€246 million	€49 million
9	Nominal amount of instrument	€191 million	€246 million	€100 million
9a 9b	Issue price Redemption price	100%	100%	100%
10	Accounting classification	AG: Liability – redemption amount, Group: Other equity instrument issued	AG: Liability – redemption amount, Group: Other equity instrument issued	Liability – amortised cost
11	Original date of issuance	11/19/2019	11/19/2019	06/22/2015
12	Perpetual or dated	Perpetual	Perpetual	Dated
13	Original maturity date Issuer call subject to prior supervisory	No maturity	No maturity	06/06/2025
14	approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	For the first time on 08/01/2030 upon the occurrence of a tax or regulatory event, redemption at nominal amount (taking into account a potential write-down)	For the first time on 08/01/2025 upon the occurrence of a tax or regulatory event, redemption at nominal amount (taking into account a potential write-down)	Upon occurrence of a regulatory event, redemption at nominal amount
16	Subsequent call dates, if applicable	As of the annual interest payment date each (08/01)	As of the annual interest payment date each (08/01)	N/A
17	Fixed or floating dividend/coupon	Fixed, transition to floating on 08/01/2030	Fixed, adjustment on 08/01/2025	Fixed
18	Coupon rate and any related index	3.29%, from 08/01/2030 fixed interest swap rate + 305 bps	3.03%, from 08/01/2025 fixed on the basis of the 5-year euro- mid-swap rate + 318 bps	2.25%
19	Existence of a dividend stopper	No	No	No
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Fully discretionary	Fully discretionary	Mandatory
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Partially discretionary	Partially discretionary	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	N/A	N/A	N/A
25 26	If convertible, fully or partial If convertible, conversion rate	N/A N/A	N/A N/A	N/A N/A
20	If convertible, mandatory or optional conversion	N/A N/A	N/A N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30 31	Write-down features If write-down, write-down trigger(s)	Yes SPR: statutory approach	Yes SRB: statutory approach	No SRB: statutory approach
31 32	If write-down, write-down trigger(s) If write-down, full or partial	SRB: statutory approach Full or partial	SRB: statutory approach Full or partial	SRB: statutory approach N/A
	•	Temporary	Temporary	N/A
	If temporary write-down, description of write-up mechanism	At the issuer's discretion. To the extent that a corresponding net income (lower of figure reported on solo and consolidated level) is available and therefore the write-up does not result in a net loss or in an increase of a net loss. The trigger may not continue to exist at the date of write-up. Moreover, a write-up	At the issuer's discretion. To the extent that a corresponding net income (lower of figure reported on solo and consolidated level) is available and therefore the write-up does not result in a net loss or in an increase of a net loss. The trigger may not continue to exist at the date of write-up. Moreover, a write-up	N/A
34	wite-up methanism	is excluded to the extent that this results in the occurrence of the trigger event.	is excluded to the extent that this results in the occurrence of the trigger event.	
34 34a	Type of subordination (only for eligible liabilities)			N/A
34a EU-	Type of subordination (only for eligible	the trigger event.	the trigger event.	N/A Rank 3

35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Tier 2 instruments	Tier 2 instruments	Non-subordinated liabilities

36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	Link to the full terms and conditions of			

 
 37a
 Link to the full terms and conditions of the instrument (signposting)
 https://www.dzbank.de/content/dzbank/de/library/disclaimentibrary/disclaimentibrary/disclaimentibrary/disclaimentibrary/disclaimentibrary/disclaiment.html
 https://www.dzbank.de/content/dzbank/de/library/disclaimentibrary/disclaimentibrary/disclaiment.html

### DZ BANK Group

		Instrument 18	Instrument 19	Instrument 20	Instrument 21
	lssuer	DZ BANK	DZ BANK	DZ BANK	DZ BANK
	Unique identifier (e. g. CUSIP, ISIN or Bloomberg identifier for private placement)	DG4T31	SSD 6284	311254	DG4T41
	Public or private placement	Private	Private	Private	Private
	Governing law(s) of the instrument	German law	German law	German law	German law
	Contractual recognition of write down and conversion powers of resolution authorities	No	No	No	No
	Regulatory treatment				
	Transitional CRR II rules Post-transitional CRR II rules	Tier 2 capital Tier 2 capital	Tier 2 capital Tier 2 capital	Tier 2 capital Tier 2 capital	Tier 2 capital Tier 2 capital
	Eligible at solo/(sub-)consolidated/solo & (sub-)consolidated level	Solo and consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated
	Instrument type (types to be specified by each jurisdiction)	Subordinated capital (Art. 63 CRR)	Subordinated capital (Art. 63 CRR)	Subordinated capital (Art. 63 CRR)	Subordinated capital (Art. 63 CRR)
	Amount recognised in regulatory capital (currency in million, as of most recent reporting date)	€3 million	€1 million	€1 million	€30 million
	Nominal amount of instrument	€38 million	€10 million	€20 million	€56 million
1	Issue price	100%	100%	89,35%	100%
)	Redemption price	100%	100%	100%	100%
)	Accounting classification	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost
1	Original date of issuance	06/22/2015	03/17/2003	03/24/2003	09/01/2015
2	Perpetual or dated	Dated	Dated	Dated	Dated
3	Original maturity date Issuer call subject to prior supervisory	06/06/2023	03/17/2023	03/24/2023	09/01/2025
1	approval	Yes	No	Yes	Yes
5	Optional call date, contingent call dates and redemption amount	Upon occurrence of a regulatory event, redemption at nominal amount	No	Upon occurrence of a tax or regulatory event, redemption at nominal amount	Upon occurrence of a regulatory event, redemption at nominal amount
6	Subsequent call dates, if applicable	N/A	N/A	N/A	N/A
7	Fixed or floating dividend/coupon	Fixed	1st to 5th year: fixed, 6th to 20th year: floating	Floating	Floating
8	Coupon rate and any related index	1.75%	1st to 5th year: 8.10%, 6th to 20th year: 8 multiplied by (20-year EUR swap rate - 2-year EUR swap rate) not less than 3.25% p.a. and not exceeding 7.25% p.a.	20Y EUR swap rate multiplied by 1.025, but not exceeding 6.50% p.a.	3-month Euribor + 125 bps
9	Existence of a dividend stopper	No	No	No	No
0a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory
0b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory
1	Existence of a step up or other incentive to redeem	No	No	No	No
2	Non-cumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
3	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
1	If convertible, conversion trigger(s)	N/A	N/A	N/A	N/A
	If convertible, fully or partial If convertible, conversion rate	N/A N/A	N/A N/A	N/A N/A	N/A N/A
	If convertible, mandatory or optional	N/A	N/A	N/A	N/A
	conversion If convertible, specify instrument type	N/A N/A	N/A N/A	N/A N/A	N/A N/A
9	convertible into If convertible, specify issuer of instrument	N/A	N/A	N/A	N/A
C	it converts into Write-down features	No	No	No	No
1 2	If write-down, write-down trigger(s) If write-down, full or partial	SRB: statutory approach N/A	SRB: statutory approach N/A	SRB: statutory approach N/A	SRB: statutory approach N/A
3	If write-down, permanent or temporary If temporary write-down, description of write-up mechanism	N/A	N/A	N/A	N/A N/A
4					
4 4a	Type of subordination (only for eligible	N/A	N/A	N/A	N/A
	·	N/A Rank 3	N/A Rank 3	N/A Rank 3	N/A Rank 3

36	Non-compliant transitioned features	No	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
37a	Link to the full terms and conditions of the instrument (signposting)		https://www.dzbank.de/content/dzba nk/de/library/disclaimerlibrary/disclaim er kapitalinstrumente.html		https://www.dzbank.de/content/dzba nk/de/library/disclaimerlibrary/disclaim er kapitalinstrumente.html

### DZ BANK Group

		Instrument 22	Instrument 23	Instrument 24	Instrument 25
	lssuer	DZ BANK	DZ BANK	DZ BANK	DZ BANK
	Unique identifier (e. g. CUSIP, ISIN or Bloomberg identifier for private placement)	DZ1J3P	DZ1J3G	SSD 11372	DG4T4H
I	Public or private placement	Private	Private	Private	Private
	Governing law(s) of the instrument	German law	German law	German law	German law
1	Contractual recognition of write down and conversion powers of resolution authorities	No	No	No	No
	Regulatory treatment				
	Transitional CRR II rules	Tier 2 capital	Tier 2 capital	Tier 2 capital	Tier 2 capital
	Post-transitional CRR II rules	Tier 2 capital	Tier 2 capital	Tier 2 capital	Tier 2 capital
	Eligible at solo/(sub-)consolidated/solo & (sub-)consolidated level	Solo and consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated
	Instrument type (types to be specified by each jurisdiction)	Subordinated capital (Art. 63 CRR)	Subordinated capital (Art. 63 CRR)	Subordinated capital (Art. 63 CRR)	Subordinated capital (Art. 63 CRR)
	Amount recognised in regulatory capital (currency in million, as of most recent reporting date)	€1 million	€1 million	€0 million	€10 million
	Nominal amount of instrument	€8 million	€5 million	€2 million	€10 million
a b	Issue price Redemption price	100% 100%	100% 100%	100%	100% 100%
,	recemption price	10070	1 JU 70	10070	10070
)	Accounting classification	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost
1	Original date of issuance	09/27/2013	09/19/2013	09/27/2013	09/18/2015
2	Perpetual or dated	Dated	Dated	Dated	Dated
3	Original maturity date	09/27/2023	09/19/2023	09/27/2023	09/18/2030
ļ	Issuer call subject to prior supervisory approval	Yes	No	No	Yes
5	Optional call date, contingent call dates and redemption amount	Upon occurrence of a regulatory event, redemption at nominal amount	No	No	Upon occurrence of a regulatory event, redemption at nominal amount
6	Subsequent call dates, if applicable	N/A	N/A	N/A	N/A
7	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
8	Coupon rate and any related index	4.37%	4.43%	4.27%	3.085%
9	Existence of a dividend stopper	No	No	No	No
0a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory
0b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory
1	Existence of a step up or other incentive to redeem	No	No	No	No
2	Non-cumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
3	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
1	If convertible, conversion trigger(s)	N/A	N/A	N/A	N/A
5	If convertible, fully or partial If convertible, conversion rate	N/A N/A	N/A N/A	N/A N/A	N/A N/A
7	If convertible, mandatory or optional	N/A N/A	N/A N/A	N/A	N/A
5	conversion If convertible, specify instrument type convertible into	N/A	N/A	N/A	N/A
9	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	N/A
0	Write-down features	No	No	No	No
1	If write-down, write-down trigger(s)	SRB: statutory approach	SRB: statutory approach	SRB: statutory approach	SRB: statutory approach
2	If write-down, full or partial	N/A	N/A	N/A	N/A
3	If write-down, permanent or temporary	N/A	N/A	N/A	N/A
4	If temporary write-down, description of write-up mechanism	N/A	N/A	N/A	N/A
4a	Type of subordination (only for eligible	N/A	N/A	N/A	N/A
	liabilities)				
U-	Ranking of the instrument in normal				

36	Non-compliant transitioned features	No	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
37a	Link to the full terms and conditions of the instrument (signposting)		https://www.dzbank.de/content/dzba nk/de/library/disclaimerlibrary/disclaim er kapitalinstrumente.html		https://www.dzbank.de/content/dzba nk/de/library/disclaimerlibrary/disclaim er kapitalinstrumente.html

### DZ BANK Group

	Imuor	Instrument 26	Instrument 27	Instrument 28	Instrument 29
	Issuer Unique identifier (e. q. CUSIP, ISIN or	DZ BANK	DZ BANK	DZ BANK	DZ BANK
	Bloomberg identifier for private placement)	DG4T4K	DG4T4J	DG4T4L	DG4T4N
	Public or private placement Governing law(s) of the instrument	Private German law	Private German law	Private German law	Private German law
1	Contractual recognition of write down and conversion powers of resolution authorities	No	No	No	No
	Regulatory treatment				
	Transitional CRR II rules	Tier 2 capital	Tier 2 capital	Tier 2 capital	Tier 2 capital
	Post-transitional CRR II rules	Tier 2 capital	Tier 2 capital	Tier 2 capital	Tier 2 capital
	Eligible at solo/(sub-)consolidated/solo & (sub-)consolidated level	Solo and consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated
,	Instrument type (types to be specified by each jurisdiction)	Subordinated capital (Art. 63 CRR)	Subordinated capital (Art. 63 CRR)	Subordinated capital (Art. 63 CRR)	Subordinated capital (Art. 63 CRR)
3	Amount recognised in regulatory capital (currency in million, as of most recent reporting date)	€55 million	€6 million	€50 million	€12 million
)	Nominal amount of instrument	€100 million	€6 million	€50 million	€12 million
)a	Issue price	100%	100%	100%	100%
b	Redemption price	100%	100%	100%	100%
0	Accounting classification Original date of issuance	Liability – amortised cost 09/22/2015	Liability – amortised cost 09/23/2015	Liability – amortised cost	Liability – amortised cost 10/14/2015
12	Perpetual or dated	Dated	Dated	Dated	Dated
3	Original maturity date	09/18/2025	09/23/2030	09/25/2030	10/14/2030
4	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	Upon occurrence of a regulatory event, redemption at nominal amount	Upon occurrence of a regulatory event, redemption at nominal amount	Upon occurrence of a regulatory event, redemption at nominal amount	Upon occurrence of a regulatory event, redemption at nominal amount
6	Subsequent call dates, if applicable	N/A	N/A	N/A	N/A
7	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed, floating from 03/25/2018	Fixed
18	Coupon rate and any related index	2.30%, from 09/22/2021 2.75%	3.10%	3.50%, from 03/25/2018 6-month Euribor + 130 bps	3.30%
9	Existence of a dividend stopper	No	No	No	No
:0a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory
		Mandatory	Mandatory	Mandatory	Mandatory
!0b	Fully discretionary, partially discretionary or mandatory (in terms of amount)				
	Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of a step up or other incentive to redeem	No	No	No	No
21	or mandatory (in terms of amount) Existence of a step up or other incentive	No	No Cumulative	No	No Cumulative
12	or mandatory (in terms of amount) Existence of a step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible	Cumulative Non-convertible	Cumulative Non-convertible	Cumulative Non-convertible	Cumulative Non-convertible
1 2 3	or mandatory (in terms of amount) Existence of a step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s)	Cumulative Non-convertible N/A	Cumulative Non-convertible N/A	Cumulative Non-convertible N/A	Cumulative Non-convertible N/A
1 2 3 4 5	or mandatory (in terms of amount) Existence of a step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible	Cumulative Non-convertible	Cumulative Non-convertible	Cumulative Non-convertible	Cumulative Non-convertible
1 2 3 4 5 6	or mandatory (in terms of amount) Existence of a step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partial	Cumulative Non-convertible N/A N/A	Cumulative Non-convertible N/A N/A	Cumulative Non-convertible N/A N/A	Cumulative Non-convertible N/A N/A
22 23 24 25 26 27	or mandatory (in terms of amount) Existence of a step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate If convertible, mandatory or optional conversion If onvertible, pacify instrument type convertible into	Cumulative Non-convertible N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A
22 22 23 24 25 26 27 28	or mandatory (in terms of amount) Existence of a step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, mandatory or optional conversion	Cumulative Non-convertible N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A
1 2 3 4 5 6 7 8 9 0	or mandatory (in terms of amount) Existence of a step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partial If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible, specify issuer of instrument it convertible, specify issuer of instrument it convertible into Write-down features	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A
11 12 13 14 15 16 17 17 18 18 19 10 11	or mandatory (in terms of amount) Existence of a step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partial If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible into If convertible specify issuer of instrument it converts into	Cumulative Non-convertible N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
1 2 3 4 5 6 7 7 8 9 0 1 2	or mandatory (in terms of amount) Existence of a step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, write-down trigger(s)	Cumulative Non-convertible NIA	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A SRE statutory approach	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A SRB: statutory approach	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A SRB: statutory approach
221 222 224 225 226 227 228 229 229 30 31 322 333	or mandatory (in terms of amount) Existence of a step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, trigger(s) If write-down, full or partial	Cumulative Non-convertible NIA	Cumulative N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A SRB: statutory approach N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A SRB: statutory approach N/A
20b 21 22 23 24 25 26 27 28 29 30 31 32 33 33 34 34a	or mandatory (in terms of amount) Existence of a step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate If convertible, conversion rate If convertible, specify instrument type conversible into Oversible into If convertible, specify issuer of instrument it converts into Write-down, write-down trigger(s) If write-down, permanent or temporary If temporary write-down, description of	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A SRB: statutory approach N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A No SRB: statutory approach N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A No SRB: statutory approach N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No SRB: statutory approach N/A N/A

36	Non-compliant transitioned features	No	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
37a	Link to the full terms and conditions of the instrument (signposting)		https://www.dzbank.de/content/dzba nk/de/library/disclaimerlibrary/disclaim r kapitalinstrumente.html		https://www.dzbank.de/content/dzba nk/de/library/disclaimerlibrary/disclaim er kapitalinstrumente.html

### DZ BANK Group

1		Instrument 30	Instrument 31	Instrument 32	Instrument 33
	lssuer	DZ BANK	DZ BANK	DZ BANK	DZ BANK
	Unique identifier (e. g. CUSIP, ISIN or Bloomberg identifier for private placement)	DG4T4P	SSD 11096	SSD 11097	SSD 11106
	Public or private placement	Private	Private	Private	Private
	Governing law(s) of the instrument	German law	German law	German law	German law
1	Contractual recognition of write down and conversion powers of resolution authorities	No	No	No	No
	Regulatory treatment				
	Transitional CRR II rules	Tier 2 capital	Tier 2 capital	Tier 2 capital	Tier 2 capital
	Post-transitional CRR II rules Eligible at solo/(sub-)consolidated/solo &	Tier 2 capital	Tier 2 capital	Tier 2 capital	Tier 2 capital
	(sub-)consolidated level	Solo and consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated
	Instrument type (types to be specified by each jurisdiction)	Subordinated capital (Art. 63 CRR)	Subordinated capital (Art. 63 CRR)	Subordinated capital (Art. 63 CRR)	Subordinated capital (Art. 63 CRR)
	Amount recognised in regulatory capital (currency in million, as of most recent reporting date)	€47 million	€0 million	€1 million	€0 million
)	Nominal amount of instrument	€48 million	€5 million	€14 million	€3 million
a b	Issue price	100%	100%	100%	100%
	Redemption price	100%	100%	100%	100%
0	Accounting classification	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost
1	Original date of issuance	10/22/2015	05/23/2013	05/23/2013	05/29/2013
2	Perpetual or dated Original maturity date	Dated 10/22/2030	Dated 05/23/2023	Dated 05/23/2023	Dated 05/30/2023
	Issuer call subject to prior supervisory				
4	approval	Yes	No	No	No
5	Optional call date, contingent call dates and redemption amount	Upon occurrence of a regulatory event, redemption at nominal amount	No	No	No
6	Subsequent call dates, if applicable	N/A	N/A	N/A	N/A
7	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
8	Coupon rate and any related index	4.90%	3.45%	3.45%	3.48%
9	Existence of a dividend stopper	No	No	No	No
0a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory
0b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory
1	Existence of a step up or other incentive to redeem	No	No	No	No
2	Non-cumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
3	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
4	If convertible, conversion trigger(s)	N/A	N/A	N/A	N/A
5 6	If convertible, fully or partial If convertible, conversion rate	N/A N/A	N/A N/A	N/A N/A	N/A N/A
7	If convertible, mandatory or optional	N/A	N/A	N/A	N/A N/A
3	conversion If convertible, specify instrument type	NA	N/A	N/A	N/A
9	convertible into If convertible, specify issuer of instrument	N/A	N/A	N/A	N/A
0	it converts into Write-down features	No	No	No	No
1	If write-down, write-down trigger(s)	SRB: statutory approach	SRB: statutory approach	SRB: statutory approach	SRB: statutory approach
2	If write-down, full or partial If write-down, permanent or temporary	N/A N/A	N/A N/A	N/A N/A	N/A N/A
	If temporary write-down, description of write-up mechanism	N/A	N/A	N/A	N/A
4					
34 34a	Type of subordination (only for eligible liabilities)	N/A	N/A	N/A	N/A

36	Non-compliant transitioned features	No	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
37a	Link to the full terms and conditions of the instrument (signposting)		https://www.dzbank.de/content/dzba nk/de/library/disclaimerlibrary/disclaim er kapitalinstrumente.html		https://www.dzbank.de/content/dzba nk/de/library/disclaimerlibrary/disclaim er kapitalinstrumente.html

### DZ BANK Group

		Instrument 34	Instrument 35	Instrument 36	Instrument 37
	lssuer	DZ BANK	DZ BANK	DZ BANK	DZ BANK
	Unique identifier (e. g. CUSIP, ISIN or Bloomberg identifier for private	DZ1H9X	SSD 11115	SSD 11128	SSD 11140
а	placement) Public or private placement	Private	Private	Private	Private
	Governing law(s) of the instrument	German law	German law	German law	German law
а	Contractual recognition of write down and conversion powers of resolution authorities	No	No	No	No
	Regulatory treatment				
	Transitional CRR II rules	Tier 2 capital	Tier 2 capital	Tier 2 capital	Tier 2 capital
	Post-transitional CRR II rules	Tier 2 capital	Tier 2 capital	Tier 2 capital	Tier 2 capital
	Eligible at solo/(sub-)consolidated/solo & (sub-)consolidated level	Solo and consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated
	Instrument type (types to be specified by each jurisdiction)	Subordinated capital (Art. 63 CRR)	Subordinated capital (Art. 63 CRR)	Subordinated capital (Art. 63 CRR)	Subordinated capital (Art. 63 CRR)
	Amount recognised in regulatory capital (currency in million, as of most recent reporting date)	€1 million	€0 million	€0 million	€2 million
	Nominal amount of instrument	€8 million	€2 million	€1 million	€20 million
а	Issue price	100%	100%	100%	100%
C	Redemption price	100%	100%	100%	100%
0	Accounting classification	Liability- fair value option	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost
1 2	Original date of issuance	06/06/2013	06/07/2013	06/11/2013	06/19/2013
2 3	Perpetual or dated Original maturity date	Dated 06/06/2023	Dated 06/07/2023	Dated 06/12/2023	Dated 06/19/2023
4	Issuer call subject to prior supervisory	Yes	No	No	No
5	approval Optional call date, contingent call dates and redemption amount	Upon occurrence of a regulatory event, redemption at nominal amount	No	No	No
6	Subsequent call dates, if applicable	N/A	N/A	N/A	N/A
7	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
8	Coupon rate and any related index	3.58%	3.57%	3.60%	3.81%
9	Existence of a dividend stopper	No	No	No	No
0a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory
0b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory
1	Existence of a step up or other incentive to redeem	No	No	No	No
2	Non-cumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
3	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
1	If convertible, conversion trigger(s) If convertible, fully or partial	N/A N/A	N/A N/A	N/A N/A	N/A N/A
ŝ	If convertible, conversion rate	N/A N/A	N/A N/A	N/A N/A	N/A N/A
7	If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
8	If convertible, specify instrument type convertible into	N/A	N/A	N/A	N/A
9	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	N/A
0	Write-down features	No	No	No	No
2	If write-down, write-down trigger(s) If write-down, full or partial	SRB: statutory approach N/A	SRB: statutory approach N/A	SRB: statutory approach N/A	SRB: statutory approach N/A
3	If write-down, permanent or temporary	N/A	N/A	N/A	N/A
4	If temporary write-down, description of write-up mechanism	N/A	N/A	N/A	N/A
4a	Type of subordination (only for eligible	N/A	N/A	N/A	N/A
EU-	liabilities) Ranking of the instrument in normal				
	insolvency proceedings	Rank 3	Rank 3	Rank 3	Rank 3

36	Non-compliant transitioned features	No	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
37a	Link to the full terms and conditions of the instrument (signposting)		https://www.dzbank.de/content/dzba nk/de/library/disclaimerlibrary/disclaim er kapitalinstrumente.html		https://www.dzbank.de/content/dzba nk/de/library/disclaimerlibrary/disclaim er kapitalinstrumente.html

### DZ BANK Group

		Instrument 38	Instrument 39	Instrument 40	Instrument 41
	Issuer	DZ BANK	DZ BANK	DZ BANK	DZ BANK
	Unique identifier (e. g. CUSIP, ISIN or Bloomberg identifier for private placement)	SSD 11172	SSD 11173	SSD 11174	SSD 11176
а	Public or private placement	Private	Private	Private	Private
	Governing law(s) of the instrument	German law	German law	German law	German law
а	Contractual recognition of write down and conversion powers of resolution authorities	No	No	No	No
	Regulatory treatment				
	Transitional CRR II rules	Tier 2 capital	Tier 2 capital	Tier 2 capital	Tier 2 capital
	Post-transitional CRR II rules Eligible at solo/(sub-)consolidated/solo &	Tier 2 capital	Tier 2 capital	Tier 2 capital	Tier 2 capital
	(sub-)consolidated level	Solo and consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated
	Instrument type (types to be specified by each jurisdiction)	Subordinated capital (Art. 63 CRR)			
	Amount recognised in regulatory capital (currency in million, as of most recent reporting date)	€0 million	€0 million	€0 million	€1 million
	Nominal amount of instrument	€1 million	€1 million	€1 million	€10 million
а	Issue price	100%	100%	100%	100%
C	Redemption price	100%	100%	100%	100%
0	Accounting classification	Liability – amortised cost			
1	Original date of issuance	06/26/2013	06/26/2013	06/26/2013	06/26/2013
2	Perpetual or dated	Dated	Dated	Dated	Dated
3	Original maturity date	06/26/2023	06/26/2023	06/26/2023	06/26/2023
4	Issuer call subject to prior supervisory approval	No	No	No	No
5	Optional call date, contingent call dates and redemption amount	No	No	No	No
6	Subsequent call dates, if applicable	N/A	N/A	N/A	N/A
7	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	3.73%	3.73%	3.73%	4.00%
9	Existence of a dividend stopper	No	No	No	No
0a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory
0b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory
1	Existence of a step up or other incentive to redeem	No	No	No	No
2	Non-cumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
3	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
1	If convertible, conversion trigger(s) If convertible, fully or partial	N/A N/A	N/A N/A	N/A N/A	N/A N/A
5	If convertible, conversion rate	N/A N/A	N/A N/A	N/A N/A	N/A N/A
7	If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
3	If convertible, specify instrument type convertible into	N/A	N/A	N/A	N/A
9	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	N/A
0	Write-down features	No	No	No	No
1 2	If write-down, write-down trigger(s)	SRB: statutory approach	SRB: statutory approach	SRB: statutory approach	SRB: statutory approach
3	If write-down, full or partial If write-down, permanent or temporary	N/A N/A	N/A N/A	N/A N/A	N/A N/A
-					
4	If temporary write-down, description of write-up mechanism	N/A	N/A	N/A	N/A
4a	Type of subordination (only for eligible liabilities)	N/A	N/A	N/A	N/A
U-	Ranking of the instrument in normal				
34b	insolvency proceedings	Rank 3	Rank 3	Rank 3	Rank 3

36	Non-compliant transitioned features	No	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
37a	Link to the full terms and conditions of the instrument (signposting)		https://www.dzbank.de/content/dzba nk/de/library/disclaimerlibrary/disclaim er kapitalinstrumente.html		https://www.dzbank.de/content/dzba nk/de/library/disclaimerlibrary/disclaim er kapitalinstrumente.html

### DZ BANK Group

		Instrument 42	Instrument 43	Instrument 44	Instrument 45
1	lssuer	DZ BANK	DZ BANK	DZ BANK	DZ BANK
	Unique identifier (e. g. CUSIP, ISIN or Bloomberg identifier for private placement)	SSD 11181	SSD 11182	SSD 11175	SSD 11177
а	Public or private placement	Private	Private	Private	Private
	Governing law(s) of the instrument	German law	German law	German law	German law
а	Contractual recognition of write down and conversion powers of resolution authorities	No	No	No	No
	Regulatory treatment				
	Transitional CRR II rules	Tier 2 capital	Tier 2 capital	Tier 2 capital	Tier 2 capital
	Post-transitional CRR II rules Eligible at solo/(sub-)consolidated/solo &	Tier 2 capital	Tier 2 capital	Tier 2 capital	Tier 2 capital
	(sub-)consolidated level	Solo and consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated
	Instrument type (types to be specified by each jurisdiction)	Subordinated capital (Art. 63 CRR)			
	Amount recognised in regulatory capital (currency in million, as of most recent reporting date)	€0 million	€0 million	€0 million	€0 million
	Nominal amount of instrument	€1 million	€1 million	€1 million	€1 million
а	Issue price	100%	100%	100%	100%
b	Redemption price	100%	100%	100%	100%
0	Accounting classification	Liability – amortised cost			
1	Original date of issuance	06/27/2013	06/27/2013	06/28/2013	06/28/2013
2	Perpetual or dated	Dated	Dated	Dated	Dated
3	Original maturity date	06/27/2023	06/27/2023	06/28/2023	06/28/2023
4	Issuer call subject to prior supervisory approval	No	No	No	No
5	Optional call date, contingent call dates and redemption amount	No	No	No	No
6	Subsequent call dates, if applicable	N/A	N/A	N/A	N/A
7	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
8	Coupon rate and any related index	3.70%	3.70%	3.90%	4.00%
9	Existence of a dividend stopper	No	No	No	No
0a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory
0b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory
1	Existence of a step up or other incentive to redeem	No	No	No	No
2	Non-cumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
3	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
4 5	If convertible, conversion trigger(s)	N/A N/A	N/A	N/A	N/A
5	If convertible, fully or partial If convertible, conversion rate	N/A N/A	N/A N/A	N/A N/A	N/A N/A
7	If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
3	If convertible, specify instrument type convertible into	N/A	N/A	N/A	N/A
-	If convertible, specify issuer of instrument	N/A	N/A	N/A	N/A
9	it converts into			No	No
0	Write-down features	No	No		
0	Write-down features If write-down, write-down trigger(s)	SRB: statutory approach	SRB: statutory approach	SRB: statutory approach	SRB: statutory approach
0 1 2	Write-down features If write-down, write-down trigger(s) If write-down, full or partial	SRB: statutory approach N/A	SRB: statutory approach N/A	SRB: statutory approach N/A	SRB: statutory approach N/A
0 1 2	Write-down features If write-down, write-down trigger(s)	SRB: statutory approach	SRB: statutory approach	SRB: statutory approach	SRB: statutory approach
10 12 13	Write-down features If write-down, write-down trigger(s) If write-down, full or partial	SRB: statutory approach N/A	SRB: statutory approach N/A	SRB: statutory approach N/A	SRB: statutory approach N/A
29 80 31 32 33 33 34	Write-down features If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of	SRB: statutory approach N/A N/A	SRB: statutory approach N/A N/A	SRB: statutory approach N/A N/A	SRB: statutory approach N/A N/A

36	Non-compliant transitioned features	No	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
37a	Link to the full terms and conditions of the instrument (signposting)		https://www.dzbank.de/content/dzba nk/de/library/disclaimerlibrary/disclaim er kapitalinstrumente.html		https://www.dzbank.de/content/dzba nk/de/library/disclaimerlibrary/disclaim er kapitalinstrumente.html

### DZ BANK Group

		Instrument 46	Instrument 47	Instrument 48	Instrument 49
	lssuer	DZ BANK	DZ BANK	DZ BANK	DZ BANK
	Unique identifier (e. g. CUSIP, ISIN or Bloomberg identifier for private	SSD 11196	SSD 11197	SSD 11204	SSD 11205
	placement)				
3	Public or private placement Governing law(s) of the instrument	Private German law	Private German law	Private German law	Private German law
Э	Contractual recognition of write down and conversion powers of resolution authorities	No	No	No	No
	Regulatory treatment				
	Transitional CRR II rules Post-transitional CRR II rules	Tier 2 capital Tier 2 capital	Tier 2 capital Tier 2 capital	Tier 2 capital Tier 2 capital	Tier 2 capital Tier 2 capital
	Eligible at solo/(sub-)consolidated/solo & (sub-)consolidated level	Solo and consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated
	Instrument type (types to be specified by	Subordinated capital	Subordinated capital	Subordinated capital	Subordinated capital
3	each jurisdiction) Amount recognised in regulatory capital (currency in million, as of most recent reporting date)	(Art. 63 CRR) €1 million	(Art. 63 CRR) €1 million	(Art. 63 CRR) €1 million	(Art. 63 CRR) €1 million
)	Nominal amount of instrument	€5 million	€5 million	€10 million	€8 million
a	Issue price	100%	100%	100%	100%
b	Redemption price	100%	100%	100%	100%
0	Accounting classification	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost
1	Original date of issuance	07/04/2013	07/04/2013	07/04/2013	07/04/2013
2	Perpetual or dated Original maturity date	Dated	Dated 07/04/2023	Dated	Dated 07/04/2023
3	Issuer call subject to prior supervisory	07/04/2023		07/04/2023	07/04/2023
4	approval	No	No	No	No
15	Optional call date, contingent call dates and redemption amount	No	No	No	No
6	Subsequent call dates, if applicable	N/A	N/A	N/A	N/A
7	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	4.18%	4.19%	4.17%	4.15%
19	Existence of a dividend stopper	No	No	No	No
	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing)	No Mandatory	No Mandatory	No Mandatory	No Mandatory
20a	Fully discretionary, partially discretionary				
20a 20b	Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary	Mandatory	Mandatory	Mandatory	Mandatory
20a 20b 21	Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of a step up or other incentive to redeem	Mandatory Mandatory No	Mandatory Mandatory No	Mandatory Mandatory No	Mandatory Mandatory No
20a 20b 21	Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of a step up or other incentive	Mandatory	Mandatory Mandatory	Mandatory Mandatory	Mandatory Mandatory
20a 20b 21 22 23 24	Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of a step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s)	Mandatory Mandatory No Cumulative	Mandatory Mandatory No Cumulative	Mandatory Mandatory No Cumulative	Mandatory Mandatory No Cumulative
0a 0b 1 2 3 4 5	Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of a step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partial	Mandatory Mandatory No Cumulative Non-convertible N/A N/A	Mandatory Mandatory No Cumulative Non-convertible N/A N/A	Mandatory Mandatory No Cumulative Non-convertible N/A N/A	Mandatory Mandatory No Cumulative Non-convertible N/A N/A
20a 20b 21 22 23 24 25 26	Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of a step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partial If convertible, conversion rate If convertible, mandatory or optional	Mandatory Mandatory No Cumulative Non-convertible N/A N/A N/A	Mandatory Mandatory No Cumulative Non-convertible N/A N/A N/A	Mandatory Mandatory No Cumulative Non-convertible N/A N/A N/A	Mandatory Mandatory No Cumulative Non-convertible N/A N/A N/A
20a 20b 21 22 23 24 25 26 27	Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of a step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, pacify instrument type	Mandatory Mandatory No Cumulative Non-convertible N/A N/A	Mandatory Mandatory No Cumulative Non-convertible N/A N/A	Mandatory Mandatory No Cumulative Non-convertible N/A N/A	Mandatory Mandatory No Cumulative Non-convertible N/A N/A
20a 20b 21 22 23 24 25 26 27 28	Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of a step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate If convertible, conversion rate If convertible, mandatory or optional conversible into If convertible, specify instrument type convertible, specify issuer of instrument	Mandatory Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Mandatory Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Mandatory Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Mandatory Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
0a 0b 1 2 3 4 5 6 7 8 9	Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of a step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	Mandatory Mandatory No Cumulative Nor-convertible N/A N/A N/A N/A N/A	Mandatory Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Mandatory Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	Mandatory Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
20a 20b 21 22 23 24 25 26 27 28 29 20 20 20 20 20 20 20 20 20 20 20 20 20	Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of a step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate If convertible, conversion rate If convertible, mandatory or optional conversible into If convertible, specify instrument type convertible, specify issuer of instrument	Mandatory Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Mandatory Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Mandatory Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Mandatory Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
0a 0b 1 2 3 4 5 6 7 8 8 9 0 1	Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of a step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible, specify issuer of instrument it convertible, specify issuer of instrument it convertibles, specify issuer of instrument it convertible into	Mandatory Mandatory No Cumulative Non-convertible NIA NIA NIA NIA NIA NIA NIA NIA NIA NIA	Mandatory Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	Mandatory Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	Mandatory Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A
20a 20b 21 22 23 24 25 26 27 28 29 20 30 31 32	Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of a step up or other incentive to redeem Non-cumulative or cumulative Convertible or one-convertible If convertible, fully or partial If convertible, conversion trigger(s) If convertible, nandatory or optional conversion If convertible, specify instrument type convertible, specify instrument type convertible, specify issuer of instrument it convertible, specify issuer of instrument it converts into	Mandatory Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	Mandatory Mandatory No Cumulative N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	Mandatory Mandatory No Cumulative N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	Mandatory Mandatory No Cumulative N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A
19 20a 20b 21 22 23 24 25 26 27 28 29 80 31 32 33 33 33	Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of a step up or other incentive to redeem Non-cumulative or cumulative Convertible or one-convertible If convertible, fully or partial If convertible, conversion trigger(s) If convertible, conversion trigger(s) If convertible, mandatory or optional conversion If convertible, specify instrument type convertible, specify instrument type convertible, specify issuer of instrument it convertible, specify issuer of instrument it convertible, specify issuer of instrument it convertible. If write-down, write-down trigger(s) If write-down, full or partial	Mandatory Mandatory No Cumulative N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	Mandatory Mandatory No Cumulative N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	Mandatory Mandatory No Cumulative N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	Mandatory Mandatory No Cumulative N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A
20a 20b 21 22 23 24 25 26 27 28 29 80 31 32 33	Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of a step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate If convertible, conversion rate If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible, specify instrument it convertible, specify issuer of in	Mandatory Mandatory No Cumulative NA- N/A N/A N/A N/A N/A N/A SRB: statutory approach N/A N/A	Mandatory Mandatory No Cumulative N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	Mandatory Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	Mandatory Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A

36	Non-compliant transitioned features	No	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
37a	Link to the full terms and conditions of the instrument (signposting)		https://www.dzbank.de/content/dzba nk/de/library/disclaimerlibrary/disclaim er kapitalinstrumente.html		https://www.dzbank.de/content/dzba nk/de/library/disclaimerlibrary/disclaim er kapitalinstrumente.html

### DZ BANK Group

		Instrument 50	Instrument 51	Instrument 52	Instrument 53
	lssuer	DZ BANK	DZ BANK	DZ BANK	DZ BANK
	Unique identifier (e. g. CUSIP, ISIN or Bloomberg identifier for private	SSD 11206	SSD 11210	SSD 11211	SSD 11212
а	placement) Public or private placement	Private	Private	Private	Private
	Governing law(s) of the instrument	German law	German law	German law	German law
а	Contractual recognition of write down and conversion powers of resolution authorities	No	No	No	No
	Regulatory treatment				
	Transitional CRR II rules	Tier 2 capital	Tier 2 capital	Tier 2 capital	Tier 2 capital
	Post-transitional CRR II rules	Tier 2 capital	Tier 2 capital	Tier 2 capital	Tier 2 capital
	Eligible at solo/(sub-)consolidated/solo & (sub-)consolidated level	Solo and consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated
	Instrument type (types to be specified by each jurisdiction)	Subordinated capital (Art. 63 CRR)			
1	Amount recognised in regulatory capital (currency in million, as of most recent reporting date)	€0 million	€1 million	€1 million	€1 million
	Nominal amount of instrument	€1 million	€5 million	€5 million	€5 million
а	Issue price	100%	100%	100%	100%
b	Redemption price	100%	100%	100%	100%
0	Accounting classification	Liability – amortised cost			
1	Original date of issuance	07/04/2013	07/04/2013	07/04/2013	07/04/2013
2 3	Perpetual or dated	Dated	Dated	Dated	Dated
	Original maturity date Issuer call subject to prior supervisory	07/04/2023	07/04/2023	07/04/2023	07/04/2023
4	approval	No	No	No	No
5	Optional call date, contingent call dates and redemption amount	No	No	No	No
6	Subsequent call dates, if applicable	N/A	N/A	N/A	N/A
7	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	4.15%	4.16%	4.16%	4.16%
9	Existence of a dividend stopper	No	No	No	No
0a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory
0b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No	No
2	Non-cumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
3	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
1	If convertible, conversion trigger(s)	N/A	N/A	N/A	N/A
5	If convertible, fully or partial	N/A	N/A	N/A	N/A
ŝ	If convertible, conversion rate If convertible, mandatory or optional	N/A	N/A	N/A	N/A
7	conversion If convertible, specify instrument type	N/A	N/A	N/A	N/A
8	convertible into If convertible, specify issuer of instrument	N/A	N/A	N/A	N/A
9	it converts into	N/A	N/A	N/A	N/A
0 1	Write-down features	No SPP: statutony approach	No SPP: statutory approach	No SPP: statutory approach	No SPP: statutory approach
2	If write-down, write-down trigger(s) If write-down, full or partial	SRB: statutory approach N/A	SRB: statutory approach N/A	SRB: statutory approach N/A	SRB: statutory approach N/A
3	If write-down, permanent or temporary	N/A	N/A	N/A	N/A
	If temporary write-down, description of write-up mechanism	N/A	N/A	N/A	N/A
4					
	Type of subordination (only for eligible liabilities)	N/A	N/A	N/A	N/A
:4 :4a :U- :4b		N/A Rank 3	N/A Rank 3	N/A Rank 3	N/A Rank 3

36	Non-compliant transitioned features	No	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
37a	Link to the full terms and conditions of the instrument (signposting)		https://www.dzbank.de/content/dzba nk/de/library/disclaimerlibrary/disclaim er kapitalinstrumente.html		https://www.dzbank.de/content/dzba nk/de/library/disclaimerlibrary/disclaim er kapitalinstrumente.html

### DZ BANK Group

		Instrument 54	Instrument 55	Instrument 56	Instrument 57
1	lssuer	DZ BANK	DZ BANK	DZ BANK	DZ BANK
2	Unique identifier (e. g. CUSIP, ISIN or Bloomberg identifier for private placement)	SSD 11213	SSD 11214	SSD 11215	SSD 11216
2a	Public or private placement	Private	Private	Private	Private
	Governing law(s) of the instrument	German law	German law	German law	German law
a	Contractual recognition of write down and conversion powers of resolution	No	No	No	No
	authorities				
	Regulatory treatment				
	Transitional CRR II rules Post-transitional CRR II rules	Tier 2 capital Tier 2 capital	Tier 2 capital Tier 2 capital	Tier 2 capital Tier 2 capital	Tier 2 capital Tier 2 capital
	Eligible at solo/(sub-)consolidated/solo &		Tier 2 capital		
	(sub-)consolidated level Instrument type (types to be specified by	Solo and consolidated Subordinated capital	Solo and consolidated	Solo and consolidated	Solo and consolidated Subordinated capital
	each jurisdiction)	(Art. 63 CRR)	(Art. 63 CRR)	(Art. 63 CRR)	(Art. 63 CRR)
	Amount recognised in regulatory capital (currency in million, as of most recent reporting date)	€1 million	€1 million	€0 million	€0 million
)	Nominal amount of instrument	€5 million	€5 million	€2 million	€3 million
a	Issue price	100%	100%	100%	100%
b	Redemption price	100%	100%	100%	100%
0	Accounting classification	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost
1	Original date of issuance	07/04/2013	07/04/2013	07/04/2013	07/04/2013
2	Perpetual or dated	Dated	Dated	Dated	Dated
3	Original maturity date Issuer call subject to prior supervisory	07/04/2023	07/04/2023	07/04/2023	07/04/2023
4	approval	No	No	No	No
5	Optional call date, contingent call dates and redemption amount	No	No	No	No
6	Subsequent call dates, if applicable	N/A	N/A	N/A	N/A
7	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
8	Coupon rate and any related index	4.16%	4.16%	4.16%	4.16%
9	Existence of a dividend stopper	No	No	No	No
0a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory
			Manadatana	Mandatory	Mandatory
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory		
	Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of a step up or other incentive to redeem	Mandatory No	No	No	No
1	or mandatory (in terms of amount) Existence of a step up or other incentive	-		No Cumulative	No Cumulative
1 2 3	or mandatory (in terms of amount) Existence of a step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible	No Cumulative Non-convertible	No Cumulative Non-convertible	Cumulative Non-convertible	Cumulative Non-convertible
1 2 3	or mandatory (in terms of amount) Existence of a step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s)	No Cumulative Non-convertible N/A	No Cumulative Non-convertible N/A	Cumulative Non-convertible N/A	Cumulative Non-convertible N/A
1 2 3 4 5	or mandatory (in terms of amount) Existence of a step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partial	No Cumulative Nor-convertible N/A N/A	No Cumulative Non-convertible N/A N/A	Cumulative Non-convertible N/A N/A	Cumulative Non-convertible N/A N/A
1 2 3 4 5 6	or mandatory (in terms of amount) Existence of a step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partial If convertible, conversion rate If convertible, mandatory or optional	No Cumulative Non-convertible N/A	No Cumulative Non-convertible N/A	Cumulative Non-convertible N/A	Cumulative Non-convertible N/A
22 23 24 25 26	or mandatory (in terms of amount) Existence of a step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, mandatory or optional conversion	No Cumulative Non-convertible N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A
11 12 13 14 15 16 17 18	or mandatory (in terms of amount) Existence of a step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion ridger(s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible, into If convertible, specify instrument type	No Cumulative N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A
1 2 3 4 5 6 7 8 9	or mandatory (in terms of amount) Existence of a step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate If convertible, mandatory or optional convertible, mandatory or optional convertible into If convertible, specify instrument type convertible into If convertible specify issuer of instrument it converts into	No Cumulative Nor-convertible N/A N/A N/A N/A N/A N/A	No Cumulative N/A N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
1 2 3 4 5 6 7 8 9 0	or mandatory (in terms of amount) Existence of a step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion ridger(s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible, into If convertible, specify instrument type	No Cumulative Non-convertible N/A N/A N/A N/A	No Cumulative N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A
1 2 3 4 5 6 7 8 9 0 1	or mandatory (in terms of amount) Existence of a step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partial If convertible, fully or partial If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features	No Cumulative N/A N/A N/A N/A N/A N/A N/A N/A No	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A
11 12 13 14 15 15 16 17 18 18 19 10 11 12	or mandatory (in terms of amount) Existence of a step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion ridger(s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it convertible into	No Cumulative No-convertible NA	No Cumulative N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A SRB: statutory approach	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A SRB: statutory approach
11 12 13 13 14 15 15 16 17 18 18 19 10 11 12 12 13	or mandatory (in terms of amount) Existence of a step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion ridger(s) If convertible, conversion rate If convertible, mandatory or optional convertible, specify instrument type convertible, specify instrument type convertible into If convertible, specify issuer of instrument it convertible. Specify issuer of instrument it convertible. If write-down, write-down trigger(s) If write-down, full or partial	No Cumulative No-convertible NA	No Cumulative N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A No SRB: statutory approach N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A SRB: statutory approach N/A
21 22 23 24 25 26 27 28 29 29 31 32 33 33 34	or mandatory (in terms of amount) Existence of a step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion ride If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it convertible. Specify issuer of instrument Write-down features If write-down, write-down trigger(s) If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination (only for eligible	No Cumulative Non-convertible N/A	No Cumulative N/A N/A N/A N/A N/A N/A N/A N/A SRE: statutory approach N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NA SRB: statutory approach N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A
20b 21 22 23 24 25 26 27 28 29 30 31 32 33 33 34 34a 29	or mandatory (in terms of amount) Existence of a step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify insure of instrument it convertible, specify issuer of instrument it convertible. If ourvertible, specify issuer of instrument it devertible into If write-down features If write-down trigger(s) If write-down, permanent or temporary If temporary write-down, description of write-up mechanism	No Cumulative No-convertible NA	No Cumulative N/A N/A N/A N/A N/A N/A N/A N/A SRB: statutory approach N/A N/A N/A	Cumulative N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A

36	Non-compliant transitioned features	No	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
37a	Link to the full terms and conditions of the instrument (signposting)		https://www.dzbank.de/content/dzba nk/de/library/disclaimerlibrary/disclaim er kapitalinstrumente.html		https://www.dzbank.de/content/dzba nk/de/library/disclaimerlibrary/disclaim er kapitalinstrumente.html

### DZ BANK Group

		Instrument 58	Instrument 59	Instrument 60	Instrument 61
1	lssuer	DZ BANK	DZ BANK	DZ BANK	DZ BANK
2	Unique identifier (e. g. CUSIP, ISIN or Bloomberg identifier for private placement)	SSD 11199	SSD 11217	SSD 11218	SSD 11219
a	Public or private placement	Private	Private	Private	Private
	Governing law(s) of the instrument	German law	German law	German law	German law
_	Contractual recognition of write down	Ne	Ne	Ne	Ne
а	and conversion powers of resolution authorities	No	No	No	No
	Regulatory treatment				
	Transitional CRR II rules	Tier 2 capital	Tier 2 capital	Tier 2 capital	Tier 2 capital
	Post-transitional CRR II rules	Tier 2 capital	Tier 2 capital	Tier 2 capital	Tier 2 capital
	Eligible at solo/(sub-)consolidated/solo & (sub-)consolidated level	Solo and consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated
	Instrument type (types to be specified by each jurisdiction)	Subordinated capital (Art. 63 CRR)	Subordinated capital (Art. 63 CRR)	Subordinated capital (Art. 63 CRR)	Subordinated capital (Art. 63 CRR)
;	Amount recognised in regulatory capital (currency in million, as of most recent reporting date)	€1 million	€0 million	€0 million	€1 million
	Nominal amount of instrument	€5 million	€4 million	€4 million	€5 million
а	Issue price	100%	100%	100%	100%
b	Redemption price	100%	100%	100%	100%
0	Accounting classification	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost
1	Original date of issuance	07/05/2013	07/05/2013	07/05/2013	07/05/2013
2	Perpetual or dated	Dated	Dated	Dated	Dated
3	Original maturity date Issuer call subject to prior supervisory	07/05/2023	07/05/2023	07/05/2023	07/05/2023
4	approval	No	No	No	No
5	Optional call date, contingent call dates and redemption amount	No	No	No	No
6	Subsequent call dates, if applicable	N/A	N/A	N/A	N/A
7	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
8	Coupon rate and any related index	4.17%	4.16%	4.10%	4.12%
9	Existence of a dividend stopper	No	No	No	No
0a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory
0b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory
1	Existence of a step up or other incentive to redeem	No	No	No	No
		No	No Cumulative	No Cumulative	No Cumulative
	to redeem				
2 3	to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s)	Cumulative Non-convertible N/A	Cumulative Non-convertible N/A	Cumulative Non-convertible N/A	Cumulative Non-convertible N/A
2 3 4 5	to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partial	Cumulative Non-convertible N/A N/A	Cumulative Non-convertible N/A N/A	Cumulative Non-convertible N/A N/A	Cumulative Non-convertible N/A N/A
2 3 4 5	to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partial If convertible, conversion rate If convertible, mandatory or optional	Cumulative Non-convertible N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A
2 3 4 5 6 7	to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partial If convertible, conversion rate	Cumulative Non-convertible N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A
2 3 4 5 6 7 8	to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate If convertible, conversion rate If convertible, mandatory or optional conversion	Cumulative Non-convertible N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A
2 3 4 5 6 7 8 9	to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible is specify issuer of instrument it converts into	Cumulative Non-convertible N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
2 3 4 5 6 7 8 9 0	to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partial If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A
2 3 4 5 6 7 8 8 9 0 1	to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible is specify issuer of instrument it converts into	Cumulative Non-convertible N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
2 3 4 5 6 7 7 8 8 9 0 1 2	to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible, specify instrument type convertible, specify issuer of instrument it convertible, specify issuer of instrument it converts into Write-down trigger(s)	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A SRB: statutory approach	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A SRB: statutory approach	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A SR8: statutory approach	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A SRB: statutory approach
2 3 4 5 6 7 8 8 9 0 1 2 3	to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate If convertible, mandatory or optional convertible, mandatory or optional convertible, specify instrument type convertible, specify instrument type convertible, specify issuer of instrument it convertible, specify issuer of instrument it converts into Write-down features If write-down, full or partial	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A No SRB: statutory approach N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A SRB: statutory approach N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A SRE: statutory approach N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A SRB: statutory approach N/A
22 33 44 25 26 27 28 8 9 30 31 32 33 44	to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it convertible into If convertible, specify issuer of instrument it convertible. If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination (only for eligible	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A SRE: statutory approach N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A NA NA SRB: statutory approach N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A SRB: statutory approach N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A No SRB: statutory approach N/A N/A
11 12 13 14 15 16 17 18 18 19 10 11 12 13 14 14 15 16 17 18 18 19 10 11 12 13 14 14 15 15 16 16 16 16 16 16 16 16 16 16	to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible, specify insure of instrument it convertible, specify issuer of instrument it convertible, specify issuer of instrument it convertible, specify issuer of instrument if write-down features If write-down, trigger(s) If write-down, permanent or temporary If temporary write-down, description of write-up mechanism	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A SRB: statutory approach N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	Cumulative N/A N/A N/A N/A N/A N/A N/A N/A SRB: statutory approach N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A SRB: statutory approach N/A N/A N/A

36	Non-compliant transitioned features	No	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
37a	Link to the full terms and conditions of the instrument (signposting)		https://www.dzbank.de/content/dzba nk/de/library/disclaimerlibrary/disclaim er kapitalinstrumente.html		https://www.dzbank.de/content/dzba nk/de/library/disclaimerlibrary/disclaim er kapitalinstrumente.html

### DZ BANK Group

		Instrument 62	Instrument 63	Instrument 64	Instrument 65
	lssuer	DZ BANK	DZ BANK	DZ BANK	DZ BANK
	Unique identifier (e. g. CUSIP, ISIN or Bloomberg identifier for private	SSD 11195	DZ1JAY	SSD 11228	NSV 8808
3	placement) Public or private placement	Private	Private	Private	Private
	Governing law(s) of the instrument	German law	German law	German law	German law
a	Contractual recognition of write down and conversion powers of resolution authorities	No	No	No	No
	Regulatory treatment				
	Transitional CRR II rules	Tier 2 capital	Tier 2 capital	Tier 2 capital	Tier 2 capital
	Post-transitional CRR II rules	Tier 2 capital	Tier 2 capital	Tier 2 capital	Tier 2 capital
	Eligible at solo/(sub-)consolidated/solo & (sub-)consolidated level	Solo and consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated
	Instrument type (types to be specified by each jurisdiction)	Subordinated capital (Art. 63 CRR)	Subordinated capital (Art. 63 CRR)	Subordinated capital (Art. 63 CRR)	Subordinated capital (Art. 63 CRR)
	Amount recognised in regulatory capital (currency in million, as of most recent reporting date)	€1 million	€1 million	€0 million	€0 million
	Nominal amount of instrument	€10 million	€11 million	€2 million	€4 million
а	Issue price	100%	100%	100%	100%
)	Redemption price	100%	100%	100%	100%
D	Accounting classification	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost
1	Original date of issuance	07/10/2013	07/11/2013	07/11/2013	07/12/2013
2 3	Perpetual or dated Original maturity date	Dated 07/10/2023	Dated 07/11/2023	Dated 07/11/2023	Dated 07/12/2023
4	Issuer call subject to prior supervisory	No	Yes	No	No
5	approval Optional call date, contingent call dates and redemption amount	No	Upon occurrence of a regulatory event, redemption at nominal amount	No	No
5	Subsequent call dates, if applicable	N/A	N/A	N/A	N/A
7	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
8	Coupon rate and any related index	4.00%	4.16%	4.12%	4.13%
9	Existence of a dividend stopper	No	No	No	No
0a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory
0b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory
1	Existence of a step up or other incentive to redeem	No	No	No	No
2	Non-cumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
3	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
	If convertible, conversion trigger(s) If convertible, fully or partial	N/A N/A	N/A N/A	N/A N/A	N/A N/A
	If convertible, conversion rate	N/A N/A	N/A N/A	N/A N/A	N/A N/A
	If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
3	If convertible, specify instrument type convertible into	N/A	N/A	N/A	N/A
Э	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	N/A
0	Write-down features	No SPP: statutory approach	No SPP: statutory approach	No	No SPP: statutory approach
1 2	If write-down, write-down trigger(s) If write-down, full or partial	SRB: statutory approach N/A	SRB: statutory approach N/A	SRB: statutory approach N/A	SRB: statutory approach N/A
3	If write-down, permanent or temporary	N/A	N/A	N/A	N/A
Ļ	If temporary write-down, description of write-up mechanism	N/A	N/A	N/A	N/A
4a	Type of subordination (only for eligible	N/A	N/A	N/A	N/A
U-	liabilities) Ranking of the instrument in normal				
	insolvency proceedings	Rank 3	Rank 3	Rank 3	Rank 3

36	Non-compliant transitioned features	No	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
37a	Link to the full terms and conditions of the instrument (signposting)		https://www.dzbank.de/content/dzba nk/de/library/disclaimerlibrary/disclaim er kapitalinstrumente.html		https://www.dzbank.de/content/dzba nk/de/library/disclaimerlibrary/disclaim er kapitalinstrumente.html

### DZ BANK Group

			h		h
	lssuer	Instrument 66 DZ BANK	Instrument 67 DZ BANK	Instrument 68 DZ BANK	Instrument 69 DZ BANK
	Unique identifier (e. g. CUSIP, ISIN or				
	Bloomberg identifier for private placement)	NSV 8807	SSD 11233	SSD 11234	SSD 11237
	Public or private placement Governing law(s) of the instrument	Private German law	Private German law	Private German law	Private German law
1	Contractual recognition of write down and conversion powers of resolution authorities	No	No	No	No
	Regulatory treatment				
	Transitional CRR II rules	Tier 2 capital	Tier 2 capital	Tier 2 capital	Tier 2 capital
	Post-transitional CRR II rules Eligible at solo/(sub-)consolidated/solo &	Tier 2 capital	Tier 2 capital	Tier 2 capital Solo and consolidated	Tier 2 capital
	(sub-)consolidated level	Subordinated capital	Subordinated capital	Subordinated capital	Subordinated capital
	each jurisdiction)	(Art. 63 CRR)	(Art. 63 CRR)	(Art. 63 CRR)	(Art. 63 CRR)
	Amount recognised in regulatory capital (currency in million, as of most recent reporting date)	€0 million	€0 million	€1 million	€1 million
1	Nominal amount of instrument	€4 million	€1 million	€5 million	€8 million
a b	Issue price Redemption price	100%	100%	100% 100%	100%
0	Accounting classification	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost
	-			-	
11	Original date of issuance	07/12/2013	07/17/2013	07/17/2013	07/17/2013
12 13	Perpetual or dated Original maturity date	Dated 07/12/2023	Dated 07/17/2023	Dated 07/17/2023	Dated 07/17/2023
	Issuer call subject to prior supervisory				
4	approval	No	No	No	No
15	Optional call date, contingent call dates and redemption amount	No	No	No	No
6	Subsequent call dates, if applicable	N/A	N/A	N/A	N/A
7	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	4.13%	4.07%	4.07%	4.06%
19	Existence of a dividend stopper	No	No	No	No
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No	No
22	Non-cumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
4	If convertible, conversion trigger(s)	N/A	N/A	N/A	N/A
!5 !6	If convertible, fully or partial If convertible, conversion rate	N/A N/A	N/A N/A	N/A N/A	N/A N/A
7	If convertible, conversion rate conversion	N/A	N/A N/A	N/A	N/A
8	If convertible, specify instrument type convertible into	N/A	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	N/A
30	Write-down features	No	No	No	No
31	If write-down, write-down trigger(s)	SRB: statutory approach	SRB: statutory approach	SRB: statutory approach	SRB: statutory approach
32	If write-down, full or partial	N/A	N/A	N/A	N/A
3	If write-down, permanent or temporary	N/A	N/A	N/A	N/A
34	If temporary write-down, description of write-up mechanism	N/A	N/A	N/A	N/A
			N/A	N/A	N/A
34a	Type of subordination (only for eligible	N/A	N/A		
34a EU-	Type of subordination (only for eligible liabilities) Ranking of the instrument in normal	N/A Rank 3	Rank 3	Rank 3	Rank 3

36	Non-compliant transitioned features	No	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
37a	Link to the full terms and conditions of the instrument (signposting)		https://www.dzbank.de/content/dzba nk/de/library/disclaimerlibrary/disclaim er kapitalinstrumente.html		https://www.dzbank.de/content/dzba nk/de/library/disclaimerlibrary/disclaim er kapitalinstrumente.html

### DZ BANK Group

		Instrument 70	Instrument 71	Instrument 72	Instrument 73
1	lssuer	DZ BANK	DZ BANK	DZ BANK	DZ BANK
2	Unique identifier (e. g. CUSIP, ISIN or Bloomberg identifier for private	SSD 11240	SSD 11229	SSD 11246	SSD 11251
а	placement) Public or private placement	Private	Private	Private	Private
	Governing law(s) of the instrument	German law	German law	German law	German law
а	Contractual recognition of write down and conversion powers of resolution authorities	No	No	No	No
	Regulatory treatment				
	Transitional CRR II rules	Tier 2 capital	Tier 2 capital	Tier 2 capital	Tier 2 capital
	Post-transitional CRR II rules	Tier 2 capital	Tier 2 capital	Tier 2 capital	Tier 2 capital
	Eligible at solo/(sub-)consolidated/solo & (sub-)consolidated level	Solo and consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated
	Instrument type (types to be specified by each jurisdiction)	Subordinated capital (Art. 63 CRR)			
:	Amount recognised in regulatory capital (currency in million, as of most recent reporting date)	€1 million	€1 million	€0 million	€1 million
)	Nominal amount of instrument	€5 million	€5 million	€1 million	€9 million
а	Issue price	100%	100%	100%	100%
b	Redemption price	100%	100%	100%	100%
0	Accounting classification	Liability – amortised cost			
1	Original date of issuance	07/17/2013	07/19/2013	07/19/2013	07/25/2013
2	Perpetual or dated	Dated	Dated	Dated	Dated
3	Original maturity date	07/17/2023	07/19/2023	07/19/2023	07/25/2023
4	Issuer call subject to prior supervisory approval	No	No	No	No
5	Optional call date, contingent call dates and redemption amount	No	No	No	No
6	Subsequent call dates, if applicable	N/A	N/A	N/A	N/A
7	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
8	Coupon rate and any related index	4.07%	4.13%	4.00%	4.03%
9	Existence of a dividend stopper	No	No	No	No
0a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory
0b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory
1	Existence of a step up or other incentive to redeem	No	No	No	No
2	Non-cumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
3	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
4	If convertible, conversion trigger(s)	N/A	N/A	N/A	N/A
5	If convertible, fully or partial	N/A	N/A	N/A	N/A
5 7	If convertible, conversion rate If convertible, mandatory or optional	N/A N/A	N/A N/A	N/A N/A	N/A N/A
8	conversion If convertible, specify instrument type convertible into	N/A	N/A	N/A	N/A
9	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	N/A
0	Write-down features	No	No	No	No
1	If write-down, write-down trigger(s)	SRB: statutory approach	SRB: statutory approach	SRB: statutory approach	SRB: statutory approach
2	If write-down, full or partial	N/A	N/A	N/A	N/A
2	If write-down, permanent or temporary	N/A	N/A	N/A	N/A
3					
33	If temporary write-down, description of write-up mechanism	NA	N/A	NA	N/A
:4	If temporary write-down, description of write-up mechanism Type of subordination (only for eligible				
	If temporary write-down, description of write-up mechanism	N/A N/A	N/A N/A	N/A N/A	N/A N/A

36	Non-compliant transitioned features	No	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
37a	Link to the full terms and conditions of the instrument (signposting)		https://www.dzbank.de/content/dzba nk/de/library/disclaimerlibrary/disclaim er kapitalinstrumente.html		https://www.dzbank.de/content/dzba nk/de/library/disclaimerlibrary/disclaim er kapitalinstrumente.html

### DZ BANK Group

		Instrument 74	Instrument 75	Instrument 76	Instrument 77
1	lssuer	DZ BANK	DZ BANK	DZ BANK	DZ BANK
2	Unique identifier (e. g. CUSIP, ISIN or Bloomberg identifier for private	SSD 11252	SSD 11259	SSD 11254	SSD 11255
а	placement) Public or private placement	Private	Private	Private	Private
	Governing law(s) of the instrument	German law	German law	German law	German law
а	Contractual recognition of write down and conversion powers of resolution authorities	No	No	No	No
	Regulatory treatment				
	Transitional CRR II rules	Tier 2 capital	Tier 2 capital	Tier 2 capital	Tier 2 capital
	Post-transitional CRR II rules	Tier 2 capital	Tier 2 capital	Tier 2 capital	Tier 2 capital
	Eligible at solo/(sub-)consolidated/solo & (sub-)consolidated level	Solo and consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated
	Instrument type (types to be specified by each jurisdiction)	Subordinated capital (Art. 63 CRR)	Subordinated capital (Art. 63 CRR)	Subordinated capital (Art. 63 CRR)	Subordinated capital (Art. 63 CRR)
	Amount recognised in regulatory capital (currency in million, as of most recent reporting date)	€0 million	€0 million	€0 million	€0 million
)	Nominal amount of instrument	€1 million	€1 million	€1 million	€3 million
a	Issue price	100%	100%	100%	100%
b	Redemption price	100%	100%	100%	100%
0	Accounting classification	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost
1	Original date of issuance	07/25/2013	07/25/2013	07/26/2013	07/26/2013
2	Perpetual or dated	Dated	Dated	Dated	Dated
3	Original maturity date Issuer call subject to prior supervisory	07/25/2023	07/25/2023	07/26/2023	07/26/2023
4	Issuer call subject to prior supervisory approval	No	No	No	No
5	Optional call date, contingent call dates and redemption amount	No	No	No	No
6	Subsequent call dates, if applicable	N/A	N/A	N/A	N/A
7	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
8	Coupon rate and any related index	4.03%	3.95%	4.01%	4.05%
9	Existence of a dividend stopper	No	No	No	No
0a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory
0b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory
1	Existence of a step up or other incentive to redeem	No	No	No	No
2	Non-cumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
3	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
	Convertible or non-convertible If convertible, conversion trigger(s)	Non-convertible N/A	Non-convertible N/A	Non-convertible N/A	Non-convertible N/A
5	If convertible, fully or partial	N/A	Non-convertible N/A N/A	Non-convertible N/A N/A	Non-convertible N/A N/A
5	If convertible, fully or partial If convertible, conversion rate If convertible, mandatory or optional		Non-convertible N/A	Non-convertible N/A	Non-convertible N/A
5 6 7	If convertible, fully or partial If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type	N/A N/A	Non-convertible N/A N/A N/A	Non-convertible N/A N/A N/A	Non-convertible N/A N/A N/A
5 6 7 8	If convertible, fully or partial If convertible, conversion rate If convertible, mandatory or optional conversion	N/A N/A N/A	Non-convertible N/A N/A N/A N/A	Non-convertible N/A N/A N/A N/A	Non-convertible N/A N/A N/A N/A
5 6 7 8 9	If convertible, fully or partial If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible specify issuer of instrument	N/A N/A N/A N/A	Non-convertible N/A N/A N/A N/A N/A	Non-convertible N/A N/A N/A N/A N/A	Non-convertible N/A N/A N/A N/A N/A
5 6 7 8 9 0	If convertible, fully or partial If convertible, conversion rate If convertible, mandatory or optional convertible, specify instrument type convertible, specify instrument it convertible, specify issuer of instrument it converts into Write-down features If write-down, write-down trigger(s)	N/A N/A N/A N/A N/A N/A SRB: statutory approach	Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A SRB: statutory approach	Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A SRB: statutory approach	Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A SRB: statutory approach
5 6 7 8 9 0 1 2	If convertible, fully or partial If convertible, conversion rate If convertible, mandatory or optional convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, write-down trigger(s) If write-down, full or partial	N/A N/A N/A N/A N/A SRB: statutory approach N/A	Non-convertible N/A N/A N/A N/A N/A N/A N/A SRB: statutory approach N/A	Non-convertible N/A N/A N/A N/A N/A N/A N/A No SRB: statutory approach N/A	Non-convertible N/A N/A N/A N/A N/A N/A N/A No SRB: statutory approach N/A
5 6 7 8 9 0 1 2	If convertible, fully or partial If convertible, conversion rate If convertible, mandatory or optional convertible, specify instrument type convertible specify instrument it convertible, specify issuer of instrument it converts into Write-down features If write-down, write-down trigger(s)	N/A N/A N/A N/A N/A N/A SRB: statutory approach	Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A SRB: statutory approach	Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A SRB: statutory approach	Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A SRB: statutory approach
23 24 25 26 27 28 29 30 31 32 33 33	If convertible, fully or partial If convertible, conversion rate If convertible, mandatory or optional convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, write-down trigger(s) If write-down, full or partial	N/A N/A N/A N/A N/A SRB: statutory approach N/A	Non-convertible N/A N/A N/A N/A N/A N/A N/A SRB: statutory approach N/A	Non-convertible N/A N/A N/A N/A N/A N/A N/A No SRB: statutory approach N/A	Non-convertible N/A N/A N/A N/A N/A N/A N/A No SRB: statutory approach N/A
25 27 27 28 29 30 31 32 33	If convertible, fully or partial If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination (only for eligible	N/A N/A N/A N/A N/A SRB: statutory approach N/A N/A	Non-convertible N/A N/A N/A N/A N/A N/A SRB: statutory approach N/A N/A	Non-convertible N/A N/A N/A N/A N/A N/A SRB: statutory approach N/A N/A	Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A
27 27 28 29 30 31 32 33	If convertible, fully or partial If convertible, conversion rate If convertible, conversion rate conversion If convertible, specify instrument type convertible, specify issuer of instrument it convertible, specify issuer of instrument it convertible, specify issuer of instrument it convertible, specify issuer of instrument if convertible, specify issuer of instrument if convertible, specify issuer of instrument if write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism	N/A N/A N/A N/A N/A SRB: statutory approach N/A N/A	Non-convertible N/A	Non-convertible       N/A       N/A	Non-convertible N/A

36	Non-compliant transitioned features	No	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
37a	Link to the full terms and conditions of the instrument (signposting)		https://www.dzbank.de/content/dzba nk/de/library/disclaimerlibrary/disclaim er kapitalinstrumente.html		https://www.dzbank.de/content/dzba nk/de/library/disclaimerlibrary/disclaim er kapitalinstrumente.html

### DZ BANK Group

		Instrument 78	Instrument 79	Instrument 80	Instrument 81
1	lssuer	DZ BANK	DZ BANK	DZ BANK	DZ BANK
2	Unique identifier (e. g. CUSIP, ISIN or Bloomberg identifier for private placement)	SSD 11256	SSD 11257	SSD 11258	SSD 11268
а	Public or private placement	Private	Private	Private	Private
-	Governing law(s) of the instrument	German law	German law	German law	German law
	Contractual recognition of write down				
а	and conversion powers of resolution authorities	No	No	No	No
	Regulatory treatment				
	Transitional CRR II rules	Tier 2 capital	Tier 2 capital	Tier 2 capital	Tier 2 capital
	Post-transitional CRR II rules	Tier 2 capital	Tier 2 capital	Tier 2 capital	Tier 2 capital
	Eligible at solo/(sub-)consolidated/solo & (sub-)consolidated level	Solo and consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated
	Instrument type (types to be specified by each jurisdiction)	Subordinated capital (Art. 63 CRR)	Subordinated capital (Art. 63 CRR)	Subordinated capital (Art. 63 CRR)	Subordinated capital (Art. 63 CRR)
	Amount recognised in regulatory capital (currency in million, as of most recent reporting date)	€0 million	€0 million	€0 million	€0 million
	Nominal amount of instrument	€1 million	€1 million	€1 million	€4 million
а	Issue price	100%	100%	100%	100%
b	Redemption price	100%	100%	100%	100%
0	Accounting classification	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost
1	Original date of issuance	07/26/2013	07/26/2013	07/26/2013	07/29/2013
2	Perpetual or dated	Dated	Dated	Dated	Dated
3	Original maturity date	07/26/2023	07/26/2023	07/26/2023	07/28/2023
4	Issuer call subject to prior supervisory approval	No	No	No	No
5	Optional call date, contingent call dates and redemption amount	No	No	No	No
	Subsequent call dates,				
6	if applicable	N/A	N/A	N/A	N/A
7	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
8	Coupon rate and any related index	4.05%	4.05%	4.05%	4.10%
9	Existence of a dividend stopper	No	No	No	No
		Mandatory	Mandatory	Mandatory	Mandatory
:0a	Fully discretionary, partially discretionary or mandatory (in terms of timing)				
0a		Mandatory	Mandatory	Mandatory	Mandatory
	or mandatory (in terms of timing) Fully discretionary, partially discretionary		Mandatory No	Mandatory No	Mandatory No
0b 1	or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of a step up or other incentive	Mandatory		-	
Эb 1	or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of a step up or other incentive to redeem	Mandatory No	No	No	No
2 1 2 3	or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of a step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s)	Mandatory No Cumulative N/A N/A	No Cumulative Non-convertible N/A	No Cumulative Non-convertible N/A	No Cumulative Non-convertible N/A
2 1 5	or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of a step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partial	Mandatory No Cumulative Non-convertible N/A N/A	No Cumulative Non-convertible N/A	No Cumulative Non-convertible N/A N/A	No Cumulative Non-convertible N/A N/A
0b 1 2 3 5 5	or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of a step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partial If convertible, conversion rate If onvertible, mandatory or optional	Mandatory No Cumulative Non-convertible N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A
0b 1 2 3 4 5 6 7	or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of a step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate	Mandatory No Cumulative N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A
0b 1 2 3 4 5 6 7 8	or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of a step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate If convertible, conversion rate If convertible, mandatory or optional conversion	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	No Cumulative N/A N/A N/A N/A N/A	No Cumulative NA N/A N/A N/A N/A	No Cumulative N/A N/A N/A N/A N/A
0b 1 2 3 4 5 6 7 8 9	or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of a step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate If convertible, mandatory or optional convertible into If convertible, specify instrument type convertible into If convertible specify issuer of instrument it converts into	Mandatory No Cumulative Non-convertible N/A	No Cumulative N/A N/A N/A N/A N/A N/A N/A	No Cumulative NA NA NA NA NA NA NA NA	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
0b 1 2 3 4 5 6 7 8 9 0	or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of a step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partial If convertible, fully or partial If convertible, mandatory or optional conversion If convertible, specify instrument type convertible, specify issuer of instrument it converts into Write-down features	Mandatory No Cumulative Non-convertible N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	No Cumulative N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A
0b 1 2 3 4 5 6 7 8 8 9 0 1	or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of a step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate If convertible, mandatory or optional convertible into If convertible, specify instrument type convertible into If convertible specify issuer of instrument it converts into	Mandatory No Cumulative Non-convertible N/A	No Cumulative N/A N/A N/A N/A N/A N/A N/A	No Cumulative NA NA NA NA NA NA NA NA	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
0b 1 2 3 4 5 6 7 7 8 8 9 0 1 2	or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of a step up or other incentive to redeem Non-cumulative or cumulative Convertible, conversion trigger(s) If convertible, conversion trigger(s) If convertible, mandatory or optional conversion If convertible, specify instrument type convertible, specify insure of instrument it convertible, specify issuer of instrument it convertible, specify issuere of instrument it convertible, specify iss	Mandatory No Cumulative No-convertible NA	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	No Cumulative N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A
0b 1 2 3 4 5 6 7 8 8 9 0 1 2 3	or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of a step up or other incentive to redeem Non-cumulative or cumulative Convertible, or non-convertible If convertible, conversion trigger(s) If convertible, conversion trigger(s) If convertible, mandatory or optional convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it convertible to If convertible, specify issuer of instrument If or offectures If write-down, full or partial	Mandatory No Cumulative Non-convertible NA	No Cumulative Non-convertible N/A	No Cumulative N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A SRB: statutory approach N/A
!0b	or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of a step up or other incentive to redeem Non-cumulative or cumulative Convertible, ron-convertible If convertible, conversion rate If convertible, conversion rate If convertible, mandatory or optional convertible, specify instrument type convertible into If convertible, specify insure of instrument It onvertible, specify insure of instrument If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination (only for eligible	Mandatory No Cumulative Non-convertible N/A NA N/A N/A N/A N/A SR8: statutory approach N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A NA SRE: statutory approach N/A N/A N/A	No Cumulative N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	No Cumulative N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A
0b 1 2 3 4 5 6 7 8 9 0 1 2 3 4 4	or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of a step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate If convertible, mandatory or optional convertible, mandatory or optional convertible into If convertible, specify instrument type convertible, specify insure of instrument it convertible. If virite-down features If write-down, write-down trigger(s) If write-down, permanent or temporary If temporary write-down, description of write-up mechanism	Mandatory No Cumulative No-convertible NA	No Cumulative Non-convertible N/A	No Cumulative Non-convertible N/A	No Cumulative N/A N/A N/A N/A N/A N/A N/A SRB: statutory approach N/A N/A N/A

36	Non-compliant transitioned features	No	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
37a	Link to the full terms and conditions of the instrument (signposting)		https://www.dzbank.de/content/dzba nk/de/library/disclaimerlibrary/disclaim er kapitalinstrumente.html		https://www.dzbank.de/content/dzba nk/de/library/disclaimerlibrary/disclaim er kapitalinstrumente.html

### DZ BANK Group

Inscrime         DE MANK         <						
Description by Control IN or placement selected in the selected in the	4	1	Instrument 82	Instrument 83	Instrument 84	Instrument 85
Biology Service			DZ BANK	DZ BANK	DZ BANK	DZ BANK
Operating bank of the instrument         Operatinsthe instrument         Operating bank of the instrument		Bloomberg identifier for private	SSD 11263	SSD 11264	SSD 11265	SSD 11266
Contract, and cognition of which along and consolidated and consolidated for and the consolidated for a field of the consolidated in the 2 capital field fiel						
a and consistent of resolution in No		-	German law	German law	German law	German law
Instructional CME in Units         The 2 capital         Ther 2 capital         Ther 2 capital         Ther 2 capital           Productional CME in Units         Ther 2 capital         Solo and consolidated         Solo and consol	а	and conversion powers of resolution	No	No	No	No
Protectual control         The 2 capital           Stable at control/section         sole and consolidated         Sole and consol		Regulatory treatment				
Flight at boldula iconsiderations & Sole and consolidated         Sole and consolidated (act a) CON         Sole and consolidated (act a						Tier 2 capital
table processing         Sole and containantees         Sole and containantee         Sole and containantee         Sole and containantees         Sole and containantee         Sole and conta			Tier 2 capital	Tier 2 capital	Tier 2 capital	Tier 2 capital
each printicities         (Art. 8 2 KR)         (Art. 8 2 CR)         (Art. 8 CR)         (Art. 8 CR)           Amount regenting data formers or million, as of most recent reporting data         Of million		(sub-)consolidated level				Solo and consolidated
function         Of million         Of millio						Subordinated capital (Art. 63 CRR)
Integrint         100%         100%         100%         100%         100%           B Redemption price         100%<		(currency in million, as of most recent	€0 million	€0 million	€0 million	€0 million
Indetemption price         100%         100%         100%         100%         100%           0         Accounting dasification         Liability - amortised cost         Dirity 2013         0721/2013         0721/2023	)	Nominal amount of instrument	€1 million	€1 million	€1 million	€1 million
0         Accounting distification         Liability - amortised cost         Dated         Date         Addition         No						
Original data of bissance         07/31/2013         07/31/2013         07/31/2013         07/31/2013           2         Preptual or dated         No         N	b	Redemption price	100%	100%	100%	100%
Perpendicul or dated Date	D	Accounting classification	Liability – amortised cost			
Perpendial or dated         No         No           6         Subsequent call date, contingent call dates, if applicable         NA	1	Original date of issuance	07/31/2013	07/31/2013	07/31/2013	07/31/2013
description         No         No         No         No         No         No           sproval         Optional call date, contingent call dates and redempion amount         No         No         No         No         No           6         Subsequent call dates, it applicable         NA         NA         NA         NA         NA         NA           7         Fixed or floating dividend(coupon         Fixed		Perpetual or dated	Dated	Dated	Dated	Dated
approval         NO         NO         NO         NO         NO         NO           5         Optional call dates, and redemption amount         No         No         No         No           6         Subsequent call dates, insplicable         NA         NA         NA         NA         NA           7         Fixed or floating dividend/coupon         Fixed         Fixed         Fixed         Fixed         Fixed         Fixed           8         Coupon rate and any related index         3.95%         <	3	5	07/31/2023	07/31/2023	07/31/2023	07/31/2023
S         Optional call date, contingent call dates and redempition amount         No         No         No         No           6         Subsequent call date, it applicable         NA         NA         NA         NA         NA         NA           7         Fixed or floating dividend(coupon         Fixed         F	4		No	No	No	No
3         and redemption amount         NO         NO         NO         NO           6         Subsequent call dates, rapplicable         NA         NA         NA         NA         NA         NA           7         Fixed or floating dividend/coupon         Fixed         Fixed         Fixed         Fixed         Fixed           8         Coupon rate and any related index         3.95%         3.95%         3.95%         3.95%         3.95%         3.95%           9         Existence of a dividend stopper or mandatory (in terms of finally divertionary or mandatory (in terms of amount)         Mandatory         Mandatory         Mandatory         Mandatory           10         Existence of a step up or other incentive to redeem         No         No         No         No           21         Existence of a step up or other incentive to redeem         Comparative         Comulative         Comulative         Comulative         Comulative           22         Mon-convertible         Noc-convertible         <						
if applicable         NA         NA         NA         NA         NA         NA           7         Fixed or floating dividend/coupon         Fixed	15		No	No	No	No
8         Coupon rate and any related index         3.95% <t< td=""><td>6</td><td></td><td>N/A</td><td>N/A</td><td>N/A</td><td>N/A</td></t<>	6		N/A	N/A	N/A	N/A
9         Existence of a dividend stopper         No         No         No         No           0a         Fully discretionary, partially discretionary or mandatory (in terms of timing)         Mandatory         Mandatory         Mandatory         Mandatory         Mandatory           0b         Fully discretionary, partially discretionary or mandatory (in terms of amount)         Mandatory         Mandatory         Mandatory         Mandatory         Mandatory           10         Existence of a step up or other incentive to redeem         No         No         No         No         No           20         Non-convertible         Non-convertible         Non-convertible         Non-convertible         Non-convertible         Non-convertible           31         Gonvertible, conversion trigger(s)         N/A         N/A         N/A         N/A         N/A           51         f convertible, conversion trigger(s)         N/A         N/A         N/A         N/A         N/A           6         f convertible, specify insure of instrument type convertible, specify insure of instrument type         N/A         N/A         N/A         N/A           9         f onvertible, specify insure of instrument type (1 onvertible, specify insure of instrument tic convertis in to         N/A         N/A         N/A         N/A	7	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
Fully discretionary, partially discretionary or mandatory (in terms of timing)         Mandatory         Mandatory<	18	Coupon rate and any related index	3.95%	3.95%	3.95%	3.95%
Color     or mandatory (in terms of timing)     Mandatory     Mandatory     Mandatory     Mandatory       Fully discretionary, partially discretionary or mandatory (in terms of amount)     Mandatory     Mandatory     Mandatory     Mandatory     Mandatory       20     Fully discretionary, partially discretionary or mandatory (in terms of amount)     No     No     No     No       21     Existence of a step up or other incentive to redeem     No     No     No     No       22     Non-cumulative or cumulative Convertible, convertible     Non-convertible     Non-convertible     Non-convertible       23     Convertible, conversion trigger(5)     N/A     N/A     N/A     N/A       24     If convertible, conversion rate     N/A     N/A     N/A     N/A       25     If convertible, conversion rate     N/A     N/A     N/A     N/A       26     If convertible, specify instrument type convertible, specify instrument type     N/A     N/A     N/A     N/A       26     If convertible, specify instrument type it convertible, specify instrument type     N/A     N/A     N/A     N/A       27     If convertible, specify instrument type it convertible, specify instrument type     N/A     N/A     N/A     N/A       28     If convertible, specify instrument type     N/A     N/A	19	Existence of a dividend stopper	No	No	No	No
Volu     or mandatory (in terms of amount)     Mandatory     Mandatory     Mandatory     Mandatory     Mandatory     Mandatory       11     Existence of a step up or other incentive to redeem     No     No     No     No     No       22     Non-cumulative or cumulative to redeem     Cumulative     Cumulative     Cumulative     Cumulative     Cumulative       23     Convertible, or non-convertible 13     Convertible, conversion trigger(s)     N/A     N/A     N/A     N/A       24     If convertible, conversion trigger(s)     N/A     N/A     N/A     N/A     N/A       25     If convertible, conversion rate     N/A     N/A     N/A     N/A     N/A       26     If convertible, specify instrument type convertible, specify instrument type     N/A     N/A     N/A     N/A       28     If convertible, specify instrument type convertible, specify instrument type     N/A     N/A     N/A     N/A       20     Write-down full or partial     N/A     N/A     N/A     N/A       20     Write-down, full or partial     N/A     N/A     N/A       214     If write-down, full or partial     N/A     N/A     N/A       22     If write-down, permanent or temporary     N/A     N/A     N/A       23	20a		Mandatory	Mandatory	Mandatory	Mandatory
Instruction         No         No         No         No         No           2         Non-cumulative or cumulative         Non-convertible	!0b		Mandatory	Mandatory	Mandatory	Mandatory
12     Non-cumulative or cumulative     Nua	21		No	No	No	No
3       Convertible or non-convertible       NA       NA <t< td=""><td>2</td><td></td><td>Constation</td><td>Constation</td><td>Constation</td><td>Constanting</td></t<>	2		Constation	Constation	Constation	Constanting
4     If convertible, conversion trigger(s)     N/A     N/A     N/A     N/A       5     If convertible, fully or partial     N/A     N/A     N/A     N/A       6     If convertible, conversion rate     N/A     N/A     N/A     N/A       7     forovertible, mandatory or optional conversion     N/A     N/A     N/A     N/A       7     forovertible, specify instrument type conversion     N/A     N/A     N/A     N/A       9     If convertible into conversion     N/A     N/A     N/A     N/A       9     If convertible into conversion     N/A     N/A     N/A     N/A       9     If convertible into conversion     N/A     N/A     N/A     N/A       9     If convertible into conversion     N/A     N/A     N/A     N/A       9     If convertible into conversion     N/A     N/A     N/A     N/A       10     Write-down features     No     No     No     No       11     If write-down, full or partial     N/A     N/A     N/A     N/A       13     If write-down, permanent or temporary     N/A     N/A     N/A     N/A       14     If temporary write-down, description of write-up mechanism     N/A     N/A     N/A     N/A </td <td></td> <td></td> <td></td> <td></td> <td></td> <td>Cumulative Non-convertible</td>						Cumulative Non-convertible
5     If convertible, fully or partial     N/A     N/A     N/A     N/A       6     If convertible, conversion rate     N/A     N/A     N/A     N/A       7     If convertible, madatory or optional conversion     N/A     N/A     N/A     N/A       7     If convertible, specify instrument type convertible, specify instrument type convertible, specify instrument type number to the specify instrument type of instrument type is to number to the specify instrument type is to number to the specify instrument type is to number to the specify is specify instrument type is to number t						
7     If convertible, mandatory or optional conversion     N/A     N/A     N/A     N/A       8     If convertible, specify instrument type convertible into     N/A     N/A     N/A     N/A       9     If convertible, specify issuer of instrument it converts into     N/A     N/A     N/A     N/A       0     Write-down features     No     No     No     No       1     If write-down trigger(s)     SRB: statutory approach     SRB: statutory approach     SRB: statutory approach       1     If write-down, permanent or temporary     N/A     N/A     N/A     N/A       4     If temporary write-down, description of write-up mechanism     N/A     N/A     N/A     N/A	5					
r     rowersion     N/A     N/A     N/A     N/A     N/A       g     If convertible, specify instrument type convertible into     N/A     N/A     N/A     N/A       g     If convertible, specify issuer of instrument to convertible, specify issuer of instrument it converts into     N/A     N/A     N/A     N/A       g     If convertible, specify issuer of instrument it converts into     NA     N/A     N/A     N/A       g     If convertible, specify issuer of instrument it converts into     NO     NO     N/A     N/A       g     If convertible, specify issuer of instrument it converts into     NO     No     NO     NO       1     If write-down, fault or partial     NO     NO     N/A     N/A     N/A       2     If write-down, permanent or temporary     N/A     N/A     N/A     N/A       4     If temporary write-down, description of write-up mechanism     N/A     N/A     N/A						
s     convertible into     N/A     N/A     N/A     N/A       g     If convertible, specify issuer of instrument it convertible, specify issuer of instrument if write-down, full or partial     N/A     N/A     N/A       0     Write-down, full or partial     N/A     N/A     N/A     N/A     N/A       3     If write-down, permanent or temporary     N/A     N/A     N/A     N/A       4     If temporary write-down, description of write-up mechanism     N/A     N/A     N/A     N/A       4a     Type of subordination (only for eligible liabilities)     N/A     N/A     N/A     N/A	7	conversion	N/A	N/A	N/A	N/A
It converts into     N/A     N/A     N/A     N/A     N/A       0     Write-down features     No     No     No     No       1     firwtie-down features     No     No     No     No       2     If write-down, write-down trigger(s)     SRB: statutory approach     SRB: statutory approach     SRB: statutory approach     SRB: statutory approach       3     If write-down, permanent or temporary     N/A     N/A     N/A     N/A       4     If temporary write-down, description of write-up mechanism     N/A     N/A     N/A	8	convertible into		N/A	N/A	N/A
If write-down, write-down trigger(s)     SRB: statutory approach     SRB: statutory app		it converts into	N/A			
If write-down, full or partial     N/A     N/A     N/A     N/A       If write-down, permanent or temporary     N/A     N/A     N/A     N/A       If temporary write-down, description of write-up mechanism     N/A     N/A     N/A     N/A       Via     Type of subordination (only for eligible liabilities)     N/A     N/A     N/A     N/A						
If write-down, permanent or temporary     N/A     N/A     N/A       If temporary write-down, description of write-up mechanism     N/A     N/A     N/A       Vida     Type of subordination (only for eligible liabilities)     N/A     N/A     N/A						SRB: statutory approach N/A
"" write-up mechanism     N/A     N/A     N/A       44a     Type of subordination (only for eligible liabilities)     N/A     N/A     N/A						
And liabilities) IN/A IN/A IN/A IN/A	32 33 34	If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of	N/A N/A	N/A N/A	N/A N/A	N/A N/A
	34a		N/A	N/A	N/A	N/A
EU- Ranking of the instrument in normal Adb insolvency proceedings Rank 3 Rank 3 Rank 3 Rank 3 Rank 3						

36	Non-compliant transitioned features	No	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
37a	Link to the full terms and conditions of the instrument (signposting)		https://www.dzbank.de/content/dzba nk/de/library/disclaimerlibrary/disclaim er kapitalinstrumente.html		https://www.dzbank.de/content/dzba nk/de/library/disclaimerlibrary/disclaim er kapitalinstrumente.html

### DZ BANK Group

		Instrument 86	Instrument 87	Instrument 88	Instrument 89
1	lssuer	DZ BANK	DZ BANK	DZ BANK	DZ BANK
	Unique identifier (e. g. CUSIP, ISIN or Bloomberg identifier for private placement)	SSD 11267	SSD 11277	SSD 11278	SSD 11283
а	Public or private placement	Private	Private	Private	Private
	Governing law(s) of the instrument	German law	German law	German law	German law
а	Contractual recognition of write down and conversion powers of resolution authorities	No	No	No	No
	Regulatory treatment				
	Transitional CRR II rules	Tier 2 capital	Tier 2 capital	Tier 2 capital	Tier 2 capital
	Post-transitional CRR II rules	Tier 2 capital	Tier 2 capital	Tier 2 capital	Tier 2 capital
	Eligible at solo/(sub-)consolidated/solo & (sub-)consolidated level	Solo and consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated
	Instrument type (types to be specified by each jurisdiction)	Subordinated capital (Art. 63 CRR)			
	Amount recognised in regulatory capital (currency in million, as of most recent reporting date)	€0 million	€3 million	€0 million	€0 million
	Nominal amount of instrument	€1 million	€20 million	€3 million	€1 million
а	Issue price	100%	100%	100%	100%
C	Redemption price	100%	100%	100%	100%
0	Accounting classification	Liability – amortised cost			
1	Original date of issuance	07/31/2013	07/31/2013	07/31/2013	08/02/2013
2	Perpetual or dated	Dated	Dated	Dated	Dated
3	Original maturity date	07/31/2023	07/31/2023	07/31/2023	08/02/2023
4	lssuer call subject to prior supervisory approval	No	No	No	No
5	Optional call date, contingent call dates and redemption amount	No	No	No	No
5	Subsequent call dates, if applicable	N/A	N/A	N/A	N/A
7	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
8	Coupon rate and any related index	3.95%	4.20%	4.20%	4.05%
9	Existence of a dividend stopper	No	No	No	No
0a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory
0b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory
1	Existence of a step up or other incentive to redeem	No	No	No	No
2	Non-cumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
3	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
1	If convertible, conversion trigger(s)	N/A	N/A	N/A	N/A
5	If convertible, fully or partial	N/A N/A	N/A N/A	N/A N/A	N/A
7	If convertible, conversion rate If convertible, mandatory or optional	N/A N/A	N/A N/A	N/A N/A	N/A N/A
3	conversion If convertible, specify instrument type	N/A	N/A	N/A	N/A
	convertible into	N/A	N/A	N/A	N/A
9	If convertible, specify issuer of instrument		100	190	19/4
	it converts into	N .	N	AL.	
C	it converts into Write-down features	No	No SRB: statutory approach	No SRB: statutory approach	No SRB: statutory approach
)	it converts into	No SRB: statutory approach N/A	No SRB: statutory approach N/A	No SRB: statutory approach N/A	No SRB: statutory approach N/A
29 30 31 32 33	it converts into Write-down features If write-down, write-down trigger(s)	SRB: statutory approach	SRB: statutory approach	SRB: statutory approach	SRB: statutory approach
1 1	it converts into Write-down features If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism	SRB: statutory approach N/A	SRB: statutory approach N/A	SRB: statutory approach N/A	SRB: statutory approach N/A
10 12 13	it converts into Write-down features If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of	SRB: statutory approach N/A N/A	SRB: statutory approach N/A N/A	SRB: statutory approach N/A N/A	SRB: statutory approach N/A N/A

36	Non-compliant transitioned features	No	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
37a	Link to the full terms and conditions of the instrument (signposting)		https://www.dzbank.de/content/dzba nk/de/library/disclaimerlibrary/disclaim er kapitalinstrumente.html		https://www.dzbank.de/content/dzba nk/de/library/disclaimerlibrary/disclaim er kapitalinstrumente.html

### DZ BANK Group

		Instrument 90	Instrument 91	Instrument 92	Instrument 93
	lssuer	DZ BANK	DZ BANK	DZ BANK	DZ BANK
	Unique identifier (e. g. CUSIP, ISIN or				
3	Bloomberg identifier for private placement)	NSV 8811	SSD 11327	SSD 11329	NSV 8816
	Public or private placement Governing law(s) of the instrument	Private German law	Private German law	Private German law	Private German law
I	Contractual recognition of write down and conversion powers of resolution authorities	No	No	No	No
	Regulatory treatment				
	Transitional CRR II rules Post-transitional CRR II rules	Tier 2 capital Tier 2 capital	Tier 2 capital Tier 2 capital	Tier 2 capital Tier 2 capital	Tier 2 capital Tier 2 capital
	Eligible at solo/(sub-)consolidated/solo & (sub-)consolidated level	Solo and consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated
	Instrument type (types to be specified by each jurisdiction)	Subordinated capital (Art. 63 CRR)	Subordinated capital (Art. 63 CRR)	Subordinated capital (Art. 63 CRR)	Subordinated capital (Art. 63 CRR)
	Amount recognised in regulatory capital (currency in million, as of most recent reporting date)	€0 million	€0 million	€0 million	€0 million
	Nominal amount of instrument	€10 million	€1 million	€1 million	€3 million
1	Issue price	100%	100%	100%	100%
	Redemption price	100%	100%	100%	100%
D	Accounting classification	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost
1	Original date of issuance	08/02/2013	08/28/2013	08/28/2013	08/28/2013
2	Perpetual or dated	Dated	Dated	Dated	Dated
3	Original maturity date	08/02/2023	08/28/2023	08/28/2023	08/28/2023
4	lssuer call subject to prior supervisory approval	No	No	No	No
5	Optional call date, contingent call dates and redemption amount	No	No	No	No
5	Subsequent call dates, if applicable	N/A	N/A	N/A	N/A
7	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
8	Coupon rate and any related index	4.21%	4.36%	4.38%	4.38%
9	Existence of a dividend stopper	No	No	No	No
0a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory
0b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory
	Existence of a step up or other incentive				
1	to redeem	No	No	No	No
		No	No	No Cumulative	No Cumulative
	to redeem Non-cumulative or cumulative Convertible or non-convertible				
	to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s)	Cumulative Non-convertible N/A	Cumulative Non-convertible N/A	Cumulative Non-convertible N/A	Cumulative Non-convertible N/A
	to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partial	Cumulative Non-convertible N/A N/A	Cumulative Non-convertible N/A N/A	Cumulative Non-convertible N/A N/A	Cumulative Non-convertible N/A N/A
	to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partial If convertible, conversion rate If convertible, mandatory or optional	Cumulative Non-convertible N/A	Cumulative Non-convertible N/A	Cumulative Non-convertible N/A	Cumulative Non-convertible N/A
2 3 4 5 7	to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partial If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type	Cumulative Non-convertible N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A
2 3 1 5 7 7	to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible specify issuer of instrument	Cumulative Non-convertible N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A
1 2 3 4 5 6 7 8 9 0	to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partial If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	Cumulative Non-convertible N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Cumulative N/A N/A N/A N/A N/A N/A N/A
2 3 5 7 3 9	to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible specify issuer of instrument	Cumulative Non-convertible N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A
	to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partial If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it convertis into Write-down features	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A
2 3 1 5 7 7 3 9 9 9	to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate If convertible, conversion rate If convertible, specify instrument type convertible, specify instrument type convertible, specify issuer of instrument it convertible, specify issuer of instrument	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A SRB: statutory approach	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A SRB: statutory approach	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A SRE: statutory approach	Cumulative N/A N/A N/A N/A N/A N/A N/A N/A N/A SRE: statutory approach
2 3 4 5 6 7 8 9 9 0 1 2 3	to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it convertible, specify issuer of instrument it convertible, specify issuer of instrument If write-down, write-down trigger(s) If write-down, full or partial	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A SRB: statutory approach N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A SRB: statutory approach N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A SRB: statutory approach N/A	Cumulative N/A N/A N/A N/A N/A N/A N/A N/A N/A SRB: statutory approach N/A
2 3 4 5 6 7 8 9	to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate If convertible, partial If convertible, partial If convertible, specify instrument type conversible into Oversion If convertible, specify issue of instrument it converts into Write-down, write-down trigger(s) If write-down, permanent or temporary If temporary write-down, description of	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A SRB: statutory approach N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NA SRB: statutory approach N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A No SRB: statutory approach N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A SRB: statutory approach N/A N/A

36	Non-compliant transitioned features	No	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
37a	Link to the full terms and conditions of the instrument (signposting)		https://www.dzbank.de/content/dzba nk/de/library/disclaimerlibrary/disclaim er kapitalinstrumente.html		https://www.dzbank.de/content/dzba nk/de/library/disclaimerlibrary/disclaim er kapitalinstrumente.html

### DZ BANK Group

e identifier (e. g. CUSIP, ISIN or berg identifier for private leent) or private placement tuing law(s) of the instrument ctual recognition of write down version powers of resolution ities tory treatment ional CRR II rules ansitional CRR II rules ansistional CRR II rules ansidiated level nent type (types to be specified by virsidiction) nt recognised in regulatory capital cy in million, as of most recent ng date) al amount of instrument rice ption price titing classification al date of issuance ual or dated al maturity date all subject to prior supervisory ral	berg identifier for private D21JBS berg identifier for private D21JBS enert) or private placement Private ing law(s) of the instrument German law ctual recognition of write down nversion powers of resolution No tities tory treatment ional CRR II rules Tier 2 capital ansitional CRR II rules Tier 2 capital ansolidated level Solo and consolidated built (Art. 63 CRR) al amount of instrument €120 million rice 100% atting classification Liability – amortised o al date of issuance 08/30/2013 Lual of dated Dated al maturity date 208/30/2023 all subject to prior supervisory No	Subordinated capital (Art. 63 CRR) © million €1 million 100% 100% ost Liability – amortised cost 09/18/2013 Dated	DZ BANK SSD 11361 Private German law No Tier 2 capital Tier 2 capital Solo and consolidated Subordinated capital (Art. 63 CRR) C0 million C3 million 100% Liability – amortised cost	DZ BANK DG4T4Q Private German law No No Tier 2 capital Tier 2 capital Solo and consolidated Subordinated capital (Art. 63 CRR) €47 million 648 million 100%
berg identifier for private event) or private placement ing law(s) of the instrument ctual recognition of write down nversion powers of resolution ities tory treatment ional CRR II rules ansitional CRR II rules east solo(s(sub-)consolidated/solo & onsolidated level enert type (types to be specified by vrisdiction) ent recognised in regulatory capital cy in million, as of most recent ng date) al amount of instrument rice pution price at lossification al date of issuance ual or dated al maturity date all subject to prior supervisory ral al call date, contingent call dates	berg identifier for private D21JBS berg identifier for private D21JBS enert) or private placement Private ing law(s) of the instrument German law ctual recognition of write down nversion powers of resolution No tities tory treatment ional CRR II rules Tier 2 capital ansitional CRR II rules Tier 2 capital ansolidated level Solo and consolidated built (Art. 63 CRR) al amount of instrument €120 million rice 100% atting classification Liability – amortised o al date of issuance 08/30/2013 Lual of dated Dated al maturity date 208/30/2023 all subject to prior supervisory No	Private         German law         No         Tier 2 capital         Tier 2 capital         German law         Solo and consolidated         Subordinated capital (Art. 63 CRR)         ©0 million         €0 million         100%         100%         ost         Liability – amortised cost         09/18/2013         Dated	Private         German law         No         Tier 2 capital         Tier 2 capital         Solo and consolidated         Subordinated capital (Art. 63 CRR)         €0 million         €3 million         100%         100%	Private German law No Tier 2 capital Tier 2 capital Solo and consolidated Subordinated capital (Art. 63 CRR) €47 million €48 million 100%
or private placement ing Jaw(s) of the instrument ctual recognition of write down version powers of resolution itities tory treatment ional CRR II rules ansitional CRR II rules a st solo/(sub-)consolidated/solo & nosolidated level hent type (types to be specified by prisdiction) ht recognised in regulatory capital g date) al amount of instrument rice ption price htting classification al date of issuance ual or dated al maturity date all subject to prior supervisory ral al call date, contingent call dates	or private placement     Private       or private placement     German law       ctual recognition of write down nversion powers of resolution     No       titles     Tier 2 capital       ansitional CRR II rules     Tier 2 capital       ansitional CRR II rules     Tier 2 capital       ansitional CRR II rules     Solo and consolidated       eat solo/(sub-)consolidated/solo & onsolidated level     Subordinated capital (Art. 63 CRR)       wet recognised in regulatory capital (y in million, as of most recent     €16 million       rice     100%       al amount of instrument     €120 million       rice     100%       atting classification     Liability – amortised or al date of issuance       al maturity date     08/30/2013       all subject to prior supervisory     No	German law No Tier 2 capital Tier 2 capital Solo and consolidated Subordinated capital (Art. 63 CRR) €0 million €1 million 100% 100% Sost Liability – amortised cost 09/18/2013 Dated	German law No Tier 2 capital Tier 2 capital Solo and consolidated Subordinated capital (Art. 63 CRR) €0 million €3 million 100% 100%	German law No Tier 2 capital Tier 2 capital Solo and consolidated Subordinated capital (Art. 63 CRR) €47 million €48 million 100%
sing law(s) of the instrument ctual recognition of write down nversion powers of resolution ities tory treatment ional CRR II rules ansitional CRR II rules est solo/(sub-)consolidated/solo & onsolidated level nent type (types to be specified by vrisdiction) an recognised in regulatory capital cy in million, as of most recent ng date) al amount of instrument rice pution price nting classification al date of issuance ual or dated al maturity date all subject to prior supervisory ral al call date, contingent call dates	sing law(s) of the instrument     German law       ctual recognition of write down     No       wrestion powers of resolution     No       ities     No       tory treatment     Tier 2 capital       ansitional CRR II rules     Solo and consolidated       ansolidated level     Subordinated capital       hent type (types to be specified by     Subordinated capital       right consolidated)     CArt. 63 CRR)       nt recognised in regulatory capital     C16 million       rice     100%       ption price     100%       titing classification     Liability – amortised or       al date of issuance     08/30/2013       ual or dated     Dated       al maturity date     08/30/2023       all subject to prior supervisory     No	No Tier 2 capital Tier 2 capital Tier 2 capital Solo and consolidated Subordinated capital (Art. 63 CRR) C0 million C1 million C100% 100% Sost Liability – amortised cost 09/18/2013 Dated	No          Tier 2 capital         Tier 2 capital         Solo and consolidated         Subordinated capital (Art. 63 CRR)         ©0 million         €0 million         100%         100%	No Tier 2 capital Tier 2 capital Solo and consolidated Subordinated capital (Art. 63 CRR) €47 million €48 million 100%
nversion powers of resolution ities tory treatment ional CRR II rules anatitional CRR II rules at stolo/(sub-)consolidated/solo & onsolidated level ment type (types to be specified by risdiction) th recognised in regulatory capital cy in million, as of most recent ng date) al amount of instrument rice ption price nting classification al date of issuance ual or dated al maturity date all subject to prior supervisory ral al call date, contingent call dates	Inversion powers of resolution     No       tory treatment     Iier 2 capital       ional CRR II rules     Tier 2 capital       ansitional CRR II rules     Tier 2 capital       ast solo/(sub-)consolidated/solo & solo and consolidated     Solo and consolidated       e at solo/(sub-)consolidated/solo & solo and consolidated     Solo and consolidated       e at solo/(sub-)consolidated/solo & solo and consolidated     Solo and consolidated       e at solo/(sub-)consolidated/solo & solo and consolidated     Subordinated capital       ent type (types to be specified by (art 63 CRR)     Subordinated capital       nr ecognised in regulatory capital     C16 million       ng date)     al amount of instrument     €120 million       rice     100%     100%       ption price     100%     100%       atting classification     Liability – amortised of al date of issuance     08/30/2013       al amaturity date     08/30/2023     all subject to prior supervisory	Tier 2 capital Tier 2 capital Solo and consolidated Subordinated capital (Art. 63 CRR) © million €0 million €1 million 100% 100% Sost Liability – amortised cost 09/18/2013 Dated	Tier 2 capital Tier 2 capital Solo and consolidated Subordinated capital (Art. 63 CRR) ©0 million €3 million 100% 100%	Tier 2 capital Tier 2 capital Solo and consolidated Subordinated capital (Art. 63 CRR) €47 million €48 million 100%
ional CRR II rules ansitional CRR II rules et at solo(/sub-)consolidated/solo & onsolidated level nent type (types to be specified by risdiction) risdiction) risdiction of the recent of the recent risdiction of the recent of the recent al amount of instrument rice ption price nting classification al date of issuance ual or dated al maturity date all subject to prior supervisory ral al call date, contingent call dates	ional CRR II rules     Tier 2 capital       ansitional CRR II rules     Tier 2 capital       as at solo/(sub-)consolidated/solo & onsolidated level     Solo and consolidated       hent type (types to be specified by subordinated capital (Art. 63 CRR)     Subordinated capital (Art. 63 CRR)       at recognised in regulatory capital og in million, as of most recent     C16 million       al amount of instrument     €120 million       rice     100%       ption price     100%       aldate of issuance     08/30/2013       ual or dated     Dated       al maturity date     08/30/2023	Tier 2 capital Solo and consolidated Subordinated capital (Art. 63 CRR) €0 million €1 million 100% 100% Liability – amortised cost 09/18/2013 Dated	Tier 2 capital Solo and consolidated Subordinated capital (Art. 63 CRR) €0 million €3 million 100% 100%	Tier 2 capital Solo and consolidated Subordinated capital (Art. 63 CRR) €47 million €48 million 100%
ansitional CRR II rules e at solo/(sub-)consolidated/solo & onsolidated level nent type (types to be specified by rrisdiction) nt recognised in regulatory capital (y in million, as of most recent ng date) al amount of instrument rice ption price ting classification al date of issuance ual or dated al maturity date all subject to prior supervisory ral al call date, contingent call dates	ansitional CRR II rules Tier 2 capital e at solo/(sub-)consolidated/solo & solo and consolidated e at solo/(sub-)consolidated/solo & Solo and consolidated ent type (types to be specified by uburdinated capital (Art. 63 CRR) at recognised in regulatory capital org date) al amount of instrument €120 million rice 100% ption price 100% atting classification Liability – amortised o al date of issuance 08/30/2013 ual or dated Dated al maturity date 08/30/2023 all subject to prior supervisory No	Tier 2 capital Solo and consolidated Subordinated capital (Art. 63 CRR) €0 million €1 million 100% 100% Liability – amortised cost 09/18/2013 Dated	Tier 2 capital Solo and consolidated Subordinated capital (Art. 63 CRR) €0 million €3 million 100% 100%	Tier 2 capital Solo and consolidated Subordinated capital (Art. 63 CRR) €47 million €48 million 100%
e at solor/(sub-)consolidated/solo & onsolidated level hent type (types to be specified by rrisdiction) It recognised in regulatory capital cy in million, as of most recent ng date) al amount of instrument rice ption price hting classification al date of issuance ual or dated al maturity date all subject to prior supervisory ral al call date, contingent call dates	e at solo/(sub-)consolidated/solo & onsolidated level Solo and consolidated ment type (types to be specified by Subordinated capital (Art. 63 CRR) at recognised in regulatory capital (cy in million, as of most recent of the second g date) (Construment Construction) al amount of instrument Construction ption price 100% ption price 100% thing classification Liability – amortised of al date of issuance 08/30/2013 ual or dated Dated al maturity date 08/30/2023 all subject to prior supervisory No	d Solo and consolidated Subordinated capital (Art. 63 CRR) €0 million €1 million 100% 100% ost Liability – amortised cost 09/18/2013 Dated	Solo and consolidated Subordinated capital (Art. 63 CRR) © million © million 100% 100%	Solo and consolidated Subordinated capital (Art. 63 CRR) €47 million €48 million 100%
onsolidated level inent type (types to be specified by irsidiction) It recognised in regulatory capital cy in million, as of most recent ng date) al amount of instrument rice ption price ting classification al date of issuance ual or dated al maturity date all subject to prior supervisory ral al call date, contingent call dates	onsolidated level Solo and consolidated onsolidated level Solo and consolidated prisdiction) (Art. 63 CRR) (Art	Subordinated capital (Art. 63 CRR) © million €1 million 100% 100% ost Liability – amortised cost 09/18/2013 Dated	Subordinated capital (Art. 63 CRR) €0 million €3 million 100% 100%	Subordinated capital (Art. 63 CRR) €47 million €48 million 100%
rrisdiction)  At recognised in regulatory capital cy in million, as of most recent ng date) al amount of instrument rice ption price  Atting classification al date of issuance uel or dated al maturity date all subject to prior supervisory ral al call date, contingent call dates	irrisdiction)     (Art. 63 CRR)       int recognised in regulatory capital (cy in million, as of most recent)     €16 million       al amount of instrument     €120 million       rice     100%       ption price     100%       nting classification     Liability – amortised of Liability – amortised of al date of issuance       al and totated     Dated Just of al date       al maturity date     08/30/2013       all subject to prior supervisory     No	(Art. 63 CRR) © million €1 million 100% 100% ost Liability – amortised cost 09/18/2013 Dated	(Art. 63 CRR) €0 million €3 million 100% 100%	(Art. 63 CRR) €47 million €48 million 100%
cy in million, as of most recent ng date) al amount of instrument rice ption price ating classification al date of issuance ual or dated al maturity date all subject to prior supervisory ral al call date, contingent call dates	cy in million, as of most recent     €16 million       ng date)     al amount of instrument     €120 million       al amount of instrument     €120 million       rice     100%       ption price     100%       ting classification     Liability – amortised of al date of issuance       al date of issuance     08/30/2013       ual or dated     Dated       al maturity date     08/30/2023       all subject to prior supervisory     No	€1 million 100% 100% sost Liability – amortised cost 09/18/2013 Dated	€3 million 100% 100%	€48 million 100%
rice ption price atting classification al date of issuance ual or dated al maturity date all subject to prior supervisory ral al call date, contingent call dates	rice 100% ption price 100% tting classification Liability – amortised of al date of issuance 08/30/2013 ual or dated Dated al maturity date 08/30/2023 all subject to prior supervisory No	100% 100% ost Liability – amortised cost 09/18/2013 Dated	100% 100%	100%
ption price nting classification al date of issuance ual or dated al maturity date all subject to prior supervisory ral al call date, contingent call dates	ption price 100% ting classification Liability – amortised of al date of issuance 08/30/2013 ual or dated Dated al maturity date 08/30/2023 all subject to prior supervisory No	100% ost Liability – amortised cost 09/18/2013 Dated	100%	
nting classification al date of issuance ual or dated al maturity date all subject to prior supervisory al al call date, contingent call dates	tting classification Liability – amortised of summer of	ost Liability – amortised cost 09/18/2013 Dated		100%
al date of issuance ual or dated al maturity date all subject to prior supervisory ral al call date, contingent call dates	al date of issuance 08/30/2013 ual or dated Dated I maturity date 08/30/2023 all subject to prior supervisory No	09/18/2013 Dated	Liability – amortised cost	
ual or dated al maturity date iall subject to prior supervisory ral al call date, contingent call dates	ual or dated Dated al maturity date 08/30/2023 call subject to prior supervisory	Dated		Liability – amortised cost
ual or dated al maturity date iall subject to prior supervisory ral al call date, contingent call dates	ual or dated Dated al maturity date 08/30/2023 call subject to prior supervisory	Dated	09/19/2013	10/29/2015
all subject to prior supervisory al al call date, contingent call dates	all subject to prior supervisory		Dated	Dated
al call date, contingent call dates		09/18/2023	03/19/2023	10/29/2030
		No	No	Yes
	al call date, contingent call dates <b>No</b> demption amount	No	No	Upon occurrence of a regulatory event, redemption at nominal amount
uent call dates, icable		N/A	N/A	N/A
or floating dividend/coupon	or floating dividend/coupon Fixed	Fixed	Fixed	Fixed
n rate and any related index	n rate and any related index 3.24%	4.35%	4.30%	4.80%
ce of a dividend stopper	ce of a dividend stopper No	No	No	No
iscretionary, partially discretionary Idatory (in terms of timing)		Mandatory	Mandatory	Mandatory
iscretionary, partially discretionary Idatory (in terms of amount)	iscretionary, partially discretionary Idatory (in terms of amount) Mandatory	Mandatory	Mandatory	Mandatory
ce of a step up or other incentive eem		No	No	No
imulative or cumulative	mulative or cumulative Cumulative	Cumulative	Cumulative	Cumulative
tible or non-convertible	tible or non-convertible Non-convertible	Non-convertible	Non-convertible	Non-convertible
ertible, conversion trigger(s)		N/A	N/A	N/A
ertible, fully or partial		N/A N/A	N/A N/A	N/A N/A
ertible, conversion rate ertible, mandatory or optional sion	ertible, mandatory or optional	N/A N/A	N/A N/A	N/A N/A
ertible, specify instrument type	ertible, specify instrument type	N/A	N/A	N/A
ertible, specify issuer of instrument	ertible, specify issuer of instrument	N/A	N/A	N/A
		No	No	No
			SRB: statutory approach	SRB: statutory approach
		N/A	N/A	N/A
e-down, write-down trigger(s) e-down, full or partial	e-down, permanent or temporary N/A	N/A	N/A	N/A
		N/A	NA	NA
-down, full or partial			·	N/A
-down, full or partial -down, permanent or temporary porary write-down, description of	p mechanism N/A	N/A	N/A	
ti e do	e do	ible into N/A trible, specify issuer of instrument N/A wom features No down, write-down trigger(s) SRB: statutory approa down, full or partial N/A down, permanent or temporary N/A brary write-down, description of N/A	Ible into         N/A         N/A           trible, specify issuer of instrument trible, specify issuer of instrument rs into         N/A         N/A           own features         No         No           down, write-down trigger(s)         SRB: statutory approach         SRB: statutory approach           down, full or partial         N/A         N/A           down, permanent or temporary         N/A         N/A           prary write-down, description of o mechanism         N/A         N/A	Dible into     NA     NA     NA       rtible, specify issuer of instrument rts into     N/A     N/A     N/A       own features     No     No     No       down, write-down trigger(s)     SRB: statutory approach     SRB: statutory approach     SRB: statutory approach       down, full or partial     N/A     N/A     N/A       down, full or partial     N/A     N/A

36	Non-compliant transitioned features	No	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
37a	Link to the full terms and conditions of the instrument (signposting)		https://www.dzbank.de/content/dzba nk/de/library/disclaimerlibrary/disclaim er kapitalinstrumente.html		https://www.dzbank.de/content/dzba nk/de/library/disclaimerlibrary/disclaim er kapitalinstrumente.html

### DZ BANK Group

	lequer	Instrument 98	Instrument 99	Instrument 100	Instrument 101
	Issuer	DZ BANK	DZ BANK	DZ BANK	DZ BANK
	Unique identifier (e. g. CUSIP, ISIN or Bloomberg identifier for private placement)	NSV 8870	NSV 8869	NSV 8868	NSV 8867
	Public or private placement	Private	Private	Private	Private
	Governing law(s) of the instrument	German law	German law	German law	German law
	Contractual recognition of write down and conversion powers of resolution authorities	No	No	No	No
	Regulatory treatment				
	Transitional CRR II rules	Tier 2 capital	Tier 2 capital	Tier 2 capital	Tier 2 capital
	Post-transitional CRR II rules Eligible at solo/(sub-)consolidated/solo &	Tier 2 capital	Tier 2 capital	Tier 2 capital	Tier 2 capital
	(sub-)consolidated level	Solo and consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated
	Instrument type (types to be specified by each jurisdiction)	Subordinated capital (Art. 63 CRR)			
	Amount recognised in regulatory capital (currency in million, as of most recent reporting date)	€5 million	€2 million	€1 million	€10 million
	Nominal amount of instrument	€10 million	€2 million	€1 million	€10 million
a	Issue price	100%	100%	100%	100%
2	Redemption price	100%	100%	100%	100%
0	Accounting classification	Liability – amortised cost			
1	Original date of issuance	09/16/2015	09/16/2015	09/16/2015	09/16/2015
2 3	Perpetual or dated Original maturity date	Dated 09/16/2025	Dated 09/16/2030	Dated 09/16/2030	Dated 09/16/2030
4	Issuer call subject to prior supervisory	Yes	Yes	Yes	Yes
	approval				
5	Optional call date, contingent call dates and redemption amount	Upon occurrence of a regulatory event, redemption at nominal amount	Upon occurrence of a regulatory event, redemption at nominal amount	Upon occurrence of a regulatory event, redemption at nominal amount	Upon occurrence of a regulatory event, redemption at nominal amount
6	Subsequent call dates, if applicable	N/A	N/A	N/A	N/A
7	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
8	Coupon rate and any related index	2.72%	3.105%	3.105%	3.105%
9	Existence of a dividend stopper	No	No	No	No
0a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory
0b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory
1	Existence of a step up or other incentive to redeem	No	No	No	No
2	Non-cumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
3	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
4 5	If convertible, conversion trigger(s) If convertible, fully or partial	N/A N/A	N/A N/A	N/A N/A	N/A N/A
6	If convertible, conversion rate	N/A N/A	N/A N/A	N/A N/A	N/A N/A
7	If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
8	If convertible, specify instrument type convertible into	N/A	N/A	N/A	N/A
9	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	N/A
0	Write-down features	No	No	No	No
1	If write-down, write-down trigger(s)	SRB: statutory approach	SRB: statutory approach	SRB: statutory approach	SRB: statutory approach
2	If write-down, full or partial If write-down, permanent or temporary	N/A N/A	N/A N/A	N/A N/A	N/A N/A
4	If temporary write-down, description of write-up mechanism	N/A	N/A	N/A	N/A
34a	Type of subordination (only for eligible liabilities)	N/A	N/A	N/A	N/A
	Type of subordination (only for eligible liabilities) Ranking of the instrument in normal	N/A Rank 3	N/A Rank 3	N/A Rank 3	N/A Rank 3

36	Non-compliant transitioned features	No	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
37a	Link to the full terms and conditions of the instrument (signposting)		https://www.dzbank.de/content/dzba nk/de/library/disclaimerlibrary/disclaim r kapitalinstrumente.html		https://www.dzbank.de/content/dzba nk/de/library/disclaimerlibrary/disclaim er kapitalinstrumente.html

### DZ BANK Group

		Instrument 102	Instrument 103	Instrument 104	Instrument 105
	lssuer	DZ BANK	DZ BANK	DZ BANK	DZ BANK
	Unique identifier (e. g. CUSIP, ISIN or Bloomberg identifier for private placement)	NSV 8871	NSV 8872	NSV 8873	NSV 8874
1	Public or private placement	Private	Private	Private	Private
	Governing law(s) of the instrument	German law	German law	German law	German law
1	Contractual recognition of write down and conversion powers of resolution authorities	No	No	No	No
	Regulatory treatment				
	Transitional CRR II rules	Tier 2 capital	Tier 2 capital	Tier 2 capital	Tier 2 capital
	Post-transitional CRR II rules Eligible at solo/(sub-)consolidated/solo &	Tier 2 capital Solo and consolidated	Tier 2 capital Solo and consolidated	Tier 2 capital	Tier 2 capital Solo and consolidated
	(sub-)consolidated level	Subordinated capital	Subordinated capital	Subordinated capital	Subordinated capital
	each jurisdiction)	(Art. 63 CRR)	(Art. 63 CRR)	(Art. 63 CRR)	(Art. 63 CRR)
	Amount recognised in regulatory capital (currency in million, as of most recent reporting date)	€2 million	€10 million	€1 million	€5 million
)	Nominal amount of instrument	€2 million	€10 million	€2 million	€5 million
а	Issue price	100%	100%	100%	100%
b	Redemption price	100%	100%	100%	100%
0	Accounting classification	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost
1	Original date of issuance	09/17/2015	09/18/2015	09/17/2015	09/23/2015
2	Perpetual or dated Original maturity date	Dated 09/17/2030	Dated 09/30/2030	Dated 09/17/2025	Dated 09/23/2030
3 4	Issuer call subject to prior supervisory	Yes	Yes	Yes	Yes
7	approval		. 63	. 03	163
5	Optional call date, contingent call dates and redemption amount	Upon occurrence of a regulatory event, redemption at nominal amount	Upon occurrence of a tax or regulatory event, redemption at nominal amount	Upon occurrence of a tax or regulatory event, redemption at nominal amount	Upon occurrence of a regulatory event, redemption at nominal amount
6	Subsequent call dates, if applicable	N/A	N/A	N/A	N/A
7	Fixed or floating dividend/coupon	Fixed	Fixed	Floating	Fixed
8	Coupon rate and any related index	3.08%	3.10%	3-month Euribor + 175 bps	3.205%
9	Existence of a dividend stopper	No	No	No	No
0a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory
0b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No	No
2	Non-cumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
3	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
4	If convertible, conversion trigger(s)	N/A	N/A	N/A	N/A
5	If convertible, fully or partial	N/A	N/A	N/A	N/A
6 7	If convertible, conversion rate If convertible, mandatory or optional	N/A N/A	N/A N/A	N/A N/A	N/A N/A
8	conversion If convertible, specify instrument type convertible into	N/A	N/A	N/A	N/A
	convertible into If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	N/A
9		No	No	No	No
	Write-down features			SRB: statutory approach	SRB: statutory approach
0	If write-down, write-down trigger(s)	SRB: statutory approach	SRB: statutory approach		
D 1		SRB: statutory approach N/A	SRB: statutory approach N/A	N/A	N/A
0 1 2	If write-down, write-down trigger(s)				N/A N/A
29 80 31 32 33	If write-down, write-down trigger(s) If write-down, full or partial	N/A	N/A	N/A	
80 81 82 83	If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of	N/A N/A	N/A N/A	N/A N/A	N/A

36	Non-compliant transitioned features	No	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
37a	Link to the full terms and conditions of the instrument (signposting)		https://www.dzbank.de/content/dzba nk/de/library/disclaimerlibrary/disclaim er kapitalinstrumente.html		https://www.dzbank.de/content/dzba nk/de/library/disclaimerlibrary/disclaim er kapitalinstrumente.html

### DZ BANK Group

		Instrument 106	Instrument 107	Instrument 108	Instrument 109
_	lssuer	DZ BANK	DZ BANK	DZ BANK	DZ BANK
	Unique identifier (e. g. CUSIP, ISIN or Bloomberg identifier for private placement)	NSV 8875	NSV 8876	NSV 8877	NSV 8879
	Public or private placement	Private	Private	Private	Private
	Governing law(s) of the instrument	German law	German law	German law	German law
	Contractual recognition of write down and conversion powers of resolution authorities	No	No	No	No
	Regulatory treatment				
	Transitional CRR II rules Post-transitional CRR II rules	Tier 2 capital Tier 2 capital	Tier 2 capital Tier 2 capital	Tier 2 capital Tier 2 capital	Tier 2 capital Tier 2 capital
	Eligible at solo/(sub-)consolidated/solo & (sub-)consolidated level	Solo and consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated
	Instrument type (types to be specified by each jurisdiction)	Subordinated capital (Art. 63 CRR)	Subordinated capital (Art. 63 CRR)	Subordinated capital (Art. 63 CRR)	Subordinated capital (Art. 63 CRR)
	Amount recognised in regulatory capital (currency in million, as of most recent reporting date)	€2 million	€1 million	€1 million	€5 million
	Nominal amount of instrument	€2 million	€3 million	€2 million	€5 million
i )	Issue price	100%	100%	100%	100%
	Redemption price	100%	100%	100%	100%
)	Accounting classification	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost
1 2	Original date of issuance Perpetual or dated	09/23/2015 Dated	09/30/2015 Dated	09/23/2015 Dated	10/09/2015 Dated
2 3	Original maturity date	09/23/2030	09/30/2025	09/23/2025	10/09/2030
Ļ	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
5	Optional call date, contingent call dates and redemption amount	Upon occurrence of a regulatory event, redemption at nominal amount	Upon occurrence of a regulatory event, redemption at nominal amount	Upon occurrence of a regulatory event, redemption at nominal amount	Upon occurrence of a regulatory event, redemption at nominal amount
5	Subsequent call dates, if applicable	N/A	N/A	N/A	N/A
7	Fixed or floating dividend/coupon	Fixed	Floating	Fixed	Fixed
8	Coupon rate and any related index	3.20%	3-month Euribor + 160 bps	2.65%	3.30%
	Existence of a dividend stopper	3.20% No		2.65% No	3.30% No
9			+ 160 bps		
9 Da	Existence of a dividend stopper Fully discretionary, partially discretionary	No	+ 160 bps No	No	No
9 Da	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary	No Mandatory	+ 160 bps No Mandatory	No Mandatory	No Mandatory
) )a )b	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of a step up or other incentive	No Mandatory Mandatory	+ 160 bps No Mandatory Mandatory	No Mandatory Mandatory	No Mandatory Mandatory
la lb	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of a step up or other incentive to redeem	No Mandatory Mandatory No	+ 160 bps No Mandatory Mandatory No	No Mandatory Mandatory No	No Mandatory Mandatory No
la Ib	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of a step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s)	No Mandatory Mandatory No Cumulative Non-convertible N/A	+ 160 bps No Mandatory Mandatory No Cumulative Non-convertible N/A	No Mandatory Mandatory No Cumulative Non-convertible N/A	No Mandatory Mandatory No Cumulative Non-convertible N/A
la Ib	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of a step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, fully or partial	No Mandatory Mandatory No Cumulative Non-convertible N/A N/A	+ 160 bps No Mandatory Mandatory No Cumulative No-convertible N/A N/A N/A	No Mandatory Mandatory No Cumulative Non-convertible N/A N/A	No Mandatory Mandatory No Cumulative Non-convertible N/A N/A
la	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of a step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, fully or partial If convertible, fully or partial If convertible, nonversion rate If convertible, mandatory or optional	No Mandatory Mandatory No Cumulative Non-convertible N/A	+ 160 bps No Mandatory Mandatory No Cumulative Non-convertible N/A	No Mandatory Mandatory No Cumulative Non-convertible N/A	No Mandatory Mandatory No Cumulative Non-convertible N/A
9 0a 0b 1 2 3 4 5 6 7	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of a step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partial If convertible, conversion rate	No Mandatory Mandatory No Cumulative Non-convertible N/A N/A N/A	+ 160 bps No Mandatory Mandatory No Cumulative No-convertible N/A N/A N/A	No Mandatory Mandatory No Cumulative Non-convertible NVA NVA NVA	No Mandatory Mandatory No Cumulative Non-convertible N/A N/A N/A
9 0a 0b 1 2 3 4 5 6 7 8	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of a step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, mandatory or optional conversion	No Mandatory Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	+ 160 bps No Mandatory Mandatory No Cumulative N/A N/A N/A N/A N/A	No       Mandatory       Mandatory       Cumulative       Non-convertible       N/A       N/A       N/A       N/A	No       Mandatory       Mandatory       Cumulative       Non-convertible       N/A       N/A       N/A       N/A       N/A
8 9 0a 0b 1 2 3 4 5 6 7 8 9 9 0 1	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of a step up or other incentive to redeem Non-cumulative or cumulative Convertible or on-convertible If convertible, fully or partial If convertible, conversion trigger(s) If convertible, mandatory or optional conversion If convertible, mandatory or optional convertible, specify instrument type convertible into	No Mandatory Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	+ 160 bps No Mandatory Mandatory Mandatory No Cumulative N/A	No       Mandatory       Mandatory       No       Cumulative       Non-convertible       NA       N/A	No       Mandatory       Mandatory       No       Cumulative       Non-convertible       N/A
9 0a 0b 1 2 3 4 5 6 7 7 8 8 9 0 1	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of a step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, fully or partial If convertible, fully or partial If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it convertible, specify issuer of instrument it converts into Write-down features	No Mandatory Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	+ 160 bps No Mandatory Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No       Mandatory       Mandatory       No       Cumulative       Non-convertible       N/A       N/A       N/A       N/A       N/A       N/A       N/A	No       Mandatory       Mandatory       No       Cumulative       Non-convertible       N/A
	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of a step up or other incentive to redeem Non-cumulative or cumulative Convertible, rono-convertible If convertible, fully or partial If convertible, fully or partial If convertible, fully or partial if convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it convertible.	No Mandatory Mandatory No Cumulative Non-convertible N/A	+ 160 bps No Mandatory Mandatory No Cumulative Non-convertible NIA	No         Mandatory         Mandatory         Mandatory         Cumulative         Non-convertible         N/A         No         SRB: statutory approach	No         Mandatory         Mandatory         Cumulative         Non-convertible         N/A         NA
9 0a 0b 1 2 3 4 5 6 7 8 8 9 0 1 2 3	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of a step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, fully or partial If convertible, fully or partial If convertible, fully or partial If convertible, fully or partial If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it convertible into If convertible, specify issuer of instrument It convertible fatures If write-down, write-down trigger(s) If write-down, full or partial	No Mandatory Mandatory No Cumulative Non-convertible N/A	+ 160 bps No Mandatory Mandatory No Cumulative Non-convertible NIA	No         Mandatory         Mandatory         Mandatory         No         Cumulative         Non-convertible         N/A	No         Mandatory         Mandatory         Cumulative         Non-convertible         N/A
9 0a 0b 1 2 3 4 5 6 7 7 8 9 0	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of a step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion trigger(s) If convertible, nandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down, full or partial If write-down, tigger(s) If write-down, permanent or temporary If temporary write-down, description of	No Mandatory Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	+ 160 bps No Mandatory Mandatory Mandatory No Cumulative N/A	No         Mandatory         Mandatory         No         Cumulative         Non-convertible         NA         N/A	No         Mandatory         Mandatory         No         Cumulative         Non-convertible         N/A         N/A

36	Non-compliant transitioned features	No	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
37a	Link to the full terms and conditions of the instrument (signposting)		https://www.dzbank.de/content/dzba nk/de/library/disclaimerlibrary/disclaim r. kapitalinstrumente.html		https://www.dzbank.de/content/dzba nk/de/library/disclaimerlibrary/disclaim er kapitalinstrumente.html

### DZ BANK Group

		Instrument 110	Instrument 111	Instrument 112	Instrument 113
	lssuer	DZ BANK	DZ BANK	Former WGZ BANK as legal predecessor of DZ BANK AG	Former WGZ BANK as legal predecessor of DZ BANK AG
	Unique identifier (e. g. CUSIP, ISIN or Bloomberg identifier for private placement)	NSV 8880	NSV 8881	WGZ624	0CAMC9
1	Public or private placement Governing law(s) of the instrument	Private German law	Private German law	Private German law	Private German law
3	Contractual recognition of write down and conversion powers of resolution authorities	No	No	No	No
	Regulatory treatment				
	Transitional CRR II rules	Tier 2 capital	Tier 2 capital	Tier 2 capital	Tier 2 capital
	Post-transitional CRR II rules	Tier 2 capital	Tier 2 capital	Tier 2 capital	Tier 2 capital
	Eligible at solo/(sub-)consolidated/solo & (sub-)consolidated level	Solo and consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated
,	Instrument type (types to be specified by each jurisdiction)	Subordinated capital (Art. 63 CRR)	Subordinated capital (Art. 63 CRR)	Subordinated capital (Art. 63 CRR)	Subordinated capital (Art. 63 CRR)
3	Amount recognised in regulatory capital (currency in million, as of most recent reporting date)	€1 million	€3 million	€28 million	€1 million
)	Nominal amount of instrument	€1 million	€5 million	€72 million	€3 million
a b	Issue price Redemption price	100%	100% 100%	100%	100% 100%
0	Accounting classification	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost
1	Original date of issuance	10/13/2015	10/13/2015	12/02/2009	03/25/2010
11 12	Perpetual or dated	Dated	Dated	Dated	03/25/2010 Dated
3	Original maturity date	10/13/2027	10/13/2025	12/02/2024	03/25/2025
4	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	Upon occurrence of a regulatory event, redemption at nominal amount	Upon occurrence of a regulatory event, redemption at nominal amount	Upon occurrence of a tax or regulatory event, redemption at nominal amount	Upon occurrence of a tax or regulatory event, redemption at nominal amount
6	Subsequent call dates, if applicable	N/A	N/A	N/A	N/A
7	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
8	Coupon rate and any related index	3.08%	2.89%	6.50%	5.70%
9	Existence of a dividend stopper	No	No	No	No
	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing)	No Mandatory	No Mandatory	No Mandatory	No Mandatory
20a	Fully discretionary, partially discretionary				
!0a !0b	Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary	Mandatory	Mandatory	Mandatory	Mandatory
:0a :0b :1	Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of a step up or other incentive	Mandatory Mandatory	Mandatory Mandatory	Mandatory Mandatory	Mandatory Mandatory
0a 0b 1 2 3	Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of a step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible	Mandatory Mandatory No Cumulative Non-convertible	Mandatory Mandatory No Cumulative Non-convertible	Mandatory Mandatory No Cumulative Non-convertible	Mandatory Mandatory No Cumulative Non-convertible
0a 0b 1 2 3 4	Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of a step up or other incentive to redeem Non-cumulative or cumulative	Mandatory Mandatory No Cumulative	Mandatory Mandatory No Cumulative	Mandatory Mandatory No Cumulative	Mandatory Mandatory No Cumulative
0a 0b 1 2 3 4 5	Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of a step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partial If convertible, conversion rate	Mandatory Mandatory No Cumulative Non-convertible N/A	Mandatory Mandatory No Cumulative Non-convertible N/A	Mandatory Mandatory No Cumulative Non-convertible N/A	Mandatory Mandatory No Cumulative Non-convertible N/A
20a 20b 21 22 23 24 25 26 27	Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of a step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate If convertible, mandatory or optional conversion	Mandatory Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Mandatory Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Mandatory Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Mandatory Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
20a 20b 21 22 23 24 25 26 27 28	Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of a step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion trigger(s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible, specify issuer of instrument	Mandatory Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Mandatory Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Mandatory Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Mandatory Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20a 20b 21 22 23 24 25 26 27 28 29	Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of a step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	Mandatory Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Mandatory Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	Mandatory Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	Mandatory Mandatory No Cumulative N/A N/A N/A N/A N/A N/A N/A
19 20a 20b 21 22 23 24 25 26 27 28 29 30 31 32	Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of a step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion trigger(s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible, specify issuer of instrument	Mandatory Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Mandatory Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Mandatory Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Mandatory Mandatory No Cumulative N/A N/A N/A N/A N/A N/A
0a 0b 1 2 3 4 5 6 7 8 9 0 1 2	Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of a step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion tridger(s) If convertible, conversion tridger(s) If convertible, mandatory or optional conversion If convertible, specify instrument type convertible, specify instrument type convertible, specify issuer of instrument it convertible, specify issuer of instrument	Mandatory Mandatory No Cumulative N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	Mandatory Mandatory No Cumulative NiA NiA NiA NiA NiA NiA NiA NiA NiA NiA	Mandatory Mandatory No Cumulative N/A N/A N/A N/A N/A N/A N/A N/A N/A SR8: statutory approach	Mandatory Mandatory No Cumulative N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A
20a 20b 21 22 23 24 25 26 27 28 29 30 31	Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of a step up or other incentive to redeem Non-comulative or cumulative Convertible or one-convertible If convertible, fully or partial If convertible, conversion trigger(s) If convertible, mandatory or optional conversion If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it convertible. If convertible and Write-down features If write-down, write-down trigger(s) If write-down, full or partial	Mandatory Mandatory No Cumulative N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	Mandatory Mandatory No Cumulative NiA NiA NiA NiA NiA NiA NiA NiA NiA NiA	Mandatory Mandatory No Cumulative N/A N/A N/A N/A N/A N/A N/A N/A SR8: statutory approach N/A	Mandatory Mandatory No Cumulative N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A
20a 20b 21 22 23 24 25 26 27 28 29 30 31 32 33	Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of a step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, fully or partial If convertible, conversion trager(s) If convertible, conversion rate If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible, specify issuer of instrument it convertible, specify is	Mandatory Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	Mandatory Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	Mandatory Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	Mandatory Mandatory No Cumulative N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A

36	Non-compliant transitioned features	No	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
37a	Link to the full terms and conditions of the instrument (signposting)		https://www.dzbank.de/content/dzba nk/de/library/disclaimerlibrary/disclaim r kapitalinstrumente.html		https://www.dzbank.de/content/dzba nk/de/library/disclaimerlibrary/disclaim er kapitalinstrumente.html

### DZ BANK Group

		Instrument 114 Former WGZ BANK as legal	Instrument 115	Instrument 116	Instrument 117
	lssuer	Former WGZ BANK as legal predecessor of DZ BANK AG	DZ BANK	DZ BANK	DZ BANK
	Unique identifier (e. g. CUSIP, ISIN or Bloomberg identifier for private placement)	0CAMBW	SSD 13097	SSD 13101	SSD 13115
	Public or private placement	Private	Private	Private	Private
	Governing law(s) of the instrument	German law	German law	German law	German law
	Contractual recognition of write down and conversion powers of resolution authorities	No	No	No	No
	Regulatory treatment				
	Transitional CRR II rules Post-transitional CRR II rules	Tier 2 capital Tier 2 capital	Tier 2 capital Tier 2 capital	Tier 2 capital Tier 2 capital	Tier 2 capital Tier 2 capital
	Eligible at solo/(sub-)consolidated/solo & (sub-)consolidated level	Solo and consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated
	Instrument type (types to be specified by each jurisdiction)	Subordinated capital (Art. 63 CRR)	Subordinated capital (Art. 63 CRR)	Subordinated capital (Art. 63 CRR)	Subordinated capital (Art. 63 CRR)
	Amount recognised in regulatory capital (currency in million, as of most recent reporting date)	€0 million	€1 million	€3 million	€2 million
	Nominal amount of instrument	€2 million	€3 million	€3 million	€2 million
•	Issue price	100%	100%	100%	100%
	Redemption price	100%	100%		
)	Accounting classification	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost
	Original date of issuance	09/08/2009	12/05/2019	12/10/2019	12/17/2019
2	Perpetual or dated Original maturity date	Dated 09/08/2023	Dated 12/05/2024	Dated 12/10/2029	Dated 12/17/2029
1	Issuer call subject to prior supervisory				
	approval	Yes	Yes	Yes	Yes
i	Optional call date, contingent call dates and redemption amount	Upon occurrence of a tax or regulatory event, redemption at nominal amount	Upon occurrence of a regulatory event, redemption at nominal amount	Upon occurrence of a regulatory event, redemption at nominal amount	Upon occurrence of a regulatory event, redemption at nominal amount
ò	Subsequent call dates, if applicable	N/A	N/A	N/A	N/A
7	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
8	Coupon rate and any related index	6.30%	0.43%	0.99%	1.04%
	Existence of a dividend stopper	6.30% No	0.43% No	0.99% No	1.04% No
9					
9 Da	Existence of a dividend stopper Fully discretionary, partially discretionary	No	No	No	No
9 Da	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary	No Mandatory	No Mandatory	No Mandatory	No Mandatory
ia Ib	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of a step up or other incentive	No Mandatory Mandatory	No Mandatory Mandatory	No Mandatory Mandatory	No Mandatory Mandatory
a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of a step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible	No Mandatory Mandatory No Cumulative Non-convertible	No Mandatory Mandatory No Cumulative Non-convertible	No Mandatory Mandatory No Cumulative Non-convertible	No Mandatory Mandatory No Cumulative Non-convertible
a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of a step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s)	No Mandatory Mandatory No Cumulative Non-convertible N/A	No       Mandatory       Mandatory       No       Cumulative       Non-convertible       N/A	No       Mandatory       Mandatory       No       Cumulative       Non-convertible       NVA	No Mandatory Mandatory No Cumulative Non-convertible N/A
a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of a step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, fully or partial	No Mandatory Mandatory No Cumulative Non-convertible	No Mandatory Mandatory No Cumulative Non-convertible	No Mandatory Mandatory No Cumulative Non-convertible	No Mandatory Mandatory No Cumulative Non-convertible
a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of a step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, fully or partial If convertible, conversion trigger(s) If convertible, conversion rate If convertible, mandatory or optional	No Mandatory Mandatory No Cumulative Non-convertible N/A N/A	No Mandatory Mandatory No Cumulative Non-convertible N/A N/A	No Mandatory Mandatory No Cumulative Non-convertible N/A N/A	No Mandatory Mandatory No Cumulative Non-convertible N/A N/A
)a )a )b 1 2 3 1 5 5 7	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of a step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate	No Mandatory Mandatory No Cumulative Non-convertible N/A N/A N/A	No       Mandatory       Mandatory       No       Cumulative       Non-convertible       N/A       N/A	No       Mandatory       Mandatory       No       Cumulative       Non-convertible       N/A       N/A	No Mandatory Mandatory No Cumulative Non-convertible N/A N/A N/A
9 Da Db 1 2 3 4 5 5 7 7 3	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of a step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type	No Mandatory Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	No       Mandatory       Mandatory       No       Cumulative       Non-convertible       N/A       N/A       N/A       N/A       N/A	No       Mandatory       Mandatory       No       Cumulative       Non-convertible       N/A       N/A       N/A       N/A       N/A	No       Mandatory       Mandatory       Cumulative       Non-convertible       N/A       N/A       N/A       N/A       N/A
9 0a 0b 1 2 2 3 3 4 5 5 6 7 7 8 9 0	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of a step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, fully or partial If convertible, conversion trigger(s) If convertible, conversion rate If convertible, specify instrument type convertible, specify issuer of instrument it convertible, specify issuer of instrument it convertible, specify issuer of instrument it convertibles.	No Mandatory Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	No       Mandatory       Mandatory       No       Cumulative       Non-convertible       N/A	No       Mandatory       Mandatory       No       Cumulative       Non-convertible       N/A	No       Mandatory       Mandatory       No       Cumulative       Non-convertible       N/A
	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of a step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate If convertible, mandatory or optional convertible, mandatory or optional convertible, specify instrument type convertible into If convertible, specify issuer of instrument It convertible into	No Mandatory Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No       Mandatory       Mandatory       No       Cumulative       Non-convertible       N/A       N/A       N/A       N/A       N/A       N/A       N/A       N/A	No       Mandatory       Mandatory       No       Cumulative       Non-convertible       N/A	No       Mandatory       Mandatory       No       Cumulative       Non-convertible       N/A
b	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of a step up or other incentive to redeem Non-cumulative or cumulative Convertible, ron-convertible If convertible, fully or partial If convertible, fully or partial If convertible, fully or partial if convertible, specify instrument type convertible into If convertible, specify instrument type convertible, specify issuer of instrument it convertible, specify issuer of instrument it convertible. Mitte-down features If write-down, write-down trigger(s)	No Mandatory Mandatory Mandatory No Cumulative Non-convertible N/A	No         Mandatory         Mandatory         Mandatory         Cumulative         Non-convertible         N/A         No         SRB: statutory approach	No         Mandatory         Mandatory         Mandatory         Cumulative         Non-convertible         N/A         No         SRB: statutory approach	No         Mandatory         Mandatory         Cumulative         Non-convertible         N/A         NA
9 Da 1 2 3 3 4 5 5 7 3 3 9 0 1 1 2 2 3 3	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of a step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, fully or partial If convertible, fully or partial If convertible, fully or partial If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible specify issuer of instrument it convertible specify issuer of instrument the convertible specify issuer of instrument it convertis into Write-down, write-down trigger(s) If write-down, full or partial	No Mandatory Mandatory Mandatory No Cumulative Non-convertible N/A	No         Mandatory         Mandatory         Mandatory         No         Cumulative         Non-convertible         N/A	No         Mandatory         Mandatory         No         Cumulative         Non-convertible         N/A	No         Mandatory         Mandatory         Cumulative         Non-convertible         N/A
9 0a 0b 1 2 3 3 4 5 6 7 8 9	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of a step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion trigger(s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible, specify insure of instrument it convertible, specify issuer of instrument it convertible, specify issuer of instrument it convertible, specify issuer of instrument it convertible into If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of	No         Mandatory         Mandatory         No         Cumulative         Non-convertible         N/A         N/A	No         Mandatory         Mandatory         No         Cumulative         Non-convertible         N/A	No         Mandatory         Mandatory         No         Cumulative         Non-convertible         N/A	No         Mandatory         Mandatory         No         Cumulative         Non-convertible         N/A         N/A

36	Non-compliant transitioned features	No	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
37a	Link to the full terms and conditions of the instrument (signposting)		https://www.dzbank.de/content/dzba nk/de/library/disclaimerlibrary/disclaim r kapitalinstrumente.html		https://www.dzbank.de/content/dzba nk/de/library/disclaimerlibrary/disclaim er kapitalinstrumente.html

### DZ BANK Group

		Instrument 118	Instrument 119	Instrument 120	Instrument 121
	lssuer	DZ BANK	DZ BANK	DZ BANK	DZ BANK
	Unique identifier (e. g. CUSIP, ISIN or Bloomberg identifier for private placement)	SSD 13103	SSD 13096	SSD 13109	SSD 13099
1	Public or private placement	Private	Private	Private	Private
	Governing law(s) of the instrument	German law	German law	German law	German law
	Contractual recognition of write down and conversion powers of resolution authorities	No	No	No	No
	Regulatory treatment				
	Transitional CRR II rules Post-transitional CRR II rules	Tier 2 capital Tier 2 capital			
	Eligible at solo/(sub-)consolidated/solo & (sub-)consolidated level	Solo and consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated
	Instrument type (types to be specified by each jurisdiction)	Subordinated capital (Art. 63 CRR)			
	Amount recognised in regulatory capital (currency in million, as of most recent reporting date)	€1 million	€3 million	€4 million	€1 million
	Nominal amount of instrument	€1 million	€3 million	€4 million	€2 million
а	Issue price	100%	100%	100%	100%
)	Redemption price	100%	100%	100%	100%
)	Accounting classification	Liability – amortised cost			
1	Original date of issuance	12/10/2019	12/05/2019	12/16/2019	12/09/2019
2	Perpetual or dated	Dated	Dated	Dated	Dated
3	Original maturity date	12/10/2029	12/05/2029	12/17/2029	12/09/2024
1	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
5	Optional call date, contingent call dates and redemption amount	Upon occurrence of a regulatory event, redemption at nominal amount	Upon occurrence of a regulatory event, redemption at nominal amount	Upon occurrence of a regulatory event, redemption at nominal amount	Upon occurrence of a regulatory event, redemption at nominal amount
6	Subsequent call dates, if applicable	N/A	N/A	N/A	N/A
7	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
8	Coupon rate and any related index	0.98%	1.00%	0.98%	0.43%
9	Existence of a dividend stopper	No	No	No	No
0a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory
0b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory
1	Existence of a step up or other incentive to redeem	No	No	No	No
2	Non-cumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
3	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
1	If convertible, conversion trigger(s)	N/A	N/A	N/A	N/A
;	If convertible, fully or partial If convertible, conversion rate	N/A N/A	N/A N/A	N/A N/A	N/A N/A
,	If convertible, conversion rate	N/A N/A	N/A	N/A	N/A N/A
3	If convertible, specify instrument type convertible into	N/A	N/A	N/A	N/A
9	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	N/A
0	Write-down features	No	No	No	No
1 2	lf write-down, write-down trigger(s) If write-down, full or partial	SRB: statutory approach N/A	SRB: statutory approach N/A	SRB: statutory approach N/A	SRB: statutory approach N/A
3	If write-down, permanent or temporary	N/A	N/A	N/A	N/A
4	If temporary write-down, description of write-up mechanism	N/A	N/A	N/A	N/A
	Type of subordination (only for eligible liabilities)	N/A	N/A	N/A	N/A
4a					
4a U-	Ranking of the instrument in normal	Rank 3	Rank 3	Rank 3	Rank 3

36	Non-compliant transitioned features	No	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
37a	Link to the full terms and conditions of the instrument (signposting)		https://www.dzbank.de/content/dzba nk/de/library/disclaimerlibrary/disclaim r kapitalinstrumente.html		https://www.dzbank.de/content/dzba nk/de/library/disclaimerlibrary/disclaim er kapitalinstrumente.html

### DZ BANK Group

		Instrument 122	Instrument 123	Instrument 124	Instrument 125
	lssuer	DZ BANK	DZ BANK	DZ BANK	DZ BANK
	Unique identifier (e. g. CUSIP, ISIN or Bloomberg identifier for private placement)	SSD 13102	SSD 13100	SSD 13121	DDA0V1
1	Public or private placement	Private	Private	Private	Private
	Governing law(s) of the instrument	German law	German law	German law	German law
Э	Contractual recognition of write down and conversion powers of resolution authorities	No	No	No	No
	Regulatory treatment				
	Transitional CRR II rules	Tier 2 capital	Tier 2 capital	Tier 2 capital	Tier 2 capital
	Post-transitional CRR II rules Eligible at solo/(sub-)consolidated/solo &	Tier 2 capital	Tier 2 capital	Tier 2 capital	Tier 2 capital
	(sub-)consolidated level	Solo and consolidated Subordinated capital	Solo and consolidated Subordinated capital	Solo and consolidated Subordinated capital	Solo and consolidated
	each jurisdiction)	(Art. 63 CRR)	(Art. 63 CRR)	(Art. 63 CRR)	(Art. 63 CRR)
:	Amount recognised in regulatory capital (currency in million, as of most recent reporting date)	€0 million	€1 million	€1 million	€15 million
)	Nominal amount of instrument	€1 million	€1 million	€1 million	€18 million
а	Issue price	100%	100%	100%	100%
2	Redemption price	100%	100%	100%	100%
C	Accounting classification	Liability – amortised cost			
1	Original date of issuance	12/10/2019	12/10/2019	01/02/2020	02/18/2020
2	Perpetual or dated	Dated	Dated	Dated	Dated
3	Original maturity date Issuer call subject to prior supervisory	12/10/2024	12/10/2029	01/02/2030	02/18/2027
4	approval	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	Upon occurrence of a regulatory event, redemption at nominal amount	Upon occurrence of a regulatory event, redemption at nominal amount	Upon occurrence of a regulatory event, redemption at nominal amount	Upon occurrence of a regulatory event, redemption at nominal amount
6	Subsequent call dates, if applicable	N/A	N/A	N/A	N/A
7	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
8	Coupon rate and any related index	0.425%	0.99%	1.04%	0.50%
9	Existence of a dividend stopper	No	No	No	No
:0a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory
0b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory
1	Existence of a step up or other incentive to redeem	No	No	No	No
2	Non-cumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
3	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
1	If convertible, conversion trigger(s)	N/A	N/A	N/A	N/A
5	If convertible, fully or partial If convertible, conversion rate	N/A N/A	N/A N/A	N/A N/A	N/A N/A
7	If convertible, mandatory or optional	N/A	N/A	N/A	N/A
3	conversion If convertible, specify instrument type convertible into	N/A	N/A	N/A	N/A
9	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	N/A
	Write-down features	No	No	No	No
0	If write-down, write-down trigger(s)	SRB: statutory approach	SRB: statutory approach	SRB: statutory approach	SRB: statutory approach
1		N/A	N/A	N/A	N/A
1	If write-down, full or partial	IVA			
1		N/A	N/A	N/A	N/A
3	If write-down, full or partial		N/A N/A	NA	N/A
30 31 32 33 33 34	If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of	N/A			

36	Non-compliant transitioned features	No	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
37a	Link to the full terms and conditions of the instrument (signposting)		https://www.dzbank.de/content/dzba nk/de/library/disclaimerlibrary/disclaim er kapitalinstrumente.html		https://www.dzbank.de/content/dzba nk/de/library/disclaimerlibrary/disclaim er kapitalinstrumente.html

### DZ BANK Group

		Instrument 126	Instrument 127	Instrument 128	Instrument 129
	lssuer	DZ BANK	DZ BANK	DZ BANK	DZ BANK
	Unique identifier (e. g. CUSIP, ISIN or Bloomberg identifier for private placement)	DDA0V2	DDA0XL	SSD 9253	SSD 9254
а	Public or private placement	Private	Private	Private	Private
	Governing law(s) of the instrument	German law	German law	German law	German law
a	Contractual recognition of write down and conversion powers of resolution authorities	No	No	No	No
	Regulatory treatment				
	Transitional CRR II rules Post-transitional CRR II rules	Tier 2 capital Tier 2 capital	Tier 2 capital Tier 2 capital	Tier 2 capital Tier 2 capital	Tier 2 capital Tier 2 capital
	Eligible at solo/(sub-)consolidated/solo & (sub-)consolidated level	Solo and consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated
,	Instrument type (types to be specified by each jurisdiction)	Subordinated capital (Art. 63 CRR)	Subordinated capital (Art. 63 CRR)	Subordinated capital (Art. 63 CRR)	Subordinated capital (Art. 63 CRR)
3	Amount recognised in regulatory capital (currency in million, as of most recent reporting date)	€5 million	€25 million	€15 million	€3 million
)	Nominal amount of instrument	€5 million	€25 million	€15 million	€3 million
)a	Issue price	100%	100%	100%	100%
b	Redemption price	100%	100%	100%	100%
0	Accounting classification	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost
1	Original date of issuance	02/18/2020	03/05/2020	07/17/2020	07/17/2020
2	Perpetual or dated	Dated	Dated	Dated	Dated
3	Original maturity date	02/18/2032	03/05/2032	07/17/2035	07/17/2035
4	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	Upon occurrence of a regulatory event, redemption at nominal amount	Upon occurrence of a regulatory event, redemption at nominal amount	Upon occurrence of a regulatory event, redemption at nominal amount	Upon occurrence of a regulatory event, redemption at nominal amount
6	Subsequent call dates, if applicable	N/A	N/A	N/A	N/A
7	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
8	Coupon rate and any related index	1.00%	0.78%	1.78%	1.78%
9	Existence of a dividend stopper	No	No	No	No
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory
0b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory
1	Existence of a step up or other incentive to redeem	No	No	No	No
2	Non-cumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
3	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
4	If convertible, conversion trigger(s)	N/A	N/A	N/A	N/A
5	If convertible, fully or partial	N/A	N/A	N/A	N/A
6	If convertible, conversion rate If convertible, mandatory or optional	N/A	N/A	N/A	N/A
27	conversion If convertible, specify instrument type	N/A	N/A	N/A	N/A
28	convertible into If convertible, specify issuer of instrument	N/A	N/A N/A	N/A N/A	N/A N/A
	it converts into				
1	Write-down features If write-down, write-down trigger(s)	No SRB: statutory approach	No SRB: statutory approach	No SRB: statutory approach	No SRB: statutory approach
2	If write-down, full or partial	N/A	N/A	N/A	N/A
3	If write-down, permanent or temporary	N/A	N/A	N/A	N/A
	If temporary write-down, description of write-up mechanism	N/A	N/A	N/A	N/A
34					
34 34a	Type of subordination (only for eligible liabilities)	N/A	N/A	N/A	N/A

36	Non-compliant transitioned features	No	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
37a	Link to the full terms and conditions of the instrument (signposting)		https://www.dzbank.de/content/dzba nk/de/library/disclaimerlibrary/disclaim er kapitalinstrumente.html		https://www.dzbank.de/content/dzba nk/de/library/disclaimerlibrary/disclaim er kapitalinstrumente.html

### DZ BANK Group

		Instrument 130	Instrument 131	Instrument 132	Instrument 133
	lssuer	DZ BANK	DZ BANK	DZ BANK	DZ BANK
	Unique identifier (e. g. CUSIP, ISIN or Bloomberg identifier for private	SSD 9256	SSD 9257	SSD 13366	SSD 13368
1	placement) Public or private placement	Private	Private	Private	Private
	Public or private placement Governing law(s) of the instrument	German law	German law	German law	German law
	Contractual recognition of write down				
3	and conversion powers of resolution authorities	No	No	No	No
	Regulatory treatment				
	Transitional CRR II rules Post-transitional CRR II rules	Tier 2 capital Tier 2 capital			
	Eligible at solo/(sub-)consolidated/solo & (sub-)consolidated level	Solo and consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated
	Instrument type (types to be specified by each jurisdiction)	Subordinated capital (Art. 63 CRR)			
;	Amount recognised in regulatory capital (currency in million, as of most recent reporting date)	€50 million	€25 million	€5 million	€1 million
	Nominal amount of instrument	€50 million	€25 million	€5 million	€1 million
а	lssue price	100%	100%	100%	100%
b	Redemption price	100%	100%	100%	100%
0	Accounting classification	Liability – amortised cost			
1	Original date of issuance	07/23/2020	07/23/2020	09/14/2020	09/17/2020
2	Perpetual or dated	Dated	Dated	Dated	Dated
3	Original maturity date	07/23/2040	07/23/2040	09/16/2030	09/17/2030
4	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
5	Optional call date, contingent call dates and redemption amount	Upon occurrence of a regulatory event, redemption at nominal amount	Upon occurrence of a regulatory event, redemption at nominal amount	Upon occurrence of a regulatory event, redemption at nominal amount	Upon occurrence of a regulatory event, redemption at nominal amount
6	Subsequent call dates, if applicable	N/A	N/A	N/A	N/A
7	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
8	Coupon rate and any related index	1.86%	1.86%	1.13%	1.14%
9	Existence of a dividend stopper	No	No	No	No
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory
0b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive	No	No	No	No
	to redeem				
2	Non-cumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
3	Convertible or non-convertible If convertible, conversion trigger(s)	N/A	Non-convertible N/A	Non-convertible N/A	Non-convertible N/A
5	If convertible, fully or partial	N/A	N/A	N/A	N/A
6	If convertible, conversion rate	N/A	N/A	N/A	N/A
7	If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
8	If convertible, specify instrument type convertible into	N/A	N/A	N/A	N/A
9	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	N/A
0	Write-down features	No	No	No	No
1	If write-down, write-down trigger(s) If write-down, full or partial	SRB: statutory approach N/A	SRB: statutory approach N/A	SRB: statutory approach N/A	SRB: statutory approach N/A
3	If write-down, permanent or temporary	N/A	N/A	N/A	N/A
4	If temporary write-down, description of write-up mechanism	N/A	N/A	N/A	N/A
	Type of subordination (only for eligible				
	liabilities)	N/A	N/A	N/A	N/A
84a EU-	Ranking of the instrument in normal				

36	Non-compliant transitioned features	No	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
37a	Link to the full terms and conditions of the instrument (signposting)		https://www.dzbank.de/content/dzba nk/de/library/disclaimerlibrary/disclaim r kapitalinstrumente.html		https://www.dzbank.de/content/dzba nk/de/library/disclaimerlibrary/disclaim er kapitalinstrumente.html

### DZ BANK Group

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Amoun (currency reportin b) Redemp b) Redemp b) Redemp converting convert approva and red convert approva convert approva convert approva convert approva convert approva convert approva convert approva convert convert approva convert convert approva convert convert approva convert convert approva convert convert approva convert conv	unt recognised in regulatory capital ency in million, as of most recent ting date) inal amount of instrument price mption price unting classification	egulatory capital f most recent €1 million	· · ·		Subordinated capital
a Issue pr b Redemy 0 Account 1 Origina 2 Perpetu 3 Origina 4 approva 5 Optiona and red 5 Optiona and red 6 Subseq 6 Subseq 6 Subseq 7 Fixed or 8 Coupor 9 Existenc 9 Existenc 9 Existenc 9 Existenc 1 Existenc 1 Existenc 1 Existenc 1 Existenc 2 Non-cur 3 Convert 4 If conve 5 f convect 6 f convert 6 f convert 9 f conver	price mption price unting classification	rument €1 million	€1 million	(Art. 63 CRR) €198 million	(Art. 63 CRR) €356 million
a Issue pr b Redemy 0 Account 1 Origina 2 Perpetu 3 Origina 4 approva 5 Option: and red 6 Subseq 6 Subseq 6 Subseq 6 Subseq 7 Fixed or 8 Coupor 9 Existenc 0 Fully di 0 or man 0 Fully di 0 or man 1 Existenc 0 Fully di 0 or man 1 Existenc 2 Non-cur 3 Convert 4 If conve 5 If conve 6 If convert 7 Ficonvert 9 Convert 9	price mption price unting classification		€1 million	€217 million	€356 million
0       Account         1       Original         2       Perpetu         3       Original         4       Issuer ca         5       Optional         6       Subseqt         7       Fixed of         8       Coupon         9       Existence         0a       Fully disort or mand         0b       Fully disort or mand         1       Existence         2       Non-cur         3       Convert         4       If convect         5       If convert         6       If convert         9       If convert         1       If convert         2       Non-cur         3       Convert         4       If convert         6       If convert         9       If convert         9       If convert	unting classification	100%	100%	100%	100%
Origina     Origina     Origina     Origina     Origina     Origina     Issuer c     approva     Subseq     Subseq     For the second sec		100%	100%	100%	100%
2         Perpetu           3         Original Issuer ca approva           5         Optionand and red           6         Subsequer if applic           7         Fixed on           8         Couporn           9         Existence           00a         Fully dis or mand           0ab         Fully dis or mand           1         Existence           2         Non-cur 3           Convert 4         If convert 5           6         If convert converts           8         Couvert q	nal date of issuance	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost
3         Original Issuer c approval           Issuer c approval         Issuer c approval           5         Options and red           6         Subsequir if applic           7         Fixed or           8         Coupor           9         Existence           0b         Fully dis or mand           0b         Fully dis or mand           1         Existence           2         Non-cut 3           3         Convert 4           4         If convect convert 9           8         If convect convert 9           8         If convect convert 9			09/23/2020	07/22/2020	07/22/2020
A Issuer cc approva approva or and red Subseqt f applic f appli	etual or dated	Dated	Dated	Dated	Dated
A approva     approva     approva     and red     and red     and red     and red     Subseq     Subseq     Subseq     Fully di     or man     bob     Fully di     or man     To rede     Non-cur     Convert     A If conver     fi conve     fi conve     fi conver     fi conver     fi conver     fi convert     a If convert     fi conver     fi conver     fi convert     fi con	nal maturity date r call subject to prior supervisory	09/17/2030 or supervisory	09/23/2030	07/22/2027	07/22/2030
and red and red Subsequ Subsequ Fully dis or mand Subsequ S		Yes	Yes	Yes	Yes
<ul> <li>if applic</li> <li>if applic</li> <li>Fixed or</li> <li>Fixed or</li> <li>Existence</li> <li>Fully dia or mano</li> <l< td=""><td>onal call date, contingent call dates redemption amount</td><td></td><td>Upon occurrence of a regulatory event, redemption at nominal amount</td><td>Upon occurrence of a regulatory event, redemption at nominal amount</td><td>Upon occurrence of a regulatory event, redemption at nominal amount</td></l<></ul>	onal call date, contingent call dates redemption amount		Upon occurrence of a regulatory event, redemption at nominal amount	Upon occurrence of a regulatory event, redemption at nominal amount	Upon occurrence of a regulatory event, redemption at nominal amount
Source of the converted of the conv	equent call dates, olicable	N/A	N/A	N/A	N/A
9     Existence       0a     Fully dia       0b     Fully dia       0c     Fully dia       0b     Fully dia       0c     Fully dia       0c     Fully dia       1     Existence       2     Non-cura       3     Convert       4     If convect       6     If convect       7     If convect       8     If convect       9     If convect	or floating dividend/coupon	nd/coupon Fixed	Fixed	Fixed	Fixed
Fully dia or mano fully dia or mano fully dia or mano to redec 2 Non-cur 3 Convert 4 If conve 7 If convec ronvers econvers g If convec	on rate and any related index	lated index 1.14%	1.13%	1.259%	1.576%
or mano provide or mano provide a set of the set of t	ence of a dividend stopper	stopper No	No	No	No
or mano or mano to reden Non-cur Non-c	discretionary, partially discretionary andatory (in terms of timing)	ally discretionary of timing) Mandatory	Mandatory	Mandatory	Mandatory
to redet Non-cui Convert Lonvert Lonvert Lonvert Lonvert Lonvert Lonvert Lonvert Lonvert Lonvert	discretionary, partially discretionary andatory (in terms of amount)		Mandatory	Mandatory	Mandatory
3 Convert 4 If conve 5 If conve 6 If conve 7 If conver 8 If convert 9 If convert	ence of a step up or other incentive deem	r other incentive No	No	No	No
5 If conve 6 If conve 7 If conve 7 convers 8 If conve convert 9 If conve	cumulative or cumulative	ulative Cumulative	Cumulative	Cumulative	Cumulative
5 If conve 6 If conve 7 If conve 7 convers 8 If conve 8 If conve 9 If conve	ertible or non-convertible	vertible Non-convertible	Non-convertible	Non-convertible	Non-convertible
6 If conve 7 If conver 8 If convers 9 If convert 9 If convert	wertible, conversion trigger(s) wertible, fully or partial		N/A N/A	N/A N/A	N/A N/A
7 If conver convers 8 If conver convert 9 If conve	ivertible, tully of partial ivertible, conversion rate		N/A N/A	N/A N/A	N/A N/A
If convers convert convert	vertible, mandatory or optional		N/A	N/A	N/A
۹ If conve	ersion wertible, specify instrument type ertible into		N/A	N/A	N/A
	wertible, specify issuer of instrument werts into	uer of instrument N/A	N/A	N/A	N/A
		No	No	No	No
	-down features		SRB: statutory approach N/A	SRB: statutory approach N/A	SRB: statutory approach N/A
3 If write-	e-down features te-down, write-down trigger(s) te-down, full or partial	nt or temporary N/A	N/A	N/A	N/A
	te-down, write-down trigger(s)		N/A	N/A	N/A
4a Type of liabilitie	te-down, write-down trigger(s) te-down, full or partial	n, description of N/A			
EU- Ranking 34b insolver	te-down, write-down trigger(s) te-down, full or partial te-down, permanent or temporary nporary write-down, description of -up mechanism of subordination (only for eligible	NVA	N/A	N/A	N/A

36	Non-compliant transitioned features	No	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
37a	Link to the full terms and conditions of the instrument (signposting)		https://www.dzbank.de/content/dzba nk/de/library/disclaimerlibrary/disclaim er kapitalinstrumente.html		https://www.dzbank.de/content/dzba nk/de/library/disclaimerlibrary/disclaim er kapitalinstrumente.html

# DZ BANK Group

		Instrument 138	Instrument 139	Instrument 140	Instrument 141
	lssuer	DZ BANK	DZ BANK	DZ BANK	DZ BANK
	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	DFK0B3	DFK0EG	DFK0CN	DFK0EA
1	Public or private placement	Private	Private	Private	Private
	Governing law(s) of the instrument	German law	German law	German law	German law
I	Contractual recognition of write down and conversion powers of resolution authorities	No	No	No	No
	Regulatory treatment				
	Transitional CRR II rules Post-transitional CRR II rules	Tier 2 capital Tier 2 capital	Tier 2 capital Tier 2 capital	Tier 2 capital Tier 2 capital	Tier 2 capital Tier 2 capital
	Eligible at solo/(sub-)consolidated/solo & (sub-)consolidated level	Solo and consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated
	Instrument type (types to be specified by each jurisdiction)	Subordinated capital (Art. 63 CRR)	Subordinated capital (Art. 63 CRR)	Subordinated capital (Art. 63 CRR)	Subordinated capital (Art. 63 CRR)
;	Amount recognised in regulatory capital (currency in million, as of most recent reporting date)	€422 million	€11 million	€100 million	€11 million
	Nominal amount of instrument	€422 million	€11 million	€100 million	€20 million
a	Issue price	100%	100%	100%	100%
b	Redemption price	100%	100%	100%	100%
0	Accounting classification	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost
1	Original date of issuance	07/22/2020	09/24/2020	07/22/2020	09/16/2020
2 3	Perpetual or dated Original maturity date	Dated 07/22/2030	Dated 09/24/2030	Dated 07/22/2030	Dated 09/16/2025
	Issuer call subject to prior supervisory				
4	approval	Yes	Yes	Yes	Yes
5	Optional call date, contingent call dates and redemption amount	Upon occurrence of a regulatory event, redemption at nominal amount	Upon occurrence of a regulatory event, redemption at nominal amount	Upon occurrence of a regulatory event, redemption at nominal amount	Upon occurrence of a regulatory event, redemption at nominal amount
6	Subsequent call dates, if applicable	N/A	N/A	N/A	N/A
7	Fixed or floating dividend/coupon	Floating	Floating	Fixed	Fixed
8	Coupon rate and any related index	3-month Euribor + 180 bps	3-month Euribor + 133 bps	1.58%	0.565%
9	Existence of a dividend stopper	No	No	No	No
0a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No	No
22	Non-cumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
3	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
4	If convertible, conversion trigger(s)	N/A	N/A	N/A	N/A
5 6	If convertible, fully or partial If convertible, conversion rate	N/A N/A	N/A N/A	N/A N/A	N/A N/A
7	If convertible, mandatory or optional	N/A	N/A	N/A	N/A
8	conversion If convertible, specify instrument type convertible into	N/A	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	N/A
80	Write-down features	No	No	No	No
1	If write-down, write-down trigger(s)	SRB: statutory approach	SRB: statutory approach	SRB: statutory approach	SRB: statutory approach
2	If write-down, full or partial	N/A	N/A	N/A	N/A
3	If write-down, permanent or temporary	N/A	N/A	N/A	N/A
4	If temporary write-down, description of write-up mechanism	N/A	N/A	N/A	N/A
84a	Type of subordination (only for eligible liabilities)	N/A	N/A	N/A	N/A

36	Non-compliant transitioned features	No	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
37a	Link to the full terms and conditions of the instrument (signposting)		https://www.dzbank.de/content/dzba nk/de/library/disclaimerlibrary/disclaim r kapitalinstrumente.html		https://www.dzbank.de/content/dzba nk/de/library/disclaimerlibrary/disclaim er kapitalinstrumente.html

# DZ BANK Group

		Instrument 142	Instrument 142	Instrument 144	Instrument 14E
	lssuer	Instrument 142 DZ BANK	DZ BANK	Instrument 144 DZ BANK	Instrument 145 DZ BANK
	Unique identifier (e. g. CUSIP, ISIN or Bloomberg identifier for private	DFK0EF	DFK0JF	DFK0JA	DEKOJB
	placement)				
3	Public or private placement Governing law(s) of the instrument	Private German law	Private German law	Private German law	Private German law
а	Contractual recognition of write down and conversion powers of resolution authorities	No	No	No	No
	Regulatory treatment				
	Transitional CRR II rules Post-transitional CRR II rules	Tier 2 capital Tier 2 capital			
ŝ	Eligible at solo/(sub-)consolidated/solo & (sub-)consolidated level	Solo and consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated
7	Instrument type (types to be specified by each jurisdiction)	Subordinated capital (Art. 63 CRR)			
В	Amount recognised in regulatory capital (currency in million, as of most recent reporting date)	€200 million	€12 million	€128 million	€75 million
9	Nominal amount of instrument	€200 million	€12 million	€128 million	€75 million
9a	Issue price	100%	100%	100%	100%
)b	Redemption price	100%	100%	100%	100%
0	Accounting classification	Liability – amortised cost			
1	Original date of issuance	09/23/2020	03/11/2021	03/11/2021	03/11/2021
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date	09/23/2030	03/13/2028	03/11/2031	03/11/2031
4	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	Upon occurrence of a regulatory event, redemption at nominal amount	Upon occurrence of a regulatory event, redemption at nominal amount	Upon occurrence of a regulatory event, redemption at nominal amount	Upon occurrence of a regulatory event, redemption at nominal amount
6	Subsequent call dates, if applicable	N/A	N/A	N/A	N/A
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Floating
18	Coupon rate and any related index	1.026%	0.640%	1.055%	3-month Euribor + 103 bps
19	Existence of a dividend stopper	No	No	No	No
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No	No
22	Non-cumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
4	If convertible, conversion trigger(s)	N/A	N/A	N/A	N/A
5	If convertible, fully or partial	N/A	N/A	N/A	N/A
6	If convertible, conversion rate If convertible, mandatory or optional	N/A	N/A N/A	N/A N/A	N/A N/A
8	conversion If convertible, specify instrument type	N/A	N/A	N/A	N/A
29	convertible into If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	N/A
30	Write-down features	No	No	No	No
81	If write-down, write-down trigger(s)	SRB: statutory approach	SRB: statutory approach	SRB: statutory approach	SRB: statutory approach
32	If write-down, full or partial	N/A	N/A	N/A	N/A
	If write-down, permanent or temporary	N/A	N/A	N/A	N/A
33					
	If temporary write-down, description of write-up mechanism	N/A	N/A	WA	N/A
33 34 34a		NA	N/A N/A	NA	N/A

36	Non-compliant transitioned features	No	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
37a	Link to the full terms and conditions of the instrument (signposting)		https://www.dzbank.de/content/dzba nk/de/library/disclaimerlibrary/disclaim er kapitalinstrumente.html		https://www.dzbank.de/content/dzba nk/de/library/disclaimerlibrary/disclaim er kapitalinstrumente.html

# DZ BANK Group

1		Instrument 146	Instrument 147	Instrument 148	Instrument 149
	lssuer	former DVB Bank	DZ BANK	DZ BANK	DZ BANK
	Unique identifier (e. g. CUSIP, ISIN or Bloomberg identifier for private placement)	3046397011	SSD 13837	SSD 13838	SSD 13843
а	Public or private placement	Private	Private	Private	Private
	Governing law(s) of the instrument	German law	German law	German law	German law
1	Contractual recognition of write down and conversion powers of resolution authorities	No	No	No	No
	Regulatory treatment				
	Transitional CRR II rules Post-transitional CRR II rules	Tier 2 capital Tier 2 capital	Tier 2 capital Tier 2 capital	Tier 2 capital Tier 2 capital	Tier 2 capital Tier 2 capital
	Eligible at solo/(sub-)consolidated/solo & (sub-)consolidated level	Solo and consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated
	Instrument type (types to be specified by each jurisdiction)	Subordinated capital (Art. 63 CRR)	Subordinated capital (Art. 63 CRR)	Subordinated capital (Art. 63 CRR)	Subordinated capital (Art. 63 CRR)
	Amount recognised in regulatory capital (currency in million, as of most recent reporting date)	€2 million	€1 million	€1 million	€10 million
	Nominal amount of instrument	€50 million	€1 million	€1 million	€10 million
la la	Issue price	100%	100%	100%	100%
b	Redemption price	100%	100%	100%	100%
D	Accounting classification	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost
1	Original date of issuance	03/27/2015	05/12/2022	05/13/2022	05/16/2022
12	Perpetual or dated	Dated	Dated	Dated	Dated
3	Original maturity date	03/27/2023	05/12/2027	05/14/2029	05/17/2032
4	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	Upon occurrence of a tax or regulatory event, redemption at nominal amount	Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest	Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest	Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest
6	Subsequent call dates, if applicable	N/A	N/A	N/A	N/A
7	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
8	Coupon rate and any related index	2.00%	2.7%	2.95%	3.22%
	Coupon rate and any related index Existence of a dividend stopper	2.00% No	2.7% No	2.95% No	3.22% No
9					
19 20a	Existence of a dividend stopper Fully discretionary, partially discretionary	No	No	No	No
19 20a 20b	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary	No Mandatory	No Mandatory	No Mandatory	No Mandatory
9 !0a !0b	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of a step up or other incentive	No Mandatory Mandatory	No Mandatory Mandatory	No Mandatory Mandatory	No Mandatory Mandatory
9 0a 0b 1 2 3	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of a step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible	No Mandatory Mandatory No Cumulative Nor-convertible	No Mandatory Mandatory No Cumulative Non-convertible	No Mandatory Mandatory No Cumulative Non-convertible	No Mandatory Mandatory No Cumulative Non-convertible
9 0a 0b 1 2 3 4	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of a step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s)	No Mandatory Mandatory No Cumulative Non-convertible N/A	No       Mandatory       Mandatory       No       Cumulative       Non-convertible       N/A	No Mandatory Mandatory No Cumulative Non-convertible N/A	No Mandatory Mandatory No Cumulative Non-convertible N/A
9 0a 0b 1 2 3 4 5	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of a step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, fully or partial	No Mandatory Mandatory No Cumulative Non-convertible N/A N/A	No Mandatory Mandatory No Cumulative Non-convertible N/A N/A	No Mandatory Mandatory No Cumulative Non-convertible N/A N/A	No Mandatory Mandatory No Cumulative Non-convertible N/A N/A
9 0a 0b 1 2 3 4 5 6	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of a step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s)	No Mandatory Mandatory No Cumulative Non-convertible N/A	No       Mandatory       Mandatory       No       Cumulative       Non-convertible       N/A	No Mandatory Mandatory No Cumulative Non-convertible N/A	No Mandatory Mandatory No Cumulative Non-convertible N/A
9 20a 20b 21 22 23 24 25 26 27	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of a step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, fully or partial If convertible, fully or partial If convertible, conversion rate If convertible, mandatory or optional conversion If onvertible, pacify instrument type convertible into	No Mandatory Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	No Mandatory Mandatory No Cumulative Non-convertible NIA N/A N/A	No Mandatory Mandatory No Cumulative Non-convertible NVA NVA NVA	No Mandatory Mandatory No Cumulative Non-convertible N/A N/A N/A
9 00a 20b 21 22 23 24 25 26 27 28	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of a step up or other incentive to redeem Non-cumulative or cumulative Convertible or one-convertible If convertible, fully or partial If convertible, conversion trigger(s) If convertible, conversion rate If convertible, mandatory or optional conversible mandatory or optional convertible, specify instrument type convertible, specify instrument	No Mandatory Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	No       Mandatory       Mandatory       No       Cumulative       Non-convertible       N/A       N/A       N/A       N/A	No       Mandatory       Mandatory       Cumulative       Non-convertible       N/A       N/A       N/A	No       Mandatory       Mandatory       Cumulative       Non-convertible       N/A       N/A       N/A       N/A
9 20a 20b 21 22 23 24 25 26 27 28 8 9	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of a step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, fully or partial If convertible, fully or partial If convertible, conversion rate If convertible, mandatory or optional conversion If onvertible, pacify instrument type convertible into	No Mandatory Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	No       Mandatory       Mandatory       No       Cumulative       Non-convertible       N/A       N/A       N/A       N/A	No       Mandatory       Mandatory       No       Cumulative       Non-convertible       N/A       N/A       N/A       N/A       N/A       N/A	No       Mandatory       Mandatory       No       Cumulative       Non-convertible       N/A       N/A       N/A       N/A       N/A
9 20a 20b 21 22 23 24 25 5 6 27 28 29 30 31	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of a step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, fully or partial If convertible, fully or partial If convertible, fully or partial if convertible, fully or partial onversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it convertible, specify issuer of instrument it convertible. Specify issuer of instrument write-down features If write-down, write-down trigger(s)	No Mandatory Mandatory Mandatory No Cumulative Non-convertible N/A	No         Mandatory         Mandatory         Mandatory         Cumulative         Non-convertible         N/A         No         SRB: statutory approach	No         Mandatory         Mandatory         Mandatory         Cumulative         Non-convertible         N/A         N/A	No       Mandatory       Mandatory       Cumulative       Non-convertible       N/A       SRB: statutory approach
9 20a 20b 21 22 23 24 25 5 6 27 28 29 30 31	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of a step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, fully or partial If convertible, fully or partial If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it convertible, specify issuer of instrument it convertible into If convertible, specify issuer of instrument it convertible into	No Mandatory Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	No       Mandatory       Mandatory       Mandatory       No       Cumulative       Non-convertible       N/A	No       Mandatory       Mandatory       Mandatory       No       Cumulative       Non-convertible       N/A	No       Mandatory       Mandatory       No       Cumulative       Non-convertible       N/A
9 20a 20b 21 22 23 24 25 56 27 28 29 30 31 22 27 88 29 30 31 22 27 88 29 30 31 20 31 32 32 33 32 34 32 33 32 34 32 33 32 34 34 35 35 35 35 35 35 35 35 35 35 35 35 35	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of a step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, fully or partial If convertible, fully or partial If convertible, fully or partial if convertible, fully or partial onversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it convertible, specify issuer of instrument it convertible. Specify issuer of instrument write-down features If write-down, write-down trigger(s)	No Mandatory Mandatory Mandatory No Cumulative Non-convertible N/A	No         Mandatory         Mandatory         Mandatory         Cumulative         Non-convertible         N/A         No         SRB: statutory approach	No         Mandatory         Mandatory         Mandatory         Cumulative         Non-convertible         N/A         N/A	No         Mandatory         Mandatory         Mandatory         Cumulative         Non-convertible         N/A         No         SRB: statutory approach
19 20a 20b 21 22 23 24 25 26 27 28 29 30 31 32 33	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of a step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, fully or partial If convertible, fully or partial If convertible, fully or partial If convertible, society or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it convertible into If convertible, specify issuer of instrument It convertible into If convertible, specify issuer of instrument It convertible, specify issuer of instrument If converti	No Mandatory Mandatory Mandatory No Cumulative Non-convertible N/A	No         Mandatory         Mandatory         Mandatory         No         Cumulative         Non-convertible         N/A         N/A	No         Mandatory         Mandatory         Mandatory         No         Cumulative         Non-convertible         N/A	No         Mandatory         Mandatory         No         Cumulative         Non-convertible         N/A
18 19 20a 20b 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of a step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion trigger(s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify insure of instrument it converts into Write-down freatures If write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of	No       Mandatory       Mandatory       No       Cumulative       Non-convertible       N/A       N/A	No         Mandatory         Mandatory         No         Cumulative         Non-convertible         N/A	No         Mandatory         Mandatory         No         Cumulative         Non-convertible         N/A	No         Mandatory         Mandatory         No         Cumulative         Non-convertible         N/A         N/A

36	Non-compliant transitioned features	No	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
37a	Link to the full terms and conditions of the instrument (signposting)		https://www.dzbank.de/content/dzba nk/de/library/disclaimerlibrary/disclaim r kapitalinstrumente.html		https://www.dzbank.de/content/dzba nk/de/library/disclaimerlibrary/disclaim er kapitalinstrumente.html

# DZ BANK Group

		Instrument 150	Instrument 151	Instrument 152	Instrument 153
	lssuer	DZ BANK	DZ BANK	DZ BANK	DZ BANK
	Unique identifier (e. g. CUSIP, ISIN or Bloomberg identifier for private	SSD 13840	SSD 13848	SSD 13849	SSD 13851
	placement)	Private	Private	Private	Private
	Public or private placement Governing law(s) of the instrument	German law	German law	German law	German law
	Contractual recognition of write down				
	and conversion powers of resolution authorities	No	No	No	No
	Regulatory treatment				
	Transitional CRR II rules Post-transitional CRR II rules	Tier 2 capital Tier 2 capital	Tier 2 capital Tier 2 capital	Tier 2 capital Tier 2 capital	Tier 2 capital Tier 2 capital
	Eligible at solo/(sub-)consolidated/solo & (sub-)consolidated level	Solo and consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated
	Instrument type (types to be specified by each jurisdiction)	Subordinated capital (Art. 63 CRR)	Subordinated capital (Art. 63 CRR)	Subordinated capital (Art. 63 CRR)	Subordinated capital (Art. 63 CRR)
	Amount recognised in regulatory capital (currency in million, as of most recent reporting date)	€2 million	€10 million	€1 million	€3 million
	Nominal amount of instrument	€2 million	€10 million	€1 million	€3 million
а	Issue price	100%	100%	100%	100%
)	Redemption price	100%	100%	100%	100%
)	Accounting classification	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost
1	Original date of issuance	05/16/2022	05/20/2022	05/24/2022	05/25/2022
2	Perpetual or dated	Dated	Dated	Dated	Dated
3	Original maturity date	05/17/2032	05/20/2032	05/24/2027	05/25/2029
1	lssuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
5	Optional call date, contingent call dates and redemption amount	Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest	Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest	Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest	Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interes
6	Subsequent call dates, if applicable	N/A	N/A	N/A	N/A
7	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
8	Coupon rate and any related index	3.28%	3.325%	2.565%	2.84%
9	Existence of a dividend stopper	No	No	No	No
0a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory
0b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory
1	Existence of a step up or other incentive to redeem	No	No	No	No
2	Non-cumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
2 3	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
4	If convertible, conversion trigger(s)	N/A	N/A	N/A	N/A
5	If convertible, fully or partial	N/A	N/A	N/A	N/A
6	If convertible, conversion rate If convertible, mandatory or optional	N/A	N/A	N/A	N/A
7	conversion If convertible, specify instrument type	N/A	N/A	N/A	N/A
8	convertible into If convertible, specify issuer of instrument	N/A	N/A	N/A	N/A
9	it converts into	N/A	N/A	N/A	N/A
0	Write-down features	No SRB: statutory approach	No SRB: statutory approach	No SPR: statutory approach	No SRB: statutory approach
1	If write-down, write-down trigger(s) If write-down, full or partial	N/A	N/A	SRB: statutory approach N/A	SRB: statutory approach N/A
				N/A	N/A
31		N/A			
31 32 33 34	If write-down, permanent or temporary If temporary write-down, description of write-up mechanism	N/A	N/A N/A	NA	N/A
32	If write-down, permanent or temporary If temporary write-down, description of				N/A N/A

36	Non-compliant transitioned features	No	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
37a	Link to the full terms and conditions of the instrument (signposting)		https://www.dzbank.de/content/dzba nk/de/library/disclaimerlibrary/disclaim er kapitalinstrumente.html		https://www.dzbank.de/content/dzba nk/de/library/disclaimerlibrary/disclaim er kapitalinstrumente.html

# DZ BANK Group

		Instrument 154	Instrument 155	Instrument 156	Instrument 157
1	lssuer	DZ BANK	DZ BANK	DZ BANK	DZ BANK
2	Unique identifier (e. g. CUSIP, ISIN or Bloomberg identifier for private	SSD 13855	SSD 13857	SSD 13858	SSD 13859
3	placement) Public or private placement	Private	Private	Private	Private
	Governing law(s) of the instrument	German law	German law	German law	German law
a	Contractual recognition of write down and conversion powers of resolution authorities	No	No	No	No
	Regulatory treatment				
	Transitional CRR II rules Post-transitional CRR II rules	Tier 2 capital Tier 2 capital	Tier 2 capital Tier 2 capital	Tier 2 capital Tier 2 capital	Tier 2 capital Tier 2 capital
	Eligible at solo/(sub-)consolidated/solo & (sub-)consolidated level	Solo and consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated
	Instrument type (types to be specified by each jurisdiction)	Subordinated capital (Art. 63 CRR)	Subordinated capital (Art. 63 CRR)	Subordinated capital (Art. 63 CRR)	Subordinated capital (Art. 63 CRR)
1	Amount recognised in regulatory capital (currency in million, as of most recent reporting date)	€1 million	€1 million	€1 million	€1 million
	Nominal amount of instrument	€1 million	€1 million	€1 million	€1 million
а	Issue price	100%	100%	100%	100%
b	Redemption price	100%	100%	100%	100%
0	Accounting classification	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost
1	Original date of issuance	05/27/2022	06/03/2022	06/03/2022	06/03/2022
2	Perpetual or dated	Dated	Dated	Dated	Dated
3	Original maturity date	05/27/2027	06/03/2027	06/03/2032	06/04/2029
4	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest	Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest	Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest	Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest
6	Subsequent call dates, if applicable	N/A	N/A	N/A	N/A
7	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	2.48%	2.675%	3.365%	2.955%
		No	No	No	No
9	Existence of a dividend stopper		M	Mandatory	Mandatory
	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory		
:0a	Fully discretionary, partially discretionary	Mandatory Mandatory	Mandatory	Mandatory	Mandatory
0a	Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary			Mandatory	Mandatory No
0a 0b 1	Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of a step up or other incentive	Mandatory	Mandatory		
0a 0b 1	Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of a step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible	Mandatory No Cumulative Non-convertible	Mandatory	No	No Cumulative Non-convertible
0a 0b 1 2 3	Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of a step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s)	Mandatory No Cumulative Non-convertible N/A	Mandatory No Cumulative Non-convertible N/A	No Cumulative Non-convertible N/A	No Cumulative Non-convertible N/A
0a 0b 1 2 3 4	Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of a step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, fully or partial	Mandatory No Cumulative Non-convertible N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A	No Cumulative Non-convertible NA NA	No Cumulative Non-convertible N/A N/A
0a 0b 1 2 3 4 5 6	Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of a step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s)	Mandatory No Cumulative Non-convertible N/A	Mandatory No Cumulative Non-convertible N/A	No Cumulative Non-convertible N/A	No Cumulative Non-convertible N/A
0a 0b 1 2 3 4 5 6 7	Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of a step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, fully or partial If convertible, fully or partial If convertible, nonversion rate If convertible, mandatory or optional	Mandatory No Cumulative Non-convertible N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A
20a 20b 21 22 23 24 25 26 27 28	Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of a step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate If convertible, conversion rate If convertible, mandatory or optional conversion for conversion	Mandatory No Cumulative N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A
0a 0b 1 2 3 4 5 6 7 7 8 8 9 0	Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of a step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible, specify issuer of instrument it convertible, specify issuer of instrument it convertible, specify issuer of instrument it convertibles into	Mandatory No Cumulative N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A
20a 20b 21 22 23 24 25 26 27 28 29 29 20 20 27 28 29 20 20 20 20 20 20 20 20 20 20 20 20 20	Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of a step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion tridger(s) If convertible, conversion tridger(s) If convertible, supedity instrument type conversion If convertible, specify instrument type convertible, specify issuer of instrument it convertible, specify issuer of instrument	Mandatory No Cumulative N/A N/A N/A N/A N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	No Cumulative NA Non-convertible NA NA NA NA NA NA	No Cumulative Non-convertible N/A N/A N/A N/A N/A
19 20a 20b 21 22 23 24 25	Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of a step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s)	Mandatory No Cumulative Non-convertible N/A	Mandatory No Cumulative Non-convertible N/A	No Cumulative Non-convertible N/A	No Cumulative Non-convertible N/A
20a 20b 21 22 23	Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of a step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible, specify issuer of instrument it convertible, specify issuer of instrument it convertible, specify issuer of instrument it convertibles into If convertible specify issuer of instrument	Mandatory No Cumulative No-convertible N/A	Mandatory No Cumulative N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	No Cumulative NA NA NA NA NA NA NA NA NA NA NA SRB: statutory approach
20a 20b 21 22 23 24 25 26 27 28 29 80 31 32	Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of a step up or other incentive to redeem Non-cumulative or cumulative Convertible or no-convertible If convertible, conversion tridger(s) If convertible, conversion tridger(s) If convertible, superior and conversion If convertible, specify instrument type convertible, specify instrument type convertible, specify issuer of instrument it convertible, specify issuer of instrument it convertible, specify issuer of instrument it convertible, specify issuer of instrument it convertib	Mandatory No Cumulative Non-convertible N/A	Mandatory No Cumulative N/A	No Cumulative Non-convertible N/A	No Cumulative Non-convertible N/A
20a 20b 21 22 23 24 25 26 27 28 29 80 31 32 33	Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of a step up or other incentive to redeem Non-cumulative or cumulative Convertible or no-convertible If convertible, conversion tridger(s) If convertible, conversion tridger(s) If convertible, superior and conversion If convertible, specify instrument type convertible, specify instrument type convertible, specify issuer of instrument it convertible, specify issuer of instrument it convertible, specify issuer of instrument it convertible, specify issuer of instrument it convertib	Mandatory No Cumulative Non-convertible N/A	Mandatory No Cumulative N/A	No Cumulative Non-convertible N/A	No Cumulative Non-convertible N/A
20a 20b 21 22 23 24 25 26 27 28 29 80 31 32 33 33	Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of a step up or other incentive to redeem Non-cumulative or cumulative Convertible or one-convertible If convertible, fully or partial If convertible, conversion trigger(s) If convertible, nandatory or optional conversion If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument it convertible, specify instrument it convertible into If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism	Mandatory No Cumulative Non-convertible N/A	Mandatory No Cumulative Non-convertible N/A	No Cumulative Non-convertible N/A	No Cumulative N/A N/A N/A N/A N/A N/A N/A N/A SRE: statutory approach N/A N/A
20a 20b 21 22 23 24 25 26 27 28 29 80 31 32	Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of a step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partial If convertible, nandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it convertible, specify issuer of instrument it convertible, specify issuer of instrument it write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism	Mandatory No Cumulative No-convertible N/A	Mandatory No Cumulative N/A	No Cumulative Non-convertible N/A	No Cumulative Non-convertible N/A

36	Non-compliant transitioned features	No	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
37a	Link to the full terms and conditions of the instrument (signposting)		https://www.dzbank.de/content/dzba nk/de/library/disclaimerlibrary/disclaim er kapitalinstrumente.html		https://www.dzbank.de/content/dzba nk/de/library/disclaimerlibrary/disclaim er kapitalinstrumente.html

# DZ BANK Group

2	Issuer				
		DZ BANK	DZ BANK	DZ BANK	DZ BANK
	Unique identifier (e. g. CUSIP, ISIN or Bloomberg identifier for private placement)	SSD 13864	SSD 13865	SSD 13866	SSD 13877
I	Public or private placement	Private	Private	Private	Private
	Governing law(s) of the instrument	German law	German law	German law	German law
	Contractual recognition of write down and conversion powers of resolution authorities	No	No	No	No
	Regulatory treatment				
	Transitional CRR II rules Post-transitional CRR II rules	Tier 2 capital Tier 2 capital			
	Eligible at solo/(sub-)consolidated/solo & (sub-)consolidated level	Solo and consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated
	Instrument type (types to be specified by each jurisdiction)	Subordinated capital (Art. 63 CRR)			
	Amount recognised in regulatory capital (currency in million, as of most recent reporting date)	€10 million	€3 million	€ million	€4 million
	Nominal amount of instrument	€10 million	€3 million	€3 million	€5 million
1	Issue price	100%	100%	100%	100%
1	Redemption price	100%	100%	100%	100%
)	Accounting classification	Liability – amortised cost			
1	Original date of issuance	06/13/2022	06/14/2022	06/14/2022	06/17/2022
2	Perpetual or dated	Dated	Dated	Dated	Dated
3	Original maturity date	06/13/2029	06/14/2029	06/14/2032	06/17/2027
ŀ	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
5	Optional call date, contingent call dates and redemption amount	Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest	Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest	Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest	Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest
5	Subsequent call dates, if applicable	N/A	N/A	N/A	N/A
7	Fixed or floating dividend/coupon	Fixed	Floating	Fixed	Fixed
8	Coupon rate and any related index	3.3%	3-month Euribor + 1.34%	3.63%	3.41%
9	Existence of a dividend stopper	No	No	No	No
0a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory
0b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory
1	Existence of a step up or other incentive to redeem	No	No	No	No
2	Non-cumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
3	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
1	If convertible, conversion trigger(s) If convertible, fully or partial	N/A N/A	N/A N/A	N/A N/A	N/A N/A
, i	If convertible, conversion rate	N/A N/A	N/A N/A	N/A N/A	N/A N/A
,	If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
3	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument	N/A	N/A	N/A	N/A
9	it converts into	N/A	N/A	N/A	N/A
0	Write-down features	No	No	No	No
1	If write-down, write-down trigger(s) If write-down, full or partial	SRB: statutory approach N/A	SRB: statutory approach N/A	SRB: statutory approach N/A	SRB: statutory approach N/A
3	If write-down, permanent or temporary	N/A	N/A	N/A	N/A
4	If temporary write-down, description of write-up mechanism	N/A	N/A	NA	N/A
	Type of subordination (only for eligible	N/A	N/A	N/A	N/A
4a	liabilities)				

36	Non-compliant transitioned features	No	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
37a	Link to the full terms and conditions of the instrument (signposting)		https://www.dzbank.de/content/dzba nk/de/library/disclaimerlibrary/disclaim er kapitalinstrumente.html		https://www.dzbank.de/content/dzba nk/de/library/disclaimerlibrary/disclaim er kapitalinstrumente.html

# DZ BANK Group

		Instrument 162	Instrument 163	Instrument 164	Instrument 165
	Issuer	DZ BANK	DZ BANK	DZ BANK	DZ BANK
	Unique identifier (e. g. CUSIP, ISIN or Bloomberg identifier for private placement)	SSD 13878	DFK0R4	DFK0R7	DFK0R8
	Public or private placement Governing law(s) of the instrument	Private German law	Private German law	Private German law	Private German law
	Contractual recognition of write down and conversion powers of resolution authorities	No	No	No	No
	Regulatory treatment				
	Transitional CRR II rules	Tier 2 capital	Tier 2 capital	Tier 2 capital	Tier 2 capital
	Post-transitional CRR II rules Eligible at solo/(sub-)consolidated/solo &	Tier 2 capital	Tier 2 capital	Tier 2 capital	Tier 2 capital
	(sub-)consolidated level	Solo and consolidated	Solo and consolidated Subordinated capital	Solo and consolidated Subordinated capital	Solo and consolidated Subordinated capital
	each jurisdiction)	(Art. 63 CRR)	(Art. 63 CRR)	(Art. 63 CRR)	(Art. 63 CRR)
	Amount recognised in regulatory capital (currency in million, as of most recent reporting date)	€5 million	€5 million	€21 million	€10 million
_	Nominal amount of instrument	€5 million	€5 million	€21 million	€10 million
a b	Issue price Redemption price	100%	100% 100%	100% 100%	100% 100%
D	Accounting classification	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost
1	Original date of issuance	06/17/2022	05/24/2022	05/27/2022	06/01/2022
2	Perpetual or dated	Dated	Dated	Dated	Dated
3	Original maturity date Issuer call subject to prior supervisory	06/18/2029	05/24/2032	05/28/2029	06/01/2029
4	approval	Yes	Yes	Yes	Yes
5	Optional call date, contingent call dates and redemption amount	Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest	Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest	Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest	Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interes
6	Subsequent call dates, if applicable	N/A	N/A	N/A	N/A
7	Fixed or floating dividend/coupon	Floating	Fixed	Floating	Fixed
8	Coupon rate and any related index	3-month Euribor + 1.34%	3.3%	3-month Euribor + 1.29%	2,81%
-	Existence of a dividend stopper	3-month Euribor + 1.34% No	3.3% No	3-month Euribor + 1.29% No	2,81% No
9					
9 0a	Existence of a dividend stopper Fully discretionary, partially discretionary	No	No	No	No
9 0a 0b	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary	No Mandatory	No Mandatory	No Mandatory	No Mandatory
9 0a 0b	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of a step up or other incentive	No Mandatory Mandatory	No Mandatory Mandatory	No Mandatory Mandatory	No Mandatory Mandatory
9 0a 0b 1 2 3	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of a step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible	No Mandatory Mandatory No Cumulative Non-convertible	No Mandatory Mandatory No Cumulative Non-convertible	No Mandatory Mandatory No Cumulative Non-convertible	No Mandatory Mandatory No Cumulative Non-convertible
9 0a 0b 1 2 3 4	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of a step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s)	No Mandatory Mandatory No Cumulative Non-convertible N/A	No Mandatory Mandatory No Cumulative Non-convertible N/A	No Mandatory Mandatory No Cumulative Non-convertible N/A	No       Mandatory       Mandatory       No       Cumulative       Non-convertible       N/A
9 0a 0b 1 2 3 4 5	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of a step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate	No Mandatory Mandatory No Cumulative Non-convertible	No Mandatory Mandatory No Cumulative Non-convertible	No Mandatory Mandatory No Cumulative Non-convertible	No Mandatory Mandatory No Cumulative Non-convertible
9 Da 0b 1 2 3 4 5 6	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of a step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, fully or partial	No Mandatory Mandatory No Cumulative Non-convertible N/A N/A	No Mandatory Mandatory No Cumulative Nvo-convertible N/A N/A	No Mandatory Mandatory No Cumulative NNA N/A	No       Mandatory       Mandatory       No       Cumulative       Non-convertible       N/A
9 0a 0b 1 2 3 4 5 6 7	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of a step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, fully or partial If convertible, conversion trigger(s) If convertible, conversion rate If convertible, mandatory or optional conversion If onvertible, pacify instrument type convertible into	No Mandatory Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	No Mandatory Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory Mandatory No Cumulative NiA N/A N/A N/A N/A	No       Mandatory       Mandatory       No       Cumulative       Non-convertible       N/A       N/A
9 0a 0b 1 2 3 4 5 6 7 8	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of a step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate If convertible, mandatory or optional conversion	No Mandatory Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	No Mandatory Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No       Mandatory       Mandatory       No       Cumulative       Non-convertible       N/A       N/A       N/A	No       Mandatory       Mandatory       No       Cumulative       Non-convertible       N/A       N/A       N/A       N/A
9 20a 20b 21 22 23 24 25 26 27 28 29 30 21	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of a step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, fully or partial If convertible, fully or partial If convertible, fully or partial if convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it convertible.	No Mandatory Mandatory Mandatory No Cumulative Non-convertible N/A	No       Mandatory       Mandatory       Mandatory       No       Cumulative       Non-convertible       N/A	No         Mandatory         Mandatory         Mandatory         No         Cumulative         Non-convertible         N/A	No         Mandatory         Mandatory         Cumulative         Non-convertible         N/A         No         SRB: statutory approach
9 0a 0b 1 2 3 4 5 6 7 8 9 0 1 2	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of a step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, fully or partial If convertible, fully or partial If convertible, fully or partial if convertible, fully or partial onversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it convertible. If write-down, write-down trigger(s) If write-down, full or partial	No Mandatory Mandatory No Cumulative Non-convertible N/A	No         Mandatory         Mandatory         No         Cumulative         Non-convertible         N/A         N/A	No         Mandatory         Mandatory         Mandatory         No         Cumulative         Non-convertible         N/A         N/A	No       Mandatory       Mandatory       No       Cumulative       Non-convertible       N/A
9 0a 0b 1 2 3 4 5 6 7 8 9 0 1 2	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of a step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, fully or partial If convertible, fully or partial If convertible, fully or partial if convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it convertible.	No Mandatory Mandatory Mandatory No Cumulative Non-convertible N/A	No       Mandatory       Mandatory       Mandatory       No       Cumulative       Non-convertible       N/A	No         Mandatory         Mandatory         Mandatory         No         Cumulative         Non-convertible         N/A	No         Mandatory         Mandatory         Cumulative         Non-convertible         N/A         No         SRB: statutory approach
200 200 200 21 22 23 24 25 26 27 28 29 30 31 32 33	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of a step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, fully or partial If convertible, fully or partial If convertible, fully or partial if convertible, fully or partial onversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it convertible. If write-down, write-down trigger(s) If write-down, full or partial	No Mandatory Mandatory No Cumulative Non-convertible N/A	No         Mandatory         Mandatory         No         Cumulative         Non-convertible         N/A         N/A	No         Mandatory         Mandatory         Mandatory         No         Cumulative         Non-convertible         N/A         N/A	No       Mandatory       Mandatory       No       Cumulative       Non-convertible       N/A
19 20a 20b 21 22 23 24 25 26 27 28 29 30 31 32 33 33 34	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of a step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partial If convertible, nully or partial If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify insure of instrument it convertible, specify issuer of instrument it converts into Write-down freatures If write-down, utile or own trigger(s) If write-down, permanent or temporary If temporary write-down, description of	No         Mandatory         Mandatory         No         Cumulative         Non-convertible         N/A         N/A	No         Mandatory         Mandatory         No         Cumulative         Non-convertible         N/A	No         Mandatory         Mandatory         No         Cumulative         Non-convertible         N/A	No         Mandatory         Mandatory         No         Cumulative         Non-convertible         N/A         N/A

36	Non-compliant transitioned features	No	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
37a	Link to the full terms and conditions of the instrument (signposting)		https://www.dzbank.de/content/dzba nk/de/library/disclaimerlibrary/disclaim r kapitalinstrumente.html		https://www.dzbank.de/content/dzba nk/de/library/disclaimerlibrary/disclaim er kapitalinstrumente.html

# DZ BANK Group

		Instrument 166	Instrument 167	Instrument 168	Instrument 169
	lssuer	DZ BANK	DZ BANK	DZ BANK	DZ BANK
	Unique identifier (e. g. CUSIP, ISIN or Bloomberg identifier for private placement)	DW6CWR	DW6CWV	DW6CW3	DW6CW4
	Public or private placement	Private	Private	Private	Private
	Governing law(s) of the instrument	German law	German law	German law	German law
	Contractual recognition of write down and conversion powers of resolution authorities	No	No	No	No
	Regulatory treatment				
	Transitional CRR II rules	Tier 2 capital	Tier 2 capital	Tier 2 capital	Tier 2 capital
	Post-transitional CRR II rules	Tier 2 capital	Tier 2 capital	Tier 2 capital	Tier 2 capital
	Eligible at solo/(sub-)consolidated/solo & (sub-)consolidated level	Solo and consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated
	Instrument type (types to be specified by each jurisdiction)	Subordinated capital (Art. 63 CRR)	Subordinated capital (Art. 63 CRR)	Subordinated capital (Art. 63 CRR)	Subordinated capital (Art. 63 CRR)
	Amount recognised in regulatory capital (currency in million, as of most recent reporting date)	€10 million	€14 million	€16 million	€24 million
	Nominal amount of instrument	€10 million	€14 million	€16 million	€24 million
)	Issue price	100%	100%	100%	100%
	Redemption price	100%	100%	100%	100%
	Accounting classification	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost
	Original date of issuance	07/22/2022	07/26/2022	08/02/2022	08/02/2022
2	Perpetual or dated	Dated	Dated	Dated	Dated
6	Original maturity date	07/22/2037	07/26/2032	08/02/2032	08/02/2029
	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
5	Optional call date, contingent call dates and redemption amount	Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest	Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest	Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest	Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest
5	Subsequent call dates, if applicable	N/A	N/A	N/A	N/A
7	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
8	Coupon rate and any related index	5.10%	4.9%	4.65%	4.17%
9	Existence of a dividend stopper	No	No	No	No
)a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory
	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory
0b	or mandatory (in terms or amount)				
	Existence of a step up or other incentive to redeem	No	No	No	No
I	Existence of a step up or other incentive to redeem			No Cumulative	
	Existence of a step up or other incentive	No Cumulative Non-convertible	No Cumulative Non-convertible		No Cumulative Non-convertible
	Existence of a step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s)	Cumulative Non-convertible N/A	Cumulative Non-convertible N/A	Cumulative Non-convertible N/A	Cumulative Non-convertible N/A
	Existence of a step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partial	Cumulative Non-convertible N/A N/A	Cumulative Non-convertible N/A N/A	Cumulative Non-convertible N/A N/A	Cumulative Non-convertible N/A N/A
	Existence of a step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partial If convertible, conversion rate If convertible, mandatory or optional	Cumulative Non-convertible N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A
1 2 3 4 5 7	Existence of a step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate If convertible, conversion rate If convertible, mandatory or optional conversion	Cumulative Non-convertible N/A N/A	Cumulative Non-convertible N/A N/A	Cumulative Non-convertible N/A N/A	Cumulative Non-convertible N/A N/A
1 2 3 4 5 7 3	Existence of a step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partial If convertible, fully or partial If convertible, conversion rate If convertible, specify instrument type convertible, specify instrument type convertible, specify issuer of instrument	Cumulative Non-convertible N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A
1 2 3 1 5 7 3	Existence of a step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partial If convertible, fully or partial If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	Cumulative Non-convertible N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A
	Existence of a step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partial If convertible, fully or partial If convertible, conversion rate If convertible, specify instrument type convertible, specify instrument type convertible, specify issuer of instrument	Cumulative Non-convertible N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A
	Existence of a step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partial If convertible, fully or partial If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A
	Existence of a step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partial If convertible, fully or partial If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify insure of instrument it convertible into If convertible, specify issuer of instrument it convertible. Mrite-down features If write-down, write-down trigger(s)	Cumulative Non-convertible NIA	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A SRB: statutory approach	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A SR: statutory approach	Cumulative N/A N/A N/A N/A N/A N/A N/A N/A N/A SR5 statutory approach
1 2 3 3 5 7 3 3 0 1 2 3	Existence of a step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, fully or partial If convertible, fully or partial If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it convertible into If orvertible, specify issuer of instrument it convertible into If write-down features If write-down, full or partial	Cumulative Non-convertible NIA	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A SRE: statutory approach N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A SRE: statutory approach N/A	Cumulative N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A
0b 1 2 3 4 5 6 7 8 9 0 1 2 3 4 4 4 4 4	Existence of a step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partial If convertible, conversion rate If convertible, specify instrument type conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination (only for eligible	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A SRB: statutory approach N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A No SRB: statutory approach N/A N/A
1 2 3 4 5 6 7 8 9 0 1 2 3 4	Existence of a step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down, features If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A SRB: statutory approach N/A N/A N/A	Cumulative N/A N/A N/A N/A N/A N/A N/A N/A SRB: statutory approach N/A N/A	Cumulative Non-convertible N/A	Cumulative N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A

36	Non-compliant transitioned features	No	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
37a	Link to the full terms and conditions of the instrument (signposting)		https://www.dzbank.de/content/dzba nk/de/library/disclaimerlibrary/disclaim r kapitalinstrumente.html		https://www.dzbank.de/content/dzba nk/de/library/disclaimerlibrary/disclaim er kapitalinstrumente.html

# DZ BANK Group

a	Issuer Unique identifier (e. g. CUSIP, ISIN or Bloomberg identifier for private placement) Public or private placement	DZ BANK DW6CW6	DZ BANK	DZ BANK	DZ BANK
	Bloomberg identifier for private placement) Public or private placement	DW6CW6	DW6CW8	DW6CXA	DIMEGYP
					DW6CXB
		Private	Private	Private	Private
	Governing law(s) of the instrument	German law	German law	German law	German law
	Contractual recognition of write down and conversion powers of resolution authorities	No	No	No	No
	Regulatory treatment				
	Transitional CRR II rules	Tier 2 capital	Tier 2 capital	Tier 2 capital	Tier 2 capital
	Post-transitional CRR II rules	Tier 2 capital	Tier 2 capital	Tier 2 capital	Tier 2 capital
	Eligible at solo/(sub-)consolidated/solo & (sub-)consolidated level	Solo and consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated
	Instrument type (types to be specified by each jurisdiction)	Subordinated capital (Art. 63 CRR)	Subordinated capital (Art. 63 CRR)	Subordinated capital (Art. 63 CRR)	Subordinated capital (Art. 63 CRR)
	Amount recognised in regulatory capital (currency in million, as of most recent reporting date)	€95 million	€30 million	€46 million	€400 million
	Nominal amount of instrument	€95 million	€30 million	€50 million	€400 million
	Issue price	100%	100%	100%	100%
	Redemption price	100%	100%	100%	100%
) .	Accounting classification	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost
	Original date of issuance	08/26/2022	08/15/2022	08/04/2022	08/05/2022
	Perpetual or dated	Dated 08/03/2032	Dated 08/03/2032	Dated 08/04/2027	Dated 08/05/2032
	Original maturity date Issuer call subject to prior supervisory				
	approval	Yes	Yes	Yes	Yes
	Optional call date, contingent call dates and redemption amount	Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest	Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest	Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest	Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interes
	Subsequent call dates, if applicable	N/A	N/A	N/A	N/A
7	Fixed or floating dividend/coupon	Floating	Fixed	Floating	Fixed
8	Coupon rate and any related index	3-month Euribor + 2.85%	4.64%	3-month Euribor + 2.5%	4.48%
9	Existence of a dividend stopper	No	No	No	No
	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory
)b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory
	Existence of a step up or other incentive to redeem	No	No	No	No
2	Non-cumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
:	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
	If convertible, conversion trigger(s) If convertible, fully or partial	N/A N/A	N/A N/A	N/A N/A	N/A N/A
	If convertible, rully or partial	N/A N/A	N/A N/A	N/A N/A	N/A N/A
	If convertible, mandatory or optional	N/A	N/A	N/A	N/A
	conversion If convertible, specify instrument type convertible into	N/A	N/A	N/A	N/A
	If convertible, specify issuer of instrument	N/A	N/A	N/A	N/A
	it converts into Write-down features	No	No	No	No
	If write-down, write-down trigger(s)	SRB: statutory approach	SRB: statutory approach	SRB: statutory approach	SRB: statutory approach
	If write-down, full or partial	N/A	N/A	N/A	N/A
	lf write-down, permanent or temporary	N/A	N/A	N/A	N/A
	If temporary write-down, description of write-up mechanism	N/A	N/A	N/A	N/A
	Type of subordination (only for eligible liabilities)	N/A	N/A	N/A	N/A
	Ranking of the instrument in normal	Rank 3	Rank 3	Rank 3	Rank 3

36	Non-compliant transitioned features	No	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
37a	Link to the full terms and conditions of the instrument (signposting)		https://www.dzbank.de/content/dzba nk/de/library/disclaimerlibrary/disclaim er kapitalinstrumente.html		https://www.dzbank.de/content/dzba nk/de/library/disclaimerlibrary/disclaim er kapitalinstrumente.html

# DZ BANK Group

		Instrument 174	Instrument 175	Instrument 176	Instrument 177
	lssuer	DZ BANK	DZ BANK	DZ BANK	DZ BANK
	Unique identifier (e. g. CUSIP, ISIN or Bloomberg identifier for private	DW6CXC	DW6CXH	DW6CXK	DW6CXN
	placement) Public or private placement	Private	Private	Private	Private
	Governing law(s) of the instrument	German law	German law	German law	German law
1	Contractual recognition of write down and conversion powers of resolution authorities	No	No	No	No
	Regulatory treatment				
	Transitional CRR II rules	Tier 2 capital	Tier 2 capital	Tier 2 capital	Tier 2 capital
	Post-transitional CRR II rules Eligible at solo/(sub-)consolidated/solo &	Tier 2 capital	Tier 2 capital	Tier 2 capital	Tier 2 capital
	(sub-)consolidated level	Solo and consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated
	Instrument type (types to be specified by each jurisdiction)	Subordinated capital (Art. 63 CRR)			
	Amount recognised in regulatory capital (currency in million, as of most recent reporting date)	€9 million	€14 million	€19 million	€10 million
	Nominal amount of instrument	€10 million	€15 million	€19 million	€10 million
a D	Issue price Redemption price	100%	100% 100%	100% 100%	100% 100%
,			10070		
C	Accounting classification	Liability – amortised cost			
1	Original date of issuance	08/09/2022	08/16/2022	08/16/2022	08/18/2022
2	Perpetual or dated Original maturity date	Dated 08/09/2027	Dated 08/16/2027	Dated 08/16/2032	Dated 08/18/2032
1	Issuer call subject to prior supervisory	Yes	Yes	Yes	Yes
5	approval Optional call date, contingent call dates and redemption amount	Upon occurrence of a regulatory event, redemption at nominal	Upon occurrence of a regulatory event, redemption at nominal	Upon occurrence of a regulatory event, redemption at nominal	Upon occurrence of a regulatory event, redemption at nominal
	Subsequent call dates,	amount plus any accrued interest			
5	if applicable	N/A	N/A	N/A	N/A
7	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
8	Coupon rate and any related index	3.7%	3.95%	4.62%	4.66%
9	Existence of a dividend stopper	No	No	No	No
0a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory
0b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory
1	Existence of a step up or other incentive to redeem	No	No	No	No
2	Non-cumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
3	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
1 5	If convertible, conversion trigger(s) If convertible, fully or partial	N/A N/A	N/A N/A	N/A N/A	N/A N/A
5	If convertible, conversion rate	N/A	N/A N/A	N/A	N/A N/A
7	If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
3	If convertible, specify instrument type convertible into	N/A	N/A	N/A	N/A
Э	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	N/A
0	Write-down features	No	No	No	No
1 2	If write-down, write-down trigger(s) If write-down, full or partial	SRB: statutory approach N/A	SRB: statutory approach N/A	SRB: statutory approach N/A	SRB: statutory approach N/A
3	If write-down, permanent or temporary	N/A	N/A	N/A	N/A
4	If temporary write-down, description of write-up mechanism	N/A	N/A	N/A	N/A
4a	Type of subordination (only for eligible	N/A	N/A	N/A	N/A
4a U-	Type of subordination (only for eligible liabilities) Ranking of the instrument in normal	N/A	N/A	N/A	N/A

36	Non-compliant transitioned features	No	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
37a	Link to the full terms and conditions of the instrument (signposting)		https://www.dzbank.de/content/dzba nk/de/library/disclaimerlibrary/disclaim er kapitalinstrumente.html		https://www.dzbank.de/content/dzba nk/de/library/disclaimerlibrary/disclaim er kapitalinstrumente.html

# DZ BANK Group

	lequer	Instrument 178	Instrument 179	Instrument 180	Instrument 181
	lssuer	DZ BANK	DZ BANK	DZ BANK	DZ BANK
	Unique identifier (e. g. CUSIP, ISIN or Bloomberg identifier for private placement)	DW6CXQ	DW6CXS	DW6CXP	DW6CXU
	Public or private placement	Private	Private	Private	Private
	Governing law(s) of the instrument	German law	German law	German law	German law
	Contractual recognition of write down and conversion powers of resolution authorities	No	No	No	No
	Regulatory treatment				
	Transitional CRR II rules	Tier 2 capital	Tier 2 capital	Tier 2 capital	Tier 2 capital
	Post-transitional CRR II rules Eligible at solo/(sub-)consolidated/solo &	Tier 2 capital	Tier 2 capital	Tier 2 capital	Tier 2 capital
	(sub-)consolidated level	Solo and consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated
	Instrument type (types to be specified by each jurisdiction)	Subordinated capital (Art. 63 CRR)			
	Amount recognised in regulatory capital (currency in million, as of most recent reporting date)	€10 million	€11 million	€20 million	€11 million
	Nominal amount of instrument	€10 million	€11 million	€20 million	€11 million
a D	Issue price	100%	100%	100%	100%
	Redemption price	100%	100%	100%	100%
0	Accounting classification	Liability – amortised cost			
1	Original date of issuance	08/19/2022	08/22/2022	08/22/2022	08/23/2022
2 3	Perpetual or dated Original maturity date	Dated 08/21/2028	Dated 08/22/2034	Dated 08/22/2037	Dated 08/23/2027
4	Issuer call subject to prior supervisory	Yes	Yes	Yes	Yes
	approval				
5	Optional call date, contingent call dates and redemption amount	Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest	Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest	Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest	Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest
6	Subsequent call dates, if applicable	N/A	N/A	N/A	N/A
7	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
8	Coupon rate and any related index	4.17%	4.77%	4.68%	3.965%
9	Existence of a dividend stopper	No	No	No	No
0a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory
0b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory
1	Existence of a step up or other incentive to redeem	No	No	No	No
2	Non-cumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
3	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
4 5	If convertible, conversion trigger(s) If convertible, fully or partial	N/A N/A	N/A N/A	N/A N/A	N/A N/A
5	If convertible, tully or partial If convertible, conversion rate	N/A N/A	N/A N/A	N/A N/A	N/A N/A
7	If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
3	If convertible, specify instrument type convertible into	N/A	N/A	N/A	N/A
9	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	N/A
0	Write-down features	No	No	No	No
1	If write-down, write-down trigger(s)	SRB: statutory approach	SRB: statutory approach	SRB: statutory approach	SRB: statutory approach
2	If write-down, full or partial	N/A	N/A	N/A	N/A
3	If write-down, permanent or temporary	N/A	N/A	N/A	N/A
1	If temporary write-down, description of write-up mechanism	N/A	N/A	N/A	N/A
				N/A	N/A
4a	Type of subordination (only for eligible	N/A	N/A	IWA	IN/A
4a U-	Type of subordination (only for eligible liabilities) Ranking of the instrument in normal	N/A Rank 3	N/A Rank 3	Rank 3	Rank 3

36	Non-compliant transitioned features	No	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
37a	Link to the full terms and conditions of the instrument (signposting)		https://www.dzbank.de/content/dzba nk/de/library/disclaimerlibrary/disclaim r kapitalinstrumente.html		https://www.dzbank.de/content/dzba nk/de/library/disclaimerlibrary/disclaim er kapitalinstrumente.html

# DZ BANK Group

L L L L L L L L L L L L L L L L L L L	Issuer Unique identifier (e. g. CUSIP, ISIN or Bloomberg identifier for private placement) Public or private placement Governing law(s) of the instrument Contractual recognition of write down and conversion powers of resolution authorities	DZ BANK DW6CXV Private German law	DZ BANK DW6CXR	DZ BANK	DZ BANK DW6CXE
E E F F F C C C C C C C C C C C C C C C	Bloomberg identifier for private placement) Public or private placement Governing law(s) of the instrument Contractual recognition of write down and conversion powers of resolution	Private		DW6CX5	DW6CXE
F F F F F F F F F F F F F F F F F F F	Public or private placement Governing law(s) of the instrument Contractual recognition of write down and conversion powers of resolution				
5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5	Contractual recognition of write down and conversion powers of resolution	German law	Private	Private	Private
a a F F F F ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( )	and conversion powers of resolution		German law	German law	German law
T F ( ( , , , , , , , , , , , , , , , , ,		No	No	No	No
F () () () () () () () () () () () () ()	Regulatory treatment				
E ( e ( r	Transitional CRR II rules	Tier 2 capital	Tier 2 capital	Tier 2 capital	Tier 2 capital
( e 4 ( r	Post-transitional CRR II rules	Tier 2 capital	Tier 2 capital	Tier 2 capital	Tier 2 capital
e ( r	Eligible at solo/(sub-)consolidated/solo & (sub-)consolidated level	Solo and consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated
( r	Instrument type (types to be specified by each jurisdiction)	Subordinated capital (Art. 63 CRR)	Subordinated capital (Art. 63 CRR)	Subordinated capital (Art. 63 CRR)	Subordinated capital (Art. 63 CRR)
	Amount recognised in regulatory capital (currency in million, as of most recent reporting date)	€17 million	€19 million	€10 million	€228 million
- L	Nominal amount of instrument	€17 million	€20 million	€10 million	CHF 225 million
	Issue price	100%	100%	100%	100%
F	Redemption price	100%	100%	100%	100%
	Accounting classification	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost
	Original date of issuance	08/24/2022	08/26/2022	08/31/2022	08/17/2022
	Perpetual or dated Original maturity date	Dated 08/24/2032	Dated 08/26/2027	Dated 08/31/2028	Dated 08/17/2032
ŀ	original maturity date Issuer call subject to prior supervisory				
	approval	Yes	Yes	Yes	Yes
	Optional call date, contingent call dates and redemption amount	Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest	Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest	Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest	Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interes
	Subsequent call dates, if applicable	N/A	N/A	N/A	N/A
7 F	Fixed or floating dividend/coupon	Fixed	Floating	Fixed	Fixed
8 (	Coupon rate and any related index	4.65%	3-month Euribor + 2.5%	4.58%	3.845%
9 E	Existence of a dividend stopper	No	No	No	No
	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory
	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory
	Existence of a step up or other incentive to redeem	No	No	No	No
2 1	Non-cumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
	If convertible, conversion trigger(s) If convertible, fully or partial	N/A N/A	N/A N/A	N/A N/A	N/A N/A
	f convertible, rully or partial	N/A N/A	N/A N/A	N/A N/A	N/A N/A
, l	If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
ŀ	If convertible, specify instrument type convertible into	N/A	N/A	N/A	N/A
	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	N/A
0 V 1 I	Write-down features If write-down, write-down trigger(s)	No SRB: statutory approach	No SRB: statutory approach	No SRB: statutory approach	No SRB: statutory approach
	If write-down, full or partial If write-down, permanent or temporary	N/A N/A	N/A N/A	N/A N/A	N/A N/A
4 <sup>1:</sup>	If temporary write-down, description of write-up mechanism	N/A	N/A	N/A	N/A
la T	write-up mechanism Type of subordination (only for eligible liabilities)	N/A	N/A	N/A	N/A
	Ranking of the instrument in normal insolvency proceedings	Rank 3	Rank 3	Rank 3	Rank 3

36	Non-compliant transitioned features	No	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
37a	Link to the full terms and conditions of the instrument (signposting)		https://www.dzbank.de/content/dzba nk/de/library/disclaimerlibrary/disclaim r kapitalinstrumente.html		https://www.dzbank.de/content/dzba nk/de/library/disclaimerlibrary/disclaim er kapitalinstrumente.html

# DZ BANK Group

	lauar	Instrument 186	Instrument 187	Instrument 188	Instrument 189
	lssuer	DZ BANK	DZ BANK	DZ BANK	DZ BANK
	Unique identifier (e. g. CUSIP, ISIN or Bloomberg identifier for private placement)	DW6CX9	DW6CYA	DW6CYL	SSD 13889
	Public or private placement	Private	Private	Private	Private
	Governing law(s) of the instrument	German law	German law	German law	German law
	Contractual recognition of write down and conversion powers of resolution authorities	No	No	No	No
	Regulatory treatment				
	Transitional CRR II rules	Tier 2 capital	Tier 2 capital	Tier 2 capital	Tier 2 capital
	Post-transitional CRR II rules Eligible at solo/(sub-)consolidated/solo &	Tier 2 capital	Tier 2 capital	Tier 2 capital	Tier 2 capital
	(sub-)consolidated level	Solo and consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated
	Instrument type (types to be specified by each jurisdiction)	Subordinated capital (Art. 63 CRR)	Subordinated capital (Art. 63 CRR)	Subordinated capital (Art. 63 CRR)	Subordinated capital (Art. 63 CRR)
	Amount recognised in regulatory capital (currency in million, as of most recent reporting date)	€10 million	€14 million	€169 million	€3 million
	Nominal amount of instrument	€10 million	€14 million	GBP 150 million	€3 million
	Issue price	100%	100%	100%	100%
)	Redemption price	100%	100%	100%	100%
)	Accounting classification	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost
1	Original date of issuance	09/07/2022	09/09/2022	09/27/2022	07/19/2022
2	Perpetual or dated Original maturity date	Dated 09/07/2032	Dated 09/10/2029	Dated 09/27/2034	Dated 07/19/2027
1	Issuer call subject to prior supervisory	Yes	Yes	Yes	Yes
	approval				
5	Optional call date, contingent call dates and redemption amount	Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest	Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest	Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest	Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest
6	Subsequent call dates, if applicable	N/A	N/A	N/A	N/A
7	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
8	Coupon rate and any related index	5.28%	4.94%	6.445%	4.16%
9	Existence of a dividend stopper	No	No	No	No
0a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory
0b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory
					Ν.
	Existence of a step up or other incentive to redeem	No	No	No	No
1		No	No Cumulative	No Cumulative	NO Cumulative
2	to redeem Non-cumulative or cumulative Convertible or non-convertible	Cumulative Non-convertible	Cumulative Non-convertible	Cumulative Non-convertible	Cumulative Non-convertible
2	to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s)	Cumulative Non-convertible N/A	Cumulative Non-convertible N/A	Cumulative Non-convertible N/A	Cumulative Non-convertible N/A
	to redeem Non-cumulative or cumulative Convertible or non-convertible	Cumulative Non-convertible	Cumulative Non-convertible	Cumulative Non-convertible	Cumulative Non-convertible
1	to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partial	Cumulative Non-convertible N/A N/A	Cumulative Non-convertible N/A N/A	Cumulative Non-convertible N/A N/A	Cumulative Non-convertible N/A N/A
1 2 3 4 5 7	to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate If convertible, conversion rate If convertible, mandatory or optional	Cumulative Non-convertible N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A
1 2 3 4 5 6 7 8	to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partial If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type	Cumulative Non-convertible N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A
1 2 3 4 5 5 7 7 3 9 0	to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partial If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A
1 2 3 1 5 7 7 3 9 0	to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate If convertible, mandatory or optional convertible, mandatory or optional convertible, specify instrument type convertible, specify instrument it convertible, specify issuer of instrument it converts into Write-down fautures If write-down, write-down trigger(s)	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A SRB: statutory approach	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A SRB: statutory approach	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A SRE statutory approach	Cumulative N/A N/A N/A N/A N/A N/A N/A N/A SRB: statutory approach
1 2 3 1 5 5 7 3 3 9 9 9	to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate If convertible, mandatory or optional convertible, mandatory or optional convertible, specify instrument type convertible, specify instrument it convertible, specify issuer of instrument it converts into Write-down, fuel or partial	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO SRB: statutory approach N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A SRE: statutory approach N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A SRB: statutory approach N/A	Cumulative N/A N/A N/A N/A N/A N/A N/A SRB: statutory approach N/A
1 2 3 4 5 5 7 7 8 9 0 1 2	to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate If convertible, mandatory or optional convertible, mandatory or optional convertible, specify instrument type convertible, specify instrument it convertible, specify issuer of instrument it converts into Write-down fautures If write-down, write-down trigger(s)	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A SRB: statutory approach	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A SRB: statutory approach	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A SRE statutory approach	Cumulative N/A N/A N/A N/A N/A N/A N/A N/A SRB: statutory approach
1 2 3 4 5 6 7 8 9 0 1 2 3	to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate If convertible, mandatory or optional convertible, mandatory or optional convertible, specify instrument type convertible, specify instrument it convertible, specify issuer of instrument it converts into Write-down, fuel or partial	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO SRB: statutory approach N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A SRE: statutory approach N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A SRB: statutory approach N/A	Cumulative N/A N/A N/A N/A N/A N/A N/A SRB: statutory approach N/A
1 2 3 4 5 6 7 8 9 0 1 2 3 4 4 4	to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate If convertible, mandatory or optional convertible, mandatory or optional convertible, specify instrument type convertible into If convertible, specify issuer of instrument it convertible into If convertible, specify issuer of instrument Write-down features If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination (only for eligible	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A SRB: statutory approach N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO SRB: statutory approach N/A N/A
1 2 3 4 5 6 7 8 9 0 1 2 3 4	to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible, specify insure of instrument it convertible, specify issuer of instrument it convertible, specify issuer of instrument it onverts into Write-down features If write-down, write-down trigger(s) If write-down, permanent or temporary If temporary write-down, description of write-up mechanism	Cumulative Non-convertible N/A	Cumulative N/A N/A N/A N/A N/A N/A N/A N/A SRB: statutory approach N/A N/A	Cumulative Non-convertible N/A	Cumulative N/A N/A N/A N/A N/A N/A N/A SRB: statutory approach N/A N/A

36	Non-compliant transitioned features	No	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
37a	Link to the full terms and conditions of the instrument (signposting)		https://www.dzbank.de/content/dzba nk/de/library/disclaimerlibrary/disclaim r kapitalinstrumente.html		https://www.dzbank.de/content/dzba nk/de/library/disclaimerlibrary/disclaim er kapitalinstrumente.html

# DZ BANK Group

		Instrument 190	Instrument 191	Instrument 192	Instrument 193
	lssuer	DZ BANK	DZ BANK	DZ BANK	DZ BANK
	Unique identifier (e. g. CUSIP, ISIN or Bloomberg identifier for private	SSD 13890	SSD 13891	SSD 13895	SSD 13896
3	placement)	Private	Private	Private	Private
	Public or private placement Governing law(s) of the instrument	German law	German law	German law	German law
	Contractual recognition of write down				
	and conversion powers of resolution authorities	No	No	No	No
	Regulatory treatment				
	Transitional CRR II rules Post-transitional CRR II rules	Tier 2 capital Tier 2 capital	Tier 2 capital Tier 2 capital	Tier 2 capital Tier 2 capital	Tier 2 capital Tier 2 capital
	Eligible at solo/(sub-)consolidated/solo & (sub-)consolidated level	Solo and consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated
	Instrument type (types to be specified by each jurisdiction)	Subordinated capital (Art. 63 CRR)	Subordinated capital (Art. 63 CRR)	Subordinated capital (Art. 63 CRR)	Subordinated capital (Art. 63 CRR)
	Amount recognised in regulatory capital (currency in million, as of most recent reporting date)	€5 million	€10 million	€1 million	€2 million
	Nominal amount of instrument	€5 million	€10 million	€1 million	€2 million
а	Issue price	100%	100%	100%	100%
)	Redemption price	100%	100%	100%	100%
)	Accounting classification	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost
1	Original date of issuance	07/19/2022	07/19/2022	07/22/2022	07/21/2022
2	Perpetual or dated	Dated	Dated	Dated	Dated
3	Original maturity date	07/19/2027	07/19/2032	07/22/2030	07/21/2027
4	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
5	Optional call date, contingent call dates and redemption amount	Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest	Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest	Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest	Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interes
6	Subsequent call dates, if applicable	N/A	N/A	N/A	N/A
7	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
8	Coupon rate and any related index	4.16%	4.865%	4.4%	4.15%
9	Existence of a dividend stopper	No	No	No	No
0a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory
0b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory
1	Existence of a step up or other incentive to redeem	No	No	No	No
2	Non-cumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
~ 3	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
4	If convertible, conversion trigger(s)	N/A	N/A	N/A	N/A
5	If convertible, fully or partial	N/A	N/A	N/A	N/A
6	If convertible, conversion rate If convertible, mandatory or optional	N/A	N/A	N/A	N/A
7	conversion If convertible, specify instrument type	N/A	N/A	N/A	N/A
8	convertible into If convertible, specify issuer of instrument	N/A	N/A	N/A	N/A
9	it converts into	NA	N/A	N/A	N/A
0	Write-down features If write-down, write-down trigger(s)	No SRB: statutory approach	No SRB: statutory approach	No SRB: statutory approach	No SRB: statutory approach
1		N/A	N/A	N/A	N/A
	If write-down, full or partial		· · · · · · · · · · · · · · · · · · ·	N/A	N/A
31 32 33	If write-down, full or partial	N/A	N/A	N/A	N/A
13		N/A	N/A N/A	NA	N/A
32	If write-down, permanent or temporary If temporary write-down, description of				

36	Non-compliant transitioned features	No	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
37a	Link to the full terms and conditions of the instrument (signposting)		https://www.dzbank.de/content/dzba nk/de/library/disclaimerlibrary/disclaim er kapitalinstrumente.html		https://www.dzbank.de/content/dzba nk/de/library/disclaimerlibrary/disclaim er kapitalinstrumente.html

# DZ BANK Group

		Instrument 194	Instrument 195	Instrument 196	Instrument 197
	Issuer	DZ BANK	DZ BANK	DZ BANK	DZ BANK
	Unique identifier (e. g. CUSIP, ISIN or Bloomberg identifier for private placement)	SSD 13897	SSD 13898	SSD 13899	SSD 13900
	Public or private placement	Private	Private	Private	Private
	Governing law(s) of the instrument	German law	German law	German law	German law
	Contractual recognition of write down and conversion powers of resolution authorities	No	No	No	No
	Regulatory treatment				
	Transitional CRR II rules	Tier 2 capital	Tier 2 capital	Tier 2 capital	Tier 2 capital
	Post-transitional CRR II rules	Tier 2 capital	Tier 2 capital	Tier 2 capital	Tier 2 capital
	Eligible at solo/(sub-)consolidated/solo & (sub-)consolidated level	Solo and consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated
	Instrument type (types to be specified by each jurisdiction)	Subordinated capital (Art. 63 CRR)	Subordinated capital (Art. 63 CRR)	Subordinated capital (Art. 63 CRR)	Subordinated capital (Art. 63 CRR)
	Amount recognised in regulatory capital (currency in million, as of most recent reporting date)	€1 million	€3 million	€1 million	€2 million
3	Nominal amount of instrument	€1 million	€3 million	€1 million	€2 million
)	Issue price	100%	100%	100%	100%
	Redemption price	100%	100%	100%	100%
	Accounting classification	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost
	Original date of issuance	07/26/2022	07/21/2022	07/21/2022	07/22/2022
2	Perpetual or dated Original maturity date	Dated 07/26/2029	Dated 07/21/2032	Dated 07/21/2027	Dated 07/22/2032
	Issuer call subject to prior supervisory				
ł	approval	Yes	Yes	Yes	Yes
5	Optional call date, contingent call dates and redemption amount	Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest	Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest	Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest	Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interes
ò	Subsequent call dates, if applicable	N/A	N/A	N/A	N/A
7	Fixed or floating dividend/coupon	Fixed	Fixed	Floating	Fixed
8	Fixed or floating dividend/coupon	4.28%	Fixed	Floating 3-month Euribor + 2.5%	4.86%
	Coupon rate and any related index Existence of a dividend stopper				
3	Coupon rate and any related index	4.28%	4.87%	3-month Euribor + 2.5%	4.86%
8	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary	4.28% No	4.87% No	3-month Euribor + 2.5%	4.86% No
) Ja	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary	4.28% No Mandatory	4.87% No Mandatory	3-month Euribor + 2.5% No Mandatory	4.86% No Mandatory
ia Ib	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of a step up or other incentive	4.28% No Mandatory Mandatory	4.87% No Mandatory Mandatory	3-month Euribor + 2.5% No Mandatory Mandatory	4.86% No Mandatory Mandatory
a	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of a step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible	4.28% No Mandatory Mandatory No Cumulative Nor-convertible	4.87% No Mandatory Mandatory No Cumulative Non-convertible	3-month Euribor + 2.5% No Mandatory Mandatory No Cumulative Non-convertible	4.86% No Mandatory Mandatory No Cumulative Non-convertible
a	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of a step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s)	4.28% No Mandatory Mandatory No Cumulative Non-convertible N/A	4.87% No Mandatory Mandatory No Cumulative Non-convertible N/A	3-month Euribor + 2.5% No Mandatory No Cumulative Non-convertible N/A	4.86% No Mandatory Mandatory No Cumulative Non-convertible N/A
a b	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of a step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, fully or partial	4.28% No Mandatory Mandatory No Cumulative Non-convertible N/A N/A	4.87% No Mandatory Mandatory No Cumulative Non-convertible N/A N/A	3-month Euribor + 2.5% No Mandatory Mandatory No Cumulative Non-convertible N/A N/A N/A	4.86% No Mandatory Mandatory No Cumulative Non-convertible N/A N/A N/A
a	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of a step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, fully or partial If convertible, conversion trigger(s) If convertible, conversion rate If convertible, mandatory or optional	4.28% No Mandatory Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	4.87% No Mandatory Mandatory No Cumulative Nna NnA N/A N/A N/A	3-month Euribor + 2.5% No Mandatory Mandatory No Cumulative NnA N/A N/A N/A N/A	4.86% No Mandatory Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
3 )a )b	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of a step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate If convertible, mandatory or optional conversion.	4.28% No Mandatory Mandatory No Cumulative Non-convertible N/A N/A	4.87% No Mandatory Mandatory No Cumulative Non-convertible N/A N/A	3-month Euribor + 2.5% No Mandatory Mandatory No Cumulative Non-convertible N/A N/A N/A	4.86% No Mandatory Mandatory No Cumulative Non-convertible N/A N/A N/A
3 Da Db 1 2 2 3 3	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of a step up or other incentive to redeem Non-cumulative or cumulative Convertible, ronversion trigger(s) If convertible, conversion trigger(s) If convertible, mandatory or optional conversion	4.28% No Mandatory Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	4.87% No Mandatory Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	3-month Euribor + 2.5% No Mandatory Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	4.86% No Mandatory Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
a	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of a step up or other incentive to redeem Non-cumulative or cumulative Convertible, ronversion trigger(s) If convertible, conversion trate If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible is partial If convertible is pacify instrument type convertible is pacify instrument type convertible is pacify issuer of instrument	4.28% No Mandatory Mandatory No Cumulative Non-convertible NIA N/A N/A N/A N/A	4.87% No Mandatory Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	3-month Euribor + 2.5% No Mandatory Mandatory No Cumulative Non-convertible NVA NVA NVA NVA NVA NVA	4.86% No Mandatory Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A
a	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of a step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, fully or partial If convertible, conversion trigger(s) If convertible, conversion rate If convertible, non-dary or optional conversion If convertible, instrument type convertible, specify instrument type convertible, specify issuer of instrument it convertible. Write-down features If write-down, write-down trigger(s)	4.28% No Mandatory Mandatory No Cumulative Non-convertible N/A	4.87% No Mandatory Mandatory No Cumulative Non-convertible N/A	3-month Euribor + 2.5% No Mandatory Mandatory No Cumulative Non-convertible N/A	4.86% No Mandatory Mandatory No Cumulative Non-convertible N/A
b	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of a step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify insure of instrument ti convertible, specify issuer of instrument if convertible, specify issuer of instrument if convertible into If convertible into	4.28% No Mandatory Mandatory No Cumulative Non-convertible N/A	4.87% No Mandatory Mandatory No Cumulative Non-convertible N/A	3-month Euribor + 2.5% No Mandatory Mandatory No Cumulative NA N/A N/A N/A N/A N/A N/A N/A N/A N/A	4.86% No Mandatory Mandatory No Cumulative Non-convertible N/A
a	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of a step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion trigger(s) If convertible, conversion rate If convertible, specify instrument type convertible, specify issuer of instrument it convertible into If convertible, specify issuer of instrument it convertible into If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary	4.28% No Mandatory Mandatory No Cumulative Non-convertible N/A	4.87% No Mandatory Mandatory No Cumulative Non-convertible N/A	3-month Euribor + 2.5% No Mandatory Mandatory No Cumulative Non-convertible N/A	4.86% No Mandatory Mandatory No Cumulative Non-convertible N/A
3 ) )a	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of a step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, fully or partial If convertible, fully or partial If convertible, conversion trigger(s) If convertible, specify instrument type conversion If convertible, specify insure of instrument it convertible into If convertible, specify issuer of instrument it convertible into If write-down, write-down trigger(s) If write-down, full or partial	4.28% No Mandatory Mandatory Mandatory No Cumulative N/A	4.87% No Mandatory Mandatory No Cumulative Non-convertible N/A	3-month Euribor + 2.5% No Mandatory Mandatory No Cumulative N/A	4.86% No Mandatory Mandatory No Cumulative Non-convertible N/A
	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of a step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, fully or partial If convertible, conversion trigger(s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify insure of instrument it convertible, specify issuer of instrument it convertible, specify issuer of instrument it convertible, specify issuer of instrument it convertible, mandatory or optional conversion If convertible, specify issuer of instrument it convertible, specify issuer of instrument it convertible, mandatory or optional (if write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of	4.28% No Mandatory Mandatory No Cumulative Non-convertible N/A	4.87% No Mandatory Mandatory No Cumulative Non-convertible N/A	3-month Euribor + 2.5% No Mandatory Mandatory No Cumulative Non-convertible N/A	4.86% No Mandatory Mandatory No Cumulative Non-convertible N/A

36	Non-compliant transitioned features	No	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
37a	Link to the full terms and conditions of the instrument (signposting)		https://www.dzbank.de/content/dzba nk/de/library/disclaimerlibrary/disclaim r kapitalinstrumente.html		https://www.dzbank.de/content/dzba nk/de/library/disclaimerlibrary/disclaim er kapitalinstrumente.html

# DZ BANK Group

		Instrument 198	Instrument 199	Instrument 200	Instrument 201
	lssuer	DZ BANK	DZ BANK	DZ BANK	DZ BANK
	Unique identifier (e. g. CUSIP, ISIN or Bloomberg identifier for private placement)	SSD 13901	SSD 13902	SSD 13903	NSV 9457
	Public or private placement	Private	Private	Private	Private
	Governing law(s) of the instrument	German law	German law	German law	German law
1	Contractual recognition of write down and conversion powers of resolution authorities	No	No	No	No
	Regulatory treatment				
	Transitional CRR II rules	Tier 2 capital	Tier 2 capital	Tier 2 capital	Tier 2 capital
	Post-transitional CRR II rules	Tier 2 capital	Tier 2 capital	Tier 2 capital	Tier 2 capital
	Eligible at solo/(sub-)consolidated/solo & (sub-)consolidated level	Solo and consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated
	Instrument type (types to be specified by each jurisdiction)	Subordinated capital (Art. 63 CRR)	Subordinated capital (Art. 63 CRR)	Subordinated capital (Art. 63 CRR)	Subordinated capital (Art. 63 CRR)
	Amount recognised in regulatory capital (currency in million, as of most recent reporting date)	€5 million	€4 million	€7 million	€1 million
)	Nominal amount of instrument	€5 million	€4 million	€7 million	€1 million
a	Issue price	100%	100%	100%	100%
C	Redemption price	100%	100%	100%	100%
0	Accounting classification	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost
1	Original date of issuance	07/26/2022	07/27/2022	07/28/2022	07/26/2022
2	Perpetual or dated	Dated	Dated	Dated	Dated
3	Original maturity date Issuer call subject to prior supervisory	07/26/2030	07/27/2032	07/28/2032	07/26/2032
4	approval	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest	Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest	Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest	Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interes
6	Subsequent call dates, if applicable	N/A	N/A	N/A	N/A
7	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
8	Coupon rate and any related index	4.44%	4.71%	4.6%	4.9%
9	Existence of a dividend stopper	No	No	No	No
0a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory
0b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory
1	Existence of a step up or other incentive to redeem	No	No	No	No
		No Cumulative	No Cumulative	No Cumulative	No Cumulative
2	to redeem Non-cumulative or cumulative Convertible or non-convertible	Cumulative Non-convertible	Cumulative Non-convertible	Cumulative Non-convertible	Cumulative Non-convertible
2 3 4	to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s)	Cumulative Non-convertible N/A	Cumulative Non-convertible N/A	Cumulative Non-convertible N/A	Cumulative Non-convertible N/A
2 3 4 5	to redeem Non-cumulative or cumulative Convertible or non-convertible	Cumulative Non-convertible	Cumulative Non-convertible	Cumulative Non-convertible	Cumulative Non-convertible
2 3 4 5	to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partial If convertible, conversion rate If convertible, mandatory or optional	Cumulative Non-convertible N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A
2 3 4 5 6 7	to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partial If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type	Cumulative Non-convertible N/A N/A	Cumulative Non-convertible N/A N/A	Cumulative Non-convertible N/A N/A	Cumulative Non-convertible N/A N/A
2 3 4 5 6 7 8	to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate If convertible, conversion rate If convertible, mandatory or optional convertible, specify instrument type convertible, specify instrument type convertible, specify issuer of instrument	Cumulative Non-convertible N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A
2 3 4 5 6 7 8 9	to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partial If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	Cumulative Non-convertible N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A
2 3 4 5 6 7 8 9 0 1	to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it convertible, specify issuer of instrument it converts into Write-down, write-down trigger(s)	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A SRB: statutory approach	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A SRB: statutory approach	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A SR: statutory approach	Cumulative N/A N/A N/A N/A N/A N/A N/A N/A SRB: statutory approach
2 3 4 5 6 7 8 9 9 0	to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partial If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible, specify issuer of instrument it convertible, specify issuer of instrument it convertibles into Write-down features	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A
2 3 4 5 6 7 8 9 0 1 2	to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it convertible, specify issuer of instrument it converts into Write-down, write-down trigger(s)	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A SRB: statutory approach	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A SRB: statutory approach	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A SR: statutory approach	Cumulative N/A N/A N/A N/A N/A N/A N/A N/A SRB: statutory approach
221 222 23 24 25 26 27 28 29 30 31 32 33 33 33	to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate If convertible, mandatory or optional convertible, mandatory or optional convertible, specify instrument type convertible into If convertible, specify issuer of instrument it convertible, specify issuer of instrument it convertible. Mitte-down features If write-down, write-down trigger(s) If write-down, full or partial	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A SRB: statutory approach N/A	Cumulative N/A N/A N/A N/A N/A N/A N/A N/A N/A SRB: statutory approach N/A	Cumulative N/A N/A N/A N/A N/A N/A N/A N/A SRE: statutory approach N/A	Cumulative N/A N/A N/A N/A N/A N/A N/A SRB: statutory approach N/A
222 23 24 25 26 27 28 29 30 31 32 33 33	to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion trigger(s) If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it convertible.specify issuer of instrument Write-down features If write-down, write-down trigger(s) If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination (only for eligible	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	Cumulative N/A	Cumulative Non-convertible N/A	Cumulative N/A N/A N/A N/A N/A N/A N/A SRB: statutory approach N/A N/A
22 23 24 25 26 66 27 28 29 30 31 22 33	to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partial If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible, specify instrument type convertible, specify issuer of instrument it convertible, specify issuer of instrument it convertible, specify issuer of instrument if convertible, specify issuer of instrument it onvertible, specify issuer of instrument it onvertible, specify issuer of instrument if write-down, write-down trigger(s) If write-down, permanent or temporary If temporary write-down, description of write-up mechanism	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A SRB: statutory approach N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A SRB: statutory approach N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A SRE: statutory approach N/A N/A

36	Non-compliant transitioned features	No	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
37a	Link to the full terms and conditions of the instrument (signposting)		https://www.dzbank.de/content/dzba nk/de/library/disclaimerlibrary/disclaim er kapitalinstrumente.html		https://www.dzbank.de/content/dzba nk/de/library/disclaimerlibrary/disclaim er kapitalinstrumente.html

# DZ BANK Group

Bloomberg identifier for placement)           a Public or private placement)           Governing law(s) of the instructual recognition of and conversion powers of authorities           Regulatory treatment           Transitional CRR II rules           Sost-transitional CRR II rules           Eligible at solo/(sub-)conso (sub-)conso (sub-)conso (sub-)conso (sub-)conso (sub-)conso (sub-)conso solidated level           Instrument type (types to 1 each jurisdiction)           Amount recognised in regi (currency in million, as of reporting date)           Nominal amount of instrut           Issue price           No Accounting classification           Original date of issuance           Perpetual or dated           Optional call date, conting and redemption amount           Subsequent call dates, if applicable           Fixed or floating dividend/           Subsequent call dates, if applicable           Fixed or floating dividend/           Coupon rate and any relate           or mandatory (in terms of to redeem           Convertible, romersion relation or non-convertible, romersion relation (in terms of to redeem           Convertible, romersion relation or non-conversion           If convertible, specify instructory conversion           If convertible, specify instructory in relates           If convertible, specify instructory in relates		Instrument 202	Instrument 203	Instrument 204	Instrument 205
Bloomberg identifier for p         Public or private placement         Governing law(s) of the instance         Contractual recognition of and conversion powers of authorities         Regulatory treatment         Transitional CR II rules         Post-transitional CR II rules         Post-transitional CR II rules         Eligible at solo/sub-)conso (sub-)conso (sub-)convertible (sub-)convertible (sub-)conso (sub-)conso (sub-)convertible, fully discretionary, partiall or mandatory (in terms of subsequent call dates, if applicable         Subsequent call date, conting and redemption amount or is convertible, conversion (sub-)conversion (su		DZ BANK	DZ BANK	DZ BANK	DZ BANK
Public or private placemen           Governing law(s) of the im           Contractual recognition of           and conversion powers of           authorities           Regulatory treatment           Transitional CRR II rules           Post-transitional CRR II rule           Eligible at solo/(sub-)consolidated level           Instrument type (types to leach jurisdiction)           Amount recognised in regrestion (currency in million, as of reporting date)           Nominal amount of instrument supe rice           Redemption price           Accounting classification           Original date of issuance           Perpetual or dated           Original date of sisuance           Issuer call subject to prior sapproval           Optional call date, conting and redemption amount           Issuer call subject to prior sapproval           Subsequent call dates, if applicable           Fixed or floating dividend/           Subsequent call dates, or truns of or mandatory (in terms of convertible, ronversion to to redeem           Non-cumulative or cumulation or mandatory (in terms of convertible, conversion to redeem           Non-cumulative or cumulation or convertible, fully or partial or mandatory (in terms of the convertible, specify instructory for the down, full or partial for orwertible, specify instructory inte-down, permanent           If convertible, spe	Unique identifier (e. g. CUSIP, ISIN or Bloomberg identifier for private placement)	NSV 9465	NSV 9458	NSV 9461	NSV 9455
Contractual recognition of authorities Regulatory treatment Transitional CRR II rules Post-transitional CRR II rule Eligible at solo/(sub-)conso (sub-)consolidated level Instrument type (types to 1 each jurisdiction) Amount recognised in regi (currency in million, as of r reporting date) Nominal amount of instrur Issue price Redemption price Accounting classification Original date of issuance Perpetual or dated Original maturity date Issuer call subject to priors approval Optional call date, conting and redemption amount Subsequent call dates, if applicable Fixed or floating dividend/ Coupon rate and any relat Existence of a divident stor aff applicable Fixed or floating dividend/ Coupon rate and any relat Existence of a divident stor aff uply discretionary, partiall or mandatory (in terms of Existence of a step up or or to redeem Non-cumulative or cumula Convertible, conversion r If convertible, conversion r If convertible, conversion r If convertible, conversion r If convertible, fully or parti for onvertible, fully or parti- for onvertible, fully or parti- for onvertible, fully or parti- for onvertible, fully or parti- for onvertible, specify instru- convertible, fully or parti- for onvertible, specify instru- dor for parts for write-down, write-down, full or parti- for onvertible, specify issue it onverts into Write-down, full or parti- for the specify issue it or onvertible, specify issue	Public or private placement	Private	Private	Private	Private
and conversion powers of authorities Regulatory treatment Transitional CRR II rules Post-transitional CRR II rules Post-transitional CRR II rules Eligible at solo/(sub-)consol (sub-)consolidated level Instrument type (types to te each jurisdiction) Amount recognised in regi (currency in million, as of r reporting date) Nominal amount of instrum Issue price Redemption price Accounting classification Original date of issuance Perpetual or dated Original maturity date Issuer call subject to priors approval Optional call date, conting and redemption amount Subsequent call dates, if applicable Fixed or floating dividend/ Coupon rate and any relat Existence of a divident dsto are fully discretionary, partiall or mandatory (in terms of Existence of a step up or or to redeem Non-cumulative or cumula Convertible, fully or parti- I f convertible, fully or parti- I f temporary write-down, full or parti- I f tribe-down, permanent Marte-up mechanism	Governing law(s) of the instrument	German law	German law	German law	German law
Transitional CRR II rules Post-transitional CRR II rule Eligible at solo/(sub-)conso (sub-)consolidated level Instrument type (types to I each jurisdiction) Amount recognised in regi (currency in million, as of r reporting date) Nominal amount of instrut Issue price Redemption price Accounting classification Original date of issuance Perpetual or dated Original maturity dated Issuer call subject to prior s approval Optional call date, conting and redemption amount Subsequent call dates, if applicable Fixed or floating dividend/ Coupon rate and any relat Existence of a dividend sto a Fully discretionary, partiall or mandatory (in terms of Fully discretionary, partiall or mandatory (in terms of Existence of a step up or or to redeem Non-cumulative or cumula Convertible, fully or parti If convertible, conversion r If convertible, pecify instru- convertible, mandatory or convertible, mandatory or fi donvertible, specify instru- convertible, specify instru- convertible, specify instru- for virte-down, full or partial If write-down, full or partial If write-down, full or partial If write-down, permanent If write-down, permanent If write-down, permanent If write-down, permanent If write-down, permanent	Contractual recognition of write down and conversion powers of resolution authorities	No	No	No	No
Post-transitional CRR II rule         Eligible at solo/(sub-)conso (sub-)consolidated level         Instrument type (types to 1 each jurisdiction)         Amount recognised in regi (currency in million, as of r reporting date)         Nominal amount of instrue         Issue price         Redemption price         O         Accounting classification         Original date of issuance         Perpetual or dated         Original maturity date         Issuer call subject to priors approval         Optional call date, conting and redemption amount         Subsequent call dates, if applicable         Fixed or floating dividend//         Subsequent call dates, if applicable         Fully discretionary, partiall or mandatory (in terms of Existence of a divident sto yala         Existence of a step up or o to redeem         Non-cumulative or cumulal or non-convert if convertible, fully or partiall or convertible, specify instru- convertible into         If convertible, specify instru- convertible, specify instru- convertible into         If convertible, specify issue it convertsinto         If wri	Regulatory treatment				
Eligible at solo/(sub-)conso (sub-)consolidated level Instrument type (types to l each jurisdiction) Amount recognised in reg (currency in million, as of r reporting date) Nominal amount of instrut Issue price Redemption price Accounting classification Original date of issuance Perpetual or dated Original date of issuance Issuer call subject to prior s approval Optional call date, conting and redemption amount Subsequent call dates, if applicable Fixed or floating dividend/ Coupon rate and any relat Fully discretionary, partial or mandatory (in terms of Existence of a dividend sto or subdatory (in terms of Existence of a step up or o to redeem Non-cumulative or cumula Convertible, fully or part I f convertible, fully or part I f convertible, fully or part I f convertible, pacify instru convertible, specify instru convertible into I f convertible, specify instru convertible into I f convertible, specify instru convertible into I f write-down, write-down, I f write-down, full or partial I f write-down, write-down, full or partial I f write-down features		Tier 2 capital	Tier 2 capital	Tier 2 capital	Tier 2 capital
(sub-)consolidated level         Instrument type (types to 1 each jurisdiction)         Amount recognised in regi (currency in million, as of reporting date)         Nominal amount of instrum         Issue price         Redemption price         Accounting classification         Original date of issuance         Perpetual or dated         Original date of issuance         Perpetual or dated         Optional call date, conting and redemption amount         Subsequent call subject to prior s approval         Subsequent call dates, if applicable         Fixed or floating dividend/ or mandatory (in terms of or mandatory (in terms of or mandatory (in terms of to redeem         Pully discretionary, partiall or mandatory (in terms of to redeem         Non-cumulative or cumula         Convertible, conversion ti foronvertible, ronversion ti foronvertible, ronversion rediversion rediversion rediversion rediversion rediversion rediversion rediversion         If convertible, specify instruction rediversion rediversion for the redown, full or partial for write-down, permanent         If write-down, permanent         If write-down, permanent         If write-down, permanent	Post-transitional CRR II rules Eligible at solo/(sub-)consolidated/solo &	Tier 2 capital	Tier 2 capital	Tier 2 capital	Tier 2 capital
each jurisdiction) Amount recognised in regi (currency in million, as of r reporting date) Nominal amount of instrue Redemption price Accounting classification Original date of issuance Perpetual or dated Original date of issuance Perpetual or dated Original maturity date Issuer call subject to prior s approval Optional call date, conting and redemption amount Subject to prior s approval Optional call date, conting and redemption amount Fixed or floating dividend/ Coupon rate and any relat Fixed or floating dividend/ Coupon rate and any relat Fixed or floating dividend/ Coupon rate and any relat or mandatory (in terms of rully discretionary, partiall or mandatory (in terms of to redeem Non-cumulative or cumula Convertible, ron-conver If convertible, conversion to If convertible, specify instru- conversion If convertible, specify instru- conversion If orvite-down, full or partial If convertible, specify instru- conversion If write-down, full or partial If write-down, permanent	(sub-)consolidated level	Solo and consolidated Subordinated capital	Solo and consolidated Subordinated capital	Solo and consolidated Subordinated capital	Solo and consolidated Subordinated capital
(currency in million, as of r         reporting date)         Nominal amount of instrur         a Issue price         Redemption price         Accounting classification         Original date of issuance         Perpetual or dated         Original maturity date         Issuer call subject to priors         approval         Subsequent call date, conting         and redemption amount         Subsequent call dates, if applicable         Fixed or floating dividend/         Coupon rate and any relat         Coupon rate and any relat         Existence of a dividend sto         Fully discretionary, partiall         or mandatory (in terms of         Fully discretionary, partiall         or mandatory (in terms of         Existence of a step up or o         to redeem         Non-cumulative or cumula         Convertible, fully or particle         To convertible, fully or particle         The convertible, specify instruction or conversion r         If convertible, specify instruction or conversion r	each jurisdiction)	(Art. 63 CRR)	(Art. 63 CRR)	(Art. 63 CRR)	(Art. 63 CRR)
a Issue price b Redemption price c Accounting classification c Original date of issuance Perpetual or dated Original maturity date Issuer call subject to prior s approval c Optional call date, conting and redemption amount c Subsequent call dates, if applicable C Fixed or floating dividend/ E Coupon rate and any relat C Coupon rate and any relat E Existence of a dividend sto C Fully discretionary, partiall or mandatory (in terms of L Existence of a step up or o to to redeem C Non-cumulative or cumula C Convertible, conversion t I foorwertible, conversion I foorwertible, specify instru conversion I forwite-down, full or partia I forwite-down, full or partia I fwrite-down, permanent I fwrite-down, permanent I fwrite-down, permanent I for approximation I fwrite-down, permanent I forwertible, specify issue I formertible, specify issue I fwrite-down, permanent I	Amount recognised in regulatory capital (currency in million, as of most recent reporting date)	€3 million	€1 million	€1 million	€5 million
b         Redemption price           0         Accounting classification           1         Original date of issuance           2         Perpetual or dated           3         Original maturity date           4         Issuer call subject to priors approval           5         Optional call date, conting and redemption amount           6         Subsequent call dates, if applicable           7         Fixed or floating dividend/           8         Coupon rate and any relat           9         Existence of a dividend sto           10         Fully discretionary, partiall or mandatory (in terms of           10         Fully discretionary, partiall or mandatory (in terms of           2         Non-cumulative or cumula           3         Convertible, fully or part or to redeem           2         Non-cumulative or conversion r           5         If convertible, fully or part or to conversion r           6         If convertible, specify instra convertible into           9         If convertible, specify issue it converts into           0         Write-down, full or partial           1         If write-down, write-down, and tory or conversion r           1         If convertible, specify issue it conversion r           5	Nominal amount of instrument	€3 million	€1 million	€1 million	€5 million
0         Accounting classification           1         Original date of issuance           2         Perpetual or dated           3         Original maturity date           4         Issuer call subject to priors approval           5         Optional call date, conting and redemption amount           6         Subsequent call dates, if applicable           7         Fixed or floating dividend/           8         Coupon rate and any relat           9         Existence of a dividend sto           0a         Fully discretionary, partiall           0a         Fully discretionary, partiall           0a         Fully discretionary, partiall           0         Fixistence of a step up or or to redeem           1         Existence of a step up or or to redeem           2         Non-cumulative or cumula           3         Convertible, foully or partiall conversion r           1         ff convertible, conversion r           1         ff convertible, foully or partiall conversion r           1         ff convertible, specify instraconversion           1         ff convertible, specify instraconversion           1         ff write-down, write-down, full or partial           3         If write-down, permanent		100%	100% 100%	100% 100%	100% 100%
Original date of issuance     Perpetual or dated     Original maturity date     Issuer call subject to prior s     approval     Optional call date, conting     and redemption amount     Subsequent call dates,     if applicable     Fixed or floating dividend/     Coupon rate and any relat     Existence of a dividend sto     Fully discretionary, partiall     or mandatory (in terms of     Fully discretible, conversion 1     Fictorvertible, fully or part     If convertible, specify instra     convertible, specify instra     convertible, into     Write-down, full or partial     If write-down, write-down,     If write-down, full or partial     If write-down, permanent     If write-down, permanent     If write-down, permanent		Liability – amortised cost	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost
2         Perpetual or dated           3         Original maturity date           4         Issue call subject to prior s approval           5         Optional call date, conting and redemption amount           6         Subsequent call dates, if applicable           7         Fixed or floating dividend/           8         Coupon rate and any relat           9         Existence of a dividend sto or mandatory (in terms of to redeem           0b         Fully discretionary, partiall or mandatory (in terms of to redeem           2         Non-cumulative or cumula 3           3         Convertible, ron-conver 4           4         If convertible, specify instra convertible, specify instra convertible, specify instra orwariable into 9           9         If convertible, specify instra convertible, specify instra donvertible, speci	~	-	-	-	
3         Original maturity date           Issuer call subject to prior s           approval           5         Optional call date, conting and redemption amount           6         Subsequent call dates, if applicable           7         Fixed or floating dividend/           8         Coupon rate and any relat           9         Existence of a dividend stor           10a         Fully discretionary, partiall or mandatory (in terms of           10b         Fully discretionary, partiall or mandatory (in terms of           2         Non-cumulative or cumula           3         Convertible, conversion t           5         If convertible, fully or part or convertible, fully or part or convertible, fully or part or convertible, specify instra convertible, specify instra convertible, specify issue it convertible, specify issue it convertible, specify issue it convertible, specify issue it or or fautres           1         If write-down, write-down, full or partial           3         If write-down, permanent           4         If temporary write-down, full or partial           3         If write-down, permanent		07/29/2022	07/22/2022	07/26/2022	07/21/2022
Issuer call subject to priors approval     Subsequent call date, conting and redemption amount     Subsequent call dates, if applicable     Fixed or floating dividend/     Coupon rate and any relat     Existence of a dividend sto Coupon rate and any relat     convention of a divident stop     Fixed or floating dividend/     Existence of a dividend sto Fully discretionary, partiall or mandatory (in terms of Fully discretionary, partiall or mandatory (in terms of Fully discretionary, partiall or mandatory (in terms of Existence of a step up or or to redeem     Convertible, conversion r If convertible, fully or parti- If convertible, fully or parti- If convertible, fully or parti- If convertible, fully or parti- If convertible, specify instri- convertible, specify instri- convertible, specify issue it convertible, specify issue it converts into Write-down, full or parti- If write-down, permanent If write-down, permanent If write-down, permanent If temporary write-down, or write-up mechanism     Tupe of subordination (on		Dated 07/29/2027	Dated 07/22/2038	Dated 07/26/2038	Dated 07/21/2034
approval         5       Optional call date, conting and redemption amount         6       Subsequent call dates, if applicable         7       Fixed or floating dividend/         8       Coupon rate and any relat         9       Existence of a dividend sto         0a       Fully discretionary, partiall or mandatory (in terms of         0b       Fully discretionary, partiall or mandatory (in terms of         1       Existence of a step up or or to redeem         2       Non-cumulative or cumula         3       Convertible, conversion t         5       If convertible, fully or partiall convertible, fully or partiall or oran-conver         6       If convertible, conversion t         7       If convertible, specify instruction or convertible fully or partiall for overtible, fully or partiall or conversion         8       If convertible, specify instruction or convertible into         9       If convertible, specify issue it converts into         0       Write-down, full or partiall         3       If write-down, write-down, and atory or convertible into         9       If convertible, specify issue it converts into         1       Write-down, write-down, and atory or convertible into         4       If temporary write-down, permanent         4       If temporary	Issuer call subject to prior supervisory	Yes	Yes	Yes	Yes
<ul> <li>if applicable</li> <li>Fixed or floating dividend/</li> <li>Fixed or floating dividend/</li> <li>Coupon rate and any relat</li> <li>Existence of a dividend sto</li> <li>Fully discretionary, partiall or mandatory (in terms of</li> <li>Fully discretionary, partiall or mandatory (in terms of</li> <li>Fully discretionary, partiall or mandatory (in terms of</li> <li>Existence of a step up or or to redeem</li> <li>Non-cumulative or cumula</li> <li>Convertible, fully or part if convertible, fully or part oconvertible, fully or part if convertible, specify instra- convertible, specify instra convertible, specify instra convertible, specify instra</li> <li>If convertible, specify instra</li> <li>If write-down, write-down, if write-down, full or partial</li> <li>If write-down, permanent</li> <li>If temporary write-down, and write-up mechanism</li> </ul>	Optional call date, contingent call dates	Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest	Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest	Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest	Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interes
<ul> <li>Fixed or floating dividend/</li> <li>Fixed or floating dividend/</li> <li>Coupon rate and any relat</li> <li>Existence of a dividend sto</li> <li>Fully discretionary, partiall</li> <li>or mandatory (in terms of</li> <li>Fully discretionary, partiall</li> <li>or mandatory (in terms of</li> <li>Fully discretionary, partiall</li> <li>or mandatory (in terms of</li> <li>Existence of a step up or or</li> <li>to redeem</li> <li>Convertible or non-conver</li> <li>for onvertible, fully or partial</li> <li>Convertible, fully or partial</li> <li>for onvertible, specify instraconvertible into</li> <li>If convertible, specify instraconvertible into</li> <li>If convertible, specify issue it converts into</li> <li>Write-down, full or partial</li> <li>If write-down, write-down,</li> <li>If write-down, permanent</li> <li>If temporary write-down, and the partial</li> <li>If temporary write-down, and the partial</li> <li>If temporary write-down, and the partial</li> <li>If write-up mechanism</li> </ul>		N/A	N/A	N/A	N/A
<ul> <li>8 Coupon rate and any relat</li> <li>9 Existence of a dividend sto</li> <li>0a Fully discretionary, partiall</li> <li>or mandatory (in terms of</li> <li>0b Fully discretionary, partiall</li> <li>or mandatory (in terms of</li> <li>1 Existence of a step up or or</li> <li>to redeem</li> <li>2 Non-cumulative or cumula</li> <li>3 Convertible, ronversion to</li> <li>1 If convertible, conversion to</li> <li>1 If convertible, specify instraconvertible into</li> <li>9 If convertible, specify instraconvertible, specify instraconvertible, specify instraconvertible, specify instra</li> <li>0 Write-down, write-down, full or partial</li> <li>3 If write-down, write-down, and the down, permanent</li> <li>4 If temporary write-down, write-up mechanism</li> </ul>		Fixed	Fixed	Fixed	Fixed
Fully discretionary, partial or mandatory (in terms of Fully discretionary, partial or mandatory (in terms of Fully discretionary, partial or mandatory (in terms of to redeem Existence of a step up or or to redeem Existence of a step up or or to redeem Convertible or conversion of the convertible or conversion of the convertible, fully or parti- fif convertible, fully or parti- fif convertible, fully or parti- fif convertible, specify instru- convertible, specify instru- convertible, specify instru- convertible, specify instru- convertible, specify issue it converts into the down, full or parti- fif write-down, permanent if write-down, permanent if the temporary write-down, or write-up mechanism	Coupon rate and any related index	4.01%	5.0%	5.0%	5.0%
<ul> <li>or mandatory (in terms of</li> <li>Fully discretionary, partiall</li> <li>or mandatory (in terms of</li> <li>texistence of a step up or or</li> <li>to redeem</li> <li>Non-cumulative or cumula</li> <li>Convertible or ono-convert</li> <li>If convertible, fully or partial</li> <li>for onvertible, fully or partial</li> <li>for onvertible, conversion r</li> <li>if convertible, specify instraconvertible into</li> <li>for onvertible, specify instraconvertible into</li> <li>for onvertible, specify instraconvertible into</li> <li>Write-down, full or partial</li> <li>if write-down, full or partial</li> <li>if write-down, permanent</li> <li>if temporary write-down, write-up mechanism</li> </ul>	Existence of a dividend stopper	No	No	No	No
or manaatory (in terms or Fully discretionary, partiall or mandatory (in terms of Existence of a step up or o to redeem Non-cumulative or cumulal Convertible or non-conver If convertible, conversion t If convertible, fully or parti- If convertible, fully or parti- If convertible, fully or parti- If convertible, specify instri- convertible, specify instri- convertible, specify instri- convertible, specify instri- convertible, specify instri- convertible, specify issue it converts into 0 Write-down features If write-down, full or parti- If write-down, permanent If temporary write-down, a write-up mechanism Tupe of subordination (on	Fully discretionary, partially discretionary	Mandatory	Mandatory	Mandatory	Mandatory
or mandatory (in terms of     Existence of a step up or o     to redeem     Non-cumulative or cumula     Convertible or non-conver     If convertible, rounersion 1     If convertible, fully or part     If convertible, nonversion 1     If convertible, nonversion     If convertible, specify instra     convertible, specify instra     convertible, specify instra     convertible, specify instra     or virte-down features     If write-down, write-down     If write-down, permanent     If write-down, permanent     If temporary write-down,     write-up mechanism	or mandatory (in terms of timing)		initial constant of the second s	wandatory	Waldatory
to redeem     Non-cumulative or cumula     Convertible or non-conver     If convertible, ron-conver     If convertible, ronversion 1     If convertible, fully or part     If convertible, fully or part     for onvertible, nonversion 1     If convertible, specify instra-     conversion     If convertible, specify issue     it convertible, specify issue     it converts into     Write-down, full or partia     If write-down, permanent     If write-down, permanent     If temporary write-down,     write-up mechanism	or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory
Convertible or non-conver If convertible, conversion t If convertible, conversion t If convertible, conversion r If convertible, conversion r If convertible, conversion r If convertible, specify instru- it convertible, specify ins	Existence of a step up or other incentive to redeem	No	Νο	No	No
5         If convertible, fully or part           6         If convertible, conversion r           7         Conversion           8         If convertible, specify instraconvertible, specify instraconvertible, specify issue           9         If convertible, specify issue           11         ownersion           0         Write-down features           1         If write-down, write-down           2         If write-down, full or partil           3         If write-down, permanent	Non-cumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
If convertible, fully or part     If convertible, conversion r     If convertible, mandatory c     conversion     If convertible, specify instra     convertible, specify instra     convertible, specify issue     it converts into     Write-down features     If write-down, write-down     If write-down, full or partia     If write-down, permanent     If temporary write-down,     write-up mechanism     Type of subordination (on)	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
If convertible, conversion r     If convertible, mandatory (         conversion     If convertible, specify instra-         conversion     If convertible, specify instra-     onvertible, specify instra-     if convertible, specify instra-     if convertible, specify issue     it converts into     Write-down features     If write-down, full or partia     If write-down, permanent     If write-down, permanent     If write-down, permanent     If temporary write-down,      write-up mechanism     Type of subordination (on)		N/A N/A	N/A N/A	N/A N/A	N/A N/A
conversion     If convertible, specify instri convertible into     If convertible, specify insur- convertible into     If convertible, specify issue it converts into     O Write-down features     If write-down, write-down, full or parti- l ff write-down, full or parti- l ff write-down, permanent     If write-down, permanent     If temporary write-down, or write-up mechanism     Type of subordination (on)	If convertible, conversion rate	N/A	N/A	N/A	N/A
If convertible, specify instru- convertible, specify instru- it convertible, specify issue it converts into     Write-down, features     If write-down, full or partia     If write-down, full or partia     If write-down, permanent     If temporary write-down, or write-up mechanism     Type of subordination (on)	If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
<ul> <li>If convertible, specify issue it converts into</li> <li>Write-down features</li> <li>If write-down, write-down</li> <li>If write-down, full or partial</li> <li>If write-down, permanent</li> <li>If temporary write-down, or write-up mechanism</li> </ul>	If convertible, specify instrument type	N/A	N/A	N/A	N/A
If write-down, write-down     If write-down, full or parti     If write-down, permanent     If write-down, permanent     If temporary write-down, o     write-up mechanism     Type of subordination (on	If convertible, specify issuer of instrument	N/A	N/A	N/A	N/A
<ol> <li>If write-down, full or partial</li> <li>If write-down, permanent</li> <li>If temporary write-down, or write-up mechanism</li> </ol>		No	No	No	No
If temporary write-down, a write-up mechanism	If write-down, write-down trigger(s) If write-down, full or partial	SRB: statutory approach N/A	SRB: statutory approach N/A	SRB: statutory approach N/A	SRB: statutory approach N/A
Write-up mechanism Type of subordination (on)	If write-down, permanent or temporary	N/A	N/A	N/A	N/A
. Type of subordination (on		N/A	N/A	N/A	N/A
liabilities)	If temporary write-down, description of write-up mechanism				
EU- Ranking of the instrument http://www.self.com/self.co	write-up mechanism Type of subordination (only for eligible	N/A	N/A	N/A	N/A

36	Non-compliant transitioned features	No	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
37a	Link to the full terms and conditions of the instrument (signposting)		https://www.dzbank.de/content/dzba nk/de/library/disclaimerlibrary/disclaim er kapitalinstrumente.html		https://www.dzbank.de/content/dzba nk/de/library/disclaimerlibrary/disclaim er kapitalinstrumente.html

# DZ BANK Group

	1	Instrument 206	Instrument 207	Instrument 208	Instrument 209
	lssuer	DZ BANK	DZ BANK	DZ BANK	DZ BANK
	Unique identifier (e. g. CUSIP, ISIN or Bloomberg identifier for private placement)	NSV 9462	NSV 9460	NSV 9463	NSV 9464
	Public or private placement	Private	Private	Private	Private
	Governing law(s) of the instrument	German law	German law	German law	German law
	Contractual recognition of write down and conversion powers of resolution authorities	No	No	No	No
	Regulatory treatment				
	Transitional CRR II rules Post-transitional CRR II rules	Tier 2 capital Tier 2 capital	Tier 2 capital Tier 2 capital	Tier 2 capital Tier 2 capital	Tier 2 capital Tier 2 capital
	Eligible at solo/(sub-)consolidated/solo & (sub-)consolidated level	Solo and consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated
	Instrument type (types to be specified by each jurisdiction)	Subordinated capital (Art. 63 CRR)	Subordinated capital (Art. 63 CRR)	Subordinated capital (Art. 63 CRR)	Subordinated capital (Art. 63 CRR)
	Amount recognised in regulatory capital (currency in million, as of most recent reporting date)	€18 million	€10 million	€17 million	€2 million
	Nominal amount of instrument	€18 million	€10 million	€17 million	€2 million
1	Issue price	100%	100%	100%	100%
	Redemption price	100%	100%	100%	100%
)	Accounting classification	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost
1	Original date of issuance	07/26/2022	07/27/2022	07/26/2022	07/26/2022
2	Perpetual or dated	Dated	Dated	Dated	Dated
3	Original maturity date	07/26/2029	07/27/2037	07/26/2033	07/26/2035
	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
5	Optional call date, contingent call dates and redemption amount	Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest	Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest	Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest	Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interes
5	Subsequent call dates, if applicable	N/A	N/A	N/A	N/A
7	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
8	Coupon rate and any related index	4.58%	5.1%	5.04%	5.0%
9	Existence of a dividend stopper	No	No	No	No
0a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory
0b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory
1	Existence of a step up or other incentive to redeem	No	No	No	No
2	Non-cumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
3	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
	If convertible, conversion trigger(s)	N/A	N/A	N/A	N/A
	If convertible, fully or partial If convertible, conversion rate	N/A N/A	N/A N/A	N/A N/A	N/A N/A
	If convertible, conversion rate	N/A	N/A	N/A	N/A
3	If convertible, specify instrument type convertible into	N/A	N/A	N/A	N/A
9	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	N/A
) 1	Write-down features If write-down, write-down trigger(s)	No SRB: statuton/ approach	No SRB: statuton: approach	No SPR: statutory approach	No SRB: statutory approach
2	If write-down, full or partial	SRB: statutory approach N/A	SRB: statutory approach N/A	SRB: statutory approach N/A	SRB: statutory approach N/A
3	If write-down, permanent or temporary	N/A	N/A	N/A	N/A
l	If temporary write-down, description of write-up mechanism	N/A	N/A	N/A	N/A
				N/A	N/A
4a	Type of subordination (only for eligible liabilities)	N/A	N/A	IVA	IVA
4a U-	Type of subordination (only for eligible liabilities) Ranking of the instrument in normal	N/A Rank 3	N/A Rank 3	Rank 3	Rank 3

36	Non-compliant transitioned features	No	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
37a	Link to the full terms and conditions of the instrument (signposting)		https://www.dzbank.de/content/dzba nk/de/library/disclaimerlibrary/disclaim r kapitalinstrumente.html		https://www.dzbank.de/content/dzba nk/de/library/disclaimerlibrary/disclaim er kapitalinstrumente.html

# DZ BANK Group

		Instrument 210	Instrument 211	Instrument 212	Instrument 213
	lssuer	DZ BANK	DZ BANK	DZ BANK	DZ BANK
	Unique identifier (e. g. CUSIP, ISIN or Bloomberg identifier for private placement)	NSV 9456	NSV 9459	NSV 9466	NSV 9467
а	Public or private placement	Private	Private	Private	Private
	Governing law(s) of the instrument	German law	German law	German law	German law
I	Contractual recognition of write down and conversion powers of resolution authorities	No	No	No	No
	Regulatory treatment				
	Transitional CRR II rules	Tier 2 capital	Tier 2 capital	Tier 2 capital	Tier 2 capital
	Post-transitional CRR II rules	Tier 2 capital	Tier 2 capital	Tier 2 capital	Tier 2 capital
	Eligible at solo/(sub-)consolidated/solo & (sub-)consolidated level	Solo and consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated
	Instrument type (types to be specified by each jurisdiction)	Subordinated capital (Art. 63 CRR)	Subordinated capital (Art. 63 CRR)	Subordinated capital (Art. 63 CRR)	Subordinated capital (Art. 63 CRR)
	Amount recognised in regulatory capital (currency in million, as of most recent reporting date)	€1 million	€8 million	€5 million	€1 million
)	Nominal amount of instrument	€1 million	€8 million	€5 million	€1 million
а	Issue price	100%	100%	100%	100%
b	Redemption price	100%	100%	100%	100%
0	Accounting classification	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost
1	Original date of issuance	07/26/2022	07/29/2022	08/05/2022	08/05/2022
2 3	Perpetual or dated Original maturity date	Dated 07/26/2027	Dated 07/29/2036	Dated 08/05/2037	Dated 08/05/2037
	Issuer call subject to prior supervisory				
4	approval Optional call date, contingent call dates	Yes Upon occurrence of a regulatory	Yes	Yes	Yes Upon occurrence of a regulatory
5	and redemption amount	event, redemption at nominal amount plus any accrued interest	event, redemption at nominal amount plus any accrued interest	event, redemption at nominal amount plus any accrued interest	event, redemption at nominal amount plus any accrued interes
6	Subsequent call dates, if applicable	N/A	N/A	N/A	N/A
7	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	4.19%	5.1%	4.83%	4.83%
9	Existence of a dividend stopper	No	No	No	No
0a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory
0b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory
1	Existence of a step up or other incentive to redeem	No	No	No	No
2	Non-cumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
3	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
4 5	If convertible, conversion trigger(s)	N/A N/A	N/A N/A	N/A N/A	N/A N/A
6	If convertible, fully or partial If convertible, conversion rate	N/A N/A	N/A N/A	N/A N/A	N/A N/A
7	If convertible, mandatory or optional	N/A	N/A	N/A	N/A
8	conversion If convertible, specify instrument type convertible into	N/A	N/A	N/A	N/A
9	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	N/A
0	Write-down features	No	No	No	No
1	If write-down, write-down trigger(s)	SRB: statutory approach	SRB: statutory approach	SRB: statutory approach	SRB: statutory approach
2	If write-down, full or partial	N/A	N/A	N/A	N/A
3	If write-down, permanent or temporary	N/A	N/A	N/A	N/A
34	If temporary write-down, description of	N/A	N/A	N/A	N/A
	write-up mechanism				
			N1/A	N/A	N/A
34a	Type of subordination (only for eligible liabilities)	N/A	N/A		N/A

36	Non-compliant transitioned features	No	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
37a	Link to the full terms and conditions of the instrument (signposting)		https://www.dzbank.de/content/dzba nk/de/library/disclaimerlibrary/disclaim er kapitalinstrumente.html		https://www.dzbank.de/content/dzba nk/de/library/disclaimerlibrary/disclaim er kapitalinstrumente.html

# DZ BANK Group

		Instrument 214	Instrument 215	Instrument 216	Instrument 217
	lssuer	DZ BANK	DZ BANK	DZ BANK	DZ BANK
	Unique identifier (e. g. CUSIP, ISIN or Bloomberg identifier for private	NSV 9469	NSV 9472	NSV 9474	NSV 9475
	placement) Public or private placement	Private	Private	Private	Private
	Governing law(s) of the instrument	German law	German law	German law	German law
I	Contractual recognition of write down and conversion powers of resolution authorities	No	No	No	No
	Regulatory treatment				
	Transitional CRR II rules	Tier 2 capital	Tier 2 capital	Tier 2 capital	Tier 2 capital
	Post-transitional CRR II rules Eligible at solo/(sub-)consolidated/solo &	Tier 2 capital Solo and consolidated			
	(sub-)consolidated level	Subordinated capital	Subordinated capital	Subordinated capital	Subordinated capital
	each jurisdiction)	(Art. 63 CRR)	(Art. 63 CRR)	(Art. 63 CRR)	(Art. 63 CRR)
	Amount recognised in regulatory capital (currency in million, as of most recent reporting date)	€1 million	€10 million	€1 million	€1 million
a	Nominal amount of instrument	€1 million	€10 million	€1 million	€1 million
) )	Issue price Redemption price	100%	100% 100%	100% 100%	100% 100%
)	Accounting classification	Liability – amortised cost			
	ar an	-	-	-	
1	Original date of issuance	08/03/2022	08/10/2022	08/10/2022	08/10/2022
2	Perpetual or dated Original maturity date	Dated 08/03/2037	Dated 08/10/2037	Dated 08/10/2027	Dated 08/10/2029
1	Issuer call subject to prior supervisory	Yes	Yes	Yes	Yes
ō	approval Optional call date, contingent call dates and redemption amount	Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest	Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest	Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest	Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest
5	Subsequent call dates,	N/A	N/A	N/A	N/A
	if applicable				
7	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
8	Coupon rate and any related index	4.86%	4.75%	3.95%	4.21%
9	Existence of a dividend stopper	No	No	No	No
Da	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory
)b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory
1	Existence of a step up or other incentive to redeem	No	No	No	No
2	Non-cumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
3	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
1 ;	If convertible, conversion trigger(s) If convertible, fully or partial	N/A N/A	N/A N/A	N/A N/A	N/A N/A
ò	If convertible, conversion rate	N/A N/A	N/A N/A	N/A N/A	N/A N/A
r	If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
3	If convertible, specify instrument type convertible into	N/A	N/A	N/A	N/A
)	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	N/A
0	Write-down features	No	No	No	No
1 2	If write-down, write-down trigger(s) If write-down, full or partial	SRB: statutory approach N/A	SRB: statutory approach N/A	SRB: statutory approach N/A	SRB: statutory approach N/A
3	If write-down, permanent or temporary	N/A	N/A	N/A	N/A
4	If temporary write-down, description of write-up mechanism	N/A	N/A	N/A	N/A
		N/A	N/A	N/A	N/A
4a	Type of subordination (only for eligible	N/A	19/6		
84a EU- 84b	Type of subordination (only for eligible liabilities) Ranking of the instrument in normal insolvency proceedings	Rank 3	Rank 3	Rank 3	Rank 3

36	Non-compliant transitioned features	No	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
37a	Link to the full terms and conditions of the instrument (signposting)		https://www.dzbank.de/content/dzba nk/de/library/disclaimerlibrary/disclaim er kapitalinstrumente.html		https://www.dzbank.de/content/dzba nk/de/library/disclaimerlibrary/disclaim er kapitalinstrumente.html

# DZ BANK Group

L 22 F 7 7 7 6 8 8 7 7 6 7 7 8 8 7 7 8 8 7 7 8 7 8	ssuer Jnique identifier (e. g. CUSIP, ISIN or Bloomberg identifier for private blacement) Public or private placement Soverning law(s) of the instrument Contractual recognition of write down and conversion powers of resolution suthorities Regulatory treatment fransitional CRR II rules	DZ BANK SSD 13907 Private German law No	DZ BANK SSD 13908 Private	DZ BANK SSD 13910	DZ BANK SSD 13911
E E F F C C C C C C C C C C C C C C C C	Bloomberg identifier for private placement) <b>Vublic or private placement</b> Soverning law(s) of the instrument Contractual recognition of write down and conversion powers of resolution authorities Regulatory treatment	Private German law	Private		SSD 13911
a <b>F</b> ( ( ) ( ) ( ) ( ) ( ) ( ) ( )	Public or private placement Governing law(s) of the instrument Contractual recognition of write down and conversion powers of resolution authorities Regulatory treatment	German law			
) ) ) ) ) ) ) ) ) ) ) ) ) ) ) ) ) ) )	Soverning law(s) of the instrument Contractual recognition of write down and conversion powers of resolution authorities Regulatory treatment	German law		Private	Private
a a a a a a a a a a a a a a a a a a a	and conversion powers of resolution authorities Regulatory treatment	No	German law	German law	German law
T F ( 1 ¢			No	No	No
F ( ( ( ( ( ( r	Fransitional CRR II rules				
E ( e // ( r	and the second sec	Tier 2 capital	Tier 2 capital	Tier 2 capital	Tier 2 capital
( e // ( r	Post-transitional CRR II rules Eligible at solo/(sub-)consolidated/solo &	Tier 2 capital	Tier 2 capital	Tier 2 capital	Tier 2 capital
e / ( r	sub-)consolidated level	Solo and consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated
( r	nstrument type (types to be specified by each jurisdiction)	Subordinated capital (Art. 63 CRR)			
	Amount recognised in regulatory capital (currency in million, as of most recent reporting date)	€3 million	€50 million	€3 million	€3 million
	Nominal amount of instrument	€3 million	€50 million	€3 million	€3 million
	ssue price Redemption price	100%	100%	100% 100%	100% 100%
) A	Accounting classification	Liability – amortised cost			
	Driginal date of issuance	08/03/2022	08/03/2022	08/04/2022	08/04/2022
	Perpetual or dated Driginal maturity date	Dated 08/03/2028	Dated 08/03/2028	Dated 08/04/2032	Dated 08/06/2029
ŀ	ssuer call subject to prior supervisory				
	approval	Yes	Yes	Yes	Yes
	Optional call date, contingent call dates and redemption amount	Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest	Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest	Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest	Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest
	Subsequent call dates, f applicable	N/A	N/A	N/A	N/A
7 F	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
8 (	Coupon rate and any related index	4.0%	3.98%	4.44%	4.07%
9 E	Existence of a dividend stopper	No	No	No	No
	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory
	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory
	Existence of a step up or other incentive to redeem	No	No	No	No
2 1	Non-cumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
3 (	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
	f convertible, conversion trigger(s) f convertible, fully or partial	N/A N/A	N/A N/A	N/A N/A	N/A N/A
	f convertible, conversion rate	N/A N/A	N/A N/A	N/A N/A	N/A N/A
, I	f convertible, mandatory or optional	N/A	N/A	N/A	N/A
, l'	f convertible, specify instrument type	N/A	N/A	N/A	N/A
, l	f convertible, specify issuer of instrument t converts into	N/A	N/A	N/A	N/A
	Write-down features	No	No	No	No
	f write-down, write-down trigger(s)	SRB: statutory approach	SRB: statutory approach	SRB: statutory approach	SRB: statutory approach
	f write-down, full or partial	N/A	N/A	N/A	N/A
3 l'	f write-down, permanent or temporary	N/A	N/A	N/A	N/A
	f temporary write-down, description of write-up mechanism	N/A	N/A	N/A	N/A
	Type of subordination (only for eligible iabilities)	N/A	N/A	N/A	N/A
U- F	Ranking of the instrument in normal nsolvency proceedings	Rank 3	Rank 3	Rank 3	Rank 3

36	Non-compliant transitioned features	No	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
37a	Link to the full terms and conditions of the instrument (signposting)		https://www.dzbank.de/content/dzba nk/de/library/disclaimerlibrary/disclaim er kapitalinstrumente.html		https://www.dzbank.de/content/dzba nk/de/library/disclaimerlibrary/disclaim er kapitalinstrumente.html

# DZ BANK Group

		Instrument 222	Instrument 223	Instrument 224	Instrument 225
1	lssuer	DZ BANK	DZ BANK	DZ BANK	DZ BANK
2	Unique identifier (e. g. CUSIP, ISIN or Bloomberg identifier for private placement)	SSD 13912	SSD 13913	SSD 13914	SSD 13915
а	Public or private placement	Private	Private	Private	Private
	Governing law(s) of the instrument	German law	German law	German law	German law
a	Contractual recognition of write down and conversion powers of resolution authorities	No	No	No	No
	Regulatory treatment				
	Transitional CRR II rules Post-transitional CRR II rules	Tier 2 capital Tier 2 capital	Tier 2 capital Tier 2 capital	Tier 2 capital Tier 2 capital	Tier 2 capital Tier 2 capital
	Eligible at solo/(sub-)consolidated/solo & (sub-)consolidated level	Solo and consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated
	Instrument type (types to be specified by each jurisdiction)	Subordinated capital (Art. 63 CRR)	Subordinated capital (Art. 63 CRR)	Subordinated capital (Art. 63 CRR)	Subordinated capital (Art. 63 CRR)
	Amount recognised in regulatory capital (currency in million, as of most recent reporting date)	€6 million	€5 million	€1 million	€5 million
)	Nominal amount of instrument	€6 million	€5 million	€1 million	€5 million
а	Issue price	100%	100%	100%	100%
b	Redemption price	100%	100%	100%	100%
0	Accounting classification	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost
1	Original date of issuance	08/05/2022	08/08/2022	08/09/2022	08/11/2022
2	Perpetual or dated	Dated	Dated	Dated	Dated
3	Original maturity date	08/05/2032	08/09/2027	08/09/2032	08/11/2027
4	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest	Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest	Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest	Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest
6	Subsequent call dates, if applicable	N/A	N/A	N/A	N/A
17	Fixed or floating dividend/coupon				
17	fixed of hoating dividence opport	Fixed	Fixed	Fixed	Fixed
	Coupon rate and any related index	4.55%	Fixed 3.9%	Fixed	Fixed 4.02%
8	Coupon rate and any related index Existence of a dividend stopper				
8	Coupon rate and any related index	4.55%	3.9%	4.58%	4.02%
18 19 20a	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary	4.55% No	3.9% No	4.58% No	4.02% No
18 19 20a 20b	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary	4.55% No Mandatory	3.9% No Mandatory	4.58% No Mandatory	4.02% No Mandatory
8 9 0a 0b	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of a step up or other incentive	4.55% No Mandatory Mandatory	3.9% No Mandatory Mandatory	4.58% No Mandatory Mandatory	4.02% No Mandatory Mandatory
8 9 0a 0b	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of a step up or other incentive to redeem	4.55% No Mandatory Mandatory No	3.9% No Mandatory Mandatory No	4.58% No Mandatory Mandatory No	4.02% No Mandatory Mandatory No
8 9 0a 0b 1 2 3 4	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of a step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s)	4.55% No Mandatory Mandatory No Cumulative Non-convertible N/A	3.9% No Mandatory Mandatory No Cumulative Non-convertible N/A	4.58% No Mandatory Mandatory No Cumulative Non-convertible NA	4.02% No Mandatory Mandatory No Cumulative Non-convertible N/A
8 9 0a 1 2 3 4 5	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of a step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, fully or partial	4.55% No Mandatory Mandatory No Cumulative Non-convertible N/A N/A	3.9% No Mandatory Mandatory No Cumulative Non-convertible N/A N/A	4.58% No Mandatory Mandatory No Cumulative Non-convertible NA N/A N/A	4.02% No Mandatory Mandatory No Cumulative NNA N/A
8 9 00a 20b 21 22 23 24 25 26	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of a step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, fully or partial If convertible, fully or partial If convertible, conversion rate If convertible, mandatory or optional	4.55% No Mandatory Mandatory No Cumulative Non-convertible N/A	3.9% No Mandatory Mandatory No Cumulative Non-convertible N/A	4.58% No Mandatory Mandatory No Cumulative Non-convertible NA	4.02% No Mandatory Mandatory No Cumulative Non-convertible N/A
19 20a 20b 21 22 23 24 25 26 27	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of a step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate If convertible, mandatory or optional conversion for convertible, mandatory or optional conversion	4.55% No Mandatory Mandatory No Cumulative Nor-convertible N/A N/A N/A N/A	3.9% No Mandatory Mandatory No Cumulative N/A N/A N/A N/A	4.58% No Mandatory Mandatory No Cumulative Non-convertible NA N/A N/A N/A	4.02% No Mandatory Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
18 20a 20b 21 22 23 24 25 26 27 28	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of a step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, fully or partial If convertible, conversion trager(s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible, specify instrument type	4.55% No Mandatory Mandatory No Cumulative Non-convertible N/A NA N/A N/A	3.9% No Mandatory Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	4.58% No Mandatory Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	4.02% No Mandatory Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
19 20a 20b 21 22 23 24 25 26 27 28 29 800	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of a step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify insure of instrument it convertible, specify issuer of instrument it convertible, specify issuer of instrument it convertibles into Write-down features	4.55% No Mandatory Mandatory No Cumulative Non-convertible N/A	3.9% No Mandatory Mandatory Mandatory No Cumulative Non-convertible N/A	4.58% No Mandatory Mandatory No Cumulative Non-convertible NA N/A N/A N/A N/A N/A N/A N/A N/A N/A	4.02% No Mandatory Mandatory No Cumulative Non-convertible N/A
8 19 20a 20b 21 22 23 24 25 26 27 28 29 60 31	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of a step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	4.55% No Mandatory Mandatory No Cumulative Non-convertible NIA NIA NIA NIA NIA NIA NIA	3.9% No Mandatory Mandatory No Cumulative Non-convertible N/A	4.58% No Mandatory Mandatory No Cumulative Non-convertible NVA	4.02% No Mandatory Mandatory No Cumulative Non-convertible NVA NVA NVA NVA NVA NVA NVA NVA NVA
19 20a 20b 21 22 23 24 25 26 27 28 29 80 31 32	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of a step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion trate If convertible, conversion rate If convertible, mandatory or optional conversion ff convertible, specify instrument type convertible, specify instrument type convertible, specify instrument type convertible, specify issuer of instrument it convertible, specify issuer of instrument it	4.55% No Mandatory Mandatory No Cumulative Non-convertible N/A	3.9% No Mandatory Mandatory Mandatory No Cumulative Non-convertible N/A	4.58% No Mandatory Mandatory No Cumulative Non-convertible N/A	4.02% No Mandatory Mandatory No Cumulative Non-convertible N/A
18 19 20a 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of a step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, fully or partial If convertible, fully or partial If convertible, conversion trigger(s) If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it convertible into If convertible, specify issuer of instrument it converts into Write-down, write-down trigger(s) If write-down, full or partial	4.55% No Mandatory Mandatory No Cumulative Non-convertible N/A	3.9% No Mandatory Mandatory Mandatory No Cumulative Non-convertible N/A	4.58% No Mandatory Mandatory No Cumulative Non-convertible N/A	4.02% No Mandatory Mandatory No Cumulative Non-convertible N/A
19 20a 20b 21 22 23 24 25 26 27 28 29 80 31 32 33 33 34	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of a step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion trigger(s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify insure of instrument it convertible, specify issuer of instrument if write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism	4.55% No Mandatory Mandatory No Cumulative Non-convertible N/A	3.9% No Mandatory Mandatory Mandatory No Cumulative Non-convertible N/A	4.58% No Mandatory Mandatory No Cumulative Non-convertible N/A	4.02% No Mandatory Mandatory No Cumulative Non-convertible N/A
19 20a 20b 21 22 23 24 25 26 27 28 29 80 31 32 33 33	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of a step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion trate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible, specify instrument type convertible, specify insure of instrument it convertible, specify insure of instrument if convertible, specify insure of instrument if convertible, specify insure of instrument if write-down, write-down trigger(s) If write-down, permanent or temporary If temporary write-down, description of write-up mechanism	4.55% No Mandatory Mandatory No Cumulative Non-convertible N/A	3.9% No Mandatory Mandatory Mandatory No Cumulative Non-convertible N/A	4.58% No Mandatory Mandatory No Cumulative Non-convertible NVA	4.02% No Mandatory Mandatory No Cumulative Non-convertible NVA

36	Non-compliant transitioned features	No	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
37a	Link to the full terms and conditions of the instrument (signposting)		https://www.dzbank.de/content/dzba nk/de/library/disclaimerlibrary/disclaim er kapitalinstrumente.html		https://www.dzbank.de/content/dzba nk/de/library/disclaimerlibrary/disclaim er kapitalinstrumente.html

# DZ BANK Group

		Instrument 226	Instrument 227	Instrument 228	Instrument 229
	Issuer	DZ BANK	DZ BANK	DZ BANK	DZ BANK
	Unique identifier (e. g. CUSIP, ISIN or Bloomberg identifier for private placement)	SSD 13916	SSD 13917	SSD 13918	SSD 13919
	Public or private placement Governing law(s) of the instrument	Private German law	Private German law	Private German law	Private German law
I	Contractual recognition of write down and conversion powers of resolution authorities	No	No	No	No
	Regulatory treatment				
	Transitional CRR II rules Post-transitional CRR II rules	Tier 2 capital Tier 2 capital	Tier 2 capital	Tier 2 capital	Tier 2 capital
	Eligible at solo/(sub-)consolidated/solo &	Solo and consolidated	Tier 2 capital Solo and consolidated	Tier 2 capital Solo and consolidated	Tier 2 capital Solo and consolidated
	(sub-)consolidated level Instrument type (types to be specified by	Subordinated capital	Subordinated capital	Subordinated capital	Subordinated capital
	each jurisdiction) Amount recognised in regulatory capital	(Art. 63 CRR)	(Art. 63 CRR)	(Art. 63 CRR)	(Art. 63 CRR)
	(currency in million, as of most recent reporting date)	€5 million	€5 million	€2 million	€3 million
) Ja	Nominal amount of instrument	€5 million 100%	€5 million 100%	€2 million 100%	€3 million 100%
a b	Issue price Redemption price	100%	100%	100%	100%
0	Accounting classification	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost
1	Original date of issuance	08/16/2022	08/16/2022	08/16/2022	08/16/2022
2	Perpetual or dated	Dated	Dated	Dated	Dated
3	Original maturity date Issuer call subject to prior supervisory	08/16/2032	08/16/2032	08/16/2029	08/16/2027
4	issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
5	Optional call date, contingent call dates and redemption amount	Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest	Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest	Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest	Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interes
6	Subsequent call dates, if applicable	N/A	N/A	N/A	N/A
7	Fixed or floating dividend/coupon	Fixed	Floating	Fixed	Floating
8	Coupon rate and any related index	4.69%	3-month Euribor + 2.85%	4.29%	3-month Euribor + 2.5%
	Existence of a dividend stopper	4.69% No	3-month Euribor + 2.85% No	4.29% No	3-month Euribor + 2.5% No
9					
9 0a	Existence of a dividend stopper Fully discretionary, partially discretionary	No	No	No	No
9 10a 10b	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary	No Mandatory	No Mandatory	No Mandatory	No Mandatory
9 0a 0b	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of a step up or other incentive	No Mandatory Mandatory	No Mandatory Mandatory	No Mandatory Mandatory	No Mandatory Mandatory
9 0a 0b 1 2 3	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of a step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible	No Mandatory Mandatory No Cumulative Non-convertible	No Mandatory Mandatory No Cumulative Non-convertible	No Mandatory Mandatory No Cumulative Non-convertible	No Mandatory Mandatory No Cumulative Non-convertible
9 0a 0b 1 2 3 4	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of a step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s)	No Mandatory Mandatory No	No Mandatory Mandatory No	No Mandatory Mandatory No	No Mandatory Mandatory No
9 0a 0b 1 2 3 4 5	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of a step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate	No Mandatory Mandatory No Cumulative Non-convertible N/A	No Mandatory Mandatory No Cumulative Non-convertible N/A	No Mandatory Mandatory No Cumulative Non-convertible N/A	No Mandatory Mandatory No Cumulative Non-convertible N/A
9 Da 0b 1 2 3 4 5 6	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of a step up or other incentive to redeem Non-cumulative or cumulative Convertible or one-convertible If convertible, fully or partial If convertible, conversion trigger(s) If convertible, conversion rate If convertible, mandatory or optional conversion	No Mandatory Mandatory No Cumulative Non-convertible N/A N/A	No Mandatory Mandatory No Cumulative Nvo-convertible N/A N/A	No Mandatory Mandatory No Cumulative Non-convertible N/A N/A	No Mandatory Mandatory No Cumulative Non-convertible N/A
9 0a 0b 1 2 3 4 5 6 7	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of a step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, fully or partial If convertible, fully or partial If convertible, conversion rate If convertible, mandatory or optional conversion If onvertible, pacify instrument type convertible into	No Mandatory Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	No Mandatory Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory Mandatory No Cumulative Non-convertible NVA N/A N/A N/A	No Mandatory Mandatory No Cumulative Non-convertible N/A N/A N/A
9 0a 0b 1 2 3 4 5 6 7 8 9	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of a step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate If convertible, mandatory or optional convertible, mandatory or optional convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	No Mandatory Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No       Mandatory       Mandatory       No       Cumulative       Non-convertible       N/A	No       Mandatory       Mandatory       No       Cumulative       Non-convertible       N/A
9 20a 20b 21 22 23 24 25 26 27 28 29 30 21	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of a step up or other incentive to redeem Non-cumulative or cumulative Convertible or one-convertible If convertible, fully or partial If convertible, conversion trigger(s) If convertible, nandatory or optional conversion If convertible, specify instrument type convertible into	No Mandatory Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	No Mandatory Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	No       Mandatory       Mandatory       No       Cumulative       Non-convertible       N/A       N/A       N/A       N/A       N/A       N/A       N/A	No       Mandatory       Mandatory       No       Cumulative       Non-convertible       N/A
9 0a 0b 1 2 3 4 5 6 7 8 9 0 1 2	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of a step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, fully or partial If convertible, fully or partial If convertible, fully or partial If convertible, socity or optional conversion If convertible, specify instrument type convertible into If convertible, specify lissuer of instrument it convertible, specify lissuer of listrument it convertible, specify lissuer of listrument list convertible, specify listrument listrument list convertible, specify listrument l	No Mandatory Mandatory Mandatory No Cumulative Non-convertible N/A	No       Mandatory       Mandatory       Mandatory       No       Cumulative       Non-convertible       N/A	No         Mandatory         Mandatory         Mandatory         No         Cumulative         Non-convertible         N/A         N/A<	No         Mandatory         Mandatory         Cumulative         Non-convertible         N/A         NA         NA <td< td=""></td<>
19 20a 20b 21 22 23 24 25 26 27 28 29 30 31 32 33 33	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of a step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, fully or partial If convertible, fully or partial If convertible, fully or partial ff convertible, fully or partial if convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it convertible. Mrite-down features If write-down, write-down trigger(s) If write-down, full or partial	No Mandatory Mandatory No Cumulative Non-convertible N/A	No         Mandatory         Mandatory         No         Cumulative         Non-convertible         N/A         N/A	No         Mandatory         Mandatory         Mandatory         No         Cumulative         Non-convertible         N/A	No         Mandatory         Mandatory         No         Cumulative         Non-convertible         N/A
19 20a 20b 21 22 23 24 25 26 27 28 29 30 31 32 33	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of a step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion trigger(s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify insure of instrument it converts into Write-down features If write-down, trigger(s) If write-down, permanent or temporary If temporary write-down, description of	No         Mandatory         Mandatory         No         Cumulative         Non-convertible         N/A         N/A	No         Mandatory         Mandatory         No         Cumulative         Non-convertible         N/A	No         Mandatory         Mandatory         No         Cumulative         Non-convertible         N/A	No         Mandatory         Mandatory         No         Cumulative         Non-convertible         N/A

36	Non-compliant transitioned features	No	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
37a	Link to the full terms and conditions of the instrument (signposting)		https://www.dzbank.de/content/dzba nk/de/library/disclaimerlibrary/disclaim r kapitalinstrumente.html		https://www.dzbank.de/content/dzba nk/de/library/disclaimerlibrary/disclaim er kapitalinstrumente.html

# DZ BANK Group

	1	Instrument 230	Instrument 231	Instrument 232	Instrument 233
	lssuer	DZ BANK	DZ BANK	DZ BANK	DZ BANK
	Unique identifier (e. g. CUSIP, ISIN or Bloomberg identifier for private placement)	SSD 13920	SSD 13921	SSD 13922	SSD 13923
1	Public or private placement	Private	Private	Private	Private
	Governing law(s) of the instrument	German law	German law	German law	German law
1	Contractual recognition of write down and conversion powers of resolution authorities	No	No	No	No
	Regulatory treatment				
	Transitional CRR II rules	Tier 2 capital	Tier 2 capital	Tier 2 capital	Tier 2 capital
	Post-transitional CRR II rules	Tier 2 capital	Tier 2 capital	Tier 2 capital	Tier 2 capital
;	Eligible at solo/(sub-)consolidated/solo & (sub-)consolidated level	Solo and consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated
7	Instrument type (types to be specified by each jurisdiction)	Subordinated capital (Art. 63 CRR)	Subordinated capital (Art. 63 CRR)	Subordinated capital (Art. 63 CRR)	Subordinated capital (Art. 63 CRR)
В	Amount recognised in regulatory capital (currency in million, as of most recent reporting date)	€5 million	€2 million	€1 million	€1 million
9	Nominal amount of instrument	€5 million	€2 million	€1 million	€1 million
)a )b	Issue price Redemption price	100%	100% 100%	100% 100%	100%
U,	Reactification price	100 /0	10070	10070	10070
0	Accounting classification	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost
1	Original date of issuance	08/16/2022	08/17/2022	08/17/2022	08/17/2022
12	Perpetual or dated	Dated	Dated	Dated	Dated
3	Original maturity date	08/16/2032	08/17/2032	08/17/2032	08/17/2027
4	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest	Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest	Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest	Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interes
6	Subsequent call dates, if applicable	N/A	N/A	N/A	N/A
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	4.7%	4.61%	4.61%	3.985%
				No	No
19	Existence of a dividend stopper	No	No		
	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing)	No Mandatory	No Mandatory	Mandatory	Mandatory
20a	Fully discretionary, partially discretionary				Mandatory Mandatory
20a 20b	Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary	Mandatory	Mandatory	Mandatory	
20a 20b 21	Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of a step up or other incentive	Mandatory Mandatory	Mandatory Mandatory	Mandatory Mandatory	Mandatory
20a 20b 21 22	Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of a step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible	Mandatory Mandatory No Cumulative Non-convertible	Mandatory Mandatory No Cumulative Non-convertible	Mandatory Mandatory No Cumulative Non-convertible	Mandatory No Cumulative Non-convertible
20a 20b 21 22 23	Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of a step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s)	Mandatory Mandatory No Cumulative Non-convertible N/A	Mandatory Mandatory No Cumulative Non-convertible N/A	Mandatory Mandatory No Cumulative Non-convertible N/A	Mandatory No Cumulative Non-convertible N/A
20a 20b 21 22 23 24 25	Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of a step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible	Mandatory Mandatory No Cumulative Non-convertible	Mandatory Mandatory No Cumulative Non-convertible	Mandatory Mandatory No Cumulative Non-convertible	Mandatory No Cumulative Non-convertible
20a 20b 21 22 23 24 25 26	Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of a step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partial If convertible, conversion rate If convertible, mandatory or optional	Mandatory Mandatory No Cumulative Non-convertible NA N/A	Mandatory Mandatory No Cumulative Non-convertible N/A N/A	Mandatory Mandatory No Cumulative Non-convertible N/A N/A	Mandatory No Cumulative Non-convertible N/A
20a 20b 21 22 23 24 25 26 27	Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of a step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partial If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, pacify instrument type	Mandatory Mandatory No Cumulative Non-convertible NA N/A N/A	Mandatory Mandatory No Cumulative Non-convertible N/A N/A N/A	Mandatory Mandatory No Cumulative Non-convertible N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A
20a 20b 21 22 23 24 25 26 27 28	Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of a step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate If convertible, conversion rate If convertible, mandatory or optional conversible into If convertible, specify instrument type convertible, specify issuer of instrument	Mandatory Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Mandatory Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Mandatory Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Mandatory No Cumulative N/A N/A N/A N/A N/A
20a 20b 21 22 23 24 25 26 27 28 29	Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of a step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	Mandatory Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Mandatory Mandatory No Cumulative Non-convertible NVA NVA NVA NVA NVA NVA	Mandatory Mandatory No Cumulative Non-convertible NVA NVA NVA NVA NVA NVA	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
20a 20b 21 22 23 24 25 26 27 28 29 30	Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of a step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate If convertible, conversion rate If convertible, mandatory or optional conversible into If convertible, specify instrument type convertible, specify issuer of instrument	Mandatory Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Mandatory Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Mandatory Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Mandatory No Cumulative N/A N/A N/A N/A N/A
20a 20b 21 22 23 24 25 26 27 28 29 80 31	Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of a step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible, specify instrument type ic convertible, specify issuer of instrument it convertible, specify issuer of instrument it convertible into If convertible specify issuer of instrument it convertis into	Mandatory Mandatory No Cumulative Non-convertible NIA NIA NIA NIA NIA NIA NIA NIA NIA	Mandatory Mandatory No Cumulative Non-convertible NIA NIA NIA NIA NIA NIA NIA NIA NIA NIA	Mandatory Mandatory No Cumulative Non-convertible NVA NVA NVA NVA NVA NVA NVA NVA	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A
20a 20b 21 22 23 24 25 26 27 28 29 30 31 32	Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of a step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion trigger(s) If convertible, mandatory or optional conversion If convertible, mandatory or optional conversion If convertible, specify instrument type convertible, specify issuer of instrument it convertible, specify issuer of instrument it converts into	Mandatory Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	Mandatory Mandatory No Cumulative NiA NiA NiA NiA NiA NiA NiA NiA NiA NiA	Mandatory Mandatory No Cumulative NVA NVA NVA NVA NVA NVA NVA NVA NVA NVA	Mandatory No Cumulative NA
20a 20b 21 22 23 24 25 26 27 28 29 30 31 32 33	Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of a step up or other incentive to redeem Non-cumulative or cumulative Convertible or one-convertible If convertible, conversion trigger(s) If convertible, conversion trigger(s) If convertible, nandatory or optional conversion If convertible, specify instrument type convertible, specify instrument type convertible, specify issuer of instrument it convertible, specify issuer of instrument it convertible. If convertible, specify issuer of instrument it convertible. If write-down, write-down trigger(s) If write-down, full or partial	Mandatory Mandatory No Cumulative NA N/A N/A N/A N/A N/A N/A N/A N/A N/A	Mandatory Mandatory No Cumulative NiA NiA NiA NiA NiA NiA NiA NiA NiA NiA	Mandatory Mandatory No Cumulative NVA NVA NVA NVA NVA NVA NVA NVA NVA NVA	Mandatory No Cumulative N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A
19 20a 20b 21 22 23 24 25 26 27 28 29 30 31 32 33 33 34	Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of a step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion trigger(s) If convertible, conversion rate If convertible, conversion rate If convertible, mandatory or optional conversible into convertible, specify instrument type convertible, specify issuer of instrument it convertible, s	Mandatory Mandatory No Cumulative Nno-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	Mandatory Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	Mandatory Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	Mandatory No Cumulative N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A

36	Non-compliant transitioned features	No	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
37a	Link to the full terms and conditions of the instrument (signposting)		https://www.dzbank.de/content/dzba nk/de/library/disclaimerlibrary/disclaim r kapitalinstrumente.html		https://www.dzbank.de/content/dzba nk/de/library/disclaimerlibrary/disclaim er kapitalinstrumente.html

# DZ BANK Group

		Instrument 234	Instrument 235	Instrument 236	Instrument 237
	lssuer	DZ BANK	DZ BANK	DZ BANK	DZ BANK
	Unique identifier (e. g. CUSIP, ISIN or Bloomberg identifier for private placement)	SSD 13924	SSD 13925	SSD 13926	SSD 13927
	Public or private placement	Private	Private	Private	Private
	Governing law(s) of the instrument	German law	German law	German law	German law
	Contractual recognition of write down and conversion powers of resolution authorities	No	No	No	No
	Regulatory treatment				
	Transitional CRR II rules	Tier 2 capital	Tier 2 capital	Tier 2 capital	Tier 2 capital
	Post-transitional CRR II rules	Tier 2 capital	Tier 2 capital	Tier 2 capital	Tier 2 capital
	Eligible at solo/(sub-)consolidated/solo & (sub-)consolidated level	Solo and consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated
	Instrument type (types to be specified by each jurisdiction)	Subordinated capital (Art. 63 CRR)	Subordinated capital (Art. 63 CRR)	Subordinated capital (Art. 63 CRR)	Subordinated capital (Art. 63 CRR)
	Amount recognised in regulatory capital (currency in million, as of most recent reporting date)	€2 million	€5 million	€5 million	€5 million
	Nominal amount of instrument	€2 million	€5 million	€5 million	€5 million
1	Issue price	100%	100%	100%	100%
	Redemption price	100%	100%	100%	100%
	Accounting classification	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost
1	Original date of issuance	08/17/2022	08/19/2022	08/18/2022	08/17/2022
2	Perpetual or dated	Dated	Dated	Dated	Dated
8	Original maturity date Issuer call subject to prior supervisory	08/17/2032	08/19/2031	08/18/2031	08/17/2027
-	approval	Yes	Yes	Yes	Yes
5	Optional call date, contingent call dates and redemption amount	Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest	Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest	Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest	Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interes
5	Subsequent call dates, if applicable	N/A	N/A	N/A	N/A
7	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
8	Coupon rate and any related index	4.58%	4.45%	4.455%	3.959%
-	Existence of a dividend stopper	4.58% No	4.45% No	4.455% No	3.959% No
9					
9 Da	Existence of a dividend stopper Fully discretionary, partially discretionary	No	No	No	No
) )a )b	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary	No Mandatory	No Mandatory	No Mandatory	No Mandatory
) )a )b	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of a step up or other incentive	No Mandatory Mandatory	No Mandatory Mandatory	No Mandatory Mandatory	No Mandatory Mandatory
a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of a step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible	No Mandatory Mandatory No Cumulative Non-convertible	No Mandatory Mandatory No Cumulative Non-corvertible	No Mandatory Mandatory No Cumulative Non-convertible	No Mandatory Mandatory No Cumulative Non-convertible
la Ib	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of a step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s)	No Mandatory Mandatory No Cumulative Non-convertible N/A	No Mandatory Mandatory No Cumulative Non-convertible N/A	No Mandatory Mandatory No Cumulative Non-convertible N/A	No       Mandatory       Mandatory       No       Cumulative       Non-convertible       N/A
la Ib	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of a step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partial	No Mandatory Mandatory No Cumulative Non-convertible N/A N/A	No Mandatory Mandatory No Cumulative NNA N/A	No Mandatory Mandatory No Cumulative NNo-convertible NVA NVA	No       Mandatory       Mandatory       No       Cumulative       Non-convertible       N/A
) )a )b	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of a step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, fully or partial If convertible, fully or partial If convertible, conversion rate If convertible, mandatory or optional	No Mandatory Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory Mandatory No Cumulative NiA N/A N/A N/A	No       Mandatory       Mandatory       No       Cumulative       Non-convertible       NVA       NVA	No       Mandatory       Mandatory       No       Cumulative       Non-convertible       N/A       N/A
) )a )b 1 2 2 3 3 1 5 5 7	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of a step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate If convertible, mandatory or optional conversion	No Mandatory Mandatory No Cumulative Non-convertible N/A N/A	No Mandatory Mandatory No Cumulative NNA N/A	No Mandatory Mandatory No Cumulative NNo-convertible NVA NVA	No       Mandatory       Mandatory       No       Cumulative       Non-convertible       N/A
)a )b 1 2 3 3 7 3	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of a step up or other incentive to redeem Non-cumulative or cumulative Convertible or one-convertible If convertible, fully or partial If convertible, conversion trigger(s) If convertible, nandatory or optional conversion If convertible, mandatory or optional convertible, specify instrument type convertible into	No Mandatory Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	No       Mandatory       Mandatory       No       Cumulative       Non-convertible       N/A       N/A       N/A	No       Mandatory       Mandatory       Cumulative       Non-convertible       N/A       N/A       N/A	No       Mandatory       Mandatory       No       Cumulative       Non-convertible       N/A       N/A       N/A       N/A
)a )a )b 1 2 3 3 3 3 3	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of a step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, fully or partial If convertible, fully or partial If convertible, conversion rate If convertible, mandatory or optional conversion If onvertible, pacify instrument type convertible into	No Mandatory Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	No       Mandatory       Mandatory       No       Cumulative       Non-convertible       N/A       N/A       N/A       N/A       N/A       N/A	No       Mandatory       Mandatory       No       Cumulative       Non-convertible       N/A       N/A       N/A       N/A       N/A       N/A       N/A	No       Mandatory       Mandatory       No       Cumulative       Non-convertible       N/A       N/A       N/A       N/A       N/A       N/A
) a ) b 1 2 3 3 3 5 5 7 7 3 9 0 1	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of a step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, fully or partial If convertible, fully or partial If convertible, fully or partial if convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it convertible, specify issuer of instrument it convertible. If convertible, specify issuer of instrument it convertible. If write-down features If write-down trigger(s)	No Mandatory Mandatory Mandatory No Cumulative Non-convertible N/A	No         Mandatory         Mandatory         Mandatory         No         Cumulative         Non-convertible         N/A	No         Mandatory         Mandatory         Mandatory         Cumulative         Non-convertible         N/A         N/A	No       Mandatory       Mandatory       Cumulative       Non-convertible       N/A
<ul> <li>a</li> <li>b</li> <li>b</li> <li>c</li> <lic< li=""> <li>c</li> <li>c<!--</td--><td>Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of a step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, fully or partial If convertible, fully or partial ff convertible, fully or partial if convertible, fully or partial onversion If convertible, instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it convertible. Specify issuer of instrument Write-down features If write-down, write-down trigger(s) If write-down, full or partial</td><td>No Mandatory Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A</td><td>No         Mandatory         Mandatory         Mandatory         No         Cumulative         Non-convertible         N/A         N/A</td><td>No         Mandatory         Mandatory         Mandatory         No         Cumulative         Non-convertible         N/A         N/A</td><td>No       Mandatory       Mandatory       No       Cumulative       Non-convertible       N/A       N/A</td></li></lic<></ul>	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of a step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, fully or partial If convertible, fully or partial ff convertible, fully or partial if convertible, fully or partial onversion If convertible, instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it convertible. Specify issuer of instrument Write-down features If write-down, write-down trigger(s) If write-down, full or partial	No Mandatory Mandatory No Cumulative Non-convertible N/A	No         Mandatory         Mandatory         Mandatory         No         Cumulative         Non-convertible         N/A         N/A	No         Mandatory         Mandatory         Mandatory         No         Cumulative         Non-convertible         N/A	No       Mandatory       Mandatory       No       Cumulative       Non-convertible       N/A
) )a )b ; ; ; ; ; ; ; ; ; ;	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of a step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, fully or partial If convertible, fully or partial If convertible, fully or partial if convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it convertible, specify issuer of instrument it convertible. If convertible, specify issuer of instrument it convertible. If write-down features If write-down trigger(s)	No Mandatory Mandatory Mandatory No Cumulative Non-convertible N/A	No         Mandatory         Mandatory         Mandatory         No         Cumulative         Non-convertible         N/A	No         Mandatory         Mandatory         Mandatory         Cumulative         Non-convertible         N/A         N/A	No       Mandatory       Mandatory       Mandatory       Cumulative       Non-convertible       N/A
9 0a 0b 1 2 3 4 5 6 7 8 8 9 0 1 2 3	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of a step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, fully or partial If convertible, fully or partial ff convertible, fully or partial if convertible, fully or partial onversion If convertible, instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it convertible. Specify issuer of instrument Write-down features If write-down, write-down trigger(s) If write-down, full or partial	No Mandatory Mandatory No Cumulative Non-convertible N/A	No         Mandatory         Mandatory         Mandatory         No         Cumulative         Non-convertible         N/A         N/A	No         Mandatory         Mandatory         Mandatory         No         Cumulative         Non-convertible         N/A	No       Mandatory       Mandatory       No       Cumulative       Non-convertible       N/A
8 9 0a 0b 1 2 3 4 5 6 7 8 9 0 1 2 3 4 4 4 4 4	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of a step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion trigger(s) If convertible, nully or partial If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify insure of instrument it converts into Write-down freatures If write-down, trigger(s) If write-down, permanent or temporary If temporary write-down, description of	No         Mandatory         Mandatory         No         Cumulative         Non-convertible         N/A         N/A	No         Mandatory         Mandatory         No         Cumulative         Non-convertible         N/A	No         Mandatory         Mandatory         No         Cumulative         Non-convertible         N/A	No         Mandatory         Mandatory         No         Cumulative         Non-convertible         N/A         N/A

36	Non-compliant transitioned features	No	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
37a	Link to the full terms and conditions of the instrument (signposting)		https://www.dzbank.de/content/dzba nk/de/library/disclaimerlibrary/disclaim er kapitalinstrumente.html		https://www.dzbank.de/content/dzba nk/de/library/disclaimerlibrary/disclaim er kapitalinstrumente.html

# DZ BANK Group

		Instrument 238	Instrument 239	Instrument 240	Instrument 241
	lssuer	DZ BANK	DZ BANK	DZ BANK	DZ BANK
	Unique identifier (e. g. CUSIP, ISIN or Bloomberg identifier for private placement)	SSD 13928	SSD 13929	SSD 13930	SSD 13931
1	Public or private placement	Private	Private	Private	Private
	Governing law(s) of the instrument	German law	German law	German law	German law
I	Contractual recognition of write down and conversion powers of resolution authorities	No	No	No	No
	Regulatory treatment				
	Transitional CRR II rules	Tier 2 capital	Tier 2 capital	Tier 2 capital	Tier 2 capital
	Post-transitional CRR II rules Eligible at solo/(sub-)consolidated/solo &	Tier 2 capital	Tier 2 capital	Tier 2 capital	Tier 2 capital
	(sub-)consolidated level	Solo and consolidated	Solo and consolidated Subordinated capital	Solo and consolidated Subordinated capital	Solo and consolidated
	each jurisdiction)	(Art. 63 CRR)	(Art. 63 CRR)	(Art. 63 CRR)	(Art. 63 CRR)
	Amount recognised in regulatory capital (currency in million, as of most recent reporting date)	€3 million	€3 million	€2 million	€2 million
	Nominal amount of instrument	€3 million	€3 million	€2 million	€2 million
а	Issue price	100%	100%	100%	100%
0	Redemption price	100%	100%	100%	100%
D	Accounting classification	Liability – amortised cost			
1	Original date of issuance	08/19/2022	08/24/2022	08/22/2022	08/23/2022
2 3	Perpetual or dated Original maturity date	Dated 08/20/2029	Dated 08/24/2027	Dated 08/22/2029	Dated 08/23/2027
4	Issuer call subject to prior supervisory	Yes	Yes	Yes	Yes
•	approval				
5	Optional call date, contingent call dates and redemption amount	Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest	Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest	Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest	Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest
6	Subsequent call dates, if applicable	N/A	N/A	N/A	N/A
7	Fixed or floating dividend/coupon	Fixed	Fixed	Floating	Fixed
8	Coupon rate and any related index	4.26%	4.09%	3-month Euribor + 2.64%	4.19%
9	Existence of a dividend stopper	No	No	No	No
0a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory
0b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory
1	Existence of a step up or other incentive to redeem	No	No	No	No
2	Non-cumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
3	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
4	If convertible, conversion trigger(s)	N/A	N/A	N/A	N/A
5	If convertible, fully or partial If convertible, conversion rate	N/A N/A	N/A N/A	N/A N/A	N/A N/A
)				N/A	N/A
	If convertible, mandatory or optional	N/A	N/A	IWA	
7	conversion If convertible, specify instrument type	N/A N/A	N/A	N/A	N/A
.7 8	conversion				N/A N/A
7 8 9	conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument	N/A	N/A	N/A	
7 8 9 0	conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, write-down trigger(s)	N/A N/A No SRB: statutory approach	N/A N/A No SRB: statutory approach	N/A N/A No SRB: statutory approach	N/A No SRB: statutory approach
7 3 9 0	conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features	N/A N/A No	N/A N/A No	N/A N/A No	N/A No
7 8 9 0 1 2	conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, write-down trigger(s)	N/A N/A No SRB: statutory approach	N/A N/A No SRB: statutory approach	N/A N/A No SRB: statutory approach	N/A No SRB: statutory approach
7 8 9 0 1 2 3	conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, write-down trigger(s) If write-down, full or partial	N/A N/A SRB: statutory approach N/A	N/A N/A No SRB: statutory approach N/A	N/A N/A No SRB: statutory approach N/A	N/A No SRB: statutory approach N/A
26 27 28 29 30 31 32 33 33 34	conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down destrues If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of	N/A N/A SRB: statutory approach N/A N/A	N/A N/A SRB: statutory approach N/A N/A	N/A N/A No SRB: statutory approach N/A N/A	N/A No SRB: statutory approach N/A N/A

36	Non-compliant transitioned features	No	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
37a	Link to the full terms and conditions of the instrument (signposting)		https://www.dzbank.de/content/dzba nk/de/library/disclaimerlibrary/disclaim er kapitalinstrumente.html		https://www.dzbank.de/content/dzba nk/de/library/disclaimerlibrary/disclaim er kapitalinstrumente.html

# DZ BANK Group

		Instrument 242	Instrument 243	Instrument 244	Instrument 245
	lssuer	DZ BANK	DZ BANK	DZ BANK	DZ BANK
	Unique identifier (e. g. CUSIP, ISIN or Bloomberg identifier for private placement)	SSD 13932	SSD 13933	SSD 13934	SSD 13935
1	Public or private placement	Private	Private	Private	Private
	Governing law(s) of the instrument	German law	German law	German law	German law
I	Contractual recognition of write down and conversion powers of resolution authorities	No	No	No	No
	Regulatory treatment				
	Transitional CRR II rules Post-transitional CRR II rules	Tier 2 capital Tier 2 capital	Tier 2 capital Tier 2 capital	Tier 2 capital Tier 2 capital	Tier 2 capital Tier 2 capital
	Eligible at solo/(sub-)consolidated/solo & (sub-)consolidated level	Solo and consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated
	Instrument type (types to be specified by each jurisdiction)	Subordinated capital (Art. 63 CRR)	Subordinated capital (Art. 63 CRR)	Subordinated capital (Art. 63 CRR)	Subordinated capital (Art. 63 CRR)
	Amount recognised in regulatory capital (currency in million, as of most recent reporting date)	€5 million	€1 million	€1 million	€1 million
	Nominal amount of instrument	€5 million	€1 million	€1 million	€1 million
а	Issue price	100%	100%	100%	100%
)	Redemption price	100%	100%	100%	100%
D	Accounting classification	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost
1	Original date of issuance	08/26/2022	08/23/2022	08/23/2022	08/23/2022
2	Perpetual or dated	Dated	Dated	Dated	Dated
3	Original maturity date	08/27/2029	08/23/2027	08/23/2029	08/23/2032
4	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest	Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest	Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest	Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interes
6	Subsequent call dates, if applicable	N/A	N/A	N/A	N/A
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	4.4%	4.24%	4.46%	4.81%
9	Existence of a dividend stopper	No	No	No	No
0a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No	No
22	Non-cumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
4 !5	If convertible, conversion trigger(s) If convertible, fully or partial	N/A N/A	N/A N/A	N/A N/A	N/A N/A
5	If convertible, conversion rate	N/A N/A	N/A N/A	N/A N/A	N/A N/A
7	If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
8	If convertible, specify instrument type convertible into	N/A	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	N/A
80 81	Write-down features If write-down, write-down trigger(s) If write down full or partial	No SRB: statutory approach	No SRB: statutory approach	No SRB: statutory approach	No SRB: statutory approach
32	If write-down, full or partial	N/A	N/A	N/A	N/A
3	If write-down, permanent or temporary	N/A	N/A	N/A	N/A
34	If temporary write-down, description of	N/A	N/A	NVA .	
	write-up mechanism Type of subordination (only for eligible				N/A
34 34a EU-	write-up mechanism	N/A	N/A	NA	N/A

36	Non-compliant transitioned features	No	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
37a	Link to the full terms and conditions of the instrument (signposting)		https://www.dzbank.de/content/dzba nk/de/library/disclaimerlibrary/disclaim er kapitalinstrumente.html		https://www.dzbank.de/content/dzba nk/de/library/disclaimerlibrary/disclaim er kapitalinstrumente.html

# DZ BANK Group

		Instrument 246	Instrument 247	Instrument 248	Instrument 249
	Issuer	DZ BANK	DZ BANK	DZ BANK	DZ BANK
	Unique identifier (e. g. CUSIP, ISIN or Bloomberg identifier for private placement)	SSD 13936	SSD 13937	SSD 13938	SSD 13939
3	Public or private placement	Private	Private	Private	Private
	Governing law(s) of the instrument	German law	German law	German law	German law
	Contractual recognition of write down and conversion powers of resolution authorities	No	No	No	No
	Regulatory treatment				
	Transitional CRR II rules Post-transitional CRR II rules	Tier 2 capital Tier 2 capital	Tier 2 capital Tier 2 capital	Tier 2 capital Tier 2 capital	Tier 2 capital Tier 2 capital
	Eligible at solo/(sub-)consolidated/solo & (sub-)consolidated level	Solo and consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated
	Instrument type (types to be specified by each jurisdiction)	Subordinated capital (Art. 63 CRR)	Subordinated capital (Art. 63 CRR)	Subordinated capital (Art. 63 CRR)	Subordinated capital (Art. 63 CRR)
	Amount recognised in regulatory capital (currency in million, as of most recent reporting date)	€1 million	€1 million	€1 million	€1 million
	Nominal amount of instrument	€1 million	€1 million	€1 million	€2 million
а	Issue price	100%	100%	100%	100%
b	Redemption price	100%	100%	100%	100%
)	Accounting classification	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost
1	Original date of issuance	08/25/2022	08/26/2022	08/30/2022	08/30/2022
2	Perpetual or dated	Dated	Dated	Dated	Dated
3	Original maturity date Issuer call subject to prior supervisory	08/25/2027	08/26/2027	08/30/2032	08/30/2027
1	approval	Yes	Yes	Yes	Yes
5	Optional call date, contingent call dates and redemption amount	Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest	Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest	Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest	Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interes
6	Subsequent call dates, if applicable	N/A	N/A	N/A	N/A
7	Fixed or floating dividend/coupon	Fixed	Fixed	Floating	Fixed
8	Coupon rate and any related index	4.45%	4.47%	3-month Euribor + 2.85%	4.4%
9	Existence of a dividend stopper	No	No	No	No
0a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory
0b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory
1	Existence of a step up or other incentive to redeem	No	No	No	No
2	Non-cumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
3	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
4	If convertible, conversion trigger(s)	N/A	N/A	N/A	N/A
5	If convertible, fully or partial If convertible, conversion rate	N/A N/A	N/A N/A	N/A N/A	N/A N/A
7	If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
3	If convertible, specify instrument type convertible into	N/A	N/A	N/A	N/A
9	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	N/A
0	Write-down features If write-down, write-down trigger(s)	No SRB: statutory approach	No SRB: statutory approach	No SRB: statutory approach	No SRB: statutory approach
2	If write-down, full or partial	N/A	N/A	N/A	N/A
3	If write-down, permanent or temporary	N/A	N/A	N/A	N/A
4	If temporary write-down, description of write-up mechanism	N/A	N/A	N/A	N/A
	Type of subordination (only for eligible	N/A	N/A	N/A	N/A
4a					
4a U-	liabilities) Ranking of the instrument in normal	Rank 3	Rank 3	Rank 3	Rank 3

36	Non-compliant transitioned features	No	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
37a	Link to the full terms and conditions of the instrument (signposting)		https://www.dzbank.de/content/dzba nk/de/library/disclaimerlibrary/disclaim r kapitalinstrumente.html		https://www.dzbank.de/content/dzba nk/de/library/disclaimerlibrary/disclaim er kapitalinstrumente.html

# DZ BANK Group

1		Instrument 250	Instrument 251	Instrument 252	Instrument 253
	lssuer	DZ BANK	DZ BANK	DZ BANK	DZ BANK
	Unique identifier (e. g. CUSIP, ISIN or Bloomberg identifier for private placement)	NSV 9476	NSV 9477	NSV 9478	NSV 9479
	Public or private placement	Private	Private	Private	Private
	Governing law(s) of the instrument	German law	German law	German law	German law
	Contractual recognition of write down and conversion powers of resolution authorities	No	No	No	No
	Regulatory treatment				
	Transitional CRR II rules	Tier 2 capital	Tier 2 capital	Tier 2 capital	Tier 2 capital
	Post-transitional CRR II rules	Tier 2 capital	Tier 2 capital	Tier 2 capital	Tier 2 capital
	Eligible at solo/(sub-)consolidated/solo & (sub-)consolidated level	Solo and consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated
	Instrument type (types to be specified by each jurisdiction)	Subordinated capital (Art. 63 CRR)	Subordinated capital (Art. 63 CRR)	Subordinated capital (Art. 63 CRR)	Subordinated capital (Art. 63 CRR)
	Amount recognised in regulatory capital (currency in million, as of most recent reporting date)	€50 million	€3 million	€1 million	€2 million
	Nominal amount of instrument	€50 million	€3 million	€1 million	€2 million
e D	Issue price	100%	100%	100%	100%
	Redemption price	100%	100%	100%	100%
)	Accounting classification	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost
1	Original date of issuance	08/17/2022	08/17/2022	08/17/2022	08/15/2022
2	Perpetual or dated	Dated	Dated	Dated	Dated
}	Original maturity date Issuer call subject to prior supervisory	08/17/2037	08/17/2037	08/17/2037	08/15/2033
1	approval	Yes	Yes	Yes	Yes
5	Optional call date, contingent call dates and redemption amount	Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest	Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest	Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest	Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interes
6	Subsequent call dates, if applicable	N/A	N/A	N/A	N/A
7	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
8	Coupon rate and any related index	4.777%	4.777%	4.777%	4.685%
9	Existence of a dividend stopper	No	No	No	No
0a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory
0b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory
	Existence of a step up or other incentive	No	No	No	No
1	to redeem				
		Cumulative	Cumulative	Cumulative	Cumulative
	to redeem Non-cumulative or cumulative Convertible or non-convertible	Cumulative Non-convertible	Cumulative Non-convertible	Cumulative Non-convertible	Cumulative Non-convertible
	to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s)	Non-convertible N/A	Non-convertible N/A	Non-convertible N/A	Non-convertible N/A
	to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partial	Non-convertible N/A N/A	Non-convertible N/A N/A	Non-convertible N/A N/A	Non-convertible N/A N/A
	to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partial If convertible, conversion rate If convertible, mandatory or optional	Non-convertible N/A	Non-convertible N/A	Non-convertible N/A	Non-convertible N/A
2 1 5 7	to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partial If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type	Non-convertible N/A N/A N/A	Non-convertible N/A N/A N/A	Non-convertible N/A N/A N/A	Non-convertible N/A N/A N/A
2 3 4 5 7 8	to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument	Non-convertible N/A N/A N/A N/A	Non-convertible N/A N/A N/A N/A	Non-convertible N/A N/A N/A N/A	Non-convertible N/A N/A N/A N/A
2 2 3 3	to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partial If convertible, nandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	Non-convertible NIA NIA NIA NIA NIA NIA	Non-convertible           N/A           N/A           N/A           N/A           N/A           N/A           N/A	Non-convertible           N/A           N/A           N/A           N/A           N/A           N/A           N/A	Non-convertible N/A N/A N/A N/A N/A
	to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument	Non-convertible N/A N/A N/A N/A N/A N/A N/A No	Non-convertible           N/A           N/A           N/A           N/A           N/A           N/A           N/A           N/A	Non-convertible N/A N/A N/A N/A	Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A
2 1 5 7 9	to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partial If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it convertis into Write-down features	Non-convertible NIA NIA NIA NIA NIA NIA	Non-convertible           N/A           N/A           N/A           N/A           N/A           N/A           N/A	Non-convertible           N/A           N/A           N/A           N/A           N/A           N/A           N/A           N/A           N/A           N/A	Non-convertible N/A N/A N/A N/A N/A
	to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible, specify instrument type convertible, specify issuer of instrument it convertible, specify issuer of instrument it converts into Write-down features If write-down, write-down trigger(s)	Non-convertible N/A N/A N/A N/A N/A N/A N/A SRB: statutory approach	Non-convertible N/A N/A N/A N/A N/A N/A N/A SRB: statutory approach	Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A SRB: statutory approach	Non-convertible N/A N/A N/A N/A N/A N/A N/A SRB: statutory approach
22 23 24 25 26 27 28 29 31 32 33 33	to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate If convertible, mandatory or optional convertible, mandatory or optional convertible, specify instrument type convertible, specify instrument type convertible, specify issuer of instrument it convertible, specify issuer of instrument it converts into Write-down, write-down trigger(s) If write-down, full or partial	Non-convertible N/A N/A N/A N/A N/A N/A N/A SRB: statutory approach N/A	Non-convertible N/A	Non-convertible N/A	Non-convertible N/A N/A N/A N/A N/A N/A SRB: statutory approach N/A
22 23 24 25 26 27 28 29 30 31 32 33	to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate If convertible, conversion rate onvertible, mandatory or optional convertible, specify instrument type convertible, specify instrument type convertible, specify issuer of instrument it convertible, specify issuer of instrument it convertible, specify issuer of instrument if write-down, write-down trigger(s) If write-down, permanent or temporary If temporary write-down, description of	Non-convertible NIA N/A N/A N/A N/A N/A SRB: statutory approach N/A N/A	Non-convertible N/A	Non-convertible N/A	Non-convertible N/A N/A N/A N/A N/A N/A SRB: statutory approach N/A N/A

36	Non-compliant transitioned features	No	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
37a	Link to the full terms and conditions of the instrument (signposting)		https://www.dzbank.de/content/dzba nk/de/library/disclaimerlibrary/disclaim er kapitalinstrumente.html		https://www.dzbank.de/content/dzba nk/de/library/disclaimerlibrary/disclaim er kapitalinstrumente.html

# DZ BANK Group

		Instrument 254	Instrument 255	Instrument 256	Instrument 257
1	lssuer	DZ BANK	DZ BANK	DZ BANK	DZ BANK
2	Unique identifier (e. g. CUSIP, ISIN or Bloomberg identifier for private	NSV 9480	NSV 9482	NSV 9483	NSV 9484
а	placement) Public or private placement	Private	Private	Private	Private
	Governing law(s) of the instrument	German law	German law	German law	German law
a	Contractual recognition of write down and conversion powers of resolution authorities	No	No	No	No
	Regulatory treatment				
	Transitional CRR II rules Post-transitional CRR II rules	Tier 2 capital Tier 2 capital	Tier 2 capital Tier 2 capital	Tier 2 capital Tier 2 capital	Tier 2 capital Tier 2 capital
	Eligible at solo/(sub-)consolidated/solo & (sub-)consolidated level	Solo and consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated
	Instrument type (types to be specified by each jurisdiction)	Subordinated capital (Art. 63 CRR)	Subordinated capital (Art. 63 CRR)	Subordinated capital (Art. 63 CRR)	Subordinated capital (Art. 63 CRR)
1	Amount recognised in regulatory capital (currency in million, as of most recent reporting date)	€3 million	€5 million	€13 million	€3 million
	Nominal amount of instrument	€3 million	€5 million	€13 million	€3 million
а	Issue price	100%	100%	100%	100%
b	Redemption price	100%	100%	100%	100%
0	Accounting classification	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost
1	Original date of issuance	08/15/2022	08/18/2022	08/22/2022	08/22/2022
2	Perpetual or dated	Dated	Dated	Dated	Dated
3	Original maturity date	08/15/2033	08/18/2037	08/22/2036	08/22/2036
4	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
5	Optional call date, contingent call dates and redemption amount	Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest	Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest	Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest	Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest
6	Subsequent call dates, if applicable	N/A	N/A	N/A	N/A
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
	Fixed or floating dividend/coupon	Fixed 4.685%	Fixed 4.8%	Fixed 4.9%	Fixed 4.9%
8	Coupon rate and any related index Existence of a dividend stopper				
8	Coupon rate and any related index	4.685%	4.8%	4.9%	4.9%
8 9	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary	4.685%	4.8% No	4.9% No	4.9% No
8 9 0a 0b	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary	4.685% No Mandatory	4.8% No Mandatory	4.9% No Mandatory	4.9% No Mandatory
8 9 0a 0b	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of a step up or other incentive	4.685% No Mandatory Mandatory	4.8% No Mandatory Mandatory	4.9% No Mandatory Mandatory	4.9% No Mandatory Mandatory
8 9 0a 0b	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of a step up or other incentive to redeem	4.685% No Mandatory Mandatory No	4.8% No Mandatory Mandatory No	4.9% No Mandatory No No	4.9% No Mandatory Mandatory No
3 9 0a 1 2 3	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of a step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s)	4.685% No Mandatory Mandatory No Cumulative Non-convertible N/A	4.8% No Mandatory Mandatory No Cumulative Non-convertible N/A	4.9% No Mandatory Mandatory No Cumulative Non-convertible N/A	4.9% No Mandatory Mandatory No Cumulative Non-convertible N/A
8 9 0a 1 2 3 4 5	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of a step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, fully or partial	4.685% No Mandatory Mandatory No Cumulative Non-convertible N/A N/A	4.8% No Mandatory Mandatory No Cumulative Non-convertible NA N/A	4.9% No Mandatory Mandatory No Cumulative NvA N/A	4.9% No Mandatory Mandatory No Cumulative NNA N/A
8 9 0a 0b 1 2 3 4 5 6	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of a step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, fully or partial If convertible, fully or partial If convertible, conversion rate If convertible, mandatory or optional	4.685% No Mandatory Mandatory No Cumulative Non-convertible N/A	4.8% No Mandatory Mandatory No Cumulative Non-convertible N/A	4.9% No Mandatory Mandatory No Cumulative Non-convertible N/A	4.9% No Mandatory Mandatory No Cumulative Non-convertible N/A
8 9 0a 0b 1 2 3 4 5 6 7	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of a step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate If convertible, mandatory or optional conversion	4.685% No Mandatory Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	4.8% No Mandatory Mandatory No Cumulative NA Non-convertible NA N/A N/A N/A	4.9% No Mandatory Mandatory No Cumulative Nna-convertible NXA N/A N/A N/A	4.9% No Mandatory Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
8 9 00a 20b 21 22 23 24 25 26 27 28	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of a step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, fully or partial If convertible, conversion trager(s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible instrument type convertible, specify instrument type	4.685% No Mandatory Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	4.8% No Mandatory Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	4.9% No Mandatory Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	4.9% No Mandatory Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
8 9 0a 0b 1 2 3 4 5 6 7 8 9 0	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of a step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate If convertible, conversion rate If convertible, specify insurent type convertible, specify issuer of instrument it convertible, specify issuer of instrument it convertible, specify issuer of instrument it convertible into If convertible, specify issuer of instrument it convertible into	4.685% No Mandatory Mandatory No Cumulative Non-convertible N/A	4.8% No Mandatory Mandatory No Cumulative Non-convertible NA N/A N/A N/A N/A N/A N/A N/A N/A N/A	4.9% No Mandatory Mandatory No Cumulative Non-convertible N/A	4.9% No Mandatory Mandatory No Cumulative Non-convertible N/A
8 9 0a 0b 1 2 3 4 5 6 7 8 9 0 1	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of a step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, fully or partial If convertible, fully or partial ff convertible, fully or partial if convertible, fully or partial conversion If convertible, instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it convertible. Mitte-down features If write-down, write-down trigger(s)	4.685% No Mandatory Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	4.8% No Mandatory Mandatory No Cumulative Non-convertible N/A	4.9% No Mandatory Mandatory No Cumulative Non-convertible NIA N/A N/A N/A N/A N/A N/A N/A N/A N/A N/	4.9% No Mandatory Mandatory No Cumulative Non-convertible N/A
17 18 19 20a 20b 21 22 23 24 25 26 27 28 29 30 31 20	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of a step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, fully or partial If convertible, fully or partial ff convertible, fully or partial if convertible, fully or partial conversion If convertible, instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it convertible. Mitte-down features If write-down, write-down trigger(s)	4.685% No Mandatory Mandatory No Cumulative Non-convertible N/A	4.8% No Mandatory Mandatory No Cumulative Non-convertible N/A	4.9% No Mandatory Mandatory No Cumulative Non-convertible N/A	4.9% No Mandatory Mandatory No Cumulative Non-convertible N/A
18 19 20a 20b 21 22 23 24 25 26 27 28 29 80	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of a step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate If convertible, conversion rate If convertible, specify insurent type convertible, specify issuer of instrument it convertible, specify issuer of instrument it convertible, specify issuer of instrument it convertible into If convertible, specify issuer of instrument it convertible into	4.685% No Mandatory Mandatory No Cumulative Non-convertible N/A	4.8% No Mandatory Mandatory No Cumulative Non-convertible N/A	4.9% No Mandatory Mandatory No Cumulative Non-convertible N/A	4.9% No Mandatory Mandatory No Cumulative Non-convertible N/A
19 20a 20b 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of a step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, fully or partial If convertible, conversion trigger(s) If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument type (If write-down features If write-down trigger(s) If write-down, full or partial If write-down typer If temporary write-down, description of	4.685% No Mandatory Mandatory Mandatory No Cumulative Non-convertible Ni/A Ni/A Ni/A Ni/A Ni/A Ni/A Ni/A Ni/A	4.8% No Mandatory Mandatory Mandatory No Cumulative Non-convertible N/A	4.9% No Mandatory Mandatory Mandatory No Cumulative Non-convertible N/A	4.9% No Mandatory Mandatory No Cumulative Non-convertible N/A

36	Non-compliant transitioned features	No	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
37a	Link to the full terms and conditions of the instrument (signposting)		https://www.dzbank.de/content/dzba nk/de/library/disclaimerlibrary/disclaim er kapitalinstrumente.html		https://www.dzbank.de/content/dzba nk/de/library/disclaimerlibrary/disclaim er kapitalinstrumente.html

# DZ BANK Group

	lssuer	Instrument 258 DZ BANK	Instrument 259 DZ BANK	DZ BANK
	Unique identifier (e. g. CUSIP, ISIN or			
	Bloomberg identifier for private placement)	NSV 9485	SSD 13943	NSV 9498
	Public or private placement Governing law(s) of the instrument	Private German law	Private German law	Private German law
	Contractual recognition of write down and conversion powers of resolution authorities	No	No	No
	Regulatory treatment			
	Transitional CRR II rules Post-transitional CRR II rules	Tier 2 capital Tier 2 capital	Tier 2 capital Tier 2 capital	Tier 2 capital
		Tier 2 capital	Tier 2 capital	Tier 2 capital
	Eligible at solo/(sub-)consolidated/solo & (sub-)consolidated level	Solo and consolidated	Solo and consolidated	Solo and consolidated
	Instrument type (types to be specified by each jurisdiction)	Subordinated capital (Art. 63 CRR)	Subordinated capital (Art. 63 CRR)	Subordinated capital (Art. 63 CRR)
	Amount recognised in regulatory capital (currency in million, as of most recent reporting date)	€1 million	€3 million	€2 million
	Nominal amount of instrument	€1 million	€3 million	€2 million
)	Issue price	100%	100%	100%
	Redemption price	100%	100%	100%
	Accounting classification	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost
_	Original date of issuance	08/22/2022	09/07/2022	09/21/2022
_	Perpetual or dated	Dated	Dated	Dated
	Original maturity date	08/22/2036	09/07/2029	09/21/2032
	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Optional call date, contingent call dates and redemption amount	Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest	Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest	Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest
1	Subsequent call dates, if applicable	N/A	N/A	N/A
,	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
3	Coupon rate and any related index	4.9% No	4.94% No	5.35%
9	Existence of a dividend stopper	NO	NO	NO
а	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory
b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory
	Existence of a step up or other incentive to redeem	No	No	No
	Non-cumulative or cumulative	Cumulative	Cumulative	Cumulative
	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
	If convertible, conversion trigger(s) If convertible, fully or partial	N/A N/A	N/A N/A	N/A N/A
	If convertible, conversion rate	N/A N/A	N/A N/A	N/A N/A
	If convertible, mandatory or optional conversion	N/A	N/A	N/A
	If convertible, specify instrument type convertible into	N/A	N/A	N/A
	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
	Write-down features	No	No	No
	If write-down, write-down trigger(s)	SRB: statutory approach	SRB: statutory approach	SRB: statutory approach
	If write-down, full or partial	N/A	N/A	N/A
	If write-down, permanent or temporary	N/A	N/A	N/A
	If temporary write-down, description of write-up mechanism	N/A	N/A	N/A
a	Type of subordination (only for eligible	N/A	N/A	N/A
J-	liabilities) Ranking of the instrument in normal			
1b	insolvency proceedings	Rank 3	Rank 3	Rank 3
	Position in subordination hierarchy in			
5	liquidation (specify instrument type	Non-subordinated liabilities	Non-subordinated liabilities	Non-subordinated liabilities

35 liquidation (specify instrument type Non-subordinated liabilities immediately senior to instrument) Non-subordinated liabilities

36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
37a	Link to the full terms and conditions of the instrument (signposting)	https://www.dzbank.de/content/dzba nk/de/library/disclaimerlibrary/disclaim er kapitalinstrumente.html		https://www.dzbank.de/content/dzba nk/de/library/disclaimerlibrary/disclaim er kapitalinstrumente.html