June 30, 2015

HALF-YEAR REGULATORY RISK RE-PORT OF THE DZ BANK BANKING GROUP



CONTENTS

1. SC	OPE OF APPLICATION	3
2. RIS	SK CAPITAL MANAGEMENT	5
2.1.	Capital	5
2.2.	Capital requirements	15
2.3.	Capital ratios	17
3. CR	EDIT RISK	17
3.1.	Exposure broken down by PD category (excluding retail) under the foundation IRB approach	17
3.2.	Exposure broken down by PD category (excluding retail) under the advanced IRB approach Loan utilizations and loan commitments for retail	18
5.5.	portfolios – EL-based retail IRB approach	19
4. M	ARKET RISK EXPOSURES	20
4.1.	Quantitative information on interest-rate risk in the	
	banking book	20
5. LE	VERAGE RATIO	20
5.1.	Leverage ratio pursuant to the revised CRR/CRD IV	
	framework based on full implementation	20
5.2. 5.3.	Process for managing the risk of excessive leverage Description of the factors that had an impact on the	23
	leverage ratio in the first half of 2015	23

6. LIC	QUIDITY RATIOS	24
6.1.	Liquidity coverage ratio (LCR)	24
7. RE	MUNERATION POLICY	24
7.1.	Disclosure pursuant to article 450 CRR	24
7.2.	Remuneration systems for risk takers	25
7.2.1.	Remuneration systems for members of Boards of	
	Managing Directors and divisional managers	25
7.2.2.	Remuneration systems for risk takers below divisional	
	management level	26
7.2.3.	The ratio between the fixed and variable components of	
	remuneration	26
7.2.4.	Remuneration policy for decision-makers, supervisory	
	bodies, external service providers	26
7.3.	Quantitative remuneration disclosure	26
8. AF	PPENDIX ON MAIN FEATURES OF CAPITAL INSTRUMENTS	29
LIST C	F FIGURES	109

1. SCOPE OF APPLICATION

The DZ BANK banking group's regulatory risk reporting system is based on section 26a of the German Banking Act (KWG) in conjunction with Part 8, articles 437 to 455 of the Capital Requirements Regulation (CRR). Furthermore, article 433 CRR on disclosure frequency requires institutions to disclose the information required by Part 8 CRR at least once a year. Institutions must review which information should be disclosed more frequently than once a year in light of the pertinent characteristics of their business. In this half-year report, the DZ BANK banking group not only discloses updated information as at the reporting date about risk-capital management, credit risk and its leverage ratio but also, for the first time, information about its liquidity coverage ratio. The report also updates the disclosures about remuneration in the regulatory risk report as at December 31, 2014.

The numerical disclosures in this risk report are rounded to the nearest whole million. This may give rise to small discrepancies between the totals shown in the tables and totals calculated from the individual values shown.

Where they are stated, **comparative figures** as at a previous reporting date are disclosed on a voluntary basis.

All entities in the financial conglomerate are integrated in DZ Bank's central risk management system, subject to the principle of materiality pursuant to article 432 (1) CRR. Materiality is determined on the basis of a concept that is also relevant to opportunity and risk reporting pursuant to commercial law. The concept takes into account the usefulness of disclosures in the decision-making process and the economic viability of preparing reports. It is based on risk management procedures that meet the requirement for a groupwide risk monitoring system as specified in section 91 (2) of the German Stock Corporation Act (AktG) and pursuant to section 25a (1) KWG.

The disclosures in this risk report relate to material entities in the DZ BANK banking group pursuant to article 432 (1) CRR. The materiality concept does not cover the disclosures on capital structure, capital requirements, or capital ratios. All relevant entities consolidated for regulatory purposes are included in these disclosures to ensure that the key regulatory figures are consistent with the figures reported.

In Figure 1 (disclosure pursuant to article 436 sentence 1 letter b CRR), the financial conglomerate's entities that are material for internal risk management purposes are classified according to the nature of their business, the nature of their treatment for regulatory purposes, and the nature of their consolidation for commercial-law purposes. These companies are classified on the basis of the definitions contained in article 4 (1) CRR. All entities belonging to the DZ BANK Group are disclosed in the notes to the consolidated financial statements in the 2014 DZ BANK Annual Report (note 101 'List of shareholdings').

FIGURE 1 – CONSOLIDATION MATRIX: DIFFERENCES BETWEEN ENTITIES CONSOLIDATED FOR REGULATORY PURPOSES AND THOSE CONSOLIDATED FOR THE PURPOSES OF COMMERCIAL LAW

Classification under CRR	Name (abbreviation)	Tr	eatment for re	_ Consolidation under IFRS			
			Consc				
		Full	Pro-rata	Deduction method	Risk- weighted equity investment	Full	Pro-rata
Material entit	ties						
Credit institu- tions	DZ BANK AG Deutsche Zentral- Genossenschaftsbank, Frankfurt am Main (DZ BANK)	•		-		•	
	Bausparkasse Schwäbisch Hall AG, Schwäbisch Hall (BSH)	•				•	
	Deutsche Genossenschafts- Hypothekenbank AG, Hamburg (DG HYP)	•				•	
	DVB Bank SE, Frankfurt am Main (DVB)	•				•	
	DZ PRIVATBANK S.A., Strassen in Luxembourg (DZ PRIVATBANK)	•				•	
	TeamBank AG Nürnberg, Nuremberg (TeamBank)	•				•	
Financial institutions	Union Asset Management Holding AG, Frankfurt am Main (UMH)	•				•	
	VR LEASING AG, Eschborn (VR LEASING)	•				•	
insurance companies	R+V Versicherung AG, Wiesbaden (R+V)				•	•	

The material entities are consolidated for both regulatory and commercial-law purposes. Although R+V is fully consolidated for commercial-law purposes, it is not directly subject to banking regulation, nor is it consolidated for regulatory purposes. Instead, it is factored into the procedure used to determine the DZ BANK banking group's capital adequacy and disclosure requirements using the risk-weighted carrying amount of DZ BANK's investment in R+V. Furthermore, R+V is included in the cross-sectoral regulatory surveillance of the DZ BANK financial conglomerate at consolidated level within the legal framework applicable to financial conglomerates.

The following were fully **consolidated for regulatory purposes** pursuant to article 11 CRR as at June 30, 2015, together with the entities listed in Figure 1: a total of 18 (March 31, 2015: 18) banks, 9 (9) financial services institutions, 8 (9) asset management companies, 491 (526) finance companies, 447 (479) of which

were project companies belonging to VR-IMMOBILIEN-LEASING GmbH, Eschborn, and 8 (8) providers of related services. In addition, 3 banks, 4 finance companies, and one asset management company were consolidated on a pro-rata basis.

DZ BANK is either directly or indirectly the major shareholder in the long-term equity investments consolidated for regulatory purposes. Most of the companies are based either in Germany or elsewhere in the European Union.

Figure 2 shows how the entities in the DZ BANK banking group are integrated into the quantitative regulatory disclosure procedures of the DZ BANK banking group. The entities identified as material are also directly incorporated into the DZ BANK Group's risk management system as management units. The disclosures take into account the effects of intragroup consolidation.

FIGURE 2 – INCLUSION OF ENTITIES IN THE DZ BANK GROUP IN QUANTITATIVE REGULATORY DISCLOSURES

Entity	Structure of capital	Capital requirements	Capital ratios	IRBA exposure	Interest-rate risk in banking book	Remuneration
DZ BANK	•	•	•	•	•	•
BSH	•	•	•	•	•	•
DG HYP	•	•	•	•	•	•
DVB	•	•	•	•	•	•
DZ PRIVATBANK	•	•	•	•	•	•
TeamBank	•	•	•	•	•	•
UMH	•	•	•		•1)	
VR LEASING	•	•	•		•	•
Other companies of relevance for regulatory purposes	•	•	•	•	•	

¹⁾ Interest-rate risk results from reviewing the funds held in own-account investments.

2. RISK CAPITAL MANAGEMENT

2.1. CAPITAL

(DISCLOSURE PURSUANT TO ARTICLE 437 CRR)

Since January 1, 2014, the solvency ratios of the DZ BANK banking group have been calculated in accordance with the CRR. The main basis for calculating regulatory capital is therefore the capital reported in the IFRS consolidated financial statements (consolidated accounting method). The CRR also defines an additional category of capital, common equity Tier 1,

which is also used to calculate a new, additional capital ratio.

Figure 3 'Structure of capital during transition period' shows the aggregate capital as defined by article 437 CRR in conjunction with Title VII of Commission Implementing Regulation (EU) no. 1423/2013 dated December 20, 2013. These disclosures relate to all the entities consolidated for regulatory purposes in the DZ BANK banking group as at June 30, 2015.

FIGURE 3 – STRUCTURE OF CAPITAL DURING TRANSITION PERIOD AS AT JUNE 30, 2015 (ANNEX VI OF IMPLEMENTING REGULATION 1423/2013)

The dots in the table below indicate cells that the European Banking Authority (EBA) specifies must be left empty. The dashes (-) indicate that DZ BANK has no value to disclose.

	DZ BANK has no value to disclose.	(A)	(B)	(C)
€ mi	llion	Amount on disclosure reporting date	Reference to CRR article	Amounts sub- ject to pre-CRR treatment, or prescribed CRR residual amounts
			June 30, 201	5
Com	mon equity Tier 1: Instruments and reserves			
1	Capital instruments and related share premium accounts	5,748	26 (1), 27, 28, 29 EBA list 26 (3)	
1a	of which: financial instrument type 1	-	EBA list 26 (3)	•
1b	of which: financial instrument type 2	-	EBA list 26 (3)	•
1c	of which: financial instrument type 3	-	EBA list 26 (3)	•
2	Retained earnings	5,131	26 (1) (c)	•
3	Accumulated other comprehensive income (and other reserves, to include unrealized gains and losses under the applicable accounting standards)	1,253	26 (1)	See row 26a
3a	Fund for general banking risks	-	26 (1) (f)	•
4	Amount of qualifying items referred to in article 484 (3) and the related share premium accounts subject to phase out from CET1	-	486 (2)	•
4a	Public-sector capital injections grandfathered until January 1, 2018	_	483 (2)	
5	Non-controlling interests (amount allowed in consolidated CET1)	1,194		
5a	Independently reviewed interim profits net of any foreseeable charge or dividend	489		
6	Common equity Tier 1 (CET1) before regulatory adjustments	13,816		•
	mon equity Tier 1 (CET1): regulatory adjustments	,		
7	Additional value adjustments (negative amount)	-244	34, 105	•
8	Intangible assets (net of related tax liability) (negative amount)	-208	36 (1) (b), 37,	
9	Empty set in the EU	•	•	•
10	Deferred tax assets that rely on future profitability, excluding those arising from temporary differences (net of related tax liability where the conditions in article 38 (3) are met) (negative amount)		36 (1) (c), 38, 472 (5)	
11	Fair value reserves related to gains and losses on cash flow hedges	14	33 (a)	•
12	Negative amounts resulting from the calculation of expected loss amounts	-47	36 (1) (d), 40, 159, 472 (6)	-/()
13	Any increase in equity arising from securitized assets (negative amount)	-	32 (1)	•
14	Gains or losses on liabilities recognized at fair value resulting from changes in own credit standing	-25	33 (1) (b)	-
15	Defined benefit pension fund assets (negative amount)	-	36 (1) (e), 41, 472 (7)	
16	Direct and indirect holdings by an institution of own CET1 instruments (negative amount)	-	36 (1) (f), 42, 472 (8)	_
17	Holdings of the CET1 instruments of financial-sector entities where those entities have reciprocal cross-holdings with the institution designed to artificially inflate the institution's own funds (negative amount)	-1	36 (1) (g), 44, 472 (9)	
18	Direct and indirect holdings by the institution of CET1 capital instruments of financial- sector entities where the institution does not have a significant investment in those entities (above 10 percent and net of eligible short positions) (negative amount)	-9	36 (1) (h), 43, 45, 46, 49 (2) (3), 79, 472 (10)	
19	Direct, indirect and synthetic holdings by the institution of CET1 instruments of financial-sector entities where the institution has a significant investment in those entities (above 10 percent and net of eligible short positions) (negative amount)	-	36 (1) (i), 43, 45, 47, 48 (1) (b), 49 (1) to (3), 79, 470, 471 (11)	
20	Empty set in the EU	•	•	•
20	Empty seem the Eo		•	•

		Amount on disclosure reporting date	(B) Reference to CRR article	Amounts sub- ject to pre-CRR treatment, or prescribed CRR residual
€ mill	ion			amounts
20	E		June 30, 201!	5
20a	Exposure arising from the following items qualifying for a risk weighting of 1,250 percent, where the institution opts for the deduction alternative	-	36 (1) (k)	•
20b	of which: qualifying holdings outside the financial sector (negative amount)	-	36 (1) (k) (i), 89 91	•
20c	of which: securitization exposures (negative amount)	-	36 (1) (k) (ii), 243 (1) (b), 244 (1) (b), 258	•
20d	of which: free deliveries (negative amount)	-	36 (1) (k) (iii), 379 (3)	
21	Deferred tax assets that rely on future profitability arising from temporary differences (amount above 10 percent threshold, net of related tax liability where the conditions in article 38 (3) are met) (negative amount)	-	36 (1) (c), 38, 48 (1) (a), 470, 472 (5)	
22 23	Amount exceeding the 15 percent threshold (negative amount) of which: direct and indirect holdings by the institution of CET1 instruments of financial-sector entities where the institution has a significant investment in those entities (negative amount)	-	48 (1) 36 (1) (i), 48 (1) (b), 470, 472 (11)	
24 25	Empty set in the EU of which: deferred tax assets that rely on future profitability, arising from temporary differences	•	36 (1) (c), 38, 48 (1) (a), 470, 472 (5)	•
25a	Losses for the current financial year (negative amount)	-	36 (1) (a), 472	
25b	Foreseeable tax charges relating to CET1 items (negative amount)	_	36 (1) (l)	
26	Regulatory adjustments applied to CET1 in respect of amounts subject to pre-CRR treatment	_	•	•
26a	Regulatory adjustments relating to unrealized gains and losses pursuant to articles 467 and 468 $$	-479	467, 468	•
	of which: filter for unrealized loss 1	-	467	•
26a.2 26b	of which: filter for unrealized loss 2 Amount to be deducted from or added to CET1 capital with regard to additional	-	468	•
27	filters and deductions required pre CRR Qualifying AT1 deductions that exceed the AT1 capital of the institution (negative amount)	-	481	•
27a	Other capital elements or deductions from common equity Tier 1		36 (1) (j)	•
28	Total regulatory adjustments to common equity Tier 1 (CET1)	-1,024	•	•
29	Common equity Tier 1 (CET1)	12,792	•	•
Addit	ional Tier 1 capital (AT1): Instruments	I	1	ı
30	Capital instruments and related share premium accounts	-	51, 52	_
31	of which: classified as equity under applicable accounting standards	-	•	•
32	of which: classified as liabilities under applicable accounting standards Amount of qualifying items referred to in article 484 (4) and the related share premium accounts subject to phase out from AT1	1,410	486 (3)	•
33a	Non-controlling interests in subsidiaries	52		
34	Qualifying Tier 1 capital instruments included in consolidated AT1 capital (including non-controlling interests not included in row 5) issued by subsidiaries and held by third parties	-31		
35	of which: instruments issued by subsidiaries subject to phase out	-31		
36	Additional Tier 1 capital (AT1) before regulatory adjustments	1,431		•
	ional Tier 1 capital (AT1): regulatory adjustments			
37	Direct and indirect holdings by an institution of its own AT1 instruments (negative amount)	-65	52 (1) (b), 56 (a), 57, 475 (2)	
38	Holdings of AT1 instruments of financial-sector entities where those entities have reciprocal cross-holdings with the institution designed to artificially inflate the institution's own funds (negative amount)	_	56 (b), 58, 475	

		(A)	(B)	(C)
€ mill	ion	Amount on disclosure reporting date	Reference to CRR article	Amounts sub- ject to pre-CRR treatment, or prescribed CRR residual amounts
39	Direct and indirect holdings by the institution of AT1 capital instruments of financial-		Julie 30, 201	
40	sector entities where the institution does not have a significant investment in those entities (above 10 percent and net of eligible short positions) (negative amount) Direct and indirect holdings by the institution of AT1 capital instruments of financial-	-	56 (c), 59, 60, 79, 475 (4)	
40	sector entities where the institution has a significant investment in those entities (above 10 percent and net of eligible short positions) (negative amount)	-	56 (d), 59, 79, 475 (4)	
41	Regulatory adjustments to additional Tier 1 capital in respect of amounts subject to pre-CRR treatment and transitional treatments subject to phase out pursuant to Regulation (EU) Number 575/2013 (i.e. CRR residual amounts)	-356	•	•
41a	Residual amounts deducted from additional Tier 1 capital with regard to deduction from common equity Tier 1 during the transition period pursuant to article 472 of Regulation (EU) Number 575/2013	-351	472, 472 (3)(a), 472 (4), 472 (6), 472 (8) (a), 472 (9), 472 (10) (a), 472 (11) (a)	•
	of which: losses for the current financial year (net)	-	472 (3)(a)	•
41a.2	of which: intangible assets	-312	472 (4)	•
	of which: shortfall in provisions for expected losses	-35	(-/	
	of which: direct holdings by the institution of its own CET1 instruments	-	472 (8)(a)	
	of which: reciprocal cross-holdings of which: equity instruments of financial-sector entities where the institution does not have a significant investment in those entities	-4	472 (9) 472 (10)	•
41a.7	of which: equity instruments of financial-sector entities where the institution has a significant investment in those entities	-	472 (11)	•
41b	Residual amounts deducted from additional Tier 1 capital with regard to deduction from Tier 2 capital during the transition period pursuant to article 475 of Regulation (EU) Number 575/2013	-5	477, 477 (3), 477 (4) (a)	
41b.1	of which: direct holdings of non-significant investments in the capital of other financial-sector entities	-5	•	•
	of which: direct holdings of significant investments in the capital of other financial- sector entities	-	•	•
41c	Amount to be deducted from or added to additional Tier 1 capital with regard to additional filters and deductions required pre CRR	-	467, 468, 481	
	of which: possible filters for unrealized losses	-	467	_
	of which: possible filters for unrealized gains	-	468	
42	of which: other Qualifying T2 deductions that exceed the T2 capital of the institution (negative amount)	-	401	•
		-	56 (e)	
43	Total regulatory adjustments to additional Tier 1 capital (AT1)	-421	•	•
44	Additional Tier 1 capital (AT1)	1,010	•	•
45	Tier 1 capital (T1 = CET1 + AT1)	13,802	•	•
	capital (T2): Instruments and reserves		T	
46 47	Capital instruments and related share premium accounts Amount of qualifying items referred to in article 484 (5) and the related share premi-	2,240	-	
48	um accounts subject to phase out from T2 Qualifying equity instruments in consolidated T2 capital (including non-controlling interests and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and hald by third parties	200	486 (4)	
10	held by third parties	369 57	,	
49 50	of which: instruments issued by subsidiaries subject to phase out Credit risk adjustments	302	, ,	
51	Tier 2 capital (T2) before regulatory adjustments	2,910		•
	capital (T2): regulatory adjustments	2,310		
52	Direct and indirect holdings by an institution of its own T2 instruments and subordi-	-51	63 (b) (i), 66 (a),	-

		(A)	(B)	(C)
€ milli	on	Amount on disclosure reporting date	Reference to CRR article	Amounts sub- ject to pre-CRR treatment, or prescribed CRR residual amounts
			June 30, 2015	1
53	nated loans (negative amount) Holdings of T2 instruments and subordinated loans of financial-sector entities where those entities have reciprocal cross-holdings with the institution designed to artificially inflate the institution's own funds (negative amount)	-	67, 477 (2) 66 (b), 68, 477 (3)	
54	Direct and indirect holdings by the institution of T2 instruments and subordinated loans of financial-sector entities where the institution does not have a significant investment in those entities (above 10 percent and net of eligible short positions) (negative amount)	-13	66 (c), 69, 70, 79, 477 (4)	-!
54a	of which: new holdings not subject to transitional arrangements	-	•	
54b	of which: holdings existing before January 1, 2013 and subject to transitional arrangements	-	•	
55	Direct and indirect holdings by the institution of T2 instruments and subordinated loans of financial-sector entities where the institution has a significant investment in those entities (net of eligible short positions) (negative amount)	-	66 (d), 69, 79, 477 (4)	
56	Regulatory adjustments to Tier 2 capital in respect of amounts subject to pre-CRR treatment and transitional treatments subject to phase out pursuant to Regulation (EU) Number 575/2013 (i.e. CRR residual amounts) 472 (4), 472 (6), 472 (6), 472 (8) (a), 472 (9), 472 (19) (a), 21 472 (11) a		•	
56a	Residual amounts deducted from Tier 2 capital with regard to deduction from common equity Tier 1 capital during the transition period pursuant to article 475 of Regulation (EU) Number 575/2013	-39	•	•
56a.1	of which: shortfall in provisions for expected losses	-35	•	•
56a.2	of which: common equity Tier 1 instruments of financial-sector entities where the institution does not have a significant investment in those entities	-4	•	•
56a.3	of which: common equity Tier 1 instruments of financial-sector entities where the institution has a significant investment in those entities	-	•	•
56b	Residual amounts deducted from Tier 2 capital with regard to deduction from additional Tier 1 capital during the transition period pursuant to article 475 of Regulation (EU) Number $575/2013$	-	475, 475 (2) (a), 475 (3), 475 (4) (a)	•
	of which: additional Tier 1 capital instruments of financial-sector entities where the institution does not have a significant investment in those entities	-	•	•
56b.2	of which: additional Tier 1 capital instruments of financial-sector entities where the institution has a significant investment in those entities	-	•	•
56c	Amount to be deducted from or added to Tier 2 capital with regard to additional filters and deductions required pre CRR	60	467, 468, 481	•
	of which: possible filters for unrealized losses	-	467	_
56c.2	of which: possible filters for unrealized gains	60		
56d 57	Other capital elements or deductions from Tier 2 capital Total regulatory adjustments to Tier 2 capital (T1)	-42	•	•
58	Total regulatory adjustments to Tier 2 capital (T2) Tier 2 capital (T2)	2,868	•	•
59	Total capital (TC = T1 + T2)	16,670	_	•
59a	Risk-weighted assets relating to amounts subject to pre-CRR treatment and transitional treatments subject to phase out pursuant to Regulation (EU) Number 575/2013 (i.e. CRR residual amounts)	38	•	•
59a.1	of which: items not deducted from common equity Tier 1 capital (Regulation (EU) Number 575/2013, residual amounts)	38	472, 472 (5), 472 (8) (b), 472 (10)	•
59a.1.	of which: deferred tax assets that rely on future profitability, net of related tax liabilities	38		•
59a.1.	2 of which: indirect holdings by the institution of its own CET1 instruments	-	•	•
	Bof which: items not deducted from common equity Tier 1 capital (Regulation (EU) Number 575/2013, residual amounts)	-	•	•
	4 of which: reciprocal cross-holdings in common equity Tier 1 instruments, direct holdings of non-significant investments in the capital of other financial-sector entities	-	•	•
59a.2	of which: items not deducted from additional Tier 1 capital (Regulation (EU) Number	_	472, 475 (2) (b),	•

		(A)	(B)	(C)
€ mil	llion	Amount on disclosure reporting date	Reference to CRR article	Amounts sub- ject to pre-CRR treatment, or prescribed CRR residual amounts
			June 30, 201!	
	575/2013, residual amounts)		475 (2) (c), 475 (4) (b)	
	2.1 of which: indirect holdings by the institution of its own additional Tier 1 capital instruments	-	•	•
	2.2of which: indirect holdings of non-significant investments in the AT1 capital of other financial-sector entities	-	•	•
	2.3 of which: indirect holdings of significant investments in the AT1 capital of other financial-sector entities	-	•	•
59a.3	3 of which: items not deducted from Tier 2 capital (Regulation (EU) Number 575/2013, residual amounts)	-	477, 477 (2) (b), 477 (2) (c), 477 (4) (b)	•
59a.3	3.1 of which: indirect holdings by the institution of its own Tier 2 capital instruments	-	•	•
59a.3	3.2of which: indirect holdings of non-significant investments in the capital of other financial-sector entities	-	•	•
59a.3	3.3 of which: indirect holdings of significant investments in the capital of other financial- sector entities	-	•	•
60	Total risk weighted assets	101,122	•	•
Capit	tal ratios and buffers			
61	Common equity Tier 1 capital ratio (as a percentage of total exposure)	12.6%	92 (2) (a), 465	•
62	Tier 1 capital ratio (as a percentage of total exposure)	13.6%	92 (2) (b), 465	•
63	Total capital ratio (expressed as a percentage of total exposure)	16.5%	92 (2) (c)	•
64	Institution-specific capital buffer requirement (minimum CET1 requirement pursuant to article 92 (1) letter a, plus capital conservation and anti-cyclical capital buffer requirements, systemic risk buffer and systemically important institution buffer (G-SII or O-SII buffer), expressed as a percentage of total exposure)	4.5%	CRD 128, 129, 130	
65	of which: capital conservation buffer	7.570	123, 130	•
	of which: capital conservation buffer		•	•
66	*	_		
67	of which: systemic risk buffer	_	•	•
67a	of which: buffer for global systemically important institutions (G-SII) or other systemically important institutions (O-SII) Common equity Tier 1 for buffers (as a percentage of total exposure)	8.1%	CRD 131 CRD 128	•
68				
69	[not relevant in EU regulation]	•	•	•
70	[not relevant in EU regulation]	•	•	•
71	[not relevant in EU regulation]	•	•	•
Amo	ounts below threshold for deductions (before risk weighting)			
72	Direct and indirect holdings by the institution of capital instruments of financial-sector		36 (1) (h), 45, 46,	
	entities where the institution does not have a significant investment in those entities		472 (10)	
	(less than 10 percent and net of eligible short positions)		56 (c), 59, 60, 475	•
		742	(4) 66 (c), 69, 70, 477 (4)	
73	Direct and indirect holdings by the institution of CET1 instruments of financial-sector entities where the institution holds a significant investment in those entities (less than 10 percent and net of eligible short positions)	158	36 (1) (i), 45, 48, 470, 472 (11)	
74	Empty set in the EU	•	•	•
75	Deferred tax assets that rely on future profitability arising from temporary differences (amount below 10 percent threshold, net of related tax liability where the conditions in article 38 (3) are met)	615	36 (1) (c), 38, 48, 470, 472 (5)	
Appl	licable caps on the inclusion of provisions in Tier 2 capital			
76	Credit risk adjustments included in Tier 2 capital in respect of exposures subject to the standardized approach (prior to application of cap)	-	62	•
77	Cap on inclusion of credit risk adjustments in Tier 2 capital under standardized ap- proach	315	62	•
78	Credit risk adjustments included in Tier 2 capital in respect of exposures subject to			

		(A)	(B)	(C)
€ mi	Ilion	Amount on disclosure reporting date	Reference to CRR article	Amounts sub- ject to pre-CRR treatment, or prescribed CRR residual amounts
			June 30, 201	5
79	Cap on inclusion of credit risk adjustments in Tier 2 capital under internal ratings based approach	3,018	62	•
Capi	tal instruments subject to phase-out arrangements (only applicable between January 1,	2013 and Jan	uary 1, 2022)	
80	Current cap on CET1 instruments subject to phase-out arrangements	_	484 (3), 486 (2) and (5)	
81	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)	-	484 (3), 486 (2) and (5)	•
82	Current cap on AT1 instruments subject to phase-out arrangements	1,725	484 (4), 486 (3) and (5)	
83	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)	-	484 (4), 486 (3) and (5)	
84	Current cap on T2 instruments subject to phase-out arrangements	-	484 (5), 486 (4) and (5)	
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	-	484 (5), 486 (4) and (5)	•

Common equity Tier 1 (CET1) as at June 30, 2015 largely consisted of paid-in capital, the capital reserve, and retained earnings, minus various capital deductions.

Additional Tier 1 capital (AT1) comprised open-ended equity instruments without redemption incentives with a value of €1,410 million (March 31, 2015: €1,550 million) and other equity instruments amounting to €52 million (March 31, 2015: €175 million) minus the

deductions that apply to additional Tier 1 capital. The instruments listed in Figure 4 are subject to phase-out arrangements pursuant to articles 484 and 486 CRR. Consequently, the total cap on inclusion for these instruments was €1,725 million.

Figure 4 shows the features and terms and conditions of the additional Tier 1 capital instruments classified as **additional Tier 1 capital (AT1)** before consolidation.

FIGURE 4 – ADDITIONAL TIER 1 CAPITAL INSTRUMENTS (PURSUANT TO ANNEX II OF IMPLEMENTING REGULATION 1423/2013)

	-	Volume	Interest rate (%)1	Start date	Maturity	Cancelable as
	€ mil-Currency million				•	
Issuer	lion	•				
DZ BANK Capital Funding LLC, Wilmington			3m EURIBOR			
	300	EUR 300	+ 250bp	Nov. 7, 2003	Open-ended	Aug. 11, 2015
DZ Bank Capital Funding LLC II, Wilmington			3m EURIBOR			
	500	EUR 500	+ 160bp	Nov. 22, 2004	Open-ended	Aug. 24, 2015
DZ Bank Capital Funding LLC III, Wilmington			3m EURIBOR			
	350	EUR 350	+ 150bp	Jun. 6, 2005	Open-ended	Sep. 7, 2015
DZ BANK Perpetual Funding (Jersey) Limited, St.			3m EURIBOR			
Helier	45	EUR 45	+ 110bp	Jan. 9, 2006	Open-ended	Jul. 10, 2015
DZ BANK Perpetual Funding (Jersey) Limited, St.			3m EURIBOR			
Helier	84	EUR 84	+ 80bp	Feb. 13, 2006	Open-ended	Aug. 13, 2015
DZ BANK Perpetual Funding (Jersey) Limited, St.			3m EURIBOR			
Helier	4	EUR 4	+ 100bp	Mar. 17, 2006	Open-ended	Sep. 21, 2015
DZ BANK Perpetual Funding (Jersey) Limited, St.			3m EURIBOR			
Helier	87	EUR 87	+ 80bp	Sep. 4, 2006	Open-ended	Sep. 4, 2015
DZ BANK Perpetual Funding (Jersey) Limited, St.			3m EURIBOR			
Helier	40	EUR 40	+ 50bp	Apr. 16, 2007	Open-ended	Jul. 16, 2015

 $[\]frac{1}{1}$ bp = basis points

As at June 30, 2015, **Tier 2 capital** (T2) pursuant to article 62 CRR before capital deductions amounted to €2,886 million (March 31, 2015: €3,429 million). A significant component of the Tier 2 capital was represented by subordinated capital pursuant to article 63 CRR amounting to a total of €2,557 million (March 31, 2015: €3,068 million). Figure 5 provides an overview of the items, features, and terms and conditions related to this subordinated capital.

FIGURE 5 - SUBORDINATED CAPITAL (PURSUANT TO ANNEX II OF IMPLEMENTING REGULATION 1423/2013)

	Volume					
Issuer	€ million		ency million	· · ·	Start date	Maturity
DZ BANK		211	EUR 211	7.4/EURIBOR + 350bp	1997-1999	2018
DZ BANK		63	EUR 63	7.10%	2008	3 2020
DZ BANK		112	EUR 112	4.000-6.710	2000-2010	2015
DZ BANK		13	USD 15	3.120-4.600	2010	2015
DZ BANK		202	EUR 202	3.750-6.250	2001-2010	2016
DZ BANK		398	EUR 398	3.250-6.000	2003-2012	2017
DZ BANK		120	CHF 125	EURIBOR + 240bp	2012	2017
DZ BANK		581	EUR 58	3.600-7.400/EURIBOR + 350bp	2003-2008	2018
DZ BANK		26	EUR 26	1.9-3.175/EURIBOR + 1.65%	2013	2018
DZ BANK		298	EUR 298	2.433-7.273	1999-2009	2019
DZ BANK		285	EUR 285	2.2-3	2013	2019
DZ BANK		7	USD 8	4.0	2013	2019
DZ BANK		305	EUR 305	3.574-7.150	2004-2010	2020
DZ BANK		20	EUR 20	3.1-3.2	2013	2020
DZ BANK		10	EUR 10	7.000	2009	2021
DZ BANK		1	EUR 1	3.640	2013	2021
DZ BANK		136	EUR 136	3.3-3.75	2013	2022
DZ BANK		30	EUR 30	4.039-7.250	2003	2023
DZ BANK		279	EUR 279	3.23-4.37	2013	2023
DZ BANK		115	CHF 120	3.240	2013	2023
DZ BANK		13	EUR 13	1.75	2015	2023
DZ BANK		28	EUR 28	2.25%	2015	2025
DG HYP		3	EUR 3	5.680	2003	2018
DG HYP		8	EUR 8	6.500	2001	2021
DG HYP		25	EUR 25	6.610	2002	2022
DG HYP		10	EUR 10	6.140	2003	2023
DZ PRIVATBANK S.A.		15	EUR 15	6.100	1999	2019
DVB		10	EUR 10	6.000-6.110	2003	2018
DVB		79	EUR 79	3.95-4	2013	2018
DVB		40	EUR 40	2.64-2.75	2014	2019
DVB		75	EUR 75	2.200	2014	2019
DVB		100	EUR 100	2	2015	2021
DVB		77	EUR 77	2.3-2.56	2015	2022
DVB		50	EUR 50			2023

¹ bp = basis points

As required by article 437 (1) letter b CRR in accordance with Annex II to Implementing Regulation 1423/2013, the main features of the capital instruments are disclosed in an annex at the end of this report.

In terms of the Tier 2 capital instruments issued under the DZ BANK Debt Issuance Programme, the requirement to disclose the **full terms and conditions connected with capital instruments** pursuant to article 437 (1) letter c CRR is met in Prospectuses and Final Terms in the Investor Relations section of the DZ BANK website. All terms and conditions in connection with capital instru-

ments are scheduled to be disclosed by the end of the year.

The DZ BANK banking group's total **regulatory capital** as at June 30, 2015 amounted to €16,670 million (March 31, 2015: €17,539 million). The regulatory capital of the DZ BANK banking group is derived from the provisions of the CRR and Capital Requirements Directive (CRD) IV. It is based on the carrying amounts recognized under IFRS and essentially comprises the equity reported on the balance sheet, hybrid capital instruments, and subordinated liabilities that are modified with respect to various components that are reported on

the balance sheet or are relevant for measurement purposes.

The reconciliation of equity reported under IFRS with equity reported for companies consolidated

for regulatory purposes (FinRep) and then with regulatory equity (CoRep) as at June 30, 2015 is shown in Figure 6 below:

FIGURE 6 - RECONCILIATION OF EQUITY REPORTED ON THE BALANCE SHEET WITH REGULATORY EQUITY (PURSUANT TO ANNEX I OF IMPLEMENTING REGULATION 1423/2013)

€ million	IFRS H1 2015	Reconciliation H1 2015	FinRep H1 2015	Reconciliation H1 2015	CoRep H1 2015
Common equity Tier 1 capital (CET 1)	18,430	-2,449	15,982	-3,190	12,792
Subscribed capital	3,646	-	3,646	5	- 3,646
Capital reserve	2,101	-	2,101	l	- 2,101
Retained earnings	5,835	-710	5,125	304	5,429
Revaluation reserve	1,238	-20	1,218	-73	1 487
Cash flow hedge reserve	-15	1	-14	l	14
Currency translation reserve	66	-10	56	ò	- 56
Non-controlling interests	4,861	-1,698	3,163	-1,969	1,194
Unappropriated earnings	698	-11	687	· -198	3 489
Regulatory capital deductions pursuant to CRR	-	-		590	5 -596
Additional Tier 1 capital (AT1)	2,156	-	2,156	-1,14	1,010
Additional Tier 1 capital	2,156	-	2,156	-790	1,366
Regulatory capital deductions pursuant to CRR	-	-		350	-356
Tier 2 capital (T2)	3,746	-	3,746	-878	2,868
Subordinated capital	3,746	-	3,746	-1,14	7 2,599
Regulatory write-down surplus		-		- 302	302
Regulatory capital deductions pursuant to CRR	2,156	-		- 3:	33

The differences between the equity reported in the IFRS consolidated financial statements and the banking group's equity under FinRep largely arise from differences in the scope of consolidation used for each consolidated entity and from different consolidation methods.

The differences in consolidation methods essentially relate to R+V Versicherung, which is only consolidated using the equity method in the banking group's financial statements under FinRep, but is fully consolidated in the consolidated financial statements. As a result, the figure for noncontrolling interests is €1,647 million lower. Differences in the scope of consolidation arise at the level of the consolidated subgroups DVB, UMH, and VR LEASING. In addition, BSH's fund for home savings risk is not reported as equity in the banking group's financial statements and is consequently

reclassified to liabilities, as a result of which the figure reported for retained earnings is lower by €595 million and that for non-controlling interests by €132 million.

The interim financial statements provide the base data for the common equity Tier 1 capital for FinRep and for CoRep. The differences between the equity under FinRep and the common equity Tier 1 capital under CRR/CoRep arise solely from the provisions of the CRR.

The increase of €251 million in retained earnings results from the fact that the CRR only permits 40 per cent of the total negative value arising from the revaluation of defined benefit pension plans to be recognized in 2015. From January 1, 2015, 40 per cent of the revaluation surplus has been eligible as common equity Tier 1 capital under the CRR. The

reduction in non-controlling interests is due to the reclassification of AT1 instruments amounting to €1,686 million and of non-controlling interests of €283 million that are no longer eligible under the CRR. The figure of €687 million for unappropriated earnings is subject to regulatory deductions.

Other Tier 1 capital instruments were reported on the balance sheet under non-controlling interests in the IFRS financial statements and under FinRep. The line item on the balance sheet under FinRep still includes instruments that had been canceled but not yet redeemed.

The T2 subordinated capital instruments are reported as subordinated capital under IFRS and as financial liabilities, split into 'fair value option' and 'amortised cost' under FinRep. The eligibility of these instruments is limited if their term to maturity is less than five years. The total regulatory capital deduction of €1.147 million largely arises from this

restriction and from the pro-rata interest reported on the balance sheet.

2.2. CAPITAL REQUIREMENTS

(DISCLOSURE PURSUANT TO ARTICLE 438 CRR)

Figure 7 and Figure 8 show the capital requirements in relation to the risk types of relevance for regulatory purposes (credit risk, market risk, and operational risk). These disclosures cover all the entities consolidated for regulatory purposes in the DZ BANK banking group. As at June 30, 2015, regulatory capital requirements were calculated at €8,090 million (March 31, 2015: €8,219 million). The reduction was largely the result of transactions maturing in the whole DZ BANK banking group. A countervailing effect was produced by an increase in the capital requirements for market risk arising from the internal model. Among other things, the multiplier was adjusted during the reporting period due to backtesting outliers, partly offsetting the impact of the maturing transactions.

FIGURE 7 – CAPITAL REQUIREMENTS (PART 1)

Copital requirements Risk-weigh assets 1. Credit risk 1.1 Standardized Approach to credit risk Central governments or central banks 125 Regional or local authorities 35 Other public-sector entities 4 Multilateral development banks - International organizations - Institutions 38 Covered bonds 6 Corporates 580 Retail business 178 Institutions and entities with short-term credit ratings 5 Exposures collateralized by real estate 55 Units or shares in collective investment undertakings ('CIUs') 45 Particularly high-risk exposures 18 Other exposures 82 Exposures in default 35 Total credit risk under the Standardized Approach 1,206 1.2 IRB approaches 57 Institutions 680 Corporates 2,101 of which: SMEs Retail business 910 of which: mortgage-backed for which: mortgage-backed gualified revolving - of which: mortgage-backed for which: re-securitizations gecuritizations under IRB		Capital requirements 152 38 6 41 6 601 179 5 56 48	Risk- weighted assets 1,906 481 76 511 70 7,516 2,238 66 703
1.1 Standardized Approach to credit risk Central governments or central banks 125 Regional or local authorities 35 Other public-sector entities 4 Multilateral development banks - International organizations - Institutions 38 Covered bonds 6 Corporates 580 Retail business 178 Institutions and entities with short-term credit ratings 5 Exposures collateralized by real estate 55 Units or shares in collective investment undertakings ('CIUs') 45 Particularly high-risk exposures 18 Other exposures 82 Exposures in default 35 Total credit risk under the Standardized Approach 1,206 1.2 IRB approaches 2 Central governments or central banks 57 Institutions 680 Corporates 2,101 of which: SMEs Retail business 910 of which: mortgage-backed qualified revolving - of which: mortgage-backed of which: mortgage-backed qual under IRB approaches 3,869 1.3 Securitizations 407 <	440 54 0 0 476 70 7,246 2,220 59 689 560 222 1,031	38 6 - - 41 6 601 179 5 56 48	481 76 - - 511 70 7,516 2,238 66
Central governments or central banks 125 Regional or local authorities 35 Other public-sector entities 4 Multilateral development banks - International organizations - Institutions 38 Covered bonds 6 Corporates 580 Retail business 178 Institutions and entities with short-term credit ratings 5 Exposures collateralized by real estate 55 Units or shares in collective investment undertakings ('ClUs') 45 Particularly high-risk exposures 18 Other exposures 82 Exposures in default 35 Total credit risk under the Standardized Approach 1,206 1.2 IRB approaches 2 Central governments or central banks 57 Institutions 680 Corporates 2,101 of which: SMEs Retail business 910 of which: mortgage-backed of which: mortgage-backed of which: mortgage-backed of which: mortgage-backed of which: re-securitizations Securitizations under the Standardized Approach to credit risk 469 of which: <th>440 54 0 0 476 70 7,246 2,220 59 689 560 222 1,031</th> <th>38 6 - - 41 6 601 179 5 56 48</th> <th>481 76 - - 511 70 7,516 2,238 66</th>	440 54 0 0 476 70 7,246 2,220 59 689 560 222 1,031	38 6 - - 41 6 601 179 5 56 48	481 76 - - 511 70 7,516 2,238 66
Regional or local authorities Other public-sector entities 4 Multilateral development banks International organizations International organizations Institutions 38 Covered bonds 6 Corporates 580 Retail business Institutions and entities with short-term credit ratings 5 Exposures collateralized by real estate Units or shares in collective investment undertakings ('CIUs') 45 Particularly high-risk exposures 82 Exposures in default 35 Total credit risk under the Standardized Approach 1.2 IRB approaches Central governments or central banks Corporates 2, 101 of which: SMEs S5 Retail business 910 of which: smortgage-backed 0502 qualified revolving other retail business 910 Other assets without lending covenants 121 Total under IRB approaches Securitizations Securitizations under the Standardized Approach to credit risk 469 of which: re-securitizations 41 Securitizations under IRB approaches of which: re-securitizations 77 Total securitizations 652 1.4 Long-term equity investments	440 54 0 0 476 70 7,246 2,220 59 689 560 222 1,031	38 6 - - 41 6 601 179 5 56 48	481 76 - - 511 70 7,516 2,238 66
Other public-sector entities 4 Multilateral development banks	54 0 0 476 70 7,246 2,220 59 689 560 222 1,031	6 - - 41 6 601 179 5 56 48	76 - - 511 70 7,516 2,238 66
Multilateral development banks - International organizations - Institutions 38 Covered bonds 6 Corporates 580 Retail business 178 Institutions and entities with short-term credit ratings 5 Exposures collateralized by real estate 55 Units or shares in collective investment undertakings ('CIUs') 45 Particularly high-risk exposures 18 Other exposures 82 Exposures in default 35 Total credit risk under the Standardized Approach 1,206 1.2 IRB approaches 57 Institutions 680 Corporates 5,101 Or which: SMEs 55 Retail business 910 Of which: mortgage-backed 502 qualified revolving - other retail business 407 Other assets without lending covenants 121 Total under IRB approaches 3,869 1.3 Securitizations 183 Of which: re-securitizations 41 Securitizations under the Standardized Approach to credit risk 469 Of which: re-securitizations 183 Of which: re-securitizations 52 Total securitizations 652 1.4 Long-term equity investments	0 0 476 70 7,246 2,220 59 689 560 222 1,031	- 41 6 601 179 5 56 48	- 511 70 7,516 2,238 66
International organizations Institutions and entities with short-term credit ratings Institutions and entities with short-term credit ratings Institutions and entities with short-term credit ratings Institutions or shares in collective investment undertakings ('CIUs') Inits or shares in collective investment undertakings ('CIUs') Initititions undertakings ('CIUs') Initititions undertakings ('CIUs') Initititions undertakings ('CIUs') Initititions undertakings ('CIUs') Inititititions undertakings ('CIUs') Inititititions undertakings ('CIUs') Inititititions undertakings ('CIUs') Initititions undertakings ('CIUs') Inititititions undertakings ('CIUs') Initititities in collecti	0 476 70 7,246 2,220 59 689 560 222 1,031	6 601 179 5 56 48	511 70 7,516 2,238 66
Institutions 38 Covered bonds 6 Corporates 580 Retail business 178 Institutions and entities with short-term credit ratings 5 Exposures collateralized by real estate 55 Units or shares in collective investment undertakings ('CIUs') 45 Particularly high-risk exposures 18 Other exposures 82 Exposures in default 35 Total credit risk under the Standardized Approach 1,206 1.2 IRB approaches Central governments or central banks 57 Institutions 680 Corporates 2,101 of which: SMEs 55 Retail business 910 of which: mortgage-backed 502 qualified revolving other retail business 407 Other assets without lending covenants 121 Total under IRB approaches Securitizations Securitizations 469 of which: re-securitizations 41 Securitizations under the Standardized Approach to credit risk 469 of which: re-securitizations 52 Total securitizations 652 1.4 Long-term equity investments	476 70 7,246 2,220 59 689 560 222 1,031	6 601 179 5 56 48	511 70 7,516 2,238 66
Institutions 38 Covered bonds 6 Corporates 580 Retail business 178 Institutions and entities with short-term credit ratings 5 Exposures collateralized by real estate 55 Units or shares in collective investment undertakings ('CIUs') 45 Particularly high-risk exposures 18 Other exposures 82 Exposures in default 35 Total credit risk under the Standardized Approach 1,206 1.2 IRB approaches Central governments or central banks 57 Institutions 680 Corporates 2,101 of which: SMEs 55 Retail business 910 of which: mortgage-backed 502 qualified revolving other retail business 407 Other assets without lending covenants 121 Total under IRB approaches Securitizations Securitizations 469 of which: re-securitizations 41 Securitizations under IRB approaches 183 of which: re-securitizations 52 Total securitizations 652 1.4 Long-term equity investments	70 7,246 2,220 59 689 560 222 1,031	6 601 179 5 56 48	70 7,516 2,238 66
Covered bonds 6 Corporates 580 Retail business 178 Institutions and entities with short-term credit ratings 5 Exposures collateralized by real estate 55 Units or shares in collective investment undertakings ('ClUs') 45 Particularly high-risk exposures 18 Other exposures 82 Exposures in default 35 Total credit risk under the Standardized Approach 1,206 1.2 IRB approaches Central governments or central banks 57 Institutions 680 Corporates 2,101 of which: SMEs 55 Retail business 910 of which: mortgage-backed 502 qualified revolving other retail business 407 Other assets without lending covenants 121 Total under IRB approaches Securitizations Under IRB approaches 183 of which: re-securitizations 183 of which: re-securitizations 27 Total securitizations 652 1.4 Long-term equity investments	70 7,246 2,220 59 689 560 222 1,031	6 601 179 5 56 48	70 7,516 2,238 66
Corporates 580 Retail business 178 Institutions and entities with short-term credit ratings 5 Exposures collateralized by real estate 55 Units or shares in collective investment undertakings ('CIUs') 45 Particularly high-risk exposures 18 Other exposures 82 Exposures in default 35 Total credit risk under the Standardized Approach 1,206 1.2 IRB approaches Central governments or central banks 57 Institutions 680 Corporates 2,101 of which: SMEs 55 Retail business 910 of which: mortgage-backed 502 qualified revolving - other retail business 407 Other assets without lending covenants 121 Total under IRB approaches 3,869 1.3 Securitizations Securitizations under the Standardized Approach to credit risk 469 of which: re-securitizations 41 Securitizations under IRB approaches 183 of which: re-securitizations 527 Total securitizations 652 1.4 Long-term equity investments	7,246 2,220 59 689 560 222 1,031	601 179 5 56 48	7,516 2,238 66
Retail business 178 Institutions and entities with short-term credit ratings 5 Exposures collateralized by real estate 55 Units or shares in collective investment undertakings ('CIUs') 45 Particularly high-risk exposures 18 Other exposures 82 Exposures in default 35 Total credit risk under the Standardized Approach 1,206 1.2 IRB approaches Central governments or central banks 57 Institutions 680 Corporates 2,101 of which: SMEs 55 Retail business 910 of which: mortgage-backed 502 qualified revolving other retail business 407 Other assets without lending covenants 121 Total under IRB approaches 3,869 1.3 Securitizations Securitizations under the Standardized Approach to credit risk 469 of which: re-securitizations 41 Securitizations under IRB approaches 183 of which: re-securitizations 27 Total securitizations 652 1.4 Long-term equity investments	2,220 59 689 560 222 1,031	179 5 56 48	2,238 66
Institutions and entities with short-term credit ratings Exposures collateralized by real estate Units or shares in collective investment undertakings ('CIUs') Particularly high-risk exposures 18 Other exposures 82 Exposures in default 35 Total credit risk under the Standardized Approach 1,206 1.2 IRB approaches Central governments or central banks 57 Institutions 680 Corporates 2,101 of which: SMEs 55 Retail business 910 of which: mortgage-backed 502 qualified revolving other retail business 407 Other assets without lending covenants 121 Total under IRB approaches 1.3 Securitizations Securitizations under the Standardized Approach to credit risk 469 of which: re-securitizations 41 Securitizations under IRB approaches 183 of which: re-securitizations 652 1.4 Long-term equity investments	59 689 560 222 1,031	5 56 48	66
Exposures collateralized by real estate Units or shares in collective investment undertakings ('CIUs') Particularly high-risk exposures 18 Other exposures 82 Exposures in default 35 Total credit risk under the Standardized Approach 1,206 1.2 IRB approaches Central governments or central banks 57 Institutions 680 Corporates 2,101 of which: SMEs 55 Retail business 910 of which: mortgage-backed 502 qualified revolving other retail business 407 Other assets without lending covenants 121 Total under IRB approaches Securitizations Securitizations under the Standardized Approach to credit risk of which: re-securitizations Securitizations under IRB approaches 183 of which: re-securitizations 652 1.4 Long-term equity investments	689 560 222 1,031	56 48	
Units or shares in collective investment undertakings ('ClUs') Particularly high-risk exposures 18 Other exposures 82 Exposures in default 35 Total credit risk under the Standardized Approach 1,206 1.2 IRB approaches Central governments or central banks 57 Institutions 680 Corporates 2,101 of which: SMEs 855 Retail business 910 of which: mortgage-backed 502 qualified revolving other retail business 407 Other assets without lending covenants 121 Total under IRB approaches Securitizations Securitizations under the Standardized Approach to credit risk of which: re-securitizations Securitizations under IRB approaches 183 of which: re-securitizations 652 1.4 Long-term equity investments	560 222 1,031	48	703
Particularly high-risk exposures Other exposures Exposures in default Total credit risk under the Standardized Approach 1,206 1.2 IRB approaches Central governments or central banks Institutions Corporates Corporates Of which: SMEs S55 Retail business 910 of which: mortgage-backed 502 qualified revolving other retail business 407 Other assets without lending covenants 121 Total under IRB approaches Securitizations Securitizations under the Standardized Approach to credit risk of which: re-securitizations 680 Corporates 2,101 of which: mortgage-backed 502 qualified revolving - other retail business 407 Other assets without lending covenants 121 Total under IRB approaches 3,869 1.3 Securitizations Securitizations under the Standardized Approach to credit risk 469 of which: re-securitizations 41 Securitizations under IRB approaches 183 of which: re-securitizations 652 1.4 Long-term equity investments	222 1,031		
Other exposures82Exposures in default35Total credit risk under the Standardized Approach1,2061.2 IRB approaches57Central governments or central banks57Institutions680Corporates2,101of which:SMEs55Retail business910of which:mortgage-backed502qualified revolving-other retail business407Other assets without lending covenants121Total under IRB approaches3,8691.3 Securitizations41Securitizations under the Standardized Approach to credit risk469of which:re-securitizations41Securitizations under IRB approaches183of which:re-securitizations27Total securitizations27Total securitizations6521.4 Long-term equity investments	1,031		606
Exposures in default Total credit risk under the Standardized Approach 1,206 1.2 IRB approaches Central governments or central banks 57 Institutions 680 Corporates 2,101 of which: SMEs 55 Retail business 910 of which: mortgage-backed 502 qualified revolving - other retail business 407 Other assets without lending covenants 121 Total under IRB approaches 1.3 Securitizations Securitizations under the Standardized Approach to credit risk of which: re-securitizations 502 403 404 405 1.3 Securitizations under IRB approaches 1.3 Securitizations 503 41 504 505 105 106 107 107 107 108 109 109 119 110 110 110 110	•	9	108
Total credit risk under the Standardized Approach1,2061.2 IRB approaches57Central governments or central banks57Institutions680Corporates2,101of which:SMEsRetail business910of which:mortgage-backedqualified revolving-other retail business407Other assets without lending covenants121Total under IRB approaches3,8691.3 Securitizations41Securitizations under the Standardized Approach to credit risk469of which:re-securitizations41Securitizations under IRB approaches183of which:re-securitizations27Total securitizations6521.4 Long-term equity investments	439	83	1,032
1.2 IRB approaches 57 Central governments or central banks 57 Institutions 680 Corporates 2,101 of which: SMEs Retail business 910 of which: mortgage-backed qualified revolving - other retail business 407 Other assets without lending covenants 121 Total under IRB approaches 3,869 1.3 Securitizations 469 of which: re-securitizations 41 Securitizations under IRB approaches 183 of which: re-securitizations 27 Total securitizations 652 1.4 Long-term equity investments		36	444
Central governments or central banks 57 Institutions 680 Corporates 2,101 of which: SMEs 55 Retail business 910 of which: mortgage-backed 502 qualified revolving other retail business 407 Other assets without lending covenants 121 Total under IRB approaches 3,869 1.3 Securitizations Securitizations under the Standardized Approach to credit risk 469 of which: re-securitizations 41 Securitizations under IRB approaches 183 of which: re-securitizations 27 Total securitizations 652 1.4 Long-term equity investments	15,070	1,261	15,757
Institutions 680 Corporates 2,101 of which: SMEs 55 Retail business 910 of which: mortgage-backed 502 qualified revolving - other retail business 407 Other assets without lending covenants 121 Total under IRB approaches 3,869 1.3 Securitizations Securitizations under the Standardized Approach to credit risk 469 of which: re-securitizations 41 Securitizations under IRB approaches 183 of which: re-securitizations 27 Total securitizations 652 1.4 Long-term equity investments			
Corporates 2,101 of which: SMEs 55 Retail business 910 of which: mortgage-backed 502 qualified revolving other retail business 407 Other assets without lending covenants 121 Total under IRB approaches 3,869 1.3 Securitizations Securitizations under the Standardized Approach to credit risk 469 of which: re-securitizations 41 Securitizations under IRB approaches 183 of which: re-securitizations 27 Total securitizations 652 1.4 Long-term equity investments	713	60	750
of which: SMEs 55 Retail business 910 of which: mortgage-backed 502 qualified revolving - other retail business 407 Other assets without lending covenants 121 Total under IRB approaches 3,869 1.3 Securitizations Securitizations under the Standardized Approach to credit risk 469 of which: re-securitizations 41 Securitizations under IRB approaches 183 of which: re-securitizations 27 Total securitizations 652 1.4 Long-term equity investments	8,504	779	9,740
Retail business of which: mortgage-backed gualified revolving other retail business 407 Other assets without lending covenants 121 Total under IRB approaches 3,869 1.3 Securitizations Securitizations under the Standardized Approach to credit risk of which: re-securitizations 41 Securitizations under IRB approaches 183 of which: re-securitizations 7 Total securitizations 652 1.4 Long-term equity investments	26,256	2,110	26,371
of which: mortgage-backed 502 qualified revolving - other retail business 407 Other assets without lending covenants 121 Total under IRB approaches 3,869 1.3 Securitizations Securitizations under the Standardized Approach to credit risk 469 of which: re-securitizations 41 Securitizations under IRB approaches 183 of which: re-securitizations 27 Total securitizations 652 1.4 Long-term equity investments	684	54	674
qualified revolving - other retail business 407 Other assets without lending covenants 121 Total under IRB approaches 3,869 1.3 Securitizations Securitizations under the Standardized Approach to credit risk 469 of which: re-securitizations 41 Securitizations under IRB approaches 183 of which: re-securitizations 27 Total securitizations 652 1.4 Long-term equity investments	11,370	912	11,397
other retail business 407 Other assets without lending covenants 121 Total under IRB approaches 3,869 1.3 Securitizations Securitizations under the Standardized Approach to credit risk 469 of which: re-securitizations 41 Securitizations under IRB approaches 183 of which: re-securitizations 27 Total securitizations 652 1.4 Long-term equity investments	6,277	491	6,132
Other assets without lending covenants Total under IRB approaches 3,869 1.3 Securitizations Securitizations under the Standardized Approach to credit risk of which: re-securitizations 41 Securitizations under IRB approaches of which: re-securitizations 183 of which: re-securitizations 27 Total securitizations 652 1.4 Long-term equity investments	0	-	-
Total under IRB approaches 3,869 1.3 Securitizations Securitizations under the Standardized Approach to credit risk 469 of which: re-securitizations 41 Securitizations under IRB approaches 183 of which: re-securitizations 27 Total securitizations 652 1.4 Long-term equity investments	5,092	421	5,266
1.3 Securitizations Securitizations under the Standardized Approach to credit risk 469 of which: re-securitizations 41 Securitizations under IRB approaches 183 of which: re-securitizations 27 Total securitizations 652 1.4 Long-term equity investments	1,513	131	1,642
Securitizations under the Standardized Approach to credit risk 469 of which: re-securitizations 41 Securitizations under IRB approaches 183 of which: re-securitizations 27 Total securitizations 652 1.4 Long-term equity investments	48,356	3,992	49,900
of which: re-securitizations 41 Securitizations under IRB approaches 183 of which: re-securitizations 27 Total securitizations 652 1.4 Long-term equity investments			
Securitizations under IRB approaches of which: re-securitizations Total securitizations 652 1.4 Long-term equity investments	5,862	504	6,305
of which: re-securitizations 27 Total securitizations 652 1.4 Long-term equity investments	509	43	538
of which: re-securitizations 27 Total securitizations 652 1.4 Long-term equity investments	2,287	201	2,507
Total securitizations 652 1.4 Long-term equity investments	343	29	359
1.4 Long-term equity investments	8,149	705	8,811
	0,1.15		
	1,142	68	848
	0	-	
of Which: internal modeling approach - PD/LGD approaches 7	89	8	99
simple risk-weighting approach 73	911	49	
			606
of which: exchange-traded equity investments 12	150	14	174
equity investments not exchange-traded, but part of a diversified portfolio -	0		
		- 2E	422
other equity investments 61	761	35	432
Equity investments exempted from IRB approaches and included in Standardized Approach to credit risk 341		359	4,485
and included in Standardized Approach to credit risk 341 Total long-term equity investments 433		427	
1.5 Exposure amount for contributions to default fund	4,266	427	5,333
of a central counterparty (CCP)		37	460
1.6 Credit valuation adjustments (CVA charge)	4,266 5,408	168	2,098
Total credit risk 6,328	4,266		

FIGURE 8 - CAPITAL REQUIREMENTS (PART 2)

€ million		Jun. 30, 2015		Mar. 31, 2015	
		Capital re- quirements	Risk- weighted assets	Capital re- quirements	Risk- weighted assets
2 Market risk					
Standardized app	oroach	108	1,353	129	1,609
of which:	trading book risk exposures	15	186	17	211
of wh	nich: interest-rate risk	15	186	16	203
	of which: general and specific price risk (net interest-rate exposure)	15	186	16	203
	of which: specific price risk for securitiza- tion exposures in trading book	8	96	9	115
	specific price risk in correlation trad- ing portfolio	3	34	4	50
	equity risk	0	0	1	8
currenc	y risk	92	1,151	110	1,380
commo	dity risk	1	16	1	18
Internal modelin	g approach	941	11,760	788	9,855
Total market risk		1,049	13,113	917	11,464
3 Operational ris	k				
Operational risk	under Basic Indicator Approach	-	0	-	-
Operational risk	under Standardized Approach	713	8,918	713	8,918
Operational risk	under AMA	-	0	-	-
Total operationa	l risk	713	8,918	713	8,918
Total capital requ	uirements	8,090	101,122	8,219	102,742

2.3. CAPITAL RATIOS

The regulatory capital ratios for the DZ BANK banking group illustrate the relationship between risk-weighted exposures and the regulatory capital components. As at June 30, 2015, the common equity Tier 1 capital ratio was 12.6 percent (March 31, 2015: 12.4 percent), the Tier 1 capital ratio was 13.6 percent (March 31, 2015: 13.7 percent) and the total capital ratio was 16.5 percent (March 31, 2015: 17.1 percent). Consequently, each of the capital ratios for the DZ BANK banking group as at June 30, 2015 were well above the minimum ratios prescribed for regulatory purposes of 8 percent (total capital ratio), 6.0 percent (Tier 1 capital ratio), and 4.5 percent (common equity Tier 1 capital ratio), as they were as at March 31, 2015, the previous disclosure reporting date

Based on full application of the CRR rules and excluding the transitional guidance, the common equity Tier 1 capital ratio would be 11.8 percent (March 31, 2015: 11.8 percent), the Tier 1 capital ratio would be 11.8 percent (March 31, 2015: 11.8 percent) and the total capital ratio would be 15.9 percent (March 31, 2015: 16.7 percent).

3. CREDIT RISK

The lending volume for borrowers and transactions that are classified on the basis of internal credit ratings (IRBA lending volume) are shown below.

3.1. EXPOSURE BROKEN DOWN BY PD CATEGORY (EXCLUDING RETAIL) UNDER THE FOUNDATION IRB APPROACH

(DISCLOSURE PURSUANT TO ARTICLE 452 SENTENCE 1 LETTERS D, E (I) AND (II) CRR) $\,$

Figure 9 shows the following key figures:

- the total exposures and, in particular, the exposures relating to undrawn loan commitments,
- the average risk weightings weighted according to their exposures

The disclosures are based on the IRBA exposure classes (central governments and central banks, institutions, corporates, and long-term equity investments) and are also broken down by risk category. The exposure for undrawn credit lines is calculated by applying the credit conversion factors to the carrying amount. The average risk weightings reveal borrowers' credit ratings and the extent to which transactions are collateralized.

FIGURE 9 – EXPOSURE BROKEN DOWN BY PD CATEGORY (EXCLUDING RETAIL) UNDER THE FOUNDATION IRB APPROACH

	Investm	ent grade		Non-inv	estment gra	ade	Default			Total		
€ million	Exposur	e		Exposur	e		Exposure	9		Exposure	•	
Exposure class	Total	of which: undrawn loan commit- ments	Average risk weighting (%)	Total	of which: undrawn loan commit- ments	Average risk weighting (%)	Tota	of which: undrawn loan commit- Iments	Average risk weighting (%)		of which: undrawi loan commit- mit- Iments	Average
Central gov- ernments and central banks	5.253	43	9.09	547	11	42.97	12			5.813	55	12.27
Institutions	28,863			1,863			286			31,012	109	
Corporates	30,901		43.01	8,733		106.59	1,517	21	-	41,150	8,599	54.92
of which: SMEs	399	12	47.22	515	43	96.00	119	-	-	1,033	55	66.07
Specialized financial services	14,318		41.69	3,062	348	105.76	818	8		18,198	2,423	50.60
Receivables purchased	83	2,067	46.14	33		102.65		-	-	116		62.24
Long-term equity invest- ments	46		111.10	10		403.78	1			56		158.32
Total as at Jun. 30, 2015	65,062	7,104		11,152	1,638		1,816	21	-	78,031	8,763	
Total as at Dec. 31, 2014	64,601	7,249		11,116	1,601		2,498	28	-	78,215	8,878	

3.2. EXPOSURE BROKEN DOWN BY PD CATEGORY (EXCLUDING RETAIL) UNDER THE ADVANCED IRB APPROACH

(DISCLOSURE PURSUANT TO ARTICLE 452 SENTENCE 1 LETTERS D AND E CRR)

Figure 10 comprises the following disclosures:

 the sum total of undrawn loan commitments, which is presented as the carrying amount of undrawn loan commitments shown on the balance sheet,

- the total exposures and, in particular, the exposures relating to undrawn loan commitments,
- the average exposure for undrawn loan commitments,
- the average risk weightings weighted according to their exposures
- the average LGD.

The disclosures are again broken down according to the above IRBA exposure classes and by risk category.

FIGURE 10 – EXPOSURE BROKEN DOWN BY PD CATEGORY (EXCLUDING RETAIL) UNDER THE ADVANCED IRB APPROACH

	Investment	gra	de					Non-inve	estment	grade			
Exposure class			Exposu	re					Exposu	re			
€ million	Total undra loan commi ments	t-	Total	of which undrawn loan commit- ments	L	Aver- age LGD (%)	risk	Total undrawr loan commit- ments	ı Total	of which: un- drawn loan commi- mit- ments	•		Average risk weighting (%)
Central governments and central banks		-				-	-	-	-	-	-		-
Institutions		-	1,281	-		- 81.0	0 57.8	3	-	-			-
Corporates	3	32	6,610	332	100.00	5.5	8 5.9	6 1,61	1 18,03	3 1,61	1 100.00	4.03	15.65
Long-term equity investments			-				-	-		-			-
Total as at Jun. 30, 2015	3	32	7,891	332				1,611	18,033	1,611			
Total as at Dec. 31, 2014	2	25	4,329	225				1,285	18,976	1,285			

	Default						Total					
Exposure class	E		Exposure									
	=		of				_		of			
			which:						which:			
			un-						un-			
	Total		drawn				Total		drawn			
	undrawn		loan			Average	undrawn		loan			Average
	loan		commit-	Average		risk	loan		commit	Average	Aver-	risk
	commit-		mit-	exposure A	_	-	commit-			exposure	-	weighting
€ million	ments	Total	ments	(%)I	LGD (%)	ing (%)	ments	Total	ments	(%)L	.GD (%)	(%)
Central governments	-	-	-	-	-	-	-	-	-	-	-	-
and central banks												
Institutions	-	-	-	-	-	-	-	1,281	-		81.00	57.83
Corporates	3	1,332	3	100.00	34.07		1,945	25,975	1,945	100.00	5.97	12.38
Long-term equity		-			-	-		-			_	_
investments												
Total	3	1,332	3				1,945	27,256	1,945			
as at Jun. 30, 2015												
Total as at												
Dec. 31, 2014	65	1,413	65				1,575	24,718	1,575			

3.3. LOAN UTILIZATIONS AND LOAN COMMIT-MENTS FOR RETAIL PORTFOLIOS – EL-BASED RE-TAIL IRB APPROACH

(DISCLOSURE PURSUANT TO ARTICLE 452 SENTENCE 1 LETTERS E AND F CRR)

Figure 11 shows the total exposures for the IRBA retail business exposure class broken down in each case by risk category. The expected loss (EL) categories reflect the range of the expected loss in basis points.

FIGURE 11 – LOAN UTILIZATIONS AND LOAN COMMITMENTS FOR RETAIL PORTFOLIOS – EL1-BASED RETAIL IRB APPROACH

€ million	Exposure for EL category 1 (EL = 0 to 30bp)	I	Exposure for EL category 2 (EL = 31 to 70		Exposure for EL category 3 (EL > 70bp)	7	Total	
Exposure class	Jun. 30, 2015	Dec. 31, 2014	Jun. 30, 2015	Dec. 31, 2014		Dec. 31, 2014	Jun. 30, 2015	Dec. 31, 2014
Mortgage-backed retail IRBA receivables	29,028	28,129	2,790	2,557	3,648	3,073	35,465	33,759
Qualified revolving retail IRBA receivables	-	_	-	_	_	_	_	_
Other retail IRBA receivables	8,598	8,557	2,875	1,432	3,450	4,599	14,922	14,588
Total	37,626	36,686	5,665	3,989	7,097	7,672	50,388	48,347

Trade date

MARKET RISK EXPOSURES

(DISCLOSURE PURSUANT TO ARTICLE 448 SENTENCE 1 LETTER B CRR)

4.1. QUANTITATIVE INFORMATION ON INTEREST-RATE RISK IN THE BANKING BOOK

The disclosures on the capital requirement for market risk determined under the standardized method in accordance with article 445 CRR are shown in Figure 8.

From a regulatory perspective, the impact of interest rate shocks on the economic value of the banking book is simulated on a monthly basis. The regulator has set the changes in interest rates to be used at plus 200 basis points (rising interest rates) and minus 200 basis points (falling interest rates), with a parallel shift throughout the interest-rate curve. Because interest rates were at a lower level than in the previous year this floor had a more pronounced impact, resulting in an even greater imbalance between the positive and negative interest rate shocks. At the end of June 2015, a potential loss of €163 million was calculated for the plus 200 basis points scenario (potential gain of €26 million at the end of 2014) and a potential loss of €50 million was calculated for the minus 200 basis points scenario (a potential loss of €140 million at the end of 2014). These figures include the DZ BANK banking group's exposures. The following table shows the changes in present values broken down by main currency. The table on interest-rate risk in the regulatory risk report for 2014 (figure 44) only includes DZ BANK.

FIGURE 12 – INTEREST-RATE RISK IN THE BANKING BOOK

€ million							
	Fall in int	erest rates	Rise in				
Interest-	(20	0bp)	interest	rates			
rate shock			(200bp)				
	Jun.						
	30,	Dec. 31,	Jun. 30,	Dec. 31,			
Currency	2015	2014	2015	2014			
EUR	-	-103	-233	-12			
USD	-35	-30	51	34			
GBP	-14	-8	27	21			
CHF	-7	-6	3	0			
Other	6	7	-11	-17			
Total	-50	-140	-163	26			

5. LEVERAGE RATIO

5.1. LEVERAGE RATIO PURSUANT TO THE REVISED CRR/CRD IV FRAMEWORK BASED ON FULL IM-PLEMENTATION

In addition to risk-weighted capital ratio, the CRR/CRD IV established the leverage ratio as a non-risk weighted capital ratio. It is expected to be used as an additional minimum capital ratio from 2018 onward. At present, it is in a monitoring phase and has had to be disclosed since the beginning of 2015. Its aim is to limit the risk of banking-sector debt that could harm the financial system and the economy by supplementing the risk-based requirements with a simple, non-risk-weighted capital ratio.

On October 10, 2014, the European Commission adopted a delegated act that came into force upon publication in the Official Journal of the European Union on January 17, 2015. This delegated act resulted in significant changes to the calculation of the aggregate exposure for the leverage ratio in a revised CRR/CRD IV framework: The provisions of the delegated act have been incorporated into the results pre-

¹ EL: Expected loss

² bp = basis points

sented below. Disclosure is based on the disclosure tables in the final draft of technical standard

EBA/ITS/2014/04/rev1 dated June 15, 2015.

FIGURE 13 – SUMMARY RECONCILIATION OF BALANCE SHEET LINE ITEMS AND LEVERAGE RATIO EXPOSURES

Summar	y reconciliation of accounting assets and aggregate exposure measure	Applicable amounts
€ million		Jun. 30, 2015
1	Total assets as per published financial statements	408,961
2	Adjustment for entities which are consolidated for accounting purposes but are outside the scope of regulatory consolidation	-79,186
3	(Adjustment for fiduciary assets recognized on the balance sheet pursuant to the accounting framework applicable for the bank but excluded from the aggregate exposure measure for the leverage ratio in accordance with article 429 (13) CRR (delegated act))	-
4	Adjustments for derivative financial instruments	-14,362
5	Adjustments for securities financing transactions (SFTs)	537
6	Adjustment for off-balance sheet items (i.e. conversion to credit equivalent amounts of off-balance sheet exposures)	27,901
EU-6a	(Adjustment for exposures excluded from the aggregate exposure measure in accordance with article 429 (7) CRR (delegated act))	-
ELL CI	(Adjustment for exposures arising from intragroup receivables excluded from the leverage ratio expo-	-
EU-6b	sure measure in accordance with Article 429 (14) CRR (delegated act))	
7	Other adjustments	-2,375
8	Total leverage ratio exposure measure	341,476

FIGURE 14 shows the individual components of the exposure measure, Tier 1 capital and the DZ BANK banking group's resulting leverage ratio as at June 30, 2015.

FIGURE 14 – LEVERAGE RATIO COMMON DISCLOSURE € million

CRR leve	rage ratio exposures	June 30, 2015
	e sheet exposures (excluding derivatives and SFTs)	
1	On-balance sheet exposures (excluding derivatives, SFTs and fiduciary assets but including collateral)	277,667
2	(Assets deducted in determining Tier 1 capital)	-1,423
3	Total on-balance sheet exposures (excluding derivatives, SFTs and fiduciary assets) (sum of lines 1 and 2)	276,244
Derivative	exposures	
4	Replacement cost associated with all derivatives transactions (i.e. net of eligible cash variation margin)	7,858
5	Add-on amounts for PFE associated with all derivatives transactions (mark-to-market method)	7,523
EU-5a	Exposure determined under Original Exposure Method	-
6	Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the applicable accounting framework	7,972
7	(Deduction of receivables assets for cash variation margin provided in derivatives transactions)	-6,033
8	(Exempted QCCP leg of client-cleared trade exposures)	-581
9	Adjusted effective notional amount of written credit derivatives	19,106
10	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	-7,773
11	Total derivative exposures (sum of lines 4 to 10)	28,072
Securities	financing transaction exposures	
12	Gross SFT assets (with no recognition of netting), after adjusting for sales accounting transactions	19,390
13	(Netted amounts of cash payables and cash receivables of gross SFT assets)	
14	Add-on for counterparty credit risk exposure for SFT assets	1,202
EU-14a	Derogation for SFTs: Counterparty credit risk exposure in accordance with article 429b (4) and article 222 CRR	-
15	Agent transaction exposures	
EU-15a	(Exempted QCCP leg of client-cleared SFT exposures)	
16	Total securities financing transaction exposures (sum of lines 12 to 15a)	20,592
Other off-	balance-sheet exposures	
17	Off-balance sheet exposures at gross notional amount	49,825
18	(Adjustments for conversion to credit equivalent amounts)	-33,257
19	Other off-balance sheet exposures (sum of lines 17 and 18)	16,568
	exposures in accordance with CRR Article 429 (7) and (14) (on and off balance sheet)	
EU-19a	(Exemption of intragroup exposures (solo basis) in accordance with Article 429 (7) CRR (on and off balance sheet))	-
EU-19b	(Exposures exempted in accordance with Article 429 (14) CRR (on and off balance sheet))	-
•	d total exposures	
20	Tier 1 capital	13,802
21	Total leverage ratio exposures (sum of lines 3, 11, 16, 19, EU-19a and EU-19b)	341,476
Leverage		
22	Leverage ratio (%)	4.04
	transitional guidance and amount of derecognized fiduciary items	
EU-23a	Choice of transitional guidance for the definition of the capital measure	Transi- tiona guidance
EU-24	Amount of derecognized fiduciary items in accordance with Article 429 (11) CRR (delegated act)	galadii

Figure 15 provides an alternative breakdown by regulatory category of the exposures reported on the balance

sheet that are components of the exposure measure.

FIGURE 15 - BREAKDOWN OF ON-BALANCE-SHEET EXPOSURES (EXCLUDING DERIVATIVES, SFTS AND EXEMPTED EXPOSURES)

€ million	CRR leverage ratio exposures	June 30, 2015
EU-1	Total on-balance sheet exposures (excluding derivatives, SFTs, and exempted exposures):	277,667
EU-2	of which: trading book exposures	17,014
EU-3	banking book exposures	260,654
EU-4	of which: covered bonds	9,442
EU-5	exposures treated as sovereigns	33,130
EU-6	exposures to regional governments, multilateral development banks, international organizations and public-sector entities NOT treated as sovereigns	25,414
EU-7	institutions	63.914
EU-8	secured by mortgages on real estate	40,008
EU-9	retail exposures	20,154
EU-10	corporates	52,729
EU-11	exposures in default	3,017
EU-12	other exposures (e.g. equity investments, securitizations, and other non-credit-obligation assets)	12,845

5.2. PROCESS FOR MANAGING THE RISK OF EXCESSIVE LEVERAGE

(DISCLOSURE PURSUANT TO ARTICLE 451 SENTENCE 1 LETTER D CRR)

As part of the strategic planning process, the Board of Managing Directors sets out the bank's overall strategy and the allocation of resources for the individual management units. Within these guidelines, the Treasury and Capital Committee operates with the aim of monitoring the optimization of resource efficiency during the year. To do so, it carries out detailed plan-versusactual analysis for all relevant management units to determine where the actual resource situation has deviated from the original projection and highlights the factors driving these deviations. In its management role, the Treasury and Capital Committee identifies the action required and instigates optimization or mitigation measures. Where statutory functions are concerned, this is accomplished by means of direct decision or recommendation and referral to the Board of Managing Directors.

5.3. DESCRIPTION OF THE FACTORS THAT HAD AN IMPACT ON THE LEVERAGE RATIO IN THE FIRST HALF OF 2015

(DISCLOSURE PURSUANT TO ARTICLE 451 SENTENCE 1 LETTER E CRR)

In accordance with the transitional guidance for the delegated act, the DZ BANK banking group's leverage ratio as at June 30, 2015 was 4.04 percent. This took into account Tier 1 capital of €13,802 million in rela-

tion to a total exposure measure of €341,476 million. As a comparison, the leverage ratio on March 31, 2015 was 3.94 percent (Tier 1 capital of €14,110 million and total exposure measure of €358,061 million).

The DZ BANK banking group's leverage ratio in accordance with the transitional guidance increased by 0.10 percentage points between March 31, 2015 and June 30, 2015. This was the result of a reduction of €16.6 billion in the total exposure measure in conjunction with a countervailing effect on capital (fall of €308 million) that was largely attributable to the cancelation of additional Tier 1 capital instruments. As a result of this cancelation, the eligible additional Tier 1 capital declined by €315 million.

The most significant factors were as follows: Firstly, on-balance-sheet exposures declined by €9.1 billion because of a slight fall in new business, changes in fair value, and maturing assets at DZ BANK and its subsidiaries DVB and DZ PRIVATBANK during this period.

The exposure measure for DZ BANK's subsidiary DZ BANK Ireland plc, Dublin, (DZ BANK Ireland), which is to be closed by the end of the year, was €1.3 billion lower because some business had matured and the remainder had been transferred to DZ BANK.

However, this only resulted in a marginal increase in DZ BANK's exposure measure.

Secondly, the derivatives exposure was €3.6 billion lower, largely due to changes in fair value.

The following exposures, which we believe should be exempted from the leverage ratio, represent a material proportion of the leverage ratio risk measure:

Pass-through development loans: As they are passed through several institutions, development loans are weighted more than once in Germany. This involvement of different institutions (including central institutions) is essential in multilevel banking systems, not only for reasons of efficiency but also to ensure that development funds are provided throughout the country. Multiple counting of one transaction obviously conflicts with the government's desire to provide development support, such as for renewable energies. Both trust loans and pass-through loans merely constitute transactions that are redirected to the primary institutions of a financial network, which transfer the development loans to end customers. If they were omitted, the leverage ratio would increase by 0.44 percent where the transitional guidance is applied and by 0.38 percent where the CRR is applied in full.

6. LIQUIDITY RATIOS

6.1. LIQUIDITY COVERAGE RATIO (LCR)

In addition to the capital ratios and the leverage ratio, internationally standardized liquidity ratios have also been introduced for the first time as part of CRR/CRD IV. The short-term liquidity coverage ratio (LCR) is intended to ensure that institutions are able to withstand a liquidity stress scenario lasting 30 days. Institutions must comply with the liquidity coverage ratio (of 60 percent) from October 1, 2015. The long-term structural liquidity ratio (net stable funding ratio – NSFR) is intended to ensure that institutions match the maturities of their funding with those of their assets, and avoid excessive maturity mismatches. Unlike the liquidity coverage ratio, compliance with the NSFR is not expected to become mandatory until 2018.

Information about the LCR is disclosed for the first time in figure 16 - liquidity coverage ratio coverage ratio. As the EBA has not yet specified the format for the disclosure, it is based on the Basel Committee on Banking Supervision disclosure standards (BCBS 272).

FIGURE 16 - LIQUIDITY COVERAGE RATIO

€m	illion	Total weighted value (average)
21	Total high-quality liquid assets (HQLA)	40,326
22	Total net cash outflows	29,082
23	Minimum liquidity coverage ratio (%)	139

The amounts disclosed are the averages of the liquidity coverage ratios calculated as at the three quarterly reporting dates, December 31, 2014, March 31, 2015 and June 30, 2015, in accordance with provisions of Commission Delegated Regulation (EU) 2015/61 (LCR-DR) at DZ BANK banking group level. These liquidity ratios were submitted to the regulator during the short term exercise conducted by the European Central Bank (ECB). Please note that, for the purpose of regulatory liquidity ratios, the banking group is based on the scope of consolidation pursuant to article 11 (3) CRR, which differs from the entities consolidated for CoRep that is used to determine regulatory capital.

The current ratios calculated for the DZ BANK banking group are already higher than the minimum ratio of 100 percent that becomes mandatory from 2018.

7. REMUNERATION POLICY

7.1. DISCLOSURE PURSUANT TO ARTICLE 450 CRR Pursuant to section 16 of the Regulation Governing Remuneration at Institutions (InstitutsVergV) dated December 16, 2013, DZ BANK is required to disclose information about its remuneration policy and practices. As an EU parent institution, DZ BANK must disclose information at consolidated level. As an institution subject to the CRR, DZ BANK is only subject to the disclosure requirements specified by article 450 of Regulation (EU) 575/2013 (CRR).

Pursuant to article 450 CRR, DZ BANK must disclose certain qualitative and quantitative information for categories of employees whose activities have a material impact on the risk profile of the institution (risk takers).

In 2014, a list was compiled of the employees whose activities have a material impact on the risk profile of DZ BANK and the following subordinated management units: BSH, DG HYP, DVB, DZ PRIVAT-BANK, TeamBank, and VR-LEASING. Risk takers were identified on the basis of Commission Delegated Regulation (EU) No. 604/2014 dated March 4, 2014 supplementing Directive 2013/36/EU of the European Parliament and Council with regard to technical regulatory standards with respect to qualitative and appropriate quantitative criteria to identify categories of staff whose professional activities have a material impact on an institution's risk profile.

Risk takers at the subordinated entities mentioned above were identified for the first time in 2014. One part of the appropriate remuneration systems that take account of the requirements of the amended InstitutsVergV for the remuneration of risk takers had already become effective in the subordinated entities in 2014, but other parts only become effective in 2015, so the first report on them will be for 2015.

The remuneration systems for risk takers for 2014 are outlined in section 7.2., in compliance with the requirements in article 450 (1) letters a) to f) CRR.

Section 7.3.discloses the quantitative information for 2014 pursuant to article 450 (1) letters g) to j) CRR.

The full report disclosing remuneration policy has already been published on the DZ BANK website under the following link:

https://www.dzbank.de/content/dam/dzbank_de/de/home/profil/investor_relations/Berichte/2014/Offenlegung_der_Verguetungspolitik_2014_geschuetzt.pdf.

7.2. REMUNERATION SYSTEMS FOR RISK TAKERS

7.2.1. Remuneration systems for members of Boards of Managing Directors and divisional managers

All members of the Boards of Managing Directors of DZ BANK and the subordinated entities mentioned above were classified as risk takers in 2014. The divi-

sional managers of DZ BANK and most of the divisional managers of the subordinated entities mentioned above were also classified as risk takers in 2014.

In addition to a fixed salary, the remuneration systems of all members of Boards of Managing Directors include variable remuneration in the form of a target bonus system. At DZ BANK and all the subordinated entities mentioned above, quantitative and qualitative targets in the form of group, company, division and personal targets derived from the relevant corporate strategy, strategic and operational planning and the group remuneration strategy for members of Boards of Managing Directors are used to determine the bonus level. For divisional managers, most targets are set in the form of company, divisional and personal targets. In some subordinated entities it is also possible for the Board of Managing Directors or the divisional managers to be awarded a discretionary bonus. For virtually all members of Boards of Managing Directors, the majority of these targets are measured over a period of several years.

In the remuneration systems for members of Boards of Managing Directors and divisional managers, the maximum achievable bonus at DZ BANK and one part of the subordinated entities is equal to the target bonus. In parts of the subordinated entities, the remuneration systems for these persons are designed to enable the maximum bonus to exceed the target bonus, subject to targets being achieved.

The bonuses for 2014 paid to the members of the Boards of Managing Directors of DZ BANK and most of the subordinated entities and to the divisional managers at DZ BANK and some of the subordinated entities already complied with the provisions of the amended InstitutsVergV, with 20 percent of the bonus achieved being paid immediately in the following year. Taking into account deferral and retention periods, payment of the remaining 80 percent of the bonus will be spread out over a total period of up to four years. All amounts earmarked for deferred payment are linked to the long-term performance of the relevant company, generally by means of pegging to the share price. Negative contributions to return are taken into account when setting bonuses and pro-rata deferrals, which may result in variable remuneration being reduced or withdrawn.

For the majority of the subordinated entities mentioned above, where risk takers were identified for the first time in 2014, the rules on deferred remuneration for divisional managers pursuant to InstitutsVergV first become effective for the 2015 financial year.

7.2.2. Remuneration systems for risk takers below divisional management level

Risk takers below the level of divisional manager were also identified at DZ BANK and some of the subordinated entities for the first time for 2014.

In all cases, they receive variable remuneration in addition to their fixed salary. Most of this variable remuneration is determined by an individually agreed target bonus and depends on the extent to which pre-agreed targets are met in terms of the profit made by each company, the profit attributable to each division, and personal performance. In one subordinated entity, it is also possible to receive a discretionary bonus.

Where remuneration systems are subject to codetermination, corresponding negotiations with employee representatives were conducted during the reporting period and have now largely been completed.

Consequently, the rules for deferred variable remuneration required pursuant to InstitutsVergV have already been agreed and implemented at one subordinated entity for 2014 using the methodology described in section 7.2.1. These rules come into effect at other subordinated entities for 2015.

7.2.3. The ratio between the fixed and variable components of remuneration

In most cases, variable remuneration is not permitted to exceed fixed remuneration at DZ BANK and the subordinated entities. In some cases, variable remuneration has been capped at well below fixed remuneration.

For the group's DVB subsidiary, a resolution adopted by the Annual General Meeting in 2014 capped the variable remuneration for a strictly limited group of employees at 200 percent of their fixed remuneration.

7.2.4. Remuneration policy for decision-makers, supervisory bodies, external service providers

The Supervisory Boards of DZ BANK and of each subordinated entity are responsible for determining the remuneration systems for Boards of Managing Directors. The Board of Managing Directors of each entity is responsible for determining the remuneration system for risk takers below the level of the Board of Managing Directors.

From 2014, the Supervisory Board with the support of the Remuneration Control Committee must ensure that the remuneration systems at DZ BANK are appropriate. The Remuneration Control Committee held three meetings for this purpose in 2014. Remuneration Control Committees have also been established at four of the subordinated entities since 2014. The number of meetings held in 2014 ranged from one to three, depending on the company.

As and when required, external consultants and interest groups are involved in the design of remuneration systems. In 2014, DZ BANK and parts of the subordinated entities used the consultancy services of remuneration advisors when structuring remuneration systems in accordance with regulatory requirements. External consultants were also brought in to provide legal advice on a remuneration system for risk takers below divisional management level, particularly during negotiations with the employees' council.

7.3. QUANTITATIVE REMUNERATION DISCLOSURE

Information about the level and breakdown of remuneration at DZ BANK and the subordinated entities mentioned above is disclosed in figure 17.

The remuneration amounts are rounded to the nearest whole number. This may give rise to small discrepancies between the totals shown and the totals calculated from the individual values.

FIGURE 17 – QUANTITATIVE DISCLOSURE ON REMUNERATION AT DZ BANK AND THE ENTITIES LISTED IN FIGURE 2

Dec 31 2014

	Dec. 31, 2014						
	Board of Man- aging Direc- tors	Invest- vest- ment bank- ing	Retail bank- ing	Asset man- age- ment	Corpo- rate func- tions	Con- trol func- tions	Other
Number	38	-	-	-	-	-	
Risk takers (FTEs)	-	295	49	2	50	69	31
Senior management risk takers (FTEs)	-	14	25	2	49	19	19
Total fixed remuneration for risk takers (€ million)	21	42	10	1	9	10	!
of which: cash remuneration (€ million)	21	42	10	1	9	10	Ī
of which: remuneration paid in shares or share-based (€ million)	-	-	-	-	-	-	
of which: remuneration paid in other instruments (€ million)	0	-	-	-	0	0	(
Total fixed remuneration for risk takers (€ million)	6	27	4	1	3	3	2
of which: cash remuneration (€ million)	3	24	2	0	1	2	
of which: remuneration paid in shares or share-based (€ million)	2	2	2	0	2	1	
of which: remuneration paid in other instruments (€ million)	0	0	1	0	0	0	(
Total deferred variable remuneration in 2014 (€ million)	4	2	3	1	2	1	
of which: deferred cash remuneration (€ million)	1	-	-	-	-	-	
of which: deferred remuneration paid in shares or share-based (€ million)	2	2	2	0	1	1	
of which: deferred remuneration paid in other instruments (€ million)	0	0	1	0	0	0	(
Additional information about variable remuneration							
Article 450 (1) h (iii) CRR – amounts of deferred remuneration outstanding from previous years (€ million)	6	3	0	-	-	-	
Article 450 (1) h (iv) CRR – amounts of deferred remuneration outstanding from previous years paid out during 2014 (€ million)	2	1	0	-	-	-	
Number	18	8	1	-	-	-	
Article 450 (1) h (v) CRR – new sign-on payments made during 2014				_			
Amounts of deferred remuneration from previous years reduced in 2014 due to performance adjustments (€ million)	0	_					
Number of employees who received guaranteed variable remuneration		_	2	_	_	_	
Total guaranteed variable remuneration (€ million)	_	_	0	_	_	_	
Number of employees who received severance pay	1	1	_	_	_	_	
Total severance pay (€ million)	2	0	_	_	_	_	
Article 450 (1) h (vi) – highest severance pay awarded to one person (€ million)	2	0	_	_	_	_	
Additional information about total remuneration		J					
Article 450 (1) (i) - number of individuals with total remuneration	hatur	C1 0 ==!!!!	n and 64 F	:III:	•		

1 The amounts shown in this row represent variable remuneration that has not yet been vested. In addition to these amounts, €0.5 million representing deferred variable remuneration outstanding from previous years that has already been vested is reported in the Board of Managing Directors column.

The level of all types of deferred variable remuneration is linked to the performance of DZ BANK shares and therefore is indirectly share-based. Furthermore, variable remuneration is not vested during the deferral period.

8. APPENDIX ON MAIN FEATURES OF CAPITAL INSTRUMENTS

FIGURE 18 - MAIN FEATURES OF CAPITAL INSTRUMENTS (PURSUANT TO ANNEX II OF IMPLEMENTING REGULATION NO. 1423/2013)

		Common Equity Tier 1			
		Instrument 1	Instrument 2	Instrument 3	Instrument 4
1	Issuer	DZ BANK AG and DZ BANK Group	DZ BANK AG and DZ BANK Group	DZ BANK AG and DZ BANK Group	DZ BANK AG and DZ BANK Group
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	DE0008343104	DE0008343104	DE0008343104	DE0008343104
3	Governing law(s) of the instrument	predominantly German law	predominantly German law	predominantly German law	predominantly Germa law
	Regulatory treatment				
4	Transitional CRR rules	Common Equity Tier 1	Common Equity Tier 1	Common Equity Tier 1	Common Equity Tier 1
5	Post-transitional CRR rules	Common Equity Tier 1	Common Equity Tier 1	Common Equity Tier 1	Common Equity Tier 1
6	Eligible at solo/(sub-)consolidated/solo & (sub-)consolidated level	Solo and (sub-)consolidated	Solo and (sub-)consolidated	Solo and (sub-)consolidated	Solo and (sub-)consolidated
7	Instrument type (types to be specified by each jurisdiction)	Ordinary share Art. 26 (1) (a) CRR	Ordinary share Art. 26 (1) (a) CRR	Ordinary share Art. 26 (1) (a) CRR	Ordinary share Art. 26 (1) (a) CRR
8	Amount recognised in regulatory capital (currency in million, as of most recent reporting date)	In total: AG: 3,646 / Gro	oup: 3,646		
9	Nominal amount of instrument	In total: 3,646			
9a	Issue price	6.11 Euro per share	7.90 Euro per share	7.90 Euro per share	7.90 Euro per share
9b	Redemption price	N/A	N/A	N/A	N/A
10	Accounting classification	Shareholders' equity	Shareholders' equity	Shareholders' equity	Shareholders' equity
11	Original date of issuance	2002	2006	2009	2014
12	Perpetual or dated	Perpetual	Perpetual	Perpetual	Perpetual
13	Original maturity date	N/A	N/A	N/A	N/A
14	Issuer call subject to prior supervisory approval	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 step up or other incentive to redeem	No	No	No	No
22	Non-cumulative or cumulative	N/A	N/A	N/A	N/A
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	N/A	N/A	N/A	N/A
25	If convertible, fully or partial	N/A	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
28	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	Yes	Yes	Yes	Yes
31	If write-down, write-down trigger(s)		Based on discretion of regulatory authorities; statutory approach		
32	If write-down, full or partial	N/A	N/A	N/A	N/A
33	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
	Position in subordination hierarchy in liquidation (specify instrument type	AT1 instruments	AT1 instruments	AT1 instruments	AT1 instruments
35					
35 36	immediately senior to instrument) Non-compliant transitioned features	N/A	N/A	N/A	N/A

		Common Equity Tier 1
		Instrument 5
1	Issuer	DZ BANK AG and DZ BANK Group
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	N/A
3	Governing law(s) of the instrument	predominantly German law
	Regulatory treatment	
4	Transitional CRR rules	Common Equity Tier 1
5	Post-transitional CRR rules	Common Equity Tier 1
6	Eligible at solo/(sub-)consolidated/solo & (sub-)consolidated level	Solo and (sub-)consolidated
7	Instrument type (types to be specified by each jurisdiction)	Capital reserves Art. 26 (1) (a) CRR
8	Amount recognised in regulatory capital (currency in million, as of most recent reporting date)	AG: 2,369 Group: 2,101
9	Nominal amount of instrument	2,101
9a	Issue price	N/A
9k	Redemption price	N/A
10	Accounting classification	Shareholders' equity
_	Original date of issuance	N/A
_	Perpetual or dated	Perpetual
_	Original maturity date	N/A
_	Issuer call subject to prior supervisory approval	N/A
_	Optional call date, contingent call dates and redemption amount	N/A
_	Subsequent call dates, if applicable	N/A
_		
17	Fixed or floating dividend/coupon	N/A
18	Coupon rate and any related index	N/A
_	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory (in terms of timing)	N/A
а	, , , , , , , , , , , , , , , , , , , ,	
	Fully discretionary, partially discretionary or mandatory (in terms of amount)	N/A
21	Existence of step up or other incentive to redeem	No
22	Non-cumulative or cumulative	N/A
23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	N/A
25	If convertible, fully or partial	N/A
26	If convertible, conversion rate	N/A
27	If convertible, mandatory or optional conversion	N/A
28	If convertible, specify instrument type convertible into	N/A
29	If convertible, specify issuer of instrument it converts into	N/A
30	Write-down features	Yes
31	If write-down, write-down trigger(s)	Based on discretion of regulatory authorities; statutory approach
32	If write-down, full or partial	N/A
33	If write-down, permanent or temporary	N/A
34	If temporary write-down, description of write-up mechanism	N/A
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	AT1 instruments
36	Non-compliant transitioned features	N/A
37	If yes, specify non-compliant features	N/A
_		

	Additional Tier 1 capital	
	Instrument 6	Instrument 7 Instrument 8
1 Issuer	DZ BANK Capital Funding Trust I	DZ BANK Capital Funding Trust II
2 Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	907833	A0DCXA
3 Governing law(s) of the instrument	Delaware law	Delaware law
Regulatory treatment		
4 Transitional CRR rules	Additional Tier 1 capital	Additional Tier 1 capital
5 Post-transitional CRR rules	Tier 2	Tier 2
6 Eligible at solo/(sub-)consolidated/solo & (sub-)consolidated level	Consolidated	Consolidated
7 Instrument type (types to be specified by each jurisdiction)	Hybrid capital bond Art. 52 CRR	Hybrid capital bond Art. 52 CRR
8 Amount recognised in regulatory capital (currency in million, as of most recent reporting date)	286	477
9 Nominal amount of instrument	300	500
9a Issue price	100%	100%
9b Redemption price	100%	100%
10 Accounting classification	Non-controlling interest in consolidated subsidiar	yNon-controlling interest in consolidated subsidiary
11 Original date of issuance	11/7/2003	€ 400 million = € 100 million = 01/31/2009
12 Perpetual or dated	Perpetual	Perpetual
13 Original maturity date	No maturity	No maturity
14 Issuer call subject to prior supervisory approval	Yes	Yes
15 Optional call date, contingent call dates and redemption amount	For the first time as of 11/11/2008, upon the occurrence of a tax or regulatory event, redemption at nominal amount	For the first time as of 11/22/2011, upon the occurrence of a tax or regulatory event, redemption at nominal amount
16 Subsequent call dates, if applicable	as of a quarterly interest payment date each	as of a quarterly interest payment date each
17 Fixed or floating dividend/coupon	Floating	Floating
18 Coupon rate and any related index	3-month Euribor + 250 bps	3-month Euribor + 160 bps
19 Existence of a dividend stopper	No	No
20a Fully discretionary, partially discretionary or mandatory (in terms of timing)	Fully discretionary	Fully discretionary
20b Fully discretionary, partially discretionary or mandatory (in terms of amount)	Partially discretionary	Partially discretionary
21 Existence of step up or other incentive to redeem	No	No
22 Non-cumulative or cumulative	Non-cumulative	Non-cumulative
23 Convertible or non-convertible	Convertible	Convertible
24 If convertible, conversion trigger(s)	Based on discretion of regulatory authorities; statutory approach	Based on discretion of regulatory authorities; statutory approach
25 If convertible, fully or partial	N/A	N/A
26 If convertible, conversion rate	N/A	N/A
27 If convertible, mandatory or optional conversion	N/A	N/A
28 If convertible, specify instrument type convertible into	N/A	N/A
29 If convertible, specify issuer of instrument it converts into	N/A	N/A
30 Write-down features	Yes	Yes
31 If write-down, write-down trigger(s)	Based on discretion of regulatory authorities; statutory approach	Based on discretion of regulatory authorities; statutory approach
32 If write-down, full or partial	N/A	N/A
33 If write-down, permanent or temporary	N/A	N/A
34 If temporary write-down, description of write-up mechanism	N/A	N/A
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	N/A	N/A
37 If yes, specify non-compliant features	N/A	N/A

_		Additional Tier 1 ca	apital		
		Instrument 9	Instrument 10	Instrument 11	Instrument 12
1	Issuer	DZ BANK Capital F	unding Trust III		DZ BANK Perpetual Funding Issuer (Jersey) Ltd.
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	A0DZTE	-		A0GLDZ
3	Governing law(s) of the instrument	Delaware law			German law in conjunction with Jersey law
	Regulatory treatment				
4	Transitional CRR rules	Additional Tier 1 ca	apital		Additional Tier 1 capital
5	Post-transitional CRR rules	Tier 2			Tier 2
6	Eligible at solo/(sub-)consolidated/solo & (sub-)consolidated level	Consolidated			Consolidated
7	Instrument type (types to be specified by each jurisdiction)	Hybrid capital bon Art. 52 CRR	d 		Hybrid capital bond Art. 52 CRR
8	Amount recognised in regulatory capital (currency in million, as of most recent reporting date) $ \\$				42
9	Nominal amount of instrument	350			45
9a	Issue price	100%			100%
_	Redemption price	100%			100%
10	Accounting classification	Non-controlling in	terest in consolidate	ed subsidiary	Non-controlling interest in consolidated subsidiary
11	Original date of issuance	€ 200 million = 6/6/2005	€ 100 million = 7/25/2005	€ 50 million = 10/24/2005	1/9/2006
12	Perpetual or dated	Perpetual			Perpetual
13	Original maturity date	No maturity			No maturity
14	Issuer call subject to prior supervisory approval	Yes			Yes
15	Optional call date, contingent call dates and redemption amount	For the first time a upon the occurrention at nominal am	ce of a tax or regul	atory event, redemp-	For the first time as of 1/9/2013, upon the occurrence of a tax or regulatory event, redemption at nominal amount
16	Subsequent call dates, if applicable	as of a quarterly in	terest payment dat	e each	as of a quarterly interest payment date each
17	Fixed or floating dividend/coupon	Floating			Floating
18	Coupon rate and any related index	3-month Euribor +	150 bps		3-month Euribor + 110 bps
19	Existence of a dividend stopper	No			No
208	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Fully discretionary			Fully discretionary
201	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Partially discretion	ary		Partially discretionary
21	Existence of step up or other incentive to redeem	No			No
22	Non-cumulative or cumulative	Non-cumulative			Non-cumulative
23	Convertible or non-convertible	Convertible			Convertible
24	If convertible, conversion trigger(s)	Based on discretion approach	n of regulatory auth	norities; statutory	Based on discretion of regulatory authorities; statutory approach
25	If convertible, fully or partial	N/A			N/A
26	If convertible, conversion rate	N/A			N/A
27	If convertible, mandatory or optional conversion	N/A			N/A
28	If convertible, specify instrument type convertible into	N/A			N/A
	If convertible, specify issuer of instrument it converts into	N/A			N/A
_	Write-down features	Yes			Yes
	If write-down, write-down trigger(s)	Based on discretion approach	n of regulatory auth	norities; statutory	Based on discretion of regulatory authorities; statutory approach
_	If write-down, full or partial	N/A			N/A
_	If write-down, permanent or temporary	N/A			N/A
_	If temporary write-down, description of write-up mechanism	N/A			N/A
	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Tier 2 instruments			Tier 2 instruments
	Non-compliant transitioned features	N/A			N/A
37	If yes, specify non-compliant features	N/A			N/A

		Additional Tier 1 capita			
		Instrument 13	Instrument 14	Instrument 15	Instrument 16
1	Issuer	DZ BANK Perpetual Funding Issuer (Jersey) Ltd.	DZ BANK Perpetual Funding Issuer (Jersey) Ltd.	DZ BANK Perpetual Funding Issuer (Jersey) Ltd.	DZ BANK Perpetual Funding Issuer (Jersey) Ltd.
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	A0GMRS	A0GN86	A0GWWW	AONTTT
3	Governing law(s) of the instrument	German law in conjunc- tion with Jersey law	German law in conjunc- tion with Jersey law	German law in conjunc- tion with Jersey law	German law in conjunction with Jersey law
	Regulatory treatment	,	,		
4	Transitional CRR rules	Additional Tier 1 capita	Additional Tier 1 capital	Additional Tier 1 capital	Additional Tier 1 capita
5	Post-transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
6	Eligible at solo/(sub-)consolidated/solo & (sub-)consolidated level	Consolidated	Consolidated	Consolidated	Consolidated
7	Instrument type (types to be specified by each jurisdiction)	Hybrid capital bond Art. 52 CRR	Hybrid capital bond Art. 52 CRR	Hybrid capital bond Art. 52 CRR	Hybrid capital bond Art. 52 CRR
8	Amount recognised in regulatory capital (currency in million, as of most recent reporting date)	80	4	83	38
9	Nominal amount of instrument	84	4	87	40
9a	Issue price	100%	100%	100%	100%
9b	Redemption price	100%	100%	100%	100%
10	Accounting classification		Non-controlling interest in consolidated subsidi-	Non-controlling interest in consolidated subsidi-	
		ary	ary	ary	ary
11	Original date of issuance	2/13/2006	3/17/2006	9/4/2006	4/16/2007
12	Perpetual or dated	Perpetual	Perpetual	Perpetual	Perpetual
13	Original maturity date	No maturity	No maturity	No maturity	No maturity
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	For the first time as of 2/13/2013, upon the occurrence of a tax or regulatory event, redemption at nominal amount	For the first time as of 3/17/2011, upon the occurrence of a tax or regulatory event, redemption at nominal amount	For the first time as of 9/4/2013, a upon the occurrence of a tax or regulatory event, redemption at nominal amount	For the first time as of 4/16/2012, upon the occurrence of a tax or regulatory event, redemption at nomina amount
16	Subsequent call dates, if applicable	as of a quarterly interes payment date each	tas of a quarterly interest payment date each	as of a quarterly interest payment date each	tas of a quarterly intere payment date each
17	Fixed or floating dividend/coupon	Floating	Floating	Floating	Floating
18	Coupon rate and any related index	3-month Euribor + 80 bps	3-month Euribor + 100 bps	3-month Euribor + 80 bps	3-month Euribor + 50 bps
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)	Partially discretionary	Partially discretionary	Partially discretionary	Partially discretionary
21	Existence of step up or other incentive to redeem	No	No	No	No
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Convertible	Convertible	Convertible	Convertible
24	If convertible, conversion trigger(s)	Based on discretion of regulatory authorities; statutory approach	Based on discretion of regulatory authorities; statutory approach	Based on discretion of regulatory authorities; statutory approach	Based on discretion of regulatory authorities; statutory approach
25	If convertible, fully or partial	N/A	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
28	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	Yes	Yes	Yes	Yes
31	If write-down, write-down trigger(s)	Based on discretion of regulatory authorities; statutory approach	Based on discretion of regulatory authorities; statutory approach	Based on discretion of regulatory authorities; statutory approach	Based on discretion of regulatory authorities; statutory approach
32	If write-down, full or partial	N/A	N/A	N/A	N/A
33	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
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Tier 2 instruments	Tier 2 instruments	Tier 2 instruments	Tier 2 instruments
36	Non-compliant transitioned features	N/A	N/A	N/A	N/A
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A

	Additional Tier 1 capital		
	Instrument 17	Instrument 18	Instrument 19
1 Issuer	DZ BANK Perpetual Funding Issuer (Jersey) Ltd.		erDZ BANK Perpetual Funding Privat Issuer (Jersey) Ltd.
Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	A0T1M5	A0T8Q9	A0T8Q8
3 Governing law(s) of the instrument	German law in conjunction with Jersey law	German law in conjunction with Jersey law	German law in conjunction with Jersey law
Regulatory treatment		-	-
4 Transitional CRR rules	Additional Tier 1 capital	Additional Tier 1 capital	Additional Tier 1 capital
5 Post-transitional CRR rules	Not eligible	Tier 2	Tier 2
6 Eligible at solo/(sub-)consolidated/solo & (sub-)consolidated level	Consolidated	Consolidated	Consolidated
7 Instrument type (types to be specified by each jurisdiction)	Hybrid capital bond Art. 52 CRR	Hybrid capital bond Art. 52 CRR	Hybrid capital bond Art. 52 CRR
8 Amount recognised in regulatory capital (currency in million, as of most recent reporting date)	0	0	0
9 Nominal amount of instrument	250	210	290
9a Issue price	100%	100%	100%
9b Redemption price	100%	100%	100%
10 Accounting classification			Non-controlling interest in consolidated
11 Original data of inventor	subsidiary 9/24/2008	subsidiary 5/29/2009	subsidiary 5/26/2009
11 Original date of issuance 12 Perpetual or dated	Perpetual	Perpetual	Perpetual
· · · · · · · · · · · · · · · · · · ·		No maturity	No maturity
13 Original maturity date 14 Issuer call subject to prior supervisory approval	No maturity Yes	Yes	Yes
15 Optional call date, contingent call dates and redemption amount	For the first time as of 9/24/2013, upon the occurrence of a tax or regula- tory event, redemption at nominal amount	For the first time as of 7/1/2014, upon the occurrence of a tax or regula- tory event, redemption at nominal amount	For the first time as of 7/1/2014, upon the occurrence of a tax or regulatory event, redemption at nominal amount
16 Subsequent call dates, if applicable	as of a quarterly interest payment date each	as of a quarterly interest payment date each	as of a quarterly interest payment date each
17 Fixed or floating dividend/coupon	Floating	Fixed	Floating
18 Coupon rate and any related index	3-month Euribor + 325 bps	8.88%	3-month Euribor + 500 bps
19 Existence of a dividend stopper	No	No No	No.
20aFully discretionary, partially discretionary or mandatory (in terms of timing)	Fully discretionary	Fully discretionary	Fully discretionary
20bFully discretionary, partially discretionary or mandatory (in terms of amount)	Partially discretionary	Partially discretionary	Partially discretionary
21 Existence of step up or other incentive to redeem	Moderate step up after 10 years after issue	No	No
22 Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23 Convertible or non-convertible	Convertible	Convertible	Convertible
24 If convertible, conversion trigger(s)	Based on discretion of regulatory authorities; statutory approach	Based on discretion of regulatory authorities; statutory approach	Based on discretion of regulatory authorities; statutory approach
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 If write-down, write-down trigger(s)	Based on discretion of regulatory authorities; statutory approach	Based on discretion of regulatory authorities; statutory approach	Based on discretion of regulatory authorities; statutory approach
32 If write-down, full or partial	N/A	N/A	N/A
33 If write-down, permanent or temporary	N/A	N/A	N/A
34 If temporary write-down, description of write-up mechanism	N/A	N/A	N/A
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Tier 2 instruments	Tier 2 instruments	Tier 2 instruments
36 Non-compliant transitioned features	N/A	N/A	N/A
37 If yes, specify non-compliant features	N/A	N/A	N/A

		Tier 2			
		Instrument 20	Instrument 21	Instrument 22	Instrument 23
1	Issuer	DZ BANK AG	DZ BANK AG	DZ BANK AG	DZ BANK AG
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	NGS 44	NGS 201	NGS 404	NGS 507
3	Governing law(s) of the instrument	German law	German law	German law	German law
_	Regulatory treatment				
4	Transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
5 6	Post-transitional CRR rules Eligible at solo/	Tier 2 Solo and (sub-)consolidated	Tier 2 Solo and (sub-)consolidated	Tier 2 Solo and (sub-)consolidated	Tier 2 Solo and (sub-)consolidated
0	(sub-)consolidated/solo & (sub-)consolidated level	3010 and (Sub-)consolidated	3010 and (sub-)consolidated	3010 and (Sub-)consolidated	3010 and (sub-)consolidated
7	Instrument type (types to be specified by each jurisdiction)	Profit-sharing rights Art. 63 CRR	Profit-sharing rights Art. 63 CRR	Profit-sharing rights Art. 63 CRR	Profit-sharing rights Art. 63 CRR
8	Amount recognised in regulato- ry capital (currency in million, as of most recent reporting date)	3	5	10	15
_	Nominal amount of instrument		5	10	15
_	Issue price	100%	100%	100%	100%
	Redemption price	losses)	redemption amount due to accumulated losses or a reduction r of DZ BANK's share capital to cover losses)	rof DZ BANK's share capital to cove losses)	losses)
_	Accounting classification	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost
_	Original date of issuance	4/7/1997	8/4/1997	5/7/1999	7/20/1999
	Perpetual or dated	Dated	Dated	Dated	Dated
_	Original maturity date Issuer call subject to prior	12/31/2020 Yes	12/31/2020 Yes	12/31/2020 Yes	12/31/2020 Yes
	supervisory approval				
15	Optional call date, contingent call dates and redemption amount	Upon occurrence of a tax event, redemption at nominal amount	Upon occurrence of a tax event, redemption at nominal amount	Upon occurrence of a tax event, redemption at nominal amount	Upon occurrence of a tax event, redemption at nominal amount
16	Subsequent call dates, if applicable	N/A	N/A	N/A	N/A
	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	7.06%	7.06%	7.06%	7.06%
19	Existence of a dividend stopper	No	No	No	No
20	aFully discretionary, partially discretionary or mandatory (in terms of timing)	Partially discretionary	Partially discretionary	Partially discretionary	Partially discretionary
201	oFully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of 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	Convertible	Convertible	Convertible	Convertible
24	If convertible, conversion trigger(s)	Based on discretion of regulatory authorities; statutory approach	Based on discretion of regulatory authorities; statutory approach	Based on discretion of regulatory authorities; statutory approach	Based on discretion of regulatory authorities; statutory approach
	If convertible, fully or partial	N/A	N/A	N/A	N/A
	If convertible, conversion rate If convertible, mandatory or	N/A N/A	N/A	N/A N/A	N/A
	optional conversion If convertible, specify instru-	N/A	N/A	N/A	N/A
	ment type convertible into				
	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	N/A
_	Write-down features	Yes	Yes	Yes	Yes
31	If write-down, write-down trigger(s)	Based on discretion of regulatory authorities; statutory approach	Based on discretion of regulatory authorities; statutory approach	Based on discretion of regulatory authorities; statutory approach	Based on discretion of regulatory authorities; statutory approach
32	If write-down, full or partial	N/A	N/A	N/A	N/A
_	If write-down, permanent or	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
35	Position in subordination	Subordinated to insolvency	Subordinated to insolvency	Subordinated to insolvency	Subordinated to insolvency
	hierarchy in liquidation (specify instrument type immediately senior to instrument)	creditors	creditors	creditors	creditors
36	Non-compliant transitioned features	No	No	No	No

	Tier 2			
	Instrument 24	Instrument 25	Instrument 26	Instrument 27
1 Issuer	DZ BANK AG	DZ BANK AG	DZ BANK AG	DZ BANK AG
Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	NGS 509	NGS 510	804965	DZ1HGY
3 Governing law(s) of the instrument	German law	German law	German law	German law
Regulatory treatment				
4 Transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
5 Post-transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
6 Eligible at solo/(sub-)consolidated/solo & (sub-)consolidated level	Solo and (sub-)consolidated	Solo and (sub-)consolidated	Solo and (sub-)consolidated	Solo and (sub-)consolidated
7 Instrument type (types to be specified by each jurisdiction)	Profit-sharing rights Art. 63 CRR	Profit-sharing rights Art. 63 CRR	Profit-sharing rights Art. 63 CRR	Profit-sharing rights Art. 63 CRR
8 Amount recognised in regulatory capital (currency in million, as of most recent reporting date)	15	15	97	51
9 Nominal amount of instrument	15	15	139	72
9a Issue price	100%	100%	100%	100%
9b Redemption price	100% (potential reduction of the redemption amount due to accumu- lated losses or a reduction of DZ BANK's share capital to cover losses)	100% (potential reduction of the redemption amount due to accumu- lated losses or a reduction of DZ BANK's share capital to cover losses)	100%	100%
10 Accounting classification	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost
11 Original date of issuance	7/30/1999	7/30/1999	12/29/2008	12/29/2008
12 Perpetual or dated	Dated	Dated	Dated	Dated
13 Original maturity date	12/31/2020	12/31/2020	12/31/2018	12/31/2018
14 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 event, redemption at nominal amount	Upon occurrence of a tax event, redemption at nominal amount	Upon occurrence of a tax event, redemption at nominal amount	Upon occurrence of a tax event, redemption at nomina amount
16 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	7.06%	7.06%	7.40%	12-month Euribor + 350 bps
19 Existence of a dividend stopper	No	No	No	No
20aFully discretionary, partially discretionary or mandatory (in terms of timing)	Partially discretionary	Partially discretionary	Mandatory	Mandatory
20bFully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory
21 Existence of 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	Convertible	Convertible	Convertible	Convertible
24 If convertible, conversion trigger(s)	Based on discretion of regulatory authorities; statutory approach	Based on discretion of regulatory authorities; statutory approach	Based on discretion of regulatory authorities; statutory approach	Based on discretion of regulatory authorities; statutory approach
25 If convertible, fully or partial	N/A	N/A	N/A	N/A
26 If convertible, conversion rate	N/A	N/A	N/A	N/A
27 If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
28 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	Yes	Yes	Yes	Yes
31 If write-down, write-down trigger(s)	Based on discretion of regulatory authorities; statutory approach	Based on discretion of regulatory authorities; statutory approach	Based on discretion of regulatory authorities; statutory approach	Based on discretion of regulatory authorities; statutory approach
32 If write-down, full or partial	N/A	N/A	N/A	N/A
33 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
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Subordinated to insolvency creditors	Subordinated to insolvency creditors	Subordinated to insolvency creditors	Subordinated to insolvency creditors
36 Non-compliant transitioned features	No	No	No	No
37 If yes, specify non-compliant features	N/A	N/A	N/A	N/A

	Tier 2	·		
	Instrument 28	Instrument 29	Instrument 30	Instrument 31
l Issuer	DZ BANK AG	DZ BANK AG	DZ BANK AG	DZ BANK AG
Unique identifier (e.g. CUSIP, ISIN or Bloom- berg identifier for private placement)	199009	352052	SSD 5569	SSD 5576
Governing law(s) of the instrument	German law	German law	German law	German law
Regulatory treatment				
Transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Post-transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Eligible at solo/(sub-)consolidated/solo & (sub-)consolidated level	Solo and (sub-)consolidated	Solo and (sub-)consolidated	Solo and (sub-)consolidated	Solo and (sub-)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)	13	19	29	10
Nominal amount of instrument	16	21	30	10
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	10/21/1999	12/3/1999	3/27/2000	4/3/2000
2 Perpetual or dated	Dated	Dated	Dated	Dated
3 Original maturity date	10/21/2019	12/3/2019	3/27/2020	4/3/2020
4 Issuer call subject to prior supervisory approval	No	Yes	No	No
5 Optional call date, contingent call dates and redemption amount	No	Upon occurrence of a tax or regulatory event, redemption at nominal amount	No	No
6 Subsequent call dates, if applicable	N/A	N/A	N/A	N/A
7 Fixed or floating dividend/coupon	Floating	Floating	Fixed (3/27/2000 – 3/27/2005), after that floating until maturity	Fixed
8 Coupon rate and any related index	Euribor + 65 bps	6-month Euribor + 75 bps	8.51% (3/27/2000 – 3/27/2005); after that 100% of GBP-20-year swap rate	5.32%
9 Existence of a dividend stopper	No	No	No	No
DaFully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory
ObFully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory
1 Existence of 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	Convertible	Convertible	Convertible	Convertible
4 If convertible, conversion trigger(s)	Based on discretion of regulatory authorities; statutory approach	Based on discretion of regulatory authorities; statutory approach	Based on discretion of regulatory authorities; statutory approach	Based on discretion of regulatory authorities; statutory approach
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
) Write-down features	Yes	Yes	Yes	Yes
1 If write-down, write-down trigger(s)	Based on discretion of regulatory authorities; statutory approach	Based on discretion of regulatory authorities; statutory approach	Based on discretion of regulato- ry authorities; statutory ap- proach	Based on discretion of regulatory authorities; 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
5 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Subordinated to insolvency creditors	Subordinated to insolvency creditors	Subordinated to insolvency creditors	Subordinated to insolvency creditors
66 Non-compliant transitioned features 17 If yes, specify non-compliant features	No N/A	No N/A	No N/A	No N/A

	Tier 2			
	Instrument 32	Instrument 33	Instrument 34	Instrument 35
1 Issuer	DZ BANK AG	DZ BANK AG	DZ BANK AG	DZ BANK AG
2 Unique identifier (e.g. CUSIP, ISIN or Bloom- berg identifier for private placement)	DG4T32	DG4T31	199013	199014
Governing law(s) of the instrument	German law	German law	German law	German law
Regulatory treatment				
4 Transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Post-transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
6 Eligible at solo/(sub-)consolidated/solo & (sub-)consolidated level	Solo and (sub-)consolidated	Solo and (sub-)consolidated	Solo and (sub-)consolidated	Solo and (sub-)consolidated
7 Instrument type (types to be specified by each jurisdiction)	h 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) 	28	13	20	0
Nominal amount of instrument	28	13	20	0
a Issue price	100%	100%	100%	100%
9b Redemption price	100%	100%	100%	100%
10 Accounting classification	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost
11 Original date of issuance	6/22/2015	6/22/2015	7/31/2000	11/9/2000
12 Perpetual or dated	Dated	Dated	Dated	Dated
13 Original maturity date	6/6/2025	6/6/2023	7/31/2020	11/9/2020
14 Issuer call subject to prior supervisory approv		Yes	No	Yes
15 Optional call date, contingent call dates and redemption amount	Upon occurrence of a regulator event, redemption at nominal amount	y Upon occurrence of a regulatory event, redemption at nominal amount	/ No	Ordinary one-off call option on 11/09/2010
16 Subsequent call dates, if applicable	N/A	N/A	N/A	No
17 Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18 Coupon rate and any related index	2.25%	1.75%	7.03%	7.15%
19 Existence of a dividend stopper	No	No	No	No
20aFully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory
20bFully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory
21 Existence of 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	Convertible	Convertible	Convertible	Convertible
24 If convertible, conversion trigger(s)	Based on discretion of regulato- ry authorities; statutory ap- proach	Based on discretion of regulato- ry authorities; statutory ap- proach	Based on discretion of regulatory authorities; statutory approach	Based on discretion of regula tory authorities; statutory approach
25 If convertible, fully or partial	N/A	N/A	N/A	N/A
	N/A	N/A	N/A	N/A
26 If convertible, conversion rate 27 If convertible, mandatory or optional conver		N/A	N/A	N/A
sion 28 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	Yes	Yes	Yes	Yes
31 If write-down, write-down trigger(s)	Based on discretion of regulato- ry authorities; statutory ap-	Based on discretion of regulato- ry authorities; statutory ap-		Based on discretion of regula tory authorities; statutory
22.16.19.19.19.19	proach	proach	approach	approach
32 If write-down, full or partial	N/A	N/A	N/A	N/A
33 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
35 Position in subordination hierarchy in liquidation (specify instrument type immedi- ately senior to instrument)	Subordinated to insolvency creditors	Subordinated to insolvency creditors	Subordinated to insolvency creditors	Subordinated to insolvency creditors
36 Non-compliant transitioned features	No	No	No	No
37 If yes, specify non-compliant features	N/A	N/A	N/A	N/A

	Tier 2			
	Instrument 36	Instrument 37	Instrument 38	Instrument 39
1 Issuer	DZ BANK AG	DZ BANK AG	DZ BANK AG	DZ BANK AG
Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private place- ment)	199015/1	199015/2	199015/3	SSD 6284
Governing law(s) of the instrument	German law	German law	German law	German law
Regulatory treatment				
1 Transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Post-transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Eligible at solo/(sub-)consolidated/solo & (sub-)consolidated level	Solo and (sub-)consolidated	Solo and (sub-)consolidated	Solo and (sub-)consolidated	Solo and (sub-)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)	7	7	7	10
Nominal amount of instrument	50	50	50	10
a Issue price	101.25%	101.99%	100.38%	100%
9b Redemption price	100%	100%	100%	100%
10 Accounting classification	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost
1 Original date of issuance	2/26/2001	4/26/2001	8/28/2001	3/17/2003
2 Perpetual or dated	Dated	Dated	Dated	Dated
3 Original maturity date	2/26/2016	2/26/2016	2/26/2016	3/17/2023
4 Issuer call subject to prior supervisory approval	Yes	Yes	Yes	No
5 Optional call date, contingent call dates and redemption amount	Upon occurrence of a tax event, redemption at nominal amount	Upon occurrence of a tax event, redemption at nominal amount	Upon occurrence of a tax event, redemption at nominal amount	No
16 Subsequent call dates, if applicable	N/A	N/A	N/A	N/A
7 Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	1st to 5th year: fixed, 6th to 20th year floating
8 Coupon rate and any related index	6.25%	6.25%	6.25%	1st to 5th year: 8.10%, 6th to 20th yea 8*(20Y EUR swap rate - 2Y EUR swap rate) MIN 3.25% MAX 7.25%
19 Existence of a dividend stopper	No	No	No	No
OaFully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory
ObFully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory
1 Existence of step up or other incentive to redeem	No	No	No	No
2 Non-cumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23 Convertible or non-convertible	Convertible	Convertible	Convertible	Convertible
24 If convertible, conversion trigger(s)	Based on discretion of regulatory authorities; statutory approach	Based on discretion of regulatory authorities; statutory approach	Based on discretion of regulatory authorities; statutory approach	Based on discretion of regulatory authorities; statutory approach
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	Yes	Yes	Yes	Yes
11 If write-down, write-down trigger(s)	Based on discretion of regulatory authorities; statutory approach	Based on discretion of regulatory authorities; statutory approach	Based on discretion of regulatory authorities; statutory approach	Based on discretion of regulatory authorities; 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
44 If temporary write-down, description of write-up mechanism	N/A	N/A	N/A	N/A
85 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Subordinated to insolvency creditors	Subordinated to insolvency creditors	Subordinated to insolvency creditors	Subordinated to insolvency creditors
				-
36 Non-compliant transitioned features	No	No	No	No

	Tier 2			
	Instrument 40	Instrument 41	Instrument 42	Instrument 43
1 Issuer	DZ BANK AG	DZ BANK AG	DZ BANK AG	DZ BANK AG
Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private place- ment)	311254	SSD 6286	311256	SSD 6290
Governing law(s) of the instrument	German law	German law	German law	German law
Regulatory treatment				
4 Transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
5 Post-transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
6 Eligible at solo/(sub-)consolidated/solo & (sub-)consolidated level	Solo and (sub-)consolidated	Solo and (sub-)consolidated	Solo and (sub-)consolidated	Solo and (sub-)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
8 Amount recognised in regulatory capital (currency in million, as of most recent reporting date)	18	1	0	3
9 Nominal amount of instrument	20	1	0	5
9a Issue price	89.35%	99.81%	100%	99.03%
9b Redemption price	100%	100%	100%	100%
10 Accounting classification	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost
11 Original date of issuance	3/24/2003	3/26/2003	3/28/2003	4/9/2003
12 Perpetual or dated	Dated	Dated	Dated	Dated
13 Original maturity date	3/24/2023	3/26/2018	3/28/2018	4/9/2018
14 Issuer call subject to prior supervisory approval	Yes	No	Yes	No
15 Optional call date, contingent call dates and redemption amount	Upon occurrence of a tax or regulatory event, redemption at nominal amount	No	Ordinary call option and upon occurrence of a regulatory event, redemption at nominal amount	No
16 Subsequent call dates, if applicable	N/A	N/A	Annually on 4/16 from 2010 to 2017	N/A
17 Fixed or floating dividend/coupon	Floating	Fixed	Fixed	Fixed
18 Coupon rate and any related index	20Y EUR swap rate x 1.025, but not exceeding 6.5% p.a.	6.34%	6.32%	6.25%
19 Existence of a dividend stopper	No	No	No	No
20aFully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory
20bFully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory
21 Existence of 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	Convertible	Convertible	Convertible	Convertible
24 If convertible, conversion trigger(s)	Based on discretion of regulatory authorities; statutory approach		Based on discretion of regulatory authorities; statutory approach	Based on discretion of regulatory authorities; statutory approach
25 If convertible, fully or partial	N/A	N/A	N/A	N/A
26 If convertible, conversion rate	N/A	N/A	N/A	N/A
27 If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
28 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	Yes	Yes	Yes	Yes
31 If write-down, write-down trigger(s)	Based on discretion of regulatory authorities; statutory approach		Based on discretion of regulatory authorities; statutory approach	Based on discretion of regulatory authorities; statutory approach
32 If write-down, full or partial	N/A	N/A	N/A	N/A
33 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
De Desiries in sub-culinaries bissociation	Subordinated to insolvency	Subordinated to insolvency	Subordinated to insolvency creditors	
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	creditors	creditors		creditors
liquidation (specify instrument type	creditors	No	No	No

		Tier 2			
		Instrument 44	Instrument 45	Instrument 46	Instrument 47
1 Issuer		DZ BANK AG	DZ BANK AG	DZ BANK AG	DZ BANK AG
	e identifier (e.g. CUSIP, ISIN or perg identifier for private placement)	311259	SSD 6324	SSD 6324/1	SSD 8471
Govern	ing law(s) of the instrument	German law	German law	German law	German law
	tory treatment				
	ional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
	ansitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
	e at solo/(sub-)consolidated/solo & onsolidated level	Solo and (sub-)consolidated	Solo and (sub-)consolidated	Solo and (sub-)consolidated	Solo and (sub-)consolidate
	nent type (types to be specified by risdiction)	Subordinated capital Art. 63 CRR	Subordinated capital Art. 63 CRR	Subordinated capital Art. 63 CRR	Subordinated capital Art. 63 CRR
(curren	nt recognised in regulatory capital acy in million, as of most recent ng date)	0	0	2	1
Nomina	al amount of instrument	0	1	5	1
a Issue pi	rice	100%	100%	100%	100%
b Redem	ption price	100%	100%	100%	100%
0 Accoun	nting classification	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost
1 Origina	al date of issuance	4/16/2003	5/12/2003	5/12/2003	1/30/2009
2 Perpeti	ual or dated	Dated	Dated	Dated	Dated
3 Origina	al maturity date	4/16/2018	5/12/2017	5/12/2017	1/30/2019
4 Issuer of approv	all subject to prior supervisory	Yes	No	No	No
	al call date, contingent call dates demption amount	Ordinary call option and upon occur- rence of a tax and regulatory event, redemption at nominal amount	No	No	No
Subseq	uent call dates, if applicable	Annually on 4/16 from 2010 to 2017	N/A	N/A	N/A
7 Fixed o	r floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
3 Coupor	n rate and any related index	6.28%	6.00%	6.00%	6.12%
Existen	ce of a dividend stopper	No	No	No	No
	scretionary, partially discretionary or tory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory
0bFully di manda	scretionary, partially discretionary or tory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory
1 Existen redeem	ce of step up or other incentive to	No	No	No	No
2 Non-cu	mulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
3 Conver	tible or non-convertible	Convertible	Convertible	Convertible	Convertible
4 If conve	ertible, conversion trigger(s)	Based on discretion of regulatory authorities; statutory approach	Based on discretion of regulatory authorities; statutory approach	Based on discretion of regulatory authorities; statutory approach	Based on discretion of regulatory authorities; statutory approach
5 If conve	ertible, fully or partial	N/A	N/A	N/A	N/A
	ertible, conversion rate	N/A	N/A	N/A	N/A
	ertible, mandatory or optional	N/A	N/A	N/A	N/A
8 If conve	ertible, specify instrument type tible into	N/A	N/A	N/A	N/A
	ertible, specify issuer of instrument it	N/A	N/A	N/A	N/A
	down features	Yes	Yes	Yes	Yes
1 If write	e-down, write-down trigger(s)	Based on discretion of regulatory authorities; statutory approach	Based on discretion of regulatory authorities; statutory approach	Based on discretion of regulatory authorities; statutory approach	Based on discretion of regulatory authorities; statutory approach
2 If write	e-down, full or partial	N/A	N/A	N/A	N/A
	e-down, permanent or temporary	N/A	N/A	N/A	N/A
4 If temp	porary write-down, description of up mechanism	N/A	N/A	N/A	N/A
	n in subordination hierarchy in	Subordinated to insolvency creditors	Subordinated to insolvency creditors	Subordinated to insolvency creditors	Subordinated to insolvenous creditors
liquida	tion (specify instrument type iately senior to instrument)		creditors	creditors	creditors
liquida immed		No	No	No	No

	Tier 2			
	Instrument 48	Instrument 49	Instrument 50	Instrument 51
1 Issuer	DZ BANK AG	DZ BANK AG	DZ BANK AG	DZ BANK AG
2 Unique identifier (e.g. CUSIP, ISIN or Bloom- berg identifier for private placement)	SSD 8522	SSD 6340	SSD 6341	812168
Governing law(s) of the instrument	German law	German law	German law	German law
Regulatory treatment				
4 Transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
	Tier 2	Tier 2	Tier 2	Tier 2
6 Eligible at solo/(sub-)consolidated/solo & (sub-)consolidated level	Solo and (sub-)consolidated	Solo and (sub-)consolidated	Solo and (sub-)consolidated	Solo and (sub-)consolidated
7 Instrument type (types to be specified by each jurisdiction)	Subordinated capital Art. 63 CRR			
8 Amount recognised in regulatory capital (currency in million, as of most recent reporting date)	7	1	1	9
9 Nominal amount of instrument	7	1	2	15
9a Issue price	100%	99.70%	99.70%	100%
9b Redemption price	100%	100%	100%	100%
10 Accounting classification	Liability – amortised cost			
11 Original date of issuance	2/10/2009	6/26/2003	6/26/2003	7/4/2003
12 Perpetual or dated	Dated	Dated	Dated	Dated
13 Original maturity date	8/10/2020	6/26/2018	6/26/2018	7/4/2018
14 Issuer call subject to prior supervisory approval	No	No	No	Yes
15 Optional call date, contingent call dates and redemption amount	No	No	No	Upon occurrence of a tax or regulatory event, redemption at nominal amount
16 Subsequent call dates, if applicable	N/A	N/A	N/A	N/A
17 Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Floating from 7/4/2004
<u> </u>	7.15%	5.42%	5.42%	10Y EUR swap rate; not less than 4% and not exceeding 7% p.a.
19 Existence of a dividend stopper	No	No	No	No
20aFully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory
20bFully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory
21 Existence of 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	Convertible	Convertible	Convertible	Convertible
24 If convertible, conversion trigger(s)				Based on discretion of regulatory authorities; statutory approach
25 If convertible, fully or partial	N/A	N/A	N/A	N/A
	N/A	N/A	N/A	N/A
	N/A	N/A	N/A	N/A
28 If convertible, specify instrument type convertible into	N/A	N/A	N/A	N/A
	N/A	N/A	N/A	N/A
30 Write-down features	Yes	Yes	Yes	Yes
31 If write-down, write-down trigger(s)				Based on discretion of regulatory
or it write down, write down trigger(a)	tory authorities; statutory approach	tory authorities; statutory approach	tory authorities; statutory approach	authorities; statutory approach
32 If write-down, full or partial	N/A	N/A	N/A	N/A
	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
	Subordinated to insolvency creditors			
ately senior to instrument)				
	No	No	No	No

Beerging International CRR rules Ter 2 T		Tier 2			
2 Unique identifier (e.g. CLISP), ISM or filloom-bere iglidentifier (e.g. CLISP), ISM or filloom-bere iglidentifier (e.g. CLISP), ISM or fillow-bere iglidentifier for private placement 3 Governing law(d) of the instrument 4 Transitional CRR rules Ter 2 Ter		Instrument 52	Instrument 53	Instrument 54	Instrument 55
Beerging International CRR rules Ter 2 T	1 Issuer	DZ BANK AG	DZ BANK AG	DZ BANK AG	DZ BANK AG
Regulatory treatment		SSD 6367A	SSD 6367B	SSD 8062	SSD 8060
4 Transitional CRR rules Tier 2	<u> </u>	German law	German law	German law	German law
5 Post-transitional CRR rules Fire 2 Figible at solicibuly-consolidated solicy promotion of supervisors and sub-consolidated solicy and (sub-)consolidated solicy and (sub-)consolidated solicy and (sub-)consolidated solicy purpose the specified by each jurisdiction) Romount recognised in regulatory capital (currency in million, as of most recent reporting date) Romount recognised in regulatory capital (currency in million, as of most recent reporting date) Romount recognised in regulatory capital (currency in million, as of most recent reporting date) Romount recognised in regulatory capital (currency in million, as of most recent reporting date) Romount recognised in regulatory capital (currency in million, as of most recent reporting date) Romount recognised in regulatory capital (currency in million, as of most recent reporting date) Romount recognised in regulatory capital (currency in million, as of most recent reporting date) Romount recognised in regulatory capital (currency in million, as of most recent reporting date) Romount recognised in regulatory capital (currency in million, as of most recent reporting date) Romount recognised in regulatory capital (currency in million, as of most recent reporting date) Romount recognised in regulatory capital (currency in million, as of most recent reporting date) Romount recognised in regulatory capital (current reporting date) Romount recognised in regulat	3 ,				
6 Eligible at solotivub-)consolidated level (sub-)consolidated feel (sub-)consolidated (sub-)cons					
Sub-Nonsolidated level					
Jurisdiction) Ant. 63 CRR Ant.	(sub-)consolidated level				
Courrency in million, as of most recent reporting date)					
9a Issue price 9b Redemption price 100% 100% 100% 100% 100% 100% 100% 100	(currency in million, as of most recent reporting date)				
19. Redemption price 100%	9 Nominal amount of instrument				
10 Accounting dassification Liability - amortised cost Liability - a	9a Issue price				
11 Original date of issuance 24/2004 24/2004 A2/2008 47/2008 A7/2008 A7/	9b Redemption price	100%	100%	100%	100%
12 Perpetual or dated	10 Accounting classification	Liability – amortised cost			
13 Original maturity date 2/4/2020 2/4/2020 4/2/2018 4/2	11 Original date of issuance	2/4/2004	2/4/2004	4/2/2008	4/2/2008
Id. Subject to prior supervisory approval No No No No No No No N	12 Perpetual or dated	Dated	Dated	Dated	Dated
Id. Subject to prior supervisory approval No	13 Original maturity date	2/4/2020	2/4/2020	4/3/2018	4/3/2018
redemption amount 15 Subsequent call dates, if applicable N/A Fixed or floating dividend/coupon Fixed	14 Issuer call subject to prior supervisory approval	No	No	No	No
Fixed or floating dividend/coupon Fixed	15 Optional call date, contingent call dates and redemption amount	No	No	No	No
18 Coupon rate and any related index 5.11% 5.11% 6.41% 6.41% 19 Existence of a dividend stopper No	16 Subsequent call dates, if applicable	N/A	N/A	N/A	N/A
18 Coupon rate and any related index 5.11% 5.11% 6.41% 6.41% 19 Existence of a dividend stopper No	17 Fixed or fleeting dividend/serves	Fived	Fived	Fixed	Fixed
19 Existence of a dividend stopper No No No No No No Mandatory Mandato					
20a Fully discretionary, partially discretionary or mandatory (in terms of timing) (possible) discretionary, partially discretionary or mandatory (in terms of amount) 21 Existence of step up or other incentive to redeem 22 Non-cumulative or cumulative 23 Convertible or non-convertible 24 If convertible, conversion trigger(s) 25 If convertible, fully or partial 26 If convertible, conversion rate 27 If convertible, conversion rate 28 If convertible, specify instrument type convertible 29 If convertible, specify issuer of instrument it convertible 20 If wirte-down, features 21 If write-down, permanent or temporary 22 If if temporary write-down, description of write-up mechanism 25 Position in subordination hierarchy in liquidation is mush conversions 26 Non-compilant transitioned features 27 Non-compilant transitioned features 28 Non-compilant transitioned features 29 Non-compilant transitioned features 20 Non-compilant transitioned features 20 Non-compilant transitioned features 21 Mandatory 22 Mandatory Manda	· · · · · · · · · · · · · · · · · · ·				
mandatory (in terms of timing) 20 Evily discretionary, partially discretionary or mandatory (in terms of amount) 21 Existence of step up or other incentive to redeem 22 Non-cumulative or cumulative 23 Convertible or non-convertible 24 If convertible, conversion trigger(s) 25 Existence of step up or other incentive to redeem 26 If convertible, conversion trigger(s) 27 If convertible, fully or partial 28 If convertible, conversion rate 29 If convertible, conversion rate 20 If convertible, specify instrument type convertible 20 If convertible, specify instrument into 20 If write-down, full or partial 21 If write-down, permanent or temporary 22 If write-down, permanent or temporary 23 If temporary write-down, description of write-up mechanism 24 If emporary write-down, description of write-up mechanism 25 If temporary write-down trigger(s) 26 If temporary write-down, description of regulations with the proposed of	**				
maidatory (in terms of amount) I Existence of step up or other incentive to redeem No N	mandatory (in terms of timing)				
Process Proc	mandatory (in terms of amount)	Mandatory			
Convertible or non-convertible Convertible Convertib	21 Existence of step up or other incentive to redeem	No	No	No	No
Based on discretion of regulatory authorities; statutory approach N/A	22 Non-cumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
tory authorities; statutory approach ap	23 Convertible or non-convertible	Convertible	Convertible	Convertible	Convertible
26 If convertible, conversion rate N/A N/A N/A N/A N/A N/A 27 If convertible, mandatory or optional conversion 28 If convertible, specify instrument type convertible into 29 If convertible, specify issuer of instrument it converts into 30 Write-down features Yes Yes Yes Yes Yes 31 If write-down, write-down trigger(s) 32 If write-down, full or partial N/A	24 If convertible, conversion trigger(s)	tory authorities; statutory	tory authorities; statutory	tory authorities; statutory	
26 If convertible, conversion rate N/A N/A N/A N/A N/A N/A 27 If convertible, specify instrument type convertible into 28 If convertible, specify instrument type convertible, specify issuer of instrument it converts into 30 Write-down features Yes Yes Yes Yes Yes Yes 31 If write-down, write-down trigger(s) 32 If write-down, full or partial N/A N/A N/A N/A N/A N/A N/A N/A N/A 33 If write-down, permanent or temporary N/A	25 If convertible, fully or partial	N/A	N/A	N/A	N/A
sion 8 If convertible, specify instrument type convertible, specify issuer of instrument it converts into 9 If convertible, specify issuer of instrument it converts into 9 Write-down features 1 If write-down, write-down trigger(s) 1 If write-down, write-down, write-down trigger(s) 2 If write-down, full or partial 3 If write-down, full or partial 4 If write-down, permanent or temporary 5 If write-down, description of write-down, description	26 If convertible, conversion rate	N/A	N/A	N/A	N/A
ible into 29 If convertible, specify issuer of instrument it converts into 30 Write-down features Yes Yes Yes Yes Yes Yes 31 If write-down, write-down trigger(s) 32 If write-down, full or partial 31 If write-down, full or partial 32 If write-down, permanent or temporary 33 If write-down, permanent or temporary 34 If temporary write-down, description of write-up mechanism 35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) 36 Non-compliant transitioned features 37 No No 38 Non-compliant transitioned features 38 Non-compliant transitioned features 39 Non-compliant transitioned features 30 No No 30 No 31 No 32 Non-compliant transitioned features 30 No 34 No 35 Non-compliant transitioned features 36 Non-compliant transitioned features 37 No 38 Non-compliant transitioned features 38 No 39 No 30 No 31 No 31 No 32 No 33 No 34 No 35 No 36 No 37 No 38 No	27 If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
If convertible, specify issuer of instrument it converts into Or write-down features Yes	28 If convertible, specify instrument type convertible into	N/A	N/A	N/A	N/A
Write-down features Yes	29 If convertible, specify issuer of instrument it	N/A	N/A	N/A	N/A
Based on discretion of regulatory authorities; statutory approach N/A N/A N/A N/A N/A N/A N/A N/	30 Write-down features	Yes	Yes	Yes	Yes
If temporary write-down, permanent or temporary N/A N/A N/A N/A N/A N/A N/A	31 If write-down, write-down trigger(s)	tory authorities; statutory	tory authorities; statutory	tory authorities; statutory	tory authorities; statutory
34 If temporary write-down, description of write- up mechanism 35 Position in subordination hierarchy in liquida- tion (specify instrument type immediately senior to instrument) 36 Non-compliant transitioned features 38 Non-compliant transitioned features 39 Non-compliant transitioned features 30 Non-compliant transitioned features 31 Non-compliant transitioned features 32 Non-compliant transitioned features 33 Non-compliant transitioned features 34 Non-compliant transitioned features 35 Non-compliant transitioned features 36 Non-compliant transitioned features 36 Non-compliant transitioned features 37 Non-compliant transitioned features 38 Non-compliant transitioned features 39 Non-compliant transitioned features 30 Non-compliant transitioned featu	32 If write-down, full or partial	N/A	N/A	N/A	N/A
up mechanism 5 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) 6 Non-compliant transitioned features No Subordinated to insolvency creditors No No No No No No No No No N	33 If write-down, permanent or temporary	N/A	N/A	N/A	N/A
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Subordinated to insolvency creditors Creditors Subordinated to insolvency creditors No No No No No	34 If temporary write-down, description of write- up mechanism	N/A	N/A	N/A	N/A
•	35 Position in subordination hierarchy in liquidation (specify instrument type immediately				Subordinated to insolvency creditors
•	36 Non-compliant transitioned features	No	No	No	No
	37 If yes, specify non-compliant features	N/A	N/A	N/A	N/A

	Tier 2			
	Instrument 56	Instrument 57	Instrument 58	Instrument 59
1 Issuer	DZ BANK AG	DZ BANK AG	DZ BANK AG	DZ BANK AG
Unique identifier (e.g. CUSIP, ISIN or Bloom- berg identifier for private placement)	SSD 8061	SSD 8057	SSD 8023	SSD 8024
3 Governing law(s) of the instrument	German law	German law	German law	German law
Regulatory treatment				
4 Transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
5 Post-transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
6 Eligible at solo/(sub-)consolidated/solo & (sub-)consolidated level	Solo and (sub-)consolidated	Solo and (sub-)consolidated	Solo and (sub-)consolidated	Solo and (sub-)consolidated
7 Instrument type (types to be specified by each jurisdiction)	Subordinated capital Art. 63 CRR			
8 Amount recognised in regulatory capital (currency in million, as of most recent report- ing date)	8	14	6	11
9 Nominal amount of instrument	15	25	10	20
9a Issue price	100%	100%	100%	100%
9b Redemption price	100%	100%	100%	100%
10 Accounting classification	Liability – amortised cost	Liability – amortised cost	Liability – fair value option	Liability – fair value option
11 Original date of issuance	4/2/2008	4/2/2008	4/3/2008	4/3/2008
12 Perpetual or dated	Dated	Dated	Dated	Dated
13 Original maturity date	4/3/2018	4/3/2018	4/3/2018	4/3/2018
14 Issuer call subject to prior supervisory approval	No	No	No	No
15 Optional call date, contingent call dates and redemption amount	No	No	No	No
16 Subsequent call dates, if applicable	N/A	N/A	N/A	N/A
17 Fixed or floating dividend/coupon	Fixed	Fixed	Floating	Floating
18 Coupon rate and any related index	6.41%	6.41%	116.5% x 10Y EUR swap rate , MIN 6% p.a., MAX 10% p.a.	116.5% x 10Y EUR swap rate MIN 6% p.a., MAX 10% p.a.
19 Existence of a dividend stopper	No	No	No	No
20aFully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory
20bFully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory
21 Existence of 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	Convertible	Convertible	Convertible	Convertible
24 If convertible, conversion trigger(s)	Based on discretion of regula- tory authorities; statutory approach			
25 If convertible, fully or partial	N/A	N/A	N/A	N/A
26 If convertible, conversion rate	N/A	N/A	N/A	N/A
27 If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
28 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	Yes	Yes	Yes	Yes
31 If write-down, write-down trigger(s)	Based on discretion of regulatory authorities; statutory approach	Based on discretion of regula- tory authorities; statutory approach	Based on discretion of regula- tory authorities; statutory approach	Based on discretion of regula- tory authorities; statutory approach
32 If write-down, full or partial	N/A	N/A	N/A	N/A
33 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
35 Position in subordination hierarchy in liquida- tion (specify instrument type immediately senior to instrument)	Subordinated to insolvency creditors			
36 Non-compliant transitioned features	No	No	No	No
37 If yes, specify non-compliant features	N/A	N/A	N/A	N/A

	Tier 2			
	Instrument 60	Instrument 61	Instrument 62	Instrument 63
	DZ BANK AG	DZ BANK AG	DZ BANK AG	DZ BANK AG
2 Unique identifier (e.g. CUSIP, ISIN or Bloom- berg identifier for private placement)	SSD 8025	SSD 8026	SSD 8027	SSD 8028
Governing law(s) of the instrument	German law	German law	German law	German law
Regulatory treatment				
Transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Post-transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Eligible at solo/(sub-)consolidated/solo & (sub-)consolidated level	Solo and (sub-)consolidated	Solo and (sub-)consolidated	Solo and (sub-)consolidated	Solo and (sub-)consolidated
	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)	13	13	27	21
Nominal amount of instrument	25	25	50	40
a Issue price	100%	100%	100%	100%
9b Redemption price	100%	100%	100%	100%
	Liability – fair value option	Liability – fair value option	Liability – fair value option	Liability – fair value option
-	4/3/2008	4/3/2008	4/3/2008	4/3/2008
	Dated	Dated	Dated	Dated
•	4/3/2018	4/3/2018	4/3/2018	4/3/2018
,	No No	No	No	No
	No	No	No	No
redemption amount	140	No	110	110
6 Subsequent call dates, if applicable	N/A	N/A	N/A	N/A
7 Fixed or floating dividend/coupon	Floating	Floating	Floating	Floating
8 Coupon rate and any related index	116.5% x 10Y EUR swap rate , MIN 6% p.a., MAX 10% p.a.	116.5% x 10Y EUR swap rate , MIN 6% p.a., MAX 10% p.a.	116.5% x 10Y EUR swap rate, MIN 6% p.a., MAX 10% p.a.	116.5% x 10Y EUR swap rate MIN 6% p.a., MAX 10% p.a.
9 Existence of a dividend stopper	No	No	No	No
OaFully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory
20bFully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory
21 Existence of 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	Convertible	Convertible	Convertible	Convertible
	Based on discretion of regulatory authorities; statutory approach	Based on discretion of regula- tory authorities; statutory approach	Based on discretion of regula- tory authorities; statutory approach	Based on discretion of regulatory authorities; statutory approach
	N/A	N/A	N/A	N/A
	N/A	N/A	N/A	N/A
<u> </u>	N/A	N/A	N/A	N/A
28 If convertible, specify instrument type convert-	N/A		N/A	N/A
ible into	IV/A	N/A	N/A	
ible into	N/A	N/A	N/A	N/A
ible into 19 If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	
ible into 9 If convertible, specify issuer of instrument it converts into 10 Write-down features 11 If write-down, write-down trigger(s)	N/A Yes Based on discretion of regula-	N/A Yes Based on discretion of regula-	N/A Yes Based on discretion of regula-	Yes Based on discretion of regula
ible into 9 If convertible, specify issuer of instrument it converts into 0 Write-down features 1 If write-down, write-down trigger(s)	N/A Yes	N/A Yes	N/A Yes	Yes
ible into 9 If convertible, specify issuer of instrument it converts into 0 Write-down features 1 If write-down, write-down trigger(s)	N/A Yes Based on discretion of regulatory authorities; statutory	N/A Yes Based on discretion of regulatory authorities; statutory	N/A Yes Based on discretion of regulatory authorities; statutory	Yes Based on discretion of regulatory authorities; statutory
ible into 9 If convertible, specify issuer of instrument it converts into 0 Write-down features 1 If write-down, write-down trigger(s) 2 If write-down, full or partial	N/A Yes Based on discretion of regulatory authorities; statutory approach	N/A Yes Based on discretion of regulatory authorities; statutory approach	N/A Yes Based on discretion of regulatory authorities; statutory approach	Yes Based on discretion of regulatory authorities; statutory approach
ible into 29 If convertible, specify issuer of instrument it converts into 30 Write-down features 31 If write-down, write-down trigger(s) 32 If write-down, full or partial 33 If write-down, permanent or temporary	N/A Yes Based on discretion of regulatory authorities; statutory approach N/A	N/A Yes Based on discretion of regulatory authorities; statutory approach N/A	N/A Yes Based on discretion of regulatory authorities; statutory approach N/A	Yes Based on discretion of regulatory authorities; statutory approach N/A
ible into 9 If convertible, specify issuer of instrument it converts into 10 Write-down features 11 If write-down, write-down trigger(s) 12 If write-down, full or partial 13 If write-down, permanent or temporary 14 If temporary write-down, description of write-up mechanism 15 Position in subordination hierarchy in liquida-	N/A Yes Based on discretion of regulatory authorities; statutory approach N/A N/A	N/A Yes Based on discretion of regulatory authorities; statutory approach N/A N/A	N/A Yes Based on discretion of regulatory authorities; statutory approach N/A N/A	Yes Based on discretion of regulatory authorities; statutory approach N/A N/A
ible into 29 If convertible, specify issuer of instrument it converts into 30 Write-down features 31 If write-down, write-down trigger(s) 32 If write-down, full or partial 33 If write-down, permanent or temporary 34 If temporary write-down, description of write-up mechanism 35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	N/A Yes Based on discretion of regulatory authorities; statutory approach N/A N/A N/A Subordinated to insolvency	N/A Yes Based on discretion of regulatory authorities; statutory approach N/A N/A N/A Subordinated to insolvency	Yes Based on discretion of regulatory authorities; statutory approach N/A N/A N/A Subordinated to insolvency	Yes Based on discretion of regulatory authorities; statutory approach N/A N/A N/A Subordinated to insolvency

	Tier 2			
	Instrument 64	Instrument 65	Instrument 66	Instrument 67
1 Issuer	DZ BANK AG	DZ BANK AG	DZ BANK AG	DZ BANK AG
2 Unique identifier (e.g. CUSIP, ISIN or Bloom- berg identifier for private placement)	SSD 8029	SSD 8030	SSD 8031	SSD 8032
Governing law(s) of the instrument	German law	German law	German law	German law
Regulatory treatment				
4 Transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
5 Post-transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
6 Eligible at solo/(sub-)consolidated/solo & (sub-)consolidated level	Solo and (sub-)consolidated	Solo and (sub-)consolidated	Solo and (sub-)consolidated	Solo and (sub-)consolidated
7 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	1	1	6
9 Nominal amount of instrument	10	2	3	10
9a Issue price	100%	100%	100%	100%
9b Redemption price	100%	100%	100%	100%
10 Accounting classification	Liability – fair value option	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost
11 Original date of issuance	4/3/2008	4/3/2008	4/3/2008	4/3/2008
12 Perpetual or dated	Dated	Dated	Dated	Dated
13 Original maturity date	4/3/2018	4/3/2018	4/3/2018	4/3/2018
14 Issuer call subject to prior supervisory approval	No	No	No	No
15 Optional call date, contingent call dates and redemption amount	No	No	No	No
16 Subsequent call dates, if applicable	N/A	N/A	N/A	N/A
17 Fixed or floating dividend/coupon	Floating	Fixed	Fixed	Floating
18 Coupon rate and any related index	116.50% x 10Y EUR swap rate MIN 6% p.a., MAX 10% p.a.	, 6.42%	6.40%	3-month Euribor + 200 bps p.
19 Existence of a dividend stopper	No	No	No	No
20aFully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory
20bFully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory
21 Existence of 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	Convertible	Convertible	Convertible	Convertible
24 If convertible, conversion trigger(s)	Based on discretion of regula- tory authorities; statutory approach			
25 If convertible, fully or partial	N/A	N/A	N/A	N/A
26 If convertible, conversion rate	N/A	N/A	N/A	N/A
27 If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
28 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	Yes	Yes	Yes	Yes
31 If write-down, write-down trigger(s)	Based on discretion of regulatory authorities; statutory	Based on discretion of regulatory authorities; statutory	tory authorities; statutory	tory authorities; statutory
22. If weight allower full are 12. I	approach	approach	approach	approach
32 If write-down, full or partial	N/A	N/A	N/A	N/A
33 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
35 Position in subordination hierarchy in liquida- tion (specify instrument type immediately senior to instrument)	Subordinated to insolvency creditors			
36 Non-compliant transitioned features	No	No	No	No
37 If yes, specify non-compliant features	N/A	N/A	N/A	N/A

bergi identifier for jurister placement) Regulatory treatment Transitional CRR rules Tier 2 T		Tier 2			
2 Unlique identifier (e.g. CLSR). IsiN or Bloomberg identified by each strategy of the structure of the Clork of Clork o		Instrument 68	Instrument 69	Instrument 70	Instrument 71
bergi identifier for jurister placement) Regulatory treatment Transitional CRR rules Tier 2 T	1 Issuer	DZ BANK AG	DZ BANK AG	DZ BANK AG	DZ BANK AG
Regulatory treatment 1 Transitional CRR rules 1 Ter 2		SSD 8035	SSD 8036	SSD 8040	SSD 8041
4 Transitional CRR rules Tier 2 Tied this post of the tier this pier of the tier this pier this pier this pier this	<u> </u>	German law	German law	German law	German law
5 Post-transitional CRR rules File 2 Solo and (sub-)consolidated Solo and (sub-)conso	3 ,				
6 Eligible at solo/tsub-)consolidated level (sub-)consolidated feel (sub-)consolidated feel (sub-)consolidated feel (sub-)consolidated feel (sub-)consolidated feel (sub-)consolidated (
Sub-Consolidated level Subordinated capital Jurisdiction Art. 63 CRR Art. 63					
Jurisdiction) Art. 63 CRR Art.	(sub-)consolidated level				
Courrency in million, as of most recent reporting date)					
9a Issue price 100% 100% 100% 100% 100% 100% 100% 100	(currency in million, as of most recent reporting date)	_			
100% 100%	9 Nominal amount of instrument	15	5	20	20
10 Accounting dassification Lability - amortised cost	9a Issue price	100%	100%	100%	100%
11 Original date of issuance	9b Redemption price	100%	100%	100%	100%
12 Perpetual or dated	10 Accounting classification	Liability – amortised cost			
13 Original maturity date	11 Original date of issuance	4/3/2008	4/3/2008	4/3/2008	4/3/2008
13 Original maturity date 4/3/2018 4/3	12 Perpetual or dated	Dated	Dated	Dated	Dated
Id. Subject to prior supervisory approval No No No No No No No N	13 Original maturity date	4/3/2018	4/8/2019	4/3/2018	4/3/2018
15 Optional call date, contingent call dates and redemption amount No No No No No No No N	-	l No	No	No	No
Fixed or floating dividend/coupon Fixed	15 Optional call date, contingent call dates and		No	No	No
18 Coupon rate and any related index 6.39% 6.41% 6.42% 6.42% 6.42% 19 Existence of a dividend stopper No No No No No No No N	-	N/A	N/A	N/A	N/A
18 Coupon rate and any related index 6.39% 6.41% 6.42% 6.42% 6.42% 19 Existence of a dividend stopper No No No No No No No N	47 Fired on flooring divided drawns	etd	Fi d	rid	Fire d
19 Existence of a dividend stopper No No No No Mandatory Mandato					
20a Fully discretionary, partially discretionary or mandatory (in terms of timing) (possibly discretionary, partially discretionary or mandatory (in terms of timing) (possibly discretionary, partially discretionary or mandatory (in terms of amount) 21 Existence of step up or other incentive to redeem 22 Non-cumulative or cumulative 23 Convertible or non-convertible 24 If convertible, conversion trigger(s) 25 If convertible, conversion trigger(s) 26 If convertible, fully or partial 27 If convertible, conversion rate 28 If convertible, conversion rate 29 If convertible, specify instrument type convertible 20 If convertible, specify issuer of instrument it convertible 20 If wite-down, full or partial 21 If write-down, full or partial 22 If wite-down, permanent or temporary 23 If write-down, permanent or temporary 24 If temporary write-down, description of write-up mechanism 25 Position in subordination hierarchy in liquidation in subordination hierarchy in liquidation of the position of temporary in the properties of the proper					
mandatory (in terms of timing) 20 Evily discretionary, partially discretionary or mandatory (in terms of amount) 21 Existence of step up or other incentive to redeem 22 Non-cumulative or cumulative 23 Convertible or non-convertible 24 If convertible, conversion trigger(s) 25 If convertible, conversion trigger(s) 26 If convertible, fully or partial 27 If convertible, mandatory or optional conversion trigle (sion with left) 28 If convertible, specify instrument type convertible 29 If convertible, specify instrument type convertible 20 If write-down, full or partial 20 If write-down, permanent or temporary 21 If temporary write-down, description of write-upaproach 22 If temporary write-down, description of write-upaproach 23 If temporary write-down, permanent or temporary 24 If temporary write-down, description of write-upaproach 25 If temporary write-down, permanent or temporary 26 If temporary write-down, description of insulvants 27 If temporary write-down, permanent or temporary 28 If temporary write-down, permanent or temporary 29 If temporary write-down, permanent or temporary 20 Non-comulative 21 If temporary write-down, description of write-upaproach 22 If temporary write-down, description of write-upaproach 23 If temporary write-down, permanent or temporary 24 If temporary write-down, description of write-upaproach 25 If temporary write-down, description of write-upaproach 26 If temporary write-down, description of write-upaproach 27 If temporary write-down, description of write-upaproach 28 If temporary write-down, permanent or temporary 29 If temporary write-down, description of write-upaproach 20 If temporary write-down, permanent or temporary 20 If temporary write-down, permanent or temporary 21 If temporary write-down, permanent or temporary 22 If temporary write-down, permanent or temporary 23 If temporary write-down, permanent or temporary 24 If temporary write-down, permanent or temporary 25 If temporary write-down, permanent or temporary 26 If temporary writ	**				
maidatory (in terms of amount) I Existence of step up or other incentive to redeem No N	mandatory (in terms of timing)	<u>, </u>			
Process Proc		Mandatory	Mandatory	Mandatory	Mandatory
23 Convertible or non-convertible Convertible Sased on discretion of regulatory authorities; statutory approach 25 If convertible, fully or partial N/A	21 Existence of step up or other incentive to redeem	No	No	No	No
Based on discretion of regulatory authorities; statutory approach approach ANA N/A N/A N/A N/A N/A N/A N/A N/A N/A	22 Non-cumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
tory authorities; statutory approach ap	23 Convertible or non-convertible	Convertible	Convertible	Convertible	Convertible
26 If convertible, conversion rate N/A N/A N/A N/A N/A N/A N/A 27 If convertible, mandatory or optional conversion 28 If convertible, specify instrument type convertible into 29 If convertible, specify issuer of instrument it converts into 30 Write-down features Yes Yes Yes Yes 31 If write-down, write-down trigger(s) 32 If write-down, full or partial 33 If write-down, permanent or temporary 34 If temporary write-down, description of write-down in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) 36 Non-compliant transitioned features N/A N/A N/A N/A N/A N/A N/A N/	24 If convertible, conversion trigger(s)	tory authorities; statutory	tory authorities; statutory	tory authorities; statutory	
26 If convertible, conversion rate N/A N/A N/A N/A N/A N/A N/A 27 If convertible, specify instrument type convertible into 28 If convertible, specify instrument type convertible into 29 If convertible, specify issuer of instrument it converts into 30 Write-down features Yes Yes Yes Yes Yes 31 If write-down, write-down trigger(s) 32 If write-down, full or partial N/A N/A N/A N/A N/A N/A N/A N/A 33 If write-down, permanent or temporary N/A	25 If convertible, fully or partial	N/A	N/A	N/A	N/A
If convertible, mandatory or optional conversion N/A N		N/A	N/A	N/A	N/A
ible into 29 If convertible, specify issuer of instrument it converts into 30 Write-down features Yes Yes Yes Yes Yes Yes 31 If write-down, write-down trigger(s) 32 If write-down, full or partial 32 If write-down, permanent or temporary 33 If write-down, permanent or temporary 34 If temporary write-down, description of write-up mechanism 35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) 36 Non-compliant transitioned features 37 Non No No No No No No		N/A	N/A	N/A	N/A
If convertible, specify issuer of instrument it converts into If write-down features Yes Yes Yes Yes		- N/A	N/A	N/A	N/A
Write-down features Yes	29 If convertible, specify issuer of instrument it	N/A	N/A	N/A	N/A
Based on discretion of regulatory authorities; statutory approach N/A If write-down, full or partial N/A N/A N/A N/A N/A N/A N/A N/		Yes	Yes	Yes	Yes
33 If write-down, permanent or temporary N/A N/A N/A N/A N/A N/A N/A 4 If temporary write-down, description of write- up mechanism 5 Position in subordination hierarchy in liquida- tion (specify instrument type immediately senior to instrument) 6 Non-compliant transitioned features 7 No 8 N/A 8 N	31 If write-down, write-down trigger(s)	Based on discretion of regula- tory authorities; statutory			
If write-down, permanent or temporary 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 N/A Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Subordinated to insolvency creditors Subordinated to insolvency creditors	32 If write-down, full or partial		N/A	N/A	N/A
up mechanism 5 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) 6 Non-compliant transitioned features No Subordinated to insolvency creditors No No No No No No No No No N	· · · · · · · · · · · · · · · · · · ·	N/A	N/A	N/A	N/A
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Subordinated to insolvency creditors Subordinated to insol	34 If temporary write-down, description of write-	· ·		· ·	· · · · · · · · · · · · · · · · · · ·
·	35 Position in subordination hierarchy in liquida- tion (specify instrument type immediately				
37 If yes, specify non-compliant features 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

Bern		Tier 2			
Discompliance Committee		Instrument 72	Instrument 73	Instrument 74	Instrument 75
Bern	1 Issuer	DZ BANK AG	DZ BANK AG	DZ BANK AG	DZ BANK AG
Regulatory treatment		SSD 8042	SSD 8043	SSD 8044	SSD 8045
Transitional CRR rules Ter 2 Ter	<u> </u>	German law	German law	German law	German law
5 Poets-transitional CRR rules Tier 2 Tier 2 Solo and (Sub-)-consolidated Solo and (Sub-consolidated Solo and (Sub-)-consolidated Solo and (Sub-Consolidated Solo and (Sub-consolid	<u> </u>				
5 Eligible at solofisub-)consolidated solo (sub-)consolidated (sub-)co					
Sub-Consolidated level Subordinated capital Art. 63 CRR Art. 63					
Art. 63 CRR Art. 6	(sub-)consolidated level				
Guzmertible convertible specify instrument type cannot be absed on discretion of regular blain in which convertible convertible convertible convertible convertible specify instrument type cannot be convertible convertibl					
Na Issue price 100% 100% 100% 100% 100% 100% 100% 100	(currency in million, as of most recent reporting date)				
10 Redemption price 100%	9 Nominal amount of instrument				
10 Accounting dasification Lability - amortised cost Lability - amortice Labilit	9a Issue price	100%	100%	100%	100%
11 Original date of issuance 4/32008 4/32008 4/32008 4/32008 4/32008 4/32008 4/32018 4/3	9b Redemption price	100%	100%	100%	100%
12 Perpetual or dated	10 Accounting classification	Liability – amortised cost			
33 Original maturity date 4/3/2018 4/3	11 Original date of issuance	4/3/2008	4/3/2008	4/3/2008	4/3/2008
Identify	12 Perpetual or dated	Dated	Dated	Dated	Dated
15 Optional call date, contingent call dates and redemption amount No No No No No No No N	13 Original maturity date	4/3/2018	4/3/2018	4/3/2018	4/3/2018
redemption amount Fixed F	14 Issuer call subject to prior supervisory approval	No	No	No	No
Fixed or floating dividend/coupon Fixed	15 Optional call date, contingent call dates and redemption amount	No	No	No	No
Soupon rate and any related index 6.42%	16 Subsequent call dates, if applicable	N/A	N/A	N/A	N/A
Soupon rate and any related index 6.42%	17 Fixed on fleeting dividend/serves	Fived	Fived	Fixed	Fixed
Sexistence of a dividend stopper No No No No Mandatory					
Part					
mandatory (in terms of timing) DibFully discretionary, partially discretionary or mandatory (in terms of amount) DibFully discretionary, partially discretionary or mandatory (in terms of amount) DibFully discretionary, partially discretionary or mandatory (in terms of amount) DibFully discretionary, partially discretionary or mandatory (in terms of amount) DibFully discretionary, partially discretionary or mandatory (in terms of amount) DibFully discretionary, partially discretionary or mandatory (in terms of amount) DibFully discretionary, partially discretionary or convertible or non-convertible or non-convertible or non-convertible or non-convertible or non-convertible or non-convertible, convertible, convertible, convertible, convertible, convertible, convertible, convertible, partial N/A	**				
maidatory (in terms of amount) It Existence of step up or other incentive to redeem No N	mandatory (in terms of timing)				
Part	mandatory (in terms of amount)	Mandatory			
23 Convertible or non-convertible Convertible (If convertible, conversion trigger(s) Based on discretion of regulatory authorities; statutory approach	21 Existence of step up or other incentive to redeem	No	No	No	No
Rased on discretion of regulatory authorities; statutory approach	22 Non-cumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
tory authorities; statutory approach N/A	23 Convertible or non-convertible	Convertible	Convertible	Convertible	Convertible
If convertible, conversion rate N/A N/A N/A N/A N/A N/A	24 If convertible, conversion trigger(s)	tory authorities; statutory	tory authorities; statutory	tory authorities; statutory	
If convertible, mandatory or optional conversion N/A N	25 If convertible, fully or partial	N/A	N/A	N/A	N/A
8 If convertible, specify instrument type convertible, specify issuer of instrument it converts into 9 If convertible, specify issuer of instrument it converts into 10 Write-down features 11 If write-down, write-down trigger(s) 12 If write-down, write-down trigger(s) 13 If write-down, full or partial 14 If write-down, permanent or temporary 15 If write-down, description of write-down, desc	26 If convertible, conversion rate	N/A	N/A	N/A	N/A
ible into 29 If convertible, specify issuer of instrument it converts into 30 Write-down features Yes Yes Yes Yes Yes Based on discretion of regulatory authorities; statutory approach 31 If write-down, write-down, full or partial N/A N/A N/A N/A N/A N/A N/A N/	27 If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
If convertible, specify issuer of instrument it converts into Write-down features Yes Yes Yes Yes	28 If convertible, specify instrument type convertible into	N/A	N/A	N/A	N/A
Write-down features Yes Yes Yes Yes Yes Yes Yes Yes Yes	29 If convertible, specify issuer of instrument it	N/A	N/A	N/A	N/A
Based on discretion of regulatory authorities; statutory approach N/A N/A N/A N/A N/A N/A N/A N/	30 Write-down features	Yes	Yes	Yes	Yes
If write-down, permanent or temporary N/A N/A N/A N/A N/A	31 If write-down, write-down trigger(s)	tory authorities; statutory	tory authorities; statutory	tory authorities; statutory	tory authorities; statutory
Hemporary write-down, description of write- up mechanism Subordinated to insolvency tion (specify instrument type immediately senior to instrument) No No No No No No	32 If write-down, full or partial	N/A	N/A	N/A	N/A
Hemporary write-down, description of write- up mechanism Subordinated to insolvency tion (specify instrument type immediately senior to instrument) No No No No No No	33 If write-down, permanent or temporary	N/A	N/A	N/A	N/A
Separation in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Subordinated to insolvency creditors No No No No No	34 If temporary write-down, description of write-			·	· · · · · · · · · · · · · · · · · · ·
·	35 Position in subordination hierarchy in liquidation (specify instrument type immediately				Subordinated to insolvency creditors
37 If yes, specify non-compliant features 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

		Tier 2			
		Instrument 76	Instrument 77	Instrument 78	Instrument 79
1	Issuer	DZ BANK AG	DZ BANK AG	DZ BANK AG	DZ BANK AG
2	Unique identifier (e.g. CUSIP, ISIN or Bloom- berg identifier for private placement)	SSD 8046	SSD 8047	SSD 8048	SSD 8049
3	Governing law(s) of the instrument	German law	German law	German law	German law
_	Regulatory treatment				
4	Transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
5	Post-transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
6	Eligible at solo/(sub-)consolidated/solo & (sub-)consolidated level	Solo and (sub-)consolidated	Solo and (sub-)consolidated	Solo and (sub-)consolidated	Solo and (sub-)consolidated
7	Instrument type (types to be specified by each jurisdiction)	Subordinated capital Art. 63 CRR			
8	Amount recognised in regulatory capital (currency in million, as of most recent reporting date)	4	1	1	6
9	Nominal amount of instrument	7	3	3	10
9а	Issue price	100%	100%	100%	100%
9b	Redemption price	100%	100%	100%	100%
10	Accounting classification	Liability – amortised cost			
11	Original date of issuance	4/3/2008	4/3/2008	4/3/2008	4/3/2008
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date	4/3/2018	4/3/2018	4/3/2018	4/3/2018
14	Issuer call subject to prior supervisory approval	No	No	No	No
	Optional call date, contingent call dates and redemption amount	No	No	No	No
16	Subsequent call dates, if applicable	N/A	N/A	N/A	N/A
17	Fixed on flooring all ideas of common	Fixed	Fixed	Fixed	Fixed
_	Fixed or floating dividend/coupon				
	Coupon rate and any related index	6.42%	6.42%	6.42%	6.42%
	Existence of a dividend stopper	No	No	No	No
	aFully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory
201	bFully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of 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	Convertible	Convertible	Convertible	Convertible
24	If convertible, conversion trigger(s)	Based on discretion of regula- tory authorities; statutory approach			
25	If convertible, fully or partial	N/A	N/A	N/A	N/A
_	If convertible, conversion rate	N/A	N/A	N/A	N/A
	If convertible, mandatory or optional conver-	N/A	N/A	N/A	N/A
28	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	Yes	Yes	Yes	Yes
_	If write-down, write-down trigger(s)	Based on discretion of regula- tory authorities; statutory approach	Based on discretion of regula- tory authorities; statutory approach	Based on discretion of regula- tory authorities; 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
	If temporary write-down, description of write- up mechanism	N/A	N/A	N/A	N/A
35	Position in subordination hierarchy in liquida- tion (specify instrument type immediately senior to instrument)	Subordinated to insolvency creditors			
36	Non-compliant transitioned features	No	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A

Bedignosting for private placement) German law Germ		Tier 2			
2 Unique identifier (e.g. CLUR) (SIM or Bloom-berg identifier (e.g. CLUR) (SIM or Brown berg identified (SIM or Brown berg identified (SIM or Brown berg identified) (SIM		Instrument 80	Instrument 81	Instrument 82	Instrument 83
Bedignosting for private placement) German law Germ	1 Issuer	DZ BANK AG	DZ BANK AG	DZ BANK AG	DZ BANK AG
Regulatory treatment		SSD 8050	SSD 8051	SSD 8052	SSD 8053
Transitional CRR rules Tier 2 Tier 3 Tier 3 Tier 3 Tier 2 Tier 2 Tier 2 Tier 2 Tier 3 Tier 3 Tier 3 Tier 3 Tier 2 Tier 2 Tier 3 Tier 4 Tie	<u>-</u>	German law	German law	German law	German law
5 Post-transitional CRR rules Ter 2 Tier 3 Solo and (sub-)consolidated Art. 63 CRR Art. 63	9 /				
6 Eligible at soloifusib-joonsolidated level Solo and (sub-joonsolidated) Amount of more properties of the					
Sub-Consolidated level Sub-consolidated level Sub-confinated capital Art. 63 CRR Art. 63 C					
Jurisdiction) Art. 63 CRR Art.	(sub-)consolidated level				
Summal amount of instrument 10 10 2 20 20					
29. Issue price 100% 100% 100% 100% 100% 100% 100% 100	(currency in million, as of most recent reporting date)				
100% 100%	9 Nominal amount of instrument	10	10	2	20
10 Accounting dassification Liability - amortised cost Aliza	9a Issue price	100%	100%	100%	100%
11 Original date of issuance	9b Redemption price	100%	100%	100%	100%
12 Perpetual or dated	10 Accounting classification	Liability – amortised cost			
13 Original maturity date	11 Original date of issuance	4/3/2008	4/3/2008	4/3/2008	4/3/2008
Id. Subject to prior supervisory approval No No No No No No No N	12 Perpetual or dated	Dated	Dated	Dated	Dated
Id. Subject to prior supervisory approval No No No No No No No N	13 Original maturity date	4/3/2018	4/3/2018	4/3/2018	4/3/2018
15 Optional call date, contingent call dates and redemption amount No No No No No No No N	-	No	No	No	No
Fixed or floating dividend/coupon Fixed	15 Optional call date, contingent call dates and	No	No	No	No
18 Coupon rate and any related index 6.39% 6.41% 6.40% 6.40% 6.40% 19 Existence of a dividend stopper No No No No No No No N	16 Subsequent call dates, if applicable	N/A	N/A	N/A	N/A
18 Coupon rate and any related index 6.39% 6.41% 6.40% 6.40% 6.40% 19 Existence of a dividend stopper No No No No No No No N	47 Fixed on flooring dividend/common	etd	Fired	Photo d	rid
19 Existence of a dividend stopper No No No No No No No N					
20a Fully discretionary, partially discretionary or mandatory (in terms of timing) (20a Fully discretionary, partially discretionary or mandatory (in terms of timing) (20a Fully discretionary) and mandatory (in terms of amount) 21 Existence of step up or other incentive to redeem 22 Mon-cumulative or cumulative 23 Convertible or non-convertible 24 If convertible, conversion trigger(s) 25 If convertible, conversion trigger(s) 26 If convertible, fully or partial 27 If convertible, conversion rate 28 If convertible, mandatory or optional conversion to wathorities; statutory approach 28 If convertible, specify instrument type convertible 29 If convertible, specify issuer of instrument it convertible or yauthorities; statutory approach 30 Write-down, features 40 Yes 31 If write-down, full or partial 31 If write-down, permanent or temporary 32 If write-down, permanent or temporary 34 If temporary write-down, description of write-up mechanism 35 Position in subordination hierarchy in liquidation of temporary senior to instrument) 36 Non-compliant transitioned features No Mandatory					
mandatory (in terms of timing) 20 Evily discretionary, partially discretionary or mandatory (in terms of amount) 21 Existence of step up or other incentive to redeem 22 Non-cumulative or cumulative 23 Convertible or non-convertible 24 If convertible, conversion trigger(s) 25 If convertible, conversion trigger(s) 26 If convertible, fully or partial 27 If convertible, mandatory or optional conversion rate 28 If convertible, specify instrument type convertible 29 If convertible, specify instrument type convertible 20 If write-down, full or partial 20 If write-down, full or partial 21 If emporary write-down, description of write-up mediately senior to instrument type immediately senior to instrumen	**				
maidatory (in terms of amount) I Existence of step up or other incentive to redeem No N	mandatory (in terms of timing)				<u> </u>
redeem Part		Mandatory	Mandatory	Mandatory	Mandatory
23 Convertible or non-convertible Convertible Converti	21 Existence of step up or other incentive to redeem	No	No	No	No
24 If convertible, conversion trigger(s) 25 If convertible, fully or partial 26 If convertible, conversion rate 27 If convertible, mandatory or optional conversion to instrument type convertible, specify instrument type convertible into 28 If convertible, specify issuer of instrument it convertis into 29 If convertible, specify issuer of instrument it converts into 30 Write-down, write-down trigger(s) 31 If write-down, write-down, full or partial 32 If write-down, permanent or temporary 33 If write-down, permanent or temporary 34 If temporary write-down, description of write-up mechanism 35 Position in subordination hierarchy in liquidation (specify instrument type immediately) 36 Non-compliant transitioned features 37 Position in subordination hierarchy in liquidation (specify instrument type immediately) 38 If worken the property in the convertible into which is a passed on discretion of regulation approach approach in the convertible into which is a passed on discretion of regulation approach in the convertible into which is a passed on discretion of regulation approach in the convertible into which is a passed on discretion of regulation approach in the convertible into which is a passed on discretion of regulation approach in the convertible into approach in the convertible, specify instrument into approach in the convertible	22 Non-cumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
tory authorities; statutory approach ap	23 Convertible or non-convertible	Convertible	Convertible	Convertible	Convertible
26 If convertible, conversion rate N/A N/A N/A N/A N/A N/A 27 If convertible, mandatory or optional conversion 28 If convertible, specify instrument type convertible into 29 If convertible, specify instrument it converts into 30 Write-down features Yes Yes Yes Yes Yes 31 If write-down, write-down trigger(s) 32 If write-down, full or partial 33 If write-down, permanent or temporary N/A	24 If convertible, conversion trigger(s)	tory authorities; statutory	tory authorities; statutory	tory authorities; statutory	Based on discretion of regula- tory authorities; statutory approach
26 If convertible, conversion rate N/A N/A N/A N/A N/A N/A 27 If convertible, mandatory or optional conversion 28 If convertible, specify instrument type convertible into 29 If convertible, specify issuer of instrument it converts into 30 Write-down features Yes Yes Yes Yes Yes Yes 31 If write-down, write-down trigger(s) 32 If write-down, full or partial N/A	25 If convertible, fully or partial	N/A	N/A	N/A	N/A
If convertible, mandatory or optional conversion N/A N	26 If convertible, conversion rate	N/A	N/A	N/A	N/A
ible into 29 If convertible, specify issuer of instrument it converts into 30 Write-down features 31 If write-down, write-down trigger(s) 32 If write-down, write-down, write-down trigger(s) 33 If write-down, write-down write-down, write-down, write-down, write-down, write-down wri	27 If convertible, mandatory or optional conver- sion	N/A	N/A	N/A	N/A
If convertible, specify issuer of instrument it converts into N/A	28 If convertible, specify instrument type convertible into	N/A	N/A	N/A	N/A
Write-down features Yes	29 If convertible, specify issuer of instrument it	N/A	N/A	N/A	N/A
Based on discretion of regulatory authorities; statutory approach N/A WA N/A WA N/A WA N/A WA N/A WA N/A N/	30 Write-down features	Yes	Yes	Yes	Yes
If temporary write-down, permanent or temporary N/A	31 If write-down, write-down trigger(s)	tory authorities; statutory	tory authorities; statutory	tory authorities; statutory	Based on discretion of regula- tory authorities; statutory approach
Hemporary write-down, description of write- up mechanism Soution in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) N/A N/A N/A N/A N/A N/A N/A N/	32 If write-down, full or partial	N/A	N/A	N/A	N/A
up mechanism 5 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) 6 Non-compliant transitioned features No Subordinated to insolvency creditors No No No No No No No No No N	33 If write-down, permanent or temporary	N/A	N/A	N/A	N/A
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Subordinated to insolvency creditors No No No No No	34 If temporary write-down, description of write-			·	· · · · · · · · · · · · · · · · · · ·
·	35 Position in subordination hierarchy in liquidation (specify instrument type immediately				Subordinated to insolvency creditors
27 If you specify non-compliant features N/A N/A N/A N/A N/A	36 Non-compliant transitioned features	No	No	No	No
37 if yes, specify flori-compliant reacures IN/A IN/A IN/A	37 If yes, specify non-compliant features	N/A	N/A	N/A	N/A

berg identifier for private placement) Regulatory treatment Regulatory Regul		Tier 2			
2 Unique identifier (e.g. CLSP), 18th or fillown been iglentifier for private placement) 3 Governing lavely of the instrument German law German law German law German law Regulatory treatment 4 Transitional CRR rules 5 Tier 2 5 Tier 2 5 Tier 2 6 Eligible at solo/fub-brossolidated/solo & Luck-brossolidated (sub-brossolidated level bush-consolidated level bush-consol		Instrument 84	Instrument 85	Instrument 86	Instrument 87
berg identifier for private placement) Regulatory treatment Regulatory Regul	1 Issuer	DZ BANK AG	DZ BANK AG	DZ BANK AG	DZ BANK AG
Regulatory treatment 1 Transitional CRR rules 1 Ter 2		SSD 8054	SSD 8059	SSD 8063	SSD 8065
Transitional CRR rules Ter 2 Ter	<u>-</u>	German law	German law	German law	German law
5 Post-transitional CRR rules	9 /				
6 Eligible at soloifush-jornsolidated level (sub-)-consolidated feel (sub-)-consolidated (sub-)-					
Sub-Consolidated level Subordinated capital Art. 63 CRR Art. 63					
Jurisdiction) Art. 63 CRR Art.	(sub-)consolidated level				
Section of the continuence of the content reporting date) Section of the content of the cont					
99 Issue price 100% 99.28% 100% 100% 100% 100% 100% 100% 100% 10	(currency in million, as of most recent reporting date)				
19. Redemption price 100%	9 Nominal amount of instrument	9	5	5	5
10 Accounting classification Liability - amortised cost Liability - amortised cost Liability - amortised cost Cost Liability - amortised cost Cost Liability - amortised cost Liabil	9a Issue price	100%	99.28%	100%	100%
11 Original date of issuance	9b Redemption price	100%	100%	100%	100%
12 Perpetual or dated	10 Accounting classification	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost
13 Original maturity date 4/3/2020 4/3/2018 4/4	11 Original date of issuance	4/3/2008	4/3/2008	4/4/2008	4/4/2008
Id. Subject to prior supervisory approval No No No No No No No N	12 Perpetual or dated	Dated	Dated	Dated	Dated
Id. Subject to prior supervisory approval No No No No No No No N		4/3/2020	4/3/2018	4/4/2018	4/4/2018
15 Optional call date, contingent call dates and redemption amount No No No No No No No N		No	No	No	No
Fixed or floating dividend/coupon Fixed	15 Optional call date, contingent call dates and	No	No	No	No
18 Coupon rate and any related index 6.53% 6.31% 6.44% 6.45% 19 Existence of a dividend stopper No No No No No No No N	<u> </u>	N/A	N/A	N/A	N/A
18 Coupon rate and any related index 6.53% 6.31% 6.44% 6.45% 19 Existence of a dividend stopper No No No No No No No N	47 Fined on flooring abide advenue.	etd	Fired	Photo d	Fire d
19 Existence of a dividend stopper No No No No Mandatory Mandato					
20aFully discretionary, partially discretionary or mandatory (in terms of timing) Mandatory Mand	· · · · · · · · · · · · · · · · · · ·				
mandatory (in terms of timing) 20 Evily discretionary, partially discretionary or mandatory (in terms of amount) 21 Existence of step up or other incentive to redeem 22 Non-cumulative or cumulative 23 Convertible or non-convertible 24 If convertible, conversion trigger(s) 25 Eff convertible, conversion trigger(s) 26 If convertible, fully or partial 27 If convertible, mandatory or optional conversion trible, specify instrument type conversion or papproach 28 If convertible, specify instrument type convertible 29 If write-down, full or partial 20 Wife-down, permanent or temporary 20 If temporary write-down, description of wide with the full of the process of the	**				
maidatory (in terms of amount) I Existence of step up or other incentive to redeem No N	mandatory (in terms of timing)				
Process Proc		Mandatory	Mandatory	Mandatory	Mandatory
Convertible or non-convertible Convertible Convertib	21 Existence of step up or other incentive to redeem	No	No	No	No
Based on discretion of regulatory authorities; statutory approach	22 Non-cumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
tory authorities; statutory approach sproach sproach approach appr	23 Convertible or non-convertible	Convertible	Convertible	Convertible	Convertible
26 If convertible, conversion rate N/A N/A N/A N/A N/A N/A 27 If convertible, mandatory or optional conversion 28 If convertible, specify instrument type convertible into 29 If convertible, specify instrument it converts into 30 Write-down features Yes Yes Yes Yes 31 If write-down, write-down trigger(s) 32 If write-down, full or partial 33 If write-down, permanent or temporary 34 If temporary write-down, description of write-dyne mechanism 35 Position in subordination hierarchy in liquidation in subordination in subordination hierarchy in liquidation in subordination hierarchy in liquidation in subordination in subordination hierarchy in liquidation in subordination in subordina	24 If convertible, conversion trigger(s)	tory authorities; statutory	tory authorities; statutory	tory authorities; statutory	
26 If convertible, conversion rate N/A N/A N/A N/A N/A N/A 27 If convertible, specify instrument type convertible into 28 If convertible, specify instrument type convertible, specify issuer of instrument it converts into 30 Write-down features Yes Yes Yes Yes Yes 31 If write-down, write-down trigger(s) 32 If write-down, full or partial N/A N/A N/A N/A N/A N/A N/A N/A 33 If write-down, permanent or temporary N/A	25 If convertible, fully or partial	N/A	N/A	N/A	N/A
sion 8 If convertible, specify instrument type convertible, specify issuer of instrument it converts into 9 If convertible, specify issuer of instrument it converts into 10 Write-down features 11 If write-down, write-down trigger(s) 12 If write-down, write-down, write-down trigger(s) 13 If write-down, full or partial 14 Write-down, full or partial 15 If write-down, full or partial 16 Write-down, permanent or temporary 17 If write-down, description of write-up mechanism 18 If write-down, description of write-up mechanism 19 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) 10 No 11 N/A 12 N/A 13 If write-down, full or partial 15 Position in subordination hierarchy in liquidation for instrument type immediately senior to instrument type immediately senior to instrument) 16 Non-compliant transitioned features 17 N/A 18 N/	26 If convertible, conversion rate	N/A	N/A	N/A	N/A
ible into 29 If convertible, specify issuer of instrument it converts into 30 Write-down features Yes Yes Yes Yes Yes Yes 31 If write-down, write-down trigger(s) 32 If write-down, write-down, write-down trigger(s) 33 If write-down, write-down, write-down, write-down, write-down, write-down, write-down, write-down, write-down, full or partial 34 If write-down, permanent or temporary 35 If write-down, permanent or temporary 36 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) 37 Non-compliant transitioned features 38 Non-compliant transitioned features 39 Non-compliant transitioned features 30 Non-compliant transitioned features 30 Non-compliant transitioned features 31 If write-down, permanent or temporary 32 Non-compliant transitioned features 34 If exporary write-down, description of write-up mechanism 35 Position in subordination hierarchy in liquidation for tegulatory authorities; statutory approach 36 Non-compliant transitioned features 37 Non-compliant transitioned features 38 Non-compliant transitioned features 39 Non-compliant transitioned features 30 Non-compliant	27 If convertible, mandatory or optional conver- sion	N/A	N/A	N/A	N/A
If convertible, specify issuer of instrument it converts into N/A	28 If convertible, specify instrument type convert-	N/A	N/A	N/A	N/A
Write-down features Yes	29 If convertible, specify issuer of instrument it	N/A	N/A	N/A	N/A
Based on discretion of regulatory authorities; statutory approach N/A N/A N/A N/A N/A N/A N/A N/		Yes	Yes	Yes	Yes
If temporary write-down, permanent or temporary 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 If temporary write-down, description of write- up mechanism N/A N/A N/A N/A If temporary write-down, description of write- up mechanism N/A N/A N/A If temporary write-down, description of write- up mechanism N/A N/A N/A If temporary write-down, description of write- up mechanism N/A N/A N/A If temporary write-down, description of write- up mechanism N/A N/A N/A If temporary write-down, description of write- up mechanism N/A N/A If temporary write-down, description of write- up mechanism N/A N/A If temporary write-down, description of write- up mechanism N/A N/A If temporary write-down, description of write- up mechanism N/A N/A If temporary write-down, description of write- up mechanism N/A N/A If temporary write-down, description of write- up mechanism N/A If temporary write-down, description of write- up mechanism N/A If temporary write-down, description of write- up mechanism N/A If temporary write-down, description of write- up mechanism N/A If temporary write-down, description of write- up mechanism N/A If temporary write-down, description of write- up mechanism N/A If temporary write-down, description of write- up mechanism N/A If temporary write-down, description of write- up mechanism N/A If temporary write-down, description of write- up mechanism N/A If temporary write-down, description of write- up mechanism N/A If temporary write-down, description of write- up mechanism N/A If temporary write-down, description of write- up mechanism N/A If temporary write-down, description of write- up mechanism N/A If temporary write-down, description of write- up mechanism N/A If temporary write-down, description of write- up mechanism N/A If temporary write-dow	31 If write-down, write-down trigger(s)	Based on discretion of regula- tory authorities; statutory	Based on discretion of regulatory authorities; statutory	Based on discretion of regula- tory authorities; statutory	Based on discretion of regula- tory authorities; statutory
34 If temporary write-down, description of write- up mechanism 35 Position in subordination hierarchy in liquida- tion (specify instrument type immediately senior to instrument) 36 Non-compliant transitioned features 38 Non-compliant transitioned features 39 Non-compliant transitioned features 30 Non-compliant transitioned features 31 Non-compliant transitioned features 32 Non-compliant transitioned features 33 Non-compliant transitioned features 34 Non-compliant transitioned features 35 Non-compliant transitioned features 36 Non-compliant transitioned features 36 Non-compliant transitioned features 37 Non-compliant transitioned features 38 Non-compliant transitioned features 39 Non-compliant transitioned features 30 Non-compliant transitioned featu	32 If write-down, full or partial	N/A	N/A	N/A	N/A
up mechanism 5 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) 6 Non-compliant transitioned features No Subordinated to insolvency creditors No No No No No No No No No N	<u> </u>	N/A	N/A	N/A	N/A
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) No N	34 If temporary write-down, description of write-			·	· · · · · · · · · · · · · · · · · · ·
•	35 Position in subordination hierarchy in liquidation (specify instrument type immediately				
37 If yes, specify non-compliant features 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

	Tier 2			
	Instrument 88	Instrument 89	Instrument 90	Instrument 91
1 Issuer	DZ BANK AG	DZ BANK AG	DZ BANK AG	DZ BANK AG
2 Unique identifier (e.g. CUSIP, ISIN or Bloom- berg identifier for private placement)	DZ1G3A	SSD 8058	SSD 8039	SSD 8066
Governing law(s) of the instrument Regulatory treatment	German law	German law	German law	German law
<u> </u>	Tier 2	Tier 2	Tier 2	Tier 2
	Tier 2	Tier 2	Tier 2	Tier 2
	Solo and (sub-)consolidated	Solo and (sub-)consolidated	Solo and (sub-)consolidated	Solo and (sub-)consolidated
7 Instrument type (types to be specified by each	Subordinated capital Art. 63 CRR			
	10	1	1	2
9 Nominal amount of instrument	18	2	1	4
9a Issue price	99.78%	100%	100%	100%
9b Redemption price	100%	100%	100%	100%
10 Accounting classification	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost	Liability – fair value option
	4/7/2008	4/7/2008	4/8/2008	4/9/2008
12 Perpetual or dated	Dated	Dated	Dated	Dated
13 Original maturity date	4/9/2018	4/9/2018	4/8/2019	4/9/2018
, , , , , , , , , , , , , , , , , , , ,	No	No	No	No
15 Optional call date, contingent call dates and redemption amount	No	No	No	No
16 Subsequent call dates, if applicable	N/A	N/A	N/A	N/A
17 Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Floating
	6.35%	6.44%	6.49%	118.50% x 10Y EUR swap rate MIN 6% p.a., MAX 10% p.a.
19 Existence of a dividend stopper	No	No	No	No
20aFully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory
20bFully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory
21 Existence of 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	Convertible	Convertible	Convertible	Convertible
	Based on discretion of regulatory authorities; statutory approach	Based on discretion of regula- tory authorities; statutory approach	Based on discretion of regula- tory authorities; statutory approach	Based on discretion of regula- tory authorities; statutory approach
	N/A	N/A	N/A	N/A
26 If convertible, conversion rate	N/A	N/A	N/A	N/A
27 If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
28 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	Yes	Yes	Yes	Yes
	Based on discretion of regula- tory authorities; statutory approach	Based on discretion of regulatory authorities; statutory approach	Based on discretion of regula- tory authorities; statutory approach	Based on discretion of regula- tory authorities; statutory approach
	N/A	N/A	N/A	N/A
	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
	Subordinated to insolvency creditors			
36 Non-compliant transitioned features	No	No	No	No

		Tier 2			
		Instrument 92	Instrument 93	Instrument 94	Instrument 95
1	Issuer	DZ BANK AG	DZ BANK AG	DZ BANK AG	DZ BANK AG
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	SSD 8074	SSD 8076	SSD 8099	NSV 8188
3	Governing law(s) of the instrument	German law	German law	German law	German law
_	Regulatory treatment				
4	Transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
5	Post-transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
6	Eligible at solo/(sub-)consolidated/solo & (sub-)consolidated level	Solo and (sub-)consolidated	Solo and (sub-)consolidated	Solo and (sub-)consolidated	Solo and (sub-)consolidated
7	Instrument type (types to be specified by each jurisdiction)	Subordinated capital Art. 63 CRR			
8	Amount recognised in regulatory capital (currency in million, as of most recent reporting date)	1	1	2	3
9	Nominal amount of instrument	1	1	3	5
9а	Issue price	100%	100%	100%	100%
9b	Redemption price	100%	100%	100%	100%
10	Accounting classification	Liability – amortised cost			
11	Original date of issuance	4/9/2008	4/9/2008	4/28/2008	5/15/2008
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date	4/9/2018	4/9/2018	4/28/2018	4/9/2018
14	Issuer call subject to prior supervisory approval	No	No	No	No
	Optional call date, contingent call dates and redemption amount	No	No	No	No
16	Subsequent call dates, if applicable	N/A	N/A	N/A	N/A
17	Fired on the stime divides discovers	Fixed	Fixed	Fixed	Fixed
_	Fixed or floating dividend/coupon				
	Coupon rate and any related index	6.35%	6.41%	6.66%	6.45%
	Existence of a dividend stopper	No	No	No	No
	aFully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory
20l	oFully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of 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	Convertible	Convertible	Convertible	Convertible
24	If convertible, conversion trigger(s)	Based on discretion of regula- tory authorities; statutory approach			
25	If convertible, fully or partial	N/A	N/A	N/A	N/A
	If convertible, conversion rate	N/A	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
28	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	Yes	Yes	Yes	Yes
31	If write-down, write-down trigger(s)	Based on discretion of regulatory authorities; statutory approach	Based on discretion of regula- tory authorities; statutory approach	Based on discretion of regula- tory authorities; statutory approach	Based on discretion of regula- tory authorities; 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
	If temporary write-down, description of write- up mechanism	N/A	N/A	N/A	N/A
35	Position in subordination hierarchy in liquida- tion (specify instrument type immediately senior to instrument)	Subordinated to insolvency creditors			
36	Non-compliant transitioned features	No	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
_					

	Tier 2			
	Instrument 96	Instrument 97	Instrument 98	Instrument 99
Issuer	DZ BANK AG	DZ BANK AG	DZ BANK AG	DZ BANK AG
Unique identifier (e.g. CUSIP, ISIN or Bloom- berg identifier for private placement)	NSV 8186	NSV 8187	SSD 8419	SSD 8420
Governing law(s) of the instrument	German law	German law	German law	German law
Regulatory treatment				
Transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Post-transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Eligible at solo/(sub-)consolidated/solo & (sub-)consolidated level	Solo and (sub-)consolidated	Solo and (sub-)consolidated	Solo and (sub-)consolidated	Solo and (sub-)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 report- ing date)	11	10	14	1
Nominal amount of instrument	20	10	20	2
a Issue price	100%	100%	100%	100%
9b 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	5/15/2008	5/15/2008	12/29/2008	12/29/2008
2 Perpetual or dated	Dated	Dated	Dated	Dated
3 Original maturity date	4/11/2018	4/14/2020	12/27/2018	12/27/2018
4 Issuer call subject to prior supervisory approva	l 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. Final and antinon dividend (common	etd	Fired	Fired	rid
7 Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
8 Coupon rate and any related index	6.42%	6.50%	6.75%	6.75%
9 Existence of a dividend stopper	No	No	No	No
20aFully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory
20bFully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory
21 Existence of 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	Convertible	Convertible	Convertible	Convertible
24 If convertible, conversion trigger(s)	Based on discretion of regula- tory authorities; statutory approach	Based on discretion of regula- tory authorities; statutory approach	Based on discretion of regula- tory authorities; statutory approach	Based on discretion of regula- tory authorities; statutory approach
25 If convertible, fully or partial	N/A	N/A	N/A	N/A
26 If convertible, conversion rate	N/A	N/A	N/A	N/A
27 If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
28 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
	Yes	Yes	Yes	Yes
'0 Write-down features	. •••	Based on discretion of regula-	Based on discretion of regula-	Based on discretion of regula-
0 Write-down features 11 If write-down, write-down trigger(s)	Based on discretion of regula- tory authorities; statutory approach	tory authorities; statutory approach	tory authorities; statutory approach	tory authorities; statutory approach
	tory authorities; statutory	tory authorities; statutory	tory authorities; statutory	
31 If write-down, write-down trigger(s)	tory authorities; statutory approach	tory authorities; statutory approach	tory authorities; statutory approach	approach
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-	tory authorities; statutory approach N/A N/A	tory authorities; statutory approach N/A	tory authorities; statutory approach N/A	approach N/A
If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary	tory authorities; statutory approach N/A N/A	tory authorities; statutory approach N/A N/A	tory authorities; statutory approach N/A N/A	approach N/A N/A
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 Position in subordination hierarchy in liquidation (specify instrument type immediately	tory authorities; statutory approach N/A N/A N/A Subordinated to insolvency	tory authorities; statutory approach N/A N/A N/A Subordinated to insolvency	tory authorities; statutory approach N/A N/A N/A Subordinated to insolvency	approach N/A N/A N/A Subordinated to insolvency

	Tier 2			
	Instrument 100	Instrument 101	Instrument 102	Instrument 103
Issuer	DZ BANK AG	DZ BANK AG	DZ BANK AG	DZ BANK AG
Unique identifier (e.g. CUSIP, ISIN or Bloom- berg identifier for private placement)	SSD 8421	SSD 8424	SSD 8425	SSD 8422
Governing law(s) of the instrument	German law	German law	German law	German law
Regulatory treatment				
Transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Post-transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Eligible at solo/(sub-)consolidated/solo & (sub-)consolidated level	Solo and (sub-)consolidated	Solo and (sub-)consolidated	Solo and (sub-)consolidated	Solo and (sub-)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	4	35	6
Nominal amount of instrument	1	5	50	8
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	12/29/2008	12/29/2008	12/29/2008	12/29/2008
2 Perpetual or dated	Dated	Dated	Dated	Dated
3 Original maturity date	12/27/2018	12/27/2018	12/27/2018	1/15/2019
4 Issuer call subject to prior supervisory approv-	No	No No	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	6.75%	6.75%	6.75%	7.05%
· · · · · · · · · · · · · · · · · · ·	No	No	No	7.05% No
9 Existence of a dividend stopper DaFully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory
0bFully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory
1 Existence of 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	Convertible	Convertible	Convertible	Convertible
4 If convertible, conversion trigger(s)	Based on discretion of regula- tory authorities; statutory approach	Based on discretion of regula- tory authorities; statutory approach	Based on discretion of regula- tory authorities; statutory approach	Based on discretion of regul tory authorities; statutory approach
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	Yes	Yes	Yes	Yes
1 If write-down, write-down trigger(s)	Based on discretion of regulatory authorities; statutory	Based on discretion of regulatory authorities; statutory	Based on discretion of regula- tory authorities; statutory	Based on discretion of regul tory authorities; statutory
	approach	approach	approach	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
		N/A	N/A	N/A
34 If temporary write-down, description of write- up mechanism				
4 If temporary write-down, description of write- up mechanism		Subordinated to insolvency creditors	Subordinated to insolvency creditors	Subordinated to insolvency creditors
4 If temporary write-down, description of write- up mechanism 5 Position in subordination hierarchy in liquida- tion (specify instrument type immediately	Subordinated to insolvency			

	Tier 2			
-	Instrument 104	Instrument 105	Instrument 106	Instrument 107
1 Issuer	DZ BANK AG	DZ BANK AG	DZ BANK AG	DZ BANK AG
2 Unique identifier (e.g. CUSIP, ISIN or Bloom- berg identifier for private placement)	SSD 8427	SSD 8453	SSD 8454	SSD 8455
3 Governing law(s) of the instrument	German law	German law	German law	German law
Regulatory treatment				
4 Transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
5 Post-transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
6 Eligible at solo/(sub-)consolidated/solo & (sub-)consolidated level	Solo and (sub-)consolidated	Solo and (sub-)consolidated	Solo and (sub-)consolidated	Solo and (sub-)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
8 Amount recognised in regulatory capital (currency in million, as of most recent report- ing date)	1	1	2	2
9 Nominal amount of instrument	10	2	3	3
9a Issue price	100%	99.78%	99.78%	100%
9b Redemption price	100%	100%	100%	100%
10 Accounting classification	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost
11 Original date of issuance	12/29/2008	1/16/2009	1/16/2009	1/20/2009
12 Perpetual or dated	Dated	Dated	Dated	Dated
13 Original maturity date	12/29/2015	1/16/2019	1/16/2019	1/21/2019
14 Issuer call subject to prior supervisory approv-	No	No	No	No
15 Optional call date, contingent call dates and redemption amount	No	No	No	No
16 Subsequent call dates, if applicable	N/A	N/A	N/A	N/A
17 Fixed or floating dividend/coupon	Floating	Fixed	Fixed	Floating
18 Coupon rate and any related index	12-month Euribor + 300 bps	6.25%	6.25%	12-month Euribor + 265 bps
19 Existence of a dividend stopper	No	No	No	No
20aFully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory
20bFully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory
21 Existence of 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	Convertible	Convertible	Convertible	Convertible
24 If convertible, conversion trigger(s)	Based on discretion of regulatory authorities; statutory approach	Based on discretion of regula- tory authorities; statutory approach	Based on discretion of regula- tory authorities; statutory approach	Based on discretion of regula- tory authorities; statutory approach
25 If convertible, fully or partial	N/A	N/A	N/A	N/A
26 If convertible, conversion rate	N/A	N/A	N/A	N/A
27 If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
28 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	Yes	Yes	Yes	Yes
31 If write-down, write-down trigger(s)	Based on discretion of regula- tory authorities; statutory	Based on discretion of regula- tory authorities; statutory	Based on discretion of regula- tory authorities; statutory	Based on discretion of regula- tory authorities; statutory
	approach	approach	approach	approach
32 If write-down, full or partial	N/A	N/A	N/A	N/A
33 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
35 Position in subordination hierarchy in liquida- tion (specify instrument type immediately senior to instrument)	Subordinated to insolvency creditors	Subordinated to insolvency creditors	Subordinated to insolvency creditors	Subordinated to insolvency creditors
36 Non-compliant transitioned features	No	No	No	No
37 If yes, specify non-compliant features	N/A	N/A	N/A	N/A

	Tier 2			
	Instrument 108	Instrument 109	Instrument 110	Instrument 111
1 Issuer	DZ BANK AG	DZ BANK AG	DZ BANK AG	DZ BANK AG
2 Unique identifier (e.g. CUSIP, ISIN or Bloom- berg identifier for private placement)	DZ1J3P	SSD 8521	DZ1J3G	SSD 11369
Governing law(s) of the instrument	German law	German law	German law	German law
Regulatory treatment				
Transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Post-transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Eligible at solo/(sub-)consolidated/solo & (sub-)consolidated level	Solo and (sub-)consolidated	Solo and (sub-)consolidated	Solo and (sub-)consolidated	Solo and (sub-)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)	8	4	5	3
Nominal amount of instrument	8	5	5	5
a Issue price	100%	100%	100%	100%
b Redemption price	100%	100%	100%	100%
10 Accounting classification	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost
11 Original date of issuance	9/27/2013	2/11/2009	9/19/2013	9/24/2013
12 Perpetual or dated	Dated	Dated	Dated	Dated
13 Original maturity date	9/27/2023	2/11/2019	9/19/2023	9/24/2018
14 Issuer call subject to prior supervisory approval	Yes	No	No	No
15 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
18 Coupon rate and any related index	4.37%	7.00%	4.43%	3.18%
19 Existence of a dividend stopper	No	No	No	No
20aFully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory
20bFully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory
21 Existence of 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	Convertible	Convertible	Convertible	Convertible
24 If convertible, conversion trigger(s)	Based on discretion of regulatory authorities; statutory approach	Based on discretion of regula- tory authorities; statutory approach	Based on discretion of regulatory authorities; statutory approach	Based on discretion of regula- tory authorities; statutory approach
25 If convertible, fully or partial	N/A	N/A	N/A	N/A
26 If convertible, conversion rate	N/A	N/A	N/A	N/A
27 If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
28 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	Yes	Yes	Yes	Yes
31 If write-down, write-down trigger(s)	Based on discretion of regulatory authorities; statutory approach	• • • • • • • • • • • • • • • • • • • •	Based on discretion of regula- tory authorities; statutory	Based on discretion of regula- tory authorities; statutory
		approach	approach	approach
32 If write-down, full or partial	N/A	N/A	N/A	N/A
33 If write-down, permanent or temporary 34 If temporary write-down, description of	N/A N/A	N/A N/A	N/A N/A	N/A N/A
write-up mechanism 35 Position in subordination hierarchy in liquidation (specify instrument type immedi-	Subordinated to insolvency creditors	Subordinated to insolvency creditors	Subordinated to insolvency creditors	Subordinated to insolvency creditors
ately senior to instrument)				
36 Non-compliant transitioned features	No	No	No	No
37 If yes, specify non-compliant features	N/A	N/A	N/A	N/A

	Tier 2			
	Instrument 112	Instrument 113	Instrument 114	Instrument 115
Issuer	DZ BANK AG	DZ BANK AG	DZ BANK AG	DZ BANK AG
! Unique identifier (e.g. CUSIP, ISIN or Bloom- berg identifier for private placement)	SSD 8512	NSV 8232	SSD 8543	SSD 8548
Governing law(s) of the instrument	German law	German law	German law	German law
Regulatory treatment				
Transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Post-transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Eligible at solo/(sub-)consolidated/solo & (sub-)consolidated level	Solo and (sub-)consolidated	Solo and (sub-)consolidated	Solo and (sub-)consolidated	Solo and (sub-)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)	4	9	10	7
Nominal amount of instrument	5	10	10	10
a 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	2/11/2009	2/11/2009	2/17/2009	2/25/2009
2 Perpetual or dated	Dated	Dated	Dated	Dated
3 Original maturity date	2/11/2019	2/11/2020	2/17/2021	2/25/2019
,	No	No 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	7.00%	7.12%	7.00%	6.70%
9 Existence of a dividend stopper	7.00% No	7.12% No	7.00% No	No
Da Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory
0bFully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory
1 Existence of 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	Convertible	Convertible	Convertible	Convertible
4 If convertible, conversion trigger(s)	Based on discretion of regula- tory authorities; statutory approach	Based on discretion of regula- tory authorities; statutory approach	Based on discretion of regula- tory authorities; statutory approach	Based on discretion of regulatory authorities; statutory approach
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
	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	Yes	Yes	Yes	Yes
1 If write-down, write-down trigger(s)	Based on discretion of regulatory authorities; statutory	Based on discretion of regula- tory authorities; statutory	Based on discretion of regula- tory authorities; statutory	Based on discretion of regulatory authorities; statutory
	approach	approach	approach	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
•	6 1 12 4 14 1 1	Subordinated to insolvency	Subordinated to insolvency	Subordinated to insolvency
5 Position in subordination hierarchy in liquida- tion (specify instrument type immediately senior to instrument)	creditors	creditors	creditors	creditors

Bergi latertifier for private placement		Tier 2			
Unique identifier (e.g. CUSP); NN or Bloom- berg identifier (e.g. CUSP); NN or Bloom- berg identifier (e.g. CUSP); NN or Bloom- berg identifier private placement Governing law(s) of the instrument German law The 2 File 2 The 2 Solo and (sub-)concilidated glob law Art. 63 CRR A		Instrument 116	Instrument 117	Instrument 118	Instrument 119
Bergi latertifier for private placement					
Fegulatory treatment Transitional CRR rules Tier 2		SSD 8643	SSD 8642	SSD 8664	SSD 8674
Transitional CRR rules Ter 2 Tier 2 T	Governing law(s) of the instrument	German law	German law	German law	German law
Post-transitional CRR rules Tier 2	Regulatory treatment				
Eligible at solo/foutb-)consolidated love Solo and (sub-)consolidated Solo and (sub-)conso	Transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Sub-cross-licitated level Sub-cross-licitated level Sub-cross-licitated level Sub-cross-licitated level Sub-cross-licitated capital Art. 63 CRR	Post-transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Art. 63 CRR Art. 6		Solo and (sub-)consolidated	Solo and (sub-)consolidated	Solo and (sub-)consolidated	Solo and (sub-)consolidated
Convertible					
a Issue price 100% 100% 100% 100% 100% 100% 100% 100	(currency in million, as of most recent report-	150	3	4	1
b Redemption price 100% 100% 100% 100% 100% 100% 100% 100	Nominal amount of instrument	200	8	5	7
0. Accounting classification	a Issue price	100%	100%	100%	100%
0. Accounting classification	b Redemption price	100%	100%	100%	100%
1 Original date of issuance 312099 4222009 4232009 4232009 2 Perpetual or dated DateDateDateDateDateDateDateDateDateDate					Liability – amortised cost
2 Perpetual or dated	<u> </u>	-	•		· · · · · · · · · · · · · · · · · · ·
3 Original maturity date 4/1/2019 4/2017 4/22/2019 4/23/2016 4 Issuer call subject to prior supervisory approvance and a subject to prior supervisory approvance and any related index and composition of the subject of	9				
4 Issuer call subject to prior supervisory approval of all of the prior supervisory approval of all of the prior supervisory approval of the prior supervisory approach of the prior supervisor senior to instrument) 4 In the prior supervisory approach of the prior supervisor of the prior supervisory approach of the prior supervisor of the prior supervisory approach of the prior	•				
5 Optional call date, contingent call dates and redemption amount 5 Subsequent call dates, if applicable N/A	4 Issuer call subject to prior supervisory approv-				
5 Subsequent call dates, if applicable N/A	5 Optional call date, contingent call dates and	No	No	No	No
3 Coupon rate and any related index 3 -month Euribor + 325 bps p.a. 5.61% 6.83% 6.83% 6.83% 6.83% 6.83% 6.84% 6.83		N/A	N/A	N/A	N/A
3 Coupon rate and any related index 3 -month Euribor + 325 bps p.a. 5.61% 6.83% 6.83% 7.64% 7.64% 8.7564% 9. Existence of a dividend stopper Mo No	7 Fixed or floating dividend/coupon	Floating	Fixed	Fixed	Fixed
30 Existence of a dividend stopper 31 Abruly discretionary, partially discretionary or mandatory (in terms of timing) 32 Mandatory (in terms of timing) 33 Evally discretionary, partially discretionary or mandatory (in terms of amount) 34 Existence of step up or other incentive to redeem 35 Convertible or non-convertible 46 If convertible, conversion trigger(s) 47 If convertible, fully or partial 48 If convertible, mandatory or optional conversion 49 If convertible, specify instrument type convertible 40 If convertible, specify issuer of instrument it convertible 41 If write-down, write-down trigger(s) 42 If write-down, full or partial 43 If write-down, permanent or temporary 44 If temporary write-down, description of write-up mediately senior to instrument to fossible the first of instrument type enother in subordination in subordination hierarchy in liquidation (specify instrument) (redictions) 45 If temporary write-down, description of write-up mediately senior to instrument type immediately senior to instrument) 45 Non-compliant transitioned features 46 Non-compliant transitioned features 57 Non-compliant transitioned features 58 Non-compliant transitioned features 59 Non-compliant transi					
Defully discretionary, partially discretionary or mandatory (in terms of timing) Mandatory Manda					
Defaulty discretionary, partially discretionary or mandatory (in terms of amount) No No No No No No No N	DaFully discretionary, partially discretionary or				
1 Existence of step up or other incentive to redeem 2 Non-cumulative or cumulative 3 Convertible or non-convertible 4 If convertible, conversion trigger(s) 5 If convertible, conversion trigger(s) 6 If convertible, conversion redeem 8 Ava N/A N/A N/A N/A N/A 8 If convertible, passed or discretion of regulative statutory approach 9 If convertible, specify issuer of instrument type convertible, specify instrument type approach 9 If write-down, full or partial N/A	0bFully discretionary, partially discretionary or	Mandatory	Mandatory	Mandatory	Mandatory
3 Convertible or non-convertible Convertible Convertible Convertible Convertible, convertible, conversion trigger(s) 4 If convertible, conversion trigger(s) 5 If convertible, fully or partial N/A	1 Existence of step up or other incentive to	No	No	No	No
3 Convertible or non-convertible Convertible Convertible Convertible Convertible, convertible, conversion trigger(s) 4 If convertible, conversion trigger(s) 5 If convertible, fully or partial N/A		Cumulative	Cumulative	Cumulative	Cumulative
Based on discretion of regulatory authorities; statutory approach If convertible, conversion trigger(s) If convertible, fully or partial If convertible, conversion rate If convertible, conversion rate If convertible, mandatory or optional conversion 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 If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary If write-down, germanent or temporary If write-down, description of write- If write-down, description of write- If write-down, germanent or temporary If write-down, description of write- If write-down,					
5 If convertible, fully or partial 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 7 If convertible, mandatory or optional conversion N/A N/A 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 N/A N/A N/A 9 If convertible, specify issuer of instrument it convertible into N/A		Based on discretion of regulatory authorities; statutory	Based on discretion of regulatory authorities; statutory	Based on discretion of regulatory authorities; statutory	Based on discretion of regul tory authorities; statutory
6 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 N/A N/A N/A 8 If convertible, specify instrument type convertible into 9 If convertible, specify issuer of instrument it converts into 0 Write-down features Yes Yes Yes Yes Yes Yes 1 If write-down, write-down trigger(s) Based on discretion of regulatory authorities; statutory approach approach approach approach approach A N/A N/A N/A N/A N/A 8 If write-down, full or partial N/A N/A N/A N/A N/A N/A N/A 8 If write-down, permanent or temporary N/A N/A N/A N/A N/A N/A N/A N/A 9 If temporary write-down, description of write-N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	5 If convertible, fully or partial				
7 If convertible, mandatory or optional conversion 8 If convertible, specify instrument type convertible into 9 If convertible into 9 If convertible, specify issuer of instrument it converts into 0 Write-down features 1 If write-down, write-down trigger(s) 2 If write-down, full or partial 3 If write-down, permanent or temporary 4 If temporary write-down, description of write-N/A 4 If temporary write-down, description of write-N/A 5 Position in subordination hierarchy in liquidation (specify instrument) 6 Non-compliant transitioned features N/A N/A N/A N/A N/A N/A N/A N/					
8 If convertible, specify instrument type convertible into 9 If convertible, specify issuer of instrument it convertible into 9 If convertible, specify issuer of instrument it convertible, specify instrument type immediately senior to instrument) N/A N/A N/A N/A N/A N/A N/A N/	7 If convertible, mandatory or optional conver-				
9 If convertible, specify issuer of instrument it converts into 0 Write-down features 1 If write-down, write-down trigger(s) 2 If write-down, full or partial 3 If write-down, full or partial 4 If temporary write-down, description of write-lown, description of writ	8 If convertible, specify instrument type	N/A	N/A	N/A	N/A
Based on discretion of regulatory authorities; statutory approach If write-down, write-down trigger(s) Based on discretion of regulatory authorities; statutory approach N/A N/A N/A N/A N/A N/A N/A N/	9 If convertible, specify issuer of instrument it	N/A	N/A	N/A	N/A
Based on discretion of regulatory authorities; statutory approach If write-down, write-down trigger(s) Based on discretion of regulatory authorities; statutory approach N/A N/A N/A N/A N/A N/A N/A N/	0 Write-down features	Yes	Yes	Yes	Yes
2 If write-down, full or partial 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 N/A N/A 4 If temporary write-down, description of write- N/A N/A N/A N/A N/A N/A 5 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) 6 Non-compliant transitioned features No No No No No No	1 If write-down, write-down trigger(s)	tory authorities; statutory	tory authorities; statutory	tory authorities; statutory	
3 If write-down, permanent or temporary N/A N/A N/A N/A N/A N/A 4 If temporary write-down, description of write- N/A N/A N/A N/A N/A N/A N/A 5 Position in subordination hierarchy in liquidation (pecify instrument type immediately senior to instrument) 6 Non-compliant transitioned features No No No No No No No	2. If well a day of the control				
4 If temporary write-down, description of write- N/A					
5 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) 6 Non-compliant transitioned features No Subordinated to insolvency creditors Subordinated to insolvency creditors Subordinated to insolvency creditors Creditors No No No No No	4 If temporary write-down, description of write-	· · · · · · · · · · · · · · · · · · ·	·	•	· · · · · · · · · · · · · · · · · · ·
6 Non-compliant transitioned features No No No No	5 Position in subordination hierarchy in liquida- tion (specify instrument type immediately				
· · · · · · · · · · · · · · · · · · ·		No	No	No	No
	7 If yes, specify non-compliant features	N/A	N/A	N/A	N/A

	Tier 2			
	Instrument 120	Instrument 121	Instrument 122	Instrument 123
l Issuer	DZ BANK AG	DZ BANK AG	DZ BANK AG	DZ BANK AG
Unique identifier (e.g. CUSIP, ISIN or Bloom- berg identifier for private placement)	SSD 8746	SSD 8769	SSD 8810	SSD 8862
Governing law(s) of the instrument Regulatory treatment	German law	German law	German law	German law
Transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Post-transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Eligible at solo/(sub-)consolidated/solo & (sub-)consolidated level	Solo and (sub-)consolidated	Solo and (sub-)consolidated	Solo and (sub-)consolidated	Solo and (sub-)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	5	1	2
Nominal amount of instrument	4	6	1	3
a 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	6/3/2009	6/12/2009	6/26/2009	7/15/2009
2 Perpetual or dated	Dated	Dated	Dated	Dated
3 Original maturity date	6/3/2019	6/12/2019	6/26/2019	7/15/2019
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	7.00%	6.75%	6.66%	6.49%
9 Existence of a dividend stopper	No	No	No	No
OaFully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory
ObFully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory
1 Existence of 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	Convertible	Convertible	Convertible	Convertible
4 If convertible, conversion trigger(s)	Based on discretion of regula- tory authorities; statutory approach	Based on discretion of regula- tory authorities; statutory approach	Based on discretion of regula- tory authorities; statutory approach	Based on discretion of regulatory authorities; statutory approach
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	Yes	Yes	Yes	Yes
1 If write-down, write-down trigger(s)	Based on discretion of regulatory authorities; statutory approach	Based on discretion of regula- tory authorities; statutory approach	Based on discretion of regula- tory authorities; statutory approach	Based on discretion of regul tory authorities; 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
5 Position in subordination hierarchy in liquida- tion (specify instrument type immediately senior to instrument)	Subordinated to insolvency creditors	Subordinated to insolvency creditors	Subordinated to insolvency creditors	Subordinated to insolvency creditors
6 Non-compliant transitioned features	No	No	No	No
7 If yes, specify non-compliant features	N/A	N/A	N/A	N/A

	Tier 2			
	Instrument 124	Instrument 125	Instrument 126	Instrument 127
Issuer	DZ BANK AG	DZ BANK AG	DZ BANK AG	DZ BANK AG
Unique identifier (e.g. CUSIP, ISIN or Bloom- berg identifier for private placement)	DZ1HLL	DZ1HLM	SSD 9397	SSD 9398
Governing law(s) of the instrument Regulatory treatment	German law	German law	German law	German law
Transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Post-transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Eligible at solo/(sub-)consolidated/solo & (sub-)consolidated level	Solo and (sub-)consolidated	Solo and (sub-)consolidated	Solo and (sub-)consolidated	Solo and (sub-)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	4	3	0
Nominal amount of instrument	30	40	3	0
a Issue price	100.50%	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	9/8/2009	11/18/2009	6/24/2010	6/24/2010
2 Perpetual or dated	Dated	Dated	Dated	Dated
3 Original maturity date	10/1/2015	1/5/2016	6/24/2020	6/24/2020
4 Issuer call subject to prior supervisory approval	Yes	Yes	No	No
5 Optional call date, contingent call dates and redemption amount		t, Upon occurrence of a tax even tredemption at nominal amoun		No
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	4.50%	3.75%	5.21%	5.21%
9 Existence of a dividend stopper	No	No	No	No
DaFully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory
ObFully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory
1 Existence of 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	Convertible	Convertible	Convertible	Convertible
4 If convertible, conversion trigger(s)	Based on discretion of regula- tory authorities; statutory approach	Based on discretion of regula- tory authorities; statutory approach	Based on discretion of regula- tory authorities; statutory approach	Based on discretion of regulatory authorities; statutory approach
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	Yes	Yes	Yes	Yes
1 If write-down, write-down trigger(s)	Based on discretion of regulatory authorities; statutory approach	Based on discretion of regula- tory authorities; statutory approach	Based on discretion of regula- tory authorities; statutory approach	Based on discretion of regul tory authorities; 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
5 Position in subordination hierarchy in liquida- tion (specify instrument type immediately	Subordinated to insolvency creditors	Subordinated to insolvency creditors	Subordinated to insolvency creditors	Subordinated to insolvency creditors
senior to instrument)				
	No	No	No	No

	Tier 2			
	Instrument 128	Instrument 129	Instrument 130	Instrument 131
Issuer	DZ BANK AG	DZ BANK AG	DZ BANK AG	DZ BANK AG
Unique identifier (e.g. CUSIP, ISIN or Bloom- berg identifier for private placement)	SSD 11372	SSD 9401	SSD 9396	SSD 9399
Governing law(s) of the instrument	German law	German law	German law	German law
Regulatory treatment				
Transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Post-transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Eligible at solo/(sub-)consolidated/solo & (sub-)consolidated level	Solo and (sub-)consolidated	Solo and (sub-)consolidated	Solo and (sub-)consolidated	Solo and (sub-)consolidated
Instrument type (types to be specified by each jurisdiction)	h 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	2	3	5
Nominal amount of instrument	2	2	3	5
a Issue price	100%	100%	100%	100%
b Redemption price	100%	100%	100%	100%
O Accounting classification	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost
1 Original date of issuance	9/27/2013	6/24/2010	6/24/2010	6/25/2010
2 Perpetual or dated	Dated	Dated	Dated	Dated
3 Original maturity date	9/27/2023	6/24/2020	6/24/2020	7/25/2020
4 Issuer call subject to prior supervisory approv-		No No	No No	No
5 Optional call date, contingent call dates and redemption amount	No	No	No	No
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	4.27%	5.20%	5.21%	5.21%
9 Existence of a dividend stopper	No	No	No.	No No
Da Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory
DbFully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory
1 Existence of 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	Convertible	Convertible	Convertible	Convertible
4 If convertible, conversion trigger(s)	Based on discretion of regula- tory authorities; statutory approach	Based on discretion of regula- tory authorities; statutory approach	Based on discretion of regula- tory authorities; statutory approach	Based on discretion of regulatory authorities; statutory approach
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 conver- sion		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
	Yes	Yes	Yes	Yes
Write-down features	Pacod on discretion of records	Based on discretion of regula-	Based on discretion of regula-	Based on discretion of regulatory authorities; statutory
O Write-down features 1 If write-down, write-down trigger(s)	Based on discretion of regula- tory authorities; statutory	tory authorities; statutory	tory authorities; statutory	
1 If write-down, write-down trigger(s)	tory authorities; statutory approach	tory authorities; statutory approach	approach	approach
If write-down, write-down trigger(s) If write-down, full or partial	tory authorities; statutory approach N/A	tory authorities; statutory approach N/A	approach N/A	approach N/A
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-	tory authorities; statutory approach N/A N/A	tory authorities; statutory approach	approach	approach
If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary	tory authorities; statutory approach N/A N/A P-N/A	tory authorities; statutory approach N/A N/A	approach N/A N/A	approach N/A N/A
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 Position in subordination hierarchy in liquida tion (specify instrument type immediately	tory authorities; statutory approach N/A N/A	tory authorities; statutory approach N/A N/A N/A N/A Subordinated to insolvency	approach N/A N/A N/A Subordinated to insolvency	approach N/A N/A N/A Subordinated to insolvency

	Tier 2			
	Instrument 132	Instrument 133	Instrument 134	Instrument 135
Issuer	DZ BANK AG	DZ BANK AG	DZ BANK AG	DZ BANK AG
! Unique identifier (e.g. CUSIP, ISIN or Bloom- berg identifier for private placement)	DZ1HLO	DZ1HLZ	SSD 9441	SSD 9442
Governing law(s) of the instrument	German law	German law	German law	German law
Regulatory treatment				
Transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Post-transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Eligible at solo/(sub-)consolidated/solo & (sub-)consolidated level	Solo and (sub-)consolidated	Solo and (sub-)consolidated	Solo and (sub-)consolidated	Solo and (sub-)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	1	3	2
Nominal amount of instrument	46	1	3	2
a 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	6/29/2010	6/29/2010	7/22/2010	7/22/2010
2 Perpetual or dated	Dated	Dated	Dated	Dated
3 Original maturity date	12/29/2015	10/29/2020	7/22/2020	7/22/2020
4 Issuer call subject to prior supervisory approv-	Yes	Yes	No	No
al				No
5 Optional call date, contingent call dates and redemption amount		t, Upon occurrence of a tax even tredemption at nominal amour		INO
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	4.45%	5.20%	5.18%	5.18%
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
0bFully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory
1 Existence of 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	Convertible	Convertible	Convertible	Convertible
4 If convertible, conversion trigger(s)	Based on discretion of regula-	Based on discretion of regula-	Based on discretion of regula-	Based on discretion of regul
	tory authorities; statutory	tory authorities; statutory	tory authorities; statutory	tory authorities; statutory approach
5 If convertible, fully or partial		tory authorities; statutory		tory authorities; statutory
	tory authorities; statutory approach	tory authorities; statutory approach	tory authorities; statutory approach N/A	tory authorities; statutory approach
6 If convertible, conversion rate	tory authorities; statutory approach N/A	tory authorities; statutory approach N/A	tory authorities; statutory approach	tory authorities; statutory approach N/A
6 If convertible, conversion rate 7 If convertible, mandatory or optional conversion	tory authorities; statutory approach N/A N/A	tory authorities; statutory approach N/A N/A	tory authorities; statutory approach N/A N/A	tory authorities; statutory approach N/A N/A
6 If convertible, conversion rate 7 If convertible, mandatory or optional conversion 8 If convertible, specify instrument type convertible into	tory authorities; statutory approach N/A N/A N/A N/A	tory authorities; statutory approach N/A N/A N/A	tory authorities; statutory approach N/A N/A N/A	tory authorities; statutory approach N/A N/A
6 If convertible, conversion rate 7 If convertible, mandatory or optional conversion 8 If convertible, specify instrument type convertible into 9 If convertible, specify issuer of instrument it converts into	tory authorities; statutory approach N/A N/A N/A N/A N/A	tory authorities; statutory approach N/A N/A N/A N/A N/A	tory authorities; statutory approach N/A N/A N/A N/A N/A	tory authorities; statutory approach N/A N/A N/A N/A
6 If convertible, conversion rate 7 If convertible, mandatory or optional conversion 8 If convertible, specify instrument type convertible into 9 If convertible, specify issuer of instrument it converts into 0 Write-down features	tory authorities; statutory approach N/A N/A N/A N/A N/A N/A N/A Yes Based on discretion of regulatory authorities; statutory	tory authorities; statutory approach N/A N/A N/A N/A N/A N/A Yes Based on discretion of regulatory authorities; statutory	tory authorities; statutory approach N/A N/A N/A N/A N/A N/A Yes Based on discretion of regulatory authorities; statutory	tory authorities; statutory approach N/A N/A N/A N/A N/A N/A Yes Based on discretion of regul tory authorities; statutory
6 If convertible, conversion rate 7 If convertible, mandatory or optional conversion 8 If convertible, specify instrument type convertible into 9 If convertible, specify issuer of instrument it converts into 0 Write-down features 1 If write-down, write-down trigger(s)	tory authorities; statutory approach N/A N/A N/A N/A N/A N/A A N/A See Based on discretion of regulatory authorities; statutory approach	tory authorities; statutory approach N/A N/A N/A N/A N/A N/A Yes Based on discretion of regulatory authorities; statutory approach	tory authorities; statutory approach N/A N/A N/A N/A N/A N/A Yes Based on discretion of regulatory authorities; statutory approach	tory authorities; statutory approach N/A N/A N/A N/A N/A Yes Based on discretion of regultory authorities; statutory approach
6 If convertible, conversion rate 7 If convertible, mandatory or optional conversion 8 If convertible, specify instrument type convertible into 9 If convertible, specify issuer of instrument it converts into 0 Write-down features 1 If write-down, write-down trigger(s) 2 If write-down, full or partial	tory authorities; statutory approach N/A N/A N/A N/A N/A N/A Yes Based on discretion of regulatory authorities; statutory approach N/A	tory authorities; statutory approach N/A N/A N/A N/A N/A N/A N/A N/A Yes Based on discretion of regulatory authorities; statutory approach N/A	tory authorities; statutory approach N/A N/A N/A N/A N/A N/A N/A N/A Yes Based on discretion of regulatory authorities; statutory approach N/A	tory authorities; statutory approach N/A N/A N/A N/A N/A N/A N/A Yes Based on discretion of regul tory authorities; statutory approach N/A N/A
18 If convertible, specify instrument type convertible into 19 If convertible, specify issuer of instrument it converts into 10 Write-down features 11 If write-down, write-down trigger(s) 12 If write-down, full or partial 13 If write-down, permanent or temporary 14 If temporary write-down, description of write-	tory authorities; statutory approach N/A N/A N/A N/A N/A N/A N/A Yes Based on discretion of regulatory authorities; statutory approach N/A N/A	tory authorities; statutory approach N/A N/A N/A N/A N/A N/A Yes Based on discretion of regulatory authorities; statutory approach	tory authorities; statutory approach N/A N/A N/A N/A N/A N/A Yes Based on discretion of regulatory authorities; statutory approach	tory authorities; statutory approach N/A N/A N/A N/A N/A Yes Based on discretion of regultory authorities; statutory approach
6 If convertible, conversion rate 7 If convertible, mandatory or optional conversion 8 If convertible, specify instrument type convertible into 9 If convertible, specify issuer of instrument it converts into 0 Write-down features 1 If write-down, write-down trigger(s) 2 If write-down, full or partial 3 If write-down, permanent or temporary 4 If temporary write-down, description of write-up mechanism	tory authorities; statutory approach N/A N/A N/A N/A N/A N/A N/A N/A Yes Based on discretion of regulatory authorities; statutory approach N/A N/A N/A N/A	tory authorities; statutory approach N/A N/A N/A N/A N/A N/A N/A Yes Based on discretion of regulatory authorities; statutory approach N/A N/A N/A	tory authorities; statutory approach N/A N/A N/A N/A N/A N/A N/A Yes Based on discretion of regulatory authorities; statutory approach N/A N/A N/A	tory authorities; statutory approach N/A N/A N/A N/A N/A N/A Yes Based on discretion of regult tory authorities; statutory approach N/A N/A N/A
6 If convertible, conversion rate 7 If convertible, mandatory or optional conversion 8 If convertible, specify instrument type convertible into 9 If convertible, specify issuer of instrument it converts into 0 Write-down features 1 If write-down, write-down trigger(s) 2 If write-down, full or partial 3 If write-down, permanent or temporary 4 If temporary write-down, description of write-up mechanism 5 Position in subordination hierarchy in liquidation (specify instrument type immediately	tory authorities; statutory approach N/A N/A N/A N/A N/A N/A N/A Yes Based on discretion of regulatory authorities; statutory approach N/A N/A N/A N/A Subordinated to insolvency	tory authorities; statutory approach N/A N/A N/A N/A N/A N/A N/A Yes Based on discretion of regulatory authorities; statutory approach N/A N/A N/A N/A Subordinated to insolvency	tory authorities; statutory approach N/A N/A N/A N/A N/A N/A N/A Yes Based on discretion of regulatory authorities; statutory approach N/A N/A N/A N/A Subordinated to insolvency	tory authorities; statutory approach N/A N/A N/A N/A N/A N/A N/A Yes Based on discretion of regultory authorities; statutory approach N/A N/A N/A N/A Subordinated to insolvency

	Tier 2			
	Instrument 136	Instrument 137	Instrument 138	Instrument 139
l Issuer	DZ BANK AG	DZ BANK AG	DZ BANK AG	DZ BANK AG
Unique identifier (e.g. CUSIP, ISIN or Bloom- berg identifier for private placement)	SSD 9443	SSD 9444	SSD 9445	SSD 9446
Governing law(s) of the instrument Regulatory treatment	German law	German law	German law	German law
Transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Post-transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Eligible at solo/(sub-)consolidated/solo & (sub-)consolidated level	Solo and (sub-)consolidated	Solo and (sub-)consolidated	Solo and (sub-)consolidated	Solo and (sub-)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	0	20	5
Nominal amount of instrument	3	20	20	5
a 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	7/22/2010	7/22/2010	7/22/2010	7/22/2010
2 Perpetual or dated	Dated	Dated	Dated	Dated
3 Original maturity date	7/22/2020	7/22/2015	7/22/2020	7/22/2020
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	5.18%	4.37%	5.18%	5.18%
9 Existence of a dividend stopper	No	No	No	No
OaFully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory
ObFully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory
1 Existence of 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	Convertible	Convertible	Convertible	Convertible
4 If convertible, conversion trigger(s)	Based on discretion of regula- tory authorities; statutory approach	Based on discretion of regula- tory authorities; statutory approach	Based on discretion of regula- tory authorities; statutory approach	Based on discretion of regulatory authorities; statutory approach
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	Yes	Yes	Yes	Yes
1 If write-down, write-down trigger(s)	Based on discretion of regulatory authorities; statutory approach	Based on discretion of regula- tory authorities; statutory approach	Based on discretion of regula- tory authorities; statutory approach	Based on discretion of regul tory authorities; 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
5 Position in subordination hierarchy in liquida- tion (specify instrument type immediately senior to instrument)	Subordinated to insolvency creditors	Subordinated to insolvency creditors	Subordinated to insolvency creditors	Subordinated to insolvency creditors
6 Non-compliant transitioned features	No	No	No	No
	N/A	N/A	N/A	N/A

Issuer	Tier 2			
	Instrument 140	Instrument 141	Instrument 142	Instrument 143
	DZ BANK AG	DZ BANK AG	DZ BANK AG	DZ BANK AG
Unique identifier (e.g. CUSIP, ISIN or Bloom- berg identifier for private placement)	SSD 9447	SSD 9448	SSD 9451	DZ1HL4
Governing law(s) of the instrument	German law	German law	German law	German law
Regulatory treatment				
Transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Post-transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Eligible at solo/(sub-)consolidated/solo & (sub-)consolidated level	Solo and (sub-)consolidated	Solo and (sub-)consolidated	Solo and (sub-)consolidated	Solo and (sub-)consolidated
Instrument type (types to be specified by eac jurisdiction)	h 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	1	5	0
Nominal amount of instrument	5	4	5	4
a 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	7/22/2010	7/22/2010	7/22/2010	7/26/2010
2 Perpetual or dated	Dated	Dated	Dated	Dated
3 Original maturity date	7/22/2020	7/22/2016	7/22/2020	7/26/2015
Issuer call subject to prior supervisory approv	- No	No	No	Yes
5 Optional call date, contingent call dates and redemption amount	No	No	No	Upon occurrence of a tax event redemption at nominal amoun
Subsequent call dates, if applicable	N/A	N/A	N/A	N/A
7 Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Floating
8 Coupon rate and any related index	5.18%	4.59%	5.16%	3-month Euribor + 1.25% margin
9 Existence of a dividend stopper	No	No	No	No
DaFully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory
ObFully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory
1 Existence of 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	Convertible	Convertible	Convertible	Convertible
4 If convertible, conversion trigger(s)	Based on discretion of regula- tory authorities; statutory approach	Based on discretion of regulatory authorities; statutory approach	Based on discretion of regulatory authorities; statutory approach	Based on discretion of regulatory authorities; statutory approach
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 conver-		N/A	N/A	N/A
8 If convertible, specify instrument type convertible into	N/A	N/A	N/A	N/A
	N/A	N/A	N/A	N/A
9 If convertible, specify issuer of instrument it				
9 If convertible, specify issuer of instrument it converts into	Yes	Yes	Yes	Yes
9 If convertible, specify issuer of instrument it converts into 0 Write-down features	Yes Rased on discretion of regula-	Yes Rased on discretion of regula-	Yes Rased on discretion of regula-	Yes Rased on discretion of regula-
9 If convertible, specify issuer of instrument it converts into	Yes Based on discretion of regulatory authorities; statutory approach	Yes Based on discretion of regula- tory authorities; statutory approach	Yes Based on discretion of regulatory authorities; statutory approach	Yes Based on discretion of regulatory authorities; statutory approach
9 If convertible, specify issuer of instrument it converts into 0 Write-down features	Based on discretion of regula- tory authorities; statutory	Based on discretion of regulatory authorities; statutory	Based on discretion of regula- tory authorities; statutory	Based on discretion of regulatory authorities; statutory
9 If convertible, specify issuer of instrument it converts into) Write-down features 1 If write-down, write-down trigger(s)	Based on discretion of regula- tory authorities; statutory approach	Based on discretion of regula- tory authorities; statutory approach	Based on discretion of regula- tory authorities; statutory approach	Based on discretion of regulatory authorities; statutory approach
9 If convertible, specify issuer of instrument it converts into 0 Write-down features 1 If write-down, write-down trigger(s) 2 If write-down, full or partial	Based on discretion of regula- tory authorities; statutory approach N/A N/A	Based on discretion of regula- tory authorities; statutory approach N/A	Based on discretion of regula- tory authorities; statutory approach N/A	Based on discretion of regula- tory authorities; statutory approach N/A
9 If convertible, specify issuer of instrument it converts into 0 Write-down features 1 If write-down, write-down trigger(s) 2 If write-down, full or partial 3 If write-down, permanent or temporary 4 If temporary write-down, description of write-	Based on discretion of regula- tory authorities; statutory approach N/A N/A e- N/A	Based on discretion of regula- tory authorities; statutory approach N/A N/A	Based on discretion of regula- tory authorities; statutory approach N/A N/A	Based on discretion of regula- tory authorities; statutory approach N/A N/A
9 If convertible, specify issuer of instrument it converts into 0 Write-down features 1 If write-down, write-down trigger(s) 2 If write-down, full or partial 3 If write-down, permanent or temporary 4 If temporary write-down, description of writup mechanism 5 Position in subordination hierarchy in liquidation (specify instrument type immediately	Based on discretion of regulatory authorities; statutory approach N/A N/A N/A N/A Subordinated to insolvency	Based on discretion of regula- tory authorities; statutory approach N/A N/A N/A Subordinated to insolvency	Based on discretion of regula- tory authorities; statutory approach N/A N/A N/A Subordinated to insolvency	Based on discretion of regula- tory authorities; statutory approach N/A N/A N/A Subordinated to insolvency

	Tier 2			
	Instrument 144	Instrument 145	Instrument 146	Instrument 147
Issuer	DZ BANK AG	DZ BANK AG	DZ BANK AG	DZ BANK AG
Unique identifier (e.g. CUSIP, ISIN or Bloom- berg identifier for private placement)	DZ1HL1	DZ1HL3	NSV 8480	DZ1HL2
Governing law(s) of the instrument	German law	German law	German law	German law
Regulatory treatment				
Transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Post-transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Eligible at solo/(sub-)consolidated/solo & (sub-)consolidated level	Solo and (sub-)consolidated	Solo and (sub-)consolidated	Solo and (sub-)consolidated	Solo and (sub-)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	11	10	1
Nominal amount of instrument	5	11	10	7
a Issue price	100%	100%	100%	100%
b Redemption price	100%	100%	100%	100%
0 Accounting classification	Liability – amortised cost	Liability – fair value option	Liability – amortised cost	Liability – amortised cost
1 Original date of issuance	7/27/2010	7/27/2010	7/29/2010	7/29/2010
2 Perpetual or dated	Dated	Dated	Dated	Dated
3 Original maturity date	7/28/2015	7/27/2020	7/29/2020	12/29/2015
4 Issuer call subject to prior supervisory approv-	Yes	Yes	No	Yes
5 Optional call date, contingent call dates and redemption amount		t,Upon occurrence of a tax event		Upon occurrence of a tax even redemption at nominal amoun
6 Subsequent call dates, if applicable	N/A	N/A	N/A	N/A
7 Fixed on floation divides down as	Fixed	Floration	Fixed	Fixed
7 Fixed or floating dividend/coupon 8 Coupon rate and any related index	4.32%	Floating 3-month Libor + 2.7% margin,	5.26%	4.60%
0.51		MIN 4%, MAX 9%		
Existence of a dividend stopper While the stopper of the	No Mandatory	No Mandatory	No Mandatory	No Mandatory
0bFully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory
Existence of 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	Convertible	Convertible	Convertible	Convertible
4 If convertible, conversion trigger(s)	Based on discretion of regula-	Based on discretion of regula-		
	tory authorities; statutory	tory authorities; statutory	Based on discretion of regula- tory authorities; statutory	Based on discretion of regulatory authorities; statutory
E If convertible fully as postial	tory authorities; statutory approach			
5 If convertible, fully or partial	tory authorities; statutory approach N/A	tory authorities; statutory approach N/A	tory authorities; statutory approach N/A	tory authorities; statutory approach N/A
6 If convertible, conversion rate 7 If convertible, mandatory or optional conver-	tory authorities; statutory approach			
6 If convertible, conversion rate 7 If convertible, mandatory or optional conversion 8 If convertible, specify instrument type	tory authorities; statutory approach N/A N/A	tory authorities; statutory approach N/A N/A	tory authorities; statutory approach N/A N/A	tory authorities; statutory approach N/A N/A
6 If convertible, conversion rate 7 If convertible, mandatory or optional conversion 8 If convertible, specify instrument type convertible into 9 If convertible, specify issuer of instrument it	tory authorities; statutory approach N/A N/A N/A	tory authorities; statutory approach N/A N/A N/A	tory authorities; statutory approach N/A N/A N/A	tory authorities; statutory approach N/A N/A N/A
6 If convertible, conversion rate 7 If convertible, mandatory or optional conversion 8 If convertible, specify instrument type convertible into 9 If convertible, specify issuer of instrument it converts into	tory authorities; statutory approach N/A N/A N/A N/A N/A N/A	tory authorities; statutory approach N/A N/A N/A N/A N/A N/A	tory authorities; statutory approach N/A N/A N/A N/A N/A N/A	tory authorities; statutory approach N/A N/A N/A N/A N/A N/A
6 If convertible, conversion rate 7 If convertible, mandatory or optional conversion 8 If convertible, specify instrument type convertible into 9 If convertible, specify issuer of instrument it converts into 0 Write-down features	tory authorities; statutory approach N/A N/A N/A N/A N/A N/A Yes	tory authorities; statutory approach N/A N/A N/A N/A N/A N/A Yes	tory authorities; statutory approach N/A N/A N/A N/A N/A N/A Yes	tory authorities; statutory approach N/A N/A N/A N/A N/A N/A Yes
6 If convertible, conversion rate 7 If convertible, mandatory or optional conversion 8 If convertible, specify instrument type convertible into 9 If convertible, specify issuer of instrument it converts into	tory authorities; statutory approach N/A N/A N/A N/A N/A N/A	tory authorities; statutory approach N/A N/A N/A N/A N/A N/A	tory authorities; statutory approach N/A N/A N/A N/A N/A N/A	tory authorities; statutory approach N/A N/A N/A N/A N/A N/A
6 If convertible, conversion rate 7 If convertible, mandatory or optional conversion 8 If convertible, specify instrument type convertible into 9 If convertible, specify issuer of instrument it converts into 0 Write-down features	tory authorities; statutory approach N/A N/A N/A N/A N/A N/A Yes Based on discretion of regulatory authorities; statutory	tory authorities; statutory approach N/A N/A N/A N/A N/A N/A N/A Yes Based on discretion of regulatory authorities; statutory	tory authorities; statutory approach N/A N/A N/A N/A N/A N/A N/A Yes Based on discretion of regulatory authorities; statutory	tory authorities; statutory approach N/A N/A N/A N/A N/A N/A N/A Yes Based on discretion of regulatory authorities; statutory
6 If convertible, conversion rate 7 If convertible, mandatory or optional conversion 8 If convertible, specify instrument type convertible into 9 If convertible, specify issuer of instrument it converts into 0 Write-down features 1 If write-down, write-down trigger(s)	tory authorities; statutory approach N/A N/A N/A N/A N/A N/A Yes Based on discretion of regulatory authorities; statutory approach	tory authorities; statutory approach N/A N/A N/A N/A N/A N/A Yes Based on discretion of regulatory authorities; statutory approach	tory authorities; statutory approach N/A N/A N/A N/A N/A N/A Yes Based on discretion of regulatory authorities; statutory approach	tory authorities; statutory approach N/A N/A N/A N/A N/A N/A Yes Based on discretion of regulatory authorities; statutory approach
6 If convertible, conversion rate 7 If convertible, mandatory or optional conversion 8 If convertible, specify instrument type convertible into 9 If convertible, specify issuer of instrument it converts into 0 Write-down features 1 If write-down, write-down trigger(s) 2 If write-down, full or partial	tory authorities; statutory approach N/A N/A N/A N/A N/A N/A N/A Yes Based on discretion of regulatory authorities; statutory approach N/A N/A N/A	tory authorities; statutory approach N/A N/A N/A N/A N/A N/A N/A Yes Based on discretion of regulatory authorities; statutory approach N/A	tory authorities; statutory approach N/A N/A N/A N/A N/A N/A N/A N/A Yes Based on discretion of regulatory authorities; statutory approach N/A	tory authorities; statutory approach N/A N/A N/A N/A N/A N/A N/A Yes Based on discretion of regulatory authorities; statutory approach N/A
6 If convertible, conversion rate 7 If convertible, mandatory or optional conversion 8 If convertible, specify instrument type convertible into 9 If convertible, specify issuer of instrument it converts into 0 Write-down features 1 If write-down, write-down trigger(s) 2 If write-down, full or partial 3 If write-down, permanent or temporary 4 If temporary write-down, description of write-	tory authorities; statutory approach N/A N/A N/A N/A N/A N/A N/A Yes Based on discretion of regulatory authorities; statutory approach N/A N/A N/A N/A N/A	tory authorities; statutory approach N/A N/A N/A N/A N/A N/A N/A Yes Based on discretion of regulatory authorities; statutory approach N/A N/A N/A	tory authorities; statutory approach N/A N/A N/A N/A N/A N/A N/A Yes Based on discretion of regulatory authorities; statutory approach N/A N/A N/A	tory authorities; statutory approach N/A N/A N/A N/A N/A N/A N/A Yes Based on discretion of regulatory authorities; statutory approach N/A N/A N/A
6 If convertible, conversion rate 7 If convertible, mandatory or optional conversion 8 If convertible, specify instrument type convertible into 9 If convertible, specify issuer of instrument it converts into 0 Write-down features 1 If write-down, write-down trigger(s) 2 If write-down, full or partial 3 If write-down, permanent or temporary 4 If temporary write-down, description of write-up mechanism 5 Position in subordination hierarchy in liquidation (specify instrument type immediately	tory authorities; statutory approach N/A N/A N/A N/A N/A N/A N/A Yes Based on discretion of regulatory authorities; statutory approach N/A N/A N/A Subordinated to insolvency	tory authorities; statutory approach N/A N/A N/A N/A N/A N/A N/A Yes Based on discretion of regulatory authorities; statutory approach N/A N/A N/A Subordinated to insolvency	tory authorities; statutory approach N/A N/A N/A N/A N/A N/A N/A Yes Based on discretion of regulatory authorities; statutory approach N/A N/A N/A Subordinated to insolvency	tory authorities; statutory approach N/A N/A N/A N/A N/A N/A N/A Yes Based on discretion of regulatory authorities; statutory approach N/A N/A N/A Subordinated to insolvency

	Tier 2			
	Instrument 148	Instrument 149	Instrument 150	Instrument 151
Issuer	DZ BANK AG	DZ BANK AG	DZ BANK AG	DZ BANK AG
Unique identifier (e.g. CUSIP, ISIN or Bloom- berg identifier for private placement)	SSD 9457	SSD 9456	SSD 9449	SSD 9511
Governing law(s) of the instrument	German law	German law	German law	German law
Regulatory treatment				
Transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Post-transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Eligible at solo/(sub-)consolidated/solo & (sub-)consolidated level	Solo and (sub-)consolidated	Solo and (sub-)consolidated	Solo and (sub-)consolidated	Solo and (sub-)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	10	5	10
Nominal amount of instrument	10	10	5	10
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	7/30/2010	7/30/2010	8/2/2010	9/28/2010
2 Perpetual or dated	Dated	Dated	Dated	Dated
3 Original maturity date	7/30/2020	7/30/2020	8/3/2020	9/28/2020
4 Issuer call subject to prior supervisory approval		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	5.15%	5.15%	5.18%	5.30%
9 Existence of a dividend stopper	No	No	No	No
DaFully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory
0bFully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory
1 Existence of 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	Convertible	Convertible	Convertible	Convertible
4 If convertible, conversion trigger(s)	Based on discretion of regula- tory authorities; statutory approach	Based on discretion of regula- tory authorities; statutory approach	Based on discretion of regula- tory authorities; statutory approach	Based on discretion of regulatory authorities; statutory approach
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
				N/A N/A
sion 8 If convertible, specify instrument type	N/A	N/A	N/A	
sion 8 If convertible, specify instrument type convertible into 9 If convertible, specify issuer of instrument it	N/A N/A	N/A N/A	N/A N/A	N/A
sion 8 If convertible, specify instrument type convertible into 9 If convertible, specify issuer of instrument it converts into	N/A N/A Yes Based on discretion of regulatory authorities; statutory	N/A N/A N/A Yes Based on discretion of regulatory authorities; statutory	N/A N/A N/A Yes Based on discretion of regulatory authorities; statutory	N/A N/A Yes Based on discretion of regulatory authorities; statutory
sion 8 If convertible, specify instrument type convertible into 9 If convertible, specify issuer of instrument it converts into 0 Write-down features 1 If write-down, write-down trigger(s)	N/A N/A Yes Based on discretion of regulatory authorities; statutory approach	N/A N/A N/A Yes Based on discretion of regulatory authorities; statutory approach	N/A N/A N/A Yes Based on discretion of regulatory authorities; statutory approach	N/A N/A Yes Based on discretion of regulatory authorities; statutory approach
sion 8 If convertible, specify instrument type convertible into 9 If convertible, specify issuer of instrument it converts into 0 Write-down features 1 If write-down, write-down trigger(s) 2 If write-down, full or partial	N/A N/A N/A Yes Based on discretion of regulatory authorities; statutory approach N/A	N/A N/A Yes Based on discretion of regulatory authorities; statutory approach N/A	N/A N/A Yes Based on discretion of regulatory authorities; statutory approach N/A	N/A N/A Yes Based on discretion of regulatory authorities; statutory approach N/A
sion 8 If convertible, specify instrument type convertible into 9 If convertible, specify issuer of instrument it converts into 0 Write-down features 1 If write-down, write-down trigger(s) 2 If write-down, full or partial 3 If write-down, permanent or temporary 4 If temporary write-down, description of write-	N/A N/A Yes Based on discretion of regulatory authorities; statutory approach N/A N/A	N/A N/A N/A Yes Based on discretion of regulatory authorities; statutory approach	N/A N/A N/A Yes Based on discretion of regulatory authorities; statutory approach	N/A N/A Yes Based on discretion of regulatory authorities; statutory approach
sion 8 If convertible, specify instrument type convertible into 9 If convertible, specify issuer of instrument it converts into 0 Write-down features 1 If write-down, write-down trigger(s) 2 If write-down, full or partial 3 If write-down, permanent or temporary	N/A N/A Yes Based on discretion of regulatory authorities; statutory approach N/A N/A N/A N/A	N/A N/A Yes Based on discretion of regulatory authorities; statutory approach N/A N/A	N/A N/A Yes Based on discretion of regulatory authorities; statutory approach N/A N/A	N/A N/A Yes Based on discretion of regulatory authorities; statutory approach N/A N/A
sion 8 If convertible, specify instrument type convertible into 9 If convertible, specify issuer of instrument it converts into 0 Write-down features 1 If write-down, write-down trigger(s) 2 If write-down, full or partial 3 If write-down, permanent or temporary 4 If temporary write-down, description of write-up mechanism 5 Position in subordination hierarchy in liquidation (specify instrument type immediately	N/A N/A N/A Yes Based on discretion of regulatory authorities; statutory approach N/A N/A N/A Subordinated to insolvency	N/A N/A Yes Based on discretion of regulatory authorities; statutory approach N/A N/A N/A Subordinated to insolvency	N/A N/A Yes Based on discretion of regulatory authorities; statutory approach N/A N/A N/A Subordinated to insolvency	N/A N/A Yes Based on discretion of regulatory authorities; statutory approach N/A N/A N/A Subordinated to insolvency

	Tier 2			
	Instrument 152	Instrument 153	Instrument 154	Instrument 155
1 Issuer	DZ BANK AG	DZ BANK AG	DZ BANK AG	DZ BANK AG
2 Unique identifier (e.g. CUSIP, ISIN or Bloom- berg identifier for private placement)		DZ3QAX	SSD 9535	SSD 9534
Governing law(s) of the instrument	German law	German law	German law	German law
Regulatory treatment				
Transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Post-transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Eligible at solo/(sub-)consolidated/solo & (sub-)consolidated level	Solo and (sub-)consolidated	Solo and (sub-)consolidated	Solo and (sub-)consolidated	Solo and (sub-)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)	7	6	2	2
Nominal amount of instrument	7	6	5	5
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	10/28/2010	10/28/2010	10/29/2010	10/29/2010
2 Perpetual or dated	Dated	Dated	Dated	Dated
3 Original maturity date	10/28/2020	10/28/2020	10/30/2017	10/30/2017
4 Issuer call subject to prior supervisory approval	No	Yes	No	No
15 Optional call date, contingent call dates and redemption amount	No	Upon occurrence of a tax or regulatory event, redemption at nominal amount	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	4.49%	4.50%	4.18%	4.18%
9 Existence of a dividend stopper	No	No	No	No
OaFully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory
ObFully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory
21 Existence of 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	Convertible	Convertible	Convertible	Convertible
24 If convertible, conversion trigger(s)	Based on discretion of regula- tory authorities; statutory approach	Based on discretion of regulatory authorities; statutory approach	Based on discretion of regula- tory authorities; statutory approach	Based on discretion of regul tory authorities; statutory approach
25 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
29 If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	N/A
30 Write-down features	Yes	Yes	Yes	Yes
31 If write-down, write-down trigger(s)	Based on discretion of regulatory authorities; statutory approach	Based on discretion of regulatory authorities; statutory approach	Based on discretion of regula- tory authorities; statutory approach	Based on discretion of regul tory authorities; 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
4 If temporary write-down, description of write-up mechanism	N/A	N/A	N/A	N/A
	Subordinated to insolvency	Subordinated to insolvency	Subordinated to insolvency	Subordinated to insolvency
35 Position in subordination hierarchy in liquidation (specify instrument type immedi- ately senior to instrument)		creditors	creditors	creditors
		reditors No	No	No

	Tier 2			
	Instrument 156	Instrument 157	Instrument 158	Instrument 159
1 Issuer	DZ BANK AG	DZ BANK AG	DZ BANK AG	DZ BANK AG
2 Unique identifier (e.g. CUSIP, ISIN or Bloom- berg identifier for private placement)	DZ3QA2	SSD 9548	SSD 9553	SSD 9554
Governing law(s) of the instrument	German law	German law	German law	German law
Regulatory treatment				
Transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Post-transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Eligible at solo/(sub-)consolidated/solo & (sub-)consolidated level	Solo and (sub-)consolidated	Solo and (sub-)consolidated	Solo and (sub-)consolidated	Solo and (sub-)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)	75	0	0	2
Nominal amount of instrument	75	1	1	2
a Issue price	100%	100%	100%	100%
Bb Redemption price	100%	100%	100%	100%
10 Accounting classification	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost
1 Original date of issuance	11/2/2010	11/9/2010	11/15/2010	11/17/2010
2 Perpetual or dated	Dated	Dated	Dated	Dated
13 Original maturity date	11/2/2020	11/9/2015	11/15/2016	11/17/2020
14 Issuer call subject to prior supervisory approval	Yes	No	No	No
15 Optional call date, contingent call dates and redemption amount	Upon occurrence of a tax or 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	Floating	Fixed	Fixed	Fixed
8 Coupon rate and any related index	10-month EUR swap rate + 0.92%	4.00%	4.05%	4.61%
9 Existence of a dividend stopper	No	No	No	No
20aFully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory
20bFully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory
21 Existence of 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	Convertible	Convertible	Convertible	Convertible
24 If convertible, conversion trigger(s)	Based on discretion of regulatory authorities; statutory approach	Based on discretion of regula- tory authorities; statutory approach	Based on discretion of regulatory authorities; statutory approach	Based on discretion of regula tory authorities; statutory approach
25 If convertible, fully or partial	N/A	N/A	N/A	N/A
26 If convertible, conversion rate	N/A	N/A	N/A	N/A
27 If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
28 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	Yes	Yes	Yes	Yes
31 If write-down, write-down trigger(s)	Based on discretion of regulatory authorities; statutory approach	Based on discretion of regula- tory authorities; statutory approach	Based on discretion of regulatory authorities; statutory approach	Based on discretion of regula- tory authorities; statutory approach
32 If write-down, full or partial	N/A	N/A	N/A	N/A
33 If write-down, permanent or temporary	N/A	N/A	N/A	N/A
84 If temporary write-down, description of write-up mechanism	N/A	N/A	N/A	N/A
Position in subordination hierarchy in liquidation (specify instrument type immedi- ately senior to instrument)	Subordinated to insolvency creditors	Subordinated to insolvency creditors	Subordinated to insolvency creditors	Subordinated to insolvency creditors
6 Non-compliant transitioned features	No	No	No	No
37 If yes, specify non-compliant features	N/A	N/A	N/A	N/A
· · · · · · · · · · · · · · · · · · ·				

	Tier 2			
	Instrument 160	Instrument 161	Instrument 162	Instrument 163
l Issuer	DZ BANK AG	DZ BANK AG	DZ BANK AG	DZ BANK AG
Unique identifier (e.g. CUSIP, ISIN or Bloom- berg identifier for private placement)	DZ3QDD	SSD 10417	SSD 10418	SSD 10419
Governing law(s) of the instrument Regulatory treatment	German law	German law	German law	German law
Transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Post-transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Eligible at solo/(sub-)consolidated/solo & (sub-)consolidated level	Solo and (sub-)consolidated	Solo and (sub-)consolidated	Solo and (sub-)consolidated	Solo and (sub-)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	9	2	1
Nominal amount of instrument	7	27	5	2
a 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	12/6/2010	3/9/2012	3/9/2012	3/13/2012
2 Perpetual or dated	Dated	Dated	Dated	Dated
3 Original maturity date	1/5/2017	3/9/2017	3/9/2017	3/13/2017
4 Issuer call subject to prior supervisory approval	Yes	No	No	No
5 Optional call date, contingent call dates and redemption amount	Upon occurrence of a tax even redemption at nominal amour	nt	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	3.25%	4.00%	4.06%	4.00%
9 Existence of a dividend stopper	No	No	No	No
DaFully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory
ObFully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory
1 Existence of 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	Convertible	Convertible	Convertible	Convertible
4 If convertible, conversion trigger(s)	Based on discretion of regula- tory authorities; statutory approach	Based on discretion of regula- tory authorities; statutory approach	Based on discretion of regula- tory authorities; statutory approach	Based on discretion of regulatory authorities; statutory approach
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	Yes	Yes	Yes	Yes
1 If write-down, write-down trigger(s)	Based on discretion of regulatory authorities; statutory approach	Based on discretion of regula- tory authorities; statutory approach	Based on discretion of regula- tory authorities; statutory approach	Based on discretion of regul tory authorities; 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
5 Position in subordination hierarchy in liquida- tion (specify instrument type immediately senior to instrument)	Subordinated to insolvency creditors	Subordinated to insolvency creditors	Subordinated to insolvency creditors	Subordinated to insolvency creditors
6 Non-compliant transitioned features	No	No	No	No
	N/A	N/A	N/A	N/A

	Tier 2			
	Instrument 164	Instrument 165	Instrument 166	Instrument 167
1 Issuer	DZ BANK AG	DZ BANK AG	DZ BANK AG	DZ BANK AG
2 Unique identifier (e.g. CUSIP, ISIN or Bloom-	SSD 10420	SSD 10421	SSD 10422	SSD 10423
berg identifier for private placement)	332 10 120	332 10 12 1	332 10 122	332 .0.23
3 Governing law(s) of the instrument	German law	German law	German law	German law
Regulatory treatment				
4 Transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
5 Post-transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
6 Eligible at solo/(sub-)consolidated/solo & (sub-)consolidated level	Solo and (sub-)consolidated	Solo and (sub-)consolidated	Solo and (sub-)consolidated	Solo and (sub-)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
Amount recognised in regulatory capital (currency in million, as of most recent reporting date)	1	1	1	1
9 Nominal amount of instrument	2	2	2	2
9a Issue price	100%	100%	100%	100%
9b Redemption price	100%	100%	100%	100%
10 Accounting classification	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost
11 Original date of issuance	3/13/2012	3/13/2012	3/13/2012	3/13/2012
12 Perpetual or dated	Dated	Dated	Dated	Dated
13 Original maturity date	3/13/2017	3/13/2017	3/13/2017	3/13/2017
14 Issuer call subject to prior supervisory approv-		No	No	No
15 Optional call date, contingent call dates and redemption amount	No	No	No	No
16 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	4.00%	4.00%	4.00%	4.00%
19 Existence of a dividend stopper	No	No	No	No
20aFully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory
20bFully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory
21 Existence of 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	Convertible	Convertible	Convertible	Convertible
24 If convertible, conversion trigger(s)	Based on discretion of regula- tory authorities; statutory approach	Based on discretion of regula- tory authorities; statutory approach	Based on discretion of regula- tory authorities; statutory approach	Based on discretion of regulatory authorities; statutory approach
25 If convertible, fully or partial	N/A	N/A	N/A	N/A
26 If convertible, conversion rate	N/A	N/A	N/A	N/A
27 If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
28 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	Yes	Yes	Yes	Yes
31 If write-down, write-down trigger(s)	Based on discretion of regulatory authorities; statutory	Based on discretion of regulatory authorities; statutory	Based on discretion of regulatory authorities; statutory	Based on discretion of regulatory authorities; statutory
22 If write down full or martial	approach	approach N/A	approach	approach N/A
32 If write-down, full or partial	N/A	· · · · · · · · · · · · · · · · · · ·	N/A	· · · · · · · · · · · · · · · · · · ·
33 If write-down, permanent or temporary 34 If temporary write-down, description of write-	N/A - N/A	N/A N/A	N/A N/A	N/A N/A
up mechanism				
35 Position in subordination hierarchy in liquida- tion (specify instrument type immediately senior to instrument)	Subordinated to insolvency creditors	Subordinated to insolvency creditors	Subordinated to insolvency creditors	Subordinated to insolvency creditors
36 Non-compliant transitioned features	No	No	No	No
37 If yes, specify non-compliant features	N/A	N/A	N/A	N/A

Insure			Tier 2			
2. Unique identifier (e.g. CUSP, SiNor elizomber) gladreiffer for private placement) 3. Governing lawly of the instrument 4. Transitional CRR rules 5. Transitional CRR rules 5. Transitional CRR rules 7. Solo and (sub-)consolidated capital Art. 8. CRR 7. Solo and sub-provision 7. Solo and sub-provi			Instrument 168	Instrument 169	Instrument 170	Instrument 171
Sloombrey Selectifier for privise placement German law German		Issuer	DZ BANK AG	DZ BANK AG	DZ BANK AG	DZ BANK AG
Regulatory treatment			DZ1H8L	DZ1H8K	DZ1JJ9	SSD 10427
Transitional CBR rules	}	Governing law(s) of the instrument	German law	German law	German law	German law
Footst-markitonal CRR rules Tier 2		Regulatory treatment				
5 Eligible at soloftub-)consolidated level Instrument type (types to be specified by each jurisdiction) Solo and (sub-)consolidated (sub-)consolidated level Solo and (sub-)consolidated (sub-)consolidated level Solo and (sub-)consolidated	1	Transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Sub-roscilidated level Sub-ordinated capital Sub-ordinated capital Art. 63 CRR	5	Post-transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
aeah jurisdiction)	ŝ		Solo and (sub-)consolidated	Solo and (sub-)consolidated	Solo and (sub-)consolidated	Solo and (sub-)consolidated
Courrency in million, as of most recent reporting date in recent reporting date in recent reporting date in recent recent place in the recent pl	7					
la Issue price 100% 100% 100% 100% 100% 100% 100% 100		(currency in million, as of most recent	2	2	15	0
100% 100%	9	Nominal amount of instrument	5	6	40	1
10 Accounting classification Liability - amortised cost Liability - amorticed cost Liability - amortice Liability - am	Эа	Issue price	100%	100%	100%	100%
11 Original date of issuance 31/4/2012 31/5/2012	9b	Redemption price	100%	100%	100%	100%
12 Perpetual or dated	10	Accounting classification	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost
33 Original maturity date 314/2017 315/2017 316	11	Original date of issuance	3/14/2012	3/15/2012	3/15/2012	3/16/2012
14 Issuer call subject to prior supervisory approval 15 Optional call date, contingent call dates and provided in anount ano			Dated	Dated	Dated	Dated
14 Issuer call subject to prior supervisory approval 15 Optional call date, contingent call dates and provided in the prov	13	Original maturity date	3/14/2017	3/15/2017	5/15/2017	3/16/2017
redemption amount event, redemption at nominal amount amou	14	Issuer call subject to prior supervisory				
Fixed or floating dividend/coupon Fixed Floating Fixed	15		event, redemption at nominal	event, redemption at nominal	event, redemption at nominal	/ No
8 Coupon rate and any related index 4.02% 3-month Euribor + 275 bps 3.50% 4.05% 9 Existence of a dividend stopper No No No No No Mo No	6	Subsequent call dates, if applicable	N/A	N/A	N/A	N/A
Section Sect						
Sexistence of a dividend stopper No No No No Mandatory						
No Mandatory				<u> </u>		
mandatory (in terms of timing) DibFully discretionary, partially discretionary or mandatory (in terms of amount) DibFully discretionary, partially discretionary or mandatory (in terms of amount) Disserting of the pup or other incentive to redeem Dissertion of the pup or other incentive to redeem Disserting of the pup or other incentive to redeem Disserting of the pup or other incentive to redeem Disserting of the pup or other incentive t						
mandatory (in terms of amount) It Existence of step up or other incentive to redeem Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Convertible Convertible Convertible Convertible Convertible, conversion trigger(s) However, and the convertible, conversion trigger(s) If convertible, conversion trigger(s) For a convertible, conversion trigger(s) Massed on discretion of regulatory authorities; statutory approach N/A N/A N/A N/A N/A N/A N/A N/		mandatory (in terms of timing)		Mandatory	Mandatory	Mandatory
Part	20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory
23 Convertible or non-convertible Convertible Rased on discretion of regulator ry authorities; statutory approach proach	21		No	No	No	No
Based on discretion of regulatory authorities; statutory approach N/A N/A N/A N/A N/A N/A N/A N/	22	Non-cumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
ry authorities; statutory approach proach pr	23	Convertible or non-convertible	Convertible	Convertible	Convertible	Convertible
If convertible, fully or partial N/A	24	If convertible, conversion trigger(s)	ry authorities; statutory ap-	ry authorities; statutory ap-	ry authorities; statutory ap-	tory authorities; statutory
If convertible, conversion rate N/A	25	If convertible fully or partial	<u>•</u>	•	<u> </u>	<u>'''</u>
If convertible, mandatory or optional conversion N/A N						
Results of the convertible into N/A	27	If convertible, mandatory or optional				
If convertible, specify issuer of instrument it converts into N/A	28	If convertible, specify instrument type	N/A	N/A	N/A	N/A
Write-down features Yes Yes Yes Yes Yes Yes Yes Yes Yes Y	29	If convertible, specify issuer of instrument it	N/A	N/A	N/A	N/A
Based on discretion of regulatory authorities; statutory approach If write-down, write-down trigger(s) If write-down, full or partial N/A N/A N/A N/A N/A N/A N/A N/			Yes	Yes	Yes	Yes
33 If write-down, permanent or temporary N/A N/A N/A N/A N/A N/A N/A 34 If temporary write-down, description of write-up mechanism 35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) 36 Non-compliant transitioned features No No No No No No	31	If write-down, write-down trigger(s)	ry authorities; statutory ap-	ry authorities; statutory ap-	ry authorities; statutory ap-	tory authorities; statutory
If write-down, permanent or temporary N/A N/A N/A N/A N/A	32	If write-down, full or partial	·		· · · · · · · · · · · · · · · · · · ·	
14 If temporary write-down, description of write-up mechanism 15 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) 16 Non-compliant transitioned features 17 No No No No No No						
liquidation (specify instrument type immediately senior to instrument) Robin Non-compliant transitioned features No No No No No No	34	If temporary write-down, description of				
•	35	Position in subordination hierarchy in liquidation (specify instrument type imme-				
17 If yes, specify non-compliant features 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

	Tier 2			
	Instrument 172	Instrument 173	Instrument 174	Instrument 175
1 Issuer	DZ BANK AG	DZ BANK AG	DZ BANK AG	DZ BANK AG
2 Unique identifier (e.g. CUSIP, ISIN or Bloom- berg identifier for private placement)	SSD 10429	DZ1JLL	SSD 10462	DZ1JMM
3 Governing law(s) of the instrument	German law	German law	German law	German law
Regulatory treatment				
4 Transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
5 Post-transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
6 Eligible at solo/(sub-)consolidated/solo & (sub-)consolidated level	Solo and (sub-)consolidated	Solo and (sub-)consolidated	Solo and (sub-)consolidated	Solo and (sub-)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
Amount recognised in regulatory capital (currency in million, as of most recent reporting date)	2	40	0	23
9 Nominal amount of instrument	5	100	1	50
9a Issue price	100%	100%	100%	100%
9b Redemption price	100%	100%	100%	100%
10 Accounting classification	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost
11 Original date of issuance	3/16/2012	3/26/2012	4/3/2012	8/24/2012
12 Perpetual or dated	Dated	Dated	Dated	Dated
13 Original maturity date	3/16/2017	6/26/2017	4/3/2017	9/29/2017
14 Issuer call subject to prior supervisory approval	No	Yes	No	Yes
15 Optional call date, contingent call dates and redemption amount	No	Upon occurrence of a regulatory event, redemption at nominal amount	No	Upon occurrence of a regulatory event, redemption at nominal amount
16 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	4.13%	3.50%	4.04%	2.75%
19 Existence of a dividend stopper	No	No	No	No
20aFully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory
20bFully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory
21 Existence of 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	Convertible	Convertible	Convertible	Convertible
24 If convertible, conversion trigger(s)	Based on discretion of regula- tory authorities; statutory approach	Based on discretion of regulator authorities; statutory approach		Based on discretion of regulatory authorities; statutory approach
25 If convertible, fully or partial	N/A	N/A	N/A	N/A
26 If convertible, conversion rate	N/A	N/A	N/A	N/A
27 If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
28 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	Yes	Yes	Yes	Yes
31 If write-down, write-down trigger(s)	Based on discretion of regula- tory authorities; statutory approach	Based on discretion of regulator authorities; statutory approach		Based on discretion of regulatory authorities; statutory approach
32 If write-down, full or partial	N/A	N/A	N/A	N/A
33 If write-down, permanent or temporary	N/A	N/A	N/A	N/A
	N/A	N/A	N/A	N/A
34 If temporary write-down, description of write-up mechanism	IV/A			
write-up mechanism	Subordinated to insolvency	Subordinated to insolvency creditors	Subordinated to insolvency creditors	Subordinated to insolvency creditors
35 Position in subordination hierarchy in liquidation (specify instrument type immedi-	Subordinated to insolvency			

	Tier 2			
	Instrument 176	Instrument 177	Instrument 178	Instrument 179
1 Issuer	DZ BANK AG	DZ BANK AG	DZ BANK AG	DZ BANK AG
2 Unique identifier (e.g. CUSIP, ISIN or Bloom- berg identifier for private placement)	DZ1JPP	SSD 10757	SSD 10781	SSD 10782
Governing law(s) of the instrument	German law	German law	German law	German law
Regulatory treatment				
Transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Post-transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Eligible at solo/(sub-)consolidated/solo & (sub-)consolidated level	Solo and (sub-)consolidated	Solo and (sub-)consolidated	Solo and (sub-)consolidated	Solo and (sub-)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)	53	2	1	1
Nominal amount of instrument	110	5	1	1
a Issue price	100%	100%	100%	100.10%
b Redemption price	100%	100%	100%	100%
10 Accounting classification	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost
11 Original date of issuance	10/10/2012	10/16/2012	10/17/2012	10/18/2012
2 Perpetual or dated	Dated	Dated	Dated	Dated
13 Original maturity date	12/1/2017	10/16/2017	10/17/2017	10/18/2017
14 Issuer call subject to prior supervisory approval	Yes	No	No	No
15 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
18 Coupon rate and any related index	2.40%	3.19%	3.16%	3.20%
19 Existence of a dividend stopper	No	No	No	No
20aFully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory
20bFully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory
21 Existence of 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	Convertible	Convertible	Convertible	Convertible
24 If convertible, conversion trigger(s)	Based on discretion of regulatory authorities; statutory approach	Based on discretion of regula- tory authorities; statutory approach	Based on discretion of regulatory authorities; statutory approach	Based on discretion of regula- tory authorities; statutory approach
25 If convertible, fully or partial	N/A	N/A	N/A	N/A
26 If convertible, conversion rate	N/A	N/A	N/A	N/A
27 If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
28 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	Yes	Yes	Yes	Yes
B1 If write-down, write-down trigger(s)	Based on discretion of regulatory authorities; statutory approach	y Based on discretion of regula- tory authorities; statutory approach	Based on discretion of regula- tory authorities; statutory approach	Based on discretion of regula- tory authorities; statutory approach
32 If write-down, full or partial	N/A	N/A	N/A	N/A
	N/A	N/A	N/A	N/A
34 If write-down, permanent or temporary 34 If temporary write-down, description of write-up mechanism	N/A	N/A	N/A N/A	N/A
September 2	Subordinated to insolvency creditors	Subordinated to insolvency creditors	Subordinated to insolvency creditors	Subordinated to insolvency creditors
36 Non-compliant transitioned features	No	No	No	No
37 If yes, specify non-compliant features	N/A	N/A	N/A	N/A

	Tier 2			
	Instrument 180	Instrument 181	Instrument 182	Instrument 183
1 Issuer	DZ BANK AG	DZ BANK AG	DZ BANK AG	DZ BANK AG
2 Unique identifier (e.g. CUSIP, ISIN or Bloom- berg identifier for private placement)	SSD10807	DZ1JPD	SSD 11096	SSD 11097
Governing law(s) of the instrument	German law	German law	German law	German law
Regulatory treatment				
1 Transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Post-transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Eligible at solo/(sub-)consolidated/solo & (sub-)consolidated level	Solo and (sub-)consolidated	Solo and (sub-)consolidated	Solo and (sub-)consolidated	Solo and (sub-)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
3 Amount recognised in regulatory capital (currency in million, as of most recent reporting date)	1	58	5	14
Nominal amount of instrument	1	103	5	14
a Issue price	100.10%	100.05%	100%	100%
Bb 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	10/26/2012	11/14/2012	5/23/2013	5/23/2013
2 Perpetual or dated	Dated	Dated	Dated	Dated
3 Original maturity date	10/26/2017	11/14/2017	5/23/2023	5/23/2023
4 Issuer call subject to prior supervisory approval	No	Yes	No	No
15 Optional call date, contingent call dates and redemption amount	No	Upon occurrence of a tax or regulatory event, redemption at nominal amount	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	3.30%	2.00%	3.45%	3.45%
9 Existence of a dividend stopper	No	No	No	No
OaFully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory
20bFully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory
21 Existence of 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	Convertible	Convertible	Convertible	Convertible
24 If convertible, conversion trigger(s)	Based on discretion of regula- tory authorities; statutory approach	Based on discretion of regulatory authorities; statutory approach	Based on discretion of regula- tory authorities; statutory approach	Based on discretion of regulatory authorities; statutory approach
25 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
27 If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
28 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	Yes	Yes	Yes	Yes
31 If write-down, write-down trigger(s)	Based on discretion of regula- tory authorities; statutory approach	Based on discretion of regulatory authorities; statutory approach	Based on discretion of regula- tory authorities; statutory approach	Based on discretion of regulatory authorities; statutory approach
32 If write-down, full or partial	N/A	N/A	N/A	N/A
33 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
	Subordinated to insolvency	Subordinated to insolvency	Subordinated to insolvency	Subordinated to insolvency
85 Position in subordination hierarchy in liquidation (specify instrument type immedi- ately senior to instrument)		creditors	creditors	creditors
			No	No

	Tier 2			
	Instrument 184	Instrument 185	Instrument 186	Instrument 187
Issuer	DZ BANK AG	DZ BANK AG	DZ BANK AG	DZ BANK AG
Unique identifier (e.g. CUSIP, ISIN or Bloom- berg identifier for private placement)	DZ1JAA	DZ1JBB	SSD 11106	SSD 11119
Governing law(s) of the instrument	German law	German law	German law	German law
Regulatory treatment				
Transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Post-transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Eligible at solo/(sub-)consolidated/solo & (sub-)consolidated level	Solo and (sub-)consolidated	Solo and (sub-)consolidated	Solo and (sub-)consolidated	Solo and (sub-)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)	80	60	3	2
Nominal amount of instrument	89	60	3	3
a Issue price	101.00%	101.00%	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	5/28/2013	5/28/2013	5/29/2013	6/4/2013
2 Perpetual or dated	Dated	Dated	Dated	Dated
3 Original maturity date	12/30/2019	12/30/2022	5/30/2023	6/4/2018
4 Issuer call subject to prior supervisory approval	No No	No 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	2.20%	3.00%	3.48%	2.30%
9 Existence of a dividend stopper	No No	No	No	No
Da Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory
0bFully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory
1 Existence of 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	Convertible	Convertible	Convertible	Convertible
4 If convertible, conversion trigger(s)	Based on discretion of regula- tory authorities; statutory approach	Based on discretion of regula- tory authorities; statutory approach	Based on discretion of regula- tory authorities; statutory approach	Based on discretion of regulatory authorities; statutory approach
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 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
7 If convertible, mandatory or optional conversion 8 If convertible, specify instrument type convertible into	N/A N/A	N/A N/A	N/A N/A	N/A N/A
7 If convertible, mandatory or optional conversion 8 If convertible, specify instrument type convertible into 9 If convertible, specify issuer of instrument it converts into	N/A N/A	N/A N/A	N/A N/A	N/A N/A
7 If convertible, mandatory or optional conversion 8 If convertible, specify instrument type convertible into 9 If convertible, specify issuer of instrument it converts into 0 Write-down features	N/A N/A N/A N/A Yes Based on discretion of regulatory authorities; statutory	N/A N/A N/A N/A Yes Based on discretion of regulatory authorities; statutory	N/A N/A N/A N/A Yes Based on discretion of regulatory authorities; statutory	N/A N/A N/A N/A Yes Based on discretion of regulatory authorities; statutory
7 If convertible, mandatory or optional conversion 8 If convertible, specify instrument type convertible into 9 If convertible, specify issuer of instrument it converts into 0 Write-down features 1 If write-down, write-down trigger(s)	N/A N/A N/A N/A Yes Based on discretion of regulatory authorities; statutory approach	N/A N/A N/A N/A Yes Based on discretion of regulatory authorities; statutory approach	N/A N/A N/A N/A Yes Based on discretion of regulatory authorities; statutory approach	N/A N/A N/A N/A Yes Based on discretion of regulatory authorities; statutory approach
7 If convertible, mandatory or optional conversion 8 If convertible, specify instrument type convertible into 9 If convertible, specify issuer of instrument it converts into 0 Write-down features 1 If write-down, write-down trigger(s) 2 If write-down, full or partial	N/A N/A N/A N/A Yes Based on discretion of regulatory authorities; statutory approach N/A	N/A N/A N/A N/A Yes Based on discretion of regulatory authorities; statutory approach N/A	N/A N/A N/A N/A Yes Based on discretion of regulatory authorities; statutory approach N/A	N/A N/A N/A N/A N/A Yes Based on discretion of regultory authorities; statutory approach N/A
8 If convertible, specify instrument type convertible into 9 If convertible, specify issuer of instrument it converts into 0 Write-down features 1 If write-down, write-down trigger(s) 2 If write-down, full or partial 3 If write-down, permanent or temporary 4 If temporary write-down, description of write-	N/A N/A N/A N/A Yes Based on discretion of regulatory authorities; statutory approach N/A N/A	N/A N/A N/A N/A Yes Based on discretion of regulatory authorities; statutory approach	N/A N/A N/A N/A Yes Based on discretion of regulatory authorities; statutory approach	N/A N/A N/A N/A Yes Based on discretion of regultory authorities; statutory approach
7 If convertible, mandatory or optional conversion 8 If convertible, specify instrument type convertible into 9 If convertible, specify issuer of instrument it converts into 0 Write-down features 1 If write-down, write-down trigger(s) 2 If write-down, full or partial 3 If write-down, permanent or temporary 4 If temporary write-down, description of write-up mechanism	N/A N/A N/A N/A N/A Yes Based on discretion of regulatory authorities; statutory approach N/A N/A N/A N/A	N/A N/A N/A N/A Yes Based on discretion of regulatory authorities; statutory approach N/A N/A	N/A N/A N/A N/A Yes Based on discretion of regulatory authorities; statutory approach N/A N/A	N/A N/A N/A N/A Yes Based on discretion of regultory authorities; statutory approach N/A N/A
7 If convertible, mandatory or optional conversion 8 If convertible, specify instrument type convertible into 9 If convertible, specify issuer of instrument it converts into 0 Write-down features 1 If write-down, write-down trigger(s) 2 If write-down, full or partial 3 If write-down, permanent or temporary 4 If temporary write-down, description of write-up mechanism 5 Position in subordination hierarchy in liquidation (specify instrument type immediately	N/A N/A N/A N/A Yes Based on discretion of regulatory authorities; statutory approach N/A N/A N/A Subordinated to insolvency	N/A N/A N/A N/A Yes Based on discretion of regulatory authorities; statutory approach N/A N/A N/A N/A Subordinated to insolvency	N/A N/A N/A N/A N/A Yes Based on discretion of regulatory authorities; statutory approach N/A N/A N/A N/A Subordinated to insolvency	N/A N/A N/A N/A N/A Yes Based on discretion of regultory authorities; statutory approach N/A N/A N/A N/A Subordinated to insolvency

	Tier 2			
	Instrument 188	Instrument 189	Instrument 190	Instrument 191
1 Issuer	DZ BANK AG	DZ BANK AG	DZ BANK AG	DZ BANK AG
2 Unique identifier (e.g. CUSIP, ISIN or Bloom- berg identifier for private placement)	DZ1H9X	SSD 11124	NSV 8800	SSD 11115
Governing law(s) of the instrument	German law	German law	German law	German law
Regulatory treatment				
Transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Post-transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Eligible at solo/(sub-)consolidated/solo & (sub-)consolidated level	Solo and (sub-)consolidated	Solo and (sub-)consolidated	Solo and (sub-)consolidated	Solo and (sub-)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)	8	3	3	2
Nominal amount of instrument	8	5	5	2
a Issue price	100%	100%	100%	100%
b Redemption price	100%	100%	100%	100%
10 Accounting classification	Liability – fair value option	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost
11 Original date of issuance	6/6/2013	6/6/2013	6/6/2013	6/7/2013
12 Perpetual or dated	Dated	Dated	Dated	Dated
13 Original maturity date	6/6/2023	6/6/2018	6/6/2018	6/7/2023
14 Issuer call subject to prior supervisory approval	Yes	No	No	No
15 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	Floating	Fixed
8 Coupon rate and any related index	3.58%	2.45%	3-month Euribor + 160 bps p.a.	. 3.57%
19 Existence of a dividend stopper	No	No	No	No
20aFully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory
20bFully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory
21 Existence of 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	Convertible	Convertible	Convertible	Convertible
24 If convertible, conversion trigger(s)	Based on discretion of regulatory authorities; statutory approach	Based on discretion of regula- tory authorities; statutory approach	Based on discretion of regula- tory authorities; statutory approach	Based on discretion of regula- tory authorities; statutory approach
25 If convertible, fully or partial	N/A	N/A	N/A	N/A
26 If convertible, conversion rate	N/A	N/A	N/A	N/A
27 If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
28 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	Yes	Yes	Yes	Yes
31 If write-down, write-down trigger(s)	Based on discretion of regulatory authorities; statutory approach	Based on discretion of regula- tory authorities; statutory approach	Based on discretion of regula- tory authorities; statutory approach	Based on discretion of regula- tory authorities; statutory approach
32 If write-down, full or partial	N/A	N/A	N/A	N/A
33 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
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Subordinated to insolvency creditors	Subordinated to insolvency creditors	Subordinated to insolvency creditors	Subordinated to insolvency creditors
6 Non-compliant transitioned features	No	No	No	No
37 If yes, specify non-compliant features	N/A	N/A	N/A	N/A
36 Non-compliant transitioned features 37 If yes, specify non-compliant features				

	Tier 2			
	Instrument 192	Instrument 193	Instrument 194	Instrument 195
1 Issuer	DZ BANK AG	DZ BANK AG	DZ BANK AG	DZ BANK AG
2 Unique identifier (e.g. CUSIP, ISIN or Bloom- berg identifier for private placement)	SSD 11128	SSD 11144	SSD 11140	DZ1JAF
3 Governing law(s) of the instrument	German law	German law	German law	German law
Regulatory treatment				
4 Transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
5 Post-transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
6 Eligible at solo/(sub-)consolidated/solo & (sub-)consolidated level	Solo and (sub-)consolidated	Solo and (sub-)consolidated	Solo and (sub-)consolidated	Solo and (sub-)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
Amount recognised in regulatory capital (currency in million, as of most recent reporting date)	1	1	20	5
9 Nominal amount of instrument	1	1	20	5
9a Issue price	100%	100%	100%	100%
9b Redemption price	100%	100%	100%	100%
10 Accounting classification	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost
11 Original date of issuance	6/11/2013	6/18/2013	6/19/2013	6/20/2013
12 Perpetual or dated	Dated	Dated	Dated	Dated
13 Original maturity date	6/12/2023	6/18/2018	6/19/2023	6/30/2020
14 Issuer call subject to prior supervisory approval	No	No	No	Yes
15 Optional call date, contingent call dates and redemption amount	No	No	No	Upon occurrence of a regulatory event, redemption at nominal amount
16 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	3.60%	2.46%	3.81%	3.10%
19 Existence of a dividend stopper	No	No	No	No
20aFully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory
20bFully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory
21 Existence of 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	Convertible	Convertible	Convertible	Convertible
24 If convertible, conversion trigger(s)	Based on discretion of regulatory authorities; statutory approach	Based on discretion of regulatory authorities; statutory approach	Based on discretion of regulatory authorities; statutory approach	Based on discretion of regulatory authorities; statutory approach
25 If convertible, fully or partial	N/A	N/A	N/A	N/A
26 If convertible, conversion rate	N/A	N/A	N/A	N/A
27 If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
28 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	Yes	Yes	Yes	Yes
31 If write-down, write-down trigger(s)	Based on discretion of regula- tory authorities; statutory approach	Based on discretion of regula- tory authorities; statutory approach	Based on discretion of regula- tory authorities; statutory approach	Based on discretion of regulatory authorities; statutory approach
32 If write-down, full or partial	N/A	N/A	N/A	N/A
33 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
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Subordinated to insolvency creditors	Subordinated to insolvency creditors	Subordinated to insolvency creditors	Subordinated to insolvency creditors
36 Non-compliant transitioned features	No	No	No	No
37 If yes, specify non-compliant features	N/A	N/A	N/A	N/A

	Tier 2			
	Instrument 196	Instrument 197	Instrument 198	Instrument 199
l Issuer	DZ BANK AG	DZ BANK AG	DZ BANK AG	DZ BANK AG
Unique identifier (e.g. CUSIP, ISIN or Bloom- berg identifier for private placement)	SSD 11172	SSD 11173	SSD 11174	SSD 11776
Governing law(s) of the instrument Regulatory treatment	German law	German law	German law	German law
Transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Post-transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Eligible at solo/(sub-)consolidated/solo & (sub-)consolidated level	Solo and (sub-)consolidated	Solo and (sub-)consolidated	Solo and (sub-)consolidated	Solo and (sub-)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	1	1	10
Nominal amount of instrument	1	1	1	10
a 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	6/26/2013	6/26/2013	6/26/2013	6/26/2013
2 Perpetual or dated	Dated	Dated	Dated	Dated
3 Original maturity date	6/26/2023	6/26/2023	6/26/2023	6/26/2023
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	3.73%	3.73%	3.73%	4.00%
9 Existence of a dividend stopper	No	No	No	No
OaFully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory
ObFully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory
1 Existence of 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	Convertible	Convertible	Convertible	Convertible
4 If convertible, conversion trigger(s)	Based on discretion of regula- tory authorities; statutory approach	Based on discretion of regula- tory authorities; statutory approach	Based on discretion of regula- tory authorities; statutory approach	Based on discretion of regulatory authorities; statutory approach
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	Yes	Yes	Yes	Yes
1 If write-down, write-down trigger(s)	Based on discretion of regulatory authorities; statutory approach	Based on discretion of regula- tory authorities; statutory approach	Based on discretion of regula- tory authorities; statutory approach	Based on discretion of regulatory authorities; 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
5 Position in subordination hierarchy in liquida- tion (specify instrument type immediately senior to instrument)	Subordinated to insolvency creditors	Subordinated to insolvency creditors	Subordinated to insolvency creditors	Subordinated to insolvency creditors
6 Non-compliant transitioned features	No	No	No	No
7 If yes, specify non-compliant features	N/A	N/A	N/A	N/A

	Tier 2			
	Instrument 200	Instrument 201	Instrument 202	Instrument 203
l Issuer	DZ BANK AG	DZ BANK AG	DZ BANK AG	DZ BANK AG
Unique identifier (e.g. CUSIP, ISIN or Bloom- berg identifier for private placement)	SSD 11181	SSD 11182	SSD 11175	SSD 11177
Governing law(s) of the instrument Regulatory treatment	German law	German law	German law	German law
Transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Post-transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Eligible at solo/(sub-)consolidated/solo & (sub-)consolidated level	Solo and (sub-)consolidated	Solo and (sub-)consolidated	Solo and (sub-)consolidated	Solo and (sub-)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	1	1	1
Nominal amount of instrument	1	1	1	1
a Issue price	100%	100%	100%	100.35%
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	6/27/2013	6/27/2013	6/28/2013	6/28/2013
2 Perpetual or dated	Dated	Dated	Dated	Dated
3 Original maturity date	6/27/2023	6/27/2023	6/28/2023	6/28/2023
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
OaFully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory
ObFully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory
1 Existence of 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	Convertible	Convertible	Convertible	Convertible
4 If convertible, conversion trigger(s)	Based on discretion of regula- tory authorities; statutory approach	Based on discretion of regula- tory authorities; statutory approach	Based on discretion of regula- tory authorities; statutory approach	Based on discretion of regulatory authorities; statutory approach
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	Yes	Yes	Yes	Yes
1 If write-down, write-down trigger(s)	Based on discretion of regulatory authorities; statutory approach	Based on discretion of regula- tory authorities; statutory approach	Based on discretion of regula- tory authorities; statutory approach	Based on discretion of regulatory authorities; 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
5 Position in subordination hierarchy in liquida- tion (specify instrument type immediately senior to instrument)	Subordinated to insolvency creditors	Subordinated to insolvency creditors	Subordinated to insolvency creditors	Subordinated to insolvency creditors
6 Non-compliant transitioned features	No	No	No	No
7 If yes, specify non-compliant features	N/A	N/A	N/A	N/A

	Tier 2			
	Instrument 204	Instrument 205	Instrument 206	Instrument 207
1 Issuer	DZ BANK AG	DZ BANK AG	DZ BANK AG	DZ BANK AG
2 Unique identifier (e.g. CUSIP, ISIN or Bloom- berg identifier for private placement)	DZ1JCC	SSD 11196	SSD 11197	SSD 11204
Governing law(s) of the instrument	German law	German law	German law	German law
Regulatory treatment				
Transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Post-transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Eligible at solo/(sub-)consolidated/solo & (sub-)consolidated level	Solo and (sub-)consolidated	Solo and (sub-)consolidated	Solo and (sub-)consolidated	Solo and (sub-)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 report- ing date)	15	5	5	10
Nominal amount of instrument	15	5	5	10
a Issue price	100.25%	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	7/1/2013	7/4/2013	7/4/2013	7/4/2013
2 Perpetual or dated	Dated	Dated	Dated	Dated
3 Original maturity date	12/30/2020	7/4/2023	7/4/2023	7/4/2023
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
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	3.20%	4.18%	4.19%	4.17%
Existence of a dividend stopper	No	No	No	No
DaFully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory
ObFully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory
1 Existence of 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	Convertible	Convertible	Convertible	Convertible
4 If convertible, conversion trigger(s)	Based on discretion of regula- tory authorities; statutory approach	Based on discretion of regulatory authorities; statutory approach	Based on discretion of regulatory authorities; statutory approach	Based on discretion of regul tory authorities; statutory approach
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	Yes	Yes	Yes	Yes
1 If write-down, write-down trigger(s)	Based on discretion of regulatory authorities; statutory	Based on discretion of regulatory authorities; statutory	Based on discretion of regulatory authorities; statutory	Based on discretion of regul tory authorities; statutory
2 If write-down, full or partial	approach N/A	approach N/A	approach N/A	approach N/A
If write-down, rull or partial If write-down, permanent or temporary	N/A	N/A	N/A	N/A
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 N/A
 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) 	Subordinated to insolvency creditors	Subordinated to insolvency creditors	Subordinated to insolvency creditors	Subordinated to insolvency creditors
6 Non-compliant transitioned features	No	No	No	No
7 If yes, specify non-compliant features	N/A	N/A	N/A	N/A
, it yes, specify non-compilant reatures	IV/A	19/75	19/75	11/74

	Tier 2			
	Instrument 208	Instrument 209	Instrument 210	Instrument 211
l Issuer	DZ BANK AG	DZ BANK AG	DZ BANK AG	DZ BANK AG
Unique identifier (e.g. CUSIP, ISIN or Bloom- berg identifier for private placement)	SSD 11205	SSD 11206	SSD 11210	SSD 11211
Governing law(s) of the instrument Regulatory treatment	German law	German law	German law	German law
Transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Post-transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Eligible at solo/(sub-)consolidated/solo & (sub-)consolidated level	Solo and (sub-)consolidated	Solo and (sub-)consolidated	Solo and (sub-)consolidated	Solo and (sub-)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)	8	1	5	5
Nominal amount of instrument	8	1	5	5
a 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	7/4/2013	7/4/2013	7/4/2013	7/4/2013
2 Perpetual or dated	Dated	Dated	Dated	Dated
3 Original maturity date	7/4/2023	7/4/2023	7/4/2023	7/4/2023
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	4.15%	4.15%	4.16%	4.16%
9 Existence of a dividend stopper	No	No	No	No
OaFully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory
ObFully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory
1 Existence of 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	Convertible	Convertible	Convertible	Convertible
4 If convertible, conversion trigger(s)	Based on discretion of regula- tory authorities; statutory approach	Based on discretion of regula- tory authorities; statutory approach	Based on discretion of regula- tory authorities; statutory approach	Based on discretion of regulatory authorities; statutory approach
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	Yes	Yes	Yes	Yes
1 If write-down, write-down trigger(s)	Based on discretion of regulatory authorities; statutory approach	Based on discretion of regula- tory authorities; statutory approach	Based on discretion of regula- tory authorities; statutory approach	Based on discretion of regulatory authorities; 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
5 Position in subordination hierarchy in liquida- tion (specify instrument type immediately senior to instrument)	Subordinated to insolvency creditors	Subordinated to insolvency creditors	Subordinated to insolvency creditors	Subordinated to insolvency creditors
6 Non-compliant transitioned features	No	No	No	No
	N/A	N/A	N/A	N/A

	Tier 2			
	Instrument 212	Instrument 213	Instrument 214	Instrument 215
1 Issuer	DZ BANK AG	DZ BANK AG	DZ BANK AG	DZ BANK AG
2 Unique identifier (e.g. CUSIP, ISIN or Bloom- berg identifier for private placement)	SSD 11212	SSD 11213	SSD 11214	SSD 11215
Governing law(s) of the instrument	German law	German law	German law	German law
Regulatory treatment				
Transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Post-transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Eligible at solo/(sub-)consolidated/solo & (sub-)consolidated level	Solo and (sub-)consolidated	Solo and (sub-)consolidated	Solo and (sub-)consolidated	Solo and (sub-)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	5	5	2
Nominal amount of instrument	5	5	5	2
a 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	7/4/2013	7/4/2013	7/4/2013	7/4/2013
2 Perpetual or dated	Dated	Dated	Dated	Dated
3 Original maturity date	7/4/2023	7/4/2023	7/4/2023	7/4/2023
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	4.16%	4.16%	4.16%	4.16%
9 Existence of a dividend stopper	No	No No	No No	No
Da Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory
0bFully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory
1 Existence of 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	Convertible	Convertible	Convertible	Convertible
4 If convertible, conversion trigger(s)	Based on discretion of regulatory authorities; statutory approach	Based on discretion of regulatory authorities; statutory approach	Based on discretion of regula- tory authorities; statutory approach	Based on discretion of regulatory authorities; statutory approach
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	Yes	Yes	Yes	Yes
1 If write-down, write-down trigger(s)	Based on discretion of regulatory authorities; statutory	Based on discretion of regulatory authorities; statutory	Based on discretion of regulatory authorities; statutory	Based on discretion of regul tory authorities; statutory
2. If well a days full as a set of	approach	approach	approach	approach
2 If write-down, full or partial	N/A	N/A	N/A	N/A
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 N/A	N/A N/A
 Position in subordination hierarchy in liquida- tion (specify instrument type immediately senior to instrument) 	Subordinated to insolvency creditors	Subordinated to insolvency creditors	Subordinated to insolvency creditors	Subordinated to insolvency creditors
6 Non-compliant transitioned features	No	No	No	No
•	N/A	N/A	N/A	N/A
7 If yes, specify non-compliant features	IVA	IV/A	IV/A	IN/A

	Tier 2			
	Instrument 216	Instrument 217	Instrument 218	Instrument 219
Issuer	DZ BANK AG	DZ BANK AG	DZ BANK AG	DZ BANK AG
Unique identifier (e.g. CUSIP, ISIN or Bloom- berg identifier for private placement)	SSD 11216	SSD 11199	SSD 11217	SSD 11218
Governing law(s) of the instrument	German law	German law	German law	German law
Regulatory treatment				
Transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Post-transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Eligible at solo/(sub-)consolidated/solo & (sub-)consolidated level	Solo and (sub-)consolidated	Solo and (sub-)consolidated	Solo and (sub-)consolidated	Solo and (sub-)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	5	4	4
Nominal amount of instrument	3	5	4	4
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	7/4/2013	7/5/2013	7/5/2013	7/5/2013
2 Perpetual or dated	Dated	Dated	Dated	Dated
3 Original maturity date	7/4/2023	7/5/2023	7/5/2023	7/5/2023
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
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	4.16%	4.17%	4.16%	4.10%
9 Existence of a dividend stopper	No	No	No	No
DaFully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory
ObFully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory
1 Existence of 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	Convertible	Convertible	Convertible	Convertible
4 If convertible, conversion trigger(s)	Based on discretion of regulatory authorities; statutory approach	Based on discretion of regula- tory authorities; statutory approach	Based on discretion of regula- tory authorities; statutory approach	Based on discretion of regul tory authorities; statutory approach
5 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
6 If convertible, conversion rate 7 If convertible, mandatory or optional conver- sion		N/A	N/A	
6 If convertible, conversion rate 7 If convertible, mandatory or optional conversion 8 If convertible, specify instrument type	N/A	N/A N/A	N/A N/A	N/A
6 If convertible, conversion rate 7 If convertible, mandatory or optional conversion 8 If convertible, specify instrument type convertible into 9 If convertible, specify issuer of instrument it converts into	N/A	N/A N/A	N/A N/A	N/A N/A
6 If convertible, conversion rate 7 If convertible, mandatory or optional conversion 8 If convertible, specify instrument type convertible into 9 If convertible, specify issuer of instrument it converts into 0 Write-down features	N/A N/A N/A Yes Based on discretion of regulatory authorities; statutory	N/A N/A N/A N/A Yes Based on discretion of regulatory authorities; statutory	N/A N/A N/A N/A Yes Based on discretion of regulatory authorities; statutory	N/A N/A N/A Yes Based on discretion of regul tory authorities; statutory
6 If convertible, conversion rate 7 If convertible, mandatory or optional conversion 8 If convertible, specify instrument type convertible into 9 If convertible, specify issuer of instrument it converts into 0 Write-down features 1 If write-down, write-down trigger(s)	N/A N/A N/A Yes Based on discretion of regulatory authorities; statutory approach	N/A N/A N/A N/A Yes Based on discretion of regulatory authorities; statutory approach	N/A N/A N/A N/A Yes Based on discretion of regulatory authorities; statutory approach	N/A N/A Yes Based on discretion of regul tory authorities; statutory approach
6 If convertible, conversion rate 7 If convertible, mandatory or optional conversion 8 If convertible, specify instrument type convertible into 9 If convertible, specify issuer of instrument it converts into 0 Write-down features 1 If write-down, write-down trigger(s) 2 If write-down, full or partial	N/A N/A N/A Yes Based on discretion of regulatory authorities; statutory approach N/A	N/A N/A N/A N/A Yes Based on discretion of regulatory authorities; statutory approach N/A	N/A N/A N/A N/A Yes Based on discretion of regulatory authorities; statutory approach N/A	N/A N/A Yes Based on discretion of regul tory authorities; statutory approach N/A
6 If convertible, conversion rate 7 If convertible, mandatory or optional conversion 8 If convertible, specify instrument type convertible into 9 If convertible, specify issuer of instrument it converts into 0 Write-down features 1 If write-down, write-down trigger(s) 2 If write-down, full or partial 3 If write-down, permanent or temporary 4 If temporary write-down, description of write-	N/A N/A N/A Yes Based on discretion of regulatory authorities; statutory approach N/A N/A	N/A N/A N/A N/A Yes Based on discretion of regulatory authorities; statutory approach	N/A N/A N/A N/A Yes Based on discretion of regulatory authorities; statutory approach	N/A N/A Yes Based on discretion of regulatory authorities; statutory approach
6 If convertible, conversion rate 7 If convertible, mandatory or optional conversion 8 If convertible, specify instrument type convertible into 9 If convertible, specify issuer of instrument it converts into 0 Write-down features 1 If write-down, write-down trigger(s) 2 If write-down, full or partial 3 If write-down, permanent or temporary 4 If temporary write-down, description of write-up mechanism	N/A N/A N/A Yes Based on discretion of regulatory authorities; statutory approach N/A N/A N/A N/A	N/A N/A N/A N/A N/A Yes Based on discretion of regulatory authorities; statutory approach N/A N/A N/A N/A	N/A N/A N/A N/A N/A Yes Based on discretion of regulatory authorities; statutory approach N/A N/A N/A N/A	N/A N/A N/A Yes Based on discretion of regultory authorities; statutory approach N/A N/A N/A
6 If convertible, conversion rate 7 If convertible, mandatory or optional conversion 8 If convertible, specify instrument type convertible into 9 If convertible, specify issuer of instrument it converts into 0 Write-down features 1 If write-down, write-down trigger(s) 2 If write-down, full or partial 3 If write-down, permanent or temporary 4 If temporary write-down, description of write-up mechanism 5 Position in subordination hierarchy in liquidation (specify instrument type immediately	N/A N/A N/A Yes Based on discretion of regulatory authorities; statutory approach N/A N/A N/A N/A	N/A N/A N/A N/A Yes Based on discretion of regulatory authorities; statutory approach N/A N/A	N/A N/A N/A N/A Yes Based on discretion of regulatory authorities; statutory approach N/A N/A	N/A N/A N/A Yes Based on discretion of regultory authorities; statutory approach N/A N/A
6 If convertible, conversion rate 7 If convertible, mandatory or optional conversion 8 If convertible, specify instrument type convertible into 9 If convertible, specify issuer of instrument it converts into 0 Write-down features 1 If write-down, write-down trigger(s) 2 If write-down, full or partial 3 If write-down, permanent or temporary 4 If temporary write-down, description of write-up mechanism 5 Position in subordination hierarchy in liquida-	N/A N/A N/A Yes Based on discretion of regulatory authorities; statutory approach N/A N/A N/A Subordinated to insolvency	N/A N/A N/A N/A Yes Based on discretion of regulatory authorities; statutory approach N/A N/A N/A N/A Subordinated to insolvency	N/A N/A N/A N/A N/A Yes Based on discretion of regulatory authorities; statutory approach N/A N/A N/A N/A Subordinated to insolvency	N/A N/A Yes Based on discretion of regul tory authorities; statutory approach N/A N/A N/A Subordinated to insolvency

	Tier 2			
	Instrument 220	Instrument 221	Instrument 222	Instrument 223
l Issuer	DZ BANK AG	DZ BANK AG	DZ BANK AG	DZ BANK AG
2 Unique identifier (e.g. CUSIP, ISIN or Bloom- berg identifier for private placement)	SSD 11219	DZ1JA1	DZ1JA2	SSD 11195
Governing law(s) of the instrument	German law	German law	German law	German law
Regulatory treatment				
Transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Post-transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Eligible at solo/(sub-)consolidated/solo & (sub-)consolidated level	Solo and (sub-)consolidated	Solo and (sub-)consolidated	Solo and (sub-)consolidated	Solo and (sub-)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	11	6	10
Nominal amount of instrument	5	12	6	10
a Issue price	100%	102.00%	102.50%	100%
9b 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	7/5/2013	7/9/2013	7/9/2013	7/10/2013
2 Perpetual or dated	Dated	Dated	Dated	Dated
3 Original maturity date	7/5/2023	12/30/2019	12/30/2022	7/10/2023
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	4.12%	3.00%	3.75%	4.00%
9 Existence of a dividend stopper	No	No.	No	No
0aFully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory
ObFully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory
1 Existence of 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	Convertible	Convertible	Convertible	Convertible
4 If convertible, conversion trigger(s)	Based on discretion of regulatory authorities; statutory approach	Based on discretion of regulatory authorities; statutory approach	Based on discretion of regula- tory authorities; statutory approach	Based on discretion of regulatory authorities; statutory approach
25 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 conver-	N/A	N/A	N/A	N/A
sion				
	N/A	N/A	N/A	N/A
28 If convertible, specify instrument type convertible into	N/A N/A	N/A N/A	N/A N/A	N/A N/A
18 If convertible, specify instrument type convertible into 19 If convertible, specify issuer of instrument it converts into		·		
18 If convertible, specify instrument type convertible into 19 If convertible, specify issuer of instrument it converts into 10 Write-down features	N/A Yes Based on discretion of regulatory authorities; statutory	N/A Yes Based on discretion of regulatory authorities; statutory	N/A Yes Based on discretion of regulatory authorities; statutory	N/A Yes Based on discretion of regulatory authorities; statutory
8 If convertible, specify instrument type convertible into 9 If convertible, specify issuer of instrument it converts into 0 Write-down features 1 If write-down, write-down trigger(s)	N/A Yes Based on discretion of regulatory authorities; statutory approach	N/A Yes Based on discretion of regulatory authorities; statutory approach	N/A Yes Based on discretion of regulatory authorities; statutory approach	N/A Yes Based on discretion of regulatory authorities; statutory approach
18 If convertible, specify instrument type convertible into 19 If convertible, specify issuer of instrument it converts into 10 Write-down features 11 If write-down, write-down trigger(s) 12 If write-down, full or partial	N/A Yes Based on discretion of regulatory authorities; statutory approach N/A	N/A Yes Based on discretion of regulatory authorities; statutory approach N/A	N/A Yes Based on discretion of regulatory authorities; statutory approach N/A	N/A Yes Based on discretion of regultory authorities; statutory approach N/A
28 If convertible, specify instrument type convertible into 29 If convertible, specify issuer of instrument it converts into 30 Write-down features 31 If write-down, write-down trigger(s) 32 If write-down, full or partial 33 If write-down, permanent or temporary 34 If temporary write-down, description of write-	N/A Yes Based on discretion of regulatory authorities; statutory approach N/A N/A	N/A Yes Based on discretion of regulatory authorities; statutory approach	N/A Yes Based on discretion of regulatory authorities; statutory approach	N/A Yes Based on discretion of regulatory authorities; statutory approach
8 If convertible, specify instrument type convertible into 9 If convertible, specify issuer of instrument it converts into 0 Write-down features 1 If write-down, write-down trigger(s) 2 If write-down, full or partial 3 If write-down, permanent or temporary 4 If temporary write-down, description of write-up mechanism	N/A Yes Based on discretion of regulatory authorities; statutory approach N/A N/A N/A	N/A Yes Based on discretion of regulatory authorities; statutory approach N/A N/A	N/A Yes Based on discretion of regulatory authorities; statutory approach N/A N/A	N/A Yes Based on discretion of regultory authorities; statutory approach N/A N/A
28 If convertible, specify instrument type convertible into 29 If convertible into 30 Write-down features 31 If write-down, write-down trigger(s) 32 If write-down, full or partial 33 If write-down, permanent or temporary 34 If temporary write-down, description of write-up mechanism 39 Position in subordination hierarchy in liquidation (specify instrument type immediately	N/A Yes Based on discretion of regulatory authorities; statutory approach N/A N/A N/A Subordinated to insolvency	N/A Yes Based on discretion of regulatory authorities; statutory approach N/A N/A N/A Subordinated to insolvency	N/A Yes Based on discretion of regulatory authorities; statutory approach N/A N/A N/A Subordinated to insolvency	N/A Yes Based on discretion of regulatory authorities; statutory approach N/A N/A N/A Subordinated to insolvency

	Tier 2			
	Instrument 224	Instrument 225	Instrument 226	Instrument 227
Issuer	DZ BANK AG	DZ BANK AG	DZ BANK AG	DZ BANK AG
Unique identifier (e.g. CUSIP, ISIN or Bloom- berg identifier for private placement)	DZ1JAY	SSD 11228	NSV 8808	NSV 8807
Governing law(s) of the instrument	German law	German law	German law	German law
Regulatory treatment				
Transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Post-transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Eligible at solo/(sub-)consolidated/solo & (sub-)consolidated level	Solo and (sub-)consolidated	Solo and (sub-)consolidated	Solo and (sub-)consolidated	Solo and (sub-)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)	11	2	4	4
Nominal amount of instrument	11	2	4	4
a Issue price	100%	100%	100%	100%
Bb 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	7/11/2013	7/11/2013	7/12/2013	7/12/2013
2 Perpetual or dated	Dated	Dated	Dated	Dated
3 Original maturity date	7/11/2023	7/11/2023	7/12/2023	7/12/2023
4 Issuer call subject to prior supervisory approval	Yes	No	No	No
15 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	4.16%	4.12%	4.13%	4.13%
9 Existence of a dividend stopper	No	No	No	No
OaFully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory
ObFully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory
21 Existence of 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	Convertible	Convertible	Convertible	Convertible
4 If convertible, conversion trigger(s)	Based on discretion of regulatory authorities; statutory approach	Based on discretion of regula- tory authorities; statutory approach	Based on discretion of regula- tory authorities; statutory approach	Based on discretion of regulatory authorities; statutory approach
5 If convertible, fully or partial	N/A	N/A	N/A	N/A
26 If convertible, conversion rate	N/A	N/A	N/A	N/A
77 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
0 Write-down features	Yes	Yes	Yes	Yes
31 If write-down, write-down trigger(s)	Based on discretion of regulatory authorities; statutory approach	tory authorities; statutory	Based on discretion of regulatory authorities; statutory	Based on discretion of regulatory authorities; statutory
2 If write-down, full or partial	N/A	approach N/A	approach N/A	approach N/A
	N/A	N/A	N/A	N/A
3 If write-down, permanent or temporary 4 If temporary write-down, description of	N/A N/A	N/A N/A	N/A N/A	N/A N/A
write-up mechanism	Subordinated to insolvency creditors	Subordinated to insolvency creditors	Subordinated to insolvency creditors	Subordinated to insolvency creditors
write-up mechanism Position in subordination hierarchy in liquidation (specify instrument type immedi-	Subordinated to insolvency creditors			

	Tier 2			
	Instrument 228	Instrument 229	Instrument 230	Instrument 231
1 Issuer	DZ BANK AG	DZ BANK AG	DZ BANK AG	DZ BANK AG
2 Unique identifier (e.g. CUSIP, ISIN or Bloom- berg identifier for private placement)	DZ1JB1	DZ1JB2	SSD 11233	SSD 11234
Governing law(s) of the instrument	German law	German law	German law	German law
Regulatory treatment				
1 Transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Post-transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Eligible at solo/(sub-)consolidated/solo & (sub-)consolidated level	Solo and (sub-)consolidated	Solo and (sub-)consolidated	Solo and (sub-)consolidated	Solo and (sub-)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)	166	70	1	5
Nominal amount of instrument	184	70	1	5
a Issue price	102.00%	102.50%	100%	100%
9b Redemption price	100%	100%	100%	100%
10 Accounting classification	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost
11 Original date of issuance	7/17/2013	7/17/2013	7/17/2013	7/17/2013
2 Perpetual or dated	Dated	Dated	Dated	Dated
13 Original maturity date	12/30/2019	12/30/2022	7/17/2023	7/17/2023
14 Issuer call subject to prior supervisory approval	Yes	Yes	No	No
15 Optional call date, contingent call dates and redemption amount	Upon occurrence of a regulatory event, redemption at nominal amount	y Upon occurrence of a regulatory event, redemption at nominal amount	[,] No	No
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	3.00%	3.75%	4.07%	4.07%
19 Existence of a dividend stopper	No	No	No	No
20aFully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory
20bFully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory
21 Existence of 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	Convertible	Convertible	Convertible	Convertible
24 If convertible, conversion trigger(s)		yBased on discretion of regulator authorities; statutory approach	yBased on discretion of regula- tory authorities; statutory approach	Based on discretion of regula tory authorities; statutory approach
25 If convertible, fully or partial	N/A	N/A	N/A	N/A
26 If convertible, conversion rate	N/A	N/A	N/A	N/A
27 If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
28 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	Yes	Yes	Yes	Yes
31 If write-down, write-down trigger(s)	Based on discretion of regulator	yBased on discretion of regulator	* ***	
22.16.25.1			approach	approach
32 If write-down, full or partial	N/A	N/A	N/A	N/A
33 If write-down, permanent or temporary 34 If temporary write-down, description of	N/A N/A	N/A N/A	N/A N/A	N/A N/A
write-up mechanism				
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Subordinated to insolvency creditors	Subordinated to insolvency creditors	Subordinated to insolvency creditors	Subordinated to insolvency creditors
6 Non-compliant transitioned features	No	No	No	No
37 If yes, specify non-compliant features	N/A	N/A	N/A	N/A

	Tier 2			
	Instrument 232	Instrument 233	Instrument 234	Instrument 235
1 Issuer	DZ BANK AG	DZ BANK AG	DZ BANK AG	DZ BANK AG
2 Unique identifier (e.g. CUSIP, ISIN or Bloom- berg identifier for private placement)	SSD 11237	SSD 11240	SSD 11229	SSD 11246
3 Governing law(s) of the instrument	German law	German law	German law	German law
Regulatory treatment				
4 Transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
5 Post-transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
6 Eligible at solo/(sub-)consolidated/solo & (sub-)consolidated level	Solo and (sub-)consolidated	Solo and (sub-)consolidated	Solo and (sub-)consolidated	Solo and (sub-)consolidated
7 Instrument type (types to be specified by each jurisdiction)	Subordinated capital Art. 63 CRR			
8 Amount recognised in regulatory capital (currency in million, as of most recent reporting date)	8	5	5	1
9 Nominal amount of instrument	8	5	5	1
9a Issue price	100%	100%	100%	100%
9b Redemption price	100%	100%	100%	100%
10 Accounting classification	Liability – amortised cost			
11 Original date of issuance	7/17/2013	7/17/2013	7/19/2013	7/19/2013
12 Perpetual or dated	Dated	Dated	Dated	Dated
13 Original maturity date	7/17/2023	7/17/2023	7/19/2023	7/19/2023
14 Issuer call subject to prior supervisory approval	No	No	No	No
15 Optional call date, contingent call dates and redemption amount	No	No	No	No
16 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	4.06%	4.07%	4.13%	4.00%
19 Existence of a dividend stopper	No	No	No	No
20aFully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory
20bFully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory
21 Existence of 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	Convertible	Convertible	Convertible	Convertible
24 If convertible, conversion trigger(s)	Based on discretion of regula- tory authorities; statutory approach			
25 If convertible, fully or partial	N/A	N/A	N/A	N/A
26 If convertible, conversion rate	N/A	N/A	N/A	N/A
27 If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
28 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	Yes	Yes	Yes	Yes
31 If write-down, write-down trigger(s)	Based on discretion of regulatory authorities; statutory approach	Based on discretion of regula- tory authorities; statutory approach	Based on discretion of regula- tory authorities; statutory approach	Based on discretion of regula- tory authorities; statutory approach
32 If write-down, full or partial	N/A	N/A	N/A	N/A
33 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
35 Position in subordination hierarchy in liquida- tion (specify instrument type immediately senior to instrument)	Subordinated to insolvency creditors			
36 Non-compliant transitioned features	No	No	No	No

	Tier 2			
	Instrument 236	Instrument 237	Instrument 238	Instrument 239
Issuer	DZ BANK AG	DZ BANK AG	DZ BANK AG	DZ BANK AG
2 Unique identifier (e.g. CUSIP, ISIN or Bloom- berg identifier for private placement)	SSD 11251	SSD 11252	SSD 11259	DZ1JBZ
Governing law(s) of the instrument	German law	German law	German law	German law
Regulatory treatment				
Transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Post-transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Eligible at solo/(sub-)consolidated/solo & (sub-)consolidated level	Solo and (sub-)consolidated	Solo and (sub-)consolidated	Solo and (sub-)consolidated	Solo and (sub-)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)	9	1	1	7
Nominal amount of instrument	9	1	1	7
a Issue price	100%	100%	100%	103.00%
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	7/25/2013	7/25/2013	7/25/2013	7/26/2013
2 Perpetual or dated	Dated	Dated	Dated	Dated
3 Original maturity date	7/25/2023	7/25/2023	7/25/2023	12/30/2019
,	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%	4.03%	3.95%	4.00%
9 Existence of a dividend stopper	No.	No.	No No	No No
Da Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory
0bFully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory
1 Existence of 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	Convertible	Convertible	Convertible	Convertible
4 If convertible, conversion trigger(s)	Based on discretion of regulatory authorities; statutory approach	Based on discretion of regula- tory authorities; statutory approach	Based on discretion of regula- tory authorities; statutory approach	Based on discretion of regulatory authorities; statutory approach
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
	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	N/A	N/A	N/A	N/A
converts into			V	Yes
	Yes	Yes	Yes	163
0 Write-down features	Based on discretion of regulatory authorities; statutory	Based on discretion of regula- tory authorities; statutory	Based on discretion of regula- tory authorities; statutory	Based on discretion of regul tory authorities; statutory
Write-down features If write-down, write-down trigger(s)	Based on discretion of regulatory authorities; statutory approach	Based on discretion of regulatory authorities; statutory approach	Based on discretion of regula- tory authorities; statutory approach	Based on discretion of regul tory authorities; statutory approach
O Write-down features I If write-down, write-down trigger(s) If write-down, full or partial	Based on discretion of regula- tory authorities; statutory approach N/A	Based on discretion of regula- tory authorities; statutory approach N/A	Based on discretion of regula- tory authorities; statutory approach N/A	Based on discretion of regul tory authorities; statutory approach N/A
0 Write-down features 11 If write-down, write-down trigger(s) 12 If write-down, full or partial 13 If write-down, permanent or temporary 14 If temporary write-down, description of write-	Based on discretion of regula- tory authorities; statutory approach N/A N/A	Based on discretion of regulatory authorities; statutory approach	Based on discretion of regula- tory authorities; statutory approach	Based on discretion of regul tory authorities; statutory approach
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	Based on discretion of regula- tory authorities; statutory approach N/A N/A N/A	Based on discretion of regula- tory authorities; statutory approach N/A N/A	Based on discretion of regula- tory authorities; statutory approach N/A N/A	Based on discretion of regul tory authorities; statutory approach N/A N/A
O Write-down features I 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 S Position in subordination hierarchy in liquidation (specify instrument type immediately	Based on discretion of regula- tory authorities; statutory approach N/A N/A N/A Subordinated to insolvency	Based on discretion of regula- tory authorities; statutory approach N/A N/A N/A Subordinated to insolvency	Based on discretion of regula- tory authorities; statutory approach N/A N/A N/A Subordinated to insolvency	Based on discretion of regul tory authorities; statutory approach N/A N/A N/A Subordinated to insolvency

	Tier 2			
	Instrument 240	Instrument 241	Instrument 242	Instrument 243
Issuer	DZ BANK AG	DZ BANK AG	DZ BANK AG	DZ BANK AG
 Unique identifier (e.g. CUSIP, ISIN or Bloom- berg identifier for private placement) 	SSD 11254	SSD 11255	SSD 11256	SSD 11257
Governing law(s) of the instrument	German law	German law	German law	German law
Regulatory treatment				
Transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Post-transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Eligible at solo/(sub-)consolidated/solo & (sub-)consolidated level	Solo and (sub-)consolidated	Solo and (sub-)consolidated	Solo and (sub-)consolidated	Solo and (sub-)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	3	1	1
Nominal amount of instrument	1	3	1	1
a 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	7/26/2013	7/26/2013	7/26/2013	7/26/2013
2 Perpetual or dated	Dated	Dated	Dated	Dated
3 Original maturity date	7/26/2023	7/26/2023	7/26/2023	7/26/2023
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
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	4.01%	4.05%	4.05%	4.05%
<u> </u>	4.01% No	4.05% No	4.05% No	4.05% No
De Existence of a dividend stopper DeFully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory
0bFully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory
1 Existence of 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	Convertible	Convertible	Convertible	Convertible
4 If convertible, conversion trigger(s)	Based on discretion of regula- tory authorities; statutory approach	Based on discretion of regula- tory authorities; statutory approach	Based on discretion of regula- tory authorities; statutory approach	Based on discretion of regul tory authorities; statutory approach
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	Yes	Yes	Yes	Yes
1 If write-down, write-down trigger(s)	Based on discretion of regulatory authorities; statutory	Based on discretion of regulatory authorities; statutory	Based on discretion of regulatory authorities; statutory	Based on discretion of regul tory authorities; statutory
	approach	approach	approach	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
5 Position in subordination hierarchy in liquida- tion (specify instrument type immediately senior to instrument)	Subordinated to insolvency creditors	Subordinated to insolvency creditors	Subordinated to insolvency creditors	Subordinated to insolvency creditors
6 Non-compliant transitioned features	No	No	No	No

	Tier 2			
	Instrument 244	Instrument 245	Instrument 246	Instrument 247
Issuer	DZ BANK AG	DZ BANK AG	DZ BANK AG	DZ BANK AG
Unique identifier (e.g. CUSIP, ISIN or Bloom- berg identifier for private placement)	SSD 11258	SSD 11268	SSD 11263	SSD 11264
Governing law(s) of the instrument	German law	German law	German law	German law
Regulatory treatment				
Transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Post-transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Eligible at solo/(sub-)consolidated/solo & (sub-)consolidated level	Solo and (sub-)consolidated	Solo and (sub-)consolidated	Solo and (sub-)consolidated	Solo and (sub-)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	4	1	1
Nominal amount of instrument	1	4	1	1
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	7/26/2013	7/29/2013	7/31/2013	7/31/2013
2 Perpetual or dated	Dated	Dated	Dated	Dated
3 Original maturity date	7/26/2023	7/28/2023	7/31/2023	7/31/2023
,	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	4.05%	4.10%	3.95%	3.95%
9 Existence of a dividend stopper	No No	No.	No No	No No
DaFully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory
0bFully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory
1 Existence of 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	Convertible	Convertible	Convertible	Convertible
4 If convertible, conversion trigger(s)	Based on discretion of regulatory authorities; statutory approach	Based on discretion of regula- tory authorities; statutory approach	Based on discretion of regula- tory authorities; statutory approach	Based on discretion of regulatory authorities; statutory approach
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
	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
		Yes	Yes	Yes
0 Write-down features	Yes	res		
	Based on discretion of regulatory authorities; statutory	Based on discretion of regula- tory authorities; statutory	Based on discretion of regulatory authorities; statutory	Based on discretion of regulatory authorities; statutory
1 If write-down, write-down trigger(s)	Based on discretion of regulatory authorities; statutory approach	Based on discretion of regulatory authorities; statutory approach	tory authorities; statutory approach	tory authorities; statutory approach
If write-down, write-down trigger(s) If write-down, full or partial	Based on discretion of regula- tory authorities; statutory approach N/A	Based on discretion of regula- tory authorities; statutory approach N/A	tory authorities; statutory approach N/A	tory authorities; statutory approach N/A
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-	Based on discretion of regula- tory authorities; statutory approach N/A N/A	Based on discretion of regulatory authorities; statutory approach	tory authorities; statutory approach	tory authorities; statutory approach
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	Based on discretion of regula- tory authorities; statutory approach N/A N/A N/A	Based on discretion of regula- tory authorities; statutory approach N/A N/A	tory authorities; statutory approach N/A N/A	tory authorities; statutory approach N/A N/A
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 S Position in subordination hierarchy in liquidation (specify instrument type immediately	Based on discretion of regula- tory authorities; statutory approach N/A N/A N/A Subordinated to insolvency	Based on discretion of regula- tory authorities; statutory approach N/A N/A N/A Subordinated to insolvency	tory authorities; statutory approach N/A N/A N/A N/A Subordinated to insolvency	tory authorities; statutory approach N/A N/A N/A Subordinated to insolvency

	Tier 2			
	Instrument 248	Instrument 249	Instrument 250	Instrument 251
Issuer	DZ BANK AG	DZ BANK AG	DZ BANK AG	DZ BANK AG
Unique identifier (e.g. CUSIP, ISIN or Bloom- berg identifier for private placement)	SSD 11265	SSD 11266	SSD 11267	SSD 11277
Governing law(s) of the instrument	German law	German law	German law	German law
Regulatory treatment				
Transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Post-transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Eligible at solo/(sub-)consolidated/solo & (sub-)consolidated level	Solo and (sub-)consolidated	Solo and (sub-)consolidated	Solo and (sub-)consolidated	Solo and (sub-)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	1	1	20
Nominal amount of instrument	1	1	1	20
a 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	7/31/2013	7/31/2013	7/31/2013	7/31/2013
2 Perpetual or dated	Dated	Dated	Dated	Dated
3 Original maturity date	7/31/2023	7/31/2023	7/31/2023	7/31/2023
4 Issuer call subject to prior supervisory approv-	No No	No	No	No
al 5 Optional call date, contingent call dates and	No	No	No	No
redemption amount				
5 Subsequent call dates, if applicable	N/A	N/A	N/A	N/A
7 Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
3 Coupon rate and any related index	3.95%	3.95%	3.95%	4.20%
Existence of a dividend stopper	No	No	No	No
DaFully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory
ObFully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory
1 Existence of 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	Convertible	Convertible	Convertible	Convertible
4 If convertible, conversion trigger(s)	Based on discretion of regulatory authorities; statutory approach	Based on discretion of regulatory authorities; statutory approach	Based on discretion of regula- tory authorities; statutory approach	Based on discretion of regulatory authorities; statutory approach
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	Yes	Yes	Yes	Yes
1 If write-down, write-down trigger(s)	Based on discretion of regulatory authorities; statutory	Based on discretion of regula- tory authorities; statutory	Based on discretion of regula- tory authorities; statutory	Based on discretion of regul tory authorities; statutory
	approach	approach	approach	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
5 Position in subordination hierarchy in liquida- tion (specify instrument type immediately senior to instrument)	Subordinated to insolvency creditors	Subordinated to insolvency creditors	Subordinated to insolvency creditors	Subordinated to insolvency creditors
serior to instrument,				
6 Non-compliant transitioned features	No	No	No	No

	Tier 2			
	Instrument 252	Instrument 253	Instrument 254	Instrument 255
1 Issuer	DZ BANK AG	DZ BANK AG	DZ BANK AG	DZ BANK AG
2 Unique identifier (e.g. CUSIP, ISIN or Bloom- berg identifier for private placement)	SSD 11278	SSD 11283	NSV 8811	DZ1JBW
3 Governing law(s) of the instrument	German law	German law	German law	German law
Regulatory treatment				
4 Transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
5 Post-transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
6 Eligible at solo/(sub-)consolidated/solo & (sub-)consolidated level	Solo and (sub-)consolidated	Solo and (sub-)consolidated	Solo and (sub-)consolidated	Solo and (sub-)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
Amount recognised in regulatory capital (currency in million, as of most recent reporting date)	3	1	10	4
9 Nominal amount of instrument	3	1	10	5
9a Issue price	100%	100%	100%	100%
9b Redemption price	100%	100%	100%	100%
10 Accounting classification	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost
11 Original date of issuance	7/31/2013	8/2/2013	8/2/2013	8/15/2013
12 Perpetual or dated	Dated	Dated	Dated	Dated
13 Original maturity date	7/31/2023	8/2/2023	8/2/2023	12/28/2018
14 Issuer call subject to prior supervisory approval	No	No	No	Yes
15 Optional call date, contingent call dates and redemption amount	No	No	No	Upon occurrence of a regulatory event, redemption at nominal amount
16 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	4.20%	4.05%	4.21%	2.40%
19 Existence of a dividend stopper	No	No	No	No
20aFully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory
20bFully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory
21 Existence of 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	Convertible	Convertible	Convertible	Convertible
24 If convertible, conversion trigger(s)	Based on discretion of regulatory authorities; statutory approach	Based on discretion of regulatory authorities; statutory approach	Based on discretion of regulatory authorities; statutory approach	Based on discretion of regulatory authorities; statutory approach
25 If convertible, fully or partial	N/A	N/A	N/A	N/A
26 If convertible, conversion rate	N/A	N/A	N/A	N/A
27 If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
28 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	Yes	Yes	Yes	Yes
31 If write-down, write-down trigger(s)	Based on discretion of regula- tory authorities; statutory approach	Based on discretion of regula- tory authorities; statutory approach	Based on discretion of regula- tory authorities; statutory approach	Based on discretion of regulatory authorities; statutory approach
32 If write-down, full or partial	N/A	N/A	N/A	N/A
33 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
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Subordinated to insolvency creditors	Subordinated to insolvency creditors	Subordinated to insolvency creditors	Subordinated to insolvency creditors
36 Non-compliant transitioned features	No	No	No	No
37 If yes, specify non-compliant features	N/A	N/A	N/A	N/A

	Tier 2			
	Instrument 256	Instrument 257	Instrument 258	Instrument 259
l Issuer	DZ BANK AG	DZ BANK AG	DZ BANK AG	DZ BANK AG
Unique identifier (e.g. CUSIP, ISIN or Bloom- berg identifier for private placement)	SSD 11327	SSD 11329	NSV 8816	DZ1JBS
Governing law(s) of the instrument Regulatory treatment	German law	German law	German law	German law
Transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Post-transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Eligible at solo/(sub-)consolidated/solo & (sub-)consolidated level	Solo and (sub-)consolidated	Solo and (sub-)consolidated	Solo and (sub-)consolidated	Solo and (sub-)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	1	3	100
Nominal amount of instrument	1	1	3	100
a 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	8/28/2013	8/28/2013	8/28/2013	8/30/2013
2 Perpetual or dated	Dated	Dated	Dated	Dated
3 Original maturity date	8/28/2023	8/28/2023	8/28/2023	8/30/2023
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	4.36%	4.38%	4.38%	3.24%
9 Existence of a dividend stopper	No	No	No	No
OaFully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory
ObFully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory
1 Existence of 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	Convertible	Convertible	Convertible	Convertible
4 If convertible, conversion trigger(s)	Based on discretion of regula- tory authorities; statutory approach	Based on discretion of regula- tory authorities; statutory approach	Based on discretion of regula- tory authorities; statutory approach	Based on discretion of regulatory authorities; statutory approach
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	Yes	Yes	Yes	Yes
1 If write-down, write-down trigger(s)	Based on discretion of regulatory authorities; statutory approach	Based on discretion of regula- tory authorities; statutory approach	Based on discretion of regula- tory authorities; statutory approach	Based on discretion of regul tory authorities; 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
5 Position in subordination hierarchy in liquida- tion (specify instrument type immediately senior to instrument)	Subordinated to insolvency creditors	Subordinated to insolvency creditors	Subordinated to insolvency creditors	Subordinated to insolvency creditors
6 Non-compliant transitioned features	No	No	No	No

Bergilaterliser for private placement)		Tier 2			
Unique identifier (e.g. CLSP), ENN or Bloomberg in Structure (e.g. CLSP), END or Bloomberg in English or Bloomberg in Structure (e.g. CLSP), END or Bloomberg in Str		Instrument 260	Instrument 261	Instrument 262	Instrument 263
Bergilaterliser for private placement)					
Regulatory treatment Transitional CRR rules Ter 2 Tier 3 Tier 2 Tier 3 Tier 2 Tier 3 Tier 2 Tier 3 Tier 3 Tier 3 Tier 3 Tier 3 Tier 4 Tier 5		SSD 11331	NSV 8820	SSD 11360	SSD 11361
Transitional CRR rules Ter 2 Tier	Governing law(s) of the instrument	German law	German law	German law	German law
Post-transitional CRR rules Tier 2	Regulatory treatment				
Eligible at solo/fout-)-consolidated rive	Transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Sub-consolidated level Sub-consolidated level Sub-confinated capital Art. 63 CRR Art. 63 C	Post-transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Jurisdiction Art. 63 CRR		Solo and (sub-)consolidated	Solo and (sub-)consolidated	Solo and (sub-)consolidated	Solo and (sub-)consolidated
Coursely in million, as of most recent reporting date) Nominal amount of instrument 1					
la Issue price 100% 100% 100% 100% 100% 100% 100% 100	(currency in million, as of most recent report-	1	1	1	3
b Redemption price 100% 100% 100% 100% 100% 100% 100% 100	Nominal amount of instrument	1	2	1	3
0. Accounting classification	a Issue price	100%	100%	100%	100%
0. Accounting classification Liability – amortised cost Liability – amortised cost Liability – amortised cost Liability – amortised cost 1.0 original after of issuance 830/2013 9/18/20	b Redemption price	100%	100%	100%	100%
1 Original date of issuance		Liability – amortised cost	Liability – fair value option	Liability – amortised cost	Liability – amortised cost
2 Perpetual or dated	-			<u> </u>	· · · · · · · · · · · · · · · · · · ·
3 Original maturity date 839/2021 9/17/2018 9/18/2023 3/19/2023 Issuer call subject to prior supervisory approvance of the subject to prior supervisory approach No	3				
4 Issuer call subject to prior supervisory approval of all office continued of the control of all office control office control office control office control of all office control office con	•				
5 Optional call date, contingent call dates and redemption amount of edemption amount of subsequent call dates, if applicable N/A	4 Issuer call subject to prior supervisory approv-				
6 Subsequent call dates, if applicable NA	5 Optional call date, contingent call dates and	No	No	No	No
8 Coupon rate and any related index 3.64% 3-month Euribor + 190 bps p.a. 4.35% 4.30% 9 Existence of a dividend stopper No		N/A	N/A	N/A	N/A
8 Coupon rate and any related index 3.64% 3-month Euribor + 190 bps p.a. 4.35% 4.30% 9 Existence of a dividend stopper No	7 Fixed or floating dividend/coupon	Fixed	Floating	Fixed	Fixed
32 Existence of a dividend stopper 33 Existence of a dividend stopper 34 In Usignary (in terms of timing) 35 Evally discretionary, partially discretionary or mandatory (in terms of timing) 35 Evally discretionary, partially discretionary or mandatory (in terms of amount) 36 Evally discretionary, partially discretionary or mandatory (in terms of amount) 46 Existence of step up or other incentive to redeem 47 In Convertible or non-convertible 48 In Convertible or non-convertible 49 If convertible, conversion trigger(s) 40 Expenditure or cumulative or cumulat					
Dar July discretionary, partially discretionary or mandatory (in terms of timing) Mandatory Mand	· · · · · · · · · · · · · · · · · · ·				
Defully discretionary, partially discretionary or mandatory (in terms of amount) No N	DaFully discretionary, partially discretionary or				
1 Existence of step up or other incentive to redeem 2 Non-cumulative or cumulative Convertible Convertible Convertible Convertible Convertible Convertible, conversion trigger(s) Based on discretion of regulatory authorities; statutory approach 3 If convertible, conversion rate N/A N/A N/A N/A N/A N/A N/A N/A 4 If convertible, specify instrument type convertible into N/A	0bFully discretionary, partially discretionary or	Mandatory	Mandatory	Mandatory	Mandatory
3 Convertible or non-convertible Convertible Convertible Convertible Convertible, convertible, conversion trigger(s) 4 If convertible, conversion trigger(s) 5 If convertible, fully or partial N/A	1 Existence of step up or other incentive to	No	No	No	No
Based on discretion of regulatory authorities; statutory approach Si If convertible, fully or partial N/A N/A N/A N/A N/A N/A Si If convertible, specify instrument it convertible into Wirte-down, write-down trigger(s) Si If write-down, full or partial N/A	2 Non-cumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
tory authorities; statutory approach N/A	3 Convertible or non-convertible	Convertible	Convertible	Convertible	Convertible
5 If convertible, fully or partial 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 7 If convertible, mandatory or optional conversion N/A N/A 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 N/A N/A N/A 9 If convertible, specify instrument type convertible into N/A N/A N/A N/A N/A N/A N/A N/A 9 If convertible, specify issuer of instrument it convertible into N/A N/A N/A N/A N/A N/A N/A N/A N/A 1 If write-down features Yes Yes Yes Yes Yes Yes Yes All of write-down, write-down trigger(s) Based on discretion of regulatory authorities; statutory approach approach approach N/A	4 If convertible, conversion trigger(s)	tory authorities; statutory	tory authorities; statutory	tory authorities; statutory	
6 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 N/A N/A N/A 8 If convertible, specify instrument type convertible into 9 If convertible, specify issuer of instrument it converts into 0 Write-down features Yes Yes Yes Yes Yes Yes 1 If write-down, write-down trigger(s) Based on discretion of regulatory authorities; statutory approach approach approach approach approach N/A N/A N/A N/A N/A N/A 8 If write-down, full or partial N/A N/A N/A N/A N/A N/A N/A N/A 8 If write-down, permanent or temporary N/A N/A N/A N/A N/A N/A N/A N/A N/A 9 If write-down, description of write-N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	5 If convertible, fully or partial				
7 If convertible, mandatory or optional conversion 8 If convertible, specify instrument type convertible into 9 If convertible into 9 If convertible, specify issuer of instrument it converts into 0 Write-down features 1 If write-down, write-down trigger(s) 2 If write-down, full or partial 3 If write-down, permanent or temporary 4 If temporary write-down, description of write-N/A 4 If temporary write-down, description of write-N/A 5 Position in subordination hierarchy in liquidation (specify instrument) 6 Non-compliant transitioned features N/A N/A N/A N/A N/A N/A N/A N/					
8 If convertible, specify instrument type convertible into 9 If convertible, specify issuer of instrument it convertible into 9 If convertible, specify issuer of instrument it convertible, specify instrument type inmediately senior to instrument) N/A N/A N/A N/A N/A N/A N/A N/	7 If convertible, mandatory or optional conver-				
converts into Write-down features Yes Yes Yes Yes Yes Yes Yes Yes Yes Y	8 If convertible, specify instrument type	N/A	N/A	N/A	N/A
If write-down, write-down trigger(s) Based on discretion of regulatory authorities; statutory approach If write-down, full or partial N/A N/A N/A N/A N/A N/A N/A N/		N/A	N/A	N/A	N/A
If write-down, write-down trigger(s) Based on discretion of regulatory authorities; statutory approach If write-down, full or partial N/A N/A N/A N/A N/A N/A N/A N/	0 Write-down features	Yes	Yes	Yes	Yes
2 If write-down, full or partial 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 N/A N/A 4 If temporary write-down, description of write- N/A N/A N/A N/A N/A N/A 5 Position in subordination hierarchy in liquidation flerarchy in (specify instrument type immediately senior to instrument) 6 Non-compliant transitioned features No No No No No No	1 If write-down, write-down trigger(s)	tory authorities; statutory	tory authorities; statutory	tory authorities; statutory	
3 If write-down, permanent or temporary N/A N/A N/A N/A N/A N/A 4 If temporary write-down, description of write- N/A N/A N/A N/A N/A N/A 5 Position in subordination hierarchy in liquidation (pecify instrument type immediately senior to instrument) 6 Non-compliant transitioned features No No No No No No No	2. If well a days full as a set of				
4 If temporary write-down, description of write- N/A					
5 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) 6 Non-compliant transitioned features No Subordinated to insolvency creditors Subordinated to insolvency creditors Subordinated to insolvency creditors Creditors No No No No No	4 If temporary write-down, description of write-	•	· · · · · · · · · · · · · · · · · · ·	· · · · · · · · · · · · · · · · · · ·	· · · · · · · · · · · · · · · · · · ·
6 Non-compliant transitioned features No No No No	Position in subordination hierarchy in liquida- tion (specify instrument type immediately				
		No	No	No	No
	7 If yes, specify non-compliant features	N/A	N/A	N/A	N/A

	Tier 2			
	Instrument 264	Instrument 265	Instrument 266	Instrument 267
1 Issuer	DZ PRIVATBANK S.A.	DVB Bank SE	DVB Bank SE	DVB Bank SE
Unique identifier (e.g. CUSIP, ISII Bloomberg identifier for private ment)		3021354017	3021553010	3043588010
3 Governing law(s) of the instrume	ent Luxembourg law	German law	German law	German law
Regulatory treatment				
4 Transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
5 Post-transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
6 Eligible at solo/(sub-)consolidate (sub-)consolidated level	d/solo & Solo and (sub-)consolidated	Solo and (sub-)consolidated	Solo and (sub-)consolidated	Solo and (sub-)consolidated
7 Instrument type (types to be spe- each jurisdiction)	cified by Subordinated capital Art. 63 CRR	Subordinated capital Art. 63 CRR	Subordinated capital Art. 63 CRR	Subordinated capital Art. 63 CRR
Amount recognised in regulators (currency in million, as of most re reporting date)		3	3	3
9 Nominal amount of instrument	15	5	5	5
9a Issue price	100%	100%	98.09%	99.90%
9b Redemption price	100%	100%	100%	100%
10 Accounting classification	Liability – fair value option	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost
11 Original date of issuance	7/5/1999	8/20/2003	8/8/2003	11/7/2013
12 Perpetual or dated	Dated	Dated	Dated	Dated
13 Original maturity date	7/5/2019	8/20/2018	8/8/2018	11/7/2018
14 Issuer call subject to prior superv		Yes	Yes	Yes
15 Optional call date, contingent ca and redemption amount	Upon occurrence of a tax 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 tax or regulatory event, redemption at nominal amount
16 Subsequent call dates, if applicable	ole N/A	N/A	N/A	N/A
17 Fixed or floating dividend/coupo	n Fixed	Fixed	Fixed	Fixed
18 Coupon rate and any related ind		6.00%	6.11%	3.95%
19 Existence of a dividend stopper	No	No	No	No
20aFully discretionary, partially discretionary (in terms of timing		Mandatory	Mandatory	Mandatory
20bFully discretionary, partially discretionary (in terms of amounts)		Mandatory	Mandatory	Mandatory
21 Existence of step up or other incorredeem	entive to No	No	No	No
22 Non-cumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23 Convertible or non-convertible	Convertible	Convertible	Convertible	Convertible
24 If convertible, conversion trigger	(s) Based on discretion of regula- tory authorities; statutory approach	Based on discretion of regulator authorities; statutory approach	y Based on discretion of regulator authorities; statutory approach	
25 If convertible, fully or partial	N/A	N/A	N/A	N/A
26 If convertible, conversion rate	N/A	N/A	N/A	N/A
27 If convertible, mandatory or opti conversion	ional N/A	N/A	N/A	N/A
28 If convertible, specify instrument convertible into	type N/A	N/A	N/A	N/A
29 If convertible, specify issuer of in it converts into	strument N/A	N/A	N/A	N/A
30 Write-down features	Yes	Yes	Yes	Yes
31 If write-down, write-down trigge	tory authorities; statutory approach	authorities; statutory approach	authorities; statutory approach	y Based on discretion of regulatory authorities; statutory approach
32 If write-down, full or partial	N/A	N/A	N/A	N/A
33 If write-down, permanent or ten		N/A	N/A	N/A
34 If temporary write-down, descrip write-up mechanism		N/A	N/A	N/A
35 Position in subordination hierard liquidation (specify instrument to immediately senior to instrumen	/pe creditors t)	Subordinated to insolvency creditors	Subordinated to insolvency creditors	Subordinated to insolvency creditors
36 Non-compliant transitioned feat	ures No	No	No	No
37 If yes, specify non-compliant feat	tures N/A	N/A	N/A	N/A

		Tier 2			
		Instrument 268	Instrument 269	Instrument 270	Instrument 271
1	Issuer	DVB Bank SE	DVB Bank SE	DVB Bank SE	DVB Bank SE
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private place- ment)	3043606019	3043607015	3043605012	3043602013
3	Governing law(s) of the instrument	German law	German law	German law	German law
	Regulatory treatment				
4	Transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
5	Post-transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
6	Eligible at solo/(sub-)consolidated/solo & (sub-)consolidated level	Solo and (sub-)consolidated	Solo and (sub-)consolidated	Solo and (sub-)consolidated	Solo and (sub-)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
8	Amount recognised in regulatory capital (currency in million, as of most recent reporting date)	1	7	4	1
9	Nominal amount of instrument	1	10	6	2
9a	Issue price	100%	100%	100%	100%
9b	Redemption price	100%	100%	100%	100%
10	Accounting classification	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost
11	Original date of issuance	11/7/2013	11/7/2013	11/7/2013	11/7/2013
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date	11/7/2018	11/7/2018	11/7/2018	11/7/2018
14	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 tax or 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 a nominal amount
16	Subsequent call dates, if applicable	N/A	N/A	N/A	N/A
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
	Coupon rate and any related index	4.00%	4.00%	4.00%	4.00%
	Existence of a dividend stopper	No	No	No	No
		Mandatory	Mandatory	Mandatory	Mandatory
20k	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of 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	Convertible	Convertible	Convertible	Convertible
24	If convertible, conversion trigger(s)	Based on discretion of regulatory authorities; statutory approach	Based on discretion of regulatory authorities; statutory approach	Based on discretion of regulatory authorities; statutory approach	Based on discretion of regulatory authorities; statutory approach
25	If convertible, fully or partial	N/A	N/A	N/A	N/A
	If convertible, conversion rate	N/A	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
	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
	Write-down features	Yes	Yes	Yes	Yes
	If write-down, write-down trigger(s)	Based on discretion of regulatory authorities; statutory approach	Based on discretion of regulatory authorities; statutory approach	Based on discretion of regulatory authorities; statutory approach	ry authorities; statutory ap- proach
_	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
	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Subordinated to insolvency creditors	Subordinated to insolvency creditors	Subordinated to insolvency creditors	Subordinated to insolvency creditors
36	Non-compliant transitioned features	No	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A

	Tier 2			
	Instrument 272	Instrument 273	Instrument 274	Instrument 275
1 Issuer	DVB Bank SE	DVB Bank SE	DVB Bank SE	DVB Bank SE
Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private place- ment)	3043609018	3043608011	3043604016	3043614011
3 Governing law(s) of the instrument	German law	German law	German law	German law
Regulatory treatment				
4 Transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
5 Post-transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
(sub-)consolidated level	Solo and (sub-)consolidated	Solo and (sub-)consolidated	Solo and (sub-)consolidated	Solo and (sub-)consolidated
7 Instrument type (types to be specified by each jurisdiction)	Subordinated capital Art. 63 CRR			
8 Amount recognised in regulatory capital (currency in million, as of most recent reporting date)	2	1	3	1
9 Nominal amount of instrument	3	2	5	2
9a Issue price	100%	100%	100%	99.94%
9b Redemption price	100%	100%	100%	100%
10 Accounting classification	Liability – amortised cost			
11 Original date of issuance	11/7/2013	11/7/2013	11/7/2013	11/8/2013
12 Perpetual or dated	Dated	Dated	Dated	Dated
13 Original maturity date	11/7/2018	11/7/2018	11/7/2018	11/8/2018
14 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 tax or 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
16 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	4.00%	4.00%	4.00%	4.00%
19 Existence of a dividend stopper	No	No	No	No
20aFully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory
20bFully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory
21 Existence of 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	Convertible	Convertible	Convertible	Convertible
24 If convertible, conversion trigger(s)	Based on discretion of regulatory authorities; statutory approach	Based on discretion of regulatory authorities; statutory approach	Based on discretion of regulatory authorities; statutory approach	Based on discretion of regulatory authorities; statutory approach
25 If convertible, fully or partial	N/A	N/A	N/A	N/A
26 If convertible, conversion rate	N/A	N/A	N/A	N/A
27 If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
28 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	Yes	Yes	Yes	Yes
31 If write-down, write-down trigger(s)	Based on discretion of regulatory authorities; statutory approach	Based on discretion of regulatory authorities; statutory approach	Based on discretion of regulatory authorities; statutory approach	Based on discretion of regulatory authorities; statutory approach
32 If write-down, full or partial	N/A	N/A	N/A	N/A
33 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
	Subordinated to insolvency	Subordinated to insolvency creditors	Subordinated to insolvency creditors	Subordinated to insolvency creditors
liquidation (specify instrument type immediately senior to instrument)	creditors	Creditors		
	No	No	No	No

	Tier 2			
	Instrument 276	Instrument 277	Instrument 278	Instrument 279
l Issuer	DVB Bank SE	DVB Bank SE	DVB Bank SE	DVB Bank SE
Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private place- ment)	3043615018	3043631013	3043619013	3043620011
Governing law(s) of the instrument	German law	German law	German law	German law
Regulatory treatment				
Transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Post-transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Eligible at solo/(sub-)consolidated/solo & (sub-)consolidated level	Solo and (sub-)consolidated	Solo and (sub-)consolidated	Solo and (sub-)consolidated	Solo and (sub-)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)	7	3	2	3
Nominal amount of instrument	10	5	3	5
a Issue price	99.94%	100%	100%	99.98%
b Redemption price	100%	100%	100%	100%
10 Accounting classification	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost
11 Original date of issuance	11/8/2013	11/12/2013	11/12/2013	11/12/2013
12 Perpetual or dated	Dated	Dated	Dated	Dated
13 Original maturity date	11/8/2018	11/12/2018	11/12/2018	11/12/2018
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 tax or 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 tax or regulatory event, redemption 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	4.00%	4.00%	3.98%	4.00%
9 Existence of a dividend stopper	No	No	No	No
OaFully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory
ObFully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory
11 Existence of 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	Convertible	Convertible	Convertible	Convertible
24 If convertible, conversion trigger(s)	Based on discretion of regulatory authorities; statutory approach	Based on discretion of regulatory authorities; statutory approach	Based on discretion of regulatory authorities; statutory approach	Based on discretion of regulat ry authorities; statutory ap- proach
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
77 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	Yes	Yes	Yes	Yes
31 If write-down, write-down trigger(s)	Based on discretion of regulato- ry authorities; statutory ap- proach	Based on discretion of regulatory authorities; statutory approach	Based on discretion of regulatory authorities; statutory approach	Based on discretion of regulat ry authorities; 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
35 Position in subordination hierarchy in	Subordinated to insolvency	Subordinated to insolvency	Subordinated to insolvency creditors	Subordinated to insolvency creditors
liquidation (specify instrument type immediately senior to instrument)	creditors	creditors	creditors	
liquidation (specify instrument type	No	No	No	No

		Tier 2			
		Instrument 280	Instrument 281	Instrument 282	Instrument 283
1	Issuer	DVB Bank SE	DVB Bank SE	DVB Bank SE	DVB Bank SE
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private place- ment)	3043589017	3043618017	3045159010	3045160018
3	Governing law(s) of the instrument	German law	German law	German law	German law
	Regulatory treatment				
4	Transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
5	Post-transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
6	Eligible at solo/(sub-)consolidated/solo & (sub-)consolidated level	Solo and (sub-)consolidated	Solo and (sub-)consolidated	Solo and (sub-)consolidated	Solo and (sub-)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
8	Amount recognised in regulatory capital (currency in million, as of most recent reporting date)	7	7	4	4
9	Nominal amount of instrument	10	10	5	5
9a	Issue price	99.90%	99.94%	99.90%	99.95%
9b	Redemption price	100%	100%	100%	100%
	Accounting classification	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost
	Original date of issuance	11/12/2013	11/14/2013	9/10/2014	9/10/2014
	Perpetual or dated	Dated	Dated	Dated	Dated
	Original maturity date	11/12/2018	11/14/2018	9/10/2019	9/10/2019
14	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 tax or 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 a nominal amount
16	Subsequent call dates, if applicable	N/A	N/A	N/A	N/A
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
	Coupon rate and any related index	3.97%	3.99%	2.63%	2.64%
	Existence of a dividend stopper	No	No	No	No
		Mandatory	Mandatory	Mandatory	Mandatory
20k	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of 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	Convertible	Convertible	Convertible	Convertible
24	If convertible, conversion trigger(s)	Based on discretion of regulatory authorities; statutory approach	Based on discretion of regulatory authorities; statutory approach	Based on discretion of regulatory authorities; statutory approach	Based on discretion of regulato ry authorities; statutory approach
25	If convertible, fully or partial	N/A	N/A	N/A	N/A
	If convertible, conversion rate	N/A	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
28	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	Yes	Yes	Yes	Yes
31	If write-down, write-down trigger(s)	Based on discretion of regulatory authorities; statutory approach	Based on discretion of regulatory authorities; statutory approach	Based on discretion of regulatory authorities; statutory approach	Based on discretion of regulato ry authorities; statutory approach
32	If write-down, full or partial	N/A	N/A	N/A	N/A
33	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
	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Subordinated to insolvency creditors	Subordinated to insolvency creditors	Subordinated to insolvency creditors	Subordinated to insolvency creditors
36	Non-compliant transitioned features	No	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A

		Tier 2			
		Instrument 284	Instrument 285	Instrument 286	Instrument 287
1	Issuer	DVB Bank SE	DVB Bank SE	DVB Bank SE	DVB Bank SE
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private place- ment)	3045161014	3045162010	3045175015	3045190014
3	Governing law(s) of the instrument	German law	German law	German law	German law
	Regulatory treatment				
4	Transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
5	Post-transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
6	Eligible at solo/(sub-)consolidated/solo & (sub-)consolidated level	Solo and (sub-)consolidated	Solo and (sub-)consolidated	Solo and (sub-)consolidated	Solo and (sub-)consolidated
7	Instrument type (types to be specified by each jurisdiction)	Subordinated capital Art. 63 CRR			
8	Amount recognised in regulatory capital (currency in million, as of most recent reporting date)	4	4	4	4
9	Nominal amount of instrument	5	5	5	5
9a	Issue price	99.95%	99.95%	100%	100%
9b	Redemption price	100%	100%	100%	100%
_	Accounting classification	Liability – amortised cost			
	Original date of issuance	9/10/2014	9/10/2014	9/15/2014	9/17/2014
	Perpetual or dated	Dated	Dated	Dated	Dated
	Original maturity date	9/10/2019	9/10/2019	9/16/2019	9/17/2019
14	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 tax or 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 a nominal amount
16	Subsequent call dates, if applicable	N/A	N/A	N/A	N/A
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
	Coupon rate and any related index	2.64%	2.64%	2.75%	2.75%
	Existence of a dividend stopper	No	No	No	No
		Mandatory	Mandatory	Mandatory	Mandatory
20k	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of 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	Convertible	Convertible	Convertible	Convertible
24	If convertible, conversion trigger(s)	Based on discretion of regulatory authorities; statutory approach	Based on discretion of regulatory authorities; statutory approach	Based on discretion of regulatory authorities; statutory approach	Based on discretion of regulato ry authorities; statutory approach
25	If convertible, fully or partial	N/A	N/A	N/A	N/A
	If convertible, conversion rate	N/A	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
28	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
	Write-down features	Yes	Yes	Yes	Yes
31	If write-down, write-down trigger(s)	Based on discretion of regulatory authorities; statutory approach	Based on discretion of regulatory authorities; statutory approach	Based on discretion of regulatory authorities; statutory approach	Based on discretion of regulato ry authorities; statutory ap- proach
	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
	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Subordinated to insolvency creditors			
36	Non-compliant transitioned features	No	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A

		Tier 2			
		Instrument 288	Instrument 289	Instrument 290	Instrument 291
1	Issuer	DVB Bank SE	DVB Bank SE	DVB Bank SE	DVB Bank SE
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private place- ment)	3045191010	3045280013	3045281010	3045210015
3	Governing law(s) of the instrument	German law	German law	German law	German law
	Regulatory treatment				
4	Transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
5	Post-transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
6	Eligible at solo/(sub-)consolidated/solo & (sub-)consolidated level	Solo and (sub-)consolidated	Solo and (sub-)consolidated	Solo and (sub-)consolidated	Solo and (sub-)consolidated
7	Instrument type (types to be specified by each jurisdiction)	Subordinated capital Art. 63 CRR			
8	Amount recognised in regulatory capital (currency in million, as of most recent reporting date)	4	1	3	75
9	Nominal amount of instrument	5	1	4	75
9a	Issue price	100%	99.97%	99.97%	99.97%
9b	Redemption price	100%	100%	100%	100%
	Accounting classification	Liability – amortised cost			
	Original date of issuance	9/18/2014	9/25/2014	9/25/2014	9/29/2014
12	Perpetual or dated	Dated	Dated	Dated	Dated
	Original maturity date	9/18/2019	9/25/2019	9/25/2019	9/29/2020
14	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 tax or 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 a nominal amount
16	Subsequent call dates, if applicable	N/A	N/A	N/A	N/A
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
	Coupon rate and any related index	2.75%	2.64%	2.64%	2.20%
	Existence of a dividend stopper	No	No No	No	No No
		Mandatory	Mandatory	Mandatory	Mandatory
20k	or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of 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	Convertible	Convertible	Convertible	Convertible
24	If convertible, conversion trigger(s)	Based on discretion of regulatory authorities; statutory approach	Based on discretion of regulatory authorities; statutory approach	Based on discretion of regulatory authorities; statutory approach	Based on discretion of regulato ry authorities; statutory approach
25	If convertible, fully or partial	N/A	N/A	N/A	N/A
	If convertible, conversion rate	N/A	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
28	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	Yes	Yes	Yes	Yes
31	If write-down, write-down trigger(s)	Based on discretion of regulatory authorities; statutory approach	Based on discretion of regulatory authorities; statutory approach	Based on discretion of regulatory authorities; statutory approach	Based on discretion of regulato ry authorities; statutory ap- proach
32	If write-down, full or partial	N/A	N/A	N/A	N/A
33	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
	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Subordinated to insolvency creditors			
36	Non-compliant transitioned features	No	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
57					

		Tier 2			
		Instrument 292	Instrument 293	Instrument 294	Instrument 295
1	Issuer	DVB Bank SE	DVB Bank SE	DVB Bank SE	DVB Bank SE
	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private place- ment)	3046125011	3046403011	3046123019	3046617011
3	Governing law(s) of the instrument	German law	German law	German law	German law
	Regulatory treatment				
4	Transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
5	Post-transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
	Eligible at solo/(sub-)consolidated/solo & (sub-)consolidated level	Solo and (sub-)consolidated	Solo and (sub-)consolidated	Solo and (sub-)consolidated	Solo and (sub-)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
	Amount recognised in regulatory capital (currency in million, as of most recent reporting date)	5	10	10	2
9	Nominal amount of instrument	5	10	10	2
9a	Issue price	100%	100%	100%	100%
9b	Redemption price	100%	100%	100%	100%
	Accounting classification	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost
	Original date of issuance	1/27/2015	3/23/2015	1/27/2015	3/24/2015
	Perpetual or dated	Dated	Dated	Dated	Dated
	Original maturity date	1/27/2022	3/23/2022	1/27/2022	3/24/2022
	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 tax or 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 a nominal amount
16	Subsequent call dates, if applicable	N/A	N/A	N/A	N/A
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
	Coupon rate and any related index	2.55%	2.32%	2.56%	2.30%
	Existence of a dividend stopper	No	No No	No	No No
20a		Mandatory	Mandatory	Mandatory	Mandatory
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No	No	No	No
22	Non-cumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
	Convertible or non-convertible	Convertible	Convertible	Convertible	Convertible
_	If convertible, conversion trigger(s)		Based on discretion of regulatory authorities; statutory approach		
25	If convertible, fully or partial	N/A	N/A	N/A	N/A
	If convertible, conversion rate	N/A	N/A	N/A	N/A
	If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
	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
30	Write-down features	Yes	Yes	Yes	Yes
31	If write-down, write-down trigger(s)	Based on discretion of regulatory authorities; statutory approach	Based on discretion of regulatory authorities; statutory approach	Based on discretion of regulatory authorities; statutory approach	Based on discretion of regulato ry authorities; 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
	If temporary write-down, description of write-up mechanism	N/A	N/A	N/A	N/A
	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Subordinated to insolvency creditors	Subordinated to insolvency creditors	Subordinated to insolvency creditors	Subordinated to insolvency creditors
36	Non-compliant transitioned features	No	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A

	Tier 2			
	Instrument 296	Instrument 297	Instrument 298	Instrument 299
1 Issuer	DVB Bank SE	DVB Bank SE	DVB Bank SE	DVB Bank SE
Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private place- ment)	3046372019	3046124015	3045961010	3046397011
Governing law(s) of the instrument	German law	German law	German law	German law
Regulatory treatment				
1 Transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
5 Post-transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
6 Eligible at solo/(sub-)consolidated/solo & (sub-)consolidated level	Solo and (sub-)consolidated	Solo and (sub-)consolidated	Solo and (sub-)consolidated	Solo and (sub-)consolidated
each jurisdiction)	Art. 63 CRR	Subordinated capital Art. 63 CRR	Subordinated capital Art. 63 CRR	Subordinated capital Art. 63 CRR
8 Amount recognised in regulatory capital (currency in million, as of most recent reporting date)	5	10	100	50
Nominal amount of instrument	10	10	100	50
9a Issue price	100%	100%	100%	100%
9b Redemption price	100%	100%	100%	100%
10 Accounting classification	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost
11 Original date of issuance	3/23/2015	1/27/2015	1/9/2015	3/27/2015
12 Perpetual or dated	Dated	Dated	Dated	Dated
13 Original maturity date	3/23/2022	1/27/2022	1/11/2021	3/27/2023
14 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 tax or 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 nominal amount
16 Subsequent call dates, if applicable	N/A	N/A	N/A	N/A
17 Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
8 Coupon rate and any related index	2.38%	2.56%	2.00%	2.00%
19 Existence of a dividend stopper	No	No	No	No
20aFully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory
20bFully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory
21 Existence of 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	Convertible	Convertible	Convertible	Convertible
24 If convertible, conversion trigger(s)	Based on discretion of regulatory authorities; statutory approach	Based on discretion of regulatory authorities; statutory approach	Based on discretion of regulatory authorities; statutory approach	Based on discretion of regulatry authorities; statutory approach
25 If convertible, fully or partial	N/A	N/A	N/A	N/A
26 If convertible, conversion rate	N/A	N/A	N/A	N/A
27 If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
28 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	Yes	Yes	Yes	Yes
31 If write-down, write-down trigger(s)	Based on discretion of regulatory authorities; statutory approach	Based on discretion of regulatory authorities; statutory approach	Based on discretion of regulatory authorities; statutory approach	Based on discretion of regulat ry authorities; statutory ap- proach
32 If write-down, full or partial	N/A	N/A	N/A	N/A
33 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
write up meenamin		Subordinated to insolvency	Subordinated to insolvency	Subordinated to insolvency
	Subordinated to insolvency creditors	creditors	creditors	creditors
35 Position in subordination hierarchy in liquidation (specify instrument type				reditors

		Tier 2			
		Instrument 300	Instrument 301	Instrument 302	Instrument 303
1	Issuer	DVB Bank SE	DVB Bank SE	DVB Bank SE	DVB Bank SE
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private place- ment)	3046371012	3046122012	3046726015	3046126018
3	Governing law(s) of the instrument	German law	German law	German law	German law
	Regulatory treatment				
4	Transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
5	Post-transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
6	Eligible at solo/(sub-)consolidated/solo & (sub-)consolidated level	Solo and (sub-)consolidated	Solo and (sub-)consolidated	Solo and (sub-)consolidated	Solo and (sub-)consolidated
7	Instrument type (types to be specified by each jurisdiction)	Subordinated capital Art. 63 CRR			
8	Amount recognised in regulatory capital (currency in million, as of most recent reporting date)	5	5	2	10
9	Nominal amount of instrument	5	5	2	10
9a	Issue price	100%	100%	100%	100%
9b	Redemption price	100%	100%	100%	100%
_	Accounting classification	Liability – amortised cost			
	Original date of issuance	3/23/2015	1/27/2015	3/24/2015	1/27/2015
12	Perpetual or dated	Dated	Dated	Dated	Dated
	Original maturity date	3/23/2022	1/27/2022	3/24/2022	1/27/2022
14	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 tax or 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
16	Subsequent call dates, if applicable	N/A	N/A	N/A	N/A
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
	Coupon rate and any related index	2.38%	2.56%	2.30%	2.55%
	Existence of a dividend stopper	No	No No	No No	No No
		Mandatory	Mandatory	Mandatory	Mandatory
	or mandatory (in terms of among) Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No	No	No	No
22	Non-cumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
	Convertible or non-convertible	Convertible	Convertible	Convertible	Convertible
_	If convertible, conversion trigger(s)		Based on discretion of regulatory authorities; statutory approach		
25	If convertible, fully or partial	N/A	N/A	N/A	N/A
	If convertible, conversion rate	N/A	N/A	N/A	N/A
	If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
	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
_	Write-down features	Yes	Yes	Yes	Yes
31	If write-down, write-down trigger(s)	Based on discretion of regulatory authorities; statutory approach	Based on discretion of regulatory authorities; statutory approach	Based on discretion of regulatory authorities; statutory approach	Based on discretion of regulato- ry authorities; statutory ap- proach
	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
	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Subordinated to insolvency creditors			
	Non-compliant transitioned features	No	No	No	No
	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
37),)	·	·	· · · · · · · · · · · · · · · · · · ·	

		Tier 2			
		Instrument 304	Instrument 305	Instrument 306	Instrument 307
1	Issuer	DVB Bank SE	DVB Bank SE	DVB Bank SE	DVB Bank SE
	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private place- ment)	3046120010	3046121016	3046616015	3046118015
3	Governing law(s) of the instrument	German law	German law	German law	German law
	Regulatory treatment				
4	Transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
5	Post-transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
	Eligible at solo/(sub-)consolidated/solo & (sub-)consolidated level	Solo and (sub-)consolidated	Solo and (sub-)consolidated	Solo and (sub-)consolidated	Solo and (sub-)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
	Amount recognised in regulatory capital (currency in million, as of most recent reporting date)	2	2	3	5
9	Nominal amount of instrument	2	2	3	5
9a	Issue price	100%	100%	100%	100%
9b	Redemption price	100%	100%	100%	100%
10	Accounting classification	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost
11	Original date of issuance	1/27/2015	1/27/2015	3/24/2015	1/27/2015
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date	1/27/2022	1/27/2022	3/24/2022	1/27/2022
	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
	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 tax or 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 a nominal amount
16	Subsequent call dates, if applicable	N/A	N/A	N/A	N/A
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
	Coupon rate and any related index	2.45%	2.45%	2.30%	2.56%
	Existence of a dividend stopper	No	No No	No	No
20a		Mandatory	Mandatory	Mandatory	Mandatory
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of 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	Convertible	Convertible	Convertible	Convertible
24	If convertible, conversion trigger(s)	Based on discretion of regulatory authorities; statutory approach	Based on discretion of regulatory authorities; statutory approach	Based on discretion of regulatory authorities; statutory approach	Based on discretion of regulatory authorities; statutory approach
25	If convertible, fully or partial	N/A	N/A	N/A	N/A
	If convertible, conversion rate	N/A	N/A	N/A	N/A
	If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
	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
_	Write-down features	Yes	Yes	Yes	Yes
	If write-down, write-down trigger(s)	Based on discretion of regulatory authorities; statutory approach	Based on discretion of regulatory authorities; statutory approach	Based on discretion of regulatory authorities; statutory approach	ry authorities; statutory ap- proach
	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
	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Subordinated to insolvency creditors	Subordinated to insolvency creditors	Subordinated to insolvency creditors	Subordinated to insolvency creditors
36	Non-compliant transitioned features	No	No	No	No
	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
37	if yes, specify non-compliant reatures	1975	IVA	19/5	IV/A

	Tier 2			
	Instrument 308	Instrument 309	Instrument 310	Instrument 311
1 Issuer	DVB Bank SE	Deutsche Genossenschafts-	Deutsche Genossenschafts- Hypothekenbank Aktiengesell- schaft	Deutsche Genossenschafts-
Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	3046116012	440698	440699	440382
3 Governing law(s) of the instrument	German law	German law	German law	German law
Regulatory treatment				
4 Transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
5 Post-transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
6 Eligible at solo/(sub-)consolidated/solo & (sub-)consolidated level	Solo and (sub-)consolidated	Solo and (sub-)consolidated	Solo and (sub-)consolidated	Solo and (sub-)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
8 Amount recognised in regulatory capital ² (currency in million, as of most recent reporting date)	1	0	0	0
9 Nominal amount of instrument	1	2	1	9
9a Issue price	100%	100%	100%	100%
9b Redemption price	100%	100%	100%	100%
10 Accounting classification	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost
11 Original date of issuance	1/27/2015	7/23/2003	7/23/2003	3/19/2001
12 Perpetual or dated	Dated	Dated	Dated	Dated
13 Original maturity date	1/27/2022	7/23/2018	7/23/2018	3/19/2021
14 Issuer call subject to prior supervisory approval	Yes	No	No	No
15 Optional call date, contingent call dates and redemption amount	Upon occurrence of a tax or regulatory event, redemption at nominal amount	No	No	No
16 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	2.64%	5.68%	5.68%	6.50%
19 Existence of a dividend stopper	No	No	No	No
20aFully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory
20bFully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory
21 Existence of 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	Convertible	Convertible	Convertible	Convertible
24 If convertible, conversion trigger(s)	Based on discretion of regulatory authorities; statutory approach	Based on discretion of regula- tory authorities; statutory approach	Based on discretion of regulatory authorities; statutory approach	Based on discretion of regula- tory authorities; statutory approach
25 If convertible, fully or partial	N/A	N/A	N/A	N/A
26 If convertible, conversion rate	N/A	N/A	N/A	N/A
27 If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
28 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	Yes	Yes	Yes	Yes
31 If write-down, write-down trigger(s)	Based on discretion of regulatory authorities; statutory approach	Based on discretion of regula- tory authorities; statutory approach	Based on discretion of regulatory authorities; statutory approach	Based on discretion of regulatory authorities; statutory approach
32 If write-down, full or partial	N/A	N/A	N/A	N/A
33 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
35 Position in subordination hierarchy in liquidation (specify instrument type	Subordinated to insolvency creditors	Subordinated to insolvency creditors	Subordinated to insolvency creditors	Subordinated to insolvency creditors
immediately senior to instrument)				
	No	No	No	No

 $^{^2}$ The capital instruments of DG HYP may not be included on DZ BANK Group level due to the application of the Group waiver.

		Tier 2	
		Instrument 312	Instrument 313
1	Issuer	Deutsche Genossenschafts- Hypothekenbank Aktiengesellschaft	Deutsche Genossenschafts- Hypothekenbank Aktiengesellschaft
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	234707	440721
3	Governing law(s) of the instrument	German law	German law
	Regulatory treatment		
4	Transitional CRR rules	Tier 2	Tier 2
5	Post-transitional CRR rules	Tier 2	Tier 2
5	Eligible at solo/(sub-)consolidated/solo & (sub-)consolidated level	Solo and (sub-)consolidated	Solo and (sub-)consolidated
7	Instrument type (types to be specified by each jurisdiction)	Subordinated capital Art. 63 CRR	Subordinated capital Art. 63 CRR
3	Amount recognised in regulatory capital ³ (currency in million, as of most recent reporting date)	0	0
9	Nominal amount of instrument	25	10
∂а	Issue price	100%	100%
9b	Redemption price	100%	100%
10	Accounting classification	Liability – amortised cost	Liability – amortised cost
11	Original date of issuance	3/21/2002	9/5/2003
12	Perpetual or dated	Dated	Dated
	Original maturity date	3/21/2022	9/5/2023
	Issuer call subject to prior supervisory approval	No	No
	Optional call date, contingent call dates and redemption amount	amount	
16	Subsequent call dates, if applicable	No	N/A
	Fixed or floating dividend/coupon	Fixed	Fixed
18	Coupon rate and any related index	6.61%	6.14%
19	Existence of a dividend stopper	No	No
	aFully discretionary, partially discretionary or mandatory (in terms of timing)		Mandatory
	oFully discretionary, partially discretionary or mandatory (in terms of amount)		Mandatory
	Existence of step up or other incentive to redeem	No	No
	Non-cumulative or cumulative	Cumulative	Cumulative
	Convertible or non-convertible If convertible, conversion trigger(s)	Convertible Based on discretion of regulatory authorities; statutory approach	Convertible Based on discretion of regul tory authorities; statutory approach
25	If convertible, fully or partial	N/A	N/A
_	If convertible, conversion rate	N/A	N/A
_	If convertible, mandatory or optional conversion	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A
	If convertible, specify issuer of instrument it converts into	N/A	N/A
30	Write-down features	Yes	Yes
	If write-down, write-down trigger(s)	Based on discretion of regulatory authorities; statutory approach	Based on discretion of regul tory authorities; statutory approach
	If write-down, full or partial	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A
34	If temporary write-down, description of write-up mechanism	N/A	N/A
_	Position in subordination hierarchy in	Subordinated to insolvency	Subordinated to insolvency
	liquidation (specify instrument type immediately senior to instrument)	creditors	creditors
	liquidation (specify instrument type		

³ The capital instruments of DG HYP may not be included on DZ BANK Group level due to the application of the Group waiver.

LIST OF FIGURES

FIGURE 1 – CONSOLIDATION MATRIX: DIFFERENCES BETWEEN ENTITIES CONSOLIDATED FOR REGULATORY PURPOSES AND THOSE	
CONSOLIDATED FOR THE PURPOSES OF COMMERCIAL LAW	4
FIGURE 2 – INCLUSION OF ENTITIES IN THE DZ BANK GROUP IN QUANTITATIVE REGULATORY DISCLOSURES	5
FIGURE 3 – STRUCTURE OF CAPITAL DURING TRANSITION PERIOD AS AT JUNE 30, 2015 (ANNEX VI OF IMPLEMENTING REGULATION	
1423/2013)	6
FIGURE 4 – ADDITIONAL TIER 1 CAPITAL INSTRUMENTS (PURSUANT TO ANNEX II OF IMPLEMENTING REGULATION 1423/2013)	11
FIGURE 5 – SUBORDINATED CAPITAL (PURSUANT TO ANNEX II OF IMPLEMENTING REGULATION 1423/2013)	13
FIGURE 6 - RECONCILIATION OF EQUITY REPORTED ON THE BALANCE SHEET WITH REGULATORY EQUITY (PURSUANT TO ANNEX I OF	
IMPLEMENTING REGULATION 1423/2013)	14
FIGURE 7 – CAPITAL REQUIREMENTS (PART 1)	16
FIGURE 8 – CAPITAL REQUIREMENTS (PART 2)	17
FIGURE 9 – EXPOSURE BROKEN DOWN BY PD CATEGORY (EXCLUDING RETAIL) UNDER THE FOUNDATION IRB APPROACH	18
FIGURE 10 – EXPOSURE BROKEN DOWN BY PD CATEGORY (EXCLUDING RETAIL) UNDER THE ADVANCED IRB APPROACH	19
FIGURE 11 – LOAN UTILIZATIONS AND LOAN COMMITMENTS FOR RETAIL PORTFOLIOS – EL-BASED RETAIL IRB APPROACH	20
FIGURE 13 – SUMMARY RECONCILIATION OF BALANCE SHEET LINE ITEMS AND LEVERAGE RATIO EXPOSURES	21
FIGURE 14 – LEVERAGE RATIO COMMON DISCLOSURE	22
FIGURE 15 – BREAKDOWN OF ON-BALANCE-SHEET EXPOSURES (EXCLUDING DERIVATIVES, SFTS AND EXEMPTED EXPOSURES)	23
FIGURE 16 - LIQUIDITY COVERAGE RATIO	24
FIGURE 17 – QUANTITATIVE DISCLOSURE ON REMUNERATION AT DZ BANK AND THE ENTITIES LISTED IN FIGURE 2	27
FIGURE 18 – MAIN FEATURES OF CAPITAL INSTRUMENTS (PURSUANT TO ANNEX II OF IMPLEMENTING REGULATION NO. 1423/2013)	29

EDITORIAL INFORMATION

DZ BANK AG
Deutsche Zentral-Genossenschaftsbank,
Frankfurt am Main
Platz der Republik
60265 Frankfurt am Main
Germany
www.dzbank.com

Telephone: +49 (0)69 7447 01 Fax: +49 (0)69 7447 1685 Email: mail@dzbank.de

Board of Managing Directors:
Wolfgang Kirsch (Chief Executive Officer)
Lars Hille
Wolfgang Köhler
Dr. Cornelius Riese
Thomas Ullrich
Frank Westhoff
Stefan Zeidler