



2021 EU-wide Stress Test

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

2021 EU-wide Stress Test: Summary

DZ BANK AG Deutsche Zentral-Genossenschaftsbank

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

¹ Conversions not considered for CET1 computation

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

17	IFRS 9 transitional arrangements?	Yes (dynamic only)
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18	New definition of default?	Yes
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2021 EU-wide Stress Test: Credit risk IRB
DZ BANK AG Deutsche Zentral-Genossenschaftsbank

Row/Num	(min EUR, %)	Actual 31/12/2020														
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
73	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
74	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
75	Institutions	0	0	3,955	2,698	0	0	632	0	2,536	0	0	0	0	0	0
76	Corporates	36	0	1,719	0	19	0	850	0	1,207	35	0	1	1	0	0
77	Corporates - Of Which: Specialised Lending	0	0	922	0	0	0	437	0	815	0	0	1	0	0	0
78	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
79	Retail	34	2	0	0	5	1	0	0	31	3	2	0	0	0	17.93%
80	Retail - Secured on real estate property	27	2	0	0	5	1	0	0	24	3	2	0	0	0	17.42%
81	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
82	Retail - Secured on real estate property - Of Which: non-SME	27	2	0	0	5	1	0	0	24	3	2	0	0	0	17.42%
83	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	7	0	0	0	0	0	0
84	Retail - Other Retail	7	0	0	0	1	0	0	0	0	0	0	0	0	0	38.94%
85	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
86	Retail - Other Retail - Of Which: non-SME	7	0	0	0	1	0	0	0	7	0	0	0	0	0	38.94%
87	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
88	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
89	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
90	IRB TOTAL	70	2	5,675	2,698	25	1	1,482	0	3,774	38	2	1	1	0	17.93%

Row/Num	(min EUR, %)	Actual 31/12/2020														
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
91	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
92	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
93	Institutions	0	0	406	0	0	0	84	0	322	0	0	0	0	0	0
94	Corporates	0	0	5,297	0	0	0	1,942	0	4,282	695	0	3	13	0	0
95	Corporates - Of Which: Specialised Lending	0	0	4,350	0	0	0	1,669	0	3,942	617	0	3	12	0	0
96	Corporates - Of Which: SME	0	0	87	0	0	0	25	0	84	3	0	0	0	0	0
97	Retail	62	2	0	0	19	1	0	0	51	12	2	0	0	0	11.27%
98	Retail - Secured on real estate property	61	2	0	0	18	0	0	0	50	11	2	0	0	0	10.51%
99	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
100	Retail - Secured on real estate property - Of Which: non-SME	61	2	0	0	18	0	0	0	50	11	2	0	0	0	10.51%
101	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	1	0	0	0	0	0	0
102	Retail - Other Retail	2	0	0	0	0	0	0	0	0	0	0	0	0	0	38.62%
103	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
104	Retail - Other Retail - Of Which: non-SME	1	0	0	0	0	0	0	0	1	0	0	0	0	0	38.62%
105	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
106	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
107	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
108	IRB TOTAL	62	2	5,503	0	19	1	2,026	0	4,655	707	2	3	13	0	11.27%

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

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

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

RowN um	(min EUR, %)	Actual 31/12/2020														
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
163	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
164	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
165	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
166	Corporates	1,009	158	0	0	287	0	0	0	581	407	142	1	15	28	19.58%
167	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
168	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
169	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
170	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
171	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
172	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
173	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
174	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
175	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
176	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
177	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
178	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
179	Other non-credit obligation assets	80	0	0	0	80	0	0	0	0	0	0	0	0	0	0
180	IRB TOTAL	1,089	158	0	0	367	0	0	0	581	407	142	1	15	28	19.58%

RowN um	(min EUR, %)	Actual 31/12/2020														
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
181	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
182	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
183	Institutions	0	0	1	0	0	0	1	0	1	0	0	0	0	0	0
184	Corporates	0	0	32	0	0	0	20	0	16	0	0	0	0	0	0
185	Corporates - Of Which: Specialised Lending	0	0	32	0	0	0	20	0	15	0	0	0	0	0	0
186	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
187	Retail	1	0	0	0	0	0	0	0	1	0	0	0	0	0	14.08%
188	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
189	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
190	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
191	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
192	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	14.08%
193	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
194	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	14.08%
195	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
196	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
197	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
198	IRB TOTAL	1	0	34	0	0	0	21	0	18	0	0	0	0	0	14.08%

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RowNum	um	(min EUR, %)	Baseline Scenario																						
			31/12/2021				31/12/2022				31/12/2023														
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure		
1	Central banks	5,503	0	0	0	0	0	32.94%	5,503	0	0	0	0	0	32.94%	5,503	0	0	0	0	0	0	0	32.94%	
2	Central governments	940	54	0	0	0	0	40.00%	940	54	0	0	0	0	40.00%	939	55	0	0	0	0	0	0	40.00%	
3	Institutions	22,567	346	132	8	2	18	13.62%	22,589	292	165	8	2	28	17.12%	22,553	296	197	8	3	38	3	38	19.36%	
4	Corporates	80,548	7,211	2,610	96	83	1,324	50.74%	80,569	6,614	3,185	88	67	1,501	47.12%	80,211	6,482	3,676	88	60	1,647	88	60	1,647	44.82%
5	Corporates - Of Which: Specialised Lending	29,299	2,966	322	32	31	142	43.91%	29,208	2,921	499	32	27	185	40.33%	29,090	2,900	598	32	23	228	32	23	228	38.08%
6	Corporates - Of Which: SME	5,568	415	311	7	7	13	39.96%	5,562	394	58	6	6	23	39.36%	5,541	392	83	6	5	32	6	5	32	38.29%
7	Retail	75,576	6,039	2,403	110	95	473	19.67%	74,789	5,602	3,627	116	69	650	17.93%	73,969	5,281	4,769	115	53	819	115	53	819	17.17%
8	Retail - Secured on real estate property	62,970	5,084	1,803	38	44	162	8.96%	62,312	4,725	2,820	40	34	239	8.47%	61,638	4,454	3,766	39	26	310	39	26	310	8.24%
9	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	11.67%	0	0	0	0	0	0	11.68%	0	0	0	0	0	0	0	0	11.67%	
10	Retail - Secured on real estate property - Of Which: non-SME	62,970	5,084	1,803	38	44	162	8.96%	62,312	4,725	2,820	40	34	239	8.47%	61,638	4,454	3,766	39	26	310	39	26	310	8.24%
11	Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	-	
12	Retail - Other Retail	12,606	955	600	72	51	311	51.83%	12,478	877	806	77	35	411	50.96%	12,331	827	1,004	76	27	506	76	27	506	50.67%
13	Retail - Other Retail - Of Which: SME	9	0	0	0	0	0	26.06%	9	0	0	0	0	0	26.07%	9	0	0	0	0	0	0	0	26.07%	
14	Retail - Other Retail - Of Which: non-SME	12,598	955	600	72	51	311	51.83%	12,469	877	806	77	35	411	50.96%	12,322	827	1,004	76	27	506	76	27	506	50.67%
15	Equity	7,444	2	2	0	0	0	0.03%	7,446	4	4	0	0	0	0.03%	7,435	7	7	0	0	0	0	0	0	0.03%
16	Securitisation	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	-	
17	Other non-credit obligation assets	1,711	0	0	0	0	0	-	1,711	0	0	0	0	0	-	1,711	0	0	0	0	0	0	0	0	-
18	IRB TOTAL	194,290	13,652	5,148	214	181	1,815	35.26%	193,541	12,547	6,982	212	137	2,179	31.21%	192,322	12,120	8,640	210	117	2,505	210	117	2,505	28.96%

RowNum	um	(min EUR, %)	Baseline Scenario																						
			31/12/2021				31/12/2022				31/12/2023														
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure		
19	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	-	
20	Central governments	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	0	0	0	40.00%
21	Institutions	5,265	100	6	1	1	2	43.36%	5,312	47	12	1	1	5	39.11%	5,305	47	19	1	2	7	2	7	37.72%	
22	Corporates	63,874	5,244	1,281	78	49	724	56.46%	64,017	4,776	1,606	72	39	868	54.01%	63,810	4,700	1,890	71	37	986	71	37	986	52.19%
23	Corporates - Of Which: Specialised Lending	20,202	2,039	170	25	17	84	49.12%	20,146	2,007	258	26	14	117	45.26%	20,065	1,997	349	25	13	149	25	13	149	42.72%
24	Corporates - Of Which: SME	8,381	412	31	7	7	12	40.44%	8,375	391	57	6	6	23	39.84%	8,354	388	80	6	5	31	6	5	31	38.81%
25	Retail	75,142	5,994	2,384	109	95	471	19.74%	74,361	5,361	3,598	116	68	647	17.98%	73,545	5,243	4,732	115	53	815	115	53	815	17.22%
26	Retail - Secured on real estate property	62,661	5,040	1,784	37	44	160	8.94%	62,008	4,685	2,793	39	33	236	8.45%	61,340	4,417	3,720	39	26	307	39	26	307	8.22%
27	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	11.67%	0	0	0	0	0	0	11.68%	0	0	0	0	0	0	0	0	11.67%	
28	Retail - Secured on real estate property - Of Which: non-SME	62,661	5,040	1,784	37	44	160	8.94%	62,008	4,685	2,793	39	33	236	8.45%	61,339	4,417	3,720	39	26	307	39	26	307	8.22%
29	Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	-	
30	Retail - Other Retail	12,481	953	600	72	51	311	51.87%	12,353	876	805	77	35	411	51.01%	12,206	826	1,002	76	27	506	76	27	506	50.71%
31	Retail - Other Retail - Of Which: SME	8	0	0	0	0	0	26.10%	8	0	0	0	0	0	26.10%	8	0	0	0	0	0	0	0	26.10%	
32	Retail - Other Retail - Of Which: non-SME	12,473	953	600	72	51	311	51.87%	12,344	876	805	77	35	411	51.01%	12,197	826	1,002	76	27	506	76	27	506	50.71%
33	Equity	7,310	2	2	0	0	0	0.03%	7,306	4	4	0	0	0	0.03%	7,301	7	7	0	0	0	0	0	0	0.03%
34	Securitisation	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	-	
35	Other non-credit obligation assets	779	0	0	0	0	0	-	779	0	0	0	0	0	-	779	0	0	0	0	0	0	0	0	-
36	IRB TOTAL	152,379	11,340	3,673	189	145	1,197	32.57%	151,782	10,389	5,221	189	108	1,519	29.10%	150,749	9,996	6,647	187	92	1,808	92	92	1,808	27.20%

RowNum	um	(min EUR, %)	Baseline Scenario																						
			31/12/2021				31/12/2022				31/12/2023														
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure		
37	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	-	
38	Central governments	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	0	0	0	40.00%
39	Institutions	5,883	2	0	0	0	0	23.74%	5,881	4	0	0	0	0	23.89%	5,879	5	0	0	0	0	0	0	0	24.00%
40	Corporates	909	51	10	0	0	1	7.26%	907	50	13	0	0	1	9.28%	905	49	16	0	0	2	2	2	10.39%	
41	Corporates - Of Which: Specialised Lending	604	0	0	0	0	0	4.56%	603	0	7	0	0	0	6.57%	602	1	7	0	0	0	0	0	8.13%	
42	Corporates - Of Which: SME	41	0	0	0	0	0	17.85%	40	0	0	0	0	0	17.79%	40	0	0	0	0	0	0	0	17.73%	
43	Retail	26	1	0	0	0	0	4.88%	26	1	0	0	0	0	5.87%	26	1	0	0	0	0	0	0	6.35%	
44	Retail - Secured on real estate property	6	1	0	0	0	0	4.33%	6	1	0	0	0	0	5.29%	6	1	0	0	0	0	0	0	5.73%	
45	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	-	
46	Retail - Secured on real estate property - Of Which: non-SME	6	1	0	0	0	0	4.33%	6	1	0	0	0	0	5.29%	6	1	0	0	0	0	0	0	5.73%	
47	Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	-	
48	Retail - Other Retail	21	0	0	0	0	0	24.97%	21	0	0	0	0	0	24.89%	21	0	0	0	0	0	0	0	0	24.79%
49	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	-	
50	Retail - Other Retail - Of Which: non-SME	21	0	0	0	0	0	24.97%	21	0	0	0													

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DZ BANK AG Deutsche Zentral-Genossenschaftsbank

RowNum		31/12/2021											Baseline Scenario 31/12/2022				31/12/2023					
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		(min EUR, %)																				
145	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
146	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
147	Institutions	348	11	0	0	0	0	20.97%	349	10	0	0	0	21.02%	349	10	1	0	0	0	0	
148	Corporates	897	0	68	1	0	19	28.45%	894	1	71	1	20	28.56%	891	1	73	1	0	21	28.63%	
149	Corporates - Of Which: Specialised Lending	171	0	0	0	0	0	22.05%	170	0	1	0	0	21.81%	170	0	2	0	0	0	21.57%	
150	Corporates - Of Which: SME	5	0	0	0	0	0	15.37%	5	0	0	0	0	15.37%	5	0	0	0	0	0	15.37%	
151	Retail	58	11	3	0	0	0	10.16%	57	10	4	0	0	10.10%	56	10	6	0	0	1	10.07%	
152	Retail - Secured on real estate property	50	10	3	0	0	0	10.03%	49	10	4	0	0	10.03%	48	9	6	0	0	1	10.04%	
153	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
154	Retail - Secured on real estate property - Of Which: non-SME	50	10	3	0	0	0	10.03%	49	10	4	0	0	10.03%	48	9	6	0	0	1	10.04%	
155	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
156	Retail - Other Retail	8	0	0	0	0	0	14.71%	8	0	0	0	0	12.54%	8	0	0	0	0	0	11.33%	
157	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
158	Retail - Other Retail - Of Which: non-SME	8	0	0	0	0	0	14.71%	8	0	0	0	0	12.54%	8	0	0	0	0	0	11.33%	
159	Equity	0	0	0	0	0	0	0.03%	0	0	0	0	0	0.03%	0	0	0	0	0	0	0.03%	
160	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
161	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
162	IRB TOTAL	1,303	22	71	1	0	20	27.74%	1,300	21	76	1	21	27.49%	1,296	21	79	1	0	22	27.25%	

RowNum		31/12/2021											Baseline Scenario 31/12/2022				31/12/2023					
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		(min EUR, %)																				
163	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
164	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
165	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
166	Corporates	548	343	239	1	10	40	16.57%	508	308	313	1	7	14.79%	477	284	369	1	6	51	13.91%	
167	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
168	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
169	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
170	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
171	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
172	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
173	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
174	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
175	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
176	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
177	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
178	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
179	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
180	IRB TOTAL	548	343	239	1	10	40	16.57%	508	308	313	1	7	14.79%	477	284	369	1	6	51	13.91%	

RowNum		31/12/2021											Baseline Scenario 31/12/2022				31/12/2023					
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		(min EUR, %)																				
181	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
182	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
183	Institutions	1	0	0	0	0	0	67.99%	1	0	0	0	0	67.99%	1	0	0	0	0	0	67.99%	
184	Corporates	15	0	0	0	0	0	34.69%	15	0	0	0	0	34.69%	15	0	0	0	0	0	34.69%	
185	Corporates - Of Which: Specialised Lending	15	0	0	0	0	0	34.58%	15	0	0	0	0	34.58%	15	0	0	0	0	0	34.58%	
186	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
187	Retail	1	0	0	0	0	0	7.52%	1	0	0	0	0	6.70%	1	0	0	0	0	0	6.49%	
188	Retail - Secured on real estate property	0	0	0	0	0	0	4.85%	0	0	0	0	0	5.05%	0	0	0	0	0	0	5.26%	
189	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
190	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	4.85%	0	0	0	0	0	5.05%	0	0	0	0	0	0	5.26%	
191	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
192	Retail - Other Retail	0	0	0	0	0	0	15.97%	0	0	0	0	0	16.27%	0	0	0	0	0	0	16.52%	
193	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
194	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	15.97%	0	0	0	0	0	16.27%	0	0	0	0	0	0	16.52%	
195	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
196	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
197	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
198	IRB TOTAL	17	0	0	0	0	0	36.72%	17	0	0	0	0	37.18%	17	0	0	0	0	0	37.38%	



2021 EU-wide Stress Test: Credit risk IRB
DZ BANK AG Deutsche Zentral-Genossenschaftsbank

RowNum	um	(min EUR, %)	Adverse Scenario																						
			31/12/2021				31/12/2022				31/12/2023														
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure		
1	Central banks	766	4,738	0	0	0	0	34.31%	5,503	0	0	0	0	0	0	34.31%	5,503	0	0	0	0	0	0	34.27%	
2	Central governments	344	650	0	0	0	0	40.00%	344	650	0	0	0	0	0	40.00%	344	650	0	0	0	0	0	40.00%	
3	Institutions	20,357	2,528	161	19	17	30	18.80%	22,369	406	271	9	2	71	26.12%	22,388	351	306	9	3	83	3	83	27.09%	
4	Corporates	75,942	11,782	2,645	167	208	1,491	56.36%	76,534	10,373	3,461	188	167	1,804	52.11%	77,320	8,779	4,270	173	125	2,131	173	125	49.91%	
5	Corporates - Of Which: Specialised Lending	26,355	5,868	364	60	88	180	49.35%	26,963	5,019	606	67	69	280	46.25%	27,494	4,218	876	62	51	385	51	385	43.94%	
6	Corporates - Of Which: SME	6,304	672	39	14	17	19	49.20%	6,332	634	88	18	15	43	49.15%	6,333	533	149	16	11	72	11	72	48.70%	
7	Retail	71,048	10,307	2,664	241	233	624	23.42%	70,584	8,665	4,769	271	189	995	20.89%	69,930	7,128	6,960	242	143	1,375	143	1,375	19.76%	
8	Retail - Secured on real estate property	59,809	8,000	2,049	152	142	256	12.50%	58,948	7,015	3,895	180	114	493	12.65%	58,362	5,660	5,835	155	76	744	76	744	12.76%	
9	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	26.26%	0	0	0	0	0	0	26.26%	0	0	0	0	0	0	0	0	25.24%	
10	Retail - Secured on real estate property - Of Which: non-SME	59,809	8,000	2,049	152	142	256	12.50%	58,947	7,015	3,895	180	114	493	12.65%	58,362	5,660	5,835	155	76	744	76	744	12.76%	
11	Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	-	
12	Retail - Other Retail	11,239	2,307	615	89	91	368	59.80%	11,637	1,650	874	91	75	502	57.48%	11,568	1,468	1,126	87	66	631	66	631	56.04%	
13	Retail - Other Retail - Of Which: SME	6	2	0	0	0	0	26.08%	6	2	0	0	0	0	26.09%	6	2	0	0	0	0	0	0	0	26.09%
14	Retail - Other Retail - Of Which: non-SME	11,233	2,305	615	89	91	368	59.80%	11,638	1,650	874	91	75	502	57.48%	11,559	1,468	1,126	87	66	631	66	631	56.04%	
15	Equity	7,444	2	2	0	0	0	0.03%	7,444	4	4	0	0	0	0.03%	7,435	7	7	0	0	0	0	0	0	0.03%
16	Securitisation	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	-	
17	Other non-credit obligation assets	1,711	0	0	0	0	0	-	1,711	0	0	0	0	0	-	1,711	0	0	0	0	0	0	0	0	-
18	IRB TOTAL	177,611	30,006	5,473	427	458	2,145	39.19%	184,485	20,099	8,506	468	358	2,870	33.74%	184,631	16,915	13,544	423	271	3,589	271	3,589	31.09%	

RowNum	um	(min EUR, %)	Adverse Scenario																						
			31/12/2021				31/12/2022				31/12/2023														
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure		
19	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	-	
20	Central governments	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	0	0	0	40.00%
21	Institutions	4,403	997	12	4	4	5	46.21%	5,166	170	35	2	1	16	47.44%	5,214	115	42	1	2	19	19	19	45.96%	
22	Corporates	59,891	9,251	1,258	134	145	758	60.30%	60,435	8,233	1,731	156	119	1,012	58.49%	61,288	6,848	2,263	144	89	1,287	89	1,287	56.88%	
23	Corporates - Of Which: Specialised Lending	17,706	4,508	197	45	56	109	55.69%	18,152	3,906	353	49	44	185	52.46%	18,653	3,226	532	46	33	263	33	263	49.47%	
24	Corporates - Of Which: SME	8,124	661	38	14	17	19	49.64%	8,114	623	86	18	15	43	49.62%	8,154	524	145	16	11	71	11	71	49.19%	
25	Retail	70,657	10,221	2,443	240	232	621	23.50%	70,187	8,602	4,731	189	109	990	20.93%	69,537	7,077	6,906	241	142	1,369	142	1,369	19.82%	
26	Retail - Secured on real estate property	59,527	7,931	2,028	151	141	253	12.50%	58,624	6,954	3,899	179	114	488	12.65%	58,093	5,611	5,782	154	76	738	76	738	12.77%	
27	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	26.26%	0	0	0	0	0	0	26.26%	0	0	0	0	0	0	0	0	0	25.24%
28	Retail - Secured on real estate property - Of Which: non-SME	59,527	7,931	2,028	151	141	253	12.50%	58,623	6,954	3,899	179	114	488	12.65%	58,093	5,611	5,782	154	76	738	76	738	12.77%	
29	Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	
30	Retail - Other Retail	11,130	2,290	614	89	91	367	59.85%	11,513	1,646	873	91	75	502	57.53%	11,444	1,466	1,124	87	66	630	66	630	56.09%	
31	Retail - Other Retail - Of Which: SME	6	2	0	0	0	0	26.10%	6	2	0	0	0	0	26.10%	6	2	0	0	0	0	0	0	0	26.10%
32	Retail - Other Retail - Of Which: non-SME	11,124	2,288	614	89	91	367	59.85%	11,504	1,648	873	91	75	502	57.53%	11,438	1,466	1,124	87	66	630	66	630	56.09%	
33	Equity	7,310	2	2	0	0	0	0.03%	7,306	4	4	0	0	0	0.03%	7,301	7	7	0	0	0	0	0	0	0.03%
34	Securitisation	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	-	
35	Other non-credit obligation assets	779	0	0	0	0	0	-	779	0	0	0	0	0	-	779	0	0	0	0	0	0	0	0	-
36	IRB TOTAL	143,047	20,431	3,914	378	380	1,385	35.38%	143,881	17,010	6,502	428	309	2,019	31.05%	144,127	14,047	9,218	386	233	2,675	233	2,675	29.02%	

RowNum	um	(min EUR, %)	Adverse Scenario																						
			31/12/2021				31/12/2022				31/12/2023														
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure		
37	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	-	
38	Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	-	
39	Institutions	5,781	103	0	0	0	0	27.54%	5,883	2	1	0	0	0	27.80%	5,882	2	1	0	0	0	0	0	0	27.68%
40	Corporates	884	75	10	1	1	1	9.23%	881	73	15	1	1	2	12.22%	879	71	20	1	1	3	1	3	13.74%	
41	Corporates - Of Which: Specialised Lending	579	25	6	0	0	0	5.97%	579	24	7	0	0	0	9.74%	578	24	8	0	0	1	1	1	12.37%	
42	Corporates - Of Which: SME	40	0	0	0	0	0	28.00%	40	0	0	0	0	0	27.98%	40	0	1	0	0	0	0	0	27.34%	
43	Retail	24	4	0	0	0	0	7.13%	26	2	0	0	0	0	9.42%	26	2	1	0	0	0	0	0	9.87%	
44	Retail - Secured on real estate property	5	2	0	0	0	0	6.39%	5	2	0	0	0	0	8.50%	5	2	1	0	0	0	0	0	9.16%	
45	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	-	
46	Retail - Secured on real estate property - Of Which: non-SME	5	2	0	0	0	0	6.39%	5	2	0	0	0	0	8.50%	5	2	1	0	0	0	0	0	9.16%	
47	Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	-	
48	Retail - Other Retail	18	2	0	0	0	0	25.55%	21	0	0	0	0	0	25.56%	21	0	0	0	0	0	0	0	0	25.46%
49	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	-	
50	Retail - Other Retail - Of Which: non-SME	18	2	0	0	0	0	25.55%	21	0	0	0	0												

2021 EU-wide Stress Test: Credit risk IRB
DZ BANK AG Deutsche Zentral-Genossenschaftsbank

Row/Item	(min EUR, %)	Adverse Scenario																				
		31/12/2021							31/12/2022							31/12/2023						
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
73		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
74		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
75		2,243	273	20	0	0	0	0.55%	2,476	1	59	0	0	0	0.55%	2,463	1	72	0	0	0	0.55%
76		1,146	91	5	2	3	2	34.86%	1,166	64	12	2	2	4	34.77%	1,173	49	20	2	1	7	34.10%
77		788	23	3	1	1	1	35.13%	807	0	8	2	0	3	35.09%	801	0	13	2	0	3	34.21%
78		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
79		29	4	3	0	0	1	18.87%	28	4	4	0	1	16.08%	28	3	6	0	0	1	14.35%	
80		7	4	3	0	0	1	18.32%	22	3	4	0	1	15.55%	21	2	5	0	0	1	13.84%	
81		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
82		22	4	3	0	0	1	18.32%	22	3	4	0	1	15.55%	21	2	5	0	0	1	13.84%	
83		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
84		7	1	0	0	0	0	32.80%	7	0	0	0	0	28.06%	7	0	0	0	0	0	25.87%	
85		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
86		7	1	0	0	0	0	32.80%	7	0	0	0	0	28.06%	7	0	0	0	0	0	25.87%	
87		0	0	0	0	0	0	0.03%	0	0	0	0	0	0.03%	0	0	0	0	0	0	0.03%	
88		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
89		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
90		3,419	368	28	2	3	2	8.50%	3,671	68	76	2	2	5	6.93%	3,664	53	98	2	1	8	8.30%

Row/Item	(min EUR, %)	Adverse Scenario																				
		31/12/2021							31/12/2022							31/12/2023						
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
91		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
92		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
93		321	0	0	0	0	0	28.04%	320	0	1	0	0	27.90%	320	0	1	0	0	0	27.76%	
94		4,119	694	24	7	25	10	39.92%	4,175	744	58	9	20	23	39.56%	4,161	718	99	8	64	38	38.42%
95		3,794	742	23	7	24	9	40.41%	3,821	684	54	9	19	22	40.09%	3,808	688	15	8	38	38.82%	
96		78	9	0	0	0	0	26.97%	77	9	1	0	0	26.92%	76	9	2	0	0	0	26.19%	
97		45	13	6	0	0	1	12.86%	43	11	10	0	1	12.42%	41	9	14	0	2	2	12.11%	
98		44	13	6	0	0	1	12.46%	42	11	10	0	1	12.12%	40	8	13	0	2	2	11.85%	
99		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
100		44	13	6	0	0	1	12.46%	42	11	10	0	1	12.12%	40	8	13	0	2	2	11.85%	
101		1	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0
102		0	0	0	0	0	0	27.69%	0	0	0	0	0	24.75%	0	0	0	0	0	0	23.87%	
103		0	0	0	0	0	0	0.91%	0	0	0	0	0	0.91%	0	0	0	0	0	0	0.90%	
104		1	1	0	0	0	0	27.69%	1	0	0	0	0	24.75%	1	0	0	0	0	0	23.87%	
105		0	0	0	0	0	0	0.03%	0	0	0	0	0	0.03%	0	0	0	0	0	0	0.03%	
106		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
107		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
108		4,486	847	30	8	25	11	34.70%	4,539	755	69	9	20	24	35.43%	4,522	727	114	8	15	40	35.11%

Row/Item	(min EUR, %)	Adverse Scenario																				
		31/12/2021							31/12/2022							31/12/2023						
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
109		552	0	0	0	0	0	67.53%	552	0	0	0	0	67.53%	552	0	0	0	0	0	67.28%	
110		9	0	0	0	0	0	40.00%	9	0	0	0	0	40.00%	9	0	0	0	0	0	40.00%	
111		1,410	134	0	0	0	0	55.74%	1,543	0	1	0	0	55.55%	1,542	0	1	0	0	1	55.32%	
112		1,405	112	61	2	1	45	74.09%	1,432	75	70	2	1	49	69.20%	1,445	55	79	2	1	52	65.85%
113		386	63	19	2	13	70.03%	402	40	26	1	1	16	62.21%	415	22	31	1	18	18	57.87%	
114		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
115		11	4	0	0	0	0	9.98%	11	3	1	0	0	8.84%	11	3	2	0	0	0	8.49%	
116		4	0	0	0	0	0	9.19%	10	3	1	0	0	8.41%	10	3	2	0	0	0	8.19%	
117		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
118		10	4	0	0	0	0	9.19%	10	3	1	0	0	8.41%	10	3	2	0	0	0	8.19%	
119		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
120		1	0	0	0	0	0	34.60%	1	0	0	0	0	33.45%	1	0	0	0	0	0	32.61%	
121		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
122		1	0	0	0	0	0	34.60%	1	0	0	0	0	33.45%	1	0	0	0	0	0	32.61%	
123		43	0	0	0	0	0	0.03%	43	0	0	0	0	0.03%	43	0	0	0	0	0	0.03%	
124		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
125		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
126		3,430	250	61	3	2	45	73.49%	3,590	79	72	2	1	49	68.19%	3,602	58	81	2	1	53	64.59%

Row/Item	(min EUR, %)	Adverse Scenario																				
		31/12/2021							31/12/2022							31/12/2023						
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
127		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
128		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
129		601	120	0	0	0	0	16.07%	714	7	1	0	0	16.32%	713	7	1	0	0	0	16.33%	
130		1,513	94	14	3	1	3	21.78%	1,505	93	23	3	1	6	28.39%	1,496	92	32	3	1	10	30.72%
131		973	94	4	1	1	1	35.98%	868	93	10	2	1	3	35.97%	862	92	17	2	1	6	35.22%
132		21	0	0	0	0	0	27.68%	21	0	0	0	0	27.82%	21	0	0	0	0	0	27.18%	
133		33	9	2	0	0	0	12.39%	32	8	4	0	0	11.12%	32	7	6	0	0	1	10.43%	
134		30	8	2	0	0	0	11.68%	30	8	4	0	0	10.61%	29	7	5	0	0	1	10.04%	
135		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
136		30	0	0	0	0	0	11.68%	30	8	4	0	0	10.61%	29	7	5	0	0	1	10.04%	
137		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
138		2	0	0	0	0	0	28.08%	2	0	0	0	0	24.46%	2	0	0	0	0	0	22.23%	
139		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
140		2	0	0	0	0	0	28.08%	2	0												

2021 EU-wide Stress Test: Credit risk STA
DZ BANK AG Deutsche Zentral-Genossenschaftsbank

Row/Num	(min EUR, %)	Actual										
		31/12/2020										
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Non-defaulted	Defaulted	Non-defaulted	Defaulted									
1		62,732	0	0	0	63,074	0	0	0	0	0	0.00%
2		11,733	0	899	0	4,863	331	7	2	0	0	2.09%
3		31,002	15	275	23	17,296	397	15	2	21	0	0.25%
4		9,401	0	158	0	4,537	3	0	0	0	0	0.00%
5		53	0	0	0	53	0	0	0	0	0	0.00%
6		737	0	0	0	307	0	0	0	0	0	0.00%
7		94,301	0	594	0	87,934	67	0	6	0	0	0.00%
8		13,228	318	11,742	392	10,786	969	704	35	39	339	46.86%
9		1,471	45	1,246	56	1,193	253	77	4	8	43	56.04%
10		5,037	89	3,575	102	4,265	866	222	35	57	116	52.25%
11		1,780	37	1,133	44	1,238	575	94	8	29	45	47.31%
12		3,143	3	1,395	3	3,212	175	11	15	2	6	52.21%
13		43	0	18	0	27	25	0	0	0	0	0.00%
14		649	0	861	0	630	20	0	1	0	0	0.00%
15		1,012	0	40	0	496	0	0	0	0	0	0.00%
16		0	0	0	0	0	0	0	0	0	0	0.00%
17		3,840	0	2,601	0	1,860	0	0	0	0	0	0.00%
18		62	0	64	0	61	0	0	0	0	0	0.00%
19		1,118	0	2,356	0	1,102	15	2	0	0	1	28.90%
20		238,148	426	24,521	520	200,477	2,847	962	96	120	453	47.06%
21												

Row/Num	(min EUR, %)	Actual										
		31/12/2020										
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Non-defaulted	Defaulted	Non-defaulted	Defaulted									
22		60,267	0	0	0	60,253	0	0	0	0	0	0.00%
23		2,250	0	772	0	1,965	178	0	0	0	0	0.00%
24		27,619	0	2	0	16,856	55	0	1	0	0	24.02%
25		8,772	0	89	0	4,336	2	0	0	0	0	0.00%
26		0	0	0	0	0	0	0	0	0	0	0.00%
27		104	0	0	0	0	0	0	0	0	0	0.00%
28		93,603	0	428	0	87,551	66	0	6	0	0	0.00%
29		8,720	230	7,876	278	7,966	678	552	23	29	257	46.45%
30		1,431	45	1,211	56	1,170	248	77	4	8	43	56.04%
31		3,138	53	2,151	63	2,478	722	143	19	42	73	50.86%
32		1,780	37	1,133	44	1,238	575	94	8	29	45	47.31%
33		1,626	0	861	0	1,795	103	3	0	0	0	0.00%
34		43	0	18	0	27	25	0	0	0	0	0.00%
35		576	0	753	0	557	20	0	1	0	0	0.00%
36		854	0	8	0	338	0	0	0	0	0	0.00%
37		0	0	0	0	0	0	0	0	0	0	0.00%
38		450	0	269	0	183	0	0	0	0	0	0.00%
39		57	0	59	0	56	0	0	0	0	0	0.00%
40		0	0	0	0	0	0	0	0	0	0	0.00%
41		832	0	2,191	0	826	0	0	0	0	0	0.00%
42		208,866	284	15,459	341	185,121	1,825	699	50	71	330	47.18%

Row/Num	(min EUR, %)	Actual										
		31/12/2020										
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Non-defaulted	Defaulted	Non-defaulted	Defaulted									
43		861	0	0	0	861	0	0	0	0	0	0.00%
44		0	0	0	0	0	0	0	0	0	0	0.00%
45		0	0	0	0	0	0	0	0	0	0	0.00%
46		0	0	0	0	0	0	0	0	0	0	0.00%
47		0	0	0	0	0	0	0	0	0	0	0.00%
48		0	0	0	0	0	0	0	0	0	0	0.00%
49		0	0	0	0	0	0	0	0	0	0	0.00%
50		16	0	3	0	12	0	0	0	0	0	0.00%
51		280	22	178	32	107	9	22	0	0	0	0.00%
52		0	0	0	0	0	0	0	0	0	0	0.00%
53		0	0	0	0	0	0	0	0	0	0	0.00%
54		0	0	0	0	0	0	0	0	0	0	0.00%
55		0	0	0	0	0	0	0	0	0	0	0.00%
56		0	0	0	0	0	0	0	0	0	0	0.00%
57		25	0	5	0	25	0	0	0	0	0	0.00%
58		0	0	0	0	0	0	0	0	0	0	0.00%
59		296	0	229	0	82	0	0	0	0	0	0.00%
60		0	0	0	0	0	0	0	0	0	0	0.00%
61		0	0	0	0	0	0	0	0	0	0	0.00%
62		0	0	0	0	0	0	0	0	0	0	0.00%
63		1,478	22	416	32	1,087	9	22	0	0	0	0.00%

Row/Num	(min EUR, %)	Actual										
		31/12/2020										
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Non-defaulted	Defaulted	Non-defaulted	Defaulted									
64		0	0	0	0	0	0	0	0	0	0	0.00%
65		267	0	0	0	268	0	0	0	0	0	0.00%
66		289	0	98	0	117	0	0	0	0	0	0.00%
67		0	0	0	0	0	0	0	0	0	0	0.00%
68		0	0	0	0	0	0	0	0	0	0	0.00%
69		0	0	0	0	0	0	0	0	0	0	0.00%
70		37	0	8	0	37	0	0	0	0	0	0.00%
71		149	0	141	0	89	42	0	0	0	0	0.00%
72		0	0	0	0	0	3	0	0	0	0	0.00%
73		4	0	3	0	4	0	0	0	0	0	100.00%
74		0	0	0	0	0	0	0	0	0	0	100.00%
75		0	0	0	0	0	0	0	0	0	0	0.00%
76		0	0	0	0	0	0	0	0	0	0	0.00%
77		51	0	75	0	51	0	0	0	0	0	0.00%
78		65	0	13	0	65	0	0	0	0	0	0.00%
79		0	0	0	0	0	0	0	0	0	0	0.00%
80		98	0	37	0	47	0	0	0	0	0	0.00%
81		0	0	0	0	0	0	0	0	0	0	0.00%
82		0	0	0	0	0	0	0	0	0	0	0.00%
83		41	0	17	0	41	0	0	0	0	0	0.00%
84		1,002	0	352	0	719	42	0	1	0	0	100.00%

2021 EU-wide Stress Test: Credit risk STA
DZ BANK AG Deutsche Zentral-Genossenschaftsbank

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

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

Row Number	Description	Actual 31/12/2020										
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		Non-defaulted	Defaulted	Non-defaulted	Defaulted							
127	(min EUR, %)											
128	Central banks	0	0	0	0	0	0	0	0	0	0	0.00%
129	Central governments	351	0	0	0	103	0	0	0	0	0	0.00%
130	Regional governments or local authorities	163	15	74	23	23	36	15	0	2	0	0.00%
131	Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
132	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
133	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
134	Institutions	120	0	24	0	120	0	0	0	0	0	0.00%
135	Corporates	480	5	407	6	351	12	8	1	3	3	32.31%
136	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
137	Retail	1	0	0	0	1	0	0	0	0	0	0.00%
138	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
139	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0.00%
140	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
141	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
142	Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
143	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
144	Collective investments undertakings (CIU)	396	0	234	0	364	0	0	0	0	0	0.00%
145	Equity	1	0	0	0	1	0	0	0	0	0	0.00%
146	Securitisation	0	0	0	0	0	0	0	0	0	0	0.00%
147	Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%
	Standardised Total	1,511	21	739	28	963	48	23	1	2	3	11.06%

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

2021 EU-wide Stress Test: Credit risk STA
DZ BANK AG Deutsche Zentral-Genossenschaftsbank

RowN um	(min EUR, %)	Actual 31/12/2020											
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted								
169		Central banks	0	0	0	0	0	0	0	0	0	0.00%	
170		Central governments	1,005	0	0	0	246	0	0	0	0	0.00%	
171		Regional governments or local authorities	41	0	0	0	0	0	0	0	0	0.00%	
172		Public sector entities	0	0	0	0	0	0	0	0	0	0.00%	
173		Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0.00%	
174		International Organisations	0	0	0	0	0	0	0	0	0	0.00%	
175		Institutions	6	0	1	0	6	0	0	0	0	0.00%	
176		Corporates	242	0	199	0	143	9	0	0	0	0.00%	
177		of which: SME	0	0	0	0	0	0	0	0	0	0.00%	
178		Retail	1,008	11	756	12	949	79	31	10	12	20	65.31%
179		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
180		Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0.00%
181		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
182		Items associated with particularly high risk	10	0	16	0	10	0	0	0	0	0	0.00%
183		Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
184		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
185		Collective investments undertakings (CIU)	144	0	117	0	14	0	0	0	0	0	0.00%
186		Equity	0	0	0	0	0	0	0	0	0	0	0.00%
187		Securitisation	2	0	2	0	2	0	0	0	0	0	0.00%
188		Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%
189		Standardised Total	2,459	11	1,052	12	1,371	88	31	10	12	20	64.67%

RowN um	(min EUR, %)	Actual 31/12/2020											
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted								
190		Central banks	0	0	0	0	0	0	0	0	0	0	0.00%
191		Central governments	0	0	0	0	0	0	0	0	0	0	0.00%
192		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
193		Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
194		Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
195		International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
196		Institutions	0	0	0	0	0	0	0	0	0	0	0.00%
197		Corporates	5	0	5	0	5	0	0	0	0	0	99.03%
198		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
199		Retail	0	0	0	0	0	0	0	0	0	0	0.00%
200		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
201		Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0.00%
202		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
203		Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
204		Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
205		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
206		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
207		Equity	0	0	0	0	0	0	0	0	0	0	0.00%
208		Securitisation	0	0	0	0	0	0	0	0	0	0	0.00%
209		Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%
210		Standardised Total	5	0	5	0	5	0	0	0	0	0	99.03%

RowN um	(min EUR, %)	Actual 31/12/2020											
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted								
211		Central banks	148	0	0	0	148	0	0	0	0	0	0.00%
212		Central governments	378	0	0	0	378	0	0	0	0	0	0.00%
213		Regional governments or local authorities	1	0	1	0	1	0	0	0	0	0	0.00%
214		Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
215		Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
216		International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
217		Institutions	19	0	4	0	19	0	0	0	0	0	0.00%
218		Corporates	28	0	28	0	23	5	1	0	0	0	65.85%
219		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
220		Retail	218	2	163	2	198	21	6	2	0	3	59.73%
221		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
222		Secured by mortgages on immovable property	897	3	316	3	834	71	8	7	11	6	68.09%
223		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
224		Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
225		Covered bonds	8	0	2	0	8	0	0	0	0	0	0.00%
226		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
227		Collective investments undertakings (CIU)	1	0	0	0	1	0	0	0	0	0	0.00%
228		Equity	0	0	0	0	0	0	0	0	0	0	0.00%
229		Securitisation	0	0	0	0	0	0	0	0	0	0	0.00%
230		Other exposures	198	0	28	0	181	15	1	0	0	0	0.00%
231		Standardised Total	1,896	5	542	6	1,793	112	16	9	1	10	59.58%



2021 EU-wide Stress Test: Credit risk STA
DZ BANK AG Deutsche Zentral-Genossenschaftsbank

RowNum	Entity	Baseline Scenario																	
		31/12/2021				31/12/2022				31/12/2023									
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Coverage Ratio - Stage 3 exposure						
1	Central banks	63,074	0	0	0	63,074	0	0	46.99%	63,074	0	0	0	47.01%	63,074	0	0	0	47.02%
2	Central governments	4,859	333	10	1	4,855	334	12	40.00%	4,851	336	15	1	40.00%	4,851	336	15	1	40.00%
3	Regional governments or local authorities	17,290	401	17	1	17,283	406	19	40.00%	17,276	411	21	1	40.00%	17,276	411	21	1	40.00%
4	Public sector entities	4,535	5	1	0	4,532	6	1	33.16%	4,532	7	2	0	32.66%	4,530	7	2	0	31.54%
5	Multilateral Development Banks	53	0	0	0	53	0	0	0.03%	53	0	0	0	0.03%	53	0	0	0	0.03%
6	International Organisations	307	0	0	0	307	0	0	100.00%	307	0	0	0	100.00%	307	0	0	0	100.00%
7	Institutions	87,869	80	42	4	87,801	116	84	9.35%	87,801	116	84	4	9.42%	87,736	142	123	4	9.35%
8	Corporates	10,987	772	803	24	10,858	719	882	46.64%	10,858	719	882	21	46.88%	10,894	705	950	21	44.1%
9	of which: SME	1,258	172	93	4	1,268	148	106	53.86%	1,268	148	106	3	52.34%	1,261	146	116	3	51.63%
10	Retail	4,384	626	342	43	4,373	522	458	52.07%	4,373	522	458	40	51.73%	4,298	503	552	39	51.79%
11	of which: SME	1,385	384	139	11	1,426	299	183	46.02%	1,426	299	183	8	46.15%	1,409	290	209	8	46.29%
12	Secured by mortgages on immovable property	3,171	178	54	14	3,171	177	155	39.07%	3,131	177	144	2	37.27%	3,090	176	137	2	36.64%
13	of which: SME	27	25	1	0	27	24	1	17.75%	27	24	1	0	17.75%	27	24	2	0	17.72%
14	Items associated with particularly high risk	646	2	2	1	645	2	3	58.49%	645	2	3	1	60.24%	643	2	4	1	61.97%
15	Covered bonds	491	0	0	0	487	0	0	0.0%	487	0	0	0	0.0%	482	0	0	0	0.0%
16	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
17	Collective investments undertakings (CIU)	1,859	1	1	0	1,857	1	1	0.03%	1,857	1	1	0	0.03%	1,856	2	2	0	0.03%
18	Equity	61	0	0	0	61	0	0	0.03%	61	0	0	0	0.03%	61	0	0	0	0.03%
19	Securitisation	1,096	15	8	0	1,092	15	11	8.07%	1,092	15	11	0	6.01%	1,090	15	13	0	5.29%
20	Other exposures	0	0	0	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
21	Standardised Total	200,583	2,422	1,280	88	200,411	2,299	1,576	46.01%	200,411	2,299	1,576	82	44.78%	200,153	2,300	1,832	80	44.04%

RowNum	Entity	Baseline Scenario																	
		31/12/2021				31/12/2022				31/12/2023									
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Coverage Ratio - Stage 3 exposure						
22	Central banks	60,253	0	0	0	60,253	0	0	47.93%	60,253	0	0	0	47.93%	60,253	0	0	0	47.93%
23	Central governments	1,965	179	0	0	1,964	179	0	40.00%	1,964	179	0	0	40.00%	1,963	180	1	0	40.00%
24	Regional governments or local authorities	16,850	60	2	1	16,843	65	3	40.00%	16,843	65	3	1	40.00%	16,837	70	4	1	40.00%
25	Public sector entities	4,335	4	0	0	4,333	5	1	27.97%	4,333	5	1	0	27.11%	4,331	6	2	0	26.58%
26	Multilateral Development Banks	0	0	0	0	0	0	0	0.00%	0	0	0	0	0.00%	0	0	0	0	0.00%
27	International Organisations	0	0	0	0	0	0	0	0.00%	0	0	0	0	0.00%	0	0	0	0	0.00%
28	Institutions	87,489	89	40	4	87,422	116	79	9.81%	87,422	116	79	8	9.69%	87,359	142	116	3	9.63%
29	Corporates	7,987	588	621	17	7,974	542	680	46.48%	7,974	542	680	15	46.47%	7,939	530	728	15	46.51%
30	of which: SME	1,235	167	92	4	1,246	143	106	53.95%	1,246	143	106	3	52.47%	1,239	140	116	3	51.79%
31	Retail	2,624	498	222	24	2,616	402	296	49.37%	2,616	402	296	20	49.17%	2,607	388	349	19	49.31%
32	of which: SME	1,385	384	139	11	1,426	299	183	45.99%	1,426	299	183	8	46.15%	1,409	290	209	8	46.27%
33	Secured by mortgages on immovable property	1,254	102	5	1	1,254	102	8	2.42%	1,254	102	8	0	9.62%	1,248	101	11	0	10.70%
34	of which: SME	27	25	1	0	27	24	1	17.75%	27	24	1	0	17.75%	27	24	2	0	17.72%
35	Items associated with particularly high risk	574	2	2	1	572	2	3	58.26%	572	2	3	1	60.07%	571	2	4	1	61.83%
36	Covered bonds	334	0	0	0	330	0	0	0.37%	330	0	0	0	0.37%	326	0	0	0	0.37%
37	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
38	Collective investments undertakings (CIU)	183	0	0	0	182	0	0	0.03%	182	0	0	0	0.03%	182	0	0	0	0.03%
39	Equity	56	0	0	0	56	0	0	0.03%	56	0	0	0	0.03%	56	0	0	0	0.03%
40	Securitisation	0	0	0	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
41	Other exposures	826	0	0	0	826	0	0	0.0%	826	0	0	0	0.0%	826	0	0	0	0.0%
42	Standardised Total	185,227	1,522	896	46	185,153	1,413	1,079	45.11%	185,153	1,413	1,079	40	43.87%	184,998	1,419	1,228	39	43.03%

RowNum	Entity	Baseline Scenario																	
		31/12/2021				31/12/2022				31/12/2023									
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Coverage Ratio - Stage 3 exposure						
43	Central banks	861	0	0	0	861	0	0	27.96%	861	0	0	0	27.96%	861	0	0	0	27.96%
44	Central governments	0	0	0	0	0	0	0	0.00%	0	0	0	0	0.00%	0	0	0	0	0.00%
45	Regional governments or local authorities	0	0	0	0	0	0	0	0.00%	0	0	0	0	0.00%	0	0	0	0	0.00%
46	Public sector entities	0	0	0	0	0	0	0	0.00%	0	0	0	0	0.00%	0	0	0	0	0.00%
47	Multilateral Development Banks	0	0	0	0	0	0	0	0.00%	0	0	0	0	0.00%	0	0	0	0	0.00%
48	International Organisations	0	0	0	0	0	0	0	0.00%	0	0	0	0	0.00%	0	0	0	0	0.00%
49	Institutions	12	0	0	0	12	0	0	4.10%	12	0	0	0	4.10%	12	0	0	0	4.10%
50	Corporates	106	9	22	0	105	9	23	1.47%	105	9	23	0	2.46%	105	9	24	0	3.15%
51	of which: SME	0	0	0	0	0	0	0	0.00%	0	0	0	0	0.00%	0	0	0	0	0.00%
52	Retail	0	0	0	0	0	0	0	0.00%	0	0	0	0	0.00%	0	0	0	0	0.00%
53	of which: SME	0	0	0	0	0	0	0	0.00%	0	0	0	0	0.00%	0	0	0	0	0.00%
54	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0.00%	0	0	0	0	0.00%	0	0	0	0	0.00%
55	of which: SME	0	0	0	0	0	0	0	0.00%	0	0	0	0	0.00%	0	0	0	0	0.00%
56	Items associated with particularly high risk	0	0	0	0	0	0	0	0.00%	0	0	0	0	0.00%	0	0	0	0	0.00%
57	Covered bonds	25	0	0	0	25	0	0	0.03%	25	0	0	0	0.03%	25	0	0	0	0.03%
58	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0.00%	0	0	0	0	0.00%	0	0	0	0	0.00%
59	Collective investments undertakings (CIU)	82	0	0	0	82	0	0	0.03%	82	0	0	0	0.03%	82	0	0	0	0.03%
60	Equity	0	0	0	0	0	0	0	0.00%	0	0	0	0	0.00%	0	0	0	0	0.00%
61	Securitisation	0	0	0	0	0	0	0	0.00%	0	0	0	0	0.00%	0	0	0	0	0.00%
62	Other exposures	0	0	0	0	0	0	0	0.00%	0	0	0	0	0.00%	0	0	0	0	0.00%
63	Standardised Total	1,086	9	22	0	1,085	9	23	1.47%	1,085	9	23	0	2.47%	1,084	9	24	0	3.15%

RowNum	Entity	Baseline Scenario											
		31/12/2021				31/12/2022				31/12/2023			
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Coverage Ratio - Stage 3 exposure
64	Central banks	0	0	0	0	0	0	0	0.00%	0	0	0	0



2021 EU-wide Stress Test: Credit risk STA
DZ BANK AG Deutsche Zentral-Genossenschaftsbank

RowNum	um	(min EUR, %)	Adverse Scenario																				
			31/12/2021				31/12/2022				31/12/2023												
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1	Central banks	63,074	0	0	0	0	53.79%	63,074	0	0	0	0	53.79%	63,074	0	0	0	0	0	0	0	0	53.60%
2	Central governments	4,858	333	11	2	0	40.00%	4,851	334	16	2	0	40.00%	4,844	335	22	2	0	0	0	0	9	40.00%
3	Regional governments or local authorities	17,287	403	18	1	0	40.00%	17,280	407	21	1	0	40.00%	17,272	412	25	1	0	0	0	10	40.00%	
4	Public sector entities	4,360	179	1	1	0	32.37%	4,531	5	3	0	0	30.00%	4,530	6	4	0	0	0	11	31.92%		
5	Multilateral Development Banks	53	0	0	0	0	0.03%	53	0	0	0	0	0.03%	53	0	0	0	0	0	0	0	0.03%	
6	International Organisations	307	0	0	0	0	100.00%	307	0	0	0	0	100.00%	307	0	0	0	0	0	0	0	100.00%	
7	Institutions	87,876	81	44	5	0	10.63%	87,817	94	90	4	0	10.38%	87,752	120	129	4	0	0	13	10.45%		
8	Corporates	9,793	1,846	820	60	0	49.42%	10,272	1,233	954	50	47	49	50.27%	10,398	967	1,094	46	0	0	558	50.99%	
9	of which: SME	987	440	95	6	16	60.03%	1,017	386	121	8	12	71	59.05%	1,092	283	148	7	8	87	58.64%		
10	Retail	3,570	1,427	356	57	104	61.46%	3,523	1,292	537	60	82	334	62.27%	3,557	1,081	715	55	60	445	62.21%		
11	of which: SME	695	1,066	146	8	73	82	56.28%	734	946	227	10	55	137	60.36%	945	762	301	10	37	186	61.87%	
12	Secured by mortgages on immovable property	3,159	180	64	4	28	44.71%	3,085	175	143	36	4	62	43.24%	3,100	172	231	30	3	95	42.79%		
13	of which: SME	25	27	1	0	1	31.34%	27	24	1	0	1	31.41%	27	24	1	0	0	1	1	31.02%		
14	Items associated with particularly high risk	595	53	2	1	4	74.02%	640	5	4	2	0	3	77.82%	638	5	6	2	0	5	79.03%		
15	Covered bonds	491	0	0	0	0	1.15%	486	0	10	0	0	0	1.28%	481	0	15	0	0	0	0	1.33%	
16	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%	
17	Collective investments undertakings (CIU)	1,859	1	1	0	0	0.03%	1,857	1	1	0	0	0.03%	1,856	2	2	0	0	0	0	0	0.03%	
18	Equity	61	0	0	0	0	0.03%	61	0	0	0	0	0.03%	61	0	0	0	0	0	0	0	0.03%	
19	Securitisation	1,095	15	8	0	0	7.65%	1,091	15	13	0	0	5.99%	1,089	15	15	0	0	0	0	0	5.05%	
20	Other exposures	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%	
21	Standardised Total	198,437	4,518	1,330	140	172	67.2%	198,929	3,563	1,793	156	132	905	50.49%	198,912	3,116	2,258	141	100	1,141	50.54%		

RowNum	um	(min EUR, %)	Adverse Scenario																			
			31/12/2021				31/12/2022				31/12/2023											
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure
22	Central banks	60,253	0	0	0	0	54.94%	60,253	0	0	0	0	54.94%	60,253	0	0	0	0	0	0	0	54.74%
23	Central governments	1,963	179	0	0	0	40.00%	1,964	179	0	0	0	40.00%	1,963	180	1	0	0	0	0	0	40.00%
24	Regional governments or local authorities	16,848	62	2	1	0	40.00%	16,841	67	4	1	0	40.00%	16,834	72	6	1	0	0	3	40.00%	
25	Public sector entities	4,160	178	1	0	0	29.65%	4,332	4	3	0	0	28.74%	4,330	5	4	0	0	0	1	29.76%	
26	Multilateral Development Banks	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
27	International Organisations	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
28	Institutions	87,501	76	40	4	0	11.28%	87,488	80	80	4	0	11.19%	87,385	115	116	4	0	0	13	11.03%	
29	Corporates	7,227	1,334	636	31	48	49.53%	7,561	901	734	37	37	37	50.76%	7,638	721	838	33	27	434	51.77%	
30	of which: SME	965	435	95	6	16	57	60.12%	994	380	120	8	12	71	59.18%	1,069	278	148	7	8	87	58.79%
31	Retail	1,840	1,272	232	26	85	137	58.95%	1,853	1,137	353	27	65	216	1,944	932	467	26	46	288	61.63%	
32	of which: SME	695	1,066	146	8	73	82	56.28%	734	946	227	10	55	137	60.36%	945	762	301	10	37	186	61.86%
33	Secured by mortgages on immovable property	1,250	105	6	1	1	13.76%	1,250	101	11	1	1	17.76%	1,245	100	16	1	0	0	3	19.16%	
34	of which: SME	25	27	1	0	1	31.34%	27	24	1	0	1	31.41%	27	24	1	0	0	1	1	31.02%	
35	Items associated with particularly high risk	522	53	2	1	4	73.89%	568	5	4	2	0	3	77.73%	566	5	6	2	0	5	78.95%	
36	Covered bonds	334	0	4	0	0	0.47%	330	0	8	0	0	0	0.52%	326	0	12	0	0	0	0.49%	
37	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
38	Collective investments undertakings (CIU)	183	0	0	0	0	0.03%	182	0	0	0	0	0.03%	182	0	0	0	0	0	0	0.03%	
39	Equity	56	0	0	0	0	0.03%	56	0	0	0	0	0.03%	56	0	0	0	0	0	0	0.03%	
40	Securitisation	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
41	Other exposures	826	0	0	0	0	0.00%	826	0	0	0	0	0.00%	826	0	0	0	0	0	0	0.00%	
42	Standardised Total	183,464	3,258	923	64	138	49.79%	183,962	2,484	1,199	72	104	605	50.51%	184,047	2,130	1,468	67	74	747	50.89%	

RowNum	um	(min EUR, %)	Adverse Scenario																			
			31/12/2021				31/12/2022				31/12/2023											
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure
43	Central banks	861	0	0	0	0	27.96%	861	0	0	0	0	27.96%	861	0	0	0	0	0	0	0	27.96%
44	Central governments	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
45	Regional governments or local authorities	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
46	Public sector entities	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
47	Multilateral Development Banks	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
48	International Organisations	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
49	Institutions	12	0	0	0	0	4.70%	12	0	0	0	0	4.70%	12	0	0	0	0	0	0	0	4.69%
50	Corporates	106	9	23	1	0	1.98%	104	9	24	1	1	4.09%	103	9	25	1	0	0	2	6.23%	
51	of which: SME	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
52	Retail	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
53	of which: SME	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
54	Secured by mortgages on immovable property	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
55	of which: SME	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
56	Items associated with particularly high risk	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
57	Covered bonds	25	0	0	0	0	0.03%	25	0	0	0	0	0.03%	25	0	0	0	0	0	0	0	0.03%
5																						



2021 EU-wide Stress Test: Credit risk STA
DZ BANK AG Deutsche Zentral-Genossenschaftsbank

RowN um	(mln EUR, %)	Adverse Scenario																				
		31/12/2021							31/12/2022							31/12/2023						
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
169	Central banks	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
170	Central governments	246	0	0	0	0	40.00%	245	0	0	0	0	0	40.00%	245	0	0	0	0	0	0	40.00%
171	Regional governments or local authorities	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
172	Public sector entities	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
173	Multilateral Development Banks	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
174	International Organisations	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
175	Institutions	6	0	0	0	0	74.19%	6	0	0	0	0	0	74.19%	6	0	0	0	0	0	0	73.80%
176	Corporates	139	12	1	0	0	38.21%	138	11	3	1	0	1	44.87%	140	8	4	1	0	2	0	48.23%
177	of which: SME	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
178	Retail	910	91	58	15	12	74.04%	880	93	86	15	10	63	72.99%	857	88	114	15	9	82	0	72.09%
179	of which: SME	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
180	Secured by mortgages on immovable property	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
181	of which: SME	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
182	Items associated with particularly high risk	10	0	0	0	0	0.03%	10	0	0	0	0	0	0.03%	10	0	0	0	0	0	0	0.03%
183	Covered bonds	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
184	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
185	Collective investments undertakings (CIU)	14	0	0	0	0	0.03%	14	0	0	0	0	0	0.03%	14	0	0	0	0	0	0	0.03%
186	Equity	0	0	0	0	0	0.03%	0	0	0	0	0	0	0.03%	0	0	0	0	0	0	0	0.03%
187	Securitisation	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
188	Other exposures	2	0	0	0	0	0.00%	2	0	0	0	0	0	0.00%	2	0	0	0	0	0	0	0.00%
189	Standardised Total	1,328	103	59	16	12	73.14%	1,297	104	89	16	10	64	72.09%	1,275	97	119	15	9	84	0	71.22%

RowN um	(mln EUR, %)	Adverse Scenario																				
		31/12/2021							31/12/2022							31/12/2023						
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
190	Central banks	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
191	Central governments	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
192	Regional governments or local authorities	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
193	Public sector entities	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
194	Multilateral Development Banks	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
195	International Organisations	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
196	Institutions	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
197	Corporates	5	0	0	0	0	100.00%	5	0	0	0	0	0	100.00%	5	0	0	0	0	0	0	100.00%
198	of which: SME	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
199	Retail	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
200	of which: SME	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
201	Secured by mortgages on immovable property	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
202	of which: SME	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
203	Items associated with particularly high risk	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
204	Covered bonds	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
205	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
206	Collective investments undertakings (CIU)	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
207	Equity	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
208	Securitisation	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
209	Other exposures	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
210	Standardised Total	5	0	0	0	0	100.00%	5	0	0	0	0	0	100.00%	5	0	0	0	0	0	0	100.00%

RowN um	(mln EUR, %)	Adverse Scenario																				
		31/12/2021							31/12/2022							31/12/2023						
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
211	Central banks	148	0	0	0	0	0.00%	148	0	0	0	0	0	0.00%	148	0	0	0	0	0	0	0.00%
212	Central governments	377	0	1	0	0	40.00%	375	2	1	0	1	1	40.00%	374	0	4	0	0	0	2	40.00%
213	Regional governments or local authorities	1	0	0	0	0	40.00%	1	0	0	0	0	0	40.00%	1	0	0	0	0	0	0	40.00%
214	Public sector entities	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
215	Multilateral Development Banks	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
216	International Organisations	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
217	Institutions	15	0	3	0	0	1.43%	11	8	0	0	0	1	1.44%	10	0	9	0	0	0	0	1.44%
218	Corporates	23	5	2	0	0	56.51%	22	5	2	0	1	1	49.30%	21	5	3	0	0	1	0	45.95%
219	of which: SME	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
220	Retail	195	21	10	4	1	71.82%	189	20	16	4	1	11	68.78%	182	19	24	4	0	16	0	66.88%
221	of which: SME	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
222	Secured by mortgages on immovable property	824	70	19	15	2	86.30%	808	69	37	18	2	33	88.55%	788	68	80	16	2	51	0	88.76%
223	of which: SME	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
224	Items associated with particularly high risk	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
225	Covered bonds	8	0	0	0	0	0.41%	8	0	1	0	0	0	0.41%	7	0	1	0	0	0	0	0.41%
226	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
227	Collective investments undertakings (CIU)	1	0	0	0	0	0.03%	1	0	0	0	0	0	0.03%	1	0	0	0	0	0	0	0.03%
228	Equity	0	0	0	0	0	0.03%	0	0	0	0											



2021 EU-wide Stress Test: Credit risk COVID-19 IRB
DZ BANK AG Deutsche Zentral-Genossenschaftsbank

Row Num	(min EUR, %)	Moratoria - Baseline Scenario																				
		31/12/2021							31/12/2022							31/12/2023						
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1	Central banks																					
2	Central governments																					
3	Institutions																					
4	Corporates	3	0	0	0	0	17.01%	3	0	0	0	0	0	17.00%	3	0	0	0	0	0	17.11%	
5	Corporates - Of Which: Specialised Lending																					
6	Corporates - Of Which: SME																					
7	Retail	755	306	135	1	6	14	10.03%	742	267	189	1	5	20	10.64%	728	239	230	1	4	25	11.05%
8	Retail - Secured on real estate property																					
9	Retail - Secured on real estate property - Of Which: SME																					
10	Retail - Secured on real estate property - Of Which: non-SME																					
11	Retail - Qualifying Revolving	724	288	124	1	5	10	8.08%	711	251	175	1	4	16	8.94%	696	225	214	1	3	20	9.46%
12	Retail - Other Retail																					
13	Retail - Other Retail - Of Which: SME																					
14	Retail - Other Retail - Of Which: non-SME																					
15	Equity																					
16	Securitisation																					
17	Other non-credit obligation assets																					
18	IRB TOTAL	758	306	135	1	6	14	10.03%	745	267	189	1	5	20	10.64%	731	239	230	1	4	25	11.06%

Row Num	(min EUR, %)	Moratoria - Baseline Scenario																				
		31/12/2021							31/12/2022							31/12/2023						
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
19	Central banks																					
20	Central governments																					
21	Institutions																					
22	Corporates	3	0	0	0	0	17.01%	3	0	0	0	0	0	17.00%	3	0	0	0	0	0	17.11%	
23	Corporates - Of Which: Specialised Lending																					
24	Corporates - Of Which: SME																					
25	Retail	753	305	134	1	6	13	10.01%	739	265	187	1	5	20	10.64%	726	237	229	1	4	25	11.05%
26	Retail - Secured on real estate property																					
27	Retail - Secured on real estate property - Of Which: SME																					
28	Retail - Secured on real estate property - Of Which: non-SME																					
29	Retail - Qualifying Revolving	722	287	123	1	5	10	8.05%	709	250	173	1	4	15	8.93%	696	223	213	1	3	20	9.45%
30	Retail - Other Retail																					
31	Retail - Other Retail - Of Which: SME																					
32	Retail - Other Retail - Of Which: non-SME																					
33	Equity																					
34	Securitisation																					
35	Other non-credit obligation assets																					
36	IRB TOTAL	756	305	134	1	6	13	10.02%	742	265	188	1	5	20	10.64%	729	237	229	1	4	25	11.06%

Row Num	(min EUR, %)	Moratoria - Baseline Scenario																				
		31/12/2021							31/12/2022							31/12/2023						
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
37	Central banks																					
38	Central governments																					
39	Institutions																					
40	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
41	Corporates - Of Which: Specialised Lending																					
42	Corporates - Of Which: SME																					
43	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
44	Retail - Secured on real estate property																					
45	Retail - Secured on real estate property - Of Which: SME																					
46	Retail - Secured on real estate property - Of Which: non-SME																					
47	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
48	Retail - Other Retail																					
49	Retail - Other Retail - Of Which: SME																					
50	Retail - Other Retail - Of Which: non-SME																					
51	Equity																					
52	Securitisation																					
53	Other non-credit obligation assets																					
54	IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Row Num	(min EUR, %)	Moratoria - Baseline Scenario																				
		31/12/2021							31/12/2022							31/12/2023						
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
55	Central banks																					
56	Central governments																					
57	Institutions																					
58	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
59	Corporates - Of Which: Specialised Lending																					
60	Corporates - Of Which: SME																					
61	Retail	0	0	0	0	0	2.47%	0	0	0	0	0	0	2.47%	0	0	0	0	0	0	2.48%	
62	Retail - Secured on real estate property																					
63	Retail - Secured on real estate property - Of Which: SME																					
64	Retail - Secured on real estate property - Of Which: non-SME																					
65	Retail - Qualifying Revolving	0	0	0	0	0	2.47%	0	0	0	0	0	0	2.47%	0	0	0	0	0	0	2.48%	
66	Retail - Other Retail																					
67	Retail - Other Retail - Of Which: SME																					
68	Retail - Other Retail - Of Which: non-SME																					
69	Equity																					
70	Securitisation																					
71	Other non-credit obligation assets																					
72	IRB TOTAL	0	0	0	0	0	2.47%	0	0	0	0	0	0	2.47%	0	0	0	0	0	0	2.48%	

Row Num	(min EUR, %)	Moratoria - Baseline Scenario																				
		31/12/2021							31/12/2022							31/12/2023						
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
73	Central banks																					
74	Central governments																					
75	Institutions																					
76	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
77	Corporates - Of Which: Specialised Lending																					
78	Corporates - Of Which: SME																					
79	Retail	0	1	0	0	0	8.87%	0	1	0	0	0	0	8.85%	0	1	0	0	0	0	8.84%	
80	Retail - Secured on real estate property																					
81	Retail - Secured on real estate property - Of Which: SME																					
82	Retail - Secured on real estate property - Of Which: non-SME																					
83	Retail - Qualifying Revolving	0	1	0	0	0	8.87%	0	1	0	0	0	0	8.85%	0	1	0	0	0	0	8.83%	
84	Retail - Other Retail																					
85	Retail - Other Retail - Of Which: SME																					
86	Retail - Other Retail - Of Which: non-SME																					
87	Equity																					
88	Securitisation																					
89	Other non-credit obligation assets																					

2021 EU-wide Stress Test: Credit risk COVID-19 IRB
DZ BANK AG Deutsche Zentral-Genossenschaftsbank

Row Num	(min EUR, %)	Moratoria - Baseline Scenario																					
		31/12/2021							31/12/2022							31/12/2023							
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
109	Central banks																						
110	Central governments																						
111	Institutions																						
112	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
113	Corporates - Of Which: Specialised Lending																						
114	Corporates - Of Which: SME																						
115	Retail	0	0	0	0	0	0	4.93%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	4.96%
116	Retail - Secured on real estate property																						
117	Retail - Secured on real estate property - Of Which: SME																						
118	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	4.93%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	4.96%
119	Retail - Qualifying Revolving																						
120	Retail - Other Retail																						
121	Retail - Other Retail - Of Which: SME																						
122	Retail - Other Retail - Of Which: non-SME																						
123	Equity																						
124	Securitisation																						
125	Other non-credit obligation assets																						
126	IRB TOTAL	0	0	0	0	0	0	4.93%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	4.96%

Row Num	(min EUR, %)	Moratoria - Baseline Scenario																					
		31/12/2021							31/12/2022							31/12/2023							
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
127	Central banks																						
128	Central governments																						
129	Institutions																						
130	Corporates	0	0	0	0	0	0	9.36%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	9.40%
131	Corporates - Of Which: Specialised Lending																						
132	Corporates - Of Which: SME																						
133	Retail	0	1	0	0	0	0	9.36%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	9.40%
134	Retail - Secured on real estate property																						
135	Retail - Secured on real estate property - Of Which: SME																						
136	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	8.89%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	8.92%
137	Retail - Qualifying Revolving																						
138	Retail - Other Retail																						
139	Retail - Other Retail - Of Which: SME																						
140	Retail - Other Retail - Of Which: non-SME																						
141	Equity																						
142	Securitisation																						
143	Other non-credit obligation assets																						
144	IRB TOTAL	0	1	0	0	0	0	9.35%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	9.40%

Row Num	(min EUR, %)	Moratoria - Baseline Scenario																					
		31/12/2021							31/12/2022							31/12/2023							
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
145	Central banks																						
146	Central governments																						
147	Institutions																						
148	Corporates	0	0	0	0	0	0	11.77%	1	0	0	0	0	0	0	0	0	0	0	0	0	0	8.71%
149	Corporates - Of Which: Specialised Lending																						
150	Corporates - Of Which: SME																						
151	Retail	1	0	0	0	0	0	11.77%	1	0	0	0	0	0	0	0	0	0	0	0	0	0	8.71%
152	Retail - Secured on real estate property																						
153	Retail - Secured on real estate property - Of Which: SME																						
154	Retail - Secured on real estate property - Of Which: non-SME	1	0	0	0	0	0	5.50%	1	0	0	0	0	0	0	0	0	0	0	0	0	0	5.55%
155	Retail - Qualifying Revolving																						
156	Retail - Other Retail																						
157	Retail - Other Retail - Of Which: SME																						
158	Retail - Other Retail - Of Which: non-SME																						
159	Equity																						
160	Securitisation																						
161	Other non-credit obligation assets																						
162	IRB TOTAL	1	0	0	0	0	0	11.77%	1	0	0	0	0	0	0	0	0	0	0	0	0	0	8.71%

Row Num	(min EUR, %)	Moratoria - Baseline Scenario																					
		31/12/2021							31/12/2022							31/12/2023							
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
163	Central banks																						
164	Central governments																						
165	Institutions																						
166	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
167	Corporates - Of Which: Specialised Lending																						
168	Corporates - Of Which: SME																						
169	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
170	Retail - Secured on real estate property																						
171	Retail - Secured on real estate property - Of Which: SME																						
172	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
173	Retail - Qualifying Revolving																						
174	Retail - Other Retail																						
175	Retail - Other Retail - Of Which: SME																						
176	Retail - Other Retail - Of Which: non-SME																						
177	Equity																						
178	Securitisation																						
179	Other non-credit obligation assets																						
180	IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Row Num	(min EUR, %)	Moratoria - Baseline Scenario																					
		31/12/2021							31/12/2022							31/12/2023							
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
181	Central banks																						
182	Central governments																						
183	Institutions																						
184	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
185	Corporates - Of Which: Specialised Lending																						
186	Corporates - Of Which: SME																						
187	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
188	Retail - Secured on real estate property																						

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DZ BANK AG Deutsche Zentral-Genossenschaftsbank

Row Num	(min EUR, %)		Moratoria - Baseline Scenario																					
			31/12/2021				31/12/2022				31/12/2023													
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
1		Central banks																						
2		Central governments																						
3		Regional governments or local authorities																						
4		Public sector entities																						
5		Multilateral Development Banks																						
6		International Organisations																						
7		Institutions																						
8		Corporates																						
9		of which: SME																						
10		Retail	6	3	0	0	0	0	23.59%	6	2	0	0	0	0	0	23.61%	6	2	1	0	0	0	23.62%
11		of which: SME	120	32	9	2	2	7	77.92%	119	31	12	2	1	10	82.00%	117	30	15	2	1	13	85.23%	
12		Secured by mortgages on immovable property																						
13		of which: SME																						
14		Items associated with particularly high risk																						
15		Covered bonds																						
16		Claims on institutions and corporates with a 5Y credit assessment																						
17		Collective investments undertakings (CIU)																						
18		Equity																						
19		Securitisation																						
20		Other exposures																						
21		Standardised Total	390	96	19	4	2	13	69.21%	385	94	26	3	2	18	71.71%	380	93	32	4	2	24	73.45%	

Row Num	(min EUR, %)		Moratoria - Baseline Scenario																					
			31/12/2021				31/12/2022				31/12/2023													
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
22		Central banks																						
23		Central governments																						
24		Regional governments or local authorities																						
25		Public sector entities																						
26		Multilateral Development Banks																						
27		International Organisations																						
28		Institutions																						
29		Corporates																						
30		of which: SME	3	1	0	0	0	0	7.44%	1	0	0	0	0	0	7.44%	1	0	0	0	0	0	7.44%	
31		Retail	3	0	0	0	0	0	53.09%	3	0	1	0	0	0	48.06%	3	0	1	0	0	0	44.65%	
32		of which: SME																						
33		Secured by mortgages on immovable property																						
34		of which: SME																						
35		Items associated with particularly high risk																						
36		Covered bonds																						
37		Claims on institutions and corporates with a 5Y credit assessment																						
38		Collective investments undertakings (CIU)																						
39		Equity																						
40		Securitisation																						
41		Other exposures																						
42		Standardised Total	4	1	1	0	0	0	35.99%	4	1	1	0	0	0	34.49%	4	1	1	0	0	0	32.10%	

Row Num	(min EUR, %)		Moratoria - Baseline Scenario																					
			31/12/2021				31/12/2022				31/12/2023													
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
43		Central banks																						
44		Central governments																						
45		Regional governments or local authorities																						
46		Public sector entities																						
47		Multilateral Development Banks																						
48		International Organisations																						
49		Institutions																						
50		Corporates																						
51		of which: SME																						
52		Retail																						
53		of which: SME																						
54		Secured by mortgages on immovable property																						
55		of which: SME																						
56		Items associated with particularly high risk																						
57		Covered bonds																						
58		Claims on institutions and corporates with a 5Y credit assessment																						
59		Collective investments undertakings (CIU)																						
60		Equity																						
61		Securitisation																						
62		Other exposures																						
63		Standardised Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	

Row Num	(min EUR, %)		Moratoria - Baseline Scenario																					
			31/12/2021				31/12/2022				31/12/2023													
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
64		Central banks																						
65		Central governments																						
66		Regional governments or local authorities																						
67		Public sector entities																						
68		Multilateral Development Banks																						
69		International Organisations																						
70		Institutions																						
71		Corporates																						
72		of which: SME																						
73		Retail																						
74		of which: SME																						
75		Secured by mortgages on immovable property																						
76		of which: SME																						
77		Items associated with particularly high risk																						
78		Covered bonds																						
79		Claims on institutions and corporates with a 5Y credit assessment																						
80		Collective investments undertakings (CIU)																						
81		Equity																						
82		Securitisation																						
83		Other exposures																						
84		Standardised Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	

Row Num	(min EUR, %)		Moratoria - Baseline Scenario												
			31/12/2021				3								

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DZ BANK AG Deutsche Zentral-Genossenschaftsbank

Row Num	(min EUR, %)		Moratoria - Adverse Scenario																				
			31/12/2021				31/12/2022				31/12/2023												
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1		Central banks																					
2		Central governments																					
3		Regional governments or local authorities																					
4		Public sector entities																					
5		Multilateral Development Banks																					
6		International Organisations																					
7		Institutions																					
8		Corporates																					
9		of which: SME																					
10		Retail	6	3	0	0	0	0	27.04%	6	2	1	0	0	0	27.06%	6	2	1	0	0	0	26.94%
11		of which: SME	119	33	10	5	3	9	92.26%	115	32	15	6	3	15	101.32%	111	31	21	5	2	22	106.16%
12		Secured by mortgages on immovable property																					
13		of which: non-SME																					
14		Items associated with particularly high risk																					
15		Covered bonds																					
16		Claims on institutions and corporates with a ST credit assessment																					
17		Collective investments undertakings (CIU)																					
18		Equity																					
19		Securitisation																					
20		Other exposures																					
21		Standardised Total	387	97	23	10	5	17	81.75%	378	94	33	12	4	28	86.49%	367	91	47	10	4	41	88.72%

Row Num	(min EUR, %)		Moratoria - Adverse Scenario																				
			31/12/2021				31/12/2022				31/12/2023												
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
22		Central banks																					
23		Central governments																					
24		Regional governments or local authorities																					
25		Public sector entities																					
26		Multilateral Development Banks																					
27		International Organisations																					
28		Institutions																					
29		Corporates																					
30		of which: SME	3	0	0	0	0	0	8.52%	1	0	0	0	0	0	8.52%	1	0	0	0	0	0	8.48%
31		Retail	3	0	0	0	0	0	60.15%	3	0	1	0	0	0	50.29%	3	0	1	0	0	0	43.96%
32		of which: SME																					
33		Secured by mortgages on immovable property																					
34		of which: non-SME																					
35		Items associated with particularly high risk																					
36		Covered bonds																					
37		Claims on institutions and corporates with a ST credit assessment																					
38		Collective investments undertakings (CIU)																					
39		Equity																					
40		Securitisation																					
41		Other exposures																					
42		Standardised Total	4	1	1	0	0	0	43.78%	4	1	1	0	0	0	35.83%	4	1	1	0	0	0	32.19%

Row Num	(min EUR, %)		Moratoria - Adverse Scenario																				
			31/12/2021				31/12/2022				31/12/2023												
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
43		Central banks																					
44		Central governments																					
45		Regional governments or local authorities																					
46		Public sector entities																					
47		Multilateral Development Banks																					
48		International Organisations																					
49		Institutions																					
50		Corporates																					
51		of which: SME																					
52		Retail																					
53		of which: SME																					
54		Secured by mortgages on immovable property																					
55		of which: non-SME																					
56		Items associated with particularly high risk																					
57		Covered bonds																					
58		Claims on institutions and corporates with a ST credit assessment																					
59		Collective investments undertakings (CIU)																					
60		Equity																					
61		Securitisation																					
62		Other exposures																					
63		Standardised Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Row Num	(min EUR, %)		Moratoria - Adverse Scenario																				
			31/12/2021				31/12/2022				31/12/2023												
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
64		Central banks																					
65		Central governments																					
66		Regional governments or local authorities																					
67		Public sector entities																					
68		Multilateral Development Banks																					
69		International Organisations																					
70		Institutions																					
71		Corporates																					
72		of which: SME																					
73		Retail																					
74		of which: SME																					
75		Secured by mortgages on immovable property																					
76		of which: non-SME																					
77		Items associated with particularly high risk																					
78		Covered bonds																					
79		Claims on institutions and corporates with a ST credit assessment																					
80		Collective investments undertakings (CIU)																					
81		Equity																					
82		Securitisation																					
83		Other exposures																					
84		Standardised Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Row Num	(min EUR, %)		Moratoria - Adverse Scenario																	
			31/12/2021				31/12/2022				31/12/2023									
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure

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Row Num	(min EUR, %)		Moratoria - Adverse Scenario																					
			31/12/2021				31/12/2022				31/12/2023													
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
106		Central banks																						
107		Central governments																						
108		Regional governments or local authorities																						
109		Public sector entities																						
110		Multilateral Development Banks																						
111		International Organisations																						
112		Institutions																						
113		Corporates																						
114		of which: SME																						
115		Retail																						
116		of which: SME																						
117		Secured by mortgages on immovable property																						
118		of which: non-SME																						
119		Items associated with particularly high risk																						
120		Covered bonds																						
121		Claims on institutions and corporates with a ST credit assessment																						
122		Collective investments undertakings (CIU)																						
123		Equity																						
124		Securitisation																						
125		Other exposures																						
126		Standardised Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Row Num	(min EUR, %)		Moratoria - Adverse Scenario																					
			31/12/2021				31/12/2022				31/12/2023													
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
129		Central banks																						
130		Central governments																						
131		Regional governments or local authorities																						
132		Public sector entities																						
133		Multilateral Development Banks																						
134		International Organisations																						
135		Institutions																						
136		Corporates																						
137		of which: SME																						
138		Retail																						
139		of which: SME																						
140		Secured by mortgages on immovable property																						
141		of which: non-SME																						
142		Items associated with particularly high risk																						
143		Covered bonds																						
144		Claims on institutions and corporates with a ST credit assessment																						
145		Collective investments undertakings (CIU)																						
146		Equity																						
147		Securitisation																						
148		Other exposures																						
149		Standardised Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Row Num	(min EUR, %)		Moratoria - Adverse Scenario																					
			31/12/2021				31/12/2022				31/12/2023													
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
149		Central banks																						
150		Central governments																						
151		Regional governments or local authorities																						
152		Public sector entities																						
153		Multilateral Development Banks																						
154		International Organisations																						
155		Institutions																						
156		Corporates																						
157		of which: SME																						
158		Retail																						
159		of which: SME																						
160		Secured by mortgages on immovable property																						
161		of which: non-SME																						
162		Items associated with particularly high risk																						
163		Covered bonds																						
164		Claims on institutions and corporates with a ST credit assessment																						
165		Collective investments undertakings (CIU)																						
166		Equity																						
167		Securitisation																						
168		Other exposures																						
169		Standardised Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

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

Row Num	(min EUR, %)		Moratoria - Adverse Scenario												
			31/12/2021				31/12/2022				31/12/2023				
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure									

2021 EU-wide Stress Test: Securitisations

DZ BANK AG Deutsche Zentral-Genossenschaftsbank

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

2021 EU-wide Stress Test: Risk exposure amounts

DZ BANK AG Deutsche Zentral-Genossenschaftsbank

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

2021 EU-wide Stress Test: Capital

DZ BANK AG Deutsche Zentral-Genossenschaftsbank

Row Number		(mln EUR, %)	1	2	3	4	5	6	7	8
			IFRS 9 first implementation	Actual	Baseline Scenario			Adverse Scenario		
			01/01/2018	31/12/2020	2021	2022	2023	2021	2022	2023
1	A	OWN FUNDS		28,669	28,955	28,069	28,537	24,812	22,521	21,825
2	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)		22,476	22,812	23,333	23,790	18,631	17,746	16,990
3	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)		10,478	10,478	10,478	10,478	10,478	10,478	10,478
4	A.1.1.1	Of which: CET1 instruments subscribed by Government		0	0	0	0	0	0	0
5	A.1.2	Retained earnings		8,560	9,057	9,621	10,211	6,001	5,228	4,720
6	A.1.3	Accumulated other comprehensive income		1,487	1,487	1,487	1,487	513	513	513
7	A.1.3.1	Arising from full revaluation, cash flow hedge and liquidity reserves		2,264	2,264	2,264	2,264	1,348	1,348	1,348
8	A.1.3.2	OCI Impact of defined benefit pension plans [gain or (-) loss]		-777	-777	-777	-777	-835	-835	-835
9	A.1.3.3	Other OCI contributions		0	0	0	0	0	0	0
10	A.1.4	Other Reserves		2,586	2,586	2,586	2,586	2,586	2,586	2,586
11	A.1.5	Funds for general banking risk		0	0	0	0	0	0	0
12	A.1.6	Minority interest given recognition in CET1 capital		28	28	28	28	28	28	28
13	A.1.7	Adjustments to CET1 due to prudential filters		-120	-120	-120	-120	-130	-130	-130
14	A.1.7.1	(-) Value adjustments due to the requirements for prudent valuation (AVA)		-254	-254	-254	-254	-264	-264	-264
15	A.1.7.2	Cash flow hedge reserve		0	0	0	0	0	0	0
16	A.1.7.3	Other adjustments		134	134	134	134	134	134	134
17	A.1.8	(-) Intangible assets (including Goodwill)		-480	-412	-344	-275	-412	-344	-275
18	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs		-11	-11	-11	-11	-486	-486	-486
19	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses		-174	-174	-201	-218	-174	-174	-174
20	A.1.11	(-) Deduction due to the application of Regulation (EU) No 2019/630 amending Regulation (EU) No 575/2013 as regards minimum loss coverage for non-performing exposures ("NPL calendar")		0	-3	-46	-201	-3	-42	-195
21	A.1.12	(-) Defined benefit pension fund assets		0	0	0	0	0	0	0
22	A.1.13	(-) Reciprocal cross holdings in CET1 Capital		-2	-2	-2	-2	-2	-2	-2
23	A.1.14	(-) Excess deduction from AT1 items over AT1 Capital		0	0	0	0	0	0	0
24	A.1.15	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight		-38	-38	-38	-38	-38	-38	-38
25	A.1.15.1	Of which: from securitisation positions (-)		-38	-38	-38	-38	-38	-38	-38
26	A.1.16	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment		0	0	0	0	0	0	0
27	A.1.17	(-) Deductible DTAs that rely on future profitability and arise from temporary differences		0	0	0	0	0	0	0
28	A.1.18	(-) CET1 instruments of financial sector entities where the institution has a significant investment		0	0	0	0	0	0	0
29	A.1.19	(-) Amount exceeding the 17.65% threshold		0	0	0	0	0	0	0
30	A.1.20	(-) Additional deductions of CET1 Capital due to Article 3 CRR		0	0	0	0	0	0	0
31	A.1.21	CET1 capital elements or deductions - other		-88	-106	-124	-142	-106	-124	-142
32	A.1.22	Amount subject to IFRS 9 transitional arrangements		-141	-52	-37	-34	-385	-350	-233
33	A.1.22.1	Increase in IFRS 9 ECL provisions net of EL as of 01/01/2018 compared to related IAS 39 figures as at 31/12/17 ("static part")	0	0	0	0	0	0	0	0
34	A.1.22.2	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at between 01/01/2018 and 31/12/2019 ("old dynamic part")		27	27	27	27	27	27	27
35	A.1.22.3	Increase of CET1 capital due to the tax deductibility of the amounts above ("static part + old dynamic part")		9	9	9	9	9	9	9
36	A.1.22.4	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at 01/01/2020 ("new dynamic part")		179	48	27	22	533	483	311
37	A.1.22.4.1	Increase of CET1 capital due to the tax deductibility of the amounts above ("new dynamic part")		56	15	9	7	167	151	97
38	A.1.23	Transitional adjustments		250	42	19	8	376	253	107
39	A.1.23.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)		0	0	0	0	0	0	0
40	A.1.23.2	Transitional adjustments due to additional minority interests (+/-)		114	0	0	0	0	0	0
41	A.1.23.3	Adjustments due to IFRS 9 transitional arrangements		136	42	19	8	376	253	107
42	A.1.23.3.1	From the increased IFRS 9 ECL provisions net of EL		136	42	19	8	376	253	107
43	A.1.23.3.2	From the amount of DTAs that is deducted from CET1 capital		0	0	0	0	0	0	0
44	A.1.23.4	Other transitional adjustments to CET1 Capital		0	0	0	0	0	0	0
45	A.1.23.4.1	Of which: due to DTAs that rely on future profitability and do not arise from temporary differences		0	0	0	0	0	0	0
46	A.1.23.4.2	Of which: due to DTAs that rely on future profitability and arise from temporary differences and CET1 instruments of financial sector entities where the institution has a significant investment		0	0	0	0	0	0	0
47	A.1.23.4.3	Of which: due to unrealised gains and losses measured at fair value through other comprehensive income in view of COVID-19 pandemic		0	0	0	0	0	0	0
48	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)		2,602	2,356	2,109	2,109	2,356	2,109	2,109
49	A.2.1	Additional Tier 1 Capital instruments		2,109	2,109	2,109	2,109	2,109	2,109	2,109
50	A.2.2	(-) Excess deduction from T2 items over T2 capital		0	0	0	0	0	0	0
51	A.2.3	Other Additional Tier 1 Capital components and deductions		0	0	0	0	0	0	0
52	A.2.4	Additional Tier 1 transitional adjustments		493	246	0	0	246	0	0
53	A.2.4.1	Of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
54	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)		25,078	25,168	25,443	25,899	20,987	19,856	19,100
55	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)		3,591	3,788	2,627	2,638	3,825	2,665	2,726
56	A.4.1	Tier 2 Capital instruments		2,353	2,353	2,353	2,353	2,353	2,353	2,353
57	A.4.2	Other Tier 2 Capital components and deductions		404	271	274	285	649	627	564
58	A.4.3	Tier 2 transitional adjustments		834	1,164	0	0	823	-314	-191
59	A.4.3.1	Of which: adjustments due to IFRS 9 transitional arrangements		-83	0	0	0	-341	-314	-191
60	A.5	Grandfathered Additional Tier 1 Capital instruments eligible as Tier 2		1,410	1,410	0	0	1,410	0	0

2021 EU-wide Stress Test: P&L

DZ BANK AG Deutsche Zentral-Genossenschaftsbank

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

2021 EU-wide Stress Test

Major capital measures and realised losses

DZ BANK AG Deutsche Zentral-Genossenschaftsbank

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

Row Number	Net issuance of Additional Tier 1 and Tier 2 Instruments 01 January to 31 March 2021	Impact on Additional Tier 1 and Tier 2
4	Net issuance of Additional Tier 1 and T2 Instruments with a trigger at or above bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0
5	Net issuance of Additional Tier 1 and T2 Instrument with a trigger below bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	-1,410

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