

Composition of capital

DE020
DZ BANK AG Dt. Zentral-Genossenschaftsbank

(in million Euro)

Capital position CRD3 rules	Dec-11		Jun-12		References to COREP reporting
	Million EUR	% RWA	Million EUR	% RWA	
A) Common equity before deductions (Original own funds without hybrid instruments and government support measures other than ordinary shares) (+)	10,656		11,954		COREP CA 1.1 - hybrid instruments and government support measures other than ordinary shares
Of which: (+) eligible capital and reserves	2,134		2,045		COREP CA 1.1.1 + COREP line 1.1.2.1
Of which: (-) intangibles assets (including goodwill)	-313		-284		Net amount included in T1 own funds (COREP line 1.1.5.1)
Of which: (-/+) adjustment to valuation differences in other AFS assets ⁽¹⁾	0		0		Prudential filters for regulatory capital (COREP line 1.1.2.6.06)
B) Deductions from common equity (Elements deducted from original own funds) (-)	-1,191	-1.2%	-1,129	-1.2%	COREP CA 1.3.T1* (negative amount)
Of which: (-) deductions of participations and subordinated claims	-163		-98		Total of items as defined by Article 57 (l), (m), (n) (o) and (p) of Directive 2006/48/EC and deducted from original own funds (COREP lines from 1.3.1 to 1.3.5 included in line 1.3.T1*)
Of which: (-) securitisation exposures not included in RWA according with CRD3 ⁽²⁾	-1,025	-1.0%	-1,030	-1.1%	COREP line 1.3.7 included in line 1.3.T1* (50% securitisation exposures in the banking and trading book subject to 1250% risk weight; Art. 57 (r) of Directive 2006/48/EC)
Of which: (-) IRB provision shortfall and IRB equity expected loss amounts (before tax)	-3	0.0%	-1	0.0%	As defined by Article 57 (q) of Directive 2006/48/EC (COREP line 1.3.8 included in 1.3.T1*)
C) Common equity (A+B)	9,465	9.5%	10,825	11.6%	
Of which: ordinary shares subscribed by government	0	0.0%	0	0.0%	Paid up ordinary shares subscribed by government
D) Other instruments available for meeting the buffer (+)	0		0		
Hybrids to be converted into ordinary shares by 31st October 2012	0		0		
New CoCos issued according to EBA Common Term Sheet	0		0		
E) Other Existing government support measures (+)	0	0.0%	0	0.0%	
F) Core Tier 1 including existing government support measures (C+D+E)	9,465	9.5%	10,825	11.6%	
G) Hybrid instruments not subscribed by government	2,314		2,019		Net amount included in T1 own funds (COREP line 1.1.4.1a + COREP lines from 1.1.2.2***01 to 1.1.2.2***05 + COREP line 1.1.5.2a (negative amount)) not subscribed by government
Tier 1 Capital (F+G) (Total original own funds for general solvency purposes)	11,779	11.8%	12,844	13.7%	COREP CA 1.4 = COREP CA 1.1 + COREP CA 1.3.T1* (negative amount)
RWA	99,625		93,538		
Sovereign Capital buffer					
H) Prudential filter (AFS sovereign assets in EEA as of 30th September 2011) (-/+)	0		0		
I) Difference between the book value and the fair value of sovereign assets (Bonds and Loans and advances) in the HTM and Loans & Receivables portfolios ⁽³⁾, as of 30th September 2011	557		557		
Sovereign capital buffer for exposures in EEA (H+I)	557		557		Sum of Prudential filter and valuation. If negative it is set to 0
J) Additional impairments on sovereign exposures (-)	-42		-42		Please report the write-downs on sovereign exposures accounted during 2011Q4 (Dec 2011 column) and 2012H1 (June 2012 column) with the limit for the total impairments (Dec 2011 + Jun 2012) of the sovereign buffer for each country.
Shortfall (+) / Surplus (-) to 9% before application of sovereign capital buffer	-499		-2,407		9% RWA - CT 1 including existing government support measures
Overall Shortfall (+) / Surplus (-) after including sovereign capital buffer and additional impairments on sovereign exposures	16		-1,892		9% RWA - (CT 1 including existing government support measures - Sovereign capital buffer for exposures in EEA)

Notes and definitions

(1) The amount is already included in the computation of the eligible capital and reserves and it is provided separately for information purposes.

(2) According with CRD3 it can include also 50% securitisation exposures in the trading book subject to 1250% risk weight and not included in RWA.

(3) It includes also possible differences between the book value and the fair value of: (i) direct sovereign exposures in derivatives; (ii) indirect sovereign exposures in the banking and trading book

Composition of RWA

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DZ BANK AG Dt. Zentral-Genossenschaftsbank

(in million Euro)

	Dec-11	Jun-12
Total RWA ⁽¹⁾	99,625	93,538
RWA for credit risk	77,862	74,213
RWA Securitisation and re-securitisations	6,700	6,338
RWA Other credit risk	71,162	67,875
RWA for market risk	14,375	10,875
RWA operational risk	7,388	8,450
Transitional floors	0	0
RWA Other	0	0

Notes and definitions

(1) The RWA calculated according to CRD III can be based on models that have not yet been approved by the National Supervisory Authority.

Exposures to sovereigns (central, regional and local governments) in EEA, as of 31 December 2011

Dec-11
DE020

DZ BANK AG Dt. Zentral-Genossenschaftsbank

(in million Euro)

Residual Maturity ↓	Country	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross of provisions and write-off exposures (long) net of cash short position of sovereign debt to other counterparties only where there is maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)	Memo Item	Provisions and write-off on Sovereign assets (loans, advances and debt securities) (+)	Prudential filter AFS sovereign assets (including the fair value of Cash flow and fair value hedging contracts) (+/-) ⁽⁴⁾	Reserve AFS sovereign assets (gross the fair value of Cash flow and fair value hedging contracts) (+/-) ⁽⁴⁾	Fair value of Cash flow and fair value hedging contracts on AFS sovereign assets (+/-) ⁽⁴⁾
		of which: loans and advances in the HTM and Loans and receivables portfolios		of which: Available for sale financial assets (AFS)	of which: Financial assets designated at fair value through profit or loss (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Nominal Value Debt securities in HTM and Loans and Receivables portfolios					
[0 - 3M [	Austria	1		1	0	0	1					0	0	0
[3M - 1Y [					0	0						0	0	0
[1Y - 2Y [		3		3	0	0	3					0	0	0
[2Y - 3Y [		10		10	0	0	10		-87			0	0	0
[3Y - 5Y [		70		70	0	0	17		-16	50		0	0	0
[5Y - 10Y [		29		10	0	0	10		-194			0	0	0
[10Y - more [	498	200	487	0	0	13		326	465		0	0	0	
Total	611	200	581	0	0	54	0	29	515	0	0	0	0	
[0 - 3M [	Belgium	1		-7	0	0	-8		1			0	0	0
[3M - 1Y [					0	0						0	0	0
[1Y - 2Y [				-1	0	0	-1		-7			0	0	0
[2Y - 3Y [		25		21	0	0	-4		-12	25		0	0	0
[3Y - 5Y [		79		69	0	0	-9		21	79		0	0	0
[5Y - 10Y [		63		63	0	0	8		-14	55		0	0	0
[10Y - more [	102		102	0	0			63	102		0	0	0	
Total	270	0	247	0	0	-14	0	51	262	0	0	0	0	
[0 - 3M [	Bulgaria				0	0						0	0	0
[3M - 1Y [					0	0						0	0	0
[1Y - 2Y [		17		17	0	0	17		-3			0	0	0
[2Y - 3Y [					0	0			-1			0	0	0
[3Y - 5Y [					0	0			-12			0	0	0
[5Y - 10Y [					0	0						0	0	0
[10Y - more [				0	0						0	0	0	
Total	17	0	17	0	0	17	70	-1	0	0	0	0	0	
[0 - 3M [	Cyprus	10		10	0	0	3		7			0	0	0
[3M - 1Y [					0	0						0	0	0
[1Y - 2Y [					0	0						0	0	0
[2Y - 3Y [					0	0						0	0	0
[3Y - 5Y [					0	0						0	0	0
[5Y - 10Y [					0	0						0	0	0
[10Y - more [				0	0						0	0	0	
Total	10	0	10	0	0	3	0	20	7	0	0	0	0	
[0 - 3M [	Czech Republic				0	0						0	0	0
[3M - 1Y [					0	0						0	0	0
[1Y - 2Y [		44		44	0	0	4		-4			0	0	0
[2Y - 3Y [					0	0			5	40		0	0	0
[3Y - 5Y [					0	0			1			0	0	0
[5Y - 10Y [		27		27	0	0	12		40	15		0	0	0
[10Y - more [				0	0			20			0	0	0	
Total	71	0	71	0	0	16	0	62	55	0	0	0	0	
[0 - 3M [	Denmark	3		3	0	0	3					0	0	0
[3M - 1Y [		2		2	0	0	2		-4			0	0	0
[1Y - 2Y [					0	0						0	0	0
[2Y - 3Y [					0	0						0	0	0
[3Y - 5Y [		4		4	0	0	4					0	0	0
[5Y - 10Y [		8		8	0	0	8					0	0	0
[10Y - more [				0	0						0	0	0	
Total	17	0	17	0	0	17	0	4	0	0	0	0	0	
[0 - 3M [	Estonia				0	0						0	0	0
[3M - 1Y [					0	0						0	0	0
[1Y - 2Y [					0	0						0	0	0
[2Y - 3Y [					0	0						0	0	0
[3Y - 5Y [					0	0						0	0	0
[5Y - 10Y [					0	0						0	0	0
[10Y - more [				0	0			6			0	0	0	
Total	0	0	0	0	0	0	0	6	0	0	0	0	0	
[0 - 3M [	Finland				0	0						0	0	0
[3M - 1Y [		2		2	0	0						0	0	0
[1Y - 2Y [		2		2	0	0						0	0	0
[2Y - 3Y [		27		27	0	0			8			0	0	0
[3Y - 5Y [		42		42	0	0						0	0	0
[5Y - 10Y [					0	0						0	0	0
[10Y - more [				0	0						0	0	0	
Total	73	0	73	0	0	0	0	8	0	0	0	0	0	

Exposures to sovereigns (central, regional and local governments) in EEA, as of 31 December 2011

Dec-11
DE020

DZ BANK AG Dt. Zentral-Genossenschaftsbank

(in million Euro)

Residual Maturity ↓	Country	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross of provisions and write-off exposures (long) net of cash short position of sovereign debt to other counterparties only where there is maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)	Memo Item	Provisions and write-off on Sovereign assets (loans, advances and debt securities) (+)	Prudential filter AFS sovereign assets (including the fair value of Cash flow and fair value hedging contracts) (+/-) ⁽⁴⁾	Reserve AFS sovereign assets (gross the fair value of Cash flow and fair value hedging contracts) (+/-) ⁽⁴⁾	Fair value of Cash flow and fair value hedging contracts on AFS sovereign assets (+/-) ⁽⁴⁾
		of which: loans and advances in the HTM and Loans and receivables portfolios		of which: Available for sale financial assets (AFS)	of which: Financial assets designated at fair value through profit or loss (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Nominal Value Debt securities in HTM and Loans and Receivables portfolios					
[0 - 3M]	France	2		2	0	0						0	0	0
[3M - 1Y]		111		63	0	0	-41			100		0	0	0
[1Y - 2Y]		60	1	60	0	0	49		-146	6		0	0	0
[2Y - 3Y]		147		147	0	0	6		-17	75		0	0	0
[3Y - 5Y]		280		280	0	0	50		-13	83		0	0	0
[5Y - 10Y]		402		381	0	0	8		130	364		0	0	0
[10Y - more]		49		46	0	0	7		-49	41		0	0	0
Total		1,051	1	979	0	0	79	0	-95	669	0	0	0	0
[0 - 3M]	Germany	1,938	597	1,781	0	0	-42	2	1,678			0	0	0
[3M - 1Y]		1,833	754	1,419	0	0	96	32	939			0	0	0
[1Y - 2Y]		2,594	650	2,253	0	0	-61	53	1,179			0	0	0
[2Y - 3Y]		2,199	443	1,982	0	0	160	13	1,123			0	0	0
[3Y - 5Y]		5,606	775	5,364	0	0	227	131	4,038			0	0	0
[5Y - 10Y]		6,342	2,728	5,919	0	0	226	143	4,232			0	0	0
[10Y - more]		7,039	6,845	6,923	0	0	51	83	6,870			0	0	0
Total		27,552	12,793	25,642	0	0	657	457	-407	20,059	0	0	0	0
[0 - 3M]	Greece ⁽⁵⁾				0	0						0	0	0
[3M - 1Y]		107		107	0	0				100		0	0	0
[1Y - 2Y]					0	0						0	0	0
[2Y - 3Y]		163		163	0	0			8	155		0	0	0
[3Y - 5Y]					0	0			3			0	0	0
[5Y - 10Y]		119		119	0	0				139		0	0	0
[10Y - more]		125		125	0	0			164	125		0	0	0
Total		514	0	514	0	0	0	0	175	519	407	0	0	0
[0 - 3M]	Hungary	0	0	0	0	0						0	0	0
[3M - 1Y]		52	0	52	0	0	36			5		0	0	0
[1Y - 2Y]		86	0	86	0	0	8					0	0	0
[2Y - 3Y]		118	0	118	0	0	14		-12	10		0	0	0
[3Y - 5Y]		182	0	182	0	0	1		-23	8		0	0	0
[5Y - 10Y]		225	0	225	0	0	1		-52	30		0	0	0
[10Y - more]		18		18	0	0	1		4			0	0	0
Total		682	1	682	0	0	61	0	-83	53	0	0	0	0
[0 - 3M]	Iceland	5	5	5	0	0				5		0	0	0
[3M - 1Y]		24		24	0	0				24		0	0	0
[1Y - 2Y]					0	0						0	0	0
[2Y - 3Y]					0	0			5			0	0	0
[3Y - 5Y]					0	0						0	0	0
[5Y - 10Y]					0	0						0	0	0
[10Y - more]					0	0						0	0	0
Total		29	5	29	0	0	0	0	5	29	0	0	0	0
[0 - 3M]	Ireland				0	0						0	0	0
[3M - 1Y]					0	0						0	0	0
[1Y - 2Y]		50		50	0	0				50		0	0	0
[2Y - 3Y]					0	0						0	0	0
[3Y - 5Y]					0	0						0	0	0
[5Y - 10Y]					0	0			-2			0	0	0
[10Y - more]					0	0			-73			0	0	0
Total		50	0	50	0	0	0	0	149	50	0	0	0	0
[0 - 3M]	Italy	73		73	0	0	72			1		0	0	0
[3M - 1Y]		3		2	0	0				2		0	0	0
[1Y - 2Y]		3		1	0	0	-2			3		0	0	0
[2Y - 3Y]		8		8	0	0				8		0	0	0
[3Y - 5Y]		307		307	0	0			-16	306		0	0	0
[5Y - 10Y]		456		448	0	0	14		-13	434		0	0	0
[10Y - more]		1,880		1,880	0	0	1		96	1,819		0	0	0
Total		2,730	0	2,719	0	0	85	0	67	2,573	0	0	0	0
[0 - 3M]	Latvia				0	0						0	0	0
[3M - 1Y]					0	0						0	0	0
[1Y - 2Y]					0	0						0	0	0
[2Y - 3Y]		25		25	0	0			15	25		0	0	0
[3Y - 5Y]					0	0						0	0	0
[5Y - 10Y]					0	0						0	0	0
[10Y - more]					0	0			-1			0	0	0
Total		25	0	25	0	0	0	0	14	25	0	0	0	0

Exposures to sovereigns (central, regional and local governments) in EEA, as of 31 December 2011

Dec-11
DE020

DZ BANK AG Dt. Zentral-Genossenschaftsbank

(in million Euro)

Residual Maturity ↓	Country	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross of provisions and write-off exposures (long) net of cash short position of sovereign debt to other counterparties only where there is maturity matching) ⁽¹⁾			DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)	Memo Item Nominal Value Debt securities in HTM and Loans and Receivables portfolios	Provisions and write-off on Sovereign assets (loans, advances and debt securities) (+)	Prudential filter AFS sovereign assets (including the fair value of Cash flow and fair value hedging contracts) (+/-) ⁽⁴⁾	Reserve AFS sovereign assets (gross the fair value of Cash flow and fair value hedging contracts) (+/-) ⁽⁴⁾	Fair value of Cash flow and fair value hedging contracts on AFS sovereign assets (+/-) ⁽⁴⁾
		of which: loans and advances in the HTM and Loans and receivables portfolios		of which: Available for sale financial assets (AFS)	of which: Financial assets designated at fair value through profit or loss (FVO)	of which: Financial assets held for trading ⁽²⁾							
[0 - 3M]	Liechtenstein			0	0						0	0	0
[3M - 1Y]				0	0						0	0	0
[1Y - 2Y]				0	0						0	0	0
[2Y - 3Y]				0	0						0	0	0
[3Y - 5Y]				0	0						0	0	0
[5Y - 10Y]				0	0						0	0	0
[10Y - more]				0	0						0	0	0
Total		0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]	Lithuania			0	0						0	0	0
[3M - 1Y]		2		2	0		2				0	0	0
[1Y - 2Y]		28		27	0		6		-12	21	0	0	0
[2Y - 3Y]		8		8	0		8				0	0	0
[3Y - 5Y]		35		35	0		5		-6	30	0	0	0
[5Y - 10Y]		5		5	0		5				0	0	0
[10Y - more]				0	0				-1		0	0	0
Total		78	0	77	0	26	0	-19	51	0	0	0	
[0 - 3M]	Luxembourg			0	0						0	0	0
[3M - 1Y]				0	0						0	0	0
[1Y - 2Y]		15		15	0					15	0	0	0
[2Y - 3Y]				0	0						0	0	0
[3Y - 5Y]				0	0						0	0	0
[5Y - 10Y]				0	0						0	0	0
[10Y - more]				0	0						0	0	0
Total		15	0	15	0	0	0	0	15	0	0	0	
[0 - 3M]	Malta			0	0						0	0	0
[3M - 1Y]				0	0						0	0	0
[1Y - 2Y]				0	0						0	0	0
[2Y - 3Y]				0	0						0	0	0
[3Y - 5Y]				0	0						0	0	0
[5Y - 10Y]				0	0						0	0	0
[10Y - more]				0	0						0	0	0
Total		0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Netherlands	1		-4	0		-5				0	0	0
[3M - 1Y]		3		-17	0		-20				0	0	0
[1Y - 2Y]		9		9	0		5				0	0	0
[2Y - 3Y]		44		44	0				-72		0	0	0
[3Y - 5Y]		79		79	0				-37		0	0	0
[5Y - 10Y]		61		61	0				64		0	0	0
[10Y - more]		6		2	0				-7	55	0	0	0
Total		203	0	174	0	-20	0	-62	58	0	0	0	
[0 - 3M]	Norway			0	0						0	0	0
[3M - 1Y]				0	0						0	0	0
[1Y - 2Y]				0	0						0	0	0
[2Y - 3Y]				0	0						0	0	0
[3Y - 5Y]				0	0				8		0	0	0
[5Y - 10Y]				0	0						0	0	0
[10Y - more]				0	0						0	0	0
Total		0	0	0	0	0	0	8	0	0	0	0	
[0 - 3M]	Poland	10		10	0						0	0	0
[3M - 1Y]		1	1	0	0						0	0	0
[1Y - 2Y]		14		11	0		1		-14	10	0	0	0
[2Y - 3Y]		1		1	0		1		2		0	0	0
[3Y - 5Y]		53		53	0		28		-4	27	0	0	0
[5Y - 10Y]		177		177	0		13		10	165	0	0	0
[10Y - more]		150		150	0				4	150	0	0	0
Total		406	1	402	0	43	0	-2	362	0	0	0	
[0 - 3M]	Portugal			0	0						0	0	0
[3M - 1Y]				0	0						0	0	0
[1Y - 2Y]				-17	0		-17				0	0	0
[2Y - 3Y]		184		183	0		8		265		0	0	0
[3Y - 5Y]		57		57	0		7		-39	175	0	0	0
[5Y - 10Y]		75	75	75	0				-2	50	0	0	0
[10Y - more]		50		50	0					75	0	0	0
Total		366	75	348	0	-2	0	224	350	0	0	0	

Exposures to sovereigns (central, regional and local governments) in EEA, as of 31 December 2011

Dec-11
DE020

DZ BANK AG Dt. Zentral-Genossenschaftsbank

(in million Euro)

Residual Maturity ↓	Country	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross of provisions and write-off exposures (long) net of cash short position of sovereign debt to other counterparties only where there is maturity matching) ⁽¹⁾			DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)	Memo Item	Provisions and write-off on Sovereign assets (loans, advances and debt securities) (+)	Prudential filter AFS sovereign assets (including the fair value of Cash flow and fair value hedging contracts) (+/-) ⁽⁴⁾	Reserve AFS sovereign assets (gross the fair value of Cash flow and fair value hedging contracts) (+/-) ⁽⁴⁾	Fair value of Cash flow and fair value hedging contracts on AFS sovereign assets (+/-) ⁽⁴⁾
		of which: loans and advances in the HTM and Loans and receivables portfolios		of which: Available for sale financial assets (AFS)	of which: Financial assets designated at fair value through profit or loss (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Nominal Value Debt securities in HTM and Loans and Receivables portfolios				
[0 - 3M [	Romania				0	0							
[3M - 1Y [		62		62	0	0	62						
[1Y - 2Y [					0	0							
[2Y - 3Y [					0	0							
[3Y - 5Y [		2		2	0	0	2						
[5Y - 10Y [		2			0	0							
[10Y - more [					0	0							
Total	66	0	64	0	0	64	0	-29	0	0	0	0	
[0 - 3M [	Slovakia				0	0							
[3M - 1Y [					0	0							
[1Y - 2Y [					0	0							
[2Y - 3Y [		35		35	0	0							
[3Y - 5Y [					0	0							
[5Y - 10Y [					0	0							
[10Y - more [					0	0							
Total	35	0	35	0	0	0	0	2	35	0	0	0	
[0 - 3M [	Slovenia	8		8	0	0	7						
[3M - 1Y [					0	0							
[1Y - 2Y [					0	0							
[2Y - 3Y [					0	0							
[3Y - 5Y [					0	0							
[5Y - 10Y [					0	0							
[10Y - more [		23		23	0	0							
Total	31	0	31	0	0	7	0	-2	23	0	0	0	
[0 - 3M [	Spain	1		1	0	0							
[3M - 1Y [		428	186	425	0	0	-3						
[1Y - 2Y [		307	145	306	0	0	-1						
[2Y - 3Y [		511		511	0	0							
[3Y - 5Y [		876	21	866	0	0	40						
[5Y - 10Y [		404	122	401	0	0	-3						
[10Y - more [		1,199	100	1,199	0	0							
Total	3,726	574	3,709	0	0	33	0	-89	3,688	0	0	0	
[0 - 3M [	Sweden				0	0							
[3M - 1Y [		12		12	0	0	12						
[1Y - 2Y [					0	0							
[2Y - 3Y [		2		2	0	0	2						
[3Y - 5Y [		2		2	0	0	2						
[5Y - 10Y [		4		4	0	0	4						
[10Y - more [		1		1	0	0	1						
Total	21	0	21	0	0	21	0	-8	0	0	0	0	
[0 - 3M [	United Kingdom	3	3	3	0	0							
[3M - 1Y [					0	0							
[1Y - 2Y [		1		-6	0	0	-6						
[2Y - 3Y [					0	0							
[3Y - 5Y [				-4	0	0	-4						
[5Y - 10Y [				-10	0	0	-10						
[10Y - more [					0	0							
Total	4	3	-17	0	0	-20	0	22	4	0	0	0	
TOTAL EEA 30	38,652	13,652	36,514	0	0	1,127	527	33	29,402	407	0	0	0

Notes and definitions

- (1) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparties with full or partial government guarantees
- (2) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
- (3) The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions **the economic substance over the form** must be used as a criteria for the identification of the exposures to be included in this column. This item **does not include** exposures to counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments
- (4) According with CEBS Guidelines on prudential filters it is required a consistent treatment of gains and losses resulting from a transaction whereby a cash flow hedge is created for an available for sale instrument: i.e. if the gains on the hedged item are recognised in additional own funds, so should the results of the corresponding cash flow hedging derivative. Moreover if fair-value hedging contracts on sovereign assets are taken in consideration for the computation of the prudential filters (before their removal), the FV of such contracts must be reported in the column AB.
- (5) Please report gross and net direct positions before eventual write-off (PSI); in the column provisions must be included eventual write-off (PSI).

Exposures to sovereigns (central, regional and local governments) in EEA, as of 30 June 2012

Jun-12
DE020

DZ BANK AG Dt. Zentral-Genossenschaftsbank

(in million Euro)

Residual Maturity ↓	Country	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross of provisions and write-off exposures (long) net of cash short position of sovereign debt to other counterparties only where there is maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)	Memo Item	Provisions and write-off on Sovereign assets (loans, advances and debt securities) (+)	Prudential filter AFS sovereign assets (including the fair value of Cash flow and fair value hedging contracts) (+/-) ⁽⁴⁾	Reserve AFS sovereign assets (gross the fair value of Cash flow and fair value hedging contracts) (+/-) ⁽⁴⁾	Fair value of Cash flow and fair value hedging contracts on AFS sovereign assets (+/-) ⁽⁴⁾
		of which: loans and advances in the HTM and Loans and receivables portfolios		of which: Available for sale financial assets (AFS)	of which: Financial assets designated at fair value through profit or loss (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Nominal Value Debt securities in HTM and Loans and Receivables portfolios					
[0 - 3M [	Austria			0	0							0	0	0
[3M - 1Y [				0	0							0	0	0
[1Y - 2Y [				1	0							0	0	0
[2Y - 3Y [				4	0							0	0	0
[3Y - 5Y [				70	0							0	0	0
[5Y - 10Y [				13	0							0	0	0
[10Y - more [			488	200							50	0	0	0
Total			576	200						466	0	0	0	0
[0 - 3M [	Belgium			0	0							0	0	0
[3M - 1Y [				0	0							0	0	0
[1Y - 2Y [				26	0							0	0	0
[2Y - 3Y [					0							0	0	0
[3Y - 5Y [				96	0							0	0	0
[5Y - 10Y [				35	0							0	0	0
[10Y - more [			104	0							0	0	0	
Total			261	0						261	0	0	0	0
[0 - 3M [	Bulgaria			0	0							0	0	0
[3M - 1Y [				10	0							0	0	0
[1Y - 2Y [					0							0	0	0
[2Y - 3Y [				13	0							0	0	0
[3Y - 5Y [					0							0	0	0
[5Y - 10Y [					0							0	0	0
[10Y - more [				0							0	0	0	
Total			23	0						0	0	0	0	0
[0 - 3M [	Cyprus			0	0							0	0	0
[3M - 1Y [				0	0							0	0	0
[1Y - 2Y [				0	0							0	0	0
[2Y - 3Y [				0	0							0	0	0
[3Y - 5Y [				0	0							0	0	0
[5Y - 10Y [				0	0							0	0	0
[10Y - more [			0	0							0	0	0	
Total			0	0						0	0	0	0	0
[0 - 3M [	Czech Republic			0	0							0	0	0
[3M - 1Y [				0	0							0	0	0
[1Y - 2Y [				41	0							0	0	0
[2Y - 3Y [					0							0	0	0
[3Y - 5Y [				16	0							0	0	0
[5Y - 10Y [					0							0	0	0
[10Y - more [				0							0	0	0	
Total			57	0						55	0	0	0	0
[0 - 3M [	Denmark			0	0							0	0	0
[3M - 1Y [				7	0							0	0	0
[1Y - 2Y [				1	0							0	0	0
[2Y - 3Y [					0							0	0	0
[3Y - 5Y [				20	0							0	0	0
[5Y - 10Y [				1	0							0	0	0
[10Y - more [				0							0	0	0	
Total			29	0						0	0	0	0	0
[0 - 3M [	Estonia			0	0							0	0	0
[3M - 1Y [				0	0							0	0	0
[1Y - 2Y [				0	0							0	0	0
[2Y - 3Y [				0	0							0	0	0
[3Y - 5Y [				0	0							0	0	0
[5Y - 10Y [				0	0							0	0	0
[10Y - more [			0	0							0	0	0	
Total			0	0						0	0	0	0	0
[0 - 3M [	Finland			0	0							0	0	0
[3M - 1Y [				1	0							0	0	0
[1Y - 2Y [				2	0							0	0	0
[2Y - 3Y [				42	0							0	0	0
[3Y - 5Y [				25	0							0	0	0
[5Y - 10Y [					0							0	0	0
[10Y - more [				0							0	0	0	
Total			70	0						0	0	0	0	0

Exposures to sovereigns (central, regional and local governments) in EEA, as of 30 June 2012

Jun-12
DE020

DZ BANK AG Dt. Zentral-Genossenschaftsbank

(in million Euro)

Residual Maturity ↓	Country	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross of provisions and write-off exposures (long) net of cash short position of sovereign debt to other counterparties only where there is maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)	Memo Item Nominal Value Debt securities in HTM and Loans and Receivables portfolios	Provisions and write-off on Sovereign assets (loans, advances and debt securities) (+)	Prudential filter AFS sovereign assets (including the fair value of Cash flow and fair value hedging contracts) (+/-) ⁽⁴⁾	Reserve AFS sovereign assets (gross the fair value of Cash flow and fair value hedging contracts) (+/-) ⁽⁴⁾	Fair value of Cash flow and fair value hedging contracts on AFS sovereign assets (+/-) ⁽⁴⁾
		of which: loans and advances in the HTM and Loans and receivables portfolios		of which: Available for sale financial assets (AFS)	of which: Financial assets designated at fair value through profit or loss (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)							
[0 - 3M]	France	1		1	0	0						0	0	0
[3M - 1Y]		107		107	0	0	2					0	0	0
[1Y - 2Y]		72	1	72	0	0	1		-82	100		0	0	0
[2Y - 3Y]		106		106	0	0	1		-100	5		0	0	0
[3Y - 5Y]		286		286	0	0	2			75		0	0	0
[5Y - 10Y]		332		321	0	0	1			161		0	0	0
[10Y - more]		40		40	0	0	2			315		0	0	0
Total		944	1	933	0	0	9	0	-100	694	0	0	0	0
[0 - 3M]	Germany	1,327	786	999	0	0	105	41		430		0	0	0
[3M - 1Y]		2,342	356	2,294	0	0	371	20		809		0	0	0
[1Y - 2Y]		2,706	772	2,587	0	0	190	37		1,587		0	0	0
[2Y - 3Y]		2,782	206	2,728	0	0	153	100		1,894		0	0	0
[3Y - 5Y]		5,053	771	4,933	0	0	224	99		3,854		0	0	0
[5Y - 10Y]		5,952	2,614	5,595	0	0	197	197		3,802		0	0	0
[10Y - more]		6,966	6,712	6,858	0	0	110	122		6,745		0	0	0
Total		27,129	12,218	25,995	0	0	1,350	616	-408	19,121	0	0	0	0
[0 - 3M]	Greece ⁽⁵⁾				0	0						0	0	0
[3M - 1Y]					0	0						0	0	0
[1Y - 2Y]					0	0						0	0	0
[2Y - 3Y]					0	0						0	0	0
[3Y - 5Y]					0	0						0	0	0
[5Y - 10Y]					0	0						0	0	0
[10Y - more]					0	0						0	0	0
Total		0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]	Hungary	0	0	0	0	0						0	0	0
[3M - 1Y]		76	0	76	0	0	38					0	0	0
[1Y - 2Y]		116	0	116	0	0	7			10		0	0	0
[2Y - 3Y]		101	0	101	0	0				8		0	0	0
[3Y - 5Y]		204	0	204	0	0	5					0	0	0
[5Y - 10Y]		193	0	189	0	0	2			30		0	0	0
[10Y - more]		5	0	5	0	0	2			4		0	0	0
Total		695	0	691	0	0	54	0	-115	48	0	0	0	0
[0 - 3M]	Iceland				0	0						0	0	0
[3M - 1Y]					0	0						0	0	0
[1Y - 2Y]					0	0				5		0	0	0
[2Y - 3Y]					0	0						0	0	0
[3Y - 5Y]					0	0						0	0	0
[5Y - 10Y]					0	0						0	0	0
[10Y - more]					0	0						0	0	0
Total		0	0	0	0	0	0	0	5	0	0	0	0	0
[0 - 3M]	Ireland				0	0						0	0	0
[3M - 1Y]		50		50	0	0				50		0	0	0
[1Y - 2Y]					0	0						0	0	0
[2Y - 3Y]					0	0						0	0	0
[3Y - 5Y]					0	0						0	0	0
[5Y - 10Y]					0	0				-2		0	0	0
[10Y - more]					0	0				-161		0	0	0
Total		50	0	50	0	0	0	0	271	50	0	0	0	0
[0 - 3M]	Italy	2		2	0	0	1			1		0	0	0
[3M - 1Y]		9		3	0	0				3		0	0	0
[1Y - 2Y]		2		2	0	0				2		0	0	0
[2Y - 3Y]		167		167	0	0				170		0	0	0
[3Y - 5Y]		128		128	0	0				128		0	0	0
[5Y - 10Y]		433		433	0	0				434		0	0	0
[10Y - more]		1,854		1,854	0	0				1,796		0	0	0
Total		2,595	0	2,589	0	0	1	0	82	2,534	0	0	0	0
[0 - 3M]	Latvia				0	0						0	0	0
[3M - 1Y]					0	0						0	0	0
[1Y - 2Y]		29		29	0	0	4			25		0	0	0
[2Y - 3Y]					0	0						0	0	0
[3Y - 5Y]		6		6	0	0	6					0	0	0
[5Y - 10Y]		1			0	0						0	0	0
[10Y - more]					0	0				-1		0	0	0
Total		36	0	35	0	0	10	0	20	25	0	0	0	0

Exposures to sovereigns (central, regional and local governments) in EEA, as of 30 June 2012

Jun-12
DE020

DZ BANK AG Dt. Zentral-Genossenschaftsbank

(in million Euro)

Residual Maturity ↓	Country	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross of provisions and write-off exposures (long) net of cash short position of sovereign debt to other counterparties only where there is maturity matching) ⁽¹⁾			DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)	Memo Item Nominal Value Debt securities in HTM and Loans and Receivables portfolios	Provisions and write-off on Sovereign assets (loans, advances and debt securities) (+)	Prudential filter AFS sovereign assets (including the fair value of Cash flow and fair value hedging contracts) (+/-) ⁽⁴⁾	Reserve AFS sovereign assets (gross the fair value of Cash flow and fair value hedging contracts) (+/-) ⁽⁴⁾	Fair value of Cash flow and fair value hedging contracts on AFS sovereign assets (+/-) ⁽⁴⁾
		of which: loans and advances in the HTM and Loans and receivables portfolios		of which: Available for sale financial assets (AFS)	of which: Financial assets designated at fair value through profit or loss (FVO)	of which: Financial assets held for trading ⁽²⁾							
[0 - 3M]	Liechtenstein				0	0					0	0	0
[3M - 1Y]					0	0					0	0	0
[1Y - 2Y]					0	0					0	0	0
[2Y - 3Y]					0	0					0	0	0
[3Y - 5Y]					0	0					0	0	0
[5Y - 10Y]					0	0					0	0	0
[10Y - more]					0	0					0	0	0
Total		0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]	Lithuania				0	0					0	0	0
[3M - 1Y]			23		21	0	0		17	21	0	0	0
[1Y - 2Y]			7		7	0	0				0	0	0
[2Y - 3Y]			12		12	0	0				0	0	0
[3Y - 5Y]			31		30	0	0		-16	30	0	0	0
[5Y - 10Y]			13		9	0	0				0	0	0
[10Y - more]						0	0		-1		0	0	0
Total		86	0	79	0	0	0	0	51	0	0	0	0
[0 - 3M]	Luxembourg				0	0					0	0	0
[3M - 1Y]				1		0	0				0	0	0
[1Y - 2Y]			16		16	0	0			15	0	0	0
[2Y - 3Y]						0	0				0	0	0
[3Y - 5Y]			10		10	0	0				0	0	0
[5Y - 10Y]						0	0				0	0	0
[10Y - more]						0	0				0	0	0
Total		27	1	26	0	0	0	0	15	0	0	0	0
[0 - 3M]	Malta				0	0					0	0	0
[3M - 1Y]						0	0				0	0	0
[1Y - 2Y]						0	0				0	0	0
[2Y - 3Y]						0	0				0	0	0
[3Y - 5Y]						0	0				0	0	0
[5Y - 10Y]						0	0				0	0	0
[10Y - more]						0	0				0	0	0
Total		0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]	Netherlands				0	0					0	0	0
[3M - 1Y]			3		3	0	0				0	0	0
[1Y - 2Y]			1		1	0	0		-70		0	0	0
[2Y - 3Y]			4		4	0	0		-35		0	0	0
[3Y - 5Y]			44		44	0	0		-4		0	0	0
[5Y - 10Y]			86		86	0	0		54		0	0	0
[10Y - more]			165		165	0	0		-8	145	0	0	0
[10Y - more]		4		4	0	0			4	0	0	0	
Total		307	0	307	0	0	0	-63	149	0	0	0	0
[0 - 3M]	Norway				0	0					0	0	0
[3M - 1Y]						0	0				0	0	0
[1Y - 2Y]						0	0				0	0	0
[2Y - 3Y]						0	0		8		0	0	0
[3Y - 5Y]						0	0				0	0	0
[5Y - 10Y]						0	0				0	0	0
[10Y - more]						0	0				0	0	0
Total		0	0	0	0	0	0	8	0	0	0	0	0
[0 - 3M]	Poland				0	0					0	0	0
[3M - 1Y]			11	1	10	0	0		-14	10	0	0	0
[1Y - 2Y]			2		2	0	0		5		0	0	0
[2Y - 3Y]						0	0		1		0	0	0
[3Y - 5Y]			33		29	0	0		-3	27	0	0	0
[5Y - 10Y]			308		308	0	0		8	305	0	0	0
[10Y - more]						0	0		4		0	0	0
Total		354	1	349	0	0	0	1	342	0	0	0	0
[0 - 3M]	Portugal				0	0					0	0	0
[3M - 1Y]						0	0				0	0	0
[1Y - 2Y]			175		175	0	0		275	175	0	0	0
[2Y - 3Y]			11		10	0	0		-7		0	0	0
[3Y - 5Y]			50		50	0	0			50	0	0	0
[5Y - 10Y]			75	75	75	0	0			75	0	0	0
[10Y - more]			50		50	0	0			50	0	0	0
Total		361	75	360	0	0	0	268	350	0	0	0	0

Exposures to sovereigns (central, regional and local governments) in EEA, as of 30 June 2012

Jun-12
DE020

DZ BANK AG Dt. Zentral-Genossenschaftsbank

(in million Euro)

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[0 - 3M]	Romania			0	0						0	0	0
[3M - 1Y]		28		28	0	0	28				0	0	0
[1Y - 2Y]		2		2	0	0	2				0	0	0
[2Y - 3Y]		5		5	0	0	5				0	0	0
[3Y - 5Y]		1		1	0	0	1				0	0	0
[5Y - 10Y]					0	0					0	0	0
[10Y - more]				0	0					0	0	0	0
Total		36	0	36	0	0	36	0	-5	0	0	0	0
[0 - 3M]	Slovakia			0	0						0	0	0
[3M - 1Y]				0	0						0	0	0
[1Y - 2Y]		40		35	0	0					0	0	0
[2Y - 3Y]					0	0					0	0	0
[3Y - 5Y]		2			0	0					0	0	0
[5Y - 10Y]					0	0					0	0	0
[10Y - more]				0	0					0	0	0	0
Total		42	0	35	0	0	0	0	19	35	0	0	0
[0 - 3M]	Slovenia			0	0						0	0	0
[3M - 1Y]				0	0						0	0	0
[1Y - 2Y]		6		3	0	0	3				0	0	0
[2Y - 3Y]					0	0					0	0	0
[3Y - 5Y]					0	0					0	0	0
[5Y - 10Y]					0	0					0	0	0
[10Y - more]		23		23	0	0				0	0	0	0
Total		29	0	26	0	0	3	0	15	23	0	0	0
[0 - 3M]	Spain	196	186	196	0	0					0	0	0
[3M - 1Y]		264		264	0	0					0	0	0
[1Y - 2Y]		255	145	255	0	0					0	0	0
[2Y - 3Y]		520		512	0	0	-8				0	0	0
[3Y - 5Y]		867	20	866	0	0	36				0	0	0
[5Y - 10Y]		355	117	352	0	0					0	0	0
[10Y - more]	1,149	100	1,149	0	0	-2				0	0	0	0
Total		3,606	568	3,594	0	0	26	0	-28	3,573	0	0	0
[0 - 3M]	Sweden			0	0						0	0	0
[3M - 1Y]		11		11	0	0	11				0	0	0
[1Y - 2Y]		15		15	0	0	15				0	0	0
[2Y - 3Y]		12		12	0	0	12				0	0	0
[3Y - 5Y]		2		2	0	0	2				0	0	0
[5Y - 10Y]		1		1	0	0	1				0	0	0
[10Y - more]				0	0					0	0	0	0
Total		41	0	41	0	0	41	0	29	0	0	0	0
[0 - 3M]	United Kingdom			0	0						0	0	0
[3M - 1Y]				0	0						0	0	0
[1Y - 2Y]		1		1	0	0					0	0	0
[2Y - 3Y]					0	0					0	0	0
[3Y - 5Y]					0	0					0	0	0
[5Y - 10Y]		4		4	0	0					0	0	0
[10Y - more]	15		15	0	0					0	0	0	0
Total		20	0	20	0	0	0	0	10	15	0	0	0
TOTAL EEA 30		37,374	13,064	36,173	0	0	1,682	686	35	27,862	0	0	0

Notes and definitions

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

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

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

(4) According with CEBS Guidelines on prudential filters it is required a consistent treatment of gains and losses resulting from a transaction whereby a cash flow hedge is created for an available for sale instrument: i.e. if the gains on the hedged item are recognised in additional own funds, so should the results of the corresponding cash flow hedging derivative. Moreover if fair-value hedging contracts on sovereign assets are taken in consideration for the computation of the prudential filters (before their removal), the FV of such contracts must be reported in the column AB.

(5) Please report gross and net direct positions before eventual write-off (PSI); in the column provisions must be included eventual write-off (PSI).