

## Composition of capital as of 30 September 2011 (CRD3 rules)

Name of the bank:

DE020

DZ BANK AG Dt. Zentral-Genossenschaftsbank

Capital position CRD3 rules	September 2011		References to COREP reporting
	Million EUR	% RWA	
<b>A) Common equity before deductions (Original own funds without hybrid instruments and government support measures other than ordinary shares) (+)</b>	<b>10,440</b>		COREP CA 1.1 - hybrid instruments and government support measures other than ordinary shares
Of which: (+) eligible capital and reserves	3,867		COREP CA 1.1.1 + COREP line 1.1.2.1
Of which: (-) intangibles assets (including goodwill)	-278		Net amount included in T1 own funds (COREP line 1.1.5.1)
Of which: (-/+) adjustment to valuation differences in other AFS assets <sup>(1)</sup>	0		Prudential filters for regulatory capital (COREP line 1.1.2.6.06)
<b>B) Deductions from common equity (Elements deducted from original own funds) (-)</b>	<b>-1,428</b>		COREP CA 1.3.T1* (negative amount)
Of which: (-) deductions of participations and subordinated claims	-351		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*)
<b>Of which: (-) securitisation exposures not included in RWA according with CRD3 (2)</b>	<b>-1,076</b>		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)	-1		As defined by Article 57 (q) of Directive 2006/48/EC (COREP line 1.3.8 included in 1.3.T1*)
<b>C) Common equity (A+B)</b>	<b>9,012</b>	<b>9.21%</b>	
Of which: ordinary shares subscribed by government	0		Paid up ordinary shares subscribed by government
<b>D) Other Existing government support measures (+)</b>	<b>0</b>		
<b>E) Core Tier 1 including existing government support measures (C+D)</b>	<b>9,012</b>	<b>9.21%</b>	Common equity + Existing government support measures included in T1 other than ordinary shares
<b>Shortfall to 9% before application sovereign capital buffer</b>	<b>0</b>	<b>0.00%</b>	9%RWA-Core Tier 1 including existing government support measures; if >0.
<b>F) Hybrid instruments not subscribed by government</b>	<b>2,118</b>		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
<b>Tier 1 Capital (E+F) (Total original own funds for general solvency purposes)</b>	<b>11,130</b>	<b>11.37%</b>	COREP CA 1.4 = COREP CA 1.1 + COREP CA 1.3.T1* (negative amount)
<b>RWA as of end September 2011 including add-on for CRD3 <sup>(2)</sup></b>	<b>97,866</b>		
Of which: RWA add-on for CRD III as of end September 2011 <sup>(2)</sup>	10,777		
<b>Sovereign Capital buffer</b>			
<b>G) Prudential filter (AFS sovereign assets in EEA as of 30th September 2011) (-/+)</b>	<b>0</b>		Please report the prudential filter as a positive number if the AFS revaluation reserve for sovereign assets is negative. Please report the prudential filter as a negative number if the AFS revaluation reserve is positive. If the bank does not apply a prudential filter on AFS sovereign assets, please fill in zero.
<b>H) Difference between the book value and the fair value of sovereign assets (Bonds and Loans and advances) in the HTM and Loans &amp; Receivables portfolios (3).</b>	<b>557</b>		Difference between the book value and the fair value at the reference date. Please provide a positive number if the book value is larger than the fair value of sovereign assets. Please provide a negative number if the book value is smaller than the fair value of the sovereign assets.
<b>Sovereign capital buffer for exposures in EEA (G+H)</b>	<b>557</b>	<b>0.57%</b>	Sum of Prudential filter and valuation. If negative it is set to 0
<b>Overall Shortfall after including sovereign capital buffer</b>	<b>353</b>	<b>0.36%</b>	9%RWA-(Core Tier 1 including existing government support measures-Sovereign capital buffer for exposures in EEA); if >0.

### 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

Exposures to sovereigns (central, regional and local governments) in EEA, as of 30 September 2011, mln EUR

Name of the bank: DE020 DZ BANK AG Dt. Zentral-Genossenschaftsbank

Residual Maturity	Country	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) <sup>(1)</sup>		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) <sup>(1)</sup>				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES <sup>(1)</sup>	INDIRECT SOVEREIGN EXPOSURES <sup>(2)</sup> (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) (+/-) <sup>(4)</sup>	Reserve AFS sovereign assets (gross the fair value of Cash flow and fair value hedging contracts) (+/-) <sup>(4)</sup>	Fair value of Cash flow and fair value hedging contracts on AFS sovereign assets (+/-) <sup>(4)</sup>
		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 (FVOCI)	of which: Financial assets held for trading <sup>(2)</sup>	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)							
3M	Austria	0	0	0	0	0	0	0	0					
1Y		9	0	9	0	1	0	0	8					
2Y		9	0	9	0	1	0	0	8					
3Y		10	0	10	0	2	0	0	-86					
5Y		84	0	84	0	0	26	0	-17	55				
10Y		86	0	5	0	0	5	0	-186	0				
15Y		0	0	201	0	0	0	0	320	464				
Tot		474	201	550	0	35	0	31	543	0	0	0		
3M	Belgium	0	0	0	0	0	0	0	0					
1Y		0	0	0	0	0	0	0	0					
2Y		0	0	-1	0	-1	0	0	-8	0				
3Y		25	0	23	0	-2	0	0	-17	25				
5Y		79	0	66	0	0	-12	0	-21	79				
10Y		65	0	65	0	0	10	0	-14	55				
15Y		102	2	102	0	0	0	0	58	102				
Tot		271	2	255	0	-5	0	40	261	0	0	0		
3M	Bulgaria	0	0	0	0	0	0	0	0					
1Y		0	0	0	0	0	0	0	-3	0				
2Y		19	0	19	0	19	0	0	0	0				
3Y		0	0	0	0	0	0	0	-1	0				
5Y		0	0	0	0	0	0	0	-17	0				
10Y		0	0	0	0	0	0	0	0	0				
15Y		0	0	19	0	0	0	0	-1	0				
Tot		19	0	19	0	19	0	-22	0	0	0	0		
3M	Cyprus	0	0	0	0	0	0	0	0					
1Y		10	0	10	0	3	0	0	20	7				
2Y		0	0	0	0	0	0	0	0	0				
3Y		0	0	0	0	0	0	0	0	0				
5Y		0	0	0	0	0	0	0	0	0				
10Y		0	0	0	0	0	0	0	0	0				
15Y		0	0	0	0	0	0	0	0	0				
Tot		10	0	10	0	3	0	20	7	0	0	0		
3M	Czech Republic	0	0	0	0	0	0	0	0					
1Y		0	0	0	0	0	0	0	0					
2Y		0	0	0	0	0	0	0	0					
3Y		40	0	40	0	0	0	0	47	40				
5Y		6	0	6	0	6	0	0	-1	0				
10Y		17	0	14	0	0	-1	0	40	15				
15Y		0	0	0	0	0	0	0	4	0				
Tot		63	0	60	0	5	0	90	55	0	0	0		
3M	Denmark	2	0	2	0	2	0	0	0					
1Y		4	0	4	0	4	0	0	-4	0				
2Y		1	0	1	0	1	0	0	0	0				
3Y		4	0	4	0	4	0	0	0	0				
5Y		1	0	1	0	0	1	0	0	0				
10Y		1	0	1	0	0	1	0	0	0				
15Y		0	0	0	0	0	0	0	8	0				
Tot		13	0	13	0	13	0	4	0	0	0	0		
3M	Estonia	0	0	0	0	0	0	0	0					
1Y		0	0	0	0	0	0	0	0					
2Y		0	0	0	0	0	0	0	0					
3Y		0	0	0	0	0	0	0	0					
5Y		0	0	0	0	0	0	0	0					
10Y		0	0	0	0	0	0	0	0					
15Y		0	0	0	0	0	0	0	13	0				
Tot		0	0	0	0	0	0	13	0	0	0	0		
3M	Finland	0	0	0	0	0	0	0	0					
1Y		0	0	0	0	0	0	0	0					
2Y		0	0	0	0	0	0	0	6	0				
3Y		0	0	0	0	0	0	0	0	0				
5Y		0	0	0	0	0	0	0	0	0				
10Y		0	0	0	0	0	0	0	0	0				
15Y		0	0	0	0	0	0	0	0	0				
Tot		0	0	0	0	0	0	6	0	0	0	0		
3M	France	0	0	0	0	0	0	0	0					
1Y		0	0	-10	0	-10	0	0	-5	0				
2Y		113	5	108	0	4	0	0	-71	105				
3Y		11	1	-68	0	-69	0	0	-58	1				
5Y		251	5	235	0	51	0	0	-13	180				
10Y		437	21	401	0	26	0	0	116	367				
15Y		72	41	41	0	2	0	0	-49	42				
Tot		884	73	707	0	2	0	-80	695	0	0	0		

Residual Maturity	Country	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) <sup>(1)</sup>		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) <sup>(1)</sup>				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES <sup>(1)</sup>	INDIRECT SOVEREIGN EXPOSURES <sup>(2)</sup> (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) <sup>(+)</sup>	Prudential filter AFS sovereign assets (including the fair value of Cash flow and fair value hedging contracts) <sup>(+/-)</sup> <sup>(4)</sup>	Reserve AFS sovereign assets (gross the fair value of Cash flow and fair value hedging contracts) <sup>(+/-)</sup> <sup>(4)</sup>	Fair value of Cash flow and fair value hedging contracts on AFS sovereign assets <sup>(+/-)</sup> <sup>(4)</sup>
		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 (FVOCI)	of which: Financial assets held for trading <sup>(2)</sup>	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)							
3M	Germany	933	136	735	0	0	-168	14	0	486		0	0	0
1Y		3,030	1,150	2,739	0	0	135	29	0	2,451		0	0	0
2Y		2,862	400	2,524	0	0	361	35	47	993		0	0	0
3Y		2,722	620	2,296	0	0	168	12	-895	1,254		0	0	0
5Y		5,541	767	5,194	0	0	357	100	56	3,676		0	0	0
10Y		6,372	2,612	5,724	0	0	223	142	-6	4,194		0	0	0
15Y		7,233	7,108	7,168	0	0	60	82	-9	7,079		0	0	0
Tot		28,683	12,793	26,380	0	0	1,136	414	-807	20,133	0	0	0	0
3M	Greece <sup>(6)</sup>	0	0	0	0	0	0	0	0	0		0	0	0
1Y		107	0	107	0	0	0	0	0	100		0	0	0
2Y		0	0	0	0	0	0	0	0	0		0	0	0
3Y		137	0	137	0	0	0	0	-7	155		0	0	0
5Y		0	0	0	0	0	0	0	4	0		0	0	0
10Y		119	0	119	0	0	0	0	0	0		0	0	0
15Y		125	0	125	0	0	0	0	0	138		0	0	0
Tot		488	0	488	0	0	0	0	153	0	274	0	0	0
3M	Hungary	59	0	59	0	0	3	0	0	25		0	0	0
1Y		0	0	0	0	0	0	0	0	0		0	0	0
2Y		166	0	166	0	0	40	0	0	5		0	0	0
3Y		126	0	126	0	0	9	0	-12	10		0	0	0
5Y		204	0	204	0	0	5	0	-1	7		0	0	0
10Y		262	0	262	0	0	6	0	-53	30		0	0	0
15Y		20	0	20	0	0	0	0	-4	0		0	0	0
Tot		837	0	837	0	0	63	0	-60	77	0	0	0	0
3M	Iceland	48	0	48	0	0	46	0	9	2		0	0	0
1Y		12	5	12	0	0	0	0	0	12		0	0	0
2Y		0	0	0	0	0	0	0	0	0		0	0	0
3Y		0	0	0	0	0	0	0	-52	0		0	0	0
5Y		0	0	0	0	0	0	0	0	0		0	0	0
10Y		0	0	0	0	0	0	0	0	0		0	0	0
15Y		0	0	0	0	0	0	0	0	0		0	0	0
Tot		60	5	60	0	0	46	0	-43	14	0	0	0	0
3M	Ireland	0	0	0	0	0	0	0	0	0		0	0	0
1Y		0	0	0	0	0	0	0	0	0		0	0	0
2Y		51	0	51	0	0	0	0	0	50		0	0	0
3Y		0	0	0	0	0	0	0	0	0		0	0	0
5Y		0	0	0	0	0	0	0	-2	0		0	0	0
10Y		0	0	0	0	0	0	0	-33	0		0	0	0
15Y		0	0	0	0	0	0	0	228	0		0	0	0
Tot		51	0	51	0	0	0	0	183	0	0	0	0	0
3M	Italy	0	0	0	0	0	0	0	0	0		0	0	0
1Y		64	6	64	0	0	50	0	0	14		0	0	0
2Y		4	2	1	0	0	-3	0	-5	4		0	0	0
3Y		10	9	9	0	0	1	0	0	9		0	0	0
5Y		311	0	311	0	0	0	0	-19	309		0	0	0
10Y		451	15	451	0	0	28	0	-31	422		0	0	0
15Y		1,901	22	1,901	0	0	1	0	76	1,838		0	0	0
Tot		2,741	54	2,737	0	0	77	0	21	2,586	0	0	0	0
3M	Latvia	0	0	0	0	0	0	0	0	0		0	0	0
1Y		0	0	0	0	0	0	0	0	0		0	0	0
2Y		0	0	0	0	0	0	0	0	0		0	0	0
3Y		30	0	30	0	0	5	0	14	25		0	0	0
5Y		0	0	0	0	0	0	0	0	0		0	0	0
10Y		0	0	0	0	0	0	0	0	0		0	0	0
15Y		0	0	0	0	0	0	0	-1	0		0	0	0
Tot		30	0	30	0	0	5	0	13	25	0	0	0	0
3M	Liechtenstein	0	0	0	0	0	0	0	0	0		0	0	0
1Y		0	0	0	0	0	0	0	0	0		0	0	0
2Y		0	0	0	0	0	0	0	0	0		0	0	0
3Y		0	0	0	0	0	0	0	0	0		0	0	0
5Y		0	0	0	0	0	0	0	0	0		0	0	0
10Y		0	0	0	0	0	0	0	0	0		0	0	0
15Y		0	0	0	0	0	0	0	0	0		0	0	0
Tot		0	0	0	0	0	0	0	0	0	0	0	0	0
3M	Lithuania	0	0	0	0	0	0	0	0	0		0	0	0
1Y		0	0	0	0	0	0	0	0	0		0	0	0
2Y		32	0	31	0	0	2	0	-15	29		0	0	0
3Y		6	0	6	0	0	6	0	0	0		0	0	0
5Y		34	0	34	0	0	4	0	-7	30		0	0	0
10Y		5	0	5	0	0	5	0	0	0		0	0	0
15Y		0	0	0	0	0	0	0	-1	0		0	0	0
Tot		77	0	76	0	0	17	0	-23	59	0	0	0	0
3M	Luxembourg	0	0	0	0	0	0	0	0	0		0	0	0
1Y		0	0	0	0	0	0	0	0	0		0	0	0
2Y		0	0	0	0	0	0	0	0	0		0	0	0
3Y		15	0	15	0	0	0	0	0	15		0	0	0
5Y		0	0	0	0	0	0	0	0	0		0	0	0
10Y		0	0	0	0	0	0	0	0	0		0	0	0
15Y		0	0	0	0	0	0	0	0	0		0	0	0
Tot		15	0	15	0	0	0	0	15	0	0	0	0	0

Residual Maturity	Country	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) <sup>(1)</sup>		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) <sup>(1)</sup>				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES <sup>(1)</sup>	INDIRECT SOVEREIGN EXPOSURES <sup>(2)</sup> (on and off balance sheet)	Memo Item  Nominal Value <u>Debt securities</u> in HTM and Loans and Receivables portfolios	Provisions and write-off on Sovereign assets (loans, advances and debt securities) <sup>(+)</sup>	Prudential filter AFS sovereign assets (including the fair value of Cash flow and fair value hedging contracts) <sup>(+/-)</sup> <sup>(4)</sup>	Reserve AFS sovereign assets (gross the fair value of Cash flow and fair value hedging contracts) <sup>(+/-)</sup> <sup>(4)</sup>	Fair value of Cash flow and fair value hedging contracts on AFS sovereign assets <sup>(+/-)</sup> <sup>(4)</sup>
		of which: <u>loans and advances</u> 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 (FVOCI)	of which: Financial assets held for trading <sup>(2)</sup>	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)							
3M	Malta	0	0	0	0	0	0	0	0		0	0	0	
1Y		0	0	0	0	0	0	0	0		0	0	0	
2Y		0	0	0	0	0	0	0	0		0	0	0	
3Y		0	0	0	0	0	0	0	0		0	0	0	
5Y		0	0	0	0	0	0	0	0		0	0	0	
10Y		0	0	0	0	0	0	0	0		0	0	0	
15Y	0	0	0	0	0	0	0	0		0	0	0		
Tot		0	0	0	0	0	0	0		0	0	0		
3M	Netherlands	110	0	-10	0	-10	0	0	0		0	0	0	
1Y		70	0	-189	0	-189	0	-10	0		0	0	0	
2Y		0	0	-21	0	-21	0	-72	0		0	0	0	
3Y		0	0	0	0	0	0	-36	0		0	0	0	
5Y		0	0	0	0	0	0	-34	0		0	0	0	
10Y		64	0	50	0	0	-11	0	0		0	0	0	
15Y	0	2	2	0	0	0	-7	55		0	0	0		
Tot		248	2	-188	0	-231	0	-91	57	0	0	0		
3M	Norway	0	0	0	0	0	0	0	0		0	0	0	
1Y		0	0	0	0	0	0	0	0		0	0	0	
2Y		0	0	0	0	0	0	0	0		0	0	0	
3Y		0	0	0	0	0	0	0	0		0	0	0	
5Y		0	0	0	0	0	0	0	0		0	0	0	
10Y		0	0	0	0	0	0	0	0		0	0	0	
15Y	0	0	0	0	0	0	0	0		0	0	0		
Tot		0	0	0	0	0	0	0		0	0	0		
3M	Poland	0	0	0	0	0	0	0	0		0	0	0	
1Y		10	0	10	0	0	0	0	10		0	0	0	
2Y		10	0	10	0	0	0	-15	10		0	0	0	
3Y		1	0	1	0	0	1	-9	0		0	0	0	
5Y		65	0	64	0	0	30	0	37		0	0	0	
10Y		171	67	171	0	0	9	10	162		0	0	0	
15Y	151	0	151	0	0	1	0	150		0	0	0		
Tot		408	67	407	0	41	0	-10	369	2	0	0		
3M	Portugal	15	0	15	0	0	15	0	0		0	0	0	
1Y		0	0	0	0	0	0	0	0		0	0	0	
2Y		0	0	-16	0	-16	0	0	252		0	0	0	
3Y		175	0	175	0	0	0	0	-39	175		0	0	
5Y		66	0	65	0	0	15	0	-3	50		0	0	
10Y		78	75	78	0	0	0	0	78		0	0	0	
15Y	99	49	99	0	0	0	0	100		0	0	0		
Tot		453	124	416	0	14	0	220	403	0	0	0		
3M	Romania	0	0	0	0	0	0	0	0		0	0	0	
1Y		36	0	36	0	0	36	0	0		0	0	0	
2Y		23	0	23	0	0	23	0	0		0	0	0	
3Y		0	0	0	0	0	0	0	0		0	0	0	
5Y		7	0	6	0	0	6	0	0		0	0	0	
10Y		1	0	1	0	0	1	0	-34	0		0	0	
15Y	0	0	0	0	0	0	0	-1	0		0	0		
Tot		67	0	66	0	66	0	-26	0	0	0	0		
3M	Slovakia	0	0	0	0	0	0	0	0		0	0	0	
1Y		0	0	0	0	0	0	0	0		0	0	0	
2Y		0	0	0	0	0	0	-8	0		0	0	0	
3Y		35	0	35	0	0	0	10	35		0	0	0	
5Y		0	0	0	0	0	0	0	4		0	0	0	
10Y		0	0	0	0	0	0	0	10		0	0	0	
15Y	0	0	0	0	0	0	0	5		0	0	0		
Tot		35	0	35	0	0	0	21	35	0	0	0		
3M	Slovenia	0	0	0	0	0	0	0	0		0	0	0	
1Y		11	0	11	0	0	11	0	0		0	0	0	
2Y		1	0	0	0	0	0	0	0		0	0	0	
3Y		1	0	0	0	0	0	0	0		0	0	0	
5Y		0	0	0	0	0	0	0	-2		0	0	0	
10Y		0	0	0	0	0	0	0	-14		0	0	0	
15Y	23	0	23	0	0	0	0	14	23		0	0		
Tot		35	0	34	0	11	0	-2	23	0	0	0		
3M	Spain	196	1	196	0	10	186	-10	186		0	0	0	
1Y		208	187	206	0	-1	207	-1	207		0	0	0	
2Y		319	1	319	0	0	319	-10	319		0	0	0	
3Y		398	146	398	0	0	0	0	395		0	0	0	
5Y		969	22	959	0	-3	17	-3	941		0	0	0	
10Y		612	125	609	0	24	0	-91	585		0	0	0	
15Y	1,230	103	1,230	0	68	0	0	1,162		0	0	0		
Tot		3,932	585	3,917	0	118	0	-115	3,795	1	0	0		
3M	Sweden	0	0	0	0	0	0	0	0		0	0	0	
1Y		0	0	0	0	0	0	-4	0		0	0	0	
2Y		9	0	9	0	9	0	-60	0		0	0	0	
3Y		0	0	0	0	0	0	32	0		0	0	0	
5Y		1	0	1	0	0	1	0	0		0	0	0	
10Y		1	0	1	0	0	1	0	0		0	0	0	
15Y	1	0	1	0	0	1	0	39		0	0	0		
Tot		12	0	12	0	12	0	7	0	0	0	0		

Residual Maturity	Country	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) <sup>(1)</sup>		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) <sup>(1)</sup>				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES <sup>(1)</sup>	INDIRECT SOVEREIGN EXPOSURES <sup>(1)</sup> (on and off balance sheet)	Memo Item	Provisions and write-off on Sovereign assets (loans, advances and debt securities) <sup>(+)</sup>	Prudential filter AFS sovereign assets (including the fair value of Cash flow and fair value hedging contracts) <sup>(+/-)<sup>(4)</sup></sup>	Reserve AFS sovereign assets (gross the fair value of Cash flow and fair value hedging contracts) <sup>(+/-)<sup>(4)</sup></sup>	Fair value of Cash flow and fair value hedging contracts on AFS sovereign assets <sup>(+/-)<sup>(4)</sup></sup>
			of which: <u>loans and advances</u> 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 (FVOCI)	of which: Financial assets held for trading <sup>(2)</sup>	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 <u>Debt securities</u> in HTM and Loans and Receivables portfolios				
3M	United Kingdom	0	0	0	0	0	0	0	0	0		0	0	0
1Y		0	0	0	0	0	0	0	0	0		0	0	0
2Y		1	1	-6	0	0	-6	0	0	1		0	0	0
3Y		0	0	0	0	0	0	0	0	0		0	0	0
5Y		0	0	-18	0	0	-18	0	-15	0		0	0	0
10Y		0	0	-9	0	0	-9	0	27	0		0	0	0
15Y		0	0	0	0	0	0	0	0	0		0	0	0
<b>Tot</b>		<b>1</b>	<b>1</b>	<b>-33</b>	<b>0</b>	<b>0</b>	<b>-33</b>	<b>0</b>	<b>12</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>TOTAL EEA 30</b>		<b>40,092</b>	<b>13,907</b>	<b>37,014</b>	<b>0</b>	<b>0</b>	<b>1,414</b>	<b>414</b>	<b>-414</b>	<b>29,731</b>	<b>277</b>	<b>0</b>	<b>0</b>	<b>0</b>

**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).

## Composition of RWA as of 30 September 2011

Name of the bank:

DE020

DZ BANK AG Dt. Zentral-Genossenschaftsbank

(in million Euro)

	Rules at the end of September	CRD 3 rules
<b>Total RWA <sup>(1)</sup></b>	<b>87,089</b>	<b>97,866</b>
RWA for credit risk	<b>75,950</b>	<b>76,115</b>
RWA Securitisation and re-securitisations	6,550	6,715
RWA Other credit risk	69,400	<b>69,400</b>
RWA for market risk	<b>3,751</b>	<b>14,363</b>
RWA operational risk	7,388	7,388
Transitional floors <sup>(2)</sup>	-	-
RWA Other	-	-

### 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.

(2) All IRB/AMA banks in the exercise have applied transitional floor which assess the impact 80% of the Basel 1 requirements. However, wide divergences in national approaches to the floors means that two main approaches have been identified as set out in the methodological note. The transitional floor has been applied according to the following approach:

option 2

CDS and other contract Sovereign exposures (central, regional and local governments) in EEA towards other counterparties, as of 30 September 2011, mln EUR

Name of the bank: DE020

DZ BANK AG Dt. Zentral-Genossenschaftsbank

Country (2)	Credit default swaps (CDS) and other contracts (1)	
	Bank is protection seller	Bank is protection buyer
	Notional amount outstanding (3)	Notional amounts outstanding (3)
Austria	1,122	1,064
Belgium	608	481
Bulgaria	104	119
Cyprus	20	-
Czech Republic	281	189
Denmark	95	91
Estonia	32	19
Finland	153	147
France	779	677
Germany	883	752
Greece	806	636
Hungary	476	548
Iceland	20	62
Ireland	588	394
Italy	1,364	1,290
Latvia	111	98
Liechtenstein	-	-
Lithuania	38	31
Luxembourg	-	-
Malta	-	-
Netherlands	424	419
Norway	7	7
Poland	212	210
Portugal	792	574
Romania	40	65
Slovakia	72	51
Slovenia	68	49
Spain	1,093	1,197
Sweden	173	166
United Kingdom	78	50

(1) It includes credit derivatives and other credit risk transfer contracts/instruments that irrespective of the denomination represent indirect exposures (as protection seller/buyer) on sovereign risk (reference entity)

(2) The country identifies the reference entity single name of the CDS and other contracts.

(3) Notional amounts outstanding: Nominal or notional amounts outstanding are defined as the gross nominal or notional value of all contracts concluded and not yet settled on the reporting date. For contracts with variable nominal or notional principal amounts, the basis for reporting is the nominal or notional principal amounts at the time of reporting.